

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;

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[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;

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