

FROM A FLAT TO A CASTLE

BUILDING DREAMS WITH LITTLE CASH



REAL ESTATE BROKER AND DEVELOPER
TELLS HOW HE DID IT

KEVIN VINCENT NOLAN

Kevin Vincent Nolan

FROM A FLAT TO A CASTLE
WITH LITTLE CASH

The story of vision, heritage, negotiation, and building
opportunities where others saw obstacles.

FROM A FLAT TO A CASTLE

WITH LITTLE CASH

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FROM A FLAT TO A CASTLE

BY KEVIN VINCENT



ILLUSTRATIONS BY PARA

A Tribute to Those Who Shaped My Journey

“A dream is like a river—always changing, filled with calm waters and rough waves. Success does not come from standing safely on the shore, but from having the courage to launch your vessel into the unknown, face uncertainty, learn from the past, and keep moving forward.

With faith, determination, and the willingness to take chances, the journey itself becomes the greatest reward.”

DEDICATION

To the many people who entered my life through old buildings.

To the craftsmen who uncovered forgotten beauty hidden beneath years of neglect.

To the owners who trusted me with their homes and their histories.

To the partners, lawyers, advisors, bankers, and tradespeople who helped transform ideas into reality.

And to every person who was told a dream was impossible and chose to pursue it anyway.

In loving memory of my great-nephew Jordan, whose journey ended far too soon, but whose life was filled with love, adventure, and a spirit that touched all who knew him.

ACKNOWLEDGEMENTS

No person builds a life, a career, or a castle alone.

Over more than five decades in business and life, I have been fortunate to meet extraordinary individuals whose friendship, guidance, leadership, and example influenced my journey. Some offered advice at important moments. Others inspired me through their achievements, their integrity, and the way they lived their lives.

While I may not remember every conversation or every word of wisdom, I have never forgotten the impact they had on my life. And many others whose paths crossed with mine and who helped shape the person I became.

Every one of them added another stone to the foundation of my journey.

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I have to give a special thank you to Melinda, Bianca and Emir.

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Contents

CHAPTER 1	
A HUNDRED DOLLAR FIAT	17
<i>The Man Called Skipper</i>	18
<i>From The Gravel Lot To The Showroom</i>	19
<i>Life Lesson</i>	19
CHAPTER 2	
LEARNING TO SEE OPPORTUNITY	25
CHAPTER 3	
112 MILITARY ROAD — THE GRAD HOUSE	29
<i>A Building With A Story</i>	30
<i>Buying With Little Cash</i>	30
<i>Bringing History Back To Life</i>	31
<i>A Visit From The Past</i>	32
<i>The First Stone</i>	32
<i>Life Lesson</i>	33
CHAPTER 4	
ALONG THE WAY	39
<i>Balmoral</i>	40
<i>The Fireplace That Found Its Way Home</i>	41
<i>The Quiet Projects</i>	42
<i>Life Lesson</i>	43
CHAPTER 5	
BUBBLES AND KELVIN HOUSE	47
<i>A House With A Remarkable History</i>	47
<i>Louise “Bubbles” Topping</i>	48
<i>The Conversations In The Kitchen</i>	49
<i>A Promise To Her Sister</i>	49
<i>The Agreement</i>	50
<i>The Last Gift</i>	51
<i>A Lesson Beyond Real Estate</i>	52
<i>Life Lesson</i>	52
CHAPTER 6	
21 CHURCHILL — THE FLAT	55
<i>Turning Offices Into Homes</i>	56
<i>A Call From The Past</i>	56
<i>The Doorknob Lesson</i>	57
<i>Choosing The Harder Road</i>	58
<i>The Circle Closes</i>	58
<i>Life Lesson</i>	59
CHAPTER 7	
BUILDINGS OF CHARACTER	63
<i>A Philosophy Of Preservation</i>	64
<i>Ryan Mansion And A Letter From A Prince</i>	64
<i>Recognition At Home</i>	66
<i>The Real Reward</i>	68
<i>Life Lesson</i>	69

CHAPTER 8

BANNERMAN PARK — A CITY'S DREAM	73
<i>A Victorian Treasure</i>	74
<i>A Challenge Of Six Million Dollars</i>	74
<i>The Power Of A Team</i>	75
<i>The Loop — The Crowning Glory</i>	76
<i>A Different Kind Of Castle</i>	76
<i>Life Lesson</i>	77

CHAPTER 9

THE BIS BUILDING — THE CASTLE	81
<i>A Castle With A History</i>	82
<i>The Fire That Could Not Destroy It</i>	82
<i>A Place Of Education And Culture</i>	83
<i>A Sleeping Giant</i>	83
<i>The First Walk Through The Castle</i>	84
<i>A Question Bigger Than The Building</i>	85
<i>Life Lesson</i>	86

CHAPTER 10

THE DEAL BEHIND THE CASTLE	89
<i>Looking Beyond The Purchase Price</i>	90
<i>The Vendor Becomes The Banker</i>	90
<i>The First Piece Of The Castle — The Five Brownstones</i>	91
<i>O'donel Hall — The Second Chapter</i>	92
<i>The Lesson Hidden In The Numbers</i>	93
<i>A Lesson That Began With A Fiat</i>	93
<i>Life Lesson</i>	94

CHAPTER 11

BUILDING THE CASTLE	99
<i>Listening To The Building</i>	100
<i>The Temptation To Maximize Profit</i>	100
<i>Three Homes In A Castle</i>	101
<i>The Tower</i>	101
<i>A Conversation Between</i>	102
<i>Past And Present</i>	102
<i>More Than A Development</i>	103
<i>The True Meaning Of Success</i>	104
<i>Life Lesson</i>	104

CHAPTER 12

THE CASTLE OPENS ITS DOORS	107
<i>A Penthouse Above The City</i>	108
<i>A Royal Evening</i>	108
<i>The Connections That Continued</i>	109
<i>The People Who Built The Castle</i>	110
<i>The True Wealth</i>	111
<i>Life Lesson</i>	111

EPILOGUE

THE PIGGY BANK	115
<i>Castle Photos</i>	130
<i>Other Developments</i>	137
<i>About The Author</i>	140
<i>Prelude A Lost Decade</i>	141

CHAPTER 1

A HUNDRED DOLLAR FIAT

THE FIRST LESSON IN SEEING OPPORTUNITY

Before I restored heritage buildings.

Before I negotiated vendor mortgages.

Before I converted schools, office buildings, and historic landmarks into homes.

There was a sixteen-year-old boy who wanted a car.

It was not a beautiful car.

It was a grey-blue 1958 Fiat sitting on two flat tires in a gravel parking lot behind a Mercedes-Benz dealership.

To most people, it looked like a car ready for the scrapyard.

To me, it looked like opportunity.

I purchased the Fiat for one hundred dollars.

I repaired it, brought it back to life, and sold it for a profit.

At the time, I did not realize that this little Fiat had given me the first lesson that would guide my entire career.

The value of something is not always what it is today.

The true value lies in what it can become.

THE MAN CALLED SKIPPER

The man who helped begin that journey was Tom Woodford, known throughout St. John's simply as "Skipper."

Skipper became one of my earliest teachers in business.

By the time I reached eighteen years of age, I had purchased a dozen or more vehicles from him, most of them Mini Coopers.

None of them were perfect.

Most required repairs, patience, and a willingness to see potential where others saw problems.

I repaired them, improved them, and sold them for a profit.

Without realizing it, I was receiving an education that no classroom could provide.

I was learning how to recognize value.

How to negotiate.

How to take a calculated risk.

How to transform something overlooked into something desired.

Many years later, I would apply exactly the same principles to old houses, heritage properties, schools, office buildings, and eventually one of Newfoundland's greatest architectural landmarks.

The buildings became larger.

The lessons remained the same.

FROM THE GRAVEL LOT TO THE SHOWROOM

Life has a remarkable way of bringing stories full circle.

Many decades after buying that little Fiat behind the Mercedes-Benz dealership, I returned to the very same place.

This time, I was not walking around a gravel lot searching for an old car with flat tires.

I walked through the front doors of the showroom.

I purchased a brand-new Mercedes-Benz and drove away.

The Mercedes itself was not the accomplishment.

The accomplishment was the journey between those two moments.

The young boy who once counted one hundred dollars in his hand had learned that dreams are not limited by the amount of money in your pocket.

They are limited only by your willingness to begin.

LIFE LESSON

The first castle I ever built was not made of stone.

It was built from a one hundred dollar Fiat, a few tools, hard work, imagination, and the ability to see what others overlooked.



Young Kevin at sixteen.



The 1958 grey-blue Fiat with two flat tires in the gravel lot behind the Mercedes-Benz dealership.



The Mercedes-Benz purchased decades later.



The boy with the \$100 Fiat is still inside me. The years have passed, the dreams have grown, and there are still roads left to travel.

CHAPTER 2

LEARNING TO SEE OPPORTUNITY

THE EDUCATION THAT NEVER CAME FROM A CLASSROOM

My education did not end when I left school.

In many respects, it had only begun.

The classroom was replaced by the real world. Every person I met had something to teach me. Every job, every transaction, and every challenge became part of an education no school could provide.

I learned early that success is not always determined by the amount of money a person possesses. More often, success belongs to those who recognize value where others see very little.

Long before I purchased heritage properties, I was learning the fundamentals of buying, selling, and negotiation.

I discovered an important difference between price and value.

Price is what something costs today.

Value is what it can become tomorrow.

That principle would eventually guide every major decision I made.

As my experience grew, I entered the real estate business and eventually became a broker.

Real estate became the perfect education because it was never simply about land, buildings, or numbers.

It was about people.

Every seller had a reason for selling.

Every buyer had a dream.

Every successful transaction required listening, understanding, patience, and the ability to create a solution where both parties felt they had gained something.

Over time, I developed a reputation for seeing possibilities where others saw obstacles.

That reputation became one of my greatest assets.

A reputation cannot be borrowed.

It cannot be purchased.

It is built one promise, one transaction, and one relationship at a time.

Years later, when people looked at the buildings I had developed and wondered how they were acquired with so little cash, they often assumed there must have been a secret source of money or powerful financial backing.

There was not.

There was a way of thinking.

The same thinking that helped a sixteen-year-old negotiate for a Fiat would later allow me to negotiate the purchase of heritage homes, office buildings, schools, and eventually one of Newfoundland's greatest architectural landmarks.

The castle did not appear overnight.

It was built first in the mind, long before it was ever built in stone.



The greatest investment I ever made was learning to see possibilities that others overlooked.

CHAPTER 3

112 MILITARY ROAD — THE GRAD HOUSE

THE FIRST STONE IN THE FOUNDATION

Every journey has a moment when a dream begins to take physical shape.

For me, that moment was 112 Military Road in St. John's, Newfoundland.

Long before the castle on Queen's Road.

Long before the brownstones, luxury condominiums, and landmark developments.

There was an aging historic house that many people considered a problem.

I saw something different.

I saw a future.

A BUILDING WITH A STORY

112 Military Road was no ordinary house.

Built by the renowned Southcott family, it was one of Newfoundland's finest examples of the Second Empire style of architecture that became known as the Southcott Style.

The building had survived the Great Fire of 1892 and carried with it a remarkable history.

Among its distinguished residents was A. E. Hickman, a successful merchant and a former Prime Minister of Newfoundland.

By the time I encountered the property in 1994, its former glory had faded.

It was known as the Grad House.

The building had been converted into a student residence and hostel.

It contained a bar, a pool room, years of neglect, and significant challenges.

It also contained UFFI insulation, which at the time created concern and uncertainty among many potential purchasers.

Most people saw a building with endless problems.

I saw a beautiful heritage home waiting to be rediscovered.

BUYING WITH LITTLE CASH

The purchase price was approximately \$116,000.

I did not have substantial capital.

The financing involved approximately an eighty percent mortgage, and the remainder required confidence, creativity, and a belief that the building could become something much greater.

This would become a pattern throughout my career.

I did not wait until I had unlimited resources.

I searched for a way to make the opportunity possible.

The lesson from the Fiat was beginning to grow into something larger.

The object had changed.

The philosophy had not.

BRINGING HISTORY BACK TO LIFE

The restoration required much more than construction.

It required patience.

It required respect.

The goal was not simply to renovate an old building.

The goal was to uncover the character that had been hidden beneath decades of changes.

Original details were restored.

Rooms that had lost their purpose found new life.

A building that many considered a burden slowly regained its dignity and became a proud part of the historic streetscape of Military Road.

A VISIT FROM THE PAST

One of the most meaningful moments came after the restoration had been completed.

I received a telephone call from Edward Roberts, who would later become Lieutenant Governor of Newfoundland and Labrador.

He explained that 112 Military Road had once been his family home.

He asked whether he and his mother could visit and see what had become of the house.

I was honoured to welcome them.

I arranged lunch in one of the restored parlours.

As they walked through the rooms, memories returned.

They saw the craftsmanship of the home they once knew, now restored and preserved.

For me, that moment represented something far greater than financial success.

The building had come home.

A place filled with memories for one family had been given a future for generations to come.

THE FIRST STONE

Looking back, 112 Military Road was not my largest project.

It was not my most profitable project.

But it was one of the most important.

It proved that limited resources did not have to limit ambition.

It confirmed that old buildings carried stories worth preserving.

The lessons learned at the Grad House would follow me to every project that came afterward—from Balmoral and Kelvin House to 21 Churchill, and eventually to the Benevolent Irish Society Building itself.

The first stone of the castle was not laid on Queen's Road.

It was laid on Military Road.

LIFE LESSON

A neglected building is not the end of a story.

Sometimes it is simply waiting for someone willing to write the next chapter.







Exterior photograph of 112 Military Road – completed project.

CHAPTER 4

ALONG THE WAY

THE BUILDINGS THAT TAUGHT THE LESSONS

When people look at a completed development, they usually see only the final result.

They see the restored façade.

The polished woodwork.

The beautiful rooms.

The finished photographs.

What they do not see are the many smaller projects that came before.

The projects where mistakes were made, problems were solved, and confidence was earned one renovation at a time.

Not every building became famous.

Not every project appeared in a newspaper.

But each one added another stone to the foundation that would eventually support much larger dreams.

BALMORAL

A House With a Secret

One of my earliest heritage restoration projects was a semi-detached property on Patrick Street known as Balmoral.

Like many old houses in St. John's, it carried the craftsmanship, character, and mystery of another era.

The restoration was extensive.

Walls were repaired.

Historic details were preserved.

Modern comforts were introduced.

The objective was never to erase the past.

The objective was to allow the house to continue into the future.

After the restoration was completed, the property was sold to two cousins who worked as nurses.

For me, the project was finished.

Or so I thought.

Several months later, my telephone rang.

One of the new owners asked a question I had never been asked before.

"Kevin, if we find something hidden in the house, who does it belong to?"

Without hesitation, I answered:

"It belongs to you."

Then I asked:

"What did you find?"

The answer was something neither of us expected.
A rusty metal box hidden inside the house.
Inside were stacks of German bonds dating back to the 1930s.
Immediately my imagination began asking questions.
Who had hidden them?
Why were they never recovered?
Did someone intend to return?
Were they valuable, or were they simply forgotten reminders of
a world that had disappeared?
I never forgot the lesson.
Old houses keep their secrets.
Sometimes they simply wait for the right person to discover them.

THE FIREPLACE THAT FOUND ITS WAY HOME

Another project provided a discovery that seemed almost impossible.

At the time, I was renovating a more modern home at the corner of Rostellan and Darling Street while also completing extensive renovations at 31 Kingsbridge Road.

The Rostellan and Darling Street home contained an extraordinary fireplace mantel that appeared completely out of place.

Its craftsmanship belonged to another time.

I decided to carefully remove it and relocate it to 31 Kingsbridge Road, where I believed it would once again be appreciated.

While removing the fireplace, the carpenters discovered words written on the back:

“Removed from 32 Kingsbridge Road.”

We could hardly believe what we were seeing.

For decades, the fireplace had been sitting in another home.

By coincidence, it was now returning to the very street where it had originally belonged.

When installed at 31 Kingsbridge Road, it lined up perfectly with the entrance of its original home across the street.

No architect could have planned it.

No designer could have imagined it.

History had quietly corrected itself.

THE QUIET PROJECTS

There were many other buildings along the way.

Townhouses on Gower Street.

Projects on Patrick Street.

Pleasant Street.

Prescott Street.

Rennie’s Mill Road.

Some required complete restoration.

Others needed only what I sometimes jokingly called “lipstick on a pig.”

The structure was already there.

It simply needed someone to recognize its potential.
Every project taught another lesson.
How to solve construction challenges.
How to manage costs.
How to work with craftsmen.
How to negotiate.
How to respect the stories hidden behind old walls.
Most people remember the castles.
The landmark projects.
The newspaper articles.
The public recognition.
But those achievements were built on dozens of smaller victories
that nobody ever saw.
They were my classroom.
They were where I earned my education.
They prepared me for everything that came afterwards.

LIFE LESSON

Great achievements rarely happen in one single moment.
They are built from hundreds of smaller lessons learned along
the way.





CHAPTER 5

BUBBLES AND KELVIN HOUSE

A PROMISE BEYOND A CONTRACT

Throughout my career, I learned that the most meaningful real estate transactions were not always measured in dollars.

Some were measured in trust.

Some were measured in responsibility.

And some were measured by the promises made between people.

No property taught me that lesson more than Kelvin House on Rennie's Mill Road.

A HOUSE WITH A REMARKABLE HISTORY

Built in 1885, Kelvin House was one of Newfoundland's most remarkable examples of Second Empire architecture.

Constructed of imported red brick with decorative white brick detailing, the house survived the Great Fire of 1892 and stood as a symbol of another era.

It contained extraordinary craftsmanship.

Mahogany window sashes.

Ornate plasterwork.

Leaded glass.

Ten fireplaces.

And one of the most unique features found in any Newfoundland residence — an original cast-iron and glass conservatory manufactured by Lord & Burnham.

But despite all of its architectural beauty, the greatest treasure of Kelvin House was not the brick, glass, or wood.

It was the woman who lived within its walls.

LOUISE “BUBBLES” TOPPING

To everyone who knew her, she was simply Bubbles.

Her nickname followed her from childhood.

Family history tells that when she became seriously ill with pneumonia as a young girl, her father, a wealthy New York steel magnate, instructed the household staff to bring heated champagne to her bedside.

The bubbles became her nickname.

And the name remained with her throughout her life.

THE CONVERSATIONS IN THE KITCHEN

Over time, Bubbles and I developed a friendship.

She often invited me to dinner at Kelvin House.

There were usually five or six guests gathered around the table.

The meals were elegant, but the evenings were never about formality.

The moments I remember most were not in the grand dining room.

They happened in the kitchen.

That was where we laughed.

Shared stories.

Talked about life.

And spoke about the future of Kelvin House.

Her greatest concern was never herself.

It was the house.

A PROMISE TO HER SISTER

Kelvin House had been entrusted to Bubbles by her sister, Mary Topping Baird.

With that inheritance came a promise that the house would be protected and properly maintained.

As her health declined, she became increasingly worried.

Who would care for Kelvin House after she was gone?

One evening she looked at me and said:

“Kevin, I am dying.”

There was no drama in her words.

Only concern for the home she loved.

Her first proposal surprised me.

She wanted to leave Kelvin House to me.

I declined.

I was honoured by her trust, but I could not accept such a gift.

She then asked another question.

Would I commit to purchasing the property after her death?

I understood that she was not negotiating a transaction.

She was searching for peace of mind.

I gave her my word.

THE AGREEMENT

The following morning, I received a telephone call from her lawyer and neighbour, William “Bill” Goodridge.

Bill explained that Bubbles had arranged for her doctors to be present and asked me to come to his home that evening to complete the necessary documents.

When I arrived, the agreement had already been prepared.

Bill explained that Bubbles had repeatedly insisted on a purchase price of only ten thousand dollars.

I could not accept that.

Kelvin House represented a lifetime of memories and an irreplaceable part of Newfoundland's architectural history.

Instead, I wrote a purchase price of two hundred and seventy-five thousand dollars.

Bill went next door to speak with Bubbles.

When he returned, he smiled.

She believed the amount was too high and wanted me to reconsider.

She also instructed that I could select anything from the house that I wished.

The home was filled with valuable Art Deco furniture, artwork, family heirlooms, and a remarkable collection of Limoges china.

Again, I declined.

I wanted the responsibility of protecting the house.

Nothing more.

THE LAST GIFT

The following day, Bubbles called me.

She gave me a key.

She explained that she was too weak to come to the door and said that if there was anything I wanted from the house, I was welcome to take it.

Again, I refused.

The last thing I wanted was to be seen carrying possessions from the home of a woman who was still alive and had placed such confidence in me.

Only a short time later, Bill called.

Bubbles had passed away.

The process of transferring Kelvin House began.

A LESSON BEYOND REAL ESTATE

After the transaction was completed, Bill asked me a question I never forgot.

“Kevin, do you regret not accepting the house for ten thousand dollars?”

The answer was simple.

No.

I had paid what I believed was fair.

More importantly, I had honoured the trust she placed in me.

Over the years, I would complete developments worth far greater amounts of money.

But few would ever mean as much.

Kelvin House was not the best deal I ever made.

It was one of the greatest honours I was ever given.

LIFE LESSON

The greatest agreements are not always written on paper.

Sometimes they are written in trust.



CHAPTER 6

21 CHURCHILL — THE FLAT

THE DOORKNOB LESSON

By the late 1990s, I had already learned that opportunities rarely arrived in perfect condition.

Some came with peeling paint and deteriorated woodwork.

Others came with hidden stories behind old walls.

21 Churchill was different.

It was not a grand heritage mansion with ornate plaster ceilings and fireplaces.

It was a five-storey concrete office building in downtown St. John's that had previously served as a Legal Aid office.

To many people, it was simply an outdated building whose best years were behind it.

I saw something entirely different.

I saw homes.

I saw the possibility of transforming a commercial office building into eight unique condominium residences.

TURNING OFFICES INTO HOMES

The challenge was significant.

Every floor had to be redesigned.

Mechanical systems required upgrading.

A building created for office workers during the day had to be transformed into homes where people would live every hour of every day.

Once again, the greatest challenge was not simply construction.

It was financing.

Finding a way to make the impossible possible had become the recurring theme of my career.

A CALL FROM THE PAST

Years earlier, while restoring 112 Military Road, I had received a call from Edward Roberts.

The house had once been his family home.

He and his mother visited after the restoration and were deeply moved by seeing their former residence brought back to life.

That relationship continued over the years.

Then another unexpected call came.

This time, it was from Government House.

Edward Roberts, now Lieutenant Governor of Newfoundland and Labrador, had heard about my plans for 21 Churchill.

He was interested in becoming my financial partner.

His offer was generous.

He would provide the capital required to assist with the acquisition and development.

For a developer who often worked with limited cash, it seemed like the perfect solution.

THE DOORKNOB LESSON

Before making a decision, I called my lawyer, Denis Barry.

Denis listened carefully and then said something I never forgot.

“Kevin, I know Edward Roberts, and I know you.”

He paused.

“Sooner or later, you’ll be fighting over doorknobs.”

At first, I laughed.

What did a doorknob have to do with a real estate development?

Denis explained.

“You will want the highest quality materials because you are building something you are proud of.”

“Your partner may see those same choices as unnecessary expenses that reduce the return on the investment.”

“Neither of you would be wrong.”

“The disagreement would not really be about the doorknobs.”

“It would be about philosophy.”

Those words stayed with me for the rest of my career.

CHOOSING THE HARDER ROAD

I called Edward Roberts and respectfully declined his generous offer.

It was not an easy decision.

I was turning away the very thing I often lacked—capital.

But I understood that maintaining control over my vision was more important.

Looking back, Denis Barry's advice may have saved not only a business relationship but a friendship.

Not every opportunity should be accepted.

Not every source of money is the right source of money.

Sometimes the greatest investment is preserving your ability to make your own decisions.

THE CIRCLE CLOSES

The project moved forward.

The former Legal Aid office became eight distinctive condominium homes.

Among the residents who would later purchase a residence was a man known as Skipper.

The same Tom Woodford who had sold me my first Fiat when I was sixteen years old.

More than three decades had passed.

The teenager with one hundred dollars and a dream had become a developer.

The man who unknowingly gave him his first lesson in negotiation now lived in a home created from another idea that many people might have overlooked.

Life has a remarkable way of bringing stories full circle.

LIFE LESSON

The best deal is not always the one that provides money.

Sometimes the best deal is the one that allows you to protect your vision.



CHAPTER 7

BUILDINGS OF CHARACTER

RECOGNITION WAS NEVER THE GOAL

When I began restoring old buildings, I was not searching for awards, recognition, or public attention.

I was searching for opportunity.

A neglected house.

A vacant school.

An obsolete office building.

A structure that others considered too difficult, too expensive, or too far gone to save.

Again and again, I discovered that the buildings with the greatest challenges often carried the greatest stories.

They simply needed someone willing to look beyond their present condition and imagine what they could become.

A PHILOSOPHY OF PRESERVATION

Over the years, my projects became more ambitious.

They included heritage homes, former schools, office buildings, institutional properties, hotels, and major residential developments throughout St. John's.

Each project presented a different challenge.

Each required a different solution.

But they all shared the same philosophy.

The past should not be erased simply because it no longer serves its original purpose.

A building survives when it is given a new life.

A school can become a home.

An office can become a condominium.

A mansion can become a destination.

History does not have to be preserved behind ropes and glass.

It can be lived in.

It can continue creating memories for future generations.

RYAN MANSION AND A LETTER FROM A PRINCE

One project that perfectly reflected this philosophy was Ryan Mansion.

The property was restored with great care, respect, and attention



HIGHGROVE HOUSE

23rd November, 2009

Dear Mr. Nolan,

You really could not have taken better care of my wife and myself when we stayed at Ryan Mansion during our visit to Newfoundland earlier this month. I just wanted to send a personal note to say how very grateful we were for your kindness and for all the trouble you went to on our behalf.

If I may say so, it is always such a pleasure to find people who share my enthusiasm for buildings of character and who have a passion for doing things properly, and with sympathy and sensitivity. As a result, it was a great joy to stay in your splendid hotel and I shall never forget the fire logs made out of waste coffee grains – a brilliant idea!

This brings you warmest good wishes from my wife and myself and our renewed thanks for your hospitality.

Yours most sincerely
Charles

Letter from His Royal Highness The Prince of Wales (now King Charles III), dated November 23, 2009, following his stay at Ryan Mansion.

“It is always such a pleasure to find people who share my enthusiasm for buildings of character and who have a passion for doing things properly, and with sympathy and sensitivity.”

Charles, Prince of Wales
November 23, 2009

to its original character.

In 2009, Ryan Mansion welcomed a very special guest.

His Royal Highness Charles, Prince of Wales.

Following his visit, I received a personal letter from him.

The greatest significance of the letter was not the title of the person who wrote it.

It was the message it contained.

He spoke of a shared appreciation for “buildings of character” and the importance of doing things properly, “with sympathy and sensitivity.”

Those words expressed in a few sentences the philosophy I had tried to follow throughout my career.

From 112 Military Road.

To Kelvin House.

To 21 Churchill.

And ultimately to the castle itself.

RECOGNITION AT HOME

Recognition also came closer to home.

The City of St. John’s acknowledged the contribution my developments made toward preserving and revitalizing some of the city’s most important historic properties.

Mayor Andy Wells recognized projects including:

The conversion of the BIS Building on Queen’s Road.

The redevelopment of the former St. Patrick’s School into Place



City of St. John's

P.O. Box 908, St. John's, NL, Canada A1C 5M2 (709) 754-CITY(2489)

Website: www.stjohns.ca

November 14, 2007

TO WHOM IT MAY CONCERN:

When the architectural history of the City of St. John's is written, the contribution of Nolan Hall to the built environment of this city will stand out as paramount. The reputation of Nolan (Kevin) and Hall (Robert) is synonymous with excellence of design and craftsmanship. They are also known for their support of the community as a whole and are held in high esteem as citizens of this City and Province.

Among the projects that they have successfully rehabilitated and put into productive use, generating 1 might add a fine tax base, are such projects as the:

Benevolent Irish Society Buildings: This imaginative conversion to high end condominiums guided the building to a new era preserving its landmark qualities.

Former St. Patrick's School Properties: A redevelopment of the 1.6 acre site in one of our treasured heritage locations into a 75 unit condominium complex.

Former St. Joseph's School Properties: A redevelopment of the 1.8 acre site at the base of National Historic Signal Hill into a 55 unit town home and condominium project which enhances the appeal of this historic neighbourhood.

Nolan Hall's adaptive reuse of these and many other properties consistently maximize land usage with exemplary integration, demonstrating a commitment to the local neighbourhood and to the overall City.

Sincerely yours,

Andy Wells
Mayor

“When the architectural history of the City of St. John's is written, the contribution of Nolan Hall to the built environment of this city will stand out as paramount.”

Andy Wells Mayor of St. John's

November 14, 2007

Bonaventure.

The transformation of the former St. Joseph's property overlooking Signal Hill.

These were not simply successful developments.

They represented a belief that historic structures could have another life.

That preservation and progress could exist together.

That the next chapter of a building could be as meaningful as the first.

THE REAL REWARD

People often ask me what my greatest accomplishment has been.

Was it the largest project?

The most profitable development?

The most recognized building?

The answer is none of those things.

The greatest reward has been opening the doors of a building that was once abandoned, neglected, or forgotten and seeing it filled with life once again.

Children where classrooms once stood.

Families where empty hallways once echoed.

Conversations where silence had existed.

The walls remained.

The purpose changed.

The story continued.

Looking back, I realize I was never simply developing real estate.

I was entrusted with pieces of Newfoundland's history.

My responsibility was not only to preserve what previous generations created.

It was to ensure that these buildings would continue serving generations yet to come.

LIFE LESSON

A great building is not measured by its age.

It is measured by how many generations it continues to inspire.





CHAPTER 8

BANNERMAN PARK — A CITY'S DREAM

BUILDING MORE THAN BUILDINGS

Throughout my career, I was often associated with restoring historic buildings, creating homes, and finding new purposes for neglected properties.

However, one of the most meaningful projects I became involved with did not involve private ownership or a real estate development.

It involved a city.

It involved a community.

It involved creating a place that would belong to generations of Newfoundlanders.

A VICTORIAN TREASURE

Bannerman Park is one of the oldest Victorian parks in North America.

Located in the heart of St. John's, it has served as a gathering place for generations.

Children played there.

Families walked its pathways.

Friends gathered beneath its trees.

It was a piece of the city's history.

But like many old buildings and public spaces I had encountered throughout my career, it needed a new vision.

It needed someone to ask not what it was, but what it could become.

A CHALLENGE OF SIX MILLION DOLLARS

I became a member of the Bannerman Park Foundation and served as Chair of Fund Development.

The task before us was ambitious.

The goal was to raise six million dollars within three years to modernize and transform the park, with matching support from the City.

Many people considered the goal difficult, if not impossible.

I had heard those words before.

Impossible.

Too ambitious.

Too expensive.

Those same words had followed many of my previous projects.

The lesson I had learned throughout my life was simple.

The size of the dream should never be limited by the size of the first obstacle.

THE POWER OF A TEAM

A vision is never accomplished alone.

With an exceptional team of dedicated volunteers, supporters, businesses, and community leaders, we began the campaign.

We shared a simple idea:

This was not a project for today.

It was a gift to the future.

The response from the community was extraordinary.

The goal that was expected to take three years was achieved in less than eighteen months.

More than six million dollars was raised, allowing the transformation of Bannerman Park to move forward.

THE LOOP — THE CROWNING GLORY

Among the many improvements, one feature became the symbol of the renewal.

The Loop.

A refrigerated skating trail winding through the landscape of the park.

It was innovative.

Beautiful.

And unlike anything Newfoundland had seen before.

What had once been a dream discussed around a table became a place where children learned to skate, families created memories, and visitors experienced a new side of the city.

Years from now, people will continue to enjoy The Loop without knowing the countless meetings, plans, fundraising efforts, and community support that made it possible.

That is the nature of a true legacy.

The greatest achievements are often enjoyed by people who never know the names of those who created them.

A DIFFERENT KIND OF CASTLE

Throughout this book, I have spoken about houses, schools, office buildings, and the BIS Building — the castle.

But Bannerman Park taught me another lesson.

Not every castle has walls.

Some castles are built from community.

Some are built from generosity.

Some are built from the belief that future generations deserve something better than what we inherited.

LIFE LESSON

The greatest projects are not always the ones we own.

Sometimes they are the ones we leave behind for others to enjoy.

THE MEMORY GARDEN

Another significant feature of the Bannerman Park redevelopment was the creation of the Memory Garden, located at the park's west entrance. Designed as a place of reflection and remembrance, the garden featured a central fountain surrounded by flower beds and up to 500 engraved granite stones and plaques purchased by individuals, families, and organizations wishing to commemorate loved ones or support the park's renewal.

The Memory Garden became one of the project's most meaningful community elements, allowing people to leave a lasting connection to Bannerman Park while helping fund its restoration.

One of the first commemorative stones carried a special significance for me. During the redevelopment process, I had the privilege of hosting Lieutenant-General the Honourable Romeo Dallaire at Ryan Mansion – Merchant's House. While visiting, he walked across the street to the site where the Memory Garden was planned. There, he graciously agreed to honour the project with one of the first memorial stones and personally provided me with the inscription.

The stone bears his powerful words:

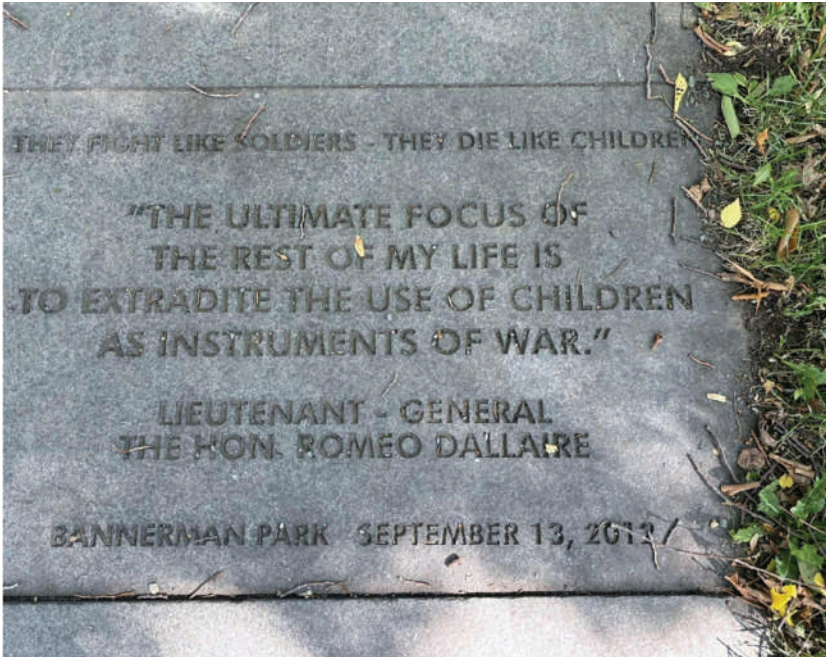
"They fight like soldiers. They die like children."

"The ultimate focus of the rest of my life is to eradicate the use of children as instruments of war."

— Lieutenant-General The Honourable Romeo Dallaire

The memorial was unveiled in Bannerman Park on September 13, 2012, serving as a lasting reminder of General Dallaire's humanitarian work and his dedication to ending the use of child soldiers

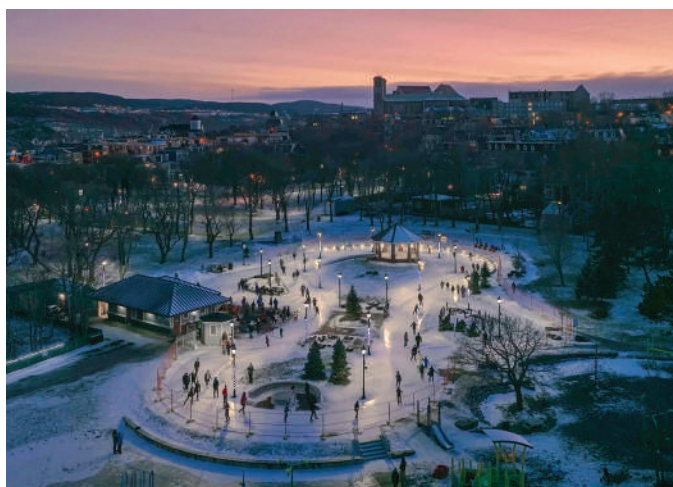
in armed conflict. Today, the stone remains an enduring part of the Memory Garden and one of the most meaningful commemorations associated with the redevelopment of Bannerman Park.



Romeo Dallaire Memorial Stone, Memory Garden, Bannerman Park. General Dallaire personally provided the inscription during the redevelopment of the park. Unveiled September 13, 2012.



The Loop in summer. Designed as a year-round gathering place, the central pavilion and surrounding pathways became one of the defining features of the redeveloped park.



The Loop transformed into a winter skating destination, bringing new life and year-round activity to Bannerman Park.



The revitalization of Bannerman Park was made possible through a partnership between the City of St. John's, the Bannerman Park Foundation, and hundreds of community supporters.



During their stay at Ryan Mansion, John Mellencamp and Meg Ryan visited the proposed Memory Garden in Bannerman Park. After learning about the project, they agreed to purchase a commemorative stone. Their only condition was that I join them in the photograph.



The commemorative stone purchased by John Mellencamp and Meg Ryan as part of the Bannerman Park Memory Garden project. Installed in 2012.



The revitalization of Bannerman Park was made possible through a partnership between the City of St. John's, the Bannerman Park Foundation, and hundreds of community supporters.



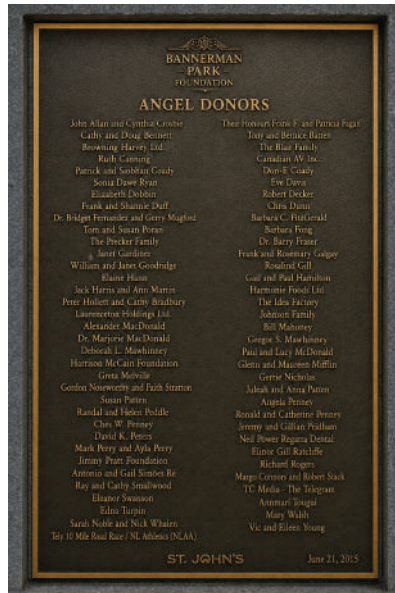
The Bannerman Park revitalization campaign was guided by an exceptional group of volunteers, directors and community leaders whose dedication and vision made this project possible. The Capital Campaign Team was chaired by Mary Walsh, with Kevin Nolan serving as Committee Chair.

CAPITAL CAMPAIGN TEAM

CAPITAL CAMPAIGN TEAM

Mary Walsh (Campaign Chair), Kevin Nolan (Committee Chair)
Ruth Canning, Tony Evans, Barbara Fong, Paul McDonald, Maureen Mifflin, Edna Turpin

The Capital Campaign Team that led the fundraising effort for the Bannerman Park revitalization project. I was honoured to serve as Committee Chair.



Recognition of the many individuals, families, businesses, and organizations whose generosity helped transform Bannerman Park.





CHAPTER 9

THE BIS BUILDING — THE CASTLE

THE DREAM THAT WAITED MORE THAN A CENTURY

Every city has certain buildings that define its identity.

In St. John's, one of those buildings stands prominently on Queen's Road.

With its commanding tower, stone façade, mansard roofs, and unmistakable silhouette overlooking the city, the Benevolent Irish Society Building is one of Newfoundland's most treasured architectural landmarks.

When many people looked at the building, they saw an enormous challenge.

I saw the opportunity of a lifetime.

A CASTLE WITH A HISTORY

The story of the BIS Building began in 1877 when the Benevolent Irish Society commenced the construction of St. Patrick's Hall.

Designed by architect Charles Kickham and completed around 1880, the building was created to support the Society's commitment to education, charity, and the advancement of working-class families in St. John's.

The Benevolent Irish Society itself had been founded in 1806 and became one of Newfoundland's most respected charitable organizations.

Its members included many of the most influential figures in the history of the province.

The building was not constructed as a monument to wealth.

It was built as a monument to opportunity.

That connection was not lost on me many years later.

THE FIRE THAT COULD NOT DESTROY IT

In 1892, the Great Fire of St. John's destroyed much of the city.

Thousands of people lost their homes.

Entire streets disappeared.

Many significant buildings were reduced to ashes.

The BIS Building suffered extensive interior damage.

But its great stone and masonry walls remained standing.

Like the city itself, it refused to disappear.

The building was rebuilt and continued serving generations of Newfoundlanders.

A PLACE OF EDUCATION AND CULTURE

For decades, the BIS Building served as a place of learning.

Thousands of students passed through its classrooms.

As the institution grew, O'Donel Hall was added in 1906, expanding the complex and continuing its educational mission.

The building also became home to the Nickel Theatre, one of the earliest venues in North America to exhibit silent motion pictures.

It was more than a structure.

It was a part of the social and cultural memory of St. John's.

A SLEEPING GIANT

By the late twentieth century, the purpose that had once filled the building with life had come to an end.

The classrooms became silent.

The corridors that once echoed with students stood empty.

An enormous historic structure faced an uncertain future.

Many developers would have walked away.

The complexity was overwhelming.

The cost would be substantial.

The risks were enormous.

But my entire career had prepared me for this moment.

I had learned that the greatest opportunities often arrive disguised as the greatest problems.

THE FIRST WALK THROUGH THE CASTLE

I still remember walking through the empty halls and seeing beyond what existed at that moment.

Others saw empty classrooms.

I saw magnificent living spaces.

Others saw a financial burden.

I saw a chance to preserve one of Newfoundland's most important landmarks.

Others saw the end of a building's life.

I saw the beginning of a new chapter.

This was not simply another development.

This was the development that brought together every lesson I had learned.

The one hundred dollar Fiat.

The smaller renovations.

The trust of Bubbles.

The wisdom of Denis Barry.

The understanding that vision could sometimes be more powerful than capital.

A QUESTION BIGGER THAN THE BUILDING

The challenge was obvious.

How does a person who has built a career using creativity rather than large amounts of money acquire a property that many would consider a castle?

The answer was not found in a bank account.

It was found in the same place it had always been found.

Vision.

Negotiation.

Structure.

The same principles that allowed a sixteen-year-old boy to purchase a Fiat with one hundred dollars would now be used to acquire one of Newfoundland's greatest architectural landmarks.

The castle would not be built with money alone.

It would be built one idea, one negotiation, and one courageous decision at a time.

LIFE LESSON

The greatest opportunities rarely arrive looking like opportunities.

They usually arrive disguised as challenges.



CHAPTER 10

THE DEAL BEHIND THE CASTLE

BUILDING A CASTLE WITHOUT CASTLE MONEY

Over the years, many people have asked me the same question. “How did you finance a project as large and important as the Benevolent Irish Society Building?”

Most expected the answer to involve wealthy investors, large bank loans, or unlimited financial resources.

The truth was far different.

I did not begin with money.

I began with a negotiation.

LOOKING BEYOND THE PURCHASE PRICE

The purchase included the most significant portions of the property:

The historic tower.

The east and west wings.

O'Donel Hall.

And the former parking area.

The purchase price was approximately four hundred thousand dollars.

For many people, the first question would have been:

“Where do I find four hundred thousand dollars?”

My question was different:

“How do I create a structure where the property itself helps pay for its own future?”

That question became the foundation of the entire development.

THE VENDOR BECOMES THE BANKER

Rather than requiring the full purchase price immediately, I negotiated a structure that dramatically reduced the amount of cash required.

The vendors agreed to carry a two hundred thousand dollar vendor mortgage.

The repayment plan was simple but creative.

There would be eight payments of twenty-five thousand dollars. Each payment would be made as phases of the development were completed and sold.

The project would help finance itself.

The same lesson I had learned from my first Fiat remained true.

The challenge was not asking whether something was possible.

The challenge was discovering how to make it possible.

THE FIRST PIECE OF THE CASTLE — THE FIVE BROWNSTONES

Many people saw an empty parking lot.

I saw the first step toward owning the castle.

The first phase was the development of five brownstone residences.

This portion of the project was the easiest to finance and the quickest to bring to market.

The concept was immediately validated.

The bank appraised each of the five lots at approximately \$125,000.

Before a single brick was laid, the development had created substantial equity.

The construction cost was approximately \$175,000 for each brownstone.

When completed, each residence sold for approximately \$400,000.

The numbers told an important story.

The project generated both profit and confidence.

With every brownstone sale, another \$25,000 payment was made toward the vendor mortgage.

Five brownstones.

Five payments.

Five steps closer to owning the castle free from the original debt.

O'DONEL HALL — THE SECOND CHAPTER

With the success of the brownstones, attention turned to O'Donnel Hall.

A building that had once educated generations of Newfoundlanders was given a new purpose.

The historic structure was transformed into three exclusive condominium residences.

Once again, the strategy worked.

Three condominiums.

Three sales.

Three final payments of \$25,000.

The original vendor mortgage was completely retired.

Before the tower conversion was even completed, the property was free from that original obligation.

The castle had earned its freedom.

THE LESSON HIDDEN IN THE NUMBERS

Many people believe successful developments begin with large amounts of money.

My career taught me a very different lesson.

Successful developments often begin with a well-structured agreement.

Money is important.

But money without vision accomplishes little.

Vision without structure remains only a dream.

True success comes when vision, negotiation, timing, and execution work together.

The five brownstones created the momentum.

O'Donel Hall carried the project forward.

The tower would become the crown jewel.

Each stage financed the next.

Each success created the opportunity for the following success.

A LESSON THAT BEGAN WITH A FIAT

Looking back, I realize that this deal was not entirely new.

The principles had been with me since the beginning.

A sixteen-year-old boy standing beside a grey-blue Fiat with one

hundred dollars had already learned the most important rule in business:

Do not ask only what something costs.

Ask how it can become possible.

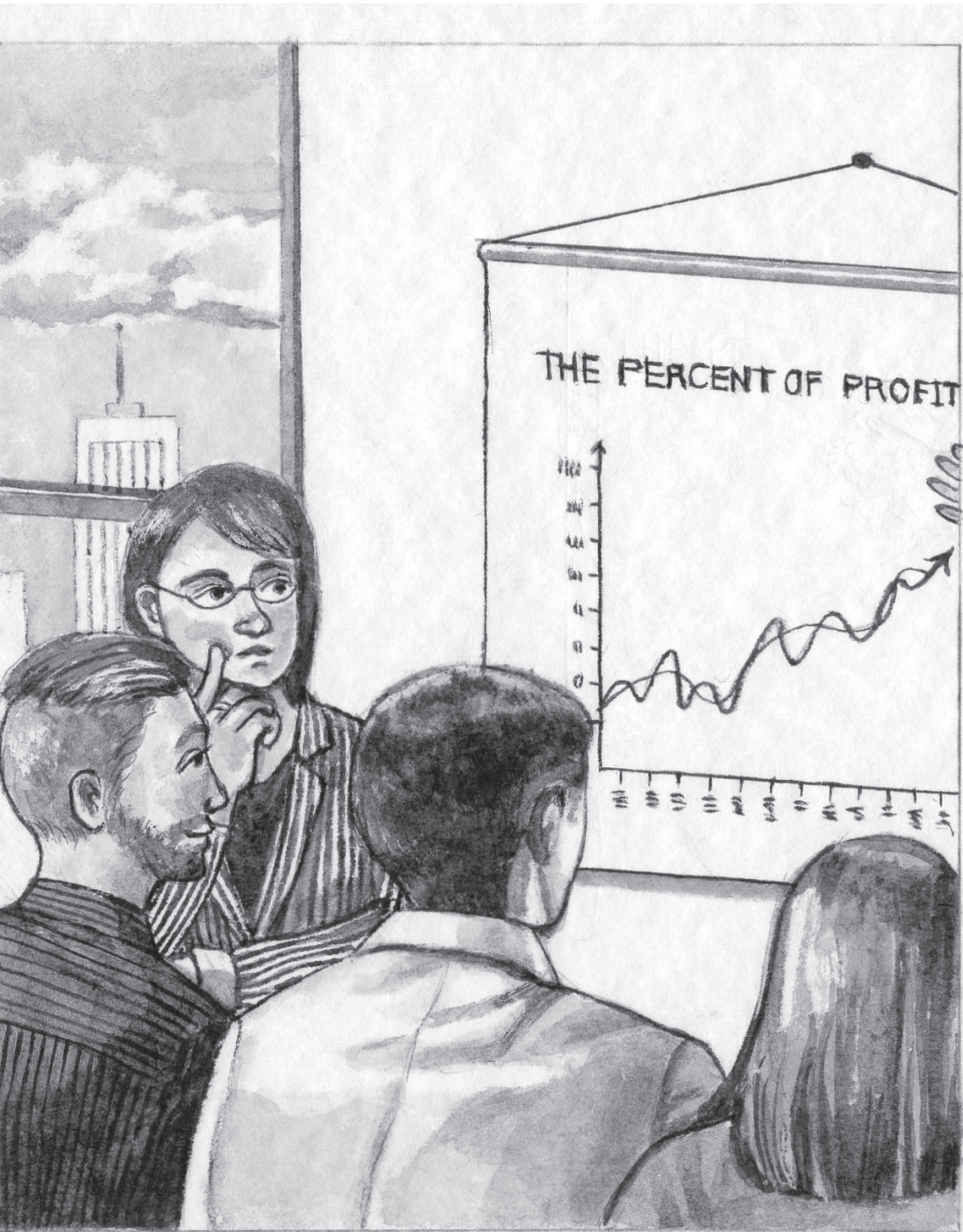
The BIS Building was not acquired because I had castle money.

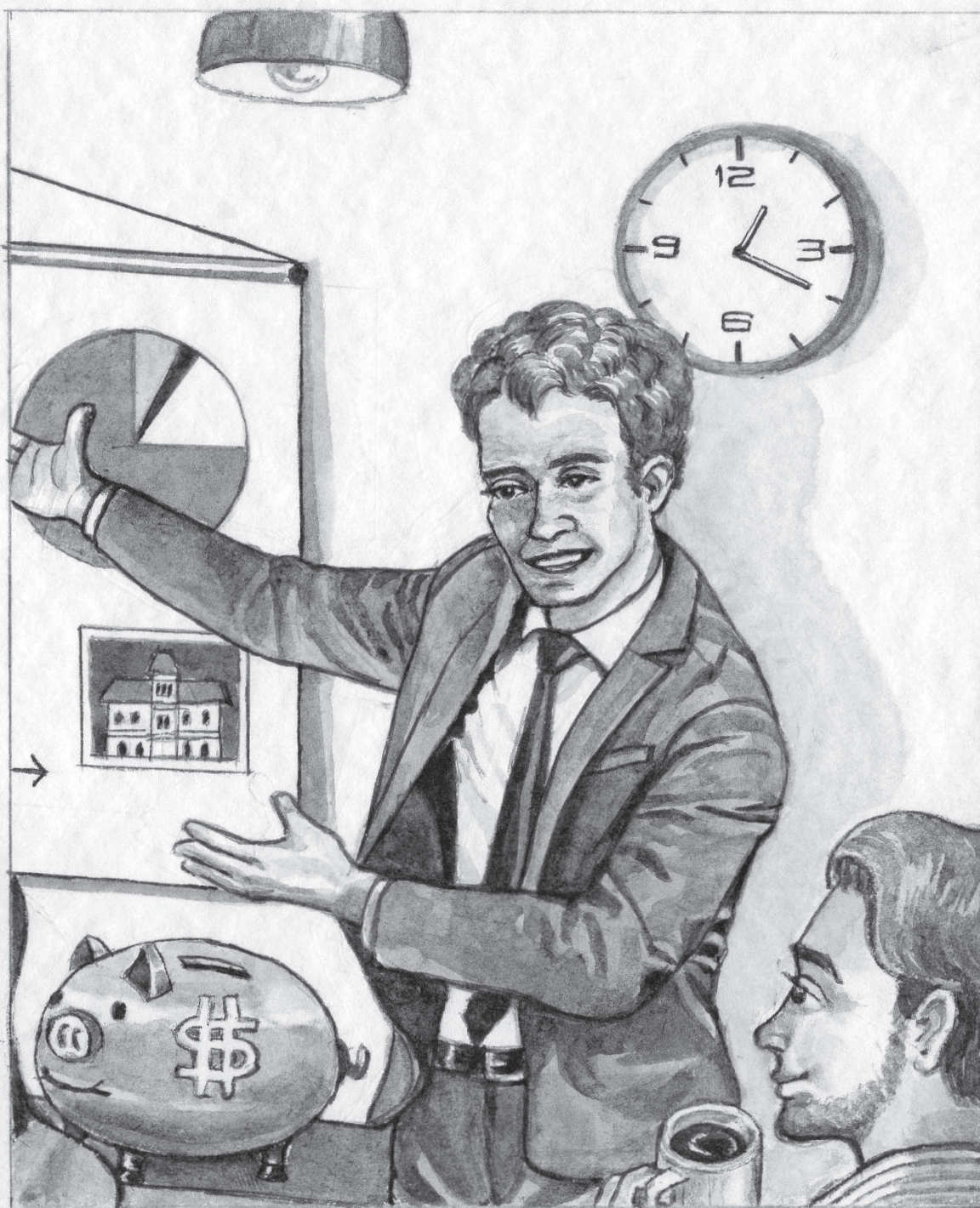
It was acquired because I understood how to create a path that led to the castle.

LIFE LESSON

The greatest financial tool I ever possessed was not a bank account.

It was imagination combined with the ability to structure a deal.





CHAPTER 11

BUILDING THE CASTLE

RESPECTING THE PAST. CREATING THE FUTURE.

Acquiring the Benevolent Irish Society Building was not the end of the journey.

In many ways, it was only the beginning.

The purchase agreement had been negotiated.

The financing structure had been created.

The first phases had succeeded.

Now came the greatest challenge of all.

How do you transform one of Newfoundland's most important historic landmarks into homes for a new century while preserving the soul that made it extraordinary?

LISTENING TO THE BUILDING

Every historic building tells you what it wants to be.

The mistake many developers make is trying to force a building to become something it was never meant to be.

I believed the opposite.

You do not fight the building.

You listen to it.

The BIS Building had stood proudly on Queen's Road for more than a century.

Its tower watched over the city.

Its walls had witnessed generations of students, teachers, families, and community events.

The responsibility was not merely to renovate it.

The responsibility was to honour it.

THE TEMPTATION TO MAXIMIZE PROFIT

Many developers would have approached the project with a simple calculation:

“How many condominium units can we create?”

More units would mean more sales.

More sales would likely mean greater profit.

It would have been the easier decision.

But easy was never the reason I entered this business.

The greatest buildings deserve the greatest respect.

I did not purchase the BIS Building to divide it into as many small units as possible.

I purchased it to preserve its grandeur.

THREE HOMES IN A CASTLE

The decision was made to create only three extraordinary estate residences within the heart of the property:

The Tower Residence.

The East Wing Residence.

The West Wing Residence.

These would not be ordinary condominiums.

They would be private homes contained within one of Newfoundland's most important architectural treasures.

The building had carried dignity for more than one hundred years.

The new residences had to carry that dignity into the future.

THE TOWER

The tower was always the symbol of the BIS Building.

For generations, its silhouette formed part of the St. John's skyline.

Its purpose changed over the years.

Its identity never did.

Transforming the tower into a private residence required balancing two different worlds.

The craftsmanship of the nineteenth century.

The comforts of modern living.

The result was unlike anything else in Newfoundland.

Thirty-foot ceilings.

Original architectural details.

A private elevator.

In-floor heating.

Indoor garages.

A custom wine cellar.

Modern technology carefully integrated into historic surroundings.

It was not simply a residence.

It was a living piece of history.

A CONVERSATION BETWEEN PAST AND PRESENT

Every decision required restraint.

The easiest approach would have been to remove the old and replace it with the new.

That would have destroyed the very reason the building mattered.

A historic building should not become a museum.

A museum is something people visit.

A great building is something people continue to live in and experience.

The classrooms that once educated generations of children became homes where new memories would be created.

The walls remained.

The purpose changed.

The story continued.

MORE THAN A DEVELOPMENT

When people look at the completed BIS Building, they see a magnificent structure.

They see stone walls.

They see the tower.

They see luxury residences.

What they do not see are the decades of lessons hidden within those walls.

They do not see the sixteen-year-old boy standing beside a \$100 Fiat.

They do not see the uncertainty of purchasing the Grad House.

They do not see the trust placed in me by Bubbles.

They do not see Denis Barry explaining that a partnership could fail over something as simple as a doorknob.

They do not see the smaller projects that quietly taught the lessons.
But every one of those experiences is built into the castle.

THE TRUE MEANING OF SUCCESS

The greatest satisfaction was never simply completing a valuable development.

It was knowing that a building that had served the people of St. John's since the nineteenth century would continue to serve the city for another century.

The BIS Building was not saved by money alone.

It was saved by imagination.

Negotiation.

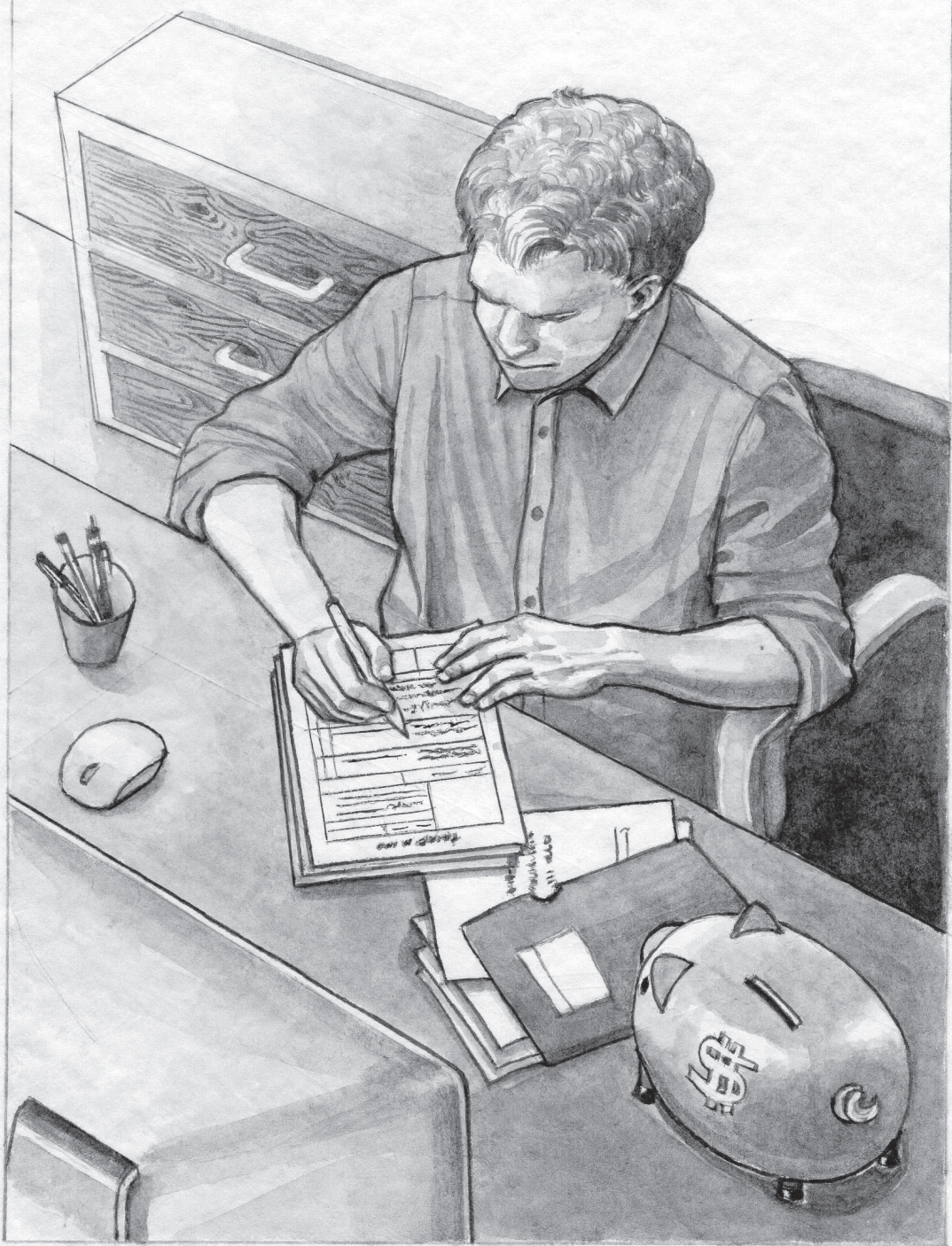
Craftsmanship.

Patience.

And the belief that history deserves another chapter.

LIFE LESSON

The greatest achievements are not created by changing the past.
They are created by respecting the past while having the courage to build the future.



CHAPTER 12

THE CASTLE OPENS ITS DOORS

WHEN A DREAM WELCOMES HISTORY

When I first walked through the empty halls of the Benevolent Irish Society Building, I saw a challenge.

I saw abandoned classrooms.

I saw deteriorated spaces.

I saw years of neglect.

But I also saw possibility.

I saw rooms that could once again be filled with life.

I saw history waiting for its next chapter.

Years later, that vision became reality.

The same building that had educated generations of Newfoundlanders had been transformed into extraordinary residences where new memories would be created.

The castle was alive again.

A PENTHOUSE ABOVE THE CITY

One of the most remarkable spaces created during the redevelopment was the penthouse residence in O'Donel Hall.

Overlooking the city of St. John's, the residence combined historic architecture with modern luxury.

Its open-concept design, extraordinary dimensions, and breathtaking views created a setting unlike any other home in Newfoundland.

It was a place where people gathered.

Where conversations took place.

Where friendships were strengthened.

Where history continued to be written.

A ROYAL EVENING

Among the most memorable evenings in the history of the residence was the evening I hosted Their Royal Highnesses Prince Edward and his wife Sophie in support of The Duke of Edinburgh's Award.

More than fifty guests attended the event.

Admission was through a one-thousand-dollar charitable donation.

Guests enjoyed hors d'oeuvres, conversation, and an evening surrounded by the history and beauty of O'Donel Hall.

During the evening, I could not help but reflect on the path that had brought me there.

A sixteen-year-old boy standing beside a grey-blue Fiat with one hundred dollars and a dream.

Decades later, that same person was welcoming members of the Royal Family into a residence created within a building that many had once considered impossible to save.

The evening was never about royalty.

It was about confirmation.

A dream that had once existed only in my imagination had become reality.

THE CONNECTIONS THAT CONTINUED

Throughout my life, buildings created relationships.

The journey seemed to come full circle repeatedly.

Edward Roberts had returned to visit his former family home at 112 Military Road.

Years later, he offered to become a partner in 21 Churchill, leading to Denis Barry's unforgettable lesson about the importance of protecting one's vision.

Another unexpected connection came through Government House.

Lieutenant Governor Maxwell House invited me to lunch.

What began as a social invitation became a business discussion, where I negotiated the purchase of his residence and represented

the sale of his home as his real estate broker.

Once again, a building became the beginning of another relationship and another story.

THE PEOPLE WHO BUILT THE CASTLE

Looking back over the journey, I understand that the castle was never only about stone, brick, and architecture.

It was about people.

Skipper, who unknowingly taught a young boy his first lesson in negotiation.

The families connected to 112 Military Road.

The owners who discovered the forgotten German bonds at Balmoral.

Bubbles, who entrusted me with the future of Kelvin House.

Denis Barry, whose simple example of a doorknob became a life-long lesson.

The craftsmen whose skills brought old buildings back to life.

The supporters of Bannerman Park who proved what a community could accomplish.

The citizens who appreciated the importance of preserving Newfoundland's architectural heritage.

And the members of the Royal Family who walked through spaces that once stood empty.

Every person placed another stone in the foundation of the castle.

THE TRUE WEALTH

Many people measure success by the number of buildings they own or the money they accumulate.

My greatest wealth was something different.

It was the relationships I formed.

The trust I earned.

The opportunities I was given.

And the knowledge that I had taken buildings that might have disappeared and given them another century of life.

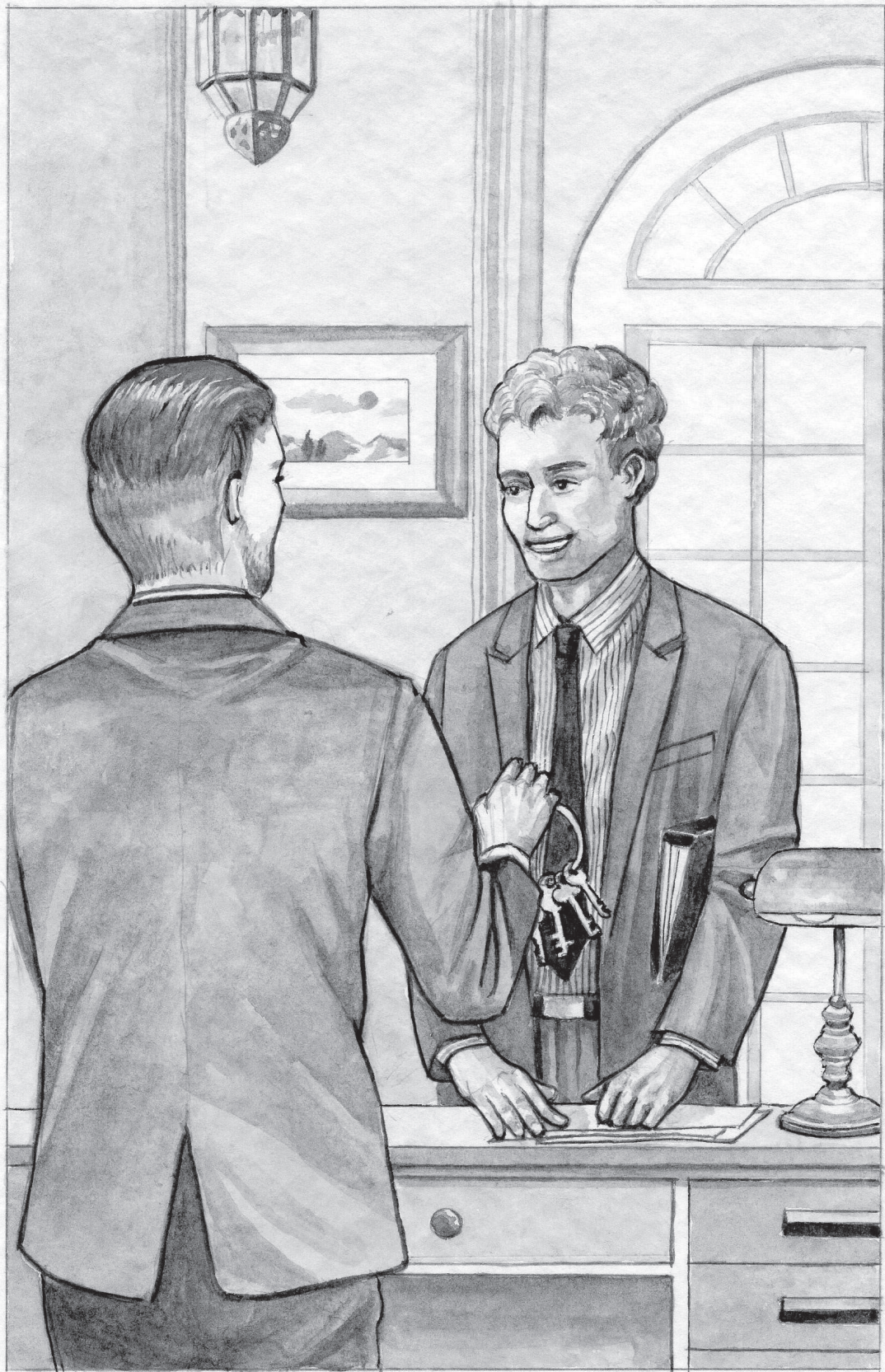
A castle is not defined by its walls.

A castle is defined by the stories that live within them.

LIFE LESSON

The greatest treasures we possess are not the things we own.

They are the lives we touch and the memories we leave behind.



EPILOGUE

THE PIGGY BANK

THE GREATEST ASSET WAS NEVER MONEY

When people look at a completed building, they usually see the final result.

They see the stone walls.

They see the restored woodwork.

They see the elegant rooms.

They see the beautiful views.

They see the castle.

What they do not see is everything that came before.

They do not see a sixteen-year-old boy standing in a gravel parking lot behind a Mercedes-Benz dealership, looking at a tired grey-blue 1958 Fiat sitting on two flat tires.

They do not see a young man with one hundred dollars in his pocket, trying to convince a man known as Skipper to give him an opportunity.

They do not see the evenings spent repairing old cars, learning

how to create value with his own hands.

They do not see the risks taken when there was little money and no guarantee of success.

They do not see the sleepless nights.

The uncertainty.

The failures.

The setbacks.

The moments when common sense suggested walking away.

They only see the finished picture.

Throughout my career, many people assumed that success came from having money.

The truth was often the opposite.

Some of my greatest opportunities came at times when money was the one thing I did not have.

What I did have was imagination.

I learned that a person can create value before possessing wealth.

A person can negotiate before having capital.

A person can earn trust before having a reputation.

And a person can build a future before anyone else can see it.

The piggy bank that appears throughout this story was never really about saving money.

It represented something far more valuable.

It represented hope.

It represented possibility.

It represented the belief that a small beginning could eventually become something extraordinary.

Every coin represented a lesson.

Every dollar represented a risk.

Every empty moment represented a decision.

Would I stop?

Or would I find another way?

Again and again, the answer was the same.

Find another way.

The road from a flat to a castle was never built in a single moment.

It was built one conversation at a time.

One handshake at a time.

One renovation at a time.

One difficult decision at a time.

One promise at a time.

Skipper was part of that journey.

Bubbles was part of that journey.

Denis Barry was part of that journey.

The craftsmen who brought forgotten buildings back to life were part of that journey.

The bankers, lawyers, buyers, sellers, partners, and friends who believed in me were part of that journey.

The citizens who supported heritage preservation and the people who enjoyed the spaces we created were all part of the story.

No castle is ever built by one person alone.

There is an old belief that we should leave the world a little better than we found it.

Looking back, I hope that is what I achieved.

The buildings I restored were here long before me.

They will remain long after me.

For a brief moment in their history, I was simply their caretaker.
My responsibility was to respect their past and provide them
with a future.

Today, when I measure my life, I do not measure it by the number
of properties I owned or the value of the developments I created.

I measure it by the stories.

The friendships.

The trust.

The impossible challenges that became possible.

The moments when dreams became reality.

A one-hundred-dollar Fiat.

A forgotten house on Military Road.

A hidden box of German bonds.

A fireplace that found its way home.

A promise made in the kitchen of Kelvin House.

A doorknob that became a lesson.

A letter from a Prince.

A park built for future generations.

A castle overlooking the city.

They may appear to be separate stories.

They are not.

They are chapters of the same life.

I began my journey with very little cash.

But I was richer than I ever realized.

I possessed the most valuable assets of all:

Vision.

Courage.

Imagination.

Integrity.

The willingness to begin.

The piggy bank was never empty.

It was always full of possibilities.

“Somewhere along the journey, I realized that time had quietly turned my dreams into memories. There were failures and victories, wrong turns and new beginnings, but every road led me exactly to where I was meant to be. And as I look ahead, I know there are still roads left to travel, new dreams to chase, and new chapters waiting to be written.”



















1. Kelvin House

49 Remics Mill Road, St. John's, NL.
One of the few houses that survived the Great Fire of 1892. Restored and preserved as part of our heritage conservation commitment.



2. The Grad House

A signature heritage residence, fully restored and modernized while preserving its timeless character and architectural integrity.



3. Queens Road

A one-storey home transformed through the addition of a second floor and heritage-inspired architectural features, creating a seamless fit within one of St. John's historic neighbourhoods.



4. Prescott Street

A collection of modern townhomes designed for comfortable living with quality craftsmanship and attention to detail.



5. 32 Circular Road

A Restored Victorian Home
Carefully restored to preserve its historic character while incorporating modern amenities and contemporary comfort.



6. Howe Place

Elegant townhomes in a prime location, sophisticated style, modern amenities, exceptional value.



7. Portugal Cove - Front View

Six custom-designed oceanfront residences, each with its own driveway, double garage, and unobstructed Atlantic views.



8. Portugal Cove - Featured Home

One of the signature homes within the development, showcasing the architectural style and quality that defined the project.



9. Portugal Cove - Back View

The homes were carefully positioned along the coastline to maximize privacy, natural light, and breathtaking ocean views.



Ryan Mansion – Merchant's House – Bannerman Park Suites.
Heritage restoration and adaptive reuse project incorporating a Five-Star Inn and eight luxury condominium suites.



Place Bonaventure Condominiums
Seventy luxury condominium residences carefully designed to respect and enhance the character of the historic area that surrounds them.



Howe Place – Former St. Joseph's School Property
Visionary redevelopment of the former St. Joseph's School property, creating five townhomes, twenty brownstones, and thirty executive condominium suites from what had been a largely utilitarian institutional building.

ABOUT THE AUTHOR

Kevin Nolan is a Newfoundland entrepreneur, developer, heritage restoration advocate, community volunteer, and author whose career has spanned residential, condominium, hospitality, and heritage redevelopment projects throughout Newfoundland and Labrador.

His work has included the restoration and redevelopment of numerous historic properties, the creation of residential communities, and leadership roles in charitable and community organizations.

Kevin is also the author of two previously published books held in the collections of Newfoundland and Labrador Public Libraries:

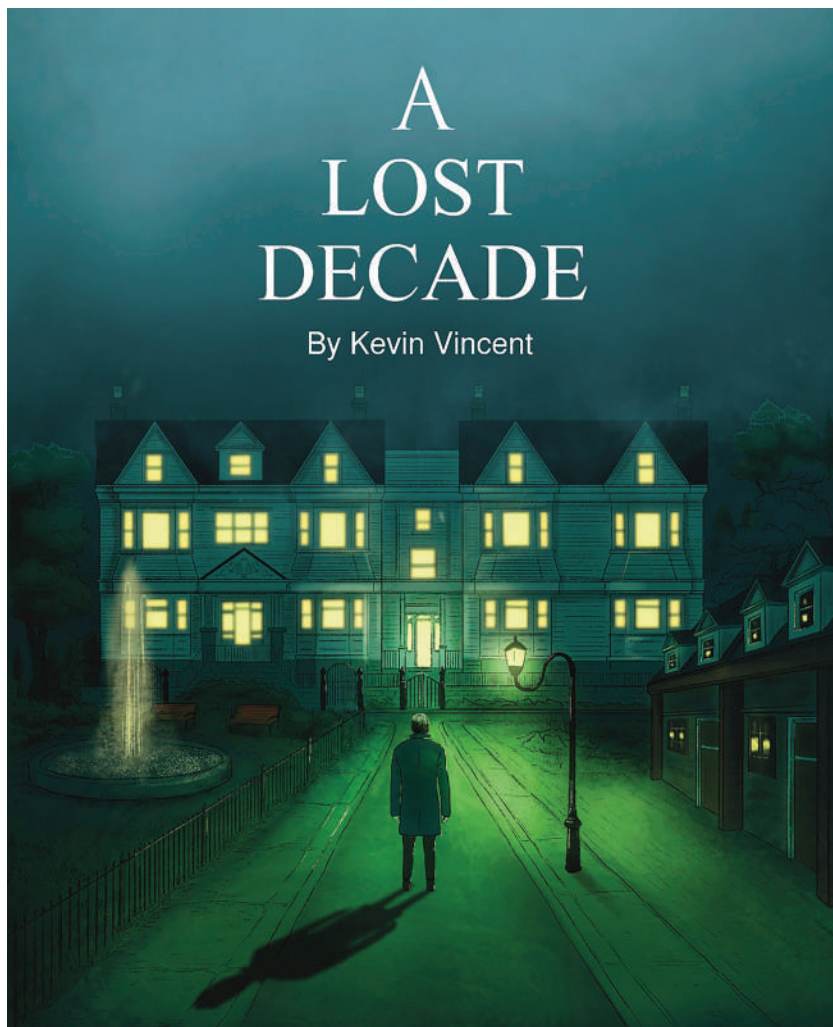
- 1 Degree of Separation
- A Drive in Time

From a Flat to a Castle recounts the journey from humble beginnings to a career devoted to building, restoring, and preserving places of lasting value.

His forthcoming memoir, *A Lost Decade*, explores the events that followed and the challenges that reshaped both his life and career.

A LOST DECADE

By Kevin Vincent



A PRELUDE TO A LOST DECADE

The story told in *From a Flat to a Castle* is the story of a lifetime spent restoring buildings, creating communities, and pursuing developments that many believed could never be accomplished.

Over the course of my career, I restored heritage properties, revitalized neglected buildings, and undertook projects that contributed to the preservation of Newfoundland and Labrador's architectural history. Among those projects were the restoration of the Benevolent Irish Society Building and the development of Merchants House – Bannerman Park Suites. While separate projects, each represented an important chapter in my professional life and reflected a commitment to heritage preservation, adaptive reuse, and urban renewal.

Merchants House – Bannerman Park Suites would become one of the most ambitious and challenging projects I ever undertook. What began as a vision to create a luxury boutique residential and hospitality development ultimately became the subject of a legal battle that would consume much of the next twelve years of my life.

The project attracted attention from across the province and beyond. Heritage advocates, government officials, business leaders, investors, and members of the public followed its progress. Merchants House – Bannerman Park Suites was widely viewed as an example of what could be achieved when vision, persistence, and heritage preservation came together.

For me, it represented the culmination of decades of work.

Purchasers arrived from various parts of Canada, including a group of Toronto investors who acquired eight condominium units.

The purchasers were not presented to me as inexperienced homebuyers unfamiliar with real estate, finance, or investment matters.

In correspondence accompanying their offers to purchase the condominium units, Roxanne O'Connor described the purchasing group as consisting of individuals from "varied professions; MBA's, judge, accountant, executives, investors, real estate agent, consultants, etc." She further stated that the group had "collectively structured this offering," that every purchaser had "5 star credit," that they were "wealthy people," and that they were "all KEEN investors."

Among the purchasers were Kathryn Sinclair, a founding director of Sinclair Cockburn Mortgage Investment Corporation; Cynthia Manners, a Toronto real estate professional; Roxanne O'Connor, an international marketing consultant; and Martha O'Connor, an MBA graduate of the Rotman School of Management.

The group acquired eight luxury condominium units in what was then one of the most significant heritage redevelopment projects undertaken in Newfoundland and Labrador.

The transaction proceeded to completion. In November 2012, Denis Barry of Barry Law registered the condominium corporation and completed the transfer of the eight condominium units to the purchasers in accordance with the Condominium Act of Newfoundland and Labrador.

At that point, the development had been completed, the condominium units had been conveyed to their new owners, and what had begun as an ambitious heritage redevelopment project appeared to be a success for all involved.

The litigation that followed would eventually involve competing appraisals, dramatically different conclusions regarding value, and disputes concerning the assumptions used to assess the condominium units as of December 1, 2012. Those issues would become an important part of the story told in *A Lost Decade*.

What should have been the proudest achievement of my career became the beginning of its greatest challenge.

In 2014, legal proceedings were commenced against my company based on allegations that I have consistently denied.

The years that followed became a prolonged legal struggle that continues to affect my life to this day.

During that period, the purchasers were represented by experienced legal counsel, including Darren O’Keefe of Cox & Palmer, John French of French & Associates, and Geoffrey Adair, associated with the Toronto Bay Street firm Adair Goldblatt Bieber LLP.

I, on the other hand, eventually found myself standing alone as a self-represented litigant.

Over the years, the litigation expanded into a complex series of proceedings, motions, applications, discoveries, expert reports, appeals, and related disputes. Matters that I believed would be resolved within a reasonable period instead continued for years, consuming substantial time, financial resources, and emotional energy.

Projects stalled.

Opportunities disappeared.

Financing became increasingly difficult to obtain.

The company that I had spent years building ultimately ceased operations.

In a city the size of St. John’s, reputation matters. Public perception is often formed long before all of the evidence is heard.

As media coverage continued and legal proceedings unfolded, a public narrative emerged in which the purchasers were often viewed as innocent victims and I was frequently portrayed as the developer responsible for their losses.

From my perspective, the reality was far more complex.

The purchasers had originally presented themselves as sophisticated investors with substantial experience in business,

finance, real estate, and investment matters. Yet much of the public discussion surrounding the dispute rarely reflected that reality.

The consequences extended far beyond the courtroom.

The litigation affected my business, my finances, my health, my family, and my reputation. Years that should have been devoted to creating new projects and enjoying the rewards of a lifetime of work were instead consumed by legal proceedings and the effort to defend myself.

My purpose in including this prelude is not to relitigate the matters described. Those issues will be addressed in *A Lost Decade*.

Rather, it is to ensure that readers understand that the story of Merchants House – Bannerman Park Suites did not end with the completion of the development, and that there is another side to a chapter of Newfoundland and Labrador's development history that remains unfinished.

When the litigation began in June 2014, I was sixty years old and looking forward to the next chapter of my life and career.

As I write these words, I am approaching my seventy-third birthday.

What I expected would be a period devoted to new projects, travel, family, and the enjoyment of a lifetime of work instead became a struggle that would consume much of the next twelve years.

I hope to complete *A Lost Decade* and place the full story before the public. However, none of us knows how much time we are given. For that reason, I wanted readers of this book to understand that the story did not end with the completion of Merchants House – Bannerman Park Suites.

There is another chapter.

It is a story of litigation, public scrutiny, financial hardship, resilience, survival, reputation, and an ongoing search for truth and justice. It is the story of what happened after the restoration was complete, the awards were presented, the newspaper articles were

written, and the celebrations had ended.

The dream that built Merchants House – Bannerman Park Suites
became the nightmare that followed.

That story is A Lost Decade.

RECOGNITION

*"A passion for doing things properly, and
with sympathy and sensitivity."*

His Majesty King Charles III
(then Prince of Wales)

*"Kevin Nolan has spent a lifetime turning imagination
into reality. His journey proves that with courage,
persistence, and a little Newfoundland determination,
remarkable things can happen."*

Mary Walsh, C.M., O.N.L.

FROM A FLAT TO A CASTLE

is the story of how vision, determination, and creative thinking transformed modest beginnings into landmark real estate developments.

Over five decades, Kevin Vincent Nolan built homes, condominium communities, hotels, heritage restorations, and innovative developments across Newfoundland and Labrador and beyond. From restoring historic landmarks such as Ryan Mansion and the Benevolent Irish Society Building to creating award-winning residential communities, his projects demonstrate what can be accomplished through perseverance, imagination, and an unwavering belief in possibility.

Filled with photographs, illustrations, lessons learned, and behind-the-scenes stories, this book is both a memoir and a practical guide for dreamers, entrepreneurs, developers, and anyone who has ever wondered how extraordinary things can be achieved with limited resources.

Because every castle begins with a single stone.

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IRELAND	€23.99
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