FINNISH FOLKLORE AND SOCIAL CHANGE IN THE GREAT LAKES MINING REGION ORAL HISTORY PROJECT 1972-1978
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A: Would you like to start by saying something about your father? Your father's name was

V: Just Matt Fred. The funny thing about it, he'd write his name M-a-t-t F-r-e-d. And my brother, Matt, the oldest boy, didn't like that, so he put another "d" on that's where we got the F-r-e-d-d.

A: The name itself is Swedish in background.

V: Swedish for "friend".

A: Would you say that you dad was what might be called a Swede-Finn?

V: I think so.

A: As I understand it, your dad was one of the first Finnish newspaper men. He started the Sankarin Maine.

V: Yes.

A: Did he ever share with you any recollections about his newspaper?

V: Very, very little. He was locked up most of the time in his own self. He didn't fraternalize much with the boys. Mother was quite interested in the church. When I was 5, 6, or 7, I used to walk with her to Quincy and to Hurontown. We had to go over the bridge to get to Hurontown, so they had a minister in Hurontown.

A: Was it the same minister in both churches?

V: I don't remember.

M: The Hancock minister used to take care of the services at Hurontown. He lived in Houghton.

A: So your mother and father had 8 children. Do you have any remembrances of those early days, what it was like growing up here in Hancock at that time? If you look from here, across the street, there would/be a building there. Not one. And finally after looking at it for 15 years, a fellow called Oskar Ellison from Oskar, built 4 small residences on the peak there.

A: In those days was the mining going pretty strong?

V: Yes, they had the whole business.

A: Did any of your brothers go into the mines to work?

V: No.

A: None were involved in mining.

V: No.

A: Where did you go to school?

V: Hancock.
A: Did you ever attend Suomi College?

V: I didn't but 2 of my sons did.

M: Son and a daughter.

A: Do you remember, thinking back about your boyhood life, what did your family do for a good time? What did you enjoy doing?

V: They were mostly family; they didn't mix much. But mother insisted on going to church and she couldn't go alone. I had to go with her.

A: And so you had probably attended Sunday School then, too.

V: Oh, yes

A: As you grew older and you went out on your own, where did you go? When you finished up with school? Did you stay here in Hancock?

V: As you grew older and you went out on your own, where did you go? When you finished up with school? Did you stay here in Hancock?

A: I was interested in my father's painting business. We'd have those fences and he'd have that boy of his paint it. But he was peculiar in his ways. Over in Finland, and Sweden and Norway, I guess it was, they had a kind of a workmen's union. And in order to get through that you had to drop your job, where you're at, and go out and stay for 2 years on your own findings, in the new town. When you got a certificate to the fact that you had made that, from the union, they considered themselves graduated. But they had to spend 2 years alive in a country where they had to even learn the language. My father had a Swede son in Norway, Finnish and English.

A: So he could speak all 3 languages

V: 4 of them!

A: Oh, 4

V: A funny thing: my father built a printer out of wood. What a job it was!

A: Did the paper that he printed then come off that wooden press?

V: I don't know.

M: I think so.

A: No, I kind of think he burned it, didn't he?

M: Those papers are in the Suomi College Archives; Dr. Holmio, he took 'em; all the papers; there were quite a few printed.

A: The paper only ran for a short time; do you recall, why did your father stop the paper? Was it financial problems?

It was financial. I'll tell you what was queer about it. Over there in Finland, they were telling, if you could get to America, that you'd get big pay for your work. And so he got over here. I don't even know his hometown (I don't think he ever mentioned things like that). But I met somebody at a meeting and he congratulated me on the fact that my father had built a wonderful building of a wooden printing machine for printing
his Sankarin Mainet. And he was quite sure that he had seen it and it was great. Then he was going to make a dictionary--Finnish and -- but the trouble is, his education was very little. He wasn't ---- for instance, baseball, he'd let the kids play it, but that's all there was to it. Go out and play ball! Go skating and so on and so forth.

A: One of the things you mentioned, you said that your father was told that when he got to this country, he would become rich. The pay was real good.

V: Yes, that was the pay.

A: Now, do you recall how much he got paid when he was painting? Was the salary really low?

V: I think he got about 40¢ an hour. But a fellow downtown that run a painting business, told me that if the old man would work for me, he'd pay him $5 a day. But somehow or other, Dad didn't want to work for somebody else. He wanted to work for himself. And he wanted to----for instance, he was almost an expert on all kinds of paints. When he got into this country he found that lot of this stuff was doctored paints, it wasn't the first class. And the stuff they used, was----for instance, if you built a house, the first coat was always yellow ochre. That's the first paint they put on the new house; then he knew that paint would last more than one year, that it lasted many years, but he knew that; now when he was a boy in Finland, there was a Swedish painter that wanted my father and mother let him have one of the boys, for run-about boy and so he worked with him and he was delighted so that he was learning how to make----for instance if somebody asked him where can you learn to make the finest printing, he says, there's only one place anyplace; where is it; in the cemetery. If you want really fancy work, that took the real insides of you and you put into stone, well, he as a boy went down to the cemetery on a Sunday afternoon and he would print and so on and so forth from those fine headstones. He was told that if you want the best of printing, look to the cemetery. So this man that took him, I guess he give him a little money, but not very much; but the only money I remember getting from father was 5 nickels on 4th of July.

A: I guess the 4th of July must have been a big day.

V: It was a big day, and there was 4 of us in the older class of boys, each of us got the 25¢.

A: Do you remember what you did with these 5 nickels on the 4th of July?

V:

A: What did you do?

V: We bought candies whenever we wanted and I'm sure my older brother was--I think he used tobacco, so he bought tobacco and he wasn't much of a mixer at all; now he's out in Keweenaw on county.

M: He's in Florida

A: Oh, he's moved to Florida.

M: He's been sick.

V: Not the oldest brother, Matt, he's in the cemetery; but then John Frederick Fredd (that's the boy up there) but he was a kind of a --------

A: I'd like to go back to the 4th of July, it'd be very interesting to find out what was 4th of July like here in Hancock. What happened on the 4th?
A: What did the other people do? Was there a parade on 4th of July?

V: Yes, we had lots of parades; we had a race track or ball ground out west Hancock. I think Quincy Mining Company gave it to the city because a fellow called Scott, the mayor of the town, ran the whole works. They had horseracing and men racing and all kinds of that stuff.

A: So they were really very festive.

V: Oh, they were very effective and we had a lot of horse races; we'd bring 'em from Chicago up here to meet some horse from here.

A: Did people bet on those horse races?

V: Oh, yes, lots of 'em. And you heard there was no legal reason why you shouldn't sell beer. So every one of these fellows at the race track, why, one would have the soft drinks and the other had the other kind of drinks and so on and cigars and they would have a great old time. And sometimes a thousand people would be out there, on a Sunday and on holidays, too, Decoration Day and so forth.

A: Were there ever any fights?

V: There was some wrestling but very little fighting. But when the Quincy Mine was going I counted once and it seemed to me we had a murder every payday in the saloons of Hancock.

A: So there were quite a few saloons in those days

V: Oh, yes! I remember one time I was near the Finnish church and the Chief of Police had a fellow by the arm, a Finn; he was "loaded to the gills" and he brought him to the other side of the Finnish Church which had a rope to pull iron up from the mine to the top of the hill and the full carrier of rock, would be weight enough in the rock to pull the empty load up. There was 2 tracks and they crossed this stuff, it was right in the middle of the hill, outside, and down below they done the same thing, they'd use one weight against the other.

A: What happened to that drunk Finn?

V: We had a man called Finn who was a Justice, for years. But he just disappeared, died and was buried, and that's all there was to it.

A: When you started on your own, you helped your father in the painting business, what did you do after that?

V: I went to Valpraiso. But after that my brother, John, who's in Keweenaw County now, he got me a job-----no, it was your brother Matt; Matt was a section-man, and

M: I didn't have a brother, Matt

V: No?

M: August

V: August was on the section before I was and he was there when the section man says "I wish I had another man to help, we got too much for this gang", August looked up at the boss and says "there's another man up there"; Victor Fredd would like to get a job". I 'spose I had mentioned it some time and he brought me down and I started to work. One of my jobs, for instance, the train left Chicago in the evening; got in here about 6 o'clock in the morning and I had to walk from the crossing up to the Swedetown Creek
every morning to see that the road was still where it was supposed to be.

M: I guess you did that work before you went to school.

A: You said you went to Valparaiso. You were there for several years, I suppose.

V: No, I was there—I went down there in June 1906 because I was only there for the year 1906.

M: You took a course in bookkeeping.

A: Oh, you took a course in bookkeeping.

V: I took the course in bookkeeping and all that kind of stuff.

A: And then did you come back to Hancock after your stay in Valparaiso?

V: Yes.

A: Do you have any recollections of the Copper Country strike which took place in 1913?

V: Oh, yes.

A: That was quite an event, wasn't it?

V: Oh, yes. It was a funny thing. It seems that the original manager of the Quincy Mine (I think he died) and they put this fellow in, the last one that died, (he's dead, too) oh, yes, I went to work at the Book Concern and the fellow that owned the Book Concern now, he told me one time, "I'll be damned if I can see where you got all that advertising in them days. Well, a fellow called Tolonen was ahead of me as the advertising manager and he was a good one but I don't know why he quit, if he went to Finland or what did he do. But he recommended me to Carrie Pesonen's father who was the manager of the Book Concern and when I saw their bookkeeping, I thought to myself, well, ---

V: The wood strike started by the men out west. And they wrote to this man that was in there last, I forget his name; for instance, I was talking to Pesonen one day, I says, who the dickens owns up to these? Well, they were paper and Pesonen told me they belonged to the Quincy Mining Company. Now if they'd used their head at all they'd know that this good writing paper, ledgers and cash books, and so on and so forth, were made in stacks just like writing paper. Writing paper is 8½ x 11. And then when we got an audit job, we generally get a sheet, 14 x 17, it'd have 17 columns up and down and a whole page going across the other way, so that the debit was on the debit side and the payments were on the other side,----no, just opposite----and he had one of the best bookkeeping systems that I've ever seen.

A: When did you and Anna get married?

V: Do you remember, I don't.

M: 1916.

A: In 1916. Were you married in Hancock?

V: Yes.

A: Who was the pastor who married you? Was it Pesonen? It was probably Matti Pesonen, he was a pastor in Hancock. Was the wedding in the church?
V: It was in the basement.

M: No, no, it was in the parsonage. 50th anniversary was in the basement.

A: What nationalities have lived around you in this neighborhood? All Finns or other nationalities?

V: Just mixed

A: Mixture of Swedes and Norwegians and.

How have the Finns gotten along with the other nationalities?

V: Very good, as far as I know.

A: No major trouble of anykind.

V: But talking about this Finn, this fellow who took that drunk to the lower side of the road going up to the Quincy Hill, back of the Scott Hotel, the rockhouse was on the other side—near side of the lake but on the other side of the road down there, so then we had quite a few ravines in the middle of the town; that ravine near Shulte's store is quite wide; that's where they dumped the city waste when I was a boy; and it was pretty well filled up; before they discovered that back of the hills on the Hancock side was fine sand, and I think it was Mr. Brock, the principal of the school, that says why don't you make a regular trough (like it follows this sidewalk outside) for instance, we had water running outside the sidewalks before the sidewalks were in, coming from a spring half-a-mile away. And we got water for the cows and horses and everything else right here.

A: Did you have cows and horses here, too, then?

V: No, sometimes we hired a horse to pull a load, like a dray, but we didn't have any horses. But we always had a cow and milk for those 8 people. We had to have the milk, and there was lots of cows. Almost every Finnish house where they had a job.

A: Do you remember, when was the first time you ever voted? In an election for a president?

V: Just as soon as I was able

A: Do you remember who you voted for? The first time? Who was the president?

V: That's a hard question to answer.

A: That goes back pretty far.

V: I used to be barefooted. I put my shoes in the corner when I got out of school and I wouldn't see them again until it was time to go to school. I went barefooted to school, the first term.

A: How did you do that when the snow came?

V: We hunted up our boots and put 'em on. A peculiarity of the poor people was that they used rubbers and German socks. That was the standard during winter.

A: What were the German socks?

V: It was heavy woolen, (from here) and then it had a kind of an outfit, that they'd sometime put a strap around here, below the knee,

A: Speaking of politics, you were in politics, you ran for county clerk, didn't you?
County treasurer

A: Did you go around talking to a lot of people, asking them to vote for you?

Yes. Lots of 'em. First time I tried, I lost. No, I got it. The first time I tried, I got 5500 votes. The last time I got over 20,000.

A: You must have been a pretty popular man.

V: I was! Very popular. And I've had these fellows from C&H come in and say, we're glad that you're in here, Fredd. That we'd send a letter in there and want some information and we wouldn't know if we'd get it that week or a month from then. And sometime it'd never come back. The county jobs were open jobs them days. Just the same as these fellows getting to be representatives and legislative bodies and so on, most of the time is spent ______.

A: In those early days, in this area at one time, there were some Finnish Socialists, weren't there?

V: Well, there was. But I'll tell you how my father got mixed up with that. Somebody sold him a socialist newspaper called "The Appeal to Reason". Printed somewhere out in the West, but somebody sent it to father. And Matt just made fun of it. I knew all the politics and I told Dad, throw that in the furnace, it's no good, they were going to turn the United States upside down so everybody would be happy. They had that same idea from Finland; over there they had somebody who was the head man in the counties and the cities and villages, so on.

A: What did your father do then? With this socialist newspaper?

V: Well, we just made sport of it. It was a joke. So Matt went to a meeting, they had a notice that a meeting was to be held, they didn't mention 'socialist'; they were there and there was a stack of "Appeal to Reason" there. Help yourself. And Dad liked it. The first thing you know, he was one of 'em. They promised him--oh, they wanted a building of their own. And he the lot that's what my brother, Oscar, has on the next lot down, there's 3 lots there, this is a 3-quarter lot, mine; the next one Oscar used; and the 3rd one was sold to somebody. 

M: His father built that building for a printing shop, for the socialists, that Oscar has now.

V: We had a cleaning shop and what else?

A: You mean Oscar's shop was at one time, the printing house?

V: No, it wasn't a printing shop. The painting shop was just below the southwest corner.

M: But your father built that for the socialists for their publishing.

V: Where Oscar is

A: So the Työmies was published there.

V: They told him they'd pay him $35 a month if he'd build that building. Somebody drew a picture and it was there on the table and Dad looked at it and it must have jibbed with that stuff that was over in the old country. They had one man, he was pormestari and he was "this-mestari" and "other-mestari" so that it was-----it seems to me-----I don't think they had any guns over there and there was very little friction except when they were soaked. But it seemed that these fellows come by way of Boston, to ---- correction------Helsinki to Boston and I think it took about 3 weeks under sail to go there.
A: They started the newspaper up here, did a lot of the Finns buy the newspaper?

V: Oh, yes, they had quite a lot but not enough---he couldn't do it himself and when he hired another one, there was nothing left. So then he was going to build that Sana-kirja like the ones we have in the Book Concern. But he didn't get very far with that, when he wanted to get something, why, it was---well, it seemed to me the Finns were supposed to be "easy marks" because they cut credit everywhere, well, not everywhere, for instance, Sakari's (former Family Market) he told me that he had given away a hundred-thousand-dollars worth of food, in that store;

A: Over a period of many years, I 'spose

V: Over many years; well, his bookkeeper told him that when he put them all together, why, it was over a hundred-thousand-dollars. Well, when the Quincy quit, you can say at least half of those "free boarders" went someplace else for credit. They were cut off. And they were mad, they didn't like the idea of being cut off, that bread tasted so good, so on and so forth,

A: That must have been a pretty tough time when the Quincy quit. Pretty hard on the people here.

V: Well, it was; was I in the County Treasurer's office when Quincy quit?

M: I don't remember.

V: I was in the Book Concern before that and I quit the Book Concern and went to work for $250 as County Treasurer.

A: Did a lot of the Finns move out of the area when Quincy quit?

V: I wouldn't say a lot of them, but there was a lot of them that had a brother in Ohio; for instance, down in Florida, they had a little Finnish settlement down there; Honka's went there, he was one of the directors of the store down there in Florida.

A: Do you remember anything about the Finnish co-ops?

V: It's stuff that I never had anything to do with. For instance, reminds me of-----I was one of those who wanted the city to have meters for water for everybody to pay for water according to what they use and we had a fellow up here was the head of this socialist outfit here, and he hated me, he didn't like me at all,

A: Do you remember, who was that?

V: Numioja. Instead of hiring somebody else to read those meters, I remembered every house and whether they had a sink or toilet or bathroom and so on, so that child memory kept for a long time but I think I spoiled when I says, when I went to Valparaiso, now you gotta forget all that stuff up there, it's no good to you and it'll [missing word] it spoiled me for quite awhile, my memory is still very fickle. For instance, when they built that railroad track, they scooped the sand from down beside it and made a hill, and then they flattened the top and made a track. Well, this ditch, sometimes it was full of water half the summer. And one time I got on 2 ties and floated the ties clean down to the next crossing.

A: Do you remember when the streetcars were in operation?

V: Yes, I remember. They started in 1900 and quit in 1910.

M: They were longer than that

V: Were they longer than '10?
A: Did you ride fairly often on the street cars?

V: Oh, many times; I loved it; I was getting dollar-and-a-half and two-dollars a day
by that time and so I have plenty of money. The street car used to pass our house;
we owned the corner where they left the car barn and made a turn and went straight up
the hill. Well, I see Detroit has got some trouble with those pull ropes.

A: Were you city treasurer here during the depression in the 1930's?

V: Yes, I was stuck in there when it started and I got out of there when it quit.

A: What do you recall about those depression years?

V: We heard of people that had children in the house, and the father went out in the morning
and planted potatoes. And they hadn't anything to give those children and the men would
go out and dig up those potatoes and cook them for the children. That's one case of
that strike.

A: I suppose that people didn't pay their bills, did they, in those days too easily.
You had a tough time collecting, didn't you?

V: A big part of it is a part of that hundred-thousand that Henry Sakari give away.

A: After the depression, Franklin Roosevelt became president, I suppose that quite a few
Finn's,

V: He was my favorite of the geography; I heard him speak 3 times

A: You did? On the radio?

V: On the radio. No, first time I heard him I was out of the hotel opposite the lake.
He spoke from a window there. And next time I heard him, I don't remember; and the 3rd
time he spoke at the Amphidrome, in Houghton. To me he was the greatest president we
ever had.

A: As you look back at your life in the Copper Country, what would you say has been your
biggest accomplishment? What thing have you done that you're most pleased?

V: I had somebody who was trying to slip a big chunk and I caught it and he was mad at me
and went out to the West and died out there. I'd rather not say anything. I was in
the office there one time and the editor of the Mining Gazette called me up. Fred, he
says, can you come down here for a while? I said, you'll surely be there if I come right
away? Yes, I'll be there; when I went there he shook hands with me and see, I was mixing
with all these fellows-----when I was with the Suometar, I'd go in to the Irishmen,
or the Dutchmen or whoever it was, I'd say, well, those rocks on the Finnish building
weren't hauled up by crows, they were made by blood and bodies of tough Finns.
And so on.

A: What did the editor of the Gazette want?

V: He wanted to know what happened that his news chaser found a fellow in different saloons
advertising that different fellow as the next county treasurer of the state of Michigan.
Well, I didn't know what to do, but I figured, now in a big corporation, if a thing like
this occurred, they'd report to the boss. And so I wrote a letter to the board of
supervisors, he lived in Lake Linden at that time, and he spread the dope—it was a whole
column in the Gazette—about what happened but the fellow that was-----he had sent around
$7,000 with his clerk to the county treasurer and paid what they owed and we got a receipt
and that afternoon I got a call from one of the bigshots, he says, Fredd, have you
deposited that check yet, I said, what check, he said, the one which------
the mayor called up, have you cashed that check? I said, no, and I'm not going to,
well, he says, can't you hold it for a week or two? I said, I can't no.
I only knew any arithmetic which was $2 + 2$ is 4. That's the only arithmetic I've got.
And if this deposit is that, I said, it's just too bad, but I've got to notify
my boss and so he went out to California somewhere; I think he committed suicide although
they didn't say so. They said, he got sick and died. He was one of the bigshots around
here. But I told 'em, I only know one kind of arithmetic, that's $2 + 2$ is 4. If you
know any other, I wish you'd tell me. And then when I checked that thing up, I found
that if he could confess to having made a mistake, to somebody else, he could have got
those people to carry him for several weeks. But I didn't say anything about it Because
I treated them all alike over there in the office, no matter what come; why, $2 \times 2$ is 4
and that's all. And if it was 4,000, that was the same thing. But that was my arith-
metic.

A: What do you think this area needs?

V: A streetcar system.

A: Why is that?

V: Well, it ain't so bad now with so many cars, but for a while there it was rough. And
I didn't have the nickels for running to Houghton.

A: So, improved transportation. What would you predict is going to happen, 10 years from now?

V: I haven't the prediction but I have a feeling that there's one individual right now that
isn't sleeping, he's figuring on how that mine can be opened and set to going. Somebody
is doing that! Now, whether they belong to the mining company, I don't know. But I
can't to it. I've tried it many times, what should be done and how could it be done,
and so on; well, it reminds me of paper that Quincy was buying, that manager would say
we want a paper for the engineer that would be 17' long and 11' wide and rolled. Well,
I said to him, why do you buy paper like that? He looked at me and said, I want it.
He was the manager of the Quincy Mine and somehow or other I never got so that I considered
him anything different from----I talked to the president that used to be in front of
me, I'd talk to the judge in Lansing, I was a witness for something and I thought he
was an ideal looking judge but-----

A: You were talking about the mines, do you think the mines are going to be opened and be
running again

I have a feeling but nobody knows when; I have walked to the Quincy Mine, to the top, the
highest I could get and look over and there was the Isle Royale and the mines up from
the bridge, and I have a feeling they're going to open but see, there's one thing about
the Quincy that very few people know, they were making money all the time and they were
telling the men how much they lost, then a month later they'd cut a quarter off their
paycheck and pile it on the pile, well, the result is Quincy has banks and they have all
kinds of machinery of making wealth in Boston, Massachusetts.
They own banks and they own business; all kinds of things.

A: How did you become aware of this? How do you know that this actually took place?

V: I read it in the papers I get.

A: You read it from the newspapers.

V: It's spoken in public speeches, I don't know how much; but Oscar for instance, he fixed
a lot of there stuff up there; the manager's shotgun went wrong and so on; he fixed that
And he done a lot of that small stuff but that manager never thanked me for chipping
him off, that 14 x 17 paper, they made it into maybe 12 x 17 and all that was cut off,
went into the waste basket; that's why I liked Pesonen, he was very sharp on that stuff.

A: Did you collect taxes as a country treasurer?

V: Lots of taxes.

A: Did the mining companies pay a lot of taxes?

V: Most of them paid local treasurers. They'd send a check same as last year

A: Was the tax rate pretty high on the mining companies?

V: Yes, it was but they can't get what they got without paying high. It isn't a matter of my say-so or somebody else's say-so but it's a matter of the common public; when they get out of debt, they'll start to buy more. The fellow in debt--where there's lots of debts--those debts create jobs. They want somebody to collect debts and it's just a laugh to think of the different jobs that connect up with those many debts. For instance, Sakari had lots of debts, but he don't tell anyb ody, that they come in there when he gives 'em the tickets and he says, if I could sell my farm, Mr. Sakari, I do that. Well, what did he sell it for? Well, so-and-so and Sakari would buy the farm, the house, out in the woods and it's a fright what he made

(end of tape)
Victor A. Fredd
funeral Tuesday

HANCOCK — Funeral services for Victor A. Fredd, 92, a resident of Ohio Street, who passed away Saturday at the Houghton County Medical Care Facility after a long illness, will be Tuesday at 11 a.m. in the Jukuti Funeral Home. The Rev. James A. Clark and Martin Halinen will officiate and interment will be in the Lakeside Receiving Vault.

He was born Oct. 8, 1932, in Hancock, a son of Hedwig and Mathias Fred and spent his life in Hancock. He attended the Hancock schools and Valparaiso University. He worked as an accountant and held several local public offices, including 16 years as treasurer of Houghton County. He was an accounts examiner for the Auditor General’s Department in the State of Michigan until his retirement in 1952. He married the former Anja Harju on August 30, 1948 in Hancock.

Mr. Fred was a member of the Gloria Dei Lutheran Church of Hancock and was a member of the Knights of Kekava Kullerman Maja No. 14 of Mass.

Surviving are his wife, a daughter, Maq. Ole (Clara) Qures of Deerfield, Ill.; two sons, John of Dallas, Texas and Henry at home; seven grandchildren, a great-grandson, a great-nephew, Herman Fred of Detroit and numerous nieces and nephews.

Friends may call at the Jukuti Funeral Home after 2 p.m. Monday.

In lieu of other expressions of sympathy, the family suggests memorials to the Gloria Dei Lutheran Church Building Fund.