



The Irish Counties Journal

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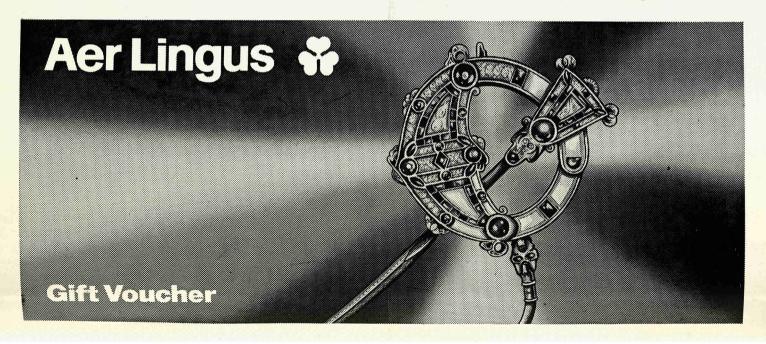
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Hon. Accountant: Mr. P. Keegan,
Chaplain: Rev. J. Butler, O.M.I.

Table 2—Age Range of Applicants.

(Continued from last month.)

| - ingo image of apparent | Male | Female | % of Total |
|--------------------------|------|--------|------------|
| Under 16 years | 3 | 2 | 0.1 |
| 16-18 years | 58 | 53 | 6.9 |
| 19-25 years | 384 | 483 | 54.0 |
| 26-40 years | 229 | 140 | 23.0 |
| Over 40 years | 153 | 51 | 13.0 |
| Retired | 26 | 22 | 3.0 |

Two friends, Kathy and Brenda who posed as 18 years, were fifteen and sixteen respectively, and were referred by a voluntary agency late one night. Their plans on arrival in London had miscarried and they had no money. Both came from troubled and broken homes and claimed that nobody cared what they did. Phone calls to parents through the Gardai, to whom they were known as 'tough and wild,' bore out the truth of what they said—they were not wanted back home. Kathy, attractive and intelligent, was a known drug-pusher, "started it at school," and had plans to make her own contacts in London. Brenda, three months pregnant, intended staying around until her boyfriend joined her and they set up house together. They refused accommodation at our hostel, because midnight was far too early to be in. They were given several addresses where caring people would have hlped them, but their determination to do their own thing was obvious. Evidence of a 'fix' was found in the toilet when they left. A check next morning confirmed that they had not gone to any of the places suggested.

The increase in drug abuse in Ireland, particularly in urban areas, is spilling over into London. These young people would not consider approaching the Irish Centre, as the services we offer are not consistent with the life style they wish to pursue. Many of the existing facilities available to the Irish community here do not attract young people. Finding accommodation and work is not always sufficient—what of those who by choice prefer to drift than work and those for whom

there are no prospects of work in the future.

The need for a detached youth worker, the provision of emergency accommodation out of the West End, a day centre for young unemployed which would offer counselling, group support, recreational facilities consistent with their age, career guidance, work experience, literacy and numeracy must be given serious consideration in the future.

Clare Association, London

Patron: Most Rev. Dr. Michael Harty, Bishop of Killaloe. Life President: Mr. Martin Moroney (Tel. 952 3186)

Chairman:
Mr. Clive Fogarty,
45 Laurel Way,
Totteridge,
London, N20.
Tel. 01 446 3481.

Secretary:
Mrs. Mary Dempsey,
55 Norman Ave.,
Woodgreen,
London, N22.
Tel. 01 888 6164.

Treasurer: Mr. Paddy Brew, Tel. 01 800 4491 Press Officer:

Vice-Chairman: Martin Donlon.

Chaplain: Fr. Andrew
Committee:

Assistant Secretary: Una Stevens
Clancy.

Tom Ryan, Joe Collins, Tommy Egan, Noel Egan, Michael McMahon, Susan Meany, Mary Skinner, Nancy Bonney, Bill Boswell, Patrick Costello, Martin Doyle



In this issue of the Journal I would like to outline the Bishop's speech at our Silver Jubilee Banquet: In proposing the toast to The Clare Association London, His Lordship recalled that the County Associations grew up from the need for mutual help for emigrants settling in an unknown land where difficulties with jobs and accommodation posed great problems. Such Associations were also needed to look after the human and spiritual needs of the new emigrants and while functions can be chronicled and countless acts of kindness to individuals over 25 years were known to God alone. Bishop Harty stressed the effect of such kindness on people emigrating from Clare in particular whose confidence grew and whose talents developed, they later showed skill and initiative which we could now welcome at home in Clare. The Bishop also pointed out that in terms of tourism and remittances the Irish in Britain had given very generous help to their families and to the Irish economy, many had learned new skills and returned to the homeland with their families to contribute further to the making of modern Ireland. The 109,000 people who returned to Ireland between 1971 and 1979 are making an enormous contribution to our country. Two problems pinpointed by the Bishop were the ageing single Irish in London, mainly men, who worked hard but didn't save, they now lived in poor accommodation and had few friends and in many cases were cut off completely from home; the second group were those who still came from Ireland with no prospect of a job, no accommodation and often no food. In both categories the sufferers might be the authors of their own misfortunes, but they were our own and the County Associations are endeavouring to help them.

The Bishop continued that it is sometimes said that the work of the County Associations is finished, but there is never an end to mutual help and the strength we receive from our roots and from the people who share our culture and outlook. Few adults are now coming from

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Telephone 01 741 0466.

Director: Rev. Fr. Brian Lawlor.

| Sources of Referrals of First Users (continued from last month). | | | | |
|--|---------|----------------------------|------|--|
| | 1980 | 1981 | 1982 | |
| Probation Service | B | 5 | 6 | |
| Riverpoint | | 8 | 18 | |
| Salvation Army Welfare | - VIII | The state of | 2 | |
| Samaritans | | | . 1 | |
| Simon Community | - | 1 | 2 | |
| Single Homeless Project | _ | 2 | 2 | |
| Threshold | DS HEID | De pa ral colon | 3 | |
| Boroughs | | | | |
| Hammersmith & Fulham | 8 | 15 | 21 | |
| Islington | 1 | land. | 3 | |
| Kensington & Chelsea | 4 | 3 | 2 | |
| Lambeth | - | | 2 | |
| Wandsworth | 6 | | 1 | |

Clare Association (continued from page 2).

Ireland said his Lordship, we must now look to the two million first generation Irish in Britain to carry on the kind of work engaged in by

The Clare Association for the past 25 years.

Continuing the Bishop said we don't accept the 'Melting Pot' concept which would have us lose our cultural identity and just become part of the new atmosphere into which we emigrate, it is now accepted that human qualities, family traditions and national culture are very important, and if the first generation Irish in Britain are to carry on these traditions, then programmes of Irish Heritage are going to have to be set up to help them.

His Lordship gave examples of the outstanding cultural developments in Clare besides the traditional music, there was Corofin Cultural Heritage Centre, restored Castles, The Craiganowen Project plus the

architecture of the new churches and libraries.

In conclusion the Bishop paid tribute to the six Chairmen who steered the Clare Association through the 25 years namely: Michael Power, Michael Clancy, Martin Moroney, Sean Igoe, John Canny and the present Chairman Clive Fogarty.

N.B.—Our Life President's reply will appear in the March issue of

this Journal.
Month's Mind.

On Sunday 20th November at our Chaplain's Parish of St. Gabriel's, Holloway Road, London N19 His Lordship Bishop Harty was the chief Celebrant at a Month's Mind concelebrated Mass for our dearly departed Mrs. Bridie Neeves, the other concelebrants were Fr. Clancy (Milton Malbay), Fr. McInerney (Clarecastle), Fr. Hogan (Cranny), Fr. Nelson (Scariff), Fr. Greene (Mullagh) and Fr. Donoghue (Ennis).

In offering sympathy to Mr. Len Neeves also Bridies brothers and sister, cousins, nieces and nephews who were present, the Bishop pointed out her loss to the Clare Association. A dynamic worker whom nobody refused owing to the constancy, willingness and generosity of her own giving. The Bishop continued, "This special Mass during the Clare Week in London was our way of commending her soul to the mercy of God and our prayer that she now shares the rewards of her labours."

A.G.M.

The Annual General Meeting of our Association will take place on 12th February next. We urge you all to attend this very important meeting.

Continued on page 20.)

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Irish Society of Harrow

Member of the Federation of Irish Societies
Patron: Rev. M. Reddan, S.D.S.
President: Mrs. Delia Burke
Chairman:

Secretary:
Mr. Brendon Griffin
19 Hawkins Close
Harrow
Tel. 423 0830
Asst. Secretary:
Mr. Pat O'Rielly
Tel. 864 5520

Mr. Seamus Ryan 109 Vaughan Road Harrow Tel. 422 3729 Vice-Chairman: Mr. Pat McDermott Tel. 422 0942 Committee: Treasurer:
Mrs. Margaret Whelan
34 Blawith Road
Harrow
Tel. 427 4125
Asst. Treasurer:
Mrs. Mary Brennan
Tel. 864 6293

Mr. Tom Noonan (Tel. 427 9423), Mr. Jack McHale (Tel. 427 2814), Mr. Steve Heslin (Tel. 428 8841)

Dear Friends.

At our recent A.G.M. I was elected Chairman of the Irish Society of Harrow for the coming year. The names and telephone numbers of the officers and committee members are set out above, and we have many plans for the year ahead.

We have a Youth Group that we will encourage to be more active in the coming year. If you have young members of your family that are interested in discos, sports, quizzes etc. then we would like to hear from them.

The "Miss Harrow Irish" will be chosen early in the new year, and the winner will go forward to the South East England Rose of Tralee final. So, young ladies between the ages of 18 and 26 don't be shy—let us have your name and address and we will let you have full details.

We hope to organize the Annual Festival of Sports in June. As in previous years the profits will go to two local charities. If you would like to nominate a charity this year, let the secretary know now. We will be discussing nominations at our January meeting.

One of our main objectives for the year is to obtain our own premises. We are in negotiation with the London Borough of Harrow in this connection, but we need your support. The more members we have, the better our chances of success. The new Irish Centre would be for YOUR use and enjoyment, so don't delay—join today!

Membership is only £1 per family per year. Fill in the membership form on page 11 and send it with your £1 to the Treasurer, or, if it is more convenient, give it to any committee member, and you will be sent your membership card, and a Federation of Irish Societies B+I card, which entitles you to 12 free draws for travel to Ireland (Car & 4).

February 14th—Senior Citizens' Party at the Railway Hotel. If you know of anyone that would like to come please send details to the Secretary and we will invite them. If you would like to help by donating a gift then we will have a box at the Belmont every Sunday night, and the Leisure Centre on the 17th and New Years Eve for you to drop off any gifts.

March 17th—St. Patrick's Night Dance—The Bryon Hall, Harrow Leisure Centre, Details later.

We also have music and a sing song at the Belmont Hotel, Belmont Circle, every Sunday night.

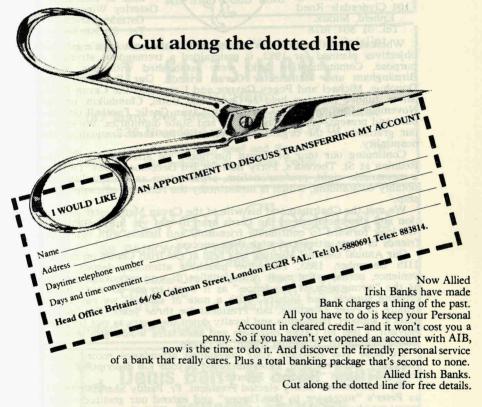
The officers and committee would like to thank the sponsors of this letter, RTB Motor Spares, and Somak Travel for their support. We would also like to thank Brendon and Derry Hipwell of the Railway Hotel for the use of their facilities

If you have any suggestions or ideas to help the Society, please let the Secretary know. I look forward to meeting you at one of our functions in the near future. On behalf of the committee and myself, I wish you all a 'Happy New Year.'

(Continued on page 11.)

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TO CUT OUT BANK CHARGES





Cavan Association

Patron: Most Rev. Dr. Francis McKiernan, Bishop of Kilmor. Life-President: Fr. Seamus Heatherton. President: Rev. P. Sheridan, O.M.I.

Chairman: Mr. Michael Gaynor Tel. 886 3899 Vice-Chairman:

Mr. John Carolan Tel. 348 4244

Treasurer: Mr. Patrick Denning 104 Clydesdale Road Enfield, Middx. Tel. 01 804 7678



Secretary: Mrs. M. Fitzsimons Tel. 886 3967

Assistant Secretary: Miss Una Pursey Tel. 01 387 4740

PRO:

Mrs. B. Donohue Osterley Wine Stores Osterley, Middx. Tel. 01 560 7584

Whereas Cavan Association did not achieve the enthusiastic aims and objectives planned for 1983, it maintained a tremendous strength of purpose. Communication links were established with our Dublin, Birmingham and Manchester Cavan friends. Our President, Peter Donohue, Michael and Peggy Gaynor and I attended the Cavan Dublin Silver Jubilee Reunion held at Green Isle Hotel, Clondalkin, on 25th November, 1983, where we met many Cavan Gaelic Football Greatspast and present—as well as Church and State dignitaries. We express our gratitude to the organising Committee for their unequalled Irish hospitality.

Continuing our tour of Cavan functions, we attended Birmingham Reunion at St. Theresa's, Perry Barr on 3rd December, 1983. This was a memorable night, professionalism, organisation and hospitality were notably outstanding, which is undoubtedly the result of efficient leader-

ship.

We met the Chairman and his wife of the Cavan Manchester Association and also members of the Leeds branch—not yet fully established. We look forward to continuing friendship and liaison with our Cavan friends in these cities and wish them success.

Our Annual General Meeting was held at the Irish Centre on Sunday, 11th December, 1983. Forty-five members attended, despite inconvenience, perhaps, for many with families. It was encouraging sitting at the "wrong side of the fence," as it were, to see so many friends offering support and loyalty. With a note of sadness we pay special tribute to Peter Donohue, our President for three years. For his constancy, support, friendship and loyalty down the years as our Honorary Advisor. I feel all Cavan members and associates would join in extending gratitude to "a special friend" of Cavan.

We hope you continue your unequalled attendance record as our Honorary Vice-President, Peter. Included in your job description hence-

forth, the role of "Honorary Referee."

We welcome our newly elected President, Fr. Paddy Sheridan, O.M.I., as Peter's "successor to the Throne" and extend our gratitude to the many members who supported his nomination. With Fr. Paddy's leadership qualities of wisdom, knowledge and sense of duty, we look ahead with hope to follow the trail of our many Cavan friends of bygone years whom we remember with affection and admiration for their devotion to the welfare of Cavan exiles.

We express our gratitude to Mat Brunton, Vice President, Tom O'Reilly and Niall Plunkitt for their wisdom, guidance and support. They have each contributed so generously in time and energy for many years, and we hope they continue in their respective roles as we embark

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Cavan Association (continued from page 8).

on another year with renewed vigour and hope for strength of unity and

purpose.

Kathleen Fitzsimons, our Treasurer for 1983, did not seek re-election as her onerous task as Youth Leader demands a considerable amount of time. For her conscientious execution of this unenviable role of Treasurer we say, thank you Kathleen, and wish you success in future ventures.

Our newly elected Treasurer, Patsy Denning, is undoubtedly a worthy successor to Kathleen. We thank you all for your support and hope we can look ahead to financial success in 1984. Patsy, in his new role. made a plea for new members and suggested that affiliated members could each recruit some friends. It is worthy of note, 30 new members enrolled in 1983. Please return your completed Application Forms to Patsy. Membership fee is £2 annually and any relevant literature to Cavan Association and County Journals will be posted, on receipt of same, from Jane and Wally Smyth-our Waterford friends-to whom we, as an Association, are indebted for their friendship, support and co-operation. Cavan Quiz.

Congratulations to our "Brains of Cavan" through to the next round of the Guinness Cup. James O'Reilly captained his team to victory. It is worthy of note that two sisters Bridie and Susan Reilly and two brothers Patsy and John Denwing together with our stalwart captain

James comprised the team.

We thank our opponents Mayo for their sportsmanship in defeat, and our good wishes for the future. A special note of gratitude to Tommy Dack, Quiz Master for his calm, organised, conscientious efficiency. We look ahead to the next round against Tyrone.

Forthcoming Events for your 1984 Diary.

St. Patrick's Day Parade—Sunday, 11th March, 1984.

Watch out for press details. Let's all join forces behind the Cavan Banner on this traditional occasion.

Bacon/Cabbage Supper Dance-MacNamara Hall, Irish Centre, Camden

Square. Saturday, 9th June, 1984.

Looking back through 1983—as Secretary of the Cavan Association— I would like to say a personal thank you to past and present Honorary Officers who, in times of 'doubt and indecision' were 'just a phone call away.' Included in these sentiments are you, our Memers, your families and friends, whose loyal support and encouragement has made an onerous task worthwhile.

I look ahead with courage and confidence to your continuing friend-

liness and goodwill through 1984.

The good news-coming up-our new P.R.O., Brigid Donohue, looks to her innumerable friends at home and abroad for support. Brigid was nominated and appointed to this busy role and unanimously accepted and applauded as a worthy and popular choice. We are confident that Brigid's contribution will be an asset.

We extend our gratitude to Una Pursey, our P.R.O. 1983, who declined renomination. She deserves credit for her tireless efforts as P.R.O. and her valuable contributions and conscientiousness during her brief term of office. We welcome her as our new Assistant Secretary. Thank

you Una.

I am only one, But still I am one,

I cannot do everything, But still I can do something, And because I cannot do everything,

I will not refuse to do the something that I can do. Please join us in doing your little something towards the success of Cavan Association in 1984.

Many thanks, Maura Fitzsimons, Secretary.

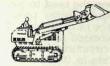
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Irish Society of Harrow (continued from page 6).

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| Address: | | | |
| | | | |
| | Tel.: | A COLOR SAME | |
| Are you willing to | help with the Festival? | YES/NO | |
| Would you like mo | re details of "Miss Harrow Irish"? | YES/NO | |
| Are you interested | in joining the Youth Group? | YES/NO | |
| | Seamus Ryan, Chairman, Irish Soc | iety of Harrow. | |

Irish Life News

Welcome to the new man heading Irish Life Assurance Company, Mr. David Kingston, who takes over from Mr. Bob Willis on 1st January as

Managing Director or Chief Executive as they call him.

A native of Co. Derry, David graduated from Oxford University in mathematics and subsequently joined the Scottish Widows and Life Assurance Society where he qualified as a Fellow of the Faculty of Actuaries. Mr. Kingston joined Irish Life in 1968 and he has held executive positions in the Investments, Group Pensions and Marketing areas. David is currently President of the Society of Actuaries in Ireland.

Mr. Kingston is married with two children and his hobbies are tennis,

squash and gardening.

The Irish Counties Journal send him every good wish in his demanding and challenging appointment.

The History of Irish Life (continued from November).

4. Recent Developments.

4.1. Industrial Branch.

The dominant feature in recent years has been the need to contain the cost of providing policyholders with a regular home collection service for premium payments, which is the essence of the Branch. To a large extent this had to take precedence over increased sales, the level of which must be considered satisfactory in the circumstances.

Premium income for Irish Life grew from £4.19m in 1970 to £11.19m in 1981. The market is served by five offices. Irish Life's share in 1981, in terms of new premiums was 32% and New Business was up 14%

over 1980.

A substantial part of the cost of providing the collection service is staff salaries. The I.N. expense ratio, defined as the expenses attributable to the Branch as a percentage of premium income, rose from approx.

37% to 55% since 1974.

In order to maintain solvency of the Branch and to protect policy-holders' benefits and staff employment, a review of the Field operations was carried out in 1975. This led to a major development plan. At the end of 1980 members of the basic field grade were reduced to 404 from 556 at the beginning of 1975 when the first elements of the plan were put into effect through natural wastage, though much of the plan was expansionist in concept.

Administration has been automated by the implementation of a computerised client accounting system under which policyholder records will be maintained at Chief Office. Discussions have also taken place between the Life Offices and the Department of Trade, Commerce and Tourism in regard that the distinction between the Industrial and Ordinary Branches and the need to maintain two distinct sets of ac-

counting and actuarial procedures be abolished.

This would lead to reduced administrative costs as well as allowing the policyholder to switch to or from the collecting service as circumstances change.

4.2. Ordinary Branch.

Ordinary Branch individual policies are sold through the Company's

Sales Staff and Insurance Brokers.

Sales of Recurring Annual Premium policies rose from £0.8m in 1970 to £30m in 1981. In the Republic the Company's share of the market in 1981 was 35%—no other Office had anything approaching this amount—the comparable percentage in 1970 was 31%. About 50% of the sales have tended to come from its own sales force, the remainder being provided by brokers.

Tony MacMahon Video — Unique Irish Venture

Tony MacMahon, one of the best known Irish traditional musicians of our time, is in Britain at the moment finalising the launching of the

first three video cassettes from his own Video Company.

From now until the New Year MacMahon will be based at 7 King Henry's Road, London NW3 (Tel. 01 586 1788). He is available to show his videos to anybody interested and will play at a series of one night stands around the country.

Recently at the Irish Centre, 52 Camden Square, London, Tony met the officers of the Federation of Irish Societies. Already, Federation Chairman, Seamus McGarry, has expressed enthusiastic backing for

MacMahon's project.

As well as his qualifications as a 'fior-cheoltoir'—a true musician—as he was described by Seamus Ennis, Tony MacMahon has become one of Irish television and radio's busiest producers, directors and presenters, developing trend setting programmes on Irish music, language and culture.

For openers Tony MacMahon is making available three videos of authentic Irish character, which combine family entertainment with

education.

The videos are The Green Linnet, Poitin and Traditional Music of the West. Each video, VHS or Beta, is in colour and in a presentation case, handmade by a Co. Clare craftsman. Prices will vary from £25 sterling for Traditional Music of the West, to £29 for Poitin and £32 for the Green Linnet.

"The video market is presently dominated by commercial material of questionable value," MacMahon says. "We are endeavouring to highlight the relevance of Irish music and language in modern society, underlining their distinction, importance and charm. These videos are gems of Irish cultural experience which will be treasured in the homes as collector's items long after the people appearing in the videos have gone."

The Green Linnet is the name of one of the most beautiful of Irish slow airs. It is also a name by which Napolean was known to the Irish, whose leaders tried to persuade him to come to free Ireland.

Instead he went on an Egyptian campaign.

It's a most appropriate title for this delightful film which has Tony MacMahon himself and Berney McKenna, the famed banjo player with The Dubliners, setting out from Ennis in a small green van to tour the

highways and byways of the Continent of Europe.

MacMahon and McKenna cross to France and find warm, fellowCeltic response in Breton villages whose own musicians come out and
join them. From there they travel to the sun spots of the Cote d'Azur,
to German cities, up the Swiss Alps, to Florence and over the Pyrenees.

All of the time it's fun and marvellous music. But essentially its a conveying of the message that Irish culture is part of Europe—one of

its oldest and richest components.

The tour became a series of six television programmes which were shown in Ireland (three times) and in Sweden. Now it has been edited to a one hour 48 minute video cassette.

Poitin is based on a story by Colm Bairead. It tells of an ageing poitin-maker on the Connemara coast who is cheated and then threatened by two younger locals who sell his illicit brew. It's a powerful story which combines humour and violence.

The cassette, which runs for 65 minutes, has English sub-titles. Poitin stars three of Ireland's most distinguished actors, Cyril Cusack, Niall Toibin and Donal McCann, with a large cast of other professional actors, as well as the people of various parts of Connemara, where the film was made on location.

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Traditional Music of the West is two films on one video cassette. The first is De Danann's Galway which runs for 27 minutes and looks at Galway city through the eyes and music of this fine band. Reels, jigs, hornpipes, polkas and songs from Maura O'Connel bring the ancient and beautiful city of Galway to life. Early photographs show Galway as it was in former generations. A most appropriate film as the city of the

tribes approaches its millenium.

The second film is titled Mary Bergin and it too runs for 27 minutes, Mary is well known to all lovers of Irish traditional music in Britain. This magical film was shot on a series of voyages around the coast of Connemara and has Mary not only playing but arriving at villages and on islands along the coast to exchange songs and dances with local musicians. The film also includes an archive item—the late Mairtin Beag O Griofa dancing aboard a Galway Hooker, one of those elegant sailing craft which have ploughed the wild Atlantic off Connemara for centuries.

MacMahon's objectives in his video venture is essentially crusading: "to lift the profile of the scattered Irish and counter the alienation being currently fostered by many media and communication systems with

varying degrees of hostility and bigotry."

He has sunk a lot of money in this project. It's unlikely to be a money

spinner. But if he doesn't lose money he won't complain.

All going well he has extensive plans for major documentation on the Irish abroad—initially on the Irish in North America and on the Irish in Britain. Brendan Mulkere will script the latter programme.

Tony MacMahon can be contacted at, and his videos ordered from: 14 Kildare Terrace, Bayswater, London W2 5LX (Tel. 01 229 8728 mornings) and in Ireland through Comhaltas Ceoltoiri Eireann, 32 Belgrave Square, Monkstown, Co. Dublin (Tel. 80 02 95).

The three videos Tony MacMahon Video Limited are (with prices in

sterling):

| 5 L | cilling). | | | | | | | | |
|------------|-----------|--------------|------------|---------|--------|-------|------|--------|----------|
| | THE GREE | N LINNET | (1 hour 48 | 3 mins. |) . | | | | £32.00 |
| | POITIN (6 | | • • | | | | | | £29.00 |
| | TRADITIO | NAL MUSIC | OF THE | E WES | Г (54 | minu | tes) | | £25.00 |
| | Add £1.50 | for postage, | packagir | ng and | insura | ance. | M | ichael | O'Regan. |
| | | | | | | | | | |

History of Irish Life (continued from page 12).

The Company also markets single premium "once off" investment policies. This business is volatile being highly sensitive to general economic conditions. Sales under this heading reached £9.0m. in 1973, falling away very substantially in the following two years but recovering to £70m in 1982.

Sales of Single Premium policies was predominantly of a unit linked nature in the early 1970's but guaranteed income bonds now account for

roughly 50%.

Successes over the period can be attributed to:-

 An ability to be first on the market with new products. Most of these are designed for investment purposes with the policyholder participating in the performance of the unit funds.

(2) A rate of return well in excess of that available from comparable investments. (For example the Managed Fund has growth rate since inception in 1974 of 272% which has placed it foremost in the league of comparable funds both in Ireland and the U.K.)

4.3. Group Pensions

Currently over one-half of Irish Life's recurring premium income

arises from Group Pension Schemes.

It is reliably estimated that well over half the employees in the country enjoy pension rights. Total investments for the funds under which these rights are provided amount to £1,000m. In 1980 new contributions are likely to have exceeded £160m of which Irish Life's share will be £70m.

Galway Association of London

Patrons:

The Archbishop of Tuam.
The Bishop of Galway.
The Mayor of Galway.

Chairman:

Mr. Gerry O'Flynn, 18 Normandy Avenue, Barnet, Herts. Tel. 01 440 7138



Secretary: Mrs. Una Burns, 33A Hilldrop Crescent. London N7 0HZ.
Tel. 01 609 1409.

Press Officer:

Bob Daly, 5 Woodnook Road, Streatham, London SW16 6TZ. Tel. 01 677 4555.

A Cara.

On Saturday, 17th December, 1983, The Galway Association of London entertained in excess of 300 members and friends on the occasion of the Annual Christmas Dinner/Dance. The venue was The McNamara Hall in The Irish Centre, London.

The following guests in the company of their ladies attended from Galway City and County: Councillor McLeahy, Mayor of Galway; Mr. S. Keating, County Manager; Professor Thomas P. O'Neill, University College Galway and Mr. Tom Connolly, Chairman Ireland West Tourism Organisation.

Guests present from London included our President, Mr. J. P. Gleeson, K.C.H.S., K.C.S.G., Mr. Pat Smyth, Vice-President and his good lady Peggy. Mr. Eamon Burke and Mrs. Anne Burke former Chairman and Secretary respectively of The Galway Association in Coventry. Mr. and Mrs. John Murphy, Murdale Insurance Brokers and Rev. P. Gantley together with a representative of Bord Failte London, Mr. Geoff Kennedy.

The Mayor was the principal speaker who kindly responded to the Chairman's address of welcome. The emphasis was on 1984's celebration of the quincentennial of Galway City, when in 1484 under King Richard III it was granted the Charter which raised it to the summit of Civic independence under a mayor.

There are many exciting events and competitions planned in Galway throughout 1984. A visit to Galway during the coming year could prove the highlight of a happy holiday among kindly people.

All patrons attending the Dinner recieved a Brochure giving a short history of Galway together with a programme of events laid on in the year ahead. Dancing continued until 1 a.m. and there were some fabulous prizes sponsored by patrons and visitors in respect of the Welfare Raffle and for which the Association is most grateful.

The John Brooks School of Irish Dancing in their maroon and white Celtic designed costumes gave a remarkable display of their expertise and skills in this sphere of Irish Culture.

We were pleased to have such strong representation in distinguished guests from the home county and we hope they enjoyed meeting Galwegians in London as much as we enjoyed the pleasure of their company.

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On Friday, December 16th at the Tara Hotel in Kesington under the auspices of Bord Failte London a Press Conference was given at which the Mayor and Professor T. P. O'Neill spoke. On this occasion the Professor gave a retrospect on Galway. Professor O'Neill's History of Galway I have submitted to the Editor for publication in The Irish Counties Journal as I feel it will be of great interest to Irish Folk in Britain.

We tender our thanks and deep appreciation to the following who we tender our tranks and deep appreciation to the following who sponsored Welfare Raffle Prizes: Mr. C. P. Lynch, Co. Development Officer through the good offices of Mr. S. Keating—A Tara China Tea Service; Mr. Tom Connolly, Ireland West Tourism Organisation—A travel voucher for £100; Mr. Geoff Kennedy—A Travel Voucher for £100 on behalf of Bord Failte London; Mr. Gerry Feeney—A Travel Voucher for £75 on behalf of B + I Line; Mr. Michael Hansberry, Hotelier—One Gallon of Whiskey; Mr. and Mrs. Wally Smyth—The Irish Counties Internal—A Ladies Gold Saike Watch Journal-A Ladies Gold Seiko Watch.

His Worship the Mayor made personal presentations of rather lovely pieces of Tara China as made in Galway to our Chairman Mr. Gerry O'Flynn and to our treasurer Mr. John Quinn who is now getting back to normal health. Rev. P. Gantley who has retired as our Chaplain (and is going to Rome) was presented with a gold watch in recognition of his work and service to the Association. This presentation was made by our president Mr. J. P. Gleeson, K.C.H.S., K.C.S.G. who in our name

made a fond farewell to a dear friend.

To our members and their friends, to the people of Galway and to our relatives in Galway city we would say in the mother tongue: Go H-eirigh Go Gael Libh I rith 1984 agus Faoi Brat Muire sibh i Rith Na Mbliadhna. Bob Daly, Press Officer.

(Continued on page 21.)

Mayor of Galway's Speech to The Galway Association of London at the Christmas Dinner on 17th December, 1983.

Is mór an onóir domsa buiochas a gabháil le muintir na Gaillimhe annso i Londain agus le Gearóid O'Floinn as ucht comh flaithiúil is atá an fáilte a chuir sibh romhain agus roimh na aoidheanna uilig.

Your toast and your hearty welcome to me, to my wife and to your other guests shows that your Galway hearts are as generous and as

kind as when you left the homes of your origins.

I would like to thank you for your loyalty and material help to your people at home down through the years. Your generosity to your people back home has been equalled by the generosity and support which you make available to emigrants arriving in London. You have always made them very welcome and helped them to get over the normal difficulties experienced by neonless when they first leave the normal difficulties experienced by people when they first leave the familiarity of their home surroundings.

Galway, in 1984, will be extending a special invitation to all Galway people who have left our City down through the years to come and join with us in celebration on the occasion of our Quincentennial. In 1984, Galway will be commemorating two unique and important events which occurred 500 years ago, (1) the right to elect its own Mayor and (2) the granting of ecclesiastical independence to the Church in Galway.

In 1484, Galway was incorporated as an independent Borough with Mayoral status. This was the start of Local Government in Galway, a tradition which has continued right up to the present time. In that same year, the Collegiate Church of St. Nicholas in Galway was granted total independence and its Church leaders were appointed by the Galway Borough Corporation. In 1484, therefore, Galway City had achieved political and ecclesiastical autonomy and we are very proud to celebrate the 500th anniversary of these important milestones in the history of Galway.

Galway Corporation has decided that 1984 will be a year of special celebration. A full Programme of Events has been planned and here I

will just mention a few of the highlights:

1. On New Year's Day, the President of Ireland will come to Galway to officially open our Quincentennial year with the formal raising of the City flag. That evening, a spectacular fireworks display will be seen over Galway Bay.

2. On the 17th-19th February a Mayoral week-end has been arranged when there will be a coming together of all the Mayors of Ireland in

Galway.

3. St. Patrick's Day celebrations will take place in 1984 on the 19th March with very large numbers of bands from overseas taking part.

4. A major new week-long Festival of the Tribes and other Galway families will be held from Saturday, 30th June to Sunday, 8th July, inclusive. For that Festival, we are expecting people from all over the world with Galway connections or bearing the names of any of the fourteen famous Tribes or other Galway names.

5. In July/August, we have the famous Galway Races to be followed by a major International special Quincentennial Golf Tournament with prize fund of over £100,000 which will attract very many of the best

World Professional golfers.

6. In September, a Yacht Race from Lorient in France, our twin city, will take place to mark our Quincentennial and we also have our internationally famous Oyster Festival.

7. Special street festivals are being organised at various times throughout the year by individual communities in the city, e.g.

Street Festival, Woodquay—July 1st-8th.

High Street/Quay Street Open Air Festival—April 23rd-29th.

Dominick Street-June 2nd-4th.

Claddagh Festival—August 5th—12th.

Abbeygate Street Festival—September 17th-23rd.

These are but a few of the many special events which are planned for the year.

The celebrations in 1984 are not confined to Galway City alone. They have significance for the whole county. The Galway families had strongholds throughout the County, e.g.
The D'Arcys who founded and built Clifden.

The Ffrenches who built Monvivea.

The Lynches of Lavally and Cong.
The Martins of Ballynahinch and Ross.
The Clanricarde Burkes of Portumna.

The O'Flahertys of Oughterard.

The Hynes of Dunguaire and Kinvara.
The O'Connors of Tuam and Abbeyknockmoy and

The East Galway O'Maddens.

Special tailor made package tours with a number of options built in will be available for people wishing to travel from England to Galway during 1984. C.I.E. Tours who are arranging these special tours will be announcing full details on the 1st February and will arrange for a copy of the details to be posted direct to every member of the Galwaymen's Association in London. I am, therefore, extending an invitation to all Galway emigrants to come home to Galway sometime in 1984 and join

(Continued on page 19.)

The Waterford Association, London



Patron: The Most Rev. Dr. Michael Russell, D.D. Bishop of Waterford and Lismore. Life President: Rt. Rev. Charles J. Henderson, Area Bishop of Southwark Chairman: Mr. Billy Allen Tel. 267 8100.

Vice-Chairman: Mr. Kevin Butler, 1 Rudyard Grove, London NW7. Tel. 01 959 5887.

Hon. Secretary: Mrs. Mary Allen, 10 Ashmore, Agar Grove, London NW1 9SL. Tel. 01 267 8100 Asst. Hon. Sec.: Mr. Bill Aulsberry, 2a Brabant Road, London N22 Tel. 889 6579 Hon. Treasurer: Mrs. Kitty Groves, 33 Kings Crescent, Finsbury Park, London N4. Tel. 01 359 5994.

Membership Secretary: Mrs. Sharon Whitehead 46 Stoneleigh Terrace, RaydonSt., London N19 Tel. 359 5994.

A 'Happy New Year' to you all. I hope you had a wonderful happy Christmas.

Sad news in Waterford just before Christmas when Mrs. Kitty Tobin, aged 71 years of Grange Terrace and Mr. Patrick Hayden, aged 68 years who lived in the flatlets of the Matthew Shee Institute, Bath Street were found murdered. Mrs. Tobin a native of Waterford was found by her son on his arrival home from work at 6.45 p.m. and had only been on her own from 5 p.m. when she was visited by her sister.

Mr. Hayden a native of Thurles was found in the grounds of the

Mathew Shee. What is our native county coming to?

Filming in Dublin.

While in Ireland I noted that Peter Bowles (of the television series "To the Manor Born') injured his knee on the set of "The Irish R.M." at Rathcoole fittingly for the stiff upper lipped actor a party was thrown for him at Garech Browne's home 'Luggala' in Co. Wicklow by producer James Mitchell.

The filming of James Joyce's 'Dubliners' was going on with the

beautiful Welsh actress and ex-wife of Peter O'Toole.

Home in Wexford was that fantastic Wexford soprano Rita Harpur spending Christmas with her parents before returning to London for a very busy season. Rita won the Golden Voice of Ireland last year.

Clannad whom many of you know and are famous for the sound track of "Harry's Theme" were putting together the sound track for an American television series at the Windmill Lane recording studios just before Christmas. Their producer by the way is Tony Clarke who used

to produce the music for the Moody Blues.

In Galway, film director Bob Quinn was launching a three hour documentary on Gaelic and Arab music which will be shown by RTE in the spring. For the background to this Bob toured Wales, the Isle of Man, many Mediterranean Countries as well as Morocco, Egypt and Tunisia, he says that the singing is common to many Celtic and Eastern Countries. The series is called 'Atlantean' the idea being that we are not all just Irish or European or Moroccan but Atlantean. Welcome to London.

Welcome to London for Christmas and the New Year to Mrs. Stasia Roach and her sister Mrs. Peggy O'Keeffe staying with George and Josie Sauvage in Westminster.

Congratulations.

Many congratulations to Ann Walsh on obtaining 9 'O levels' in the recent exams. To my nephew Sean White on the Cap and Gown at Trinity in November. Continued on page 20.)

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Mayor of Galway's Speech (continued from page 17). us in our Quincentennial celebrations because in 1984 we will in a very special way open our hearts and minds to welcome them home.

I would also like to say that all visitors from Britain will be most welcome in Galway in 1984 whether or not they have Galway connections. They can be assured of a most warm welcome and enjoyable visit to Galway.

Fáilte is a word in Irish which comes out from the heart. You have shown that here tonight and I and all your guests are grateful. In return I wish to say that next year, please God, you will be able to partake of a similarly happy visit to Galway. Beidh Fáilte romhaibh, Fáilte Gaelach, Fáilte Gaillimheach, a Gaelic welcome, a Galway welcome.
Rath Dé oraibh is ar Gaillmhigh uilig Lonndain.
Councillor Michael Leahy, Mayor of Galway.

Mayoral Party:

Michael Leahy, Mayor of Galway and Mrs. Leahy. Seamus Keating, Galway County Manager and Mrs. Keating. Professor T. P. O'Neill, University College Galway and Mrs. O'Neill. Waterford Association (continued from page 18).

Charity Evening.

We raised over £1000 for one of our members who has been out of work over twelve months recently at a function held at the Irish Centre. This is due in no small way to the many County Associations who helped in this matter and Mr. Bill Groves asked me to thank everybody who supported the function also his family. We all hope you will have a better 1984 Bill.

Annual General Meeting.

The A.G.M. of the Waterford Association will take place on Sunday, 29th January, 1984 at 3 p.m. at The Irish Centre. Please do your utmost to attend this very important meeting.

St. Patrick's Day Parade.

Don't forget the St. Patrick's Day Parade which usually takes place on the Sunday before St. Patrick's Day, leaving from Horseguards Parade at 1 p.m. Also the St. Patrick's Night Banquet being held by the Council of Irish County Associations on 17th March at The Irish Centre, 52 Camden Square, London NW1 9XB.

S.O.S.

Would anybody please take over the Press Officers job at our A.G.M. I'm getting old and tired.

Jane T. Smyth, (Mrs.), Press Officer.

P.S.—Results of Annual Raffle will appear in the March issue.

Clare Association (continued from page 4). Bacon and Cabbage,

Our Bacon and Cabbage Supper and Dance will take place on 3rd March at The Irish Centre, Camden Square, London NW1 9XB.

St. Patrick's Day Parade.

St. Patrick's Day Parade takes place as usual from Horse Guards Parade on the Sunday before St. Patrick's Day. Leaving at 1 p.m.

Sympathy.

Our sincere condolences to Fr. Brendan O'Donoghue on the recent death of his mother, R.I.P.

Mary Dempsey, Hon. Secretary.

Galway Association (continued from page 16).

Florida—The West Coast (continued from December issue).

Originally built in 1959 as a hospitality centre for the adjacent Anheuser-Busch Brewery, the Dark Continent in now a 300 acre African-themed family park. It is a full day's worth of adventure, complete with seven exciting entertainment sections that includes tropical bird shows, a marine show, thrill rides, a petting zoo and games area, jugglers, musicians, international-fare restaurants, and more. Their natural habitat veldt area, which serves as a home for one of the largest zoological collections in the world, can be toured via monorail steam train or sky ride.

Clearwater.

Clearwater's sandy beaches are a fun family spot, too. The year-round pleasant temperatures, delightful shopping areas, and varied seasonal activities make this another favourite location. From March's "Fun 'n' Sun Festival" to the everyday sightseeing cruises of the Clearwater Belle, to the paradisal loveliness of nearby Caladesi Isand State Park, visitors are treated to a smorgasbord of visual and outdoor pleasures.

St. Petersburg.

Dubbed "The Sunshine City" St. Petersburg's title is so true to form that the local newspaper keeps a standard pledge to give away a free edition on any day the sun fails to shine. The fishing here and at St. Petersburg Beach is excellent, with Tarpon being a favourite catch. Charter and party boats sail daily from various beach-front locations. Other things to do and see here include a tour of the MGM Bounty, the ship used in the film "Mutiny on the Bounty,"; the newly renovated Pier Palace, and beautiful sunken gardens. One of the state's longtime attractions, Sunken Gardens features a lush collection of over 7000 different exotic plants and flowers, a large aviary, several delightful bird shows, and a small wax museum.

Bradenton.

Below St. Petersburg lies Bradenton, another popular spot for swimming and fishing fans. In addition to people, its waters accommodate large numbers of Manatees, charming creatures that are the state's official marine animal. Nearby Desoto National Memorial is a secluded beach and park area that offers fascinating demonstrations and displays of early Spanish weapons and armour.

Sarasota.

The West Coasts' cultural centre is Sarasota. Thanks mostly to circus magnate John Ringling, this fine arts-oriented city boasts millions of dollars worth of antiques, paintings, sculptures, and architecture. The palatial Ringling complex, with its one and a half million dollar Ringling mansions, Circus Museum, and ornate Asolo Theatre, features priceless collections of art-work and memorabilia, perfectly manicured gardens, and a renowned repertoire of quality drams.

Just below Sarasota is Venice, home base for the Ringling Brothers and Barnum and Bailey Circus. If it is not on road tour, the circus is a definite "must see."

Sanibel.

The unique Gulf islands of Sanibel and Captiva lie just off the coast of Fort Myers. Rich with legends of pirates and buried treasure, the golden beaches and quiet peacefulness of these islands make a perfect holiday hideaway. One of the best shelling sources in the world—Sanibel's annual Shell Fair brings amateur and professional collectors from all over, while Captiva's year-round sailing regattas draw hundreds of sailors in like manner. Approximately half of Sanibel's total acreage is given to the J. N. Darling National Wildlife Refuge and Nature Conservation Centre. Tours are available, and families will thoroughly enjoy seeing the cross-section of shy animals and graceful birds which inhabit the area. Advance reservations are essential if you plan to stay on the islands. Write to, for information, The Sanibel-Captiva Chamber, Causeway Road, Sanibel, Florida, 33957 or ring 813-472-1080.

Fort Myers.

Fort Myers was Thomas Edison's winter home, and to-day visitors can tour his laboratory, gardens, and private quarters as he left them, including many of his inventions and personal property. The Annual Edison Pageant of Lights further commemorates their famous citizen. Fort Myers is also known as "The City of the Palms" due to the fact that palm trees grow in profusion. This city now boasts of a new and up-to-date international airport completed in the summer of 1983.

Thirty-seven miles south of Fort Myers is the small, easy-going resort town of Naples, a pleasant departure from some of the more crowded holiday meccas. Here you can play golf or tennis, swim or picnic, dine out or shop at your own leisurely pace. Called "The Palm Beach of Florida's West Coast," this former fishing village offers miles of unspoiled beaches, an unusual Swamp Buggy Race, and Jungle Larry's African Safari/Caribbean Gardens, featuring a fine collection of exotic animals in a 200 acre botanical garden setting.

Nearby Marco Island offers even more fishing, boating and wild-life opportunities in its Collier-Seminole State Park, and its combination village/resort aura provides plenty of chances for both cultural and simple pursuits.

Some distance south of Naples lies the Everglades which consists of thousands of Islands and mangrove swamp land which is navigable by boat and leads to the Mexican Gulf. Boat trips are available on which an Everglades' Ranger travels explaining the wonders of that area and pointing out animal and bird life. You may see the Asprey Eagle fishing for its food which entails dropping from the sky on to an unsuspecting salmon and flying off with the prize in its talons. Sometimes the catch is so heavy that the eagle is unable to take off and one can see the fish fall back to under-water security.

Bob Daly.

Irish Life (continued from page 14).

Companies operating private pension funds have two choices:-

- They can choose to provide benefits under an assurance contract; inevitably this is on a with profit basis.
- 2. They can employ investments managers, and participate directly and immediately in investment profits and losses.

Irish Life dominates the assured market, handling two-thirds of all the business. This position has been achieved despite competition from fifteen other Life Offices including some large UK offices who specialise in this area.

In regard to the second category listed above (the use of investment managers), since 1973 Irish Life has also provided an investment management service in direct competition with the merchant banks and other professional advisers. The company's reputation for providing attractive long term investment returns has meant that this service is popular with employers; total funds managed now amount to £116m and are growing rapidly.

Under assured contracts Irish Life also provides administration, documentation and actuarial services. These are available on an optional basis where investment management is being provided.

Virtually all pension funds also provide death-in-service benefits, a growing number also cover loss of income against long term disablement. Irish Life underwrites the major portion of this business also.

Over the ten years 1970 to 1980 Irish Life's premium income from group pension business has grown from £3.2m to £50.2 an average annual growth of 32%.

4.4. Investments.

Policyholders' funds have grown dramatically during the post war period from less than £6m in 1946 to £87m in 1970 and £850m in 1981. This has been accompanied by an even more rapid growth in investment income which has increased from £0.2m in 1946 to almost £70m in 1981.

This record reflects the substantial growth in personal savings over the period and the ability of the Company to increase its share of the life assurance market by the timely introduction of innovative new products. In the Ordinary Branch, the company has secured its share of the market by introducing a series of unit linked contracts—it introduced the first unit linked equity fund in the early 1960's and this was followed by the first unit linked property fund in 1969 and the first unit linked managed fund in 1974. More recently, the company has reinforced its dominant position in the rapidly growing pensions market by the introduction of a range of new unit linked funds to cater for different market segments. Thus, over the entire period, the record has been one of product innovation which has secured for the company a major share of the life assurance market.

The marketing and sales successes have been consolidated by the investment performance achieved by the fund managers. These new funds have consistently outperformed relevant market indices and the great majority of competing funds.

The contribution of policyholders funds to the growth and development of the Irish economy can be seen in many different spheres of economic activity. In the public sector, the investment in Government securities provides an important source of finance for the public capital programme. In addition, policyholders' funds are invested in

quoted and unquoted companies, thereby providing finance for the expansion of output and employment throughout the private sector.

4.5. Property Investments.

The company is now the largest investor in commercial Real Estate in the Republic of Ireland with a portfolio valued in excess of £240m located in Ireland, UK, France, Belgium, the Netherlands and USA.
Prior to 1968, Irish Life had a very limited involvement in property

mainly in ground rents, residential flats and premises to house its staff.

The concept of Life Assurance linked to property values marked the initiation and build-up of the modern property portfolio. This is a portfolio whereby the benefits arising under Linked Policies are related to the value of the under-lying property assets. The Modules Fund, launched on 1st October 1969, with a value of £0.25m, quickly grew to the point at which 70% of New Annual Premiums in the Ordinary Branch sector was attributable to Property linked policies. To meet the demand for properties a major purchasing programme was launched and in the period 1970/1975-£37m was invested in Real Estate. To meet its investment needs the Company involved itself in property development not only in Ireland but also in other E.E.C. countries sometimes operating on its own but in other instances in collaboration with Property Development companies or Local Authorities. The result was a property portfolio of exceptional quality with substantial investment in Ireland, UK, Netherlands, Belgium and France. More recently, two major properties were purchased in the U.S.A.

During the recession of 1973/4, the Board's policy of acquiring only prime property, let to strong covenants, was well rewarded. There was no interruption in income from rents and the opportunity was seized to pursue an active portfolio management programme by improving titles, negotiating rent reviews and securing planning permissions. A direct consequence of the recession in property in the mid-seventies has been a shortage of investment properties being offered for sale. To meet this shortfall the company has initiated a number of Development Schemes, and currently builders are working on many sites.

By far the most noteworthy of the developments completed by the company is the Irish Life Centre which has proved itself a success with all the offices and shopping units let at rents substantially above those predicted in the initial financial appraisals. The Company's ambitious Moore Street development opened in late 1981 covering a site area of 5.75 acres.

The Company's philosophy in managing the portfolio is to concentrate on high quality properties in good locations let to substantial tenants.

4.6. U.K. Operations.

Irish Life entered the life assurance market in Britain and Northern Ireland in 1968 and Branch Offices have been established in London, Birmingham, Manchester and Belfast. To compete against the might of 150 Life Offices in an advanced and sophisticated market such as Britain, requires a very high degree of specialised knowledge and training. This investment in manpower and technology has to be judged, not only in terms of sales-which secures an ever-increasing volume of invisible exports-but also in terms of career opportunities and a stimulating challenge for our staff.

The real breakthrough for Irish Life in the UK has occurred in the past four years. Sales in 1982 were thirteen times the level of 1978, while in 1981 sales accounted for one-third of the company's aggregate performance in that year. Despite the poor economic conditions the Company forecasts continued high growth for the foreseeable future is

currently well on course to achieving this.



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