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RADM (Ret) 1945
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(Tape 25)

October 22, 19~~88~~

It has been a very productive day and I am visiting Joe Johansen at his home in Portsmouth, Virginia. He has a very tight schedule of time so I am not going to waste any of it. Joe, it's yours. "Thank you very much, Sam. I feel a little funny looking at this machine and not being really sure what I'm supposed to say, but here goes."

I really started in the Coast Guard before I ever went to the Academy. My dad was one of the old revenue ^R ^{Cutter Service} **car servers** back in 1912 and he retired in 1946, so he put 34 years into the Coast Guard. He always wanted one of his boys to go through the Coast Guard Academy, and of course I wanted to go too, so I did go into the Academy in June of 1941 and graduated in 1944. Of course we got out after three years and I'd like to say it was because we were smarter than everybody else, but as we all know it was a decision that we made that we were all going to get out in three years. I was 21 at the time that I was commissioned. As my first assignment, I left on a transport to go out to catch a frigate, the USS Ogden. She was out on the Pacific somewhere, I didn't know exactly where. I was let off of that transport in ^{HOLLANDIA, HOLLANDIA,} **Hulandia**, New Guinea. You were kind of on your own out there at that time, so I went around trying to find somebody that knew where the ship was. I did find somebody and it turns out that it was supposedly in Brisbane, Australia, so I had really been on the wrong ship, I guess. Anyway, I got on a C-47 and I flew down to Brisbane and went out to the docks there and sure enough, there was this frigate, but she was just leaving the dock at the time.

stood us in good stead later on, because we did get into some difficulty. we

Commanding Officer. He was a former enlisted man and had come up through the ranks. From there I actually went to the East Coast to the Academy for a little bit of temporary duty which is really just a holding place.

Then they had a need for somebody to go back out to the Pacific again, so I was single and everybody else seemed to be married, so I said I would go. I went out to an AOG, which was about a 225-foot tanker. I picked her up in Okinawa just about the time the war ended. Of course, at that time everybody started leaving and going back to the States, but being a regular I wasn't eligible for that. We actually ran aground with that ship in **Naha** during that big Typhoon that they had in October of 1945. The anemometer blew away ~~ashore~~ when the wind got to 170 knots. There were 16 ships where we were and 13 of them ended up on the beach. We were way up when the water receded and our bottom was all wrinkled. We had lost both anchors, our rudder was gone, the ^{STANCHIONS} ~~scansions~~ of the tanks were bent and it was a mess. Anyway, to make a long story short, they used some dynamite and after about 3 tons they got us off the beach and tied us up to the mooring buoy.

Meanwhile, everybody was leaving the ship and it ended up that I was ensign still and had a JG engineer and a chief warrant assistant engineer. Those were the three officers we had left out of the six that were on there. We had a 55 crew and all of the sudden we were down to about half of that. We got a message saying when ready, to proceed to ^{SASEBO} ~~Susago~~, Japan. I thought somebody must

have some misinformation here, so I went over to the flagship there and told its captain what our situation was, that we had been tied up there for about a month and a half and we weren't anywhere ready to get under sail. He said that they needed us up in Japan because all the water was contaminated up there and we could carry fresh water because they needed a fresh water carrier up there. He asked us what we needed and I told him at least one anchor, a rudder and something done with our tanks. The next day, by golly, we were in one of those floating dry docks and they did minimal work to the tanks, the bottom was still wavy and they had replaced our rudder. Then they told me to go along side of the fleet tug and he would have an anchor for us. They had also designated me as the Commanding Officer during this time. The Captain had asked me if I could do it and I said I could probably do as well as any other ensign could with a couple of years of service. So I went to go along side this fleet tug and he had this anchor on his stern. We had about a 25-knot wind blowing so that meant I had to make a downward run on them. I remember on the first run his bow shifted a little bit. As I was making a run on the other side I got on and said "please try to hold your bow steady". We got along side finally. Our ship was bigger than theirs was, and this anchor that they had for us looked like it had come off of a ship much larger than ours. I could see that we would never be able to raise it with our windlass because the links were so large, but anyway they put it in and because the anchor was so big it would not go up into the hawse pipe. So we had to lash the anchor to the side of the ship. This is the way we did things in those days.

Then the Navy Captain came on board, looked over the side and said, "Well, you've got an anchor, I guess you're ready to go". I said things couldn't get much worse up in Japan, so I guess we were ready to go.

We got underway and were gone about three hours, had just gone through two islands that had kind of a narrow passage and it was beginning to get dark. All of the sudden our steering engine went out and we tried the manual steering with no success. We couldn't move the wheel at all. Fortunately we had an electrician's mate on there and he fiddled around with the electric steering engine and got the thing going again. I was just about ready to radio in and say come get us, but we didn't need to. We went on up to Japan and operated up there and of all places, we got our fresh water from Nagasaki where they had dropped the atom bomb. We took a load on there and took it up to Sasab^o, which was a big Naval Base, and dumped it into one of the big ships that was moored there. After that they decided to send us back to the States about February or March of 1946, so later on we came back and they decommissioned that thing in San Francisco.

From there I went to another frigate. We did weather duty in the Pacific. I wasn't on that ship too long before they decommissioned it and so we went up to Bremerton and put her out of commission.

From there I went to the Pandora, which was a 165-footer down in Miami. Another thing we suffered from at this time of our evolution was that the Coast Guard was decreasing rapidly at that time and they had put her in commission in reserve. We had about eight crew members on there and about three officers, so I ended up finding myself having to chip decks and things like that to keep things going. You might wonder why, but I saw so many things that needed to be done on that ship and there really wasn't anybody else to do it. It also made the crew work harder if you did it. We took the ship to Mayport and essentially put her out of commission. From there I went to flight training. That took about one year of my life.

From there I went to San Diego where my Commanding Officer was Donald B.

MacDIARMID (CGA '29)

McDermott. He was a tough one to cut your teeth on. I had a number of experiences with him during the three years that I was there. He left a little while before I did. For example, one day he had gotten this PBM, a big seaplane with wheels on it. They had only made a few of these to experiment. They got them from the Navy for offshore landings, which was his first love. So they were running around making offshore landings. This particular day we went out with MacDIARMID McDermott and four other pilots and started making offshore landings. Everyone got their turn. I made three landings and McDermott had made three, I think and Vic Smith had made three and Marion ^{Shrode} Swild made three. It was an easy sea that day so it wasn't really any big problem. But then the other pilot got in and he got on the left side to make his landings and McDermott was sitting on the right side

and I was standing up there in the flight engineer's compartment right behind the cockpit. Back in those days we didn't worry about being strapped in and all that as much as they do today. People are a lot more safety conscious now, I guess, than we were in those days and I should have been strapped in. Anyway, he came in and did the normal thing of bringing it into a full stall, which is the way you normally made an offshore landing. I was looking out this little window and I saw that he had brought his nose up a little too fast and it ballooned; the plane went up in altitude a little bit. I told him he'd ballooned it and the pilot realized that at that moment and he gave it some power to cushion it. Unfortunately he lost some air speed and then I guess he was too close to stall and went a little bit in the air, and that just made the wing whip down. We hit the water on one float and the outboard part of the wing. It whipped the plane around about 180 degrees, whipped off that float and the wing outboard of the float, and the other wing went down and we went about 180 degrees around the other way and tore off that wing and float. We came to rest and I'll never forget the first thing **McDermott** said. He said, "Whoaaaaaaa, abandon ship!" We ran up on the high wing and tried to get the thing, but nothing was going to happen so we did get off. We had a vessel out there with us. We came home by boat and the only things we brought back with us were the two floats. We took the thing under tow, but it started going down and then the nose disappeared and they had to cut it loose. Of course, the newspapers had gotten word on this and when we got into shore they were down there and wanted to take the Commanding Officer's picture, but he said "you're not going to take my picture". So he designated me, one of the

other pilots and a few of the crewmembers and they took our picture. The next day it came out on the front page of the *San Diego Union*. Behind us it was crossed floats with some seaweed hanging from the floats. What a claim to fame, huh?!

If I may say so, it wasn't a sea problem that day. The seas were really not that bad. It was like anything else. When you're doing those kind of things, there's not much room for making many mistakes and this was just a fraction of some, but that plane, apparently, was not as forgiving when it got slow. And then when you give it power you can aggravate it because that gives you some more torque. For example, another time I landed offshore in the U.S. later on. We had two swell systems that day. We tried to land parallel to the main system and then tried to get the other system on our quarter. You never wanted to land into a system because then you had the speed of that coming into your speed, and obviously you build up momentum. Everybody had his own ideas about landing offshore. Commander **McDermott** was quite good. He got down and set it on the water. I spent three years in San Diego. It was a very interesting tour. We used to go down into Mexico all the time. In fact, I went down to Acapulco with Commander **McDermott** one time, which was the longest trip I think we ever made out of there.

From there I went to Argentina, Newfoundland, which is another fun place, and spent a couple of years up there. Our main task there was to supply the Loran

stations. We also did some search and rescue up there. Talk about planes getting in trouble—the Canadians had a plane called the Lancaster, which was a bomber. It only carried one pilot and they had more of those things disappear up there and we would go out searching for them, though we hardly ever found anything. That was an interesting tour from the standpoint that we had some rigorous weather and of course we had the ice patrol. One of the years I was up there we ran it out of Argentina. We were flying B-17s on that. The other year they came from ^{ELIZABETH CITY, NC.} Aluca City. That was interesting flying too. We were flying PBYs and we did all kinds of things when you look back on it.

For example, they'd have U.S. planes leaving Westover Air Force Base and go on to the Azores and they would disappear. They'd give us a little square about 500 miles South of Argentina to go down and search and of course, we were heavily loaded. If you had one cough on you during that time, you'd be down in those seas, which were often very angry in that part of the world. Fortunately, that didn't happen. We made several recoveries.

One thing I would like to mention about Argentina is that up like up in Battle Harbor in the winter it was all frozen over and we used to drop their mail in some containers that we had and we'd pick up their mail. They would string a line and we had a little hook on our tail and we'd come down and catch it on the hook. This was a tricky little business to do that. In fact, I can remember coming down one time and catching that line with my tail hook. There was a little incline after

that and that pouch bounced on a hill when ^{we} went over it, so that's how close we were to the ground. It was a little bit too close for me.

I remember another time in Battle Harbor when it wasn't iced over. In fact, I was just about to end my tour up there. I was the operations officer and there was another pilot there that had just come up from New York. He was a very experienced pilot and all that. He took it up there and made a solid landing on the water, you know, a little harder than normal. There was a swell in there, too, which you always had to contend with. This was a PBY that we had taken in from the Navy. We had a little observation window up in the front that we had riveted over in the Coast Guard. The Navy ones did not have this done to them. Anyway, we started taking on water through that window when we started taxiing on the water. This other pilot looked out at the water in the bow and said "gee, I think we ought to get off of this," and I said "I've been coming up here for two years and I don't want to leave my last plane here." So we brought the pump out from the Loran station and pumped some of the water out, but the pump wasn't working too well. Finally I said we were OK now, so we took off with 100 to 150 gallons of water in the bow. Needless to say, we immediately riveted over all those openings after that. It was easy to do that, but we weren't really thinking of it.

After that, in 1953, I went to Miami to thaw out and I spent three years there. I had two Commanding Officers there, Charlie ^{TIGHE (35)} Tye and Tom ⁽³⁶⁾ Epley. We were

down in ^{Dinner} Dinner Key and we did all our work off the water then. Now they operate off the land. That was a very interesting tour. I have to say that the most satisfying part of my Coast Guard career was being an operational aviator. My personal satisfaction came when you could go out on a flight and accomplish something. You could come back and say "I did this", "I picked somebody up", or "I found somebody". You didn't always do that, but you often could. To me, it gave me a good feeling, like I'd really done something.

To give an example of what happened in Miami, there was a guy that had disappeared in a small plane down off the Southern part of the West Coast of Florida. They had a plane out of St. Petersburg and we went out and were both searching. We were on our pattern, I was in the left seat and I saw something out of the corner of my eye. I whipped the UF around and came back and sure enough there was a little piece of tail sitting up and as we flew over you could see the outline of a small plane in the shallow water. I knew it had to be this plane. There was nobody around it and this had been a day or so since he had disappeared. We went over to the beach and started going up and down the beach to see ^{if} we could see anybody and we came across a big sign in the sand that said "help". We went a little further and here was the guy down there and all he had on was his scivvy drawers. He was waving and all, so I was thinking here's our guy. We were not in contact with the base and that was a semi-offshore landing down there so I made a command decision to land, get up on shore and pick him up. So we did, and I taxied up and put the gear down.

We got so we weren't right up to where the beach was but where the wheels hit and we got him to walk out then and took him onboard. He was very appreciative. I asked him what happened and he obviously really didn't know exactly what happened. He was a young guy and had apparently been flying for some time, but he had gotten into a thunderstorm and I think he had probably gotten disoriented in some way. He said he ran out of air, but that was not a very scientific explanation. So we took him back to the air station. He didn't have any clothes or any money, so I loaned him the money for bus fare and we got him together some clothes from around the station and then he left. He wasn't a very impressive guy, so I thought that would be the last we would see of those clothes and that money. But I was wrong. About 10 days later, there was a package in the mail with all the clothes that had been laundered and wrapped up inside was a box of cigars. The brand of the cigars was *Admiration*. I don't think I have seen any *Admiration* cigars since, maybe that's the only box they ever made. I thought to myself how wrong I was about that guy. This was just his quiet way of saying "thank you" for what ^{we} he had done. I just say that to illustrate the good feelings that I would get. This wouldn't happen every time, but it did that particular time.

Anyway, three years in Miami and then I went to the Philippines, out to Sangley Point. They wouldn't keep me in the States too long, I had one tour in and one tour out so far. Out there we were primarily doing logistics for five Loran stations, but we had some interesting places to go there. Some short runways and water

landings that could be difficult at times and we did some SAR out there too, there were some Search and Rescues that we would get involved with.

There was one incident down there that I think will again show you a little about the Coast Guard. I'm not talking about individuals here; I'm talking about the Coast Guard. This really didn't have anything to do with our mission, but it was on a New Year's Eve day and our station down in Tropitao, which was about 375 miles to the South, radioed up and said that one of the Filipinos had come down out of the mountains. Back in those days they were still "natives" in that they still lived up in the mountains and lived very sparsely. He had some stomach problems and the Corpsman down there said that his appendix ^{was} ~~were~~ ruptured and if they didn't get him to the hospital pretty soon he would die. We had two airplanes there and both of them were out of commission at that time, so we went to the Philippine Army (they had a couple of UFs there) and asked them if they would go down and pick this guy up. They said no they could not go. Now this was a Filipino citizen we are talking about here, not a US citizen. So then we went to the Navy and they said they couldn't go but they'd lend us one of their planes. So the guy who was Commanding Officer at the time, Bob Cromwell, (291) and myself, I was the Executive Officer, we went down and got there just about dark and took this guy onboard. We then flew back and landed at Manila International and they took him away. What I'm saying is not to brag, but I think it shows that generally, the Coast Guard ^{has} had a lot of compassion for people.

From the Philippines where I had put in about 22 months, I came back to Washington in 1958. I was in the Aviation Division, which of course was under Operations at the time. I took care of the Personnel and Training for Aviation. I missed my operational ^{Patrol} parole. I got to fly there because they had what they called a VIP designation where if you kept your qualifications up you could fly passengers around, which I did. They gave you one afternoon to fly and if you missed it because of plane problems or weather problems, you didn't get any time. I used to go out after work and do a lot of flying and I got so I could land it really well at night but I wasn't doing too well in the daytime. I put in four years there and I learned a lot about how the Coast Guard operated and how Congress operated. I was doing some budgetary work for the Aviation part. It was a very interesting and rewarding tour.

We were taking on the C-130s about that time and with the job I had, I was charged with arranging for all the training for the crews of those things. We utilized the Air Force and the Marines, which were operating C-130s. I really enjoyed being able to set that program up and watching it grow and mature as time went on.

From Washington, DC, I went to San Juan, Puerto Rico, still holding onto my record of never two consecutive tours in the States. That was an enjoyable tour. I mentioned offshore landing, I guess that was the highlight of that tour for me. I went down there as the Executive Officer and Bill Jenkins was the Commanding ⁽¹⁴²⁾
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Officer. We operated on the ^{cmd} Comm..... down there. I had quite a bit of offshore water experience, relatively speaking, considering the other people that were assigned there, although I wasn't flying as regularly as the other guys were.

Anyway, we had a British ship that had a guy that had some kind of problem, I think it was appendix too. He was about 350 miles Northeast of San Juan, and the conditions looked like they might be feasible, although the UF was not the offshore machine that the PBM was by any stretch of the imagination. There was some **backing or filling** about who should go. Anyway to make a long story short, I went and took one of the other pilots. We went out there and it looked pretty good from above. It was not far from darkness and if I was going to get on and get off I didn't want to fool around with having other problems, so I went ahead and dumped it on and the landing was pretty good. I knew when I first touched the water that was not the ^{ok} **tongue** I wanted to sit on; it was the next one. I threw it in reverse and she slowed quickly so we were fine. When I got on the water, I found that the swells were a little higher than I thought they were. They were about as high as our horizontal stabilizer, which is pretty high. I figured we had six- to seven-foot swells. Then I began to think about getting off. Anyway, they started to bring this guy from the ship. They had these big pulling boats with oars and all that, and I thought, you guys stay away from this plane. We threw a raft out to them and they put this guy on and we brought him in that way. By then the other plane was over, so we loaded four ^{JATO (Jet Assisted Take Off)} **jato** and we'd been doing that all the time. I told the copilot that I would taxi this thing as fast as I comfortably could and then when I applied the power, I wanted him to do one thing; make sure that

power stays up. Sometimes throttles can jerk back on you. We got a good taxi and I gave it the power and at the same time hit the jado button, so that was four **jados** that went off at the same time and that gives you quite a boost. We bounced once and then got off. I was never so relieved when I got off the water with that one. There is a very close line between being a hero and a chump on those days. I took over as Commanding Officer for the last 18 months at Puerto Rico, so I did have some CO time there.

From Puerto Rico, I went up to Port Angeles, Washington as a Group Commander and Commanding Officer of the air station and that is where I spent the next three years, from 1962 to 1965. Port Angeles was a very interesting tour of duty. We had a ^{255 (The WINDY)}55-foot cutter there. It was an interesting place to fly, with all the mountains. The Russian fishing vessels were big at time and we spent a lot of time out tracking them. We would go out and identify probably 95 vessels on one flight. That's how many were out there at one time.

From there I went down to San Diego, from 1968 to 1970, where I was Group Commander and Commanding Officer of the air station again. To me, this was probably the best assignment in the Coast Guard. I was very fortunate that my first tour of flight training was there and then my last tour really, of an active aviator was there.

From there, I went back to headquarters and I was assigned as the Chief Directory Auxiliary. I did that for two years and I have never met such a fine group of people as I had to work with there. I had a fellow by the name of Ed Ard, who was retired as Captain. In fact he lives around here. He was a real cracker jack guy. The auxiliaries were really wonderful people.

I was going to go on as Deputy Officer of the headquarters, but in between I had some time so they made me a one-man board to conduct a study as to whether we should take women on active duty into the Coast Guard. Women officers, specifically. I went to the other Services and I immediately found out that we in the Coast Guard were really behind the times as far as the utilization of females in an active duty capacity. So I got all the data and facts that I could and I ended up making a recommendation that we institute a program and train them down at Yorktown and they'd be given the same course as the men. I recommended that when they came out, they be on the same promotion list and everything else, being treated as any male would be treated. I wrote up all my recommendations and gave it to Personnel. I didn't hear anything from them for awhile, but then I was called down and asked if I really felt this was the way to go. I said that yes, I thought it was. Anyway, I was asked to look the whole thing over again just to make sure. I took it back and I didn't really know exactly what to do, so I talked to an officer who was senior to me, outlined this thing and then asked him what he thought. Incidentally, I had consulted with all the flag officers in headquarters while I was doing this and almost all of them thought we should initiate a

program. So he said that if he were me and really felt that way, that he would rewrite it and just make it stronger. So that's what I did. I never heard any more about it, but apparently when it got to the Commandant's office, they bought off on it and initiated a program. I also went further than the officers and said we should do the same thing with the enlisted, and they did. They started with both the officers and the enlisted. This was around 1972, and it was shortly thereafter that they began to take some into the Academy. ^{ADM 36} Bender was just coming in ^{as Commandant} when I went back to be Chief Director of the Auxiliary. I remember that because we had a couple problems in the Auxiliary and I got some good backing not only from the Commandant, but also from the ^{VADM 38} Sergeant. Anyway, I don't know what happened with that Board, I guess it's in the Archives up there somewhere.

From the Auxiliary job, I went ^{on} to be Deputy Chief of Operations and I was selected for flag after I was in the job for about six months and then made it about six months later, so I was in Deputy O for about a year. My first assignment as flag was right in headquarters as the ^{Chief of} Office of Reserve. I don't know how I ended up with all these jobs that dealt with the civilians, but I really enjoyed it and it was a fine group of people to be dealing with, real dedicated types. We had this augmentation program going on where they went out and worked on the weekends and two weeks at a regular unit. I think they are still doing that.

After two years in that job, I came down here to Portsmouth to be the Fifth District Commander. I served in that capacity for 3½ years. When you get to be flag, we all know you have these retention boards. I had been through that and I had been retained, so I could have stayed for 36 years. Anyway, I made a unilateral decision that if I was going to get out and see any of the rest of the world, this was the time to go. I had entered the Academy at 18 and I was 55 at the time, so I decided to retire and I retired on December 1, 1978, so I ended up with 34½ years of commissioned time.

I found out that retirement does not necessarily end your life, as many other retired Coast Guards have found. When word got out that I was going to retire, I got a telephone call from a gentleman who was president of a bank in the local area here whom I had run across in the United Way. I had been active in the United Way and had, in fact, been Campaign Chairman for a year and president for a year. Anyway, he called and asked if he could come up and see me and I said OK. I thought maybe one of my guys was overdrawn or something. He came and started talking to me about the bank and I listened to him for awhile. I finally asked him if he was offering me a job, and he said that yes, he was offering me a job. I told him I didn't know anything about banking, that I had never had anything to do with banking or finance, other than the normal affairs of the day. He said that it was OK, that they could teach me. I thought about that for a couple of months. We had already started building a house in Saint Petersburg, Florida, where my mother lived and she wanted us to live down

there. We had made a lot of friends around here, so we decided to stay here. We bought this house, and then we had to finish the house down there and sold it. I actually started work on February 1, 1979. I enjoyed it, but the challenge there was not nearly as great as it was in the Coast Guard.

One day someone called me on the telephone and asked me if I would like to run for Mayor of Portsmouth. I said no, that I had never had any idea of running for that. So that ended that conversation. Then a couple of weeks later, another guy, whom I knew quite well called me and asked me if I'd go to a meeting where they were going to talk about this. I thought OK, so we went to the meeting and there were about 80 people there, I guess. Next thing I knew, I was up in front of them and answering questions. We left that meeting, and I talked to my wife Hazel about it. I was really in a perfect position to do it because financially I didn't have any problems and it would be a different kind of a challenge. I had no idea I would ever get elected. The guy I was running against was the vice-Mayor and had been on the Council for about 12 years. The Mayor, Dick Davis, ended up becoming the Lieutenant Governor, just left the office. So we made the decision and I said we'd look at it for four years. By then maybe I would be really ready to retire, if I ever got elected. I really didn't have any idea that it would happen. I asked the bank if while I was in the campaign they could take me off pay status. They were so good about, they said just don't worry about it. So we went through the campaign. I had never met the guy that was running against me, but I told these people when I finally said I would run, that I thought he would

be a good mayor for Portsmouth. They didn't say anything and I knew they didn't agree with it. Anyway, the first meeting we went to, he came in late. We all gave our speeches, half of which was questions. One question was asked and my opponent jumped to his feet and declared that since he was going to be the next Mayor of Portsmouth that he was going to answer that. I looked around at him and thought boy I'm in it now. So I really went after it and a lot of people came out of the woodwork and it kind of snowballed. The first article in the newspaper with all the people in the know, said he didn't have a chance. Anyway, when all was said and done, I beat him by about 900 votes out of 22,000. I served in that job for four years and at that point didn't feel I wanted to continue. I would have run again, but I was afraid I might get re-elected and have to serve again. There were a lot of good things about that job, too. I met a lot of people that I would never have met before from all strata of our society. From the low end all the way up to the Governor and Senators and Congressmen. There were some good parts and some bad parts. This is a difficult city to administer because it has a lot of problems.

Anyway, I left that in 1984. Since then I still keep myself busy. I am the Chairman of the Board of the Southeast Public Services Authority. We have a lot of trailer trucks and we have a plant where we turn trash into fuel, then we sell the fuel to the Navy and they burn it in their boiler. We can mechanically convey it to them from our plant. Our plant is across the street and up a ways from their new boiler. We have a 30-year contract with them. It is a pretty big operation.

it takes awhile to get organized in a bank because you have to raise money and it's not easy to raise money for a corporation that doesn't exist yet. You have to raise quite a bit and get regulatory approval from the Feds and the State.

So that's another thing I do to keep myself busy. I also play golf and tennis and I jog and do everything else I can to wear myself out.