

Name of person Interviewed: Ann Jardin-Maynard [AJM]

Facts about this person:

Age (if known)

Sex Female

Occupation Settlement business

If a fisherman (if retired, list the ports used when fishing),

Home port,

and Hail Port (port fished from, which can be the same)

Residence (Town where lives) New Bedford, MA

Ethnic background (if known) European American, Azores

Interviewer: Janice Gadaire Fleuriel [JGF]

Transcriber: Janice Gadaire Fleuriel

Place interview took place: New Bedford Harbormaster House

Date and time of interview: Sept. 21, 2007

INDEX / KEYWORDS

KEYWORDS: Women; Fishing; Settlement business; New Bedford, Massachusetts; Regulations; Fish Auction; Fishermen's Strike 1980s; Fisherman self-employment/tax issues;

[Start of File WAV_0017_001]

[00:00]Family from Azores; Got involved with industry after college graduation, took an accounting job at Kevin Dawson's firm in 1985, became partner in business in 1988; Family lives New Bedford; married 2002; No other family members involved in commercial fishing, cousins fish recreationally; Born in New Bedford 1962; Born shortly after parents came to New Bedford from Azores 1962 after volcano eruption in Faial/Kennedy gave a lot of Portuguese visas;

[03:30]Her mother worked in Ann's office a bit; Did housework before that; Father worked in construction, Goodyear, also a butler; Mother's brother already in New Bedford when her parents came; Grew up in south end of New Bedford, a lot of Azorean people there; Went to Mt. Carmel School, New Bedford; School thought she had hearing problem in first grade because spoke Portuguese at home (grandmother lived with them) and had troubles with English language; Portuguese connections helped in job because many are in fishing industry; What the work involves—boat settlements, payroll program, handling mail, corporate returns, personal returns, bill paying, handling permit issues now because so many regulations to keep up with; They work for boat owners and their corporations; Also associated with captains, crew members that come in; Many fishermen in trouble with IRS and state since change in law to make them self-employed, help them resolve tax issues, get on a program to take taxes out every trip; Do loans with National Marine Fisheries—loans to help people buy a boat, etc.;

[07:53]How boat shares system works, differences between draggers' and scallopers' systems; Full shares vs. partial shares, most fishermen today get full shares; Settlement house not involved in decisions around shares, just crunch the numbers;

[10:32]Clients from New Bedford to Alaska, including Washington, Maine, also handle herring and lobster boats; Kevin Dawson, good reputation, so business comes mainly from word of mouth; Tax clients Ann gets are word of mouth, too; Number of boats handled more than 50; Same clients stay with the business unless something drastic happens; One of the few settlement houses with upscale computer systems, programs, Kevin Dawson designed it, no other has it; Three other girls in office right now; Every one does a little bit of everything, multitask depending on who comes in for help, etc.; Business open Monday through Friday, on weekends for tax help during tax season;

[13:45]How money handled for clients that are not local, they have clearing account at bank here, checks get mailed or crew stops in if boat's in port here; Jonathan Hillstrand/*Deadliest Catch* captain is one of their clients, met him when unloading crab boat here; Sometimes local Captain's office cuts the crew's check if need it sooner than mails get there;

[16:14]Their office only with a man that she knows of, most settlement houses are all women; No sense of having to prove self in this business because a woman; Change

to fishermen being self-employed—in place before she started in 1985, they try to get them in right direction since many are not savers and they get checks all at once, program has helped a lot of people, the fee for their services is tax-deductible; Some fishermen have come in and thanked them for help with the taxes;

[20:47]Managing dragger and scalloper money pretty much the same; Scallopers bigger catches right now, but everyone getting hit because of fuel costs; Good industry, everyone tries to stick together; Lot of family members involved, industry is a part of the city; Seen lots of changes, can generally tell who will and won't make it by how handle their business, if they're a go-getter/hard worker or not; Success not just about the fishing but the other business aspects involved;

[24:44]Has seen boats with cash flow problems, due to increasing insurance costs, fuel costs, regulations, boat upkeep costs; Boat they handle went down recently, lost 4 crewmen, although owner kept boat in like new condition; Need good people working for you to do well, have enough to keep up the boat;

[27:47]Industry changes some good, some bad; Conservation changes have helped in a way, but today harder for people to make a living doing this than before, it's all some people know/knew when they came here; Days at sea regulations have affected income; Boat upkeep, gear very costly, but need to do it to succeed;

[31:55]Route 18 always there since she started working; Has heard that Historical Society wants changes to slow traffic down; People from the area who understand the industry/come down the waterfront are mainly those involved in it, visitors come down; Having the boat go down was very hard, felt bad for owner because he's a nice man and always took care of the boat, has two sons who are scalloper captains; About 3 boats they handled have been lost through the years, usually get the news pretty fast now because of the communications;

[35:50]Future of fishing industry will be good for those who stay in, have been through good and bad times like any business, things will get better; Son is 12, would like to see him go to college, as a mother would like to see him have work where he comes home every night; Had just started working when strike was on, lot of different issues, lot of groups involved including Fishermen's Union, IRS; Interesting time, got to work with lots of people—IRS, attorneys; Auction when in brick building was interesting, kind of crazy, today there are more people involved, more of an open market;

[40:06]One thing that stands out about her work over the years is having helped a lot of fishermen with their tax problems, their thankfulness for that; Festival visitors should understand there's a community that works very hard to keep festival together, more industry people getting involved each year, has helped her as a quiet person to open up and be involved; Visitors will see that city is beautiful with lots of history; Good feeling for industry people who know they've contributed to festival, even if can't be here when it's happening; Not sure whether to call women who fish a "fisherman"—just calls the female client she has by her name;

[End of File WAV_0019_001/End of Interview]

TRANSCRIPT

[Start of File WAV_0017_001]

[00:00]

JGF: OK. Now we're recording.

This is Janice Fleuriel and today is September 21st, 2007. And this is the Working Waterfront Festival. I'm doing an oral history interview with Ann Jardin, is that correct?

AJM: Maynard.

JGF: OK. I'll make sure—we have to sign a release form and I'll update your information before we go. So I'll make sure we get that down there.

AJM: OK.

JGF: About her work in the settlement industry. And we are in the Harbormaster's House and we also have present the famous Laz, harbormaster. And, I'm not sure of this other person's name. But they're both napping apparently [laughs].

AJM: Yeah [laughs].

JGF: Alright. So if you could just start Ann by telling me about, maybe your family background in terms of your ethnic group, and how you got into the settlement business?

AJM: OK.

My family is from the Azores. My mom is from Ponta Delgada. And my father's from the Island of Faial.

And, how I got involved with this industry was I, I had graduated from College—I went to Roger Williams College, and I graduated in 1985. And I really didn't have any... I had spent—after my graduation, I went to the Azores I spent four months there.

So [laughs]... So when I came back I had to find a job. So I was looking for something within my major. So I had seen some ads in the paper and I applied for this accounting job.

And, I applied in November of eighty-five. And I was hired. And then in 1988—I worked for Kevin Dawson, and in 1988 he offered me partnership of the business. And so I thought it would be a good opportunity.

And, so it worked out well. I stayed in the city. My family lives in New Bedford.

Then I got married in 2002. And, I have a son. [laughs]

So, here I am. And, we've done well over the years.

And, that's how I got involved with the fishing industry. None of my family members are involved in the fishing. Other than, you know, my cousins going fishing, just, rod and reel.

JGF: For fun?

AJM: Yeah, for fun. Yeah, not on any particular fishing boat.

But, it was good. Because I knew a few people, you know, that were in the industry.

And, I think that helped me, you know, make my business grow. Because they knew of me and they came to our office.

JGF: So you were actually born in New Bedford?

AJM: I was born in New Bedford.

JGF: Can I ask what year?

AJM: 1962.
JGF: OK. Great. And your parents came from the Azores to New Bedford?
AJM: They came in sixty-two.
JGF: They did?
AJM: They came when President Kennedy, signed some paper for—My father was in the American base in Terceira. And actually when the volcano in Faial, erupted, that's when he gave a lot of Portuguese people visas to come. And that's how they came.
JGF: And were you already born?
AJM: No, I was born here shortly after that [laughs].
JGF: Oh, so your mother must have had an interesting trip! [laughs]
AJM: Yeah! [laughs]
[03:30]
JGF: So what did your parents do for work here? Not fishing?
AJM: No. My mother actually worked in my office for a little bit. But, she did housework. And, my father worked in construction. He worked in Goodyear. And he also works as a butler.
JGF: Oh! Huh. Interesting.
So but they came—Did they end up coming to New Bedford because they knew other people?
AJM: They came because my mother's brother was already here.
JGF: Interesting. I know we interviewed Kevin Dawson. It was a couple years ago I think.
AJM: Yeah. His family was involved with the fishing industry.
Yeah, his father owned boats. So, he has more of a fishing background as far as his family.
JGF: Yeah. But you had sort of the environmental—what neighborhood did you grow up in?
AJM: I grew up in New Bedford. Down in the south end.
JGF: Was that a lot of Azoreans?
AJM: A lot of Azorean people, yeah.
When I was growing up I went to Mount Carmel School. In New Bedford. On [?] Street.
JGF: Is that a---
AJM: Catholic School, yeah. So, I grew up with a lot of Portuguese people around.
JGF: So the fishing culture was all around you?
AJM: Actually when I was in first grade I had troubles with the English language, because, my grandmother also lived with us. And we all spoke Portuguese. So when I went to school they thought I had a hearing problem because [laughs] I couldn't understand them. So, it was almost like Portuguese was my first language.
Yeah, so that helped in my job, because, a lot of people came. And, a lot of people in the fishing industry as you know are Portuguese.
JGF: Right.
Can you just describe sort of what your work involves and maybe how it's changed?
You've been in it for quite a while now.
AJM: Yeah.

The work involves, as you know we do settlements. Which is, just really a payroll program. Which is how we arrive at what the fisherman's share is going to be from the trip.

And, we do everything from opening their mail all the way up the ladder to doing their corporate returns. We do personal returns. We pay their bills. And then now with all the regulations we handle a lot of their fisheries permits. You know, we renew them for them. We keep them up to snuff as far as what's taking place. Make sure they have all the right permits.

JGF: Wow.

AJM: Yeah, so it's pretty intense.

JGF: Yeah! And it's sort of—well I suppose it's economic. But permits goes beyond the...

AJM: Yeah.

JGF: Yeah, so... When you say "theirs" is it the fishing boat owner that you work with?

AJM: Yeah. We work for the fishing boat owners and their corporations. And, then... But we're associated with the captains that come in, the different crew members that come in. You know, we handle all aspects. You know, as far as resolving their tax problems. When they changed the laws making them from employees to self-employed. Unfortunately, there's a lot of fishermen in trouble with the IRS, and the state. So, that's when I come in. I try to do different offers and settlements with the IRS. We file their returns for them. You know, we put them on this program where we take out the taxes every trip and send them in as estimated tax payments so they can stay current.

So we try and do a little bit of everything. It's pretty broad. It's not just a payroll office. We kind of do a little bit of everything. We do loans with National Marine Fisheries.

JGF: Oh!

AJM: Yeah.

JGF: What do you do with National Marine Fisheries?

AJM: They have guaranteed—obligation guaranteed loans. We've done quite a few of them.

JGF: So they loan the money to....?

AJM: They loan it to the corporations. If someone's interested in buying a boat. You know, or related business to the fishing industry. They have loans for that.

[07:53]

JGF: And share system? That whole concept of people get paid by the shares?

AJM: Yes.

JGF: Can you explain that?

AJM: That is, the different boats... And, there's a difference between the scallopers and the way they settle and the way the draggers settle.

And, the draggers settle—Most of them are like 52-48. And the draggers are 50-50.

JGF: And that's between the crew and the owner?

AJM: Correct.

So, the scallopers, the crew pay for most of the expenses. As, with draggers, kind of split it. Certain expenses come out 100 percent from the crew. But most of them come off the share. So they share it between the boat owner and the crew.

JGF: I see.

And how did it end up that the different industries, like scalloping and dragging, did it different .Was it just sort of, over time?

AJM: Yeah, I think it was just the way it was designed that way. Yeah. I guess the catches are different. When a dragger settles, they usually have, you know, different species of fish. When a scalloper settles, it's basically just scallops. Maybe they'll have a few monk fish on board. But when they go out they're strictly catching scallops. You know, as far as a dragger goes out and catches what they can [laughs]. Cod, yellowtail...

JGF: Multispecies.

AJM: Yeah, multispecies.

JGF: And then, is it still that, like some crew will only get a partial share?

AJM: Sometimes. You know, if it's a new fisherman starting off. And he's just learning. Depends on how he does, they give him a quarter share, half a share, until he gets up to par.

But most of the fisherman today get full shares.

JGF: They do?

AJM: Yeah.

JGF: Is that totally up to the boat owner?

AJM: Yeah, it's between the boat owner and the captain. Sometimes the boat owner is not always the captain. So, if the captain feels that he's not, entirely—to get a full share, depending on what took place on that trip. But for the most part, you know, they get a full share.

JGF: So then the settlement house doesn't have anything to say about what happens?

AM: No.

JGF: You just do what the boat owner wants?

AM: Exactly. Yeah, we just do the numbers. The number crunching, yeah. [laughs]

[10:32]

JGF: And, how many boats... Is it sort of a standard number of boats that your settlement house does?

AJM: We have a lot of clients. We have clients ranging from New Bedford all the way up to Alaska.

JGF: Oh, you're kidding!

AJM: Yeah, we have clients in Alaska. We have clients in Washington. Maine. You know, so, they come from everywhere. We have herring boats. Lobster boats.

JGF: Did he have to market for those people? Or did word of mouth spread that this was a great settlement house?

AJM: Yeah, just word of mouth. Yeah. Kevin has a good reputation. He's been in business for a long time. And, a lot of people have grown to know me. And, over the years, because I do a lot of the tax work. You know, just by word of mouth what I've done for some of the fishermen. And they, "Go see Ann." And they come up the stairs, they tell me, "I heard of you from so-and-so."

Yeah. I mean, we've advertised. But, it's pretty much word of mouth and a good reputation in the city. It's been a well-know business.

JGF: And then I imagine you don't want to tell me specifics. But would it be more likely that a settlement house is working with say, 50 boats or 500? Or somewhere in between? Is there sort of some standard size?

AJM: I would say it would be more than 50.

JGF: Yeah?

AJM: Yeah.

JGF: And pretty much a standard clientele that keeps using the same settlement house?

AJM: Correct. Yeah.

I means, something drastic really has to happen for them to change settlement houses. But if they're happy there, you know they're content with the service we're providing. And we're computerized, we're probably one of the few settlement houses that have, you know, the most upscale, computer systems. And, programs.

JGF: Wow.

AJM: So. We actually have a settlement program that we—actually my partner designed—he had just gotten it as I started there—himself. And I know no other settlement house has it, so.

JGF: So it's a custom?

AJM: Yeah.

JGF: How many people work in the settlement house?

AJM: In our office right now we have three other girls. That's myself, my partner and we just hired a little student from Bishop Stang. Just to come in and file.

JGF: So probably—do all of you pretty much do a little bit of everything?

AJM: Yes. Yeah. Yeah, everybody in there can pretty much do almost everything. It's kind of multitask. You know, there's people coming in all the time. They answer the phones. They, get up, they go to the counter, pass out checks. It's always, you know... Sometimes it can get pretty hectic but...

JGF: [laughs]

AJM: [laughs]

JGF: I bet! Well the boats come in all hours of the day and night.

AJM: Yeah.

JGF: Does the settlement house have certain hours?

AJM: Well we're open Monday through Friday. And then during tax season, we're open on the weekends. Not really to do settlements, but you know, to be there for whoever wants to come in and have their tax returns filed. And, you know, any tax questions.

[13:45]

JGF: So I always pictured a settlement house as being very local, and the boat pulls in the dock, and the fishermen get off and they go get their money.

AJM: [laughs]

JGF: So what happens for the people—I don't know if it even works that way in New Bedford for the people pulling in here, but, what about the people like in Alaska and Washington? How do they actually get their money?

AJM: Well actually the clients that we have in Washington and Alaska, what we did was we opened up like a clearing account here at the bank. And so what they do is

they wire the money in. And the guys, we just make out their paychecks. You know, we figure out their settlement. And, we just strictly pay the crew.

JGF: I see.

AJM: Yeah. So they wire in what we need to pay the crew. And they come in—either the captain comes in, or they come in individually and pick up their checks.

JGF: Right. But if they're in Alaska?

AJM: In Alaska, we're working out of a base in Washington.

JGF: OK.

AJM: Actually, one of the guys that's coming to the Festival, Jonathan Hillstrand?

JGF: Uh huh.

AJM: Yeah, he was one of our clients.

JGF: Is he one of those Deadliest Catch people?

AJM: Yes!

JGF: Oh, OK.

AJM: Yeah, so we know him very well. Yeah, so he's calling our office all the time. And now he's back, I think he's back in Washington.

JGF: So, if he's in Washington—So, maybe I didn't hear you. How would a fisherman who pulled into the dock in Washington get their money?

AJM: Well, we'd either have to mail it to them, mail a check. Sometimes, if they need the money right away, what happens is the office there will cut them a check.

JGF: Oh, so you have an office actually?

AJM: We don't have an office. But, the boat owner has an office.

JGF: I see. Alright. So they might [?].

AJM: What happens is sometimes they load their fish here, in New Bedford. You know? Like the Canon[?] Enterprise, you know? They were doing the crab fishing, they catch those Alaskan crabs.

JGF: And then they're coming to New Bedford?

AJM: They were. Yeah.

JGF: Wow!

AJM: And that's how we met Jonathan Hillstrand.

JGF: Huh! Well personally I would have *no* idea how the boat would travel—

AJM: [laughs]

JGF: —to get from New Bedford to Alaska. [laughs] There's got to be ways! That don't involve going around Cape Horn [laughs]

AJM: Yeah, right.

JGF: So it's much more interconnected than some of us would have thought.

AJM: Yeah.

[16:14]

JGF: So this whole year, for the oral history anyways, women in the industry, the settlement house [?] women. Is that pretty traditionally?

AJM: Yeah, pretty much. I think, our office is the only one that has a man because of Kevin. You know, he's the one that started it. But, I don't think any other settlement house has a man in it. Yeah, it's mostly run by women.

JGF: And has that historically been the case?

AJM: I guess so. I haven't known anybody to hire a male, you know to do bookkeeping. But, I guess they could be... I think we're the only ones in the area, that have one male [laughs].

JGF: So. There would be no sense of—I know when we think of the women on the fishing boats, you wonder would they have to prove themselves? Is there any kind of a sense of that, gender with your job?

AJM: No. No, I didn't really look at it that way. I kind of looked at it as an, accounting position. And, you know, I wanted to get my two years' experience. But then I ended up—It worked out well. He offered me a partnership in the office. And, I thought about it. And at that time I was still single. And, it worked out well. So, here I am. Twenty-two years later [laughs].

JGF: You had mentioned, being self-employed, and... [interruption/talking to visitors for Laz] about, you know the change from the employee of the owner of the boat to being self-employed. What do you think about that change?

AJM: Well, I think the change... I guess why it changed, from what I've heard, is—I guess it was costing a lot of money to the boat owners, to have to pay the other half of the Social Security. And the other issue was, the government came in and changed the law. So it made them all self-employed. That being, of course—You know if you're coming in and you're getting a decent check, you know most of these guys, some of them have families, some of them are living from check to check. They're not savers. You know? They will spend every cent that they earn. And so they forget they have to pay taxes. And that's why I think half the fleet is in trouble. Because of that change.

JGF: When did that change happen?

AJM: Oh, I started in eighty-five and it was already, them being self-employed. So I think it was way before that. Way before my time.

JGF: So, even the people that have come into it since, they've known all along but it's just, unless somebody like a settlement house helps them...

AJM: Yeah, we conduct them. And we try and put them in the right direction. You know? And then, offer the service to them, that we'll keep track of the payments for them. And if they come in, and file their returns, if they don't owe any previous taxes they may end up with a refund! You know, so we try and entice them. But it was—it was pretty much, this program was designed actually by an IRS agent. Who, has retired. But, he came down and wanted to start this to see if they could make the fishermen stay current and stop falling behind. Year after year. Because that's what was taking place. And it's worked out well. We've gotten a lot of people on the program. And, it's helped a lot of people.

JGF: Now is that something that the individual fisherman would also pay the settlement house for?

AJM: Well, yeah. We charge them a fee. You know, because we're actually doing their bookkeeping for them. That's separate from what we do for the boat owners. So it's just a minimal fee. It comes out of their check. And it's tax deductible.

JGF: Oh, that's right it's a business expense.

AJM: Yeah. And in the long run, we've actually had fishermen that come and thank us for putting them on this program. Because it's worked out well.

[20:47]

JGF: Do you have any preference for... Is there any real difference between managing money for scalloping, say, versus dragging? Or is it all pretty much the same?

AJM: It's pretty much the same. I mean, of course as everyone knows, the scallopers are doing very well now. The draggers have done well before. You know, and hopefully in the near future things will improve. They're having a tough time now. I think that, especially with the fuel prices being so high, it makes it difficult. You know, even the scallopers, even though they're coming in with big stocks... I had a boat the other day, the fuel bill was twenty five thousand dollars. So, split *that* between seven guys. Plus all the other expenses. It's a *lot*.

So, pretty much everybody's getting a little, hit, with the way things are going right now. They're still making a living. You know, no one's getting rich down here. But, it's still a very good industry. And there's a lot of people involved. And, we try and stick together. Like this festival, you know, bringing out a lot of people. It's part of the city.

And a lot of family members *are* involved. You know, they may have their sons, their grandfathers, their fathers, their brothers or whatever. And they're all *involved* in it. So, it's been a family business. And, a lot of people, are sticking with it because they want to survive. And I don't think they want to see it, you know, go down the tubes.

And it's part of the city. We've been one of the big fishing ports. And if—I'm a true believer that if things don't work out, a lot of people would be affected. *We* would be affected. The fuel companies would be affected. The ice plants would be affected. It would be a *lot* of people, affected by a change in this industry, a big change.

So... But, I think over the years I've seen a lot of changes since I've been involved. And, we know the people that won't make it. And, we kind of generally have an idea of who the successors will be. And who will not.

JGF: How would you—what would be the criteria?

AJM: Well, the criteria is, just by the way they handle their business. We have go-getters, and then we have those people that think everything's going to fall in their lap. And, it doesn't happen that way. You know, if you don't go the *meetings*, if you don't *speak out*, if you don't be a part of it. And if you think things are going to change overnight without you putting any part into it, it's not going to work. You know, you got to work hard, and sometimes they look out and "Oh, yeah. It looks a little windy. I don't think I'm going to go fishing today."

So, you know all those things come into play. So it's all in what—how you make your business, and how hard you work at it, and how successful you want to be. And we have a lot of successful clients in my office. We have a lot of big clients. And they're very successful. They work very hard, to keep their business going. And, that's good for us because they're staying in business and we're staying in business.

JGF: So that's interesting, you talked about the whole issue of success and everything. And it's not just about going out and fishing. It's about all the other things that help sustain the fishing.

AJM: Exactly. Yeah.

[24:44]

JGF: Have you ever—These days I've been working for a non-profit that's sometimes has cash flow issues [laughs]—

AJM: [laughs]

JGF: —I can tell by how you're laughing that—Have you ever seen boats that have run into those kinds of problems and had to, either throw in the towel or get their act together.

AJM: Yes. Yes. Yeah. They just, you know... Well, one of the biggest things that I've seen happen over the years is, with the insurance costs, and the fuel prices, and then with all the regulations of the cuts in days and so forth, I feel that these people weren't making enough money to make a living. Let alone, keep up their fishing boats. You know? And to keep up a fishing boat today, it costs a lot of money. And for it to be seaworthy, you have to spend the money, you have to have the money to spend to keep it up. You know?

I mean, we just had a boat in our office that, went down not too long ago.

JGF: You mean like "sunk" went down, or...?

AJM: Yeah. Sank. And, you know there was three, crewmen, or four crewmen, that were lost at sea. And, the boat was, like spanking brand new. I mean it was an old boat, but the boat owner kept it *up* all the *time*, and... So, you know anything can happen.

JGF: Right. And if you don't keep the boat up—

AJM: Exactly.

So, it takes a lot of money. And, if you don't have the right people working for you, they'll take you to the cleaners.

JGF: That must be pretty hard to have clients...

AJM: So it is hard for people to keep up with their boats, because of all the costs involved.

And if they're not making a living, with all the expenses, they're not going to keep up their boats.

JGF: Yeah. It's another whole level of financial management with your business.

AJM: Yeah, it is.

JGF: Is that like with houses, some costs would depreciate over time?

AJM: Yeah. But like now, the fishing permits are pretty much—almost worth as much as the boat, if not more.

JGF: Oh, I know! I can't believe it!

AJM: Because... It's kind of crazy, what the government's doing, you know, where, they're taking days away but you can lease days from another permit. It's kind of crazy. Well why take it? And all these guys have to pay for it?

JGF: I heard for it's made for a pretty interesting market.

AJM: It is. It is.

So, there's a lot of different things. It's pretty interesting [laughs].

JGF: I guess so!

AJM: Yeah.

[27:47]

JGF: Well how would you say overall the changes that you've seen have affected the industry? Have there been some good some *bad*? Are you...?

AJM: I would say, some good and some bad. Yeah.

JGF: What would be some of the good ones?

AJM: Well, the good ones... We all knew that conservation was going to come in. And, that they had to do certain things. So I think in a *way* that kind of helped. But then again, people that, this has been their livelihood. You know, what else do they do? They come from Portugal. Or they come from Poland. And wherever they come from, this is what they *did*. They came to this country to better themselves. They were able to buy boats. Or even if they didn't buy a boat they're working on a half decent boat. You know, trying to make a living. And, that's where I see the biggest difference. Is that, I don't see them making enough money to have a decent life, you know? They've got to work *hard*, and I mean sometimes they're out for like *ten days* and they come *in* and their paycheck is like five, six hundred dollars. And they have to, pay their expenses, you know? That's where I see the biggest change, is the decline on their income.

JGF: And do you know if that's from the regulations, or from the declining fish stocks, or maybe both?

AJM: I think both. Yeah, I think both.

I mean, there has been a decline in the fish stocks. But then I think what they did with the days and stuff, you know I think that really affected them a lot. Yeah. Some of them are having a tough time. Some of them still have mortgages to pay. And if you can't make enough money to pay your mortgage and your insurance, you're not going to cut it.

But then again we have other clients that, you know have been in business for quite some time. And, their boats are paid for. But, they just have to keep up with them. They're not going to go out and build a new boat *now*. So they've got to keep up the boat they *have*. And that's very costly. You know? You take the boat to the shipyard, it costs a good fifteen, twenty grand, if not more.

JGF: Wow. And how often would they have to do that?

AJM: I think most boats do it every two years. Sometimes they can go a little longer. It all depends. The nets, you know, the gear, it's very expensive.

But yeah, there's a lot involved. There's a lot involved. It's not just going out fishing and come home, "Here's my paycheck." No, it's... You know, I mean, they risk their lives, they're away from their families. And, they work hard. And, they expect to make a good living and, again, you know it all depends on the boat, and the way it's kept up. And, the crew. I mean, I have always said, if you have a good captain. If you have a shitty captain you're going to have a shitty crew. Excuse the expression [laughs].

JGF: [laughs]

AJM: It's true. I mean, I see some guys I'm, "Oh, my God, look at the crew you've got!"

JGF: So you sort of—

AJM: So we kind of—Yeah, we know. You know, we have a good feeling of, the boats that do well and the boats that don't do as well.

JGF: You pretty much know who's going to come in with—

AJM: Exactly. Yeah, pretty much.

JGF: I know they don't really call them highliners these days, but it's sort of that notion that some captains still have that reputation?

AJM: Yeah. Yeah.

[31:55]

JGF: So. Were you in this bus—Had you already started in this work before Route 18 got developed, or after? I know you talked a lot about family and how much the industry means to the families. And I've heard from other people that Route 18 has been sort of disruptive to the whole, fishing industry down here.

AJM: I'm trying to think. I think it's always been this way. It actually used to be worse before they put the lights there [laughs]. But it's gotten... The traffic, there's a lot of traffic there. And I think with the historical society and what they want to do down here about changing that whole area... What I've heard is they want to change it so that the traffic doesn't go through. They kind of want to make it like Newport, you know? Slow the traffic down, so people—they're not afraid of when they're crossing the street, coming from, you know the Steamship Authority [laughs]. But, it's—Since I've been down here it's been always like this. But, yeah I've heard the way it used to be...

JGF: Do you feel like most people in the area here, in the city or the area around it understand your industry and your work? I've heard that—some people feel there's sort of a divide between the non-fishing and the fishing community, in terms of the non-fishing people even knowing what goes on down here.

AJM: Yeah... I think if they read it in the paper, you know, they get involved. But I think mainly who comes down are people involved in the industry. Visitors that come to the city... Yeah, I mean they know that this is the fishing port. You know, they go to the Whaling Museum, they come to the area. They walk around, they see all the fishing boats. You know, so I think it all depends on where they're coming from. And how much interest they have.

JGF: Right. To begin with.

AJM: Yeah.

JGF: You had mentioned that recently one of the ships went down.

AJM: Yeah.

JGF: That must be hard for you guys. Is it?

AJM: Yeah, that was hard. Yeah it was hard. I mean, he's a very nice man, him and his family. And they own some other boats. It was very difficult. Yeah, it was hard. Because we knew a lot of the fisherman on that boat. You know, we happened to know them. And, it was pretty sad, yeah. Yeah it was tough. And I really felt bad for the boat owner, because, you know... Not only is he a nice man. He always took care of that boat. So, you know, his whole family was pretty disrupted with this. And of course he's got two sons who fish. They're captains on two scallopers. And so, that's scary. You know, it's scary for their wives. Because you never *know*.

JGF: And was the boat owner on the boat?

AJM: No.

JGF: No.

AJM: So that even makes it... You know.

JGF: [?] makes it harder [?]

AJM: Exactly.

JGF: Have you had many boats been lost throughout the years?

AJM: In our office we've had about three.

JGF: And, each time, is there like days where you're not sure, you're wondering and waiting? Does that happen every time? Or do they know pretty quickly that this boat was lost and there's nothing they can do?

AJM: Yeah, they know of know. Because now with all the satellites, and the Boatrac. [35:50]

JGF: What would you say is the future for the fishing in industry in general, and maybe your kind of work that you're doing?

AJM: I think the future will be good. Yeah, I think the fishermen that stay in the industry will be very successful. I'm a true believer that things will get better. And, we've been through good times and bad times. And, you know, in any type of business I think you have to go through that. There's businesses that have downfalls and then things get better. So, I'm a true believer that things will get better. And the people that stick with it, and have that, urge to stay in the business and can afford to stay in it, I think they will do well. So I'm hoping that that will be the case.

JGF: And it seems like as long as that happens the settlement business will continue?

AJM: Yeah. Yeah.

JGF: You mentioned you had a child.

AJM: I have one son.

JGF: And how old is he?

AJM: He's twelve.

JGF: Would you want to see him get involved in the fishing industry do you think?

AJM: I don't know. I think I would like to see him go to college. This is a tough business. You know? And... Not taking away from what they do, somebody's got to do it. But myself as a mother, I think I [laughs] I would like to see him go home every night.

JGF: Yeah, you don't have to worry about...

AJM: Exactly.

JGF: What the weather is like in the open Atlantic or something.

AJM: Yeah. But you never know.

JGF: You don't, right.

AJM: But, hopefully you know... He's into sports right now, so. We try to keep him busy. [laughs] Busy and out of trouble [laughs].

JGF: Are there any—throughout the course of your work are there any particular memorable experiences? I guess one of the things I've wanted to ask you about too is whether you were on when the whole strike and the whole auction—

AJM: I had just started. Yeah, that was in eight-five. And I think that's when I had just started. Yeah, so that was kind of interesting [laughs].

And the union—the New Bedford Fishermen's Union got involved with it. And of course the Internal Revenue Service got involved. So, you know, there was a lot of different issues going on at that time.

JGF: Did you feel at that point like you were involved enough to take a stand? Or were you just sort of...

AJM: Well... Yeah, I mean, I did what I could. I had just started. So it was just all new to me. But I thought it was pretty interesting because I got to work with people from the IRS. You know, and different attorneys. So it was pretty interesting. Yeah. So I got to meet a lot of different people.

JGF: Now last year I interviewed John Xifares. I remember he felt like that was really sad.

AJM: Yeah. Yeah, I know Kevin, my partner, knows him well.

JGF: So had you ever gone to the auction?

AJM: I didn't. When I first started it was over here in the brick building. And I think we went there once. It was kind of—pretty interesting, kind of crazy [laughs].

JGF: [laughs] That's the impression I get.

AJM: Yeah. A lot different than how it's done today.

JGF: Do you think today's better? Worse? Just different?

AJM: I think there's more people involved. You know? It's more of an open market. You know, more people to bid. More people, yeah.

JGF: More transparent?

AJM: Yeah.

JGF: I remember—One person I interviewed last year said that it was a very fascinating thing but she didn't think it was particularly fair.

AJM: Yeah. Uh huh.

JGF: I mean, it sounded like it was a great gathering place for the community. But...

AJM: Yeah.

[40:06]

JGF: Were there any other things that stand out in your mind in the course of your twenty-two years so far? [laughs]

AJM: Oh, I guess just knowing that I have helped a lot of the fisherman. You know, especially with their tax problems. And, you know, when they come back and they're thankful, for helping them clear up their taxes. You know, that's a good feeling.

JGF: That's neat.

AJM: You know, and we work hard and we try and do what we can for them. So, that's a good feeling to have them come back and, at least appreciate what you did for them.

JGF: Yeah, that's great!

AJM: So, that's one of the good things, that drive me to continue doing it.

JGF: Yeah. Interesting. And of course the impact that would have on their whole family.

AJM: Correct.

JGF: Well I always like to wrap up with two questions. And the first being what do you think the festival visitors should come to the festival and leave understanding about the New Bedford fishing industry?

AJM: I think they should leave with the understanding that this is a community that works very hard to keep it together. And, for the people involved that have put this together, it's a big tribute to them. Because they started this, for this industry. And I think more and more... I know this is the first year that I've been mostly involved with it. And I've come to the festival and we've contributed to it. But

this is actually the first year that I've been, more so involved with it. And I think it's been great! I think it's been interesting. You know, I'm kind of a quiet person, and, you know, so it takes a lot for me to open up. It's done something for me! Yeah, it's kind of helped me talk to people and, express, and be involved. I think it's a good thing. And, I think people that come will enjoy it. And, people if they come from other areas I think, you know this is a beautiful city. There's a lot of history here. So.

JGF: It does seem like of all the festivals I've worked in, this one—I call it the most authentic because, I mean it's right where the community is and the community has such a voice in it. And I know, Deb Shrader has [?] that, it helped the fishermen get a voice when there are out on the boats there are other people that can speak for them.

AJM: Yeah. Unfortunately not everybody can be here when the festival's taking place. But I think, you know if they know they've contributed something to it, and it's for them, I think it's a good feeling.

JGF: And is there anything I haven't asked you that you would have like to told us about?

AJM: No I think, we covered about everything.

JGF: OK. One other question I'll probably all the women I interview this weekend, just because I'm curious, if it's a woman do you still call them "fishermen"? Do you know? Is there any one right answer to that [laughs]?

AJM: I personally have a client who fishes on a boat. And, I actually kind of feel funny. I don't know what to call her. I call her by her name [laughs]. Yeah, it's like... I don't want to call her a fisherman. You know, "fishing woman"?

JGF: Actually, the next people I'm interviewing are two women and it says here they're "deckhands" so I wondered if maybe it was to get around it.

AJM: Yeah. I think this girl's actually a mate.

JGF: OK. So, just [?].

AJM: [laughs]

JGF: Alright. Well, thank you so much.

AJM: Thank you.

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