

Reflections

By Fred R. Friswold



Reflections

"the act of reflecting, as in casting back a light or heat. To give back or show an image - to mirror."

"a thought on something with careful consideration."

Introduction



This is a book of writings by Fred Ravndal Friswold (1937-2020) that he put to paper over the last few years of his life. Rather than documenting in a strict autobiographical way, Dad chose to reflect on his life in true Fred fashion - as stories with thoughtful introspection and insightfulness.

As a close-knit family, the Friswolds appreciate being together. Sitting at the dining table, around the campfire, or on the sofa, the Friswold household is never short on accounts of the day and adventures of any kind. With the sharing of our chronicles, we are prone to laugh boldly and contagiously - much of that spiritedness we inherited from Dad. In addition to laughter, we are also not afraid to share a tender moment and even a tear. Whatever the tale, storytelling seems to be a fundamental part of the Friswold family DNA.

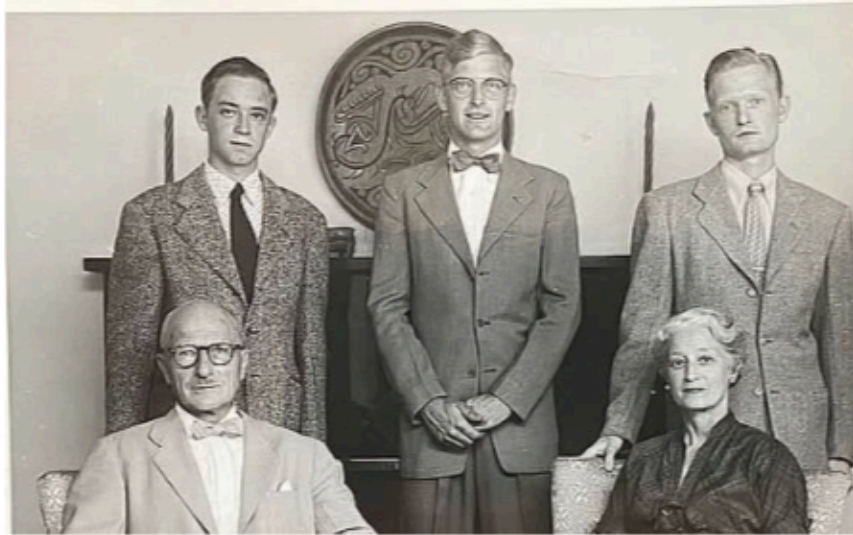
In this collection, Dad shares thoughts on a number of topics, ranging from his youthful years and growing up in a household of Norwegian immigrants to his later years of work, family, and community engagement. Dad's choice to name his narratives reflections is not by mistake - in fact, he was quite intentional about it. This comes as no surprise, given the intense and purposeful ways he approached life. From these writings, we get a glimpse into his world. He reveals to us aspects of his mind, heart, and character as he carefully considered meaningful aspects in his life. Dad is known for a life of giving - to his family, to his community, and to those in need. His own words help us truly understand him: He gives us insights about what made him tick,...what made him get up in the morning...and why he cared so deeply.

Dad's life was a beacon, casting its light on those he encountered. He was a grateful and generous person, and he intended these words to be his final act of giving. We are thankful to him for this gift as we take these reflections with us in our own lives.

Barry Friswold
Book Curator, December 2020

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Above Top - Left to Right: Ink, Fred, Paul, Derrice, Kris

Above Middle: Jack and Swanhild (Friswold) Grinnell with sons Alan Dale, Robin, and Shel

Facing Page: Seval Friswold and Christine Ravndal with children Carroll, Ingolf, and Swanhild



The Friswold Family Tree

My paternal grandparents were both born in Norway. Seval was born near Lom in Gudbrandsdalen Valley in north central Norway. His mother Kari was married to Ole Tradet, but Ole died when Seval was only two years old. Kari struggled as a single mom and sent Seval to live with his grandmother Signe and uncle Paul. By age eight Grampa Seval was living with his Uncle Paul - a very fortuitous circumstance. Paul raised Seval and, when he turned 18, generously arranged for transportation to the new world.

Seval took a multi-week boat trip to Canada, and then headed south for the US. In America Seval did whatever he could to make a living farm hand, working on the railroad, etc. He farmsteaded a home in North Dakota but got burned out by a drought. He took a job selling tombstones to Norwegian settlers in North Dakota and in the process met Christine Ravndal, an immigrant from Norway who was working in a boarding house. They got married and later farmsteaded another farm near Cooperstown, ND. (under the Farmstead Act, one could earn title to a plot of land by clearing, occupying, and cultivating it.)

Christine Ravndal came from Algaard, a small town near Stavanger. We have no background on how she happened to come to America, but we have visited the family members currently operating the Ravndal farm, a very successful operation which boasted over 300 new lambs when we were there. With the Norwegian tradition that the oldest son inherits the farm, the second brother worked for the highway department in town. After touring the farm, we visited younger brother Tjol and wife Marit on one of trips, with Steve and another Ravndal cousin (Finn Moseidvag, schoolmate of Steve's from St. Olaf College) as interpreters since the Ravndals spoke no English. After a couple hours of conversation, Tjol rummaged around in a bureau in the living room and came out with a small box. The box contained a medal he had won at the American Birkebeiner Loppet in Cable Wisconsin. That was Tjols only out-of-town trip in his life, and he ended up just a few miles from our cabin in Hayward!

While Seval had no formal education, he had an aptitude for numbers. He was hired as a bookkeeper by a local bank and later became its Treasurer. He and Christine moved from the farm into town to the house I played in on my summer trips to Cooperstown. The lot was at least an acre and encompassed not only a house but also a huge garden plot, an outhouse, kids playhouse, and a barn which was divided into a garage for Seval's car and a laundry shed.

Seval and Christine raised three children: Carroll, Ingolf, and Swanhild. I met Carroll briefly but never really knew him. He and his wife lived in California and did not maintain close relations. I briefly met his wife, who was blind at a relatively early age, but I don't remember the occasion.

Dad was the middle child and as a boy was nick-named Sandy due to his reddish hair. His pictures reveal the light red hair but all my life I knew him as a silver haired father. Dad's friends all knew him as Ink - a manageable name for someone named Ingolf Oliver. He grew up as an outdoorsman, and when he was a young man, he went out hunting birds in a canoe. He set the shotgun leaning on the canoe while getting in or out - the gun went off accidentally and hit him in the arm. He survived the incident but carried more than 100 buckshot visible under the skin of his right arm for his lifetime.

Ink was doing post-grad work at the U of M when he met Derrice Ernestine Anderson. They were married and started a family - Paul (1935), Fred (1937), and Kristin (1942). Right out of school Dad became the first Superintendent of Schools for Eden Prairie - a small country town southwest of Minneapolis. From 1942 to 1945 he was a teacher at an Army school in London (Kris tells me he was told he was angry with my mom for getting pregnant again and couldn't handle the disruptions inherent in child-raising, so he voluntarily signed up for the London assignment.) Later he would go to work for the State where he was responsible for approving all plans to construct or renovate public schools in Minnesota to make sure they were in compliance with state requirements for

lighting, safety, etc. On several occasions during summer breaks, he and I would climb into his Pontiac and inspect schools around the state that were planning construction projects. I was just there to keep him company while he worked but it was an adventure for me.

Swannie was a gem. She was a diminutive girl, taking after Christine's small stature. She fell in love with her high school principal, but they didn't



Aunt Swannie

get together until later. She was frail and had some ailment, so she came to live with Ink for a period after high school. Later she would marry Jack Grinnell, who went on to become a college professor living in Terre Haute, IN and San Louis Obispo, CA. Jack was a prince of a guy - he and Swannie were a great match and they both lived into their 90s. Swannie was blind in her final years but they otherwise had long, happy, and healthy lives. She took a particular shine to Steve because he was the only next generation Friswold that had a serious interest in our Norwegian heritage and relatives. She had maintained a relationship with our relatives and helped Steve connect with them on his post-high school trip to the Motherland. When Swannie was about 90 Marie and I stayed with them in San Louis Obispo for a couple of days. When we entered the apartment, Jack was sitting in his favorite chair writing notes in the page margins of his copy of Dostoevskys War and Peace. He said hed read it several times, and I was thinking it was the height of optimism for a 90+ year old guy to write notes for himself for his next reading of the book.

Jack and Swannie slept on a couch in the den, despite our protests, to make their lone bedroom available to us. The bedroom had a wall of windows facing the main drag in town. The windows were open and the street and party noises continued until a lone motorcycle could be heard going over the hill at 4:30 in the morning. When we commented the next day on how noisy it had been, Jack commented "why would you expect anything else in a college town on Saturday night?" Just routine as far as he was concerned.

We went to a restaurant for lunch the next day, and Robin and his family came along. As we were leaving, Swannie held back and then went back into the restaurant. She came right back out and let us know quietly that Jack always left an inadequate tip, but she didn't want to embarrass him by mentioning it, so she needed to go back and make it right. Also a routine happening.



Ravndal Farm, Algaard, Norway

Jack and Swannie had three boys-Sheldon, Robin, and Allan Dale. We didn't have a lot in common with our cousins other than our bloodline, but it was a lot of fun on those occasions when we got together. Swannie and dad were close - not the case with Carroll - so the family gatherings in Cooperstown were important.

The older brother Sheldon was a hellraiser. In his late teen years, he and his motorcycle T-Boned a car at high speed, incurring grave but barely survivable injuries. He later settled down and he became a psychologist for the California state prison system. Robin was Paul's age. Robin's younger brother, Allen Dale, was my age and we'd all meet up in Cooperstown in the summer. Alan Dale became an academic - he was a biologist at UCLA, and he spent much of his life studying bats on his travels around the world.

Robin became an engineering professor at Cal Poly. He and Synnove raised their boys there - Richard, Jon, Scott, and Christopher. Synnove was born in Norway - and the boys were blue-eyed blonds. Interestingly, they grew up as California ocean beach boys, but their favorite place in the world was an island on Lake Vermillion in Minnesota. The family had a cabin there, which was reachable only by boat. You could take the boys out of the wilderness, but you couldn't take the love of wilderness out of the Norwegian boys.

One year we invited the boys down to our cabin in Hayward for Thanksgiving dinner. We had to make some adjustments since they arrived a day late for dinner - ice had formed on the lake and they had to let it freeze solidly enough to pull the boat across it. We had a great time anyway.

Indoor plumbing had been added to the house in Cooperstown, but we were encouraged to use the outhouse whenever possible - likely there was only a septic tank. The house was also set up with city water, but it was undrinkable due to contaminants it was only used for toilets and cleaning. We brought drinking (and cooking) water in from the outdoor well in buckets. There were no bathroom facilities on the second floor to serve the bedrooms there so each bed came with a bucket, the contents of which were disposed of each morning.

Saturday night was bath night for all. We had a woodstove in the laundry shed which was used to heat a huge tub full of water. We'd take turns taking a bath in the tub, adding a little hot water from time to time to keep the bathwater warm. We would sequentially rotate through the bath and then dry off and get dressed for Saturday nights activities. Ladies first, then the boys. Adult men last - as it should be.



Swannie and Jack
Grinnell

In my 15th year I spent the summer in Cooperstown. My father was concerned that his elderly mother was getting frail and wasn't up to doing all the household chores living alone. She was a capable person and did all the cooking and washing. However, I had responsibility for bringing coal up from the basement and wood for the stove in from outdoors. I also mowed the lawn with a push mower - it took a full working day every week to mow the lawn by hand - plus the huge garden had to be weeded periodically. (Among other things, the garden had gooseberry bushes. (These tart berries made a uniquely wonderful pudding we called it "stikklespere"). The dirt floor basement also served as a fruit cellar, so I brought up the jars of canned goods, so Gramma didn't have to handle the stairs. The stairs to the second floor were beastly - perhaps 15 stairs in all in a steep configuration. Gramma stayed on first floor. I slept in my dad's bedroom upstairs. The room was unique—as a youth dad collected insect specimens and kept them in glass cases as if they were in a museum. It was a fascinating collection of perhaps a hundred different 50-year-old specimens. Intriguing to a teenage boy.

At the top of the stairs there was a five-foot square landing before one would enter the hallway to the bedrooms. It had no lighting, but during the day there was enough light to read by and the area behind the stairs was a treasure trove of magazines from the 20s and 30s. The automobile ads in the magazines was the proximate cause of my lifelong love of interesting automobiles. I spent hours cutting the ads out of the magazines and putting them in an album—Pierce Arrow, Model A and Model T Fords, Dodge and Chrysler, and the myriad of auto companies that succumbed to competition. I became enamored with auto design and by the time I was 10 I could name the model and make of pretty much every car that came into sight. By the time I could buy cars, it was in my blood. I owned a sequence of interesting and fun cars starting with two-seat roadsters - Sunbeam Alpine, Fiat Spyder, Jenson-Healy (with a Lotus Engine). I had to get more practical as the family grew, but a T-top Oldsmobile coupe, a blown Buick coupe, and a series of Audi's and Saabs kept things interesting. My last two cars - Mercedes convertibles - have extraordinarily attractive lines. They look like they are going 40 miles an hour standing at the curb. The Jaguar XKE is probably the most attractive car ever built - Jags



Left: Youthful Fred with indoor plumbing

Right: Cooperstown, North Dakota





Cousins at
swimming hole in
Cooperstown,
North Dakota

and Porsches have always intrigued me, but I've never owned one.

But I digress. Back to family. The highlight of my summer in Cooperstown was preparing potato skagge - otherwise known as lefse. I would fire up the wood stove and get out the flat stick used to flip lefse. Gramma would cook up the potatoes and create the dough. She would roll them into circular shapes and I would pick them up with the flat stick and pop them onto the stove. We'd get several cooking at the same time, and when the brown spots were perfect, I'd flip them off into a pile. After the whole batch had been cooked and were still warm, she and I would share them. We buttered them while still warm and put sugar on them, then rolled them up like a cigar and ate them. Heavenly delight! Can you imagine a teenage boy having a sharing partner who was only 90 pounds dripping wet? I would eat three for every one she ate, and we'd have some left over for the next day.

The family farm was rented out for a share of the crop, and dad managed that process after his father died in about 1945 - my first funeral. The farm totaled 1000 acres, but the Sheyenne River ran through it and its surrounds were wooded and shady. We had a primitive cabin on the river which was only occupied when a family member was in town and decided to use it. We had a board plank to dive off into the river, and the bottom was heavily loaded with clams that would close over one's toes when stepped upon. We had a great swimming hole - except when the cattle waded in upstream, resulting in cow dung (known as kulort) floating by and perhaps a chunk sitting on ones shoulder when surfacing. The river also was populated by bullheads, which had mild meat like chicken but had to be handled carefully because they had very potent stingers on their heads. We would drive a spike through the top of their heads to neutralize them before they were cleaned.

Late in my full summer in Cooperstown my brother Paul came up for a few weeks and stayed at the cabin. It had been unoccupied for at least three years so was in terrible shape and, as it turned out, infested with mice. Paul bought some mouse traps and set them out. Two or three weeks into his stay, Paul thought it would be hilarious to send the mouse tails back to the family in Minneapolis, so he pasted them sequentially on a roll of toilet paper and mailed it back with 134 mouse tails attached.

My mother was not nearly as amused as Paul and I were when she opened the mail. She had several things to say - most of which are unprintable in this document.

Grampa Seval had a 1930s vintage car which he rarely drove - a good thing because he was a terrible driver. He drove out to the farm one day and hurtled off the road and down the steep hill to the valley below. That was the end of his driving career. However, the car remained in the garage next to the laundry shed, to be admired by his grandchildren.

The highlight of our career in crime came when Paul and I were about 12 and 10, respectively. We were on our first day in Cooperstown and, after breakfast, as adventurous lads we headed out of the house for a day of exploration.



Friswold siblings: Paul, Fred, Kris



From Left to Right: Christine Ravndal, Kris, Paul, Fred, Seval Friswold



Top: Derrice (Anderson) Friswold

Middle: Ink Friswold

Bottom: Flossie and Sydney in front of Pillsbury Avenue House

Before we could leave the property, we were reminded by our mother that we had a little sister for whom we would be responsible. We complained to no avail, so Kris joined us as an unwelcome addition to our exploration party. One of the most interesting features of Cooperstown was the Griggs County Jail. It was a two-cell facility for a town with an almost non-existent crime rate. Occasionally someone was placed there to "sleep it off" but its use was at best occasional. Thus, it was totally unmanned and unlocked. We three went there to play and, still resentful of our babysitting assignment, it occurred to Paul and I that we could get a little freedom for our remaining explorations if we left Kris in a locked jail cell for a while. Off we went, and unfortunately, we got so engaged that we forgot about Kris. We came home in the afternoon and, upon parental inquiry, came to the realization that we had forgotten her in the jail cell. We hustled over to the jail to find her safe, but extremely unhappy. Paul and I paid dearly for the oversight - but we never again were asked to take Kris on our journeys.

On the Anderson side of the family we have extremely limited information. My grandfather, Sydney Anderson, was a lawyer who served for seven-terms as a US Congressman from Lanesboro, MN. He subsequently was President of the National Grain Millers Association, followed by a career as General Counsel of General Mills. He was an imposing figure, over six feet tall with a trim athletic body. He stayed in shape by swimming daily, generally at Lake Calhoun. We know very little about his personal background but suspect that there was some American Indian in his bloodline. He had chiseled facial features, and in the spring only had to get about an hour of sun to turn his skin a deep golden brown.

Sydney Senior was a respected, no-nonsense guy both in and outside the family. However, his image became a bit tarnished with me. Every Christmas we'd climb into our Pontiac early Christmas morning to drive over to the grandparents' abode at 2521 Pillsbury Ave. We had a detached garage, and I can still recall how cold the backseat of the car felt when we got into the car. It was warmed up by the time we got to their house, but the initial chill is retained in my memory bank. The Christmas tree was in the sunroom, with presents scattered below and around it. We could see the packages but couldn't touch anything until after breakfast - an interminable wait for a five or ten-year-old kid. The wait was made excruciatingly painful by the

adults indulging in coffee after breakfast - a total waste of time from my standpoint. Then the table had to be cleared so Emma, the housekeeper, could start hand washing them. (they also had an ice box, serviced a couple times a week by the iceman who came with a rubber shoulder sleeve for the block of ice slung over his shoulder with a huge tong.)

Only after the coffee was finished and the dishes cleared, could we go into the living room to start the distribution of gifts from under the tree. A memorable and exciting time!

Later we would be back at the huge dining table for Christmas dinner which featured pheasant. One year I complained about the cruelty of killing wild animals for our selfish benefit. I was assured by my grandfather that the pheasants were domestic farm animals - not hunting victims. His credibility was later shattered when we discovered buckshot in the pheasant meat.

My last memory of Grampa Sydney was when I surprised him on a trip to the bathroom where he was undressed and self-administering a morphine shot to deal with his cancer pain. He was embarrassed - as was I - and he quickly shooed me out. A short time later I was impressed to see a black chauffeured limousine pull up to the curb and a stately occupant climbed out. It was James Ford Bell, CEO of General Mills, calling on Grampa to pay his final respects. Gramps died a few days later and I experienced my second funeral at the age of 11.

Grandma Flossie was a character. She was fiercely independent and did her own thing. I vividly remember sitting in the back seat of her yellow Oldsmobile sedan as she drove 70 miles an hour down Lake Street! I was terrified and vowed to myself I'd never drive with her again. Her name was Florence Bonaparte Douglas Anderson. We were told she was a descendent of the Black Douglas clan, a thieving tribe that marauded the Scottish/English border and terrified those passing through. We suspect from her middle name that she had some French blood as well.



Fred's maternal
grandparents Sydney
and Florence Douglas
Anderson





Fred's Uncles
(Derrice's
brothers) - Alan
(left) and
Sydney Jr.
(right)



When Grampa Sydney died, we rented our house at 5108 29th Ave to the Kennedy family, good family friends who were in between houses after a tour of duty in Tokyo with Northwest Airlines. We moved in with Gramma Flossie to care for her after a diagnosis of bone cancer. She was an avid card player - she and Grandpa played bridge together and she was a fierce competitor. She taught me to play Gin Rummy but had a cardinal rule that she never played cards without a stake. I was getting an allowance of \$1.00/week and we played for 10 cents a game - double on skunks. I got my allowance on Saturdays and generally had lost all of it to her by Tuesday or Wednesday. Eventually I got good enough to stretch my allowance out to the following weekend, but I often had to float a loan so I could go to the Saturday movies. For her last weeks, she was in Northwestern hospital, and I would ride my bike down 28th street to visit her. She died when I was thirteen, and we moved back to 29th Ave so I could start 9th grade there.

The Andersons had three children - Sydney Jr., Derrice Ernestine, and Alan. Syd had divorced his first wife Helen, who had become a valued family member, and consequently he was held in some disgrace by the other family members. He had two boys with Helen, Syd III and Robert. He moved to Atlanta with his new wife Ruth and the boys accompanied them. Syd III was a smart, serious young man who became an engineer and worked for Scripto for a career. Bobby got off track with the divorce and ended up in and out of trouble.

The first night we moved into the Pillsbury Ave. house, Bobby and my parents drove over to have dinner with Bobby's mom Helen and her husband, Marshall Sigford - a wonderful, friendly guy that everyone liked. On the way home, they got T-Boned by a speeding teenage driver and almost died. All three were in the hospital for an extended period but ultimately fully recovered. Later in life, when Bobby grew out of his rebellious, hell raising stage, he settled down, avoided alcohol, married a very nice lady named Honey, and raised a family.

Alan was the baby in the family but was over six feet tall with a muscular build. He was in combat during the Second World War and it was a shattering experience. I vividly remember his homecoming from the war. The adults gathered in the living room for a homecoming celebration while the children played, and I looked over to see Alan sobbing uncontrollably as he described his experience to his family. I was shocked to

see an adult cry for the first time in my life. Alan struggled for a bit, but married Frances, a wonderful mate. They had a miscarriage on the first go - we had received a graphic letter describing the experience of a still-born baby and the pain from it. They subsequently had two girls and a boy - Louisa Kay (L.K.), Patty, and Alan Junior. Uncle Syd had hooked up with Chrysler Air Temp - the air conditioner manufacturing division of Chrysler Auto - and he got Alan connected as well. Alan also spent a career with Chrysler Air Temp, ending up living in Houston Texas.

I got a lesson in geography when attending a business conference in Phoenix and decided to visit Alan in Houston while I was in the area. Alan had a leg amputated because of diabetes, and it seemed like a good idea to visit him in the hospital. After I got everything booked, I came to the realization that Minneapolis, Phoenix, and Houston represented a triangle with equal sides. My trip to Houston was delayed by a thunderstorm, and I ended up spending a whole day getting from Phoenix to Houston. However, it was good to see Alan and reconnect with his family. With the diabetic complications, Alan died relatively young. One daughter was similarly affected. Frances stayed in Texas and was joined by her mother Sadie, a long-time family friend from Minneapolis.

So much for my antecedents. I've always considered myself to be Norwegian, and always felt like an immigrant as a second generation American. My dad spoke Norwegian with his parents when he didn't want me to know what was going on. I thought it was neat to have a secret language and looked forward to the same in my adulthood. I ended up taking Latin in Junior High - a dead language - and now my kids and grandkids speak Swedish, Spanish, or a Slavic dialect when they don't want me to know what's going on - I'm still left out!

When Steve graduated from high school, he and a friend spent a summer traveling Europe and ended up visiting our Aunt Hansina in Stavanger, Norway. He also met other relatives and that visit set the table for his return to Norway after college when he worked as a bartender at the SAS Hotel in Oslo. He connected with all the Ravndal relatives, including Else Marie (Ravndal) Hognestad Johnson in Tonsberg. That year Barry was studying in Jerusalem and joined Steve and two friends (Mark Jacobson and Gary Lee) for Christmas in Tonsberg and became friends with Else Marie's family - including husband, Jonas (now deceased), and children Cecilia, Kjetil and Sunniva. All our second-gen family members have



Norwegian Flag
Hanging on Home in
Old Town - Stavanger
Norway



Jonas and Else Marie
Christmas 1982



Steve at his Apartment
in Norway - 1982

now traveled to Norway and met their generation of cousins. Sunniva (now Johnsen Fisknes) and her family joined us for Christmas this year (2017) - what an intergenerational blessing. She is a Pastor in Norway and was joined by husband Gjert, and children Mie, Ella, and Ine.

We met other Ravndals in Stavanger - Turid and Nils Maseidvag (now dec). Interestingly, we met their son Finn when Steve brought him home for Thanksgiving as a fellow student at St. Olaf - we didn't learn till later that his mother was a Ravndal. Finn's siblings are Marit and Torunn. We also met relatives in Algaard, where we picked up the lace curtains now hanging in the cabin loft at our Hayward home.

On that trip to Algaard we also passed through the adjoining town of Lura. Lura was the name of my Cooperstown cousins who owned a farm near Cooperstown, the place I spent most of my time as a youth since our farm was rented out. Erling and Jeanette were cousins in dad's generation, with children Sonora, James, Laura, Mae, and Robert - as the caboose. The two oldest were adults when I was growing up and I didn't know them well. However, Robert was a close partner in crime with whom I had a love/hate relationship. We had a huge amount of fun together, but there was always a little city boy/country boy tension between us. He wasn't nearly as book smart or city smart as I - and clearly, I didn't have any serious knowledge about farming and the local community. Thus, we both played together and, on occasion, fought with each other. One day we were sitting on a rafter above the grain shed which stored small grains - either barley or wheat. We got into a pushing contest, fell off the rafter into the grain pile below, and continued a wrestling match in the bin. The grain dust infiltrated every orifice, so there were only losers - no winners - of the wrestling match. It took a couple days to completely rid ourselves of the itchy-scratchy grain dust that had accumulated in our bodily apertures. Not one of our smarter moves.

I gained a much greater respect for Robert on another occasion when we were thirteen. He and I were assigned the job of shoveling the manure out of the cow barn in the spring. We had several weeks of accumulation, so it took us a whole morning to shovel it out and load it onto the manure spreader. The good news was we then got to drive the open-top Jeep to which the manure spreader was attached out to the field to spread the manure. He and I fought over who would drive the Jeep to



Top: Sunniva's family visiting Edina for Christmas 2018; Gjert, Mia, Ella, Sunniva, Ine

Bottom: Maseidvag Family in Stavanger; Torunn, Marit, Turid, Nils, Finn

the field and his logic prevailed since I didn't know where we were going or how to spread the manure. Thus, our compromise was that he would drive to the field, I would open the gate and get back on the manure spreader, and then he would drive across the field with the manure spreader in tow. On the wave of his arm, I pulled on the handle tipping up the load which gradually poured out onto the field. At the opposite fence he waved again, and I pulled the handle back to level the load while he turned around. On the trip back across the field I again tipped the load up to finish dumping it but then got a big surprise from my country cousin. Instead of going up a fresh strip on the field, he went back over the same strip and floored the accelerator. The wheels slipped on the fresh manure, kicking it back on the operator of the manure spreader - me! I vividly remember the sound of his laughter over the roaring engine and the smell of the manure that covered me from the bottom of my feet to the top of my head - I was literally brown from head-to-toe by the time we traversed the field back to the gate. I was furious but totally helpless.

Then came the worst of the experience - due to my moist and smelly condition, I couldn't get into the Jeep to take my turn driving it home. Robert got to drive both to and from the field while I sat on the manure spreader. Then things turned even worse. The adults were appalled at my appearance and made me clean off in the horse trough, the water in which was only about 40 degrees, having been pumped from deep underground. Since the water cleaned off the manure but not the smell, I was also declared unwelcome in the house and had to sleep in the hay barn for a couple of nights. After that experience, I had much greater respect for my country cousin.



Top Left: Erland Frisvold and sons Paal J. (left) and Eian (right)



Top Right: Erland Frisvold with wife Titten and Barry



Bottom Right: Steve's landlord, Dordi Johansen

My last experience with Robert came a couple years later. His oldest sister, Sonora, was the ugly duckling of the bunch. She was single until she, at age of about 35, became engaged to Ralph - thin pickings himself with poor vision and a gimpy leg. After the summer wedding, we all gathered to celebrate before the newly married couple drove off on their honeymoon in their Nash sedan. Robert and I thought it would be really funny to put limburger cheese on the exhaust manifold, so it would be at its smelly best a few miles down the road as the manifold heated up and melted the cheese.

An hour or two after their departure, Sonora and Ralph arrived back at the farm on foot. A mile or two down the road they had been overwhelmed by the stink and were unable to continue. Consequently, they spent their wedding night back at her parent's farmhouse with all the rest of the wedding party.

For some reason, the adults in the family failed to see the humor in the situation. They immediately started looking for Robert and me (how did they know?) and we were kicked out of the house. Since there were no spare beds to be had, Robert and I were ignominiously banished to the barn to make our beds available for the married couple. The next day we were assigned the task of retrieving the automobile sitting at the side of the road. We used screwdrivers to chisel the melted cheese off the manifold, and then drove the car back to the farm so the happy couple could continue their honeymoon journey. Robert and I stayed on everyone's s**t list for a long time. Robert later went off to the military and we lost touch.

That pretty much ended my interface at the Luras, although we were welcomed back many years later when we took a family trip to Canada in a Winnebago with the Elder family. We stopped in Cooperstown and had a late lunch with Jeanette and Erling. (Our kids went out into their garden and for the first time saw that carrots grew in the ground - an astounding discovery for city kids.)

Steve also connected us to the Friswold cousins descended from Uncle Paul who cared for Grampa Seval in his youth. Paal Friswold was a general in the Norwegian Army and Norway's delegate to NATO. We only met him once. His brother Erland, however, became Steve's guardian angel on his stay in Norway. He took Steve to the hotel assigned to him by SAS and immediately concluded that no relative of his was going to stay there. He introduced Steve to his friends Dordi and Bjarne Johansen, who had a spare basement apartment and became



Left: Fred in town of Lura on one of his trips to Norway

Right: Friswold family visiting Jeanette and Erling Lura in Cooperstown



not only his landlords but valued friends. He also was introduced to Erland's sons, Paal and Eian, with whom Steve became fast friends. Paal represents Norway at the E.U., and lives in Brussels. Eian is still in Norway and stays in touch with Steve. We visited with Erland and his significant other - Titten (Elizabeth) on several occasions before their deaths a few years ago. Marie has commented on how similar Erland and I were, in physiognomy, gestures, speech etc. despite being distant cousins once or twice removed.

We made a family trip to the Olympics in Norway in 1994. It was a real highlight to connect with several relatives during that visit, and it built on our established relationships and feeling of our Norwegian Heritage.

After Steve made the initial relationship inroads with our Norwegian heritage and our trip to the Olympics, several Friswold family members have made return visits to the homeland and kept the relationships alive. Many of the Maseidvag family have also been to visit Barry in Boston. Barry continues to be in contact with all of the Friswold, Maseidvag, and Johnsen families, as well as with Steve's old landlord, Dordi Johansen. He has reached out to the extended clan with a request to keep our international ties alive in years to come and expand our relationships to the next generation of our mutual heritage lines. All seem to be in solid agreement with that plan.

The next generations of Friswolds are more Swedish than Norwegian. Aisha grew up in Sweden and family members travel to there regularly, as well as to Montenegro where her family roots originated. Steve and Aisha's children are all fluent in Swedish (and a Slavic Dialect), and Alec recently did an internship semester in Gothenburg. Cyndie's son Julian did a semester of college study in Sweden. Barry and Ben's spouses have Puerto Rican and Jewish heritages, respectfully. As reflected in a plaque in tribute to Seval at the Norway House in Minneapolis, our Norwegian heritage has largely come to an end with the grandchildren's generation but has been an important factor in what got us all here.

frf 6.12.19



Top: Fred and Marie at Lillehammer Olympics 1994

Bottom: Marie and Fred with kids Cyndie (and husband John), Steve, Barry, and Ben in front of a "spark" (Sled)



Florence and Sydney
Anderson

Adult at Eleven Years Old

Growing up fast can be bad or good - but we don't usually have a choice. Conducting a life on your own before full development of the prefrontal cortex can bring disastrous results - our jails, treatment centers, and maternity wards are full of troubled young people who had exercised no judgement or bad judgement.

For better or worse, I became an adult as an eleven-year-old. My maternal grandfather Sydney Anderson died of pancreatic cancer when I was 10. I remember walking into the bathroom and found him there mostly unclothed and administering a morphine shot. He was embarrassed and cussed me out - so I made a quick exit. Not long after, James Ford Bell, CEO of General Mills, showed up at our curb in his chauffeured black limousine. He was making his last call on Grampa, who served as General Counsel at GMI. They were long time colleagues and friends, and Bell came to offer his last respects. Not long after, I attended the second funeral in my lifethe first was that of my other grandfather, Seval Friswold who died when I was 8.

At that time my grandmother Flossie (Douglas) Anderson had been diagnosed with bone cancer, incurable but only gradually taking over her body. With Grampa gone, we decided to move our family from our home at 5108 29th Ave. to move in with Gramma Flossie at 2521 Pillsbury Ave. to help care for her until her death. We moved in on a pretty fall day and prepared for life in a new location.

That night mom and dad went out to visit and have dinner with my Aunt Helen (first wife of Uncle Sid Jr.) and her husband Marshall Sigford. Later that night Grandma Flossie told us shed had a call from the police to advise that mom and dad had been in a terrible car crash and had been taken to the hospital by ambulance. The next day we learned they were both in ICU and it was uncertain if they would survive.

That was a life changing event for an 11-year-old. Both grandfathers had passed, and the grandmother I was now living with was dying. My other grandmother lived in the small town of Cooperstown, ND, and of an age where it was difficult to take to take care of herself - let alone three kids. The uncles and aunts lived in Georgia, Indiana, and California so they didn't represent a realistic option.

The rest of the family situation was challenging. I had inherited the majority of book smarts genes. My brother Paul got short-changed on book-smarts but got 100% of our collective mechanical aptitude. He was two years older and attended Vocational High School (now long closed) studying auto mechanics. Paul was troubled from an early age and suffered from an acute acne condition - compounding his issues. (Paul was later diagnosed as paranoid schizophrenic.) In any event, I was quite aware that Paul would have a hard time caring for himself and would not be an effective source of help for me or my sister. My sister Kristin was five years younger and, if our parents did not survive, clearly would be solely dependent on me. This was the biggest challenge of my young life.

I did some deep soul searching, and finally concluded that if our parents died, I would have to take responsibility for Kris and figure out the rest. Just a concept, no plan. That was the day I became an adult, with responsibility for the outcome of both our lives. A lot of responsibility for an eleven-year-old.

This insight that I had to be in control of my own (and Kris's) lives never left me. Since that time I realized two facts of life. The first was that there are uncontrollable events in life (like a car accident) over which we have no control - life is a crap shoot. Secondly, I needed to take on the task of managing my own life without the expectation that anyone else would help me out. I needed to be self-reliant and self-sufficient.



Left: Sister Kris

Right: Derrice and Ink with Paul, Kris, and Fred

This attitude shaped the rest of my life - for better or worse. It made it more difficult to rely on others or take help from them. However, it eliminated the possibility of blaming others for my misdeeds or mistakes or circumstances - and clarified who was responsible for my successes and failures. I was the man.

As it turned out, both parents survived after long stays at Northwestern Hospital (now Allina). I took a lot of bike rides up 26th or 28th streets to Chicago Ave. to visit them in the hospital - and later to see my dying grandmother. But that's another story.

frf 10.27.18





My Brother Paul

My brother Paul was two years older than I was, and our relationship was – complicated.

Our early years were uneventful. Our parents were both smart and well-educated: dad was a dissertation short of a Ph. D. and my mother had an undergraduate degree from Brenau University in Gainesville GA (founded 1878) and a Master's Degree in Speech Therapy from Northwestern University.

Paul and I were depression babies, born in 1935 and 1937, respectively. We were both at Keewaydin Elementary School during the war years, so our recollections are more oriented to growing up during the WW II than in tough economic times. Both gas and food were rationed, but because Dad's job required him to travel to see outstate schools, he got extra gas stamps. We had books full of ration stamps which we turned in whenever making a purchase.

Dad was gone to London for a couple years during the war, so Mom had to contend with two precocious boys and a baby. Neither of us boys were really manageable, so she was under a lot of stress managing the family and household on her own.

While we had a detached garage on the back of our lot, she parked her car on the street in front of the house. She later told me it was her connection to sanity – she could look out the front window to see the car and have the knowledge that, if the kids got too bad, she could get in her car and drive away. Good for her mental health!



Fred and Paul

Paul and I were different in almost every way. He was strong and stocky, while I was undersized in both height and weight (I was the smallest kid in my class until 8th grade, when Denny Durrigan displaced me for that honor.) Paul had exceptional mechanical skills - I had none. I had excellent book learning skills, while Paul struggled at school. Paul matured early, but the result was a near-terminal case of acne from 6th grade on. I had some zits, but Paul's acne scars would be with him for life. For different reasons, we were both sensitive to our outward appearances and we compensated in different ways.

For many years, Paul and I shared a second-floor bedroom - initially in a bunkbed which was later separated into twin beds. One very hot summer Paul and I both got the measles - and suffered greatly. I had red bumps in my ears and mouth as well as on the rest of my body. We had no air conditioning, so the heat was oppressive. Several days into the disease my dad came home with new shorty pajamas from Sears Roebuck for each of us. I can still remember how cool and comforting it was to put on the new, cool pajamas and the comfortable feeling as they slid across my mottled skin.

It was apparent that Paul wasn't as smart as his little brother and it bothered him. However, he was physically dominant - and thus I was kept in place. Occasionally he would punch me out to keep me in my proper place. When Paul got to Junior High (now middle school) he moved to his own bedroom on the first floor. One day, I offended him - I think I went into his first-floor bedroom without permission - and he chased me through the house to punch me out. I ran into his first-floor bathroom and locked the door. He threatened me with serious bodily harm if I didn't come out and take my medicine,

but I remained locked in the bathroom for a couple hours to make sure he had time to cool down.

Paul had a tendency to be a bully. The Hermans lived next door, and their oldest son Jack was a frequent target. I had nothing against Jack but was sometimes complicit in Paul's initiatives. Jack was a year younger than I and a couple years older than his adopted brother Peter. One day Paul and I were fooling around with a BB gun pistol which shot a very small projectile. You could hold it a foot from your hand and a shot wouldn't break the skin. Paul thought it would be funny to shoot Jack a couple times, knowing that it wouldn't hurt him seriously. Jack was a crybaby and his parents, John and Bea, were very protective, so the incident led to a confrontation with Jack's parents and a shouting match in our front yard. The incident was not conducive to neighbor relations.

(Peter hung himself from a tree in a vacant lot when he was 9 years old. It was a neighborhood tragedy with no good explanation. Some thought it accidental, but the smart money bet on suicide and the speculation was that Peter was gay and couldn't handle it.)

When I was in fifth grade Paul and I had a falling out. There was a neighborhood bar named Cloggy's that had sponsored neighborhood sports teams for many years. It was a real badge of accomplishment to wear a Cloggy's Jersey. I decided to try out for the Cloggy's baseball team and Paul did also. He was slow, pudgy, and not particularly well coordinated and did not make the initial cut. I was undersized but highly motivated, quick, and had good hand/eye coordination which would serve me later in life when I finally grew up. In any event, I made the initial cut and was invited back for the second day of tryouts. I was proud and excited about the possibility of making the team when Paul - in a fit of jealousy - threatened to tell Cloggy's that I was under aged for the team (I was young for my grade) with potentially grave consequences for cheating. Unable to face the embarrassment of disqualification, I didn't go back to tryouts to pursue my dream of wearing a Cloggy's jersey - with regrets to this day. It took me a long time to forgive my brother for this dastardly deed.

As we grew older, our lives diverged, and our relationship improved. Paul's jealousy gave way to pride in his little brother. I liked doing fun things with my older brother.

Paul's mechanical skill led him to build a go-cart in our garage. It had a lawnmower engine but, built on a frame with just a drivers seat and no body structure, it was very fast. Starting from the front of our house (third house from corner), it could hit a mile a minute before getting to the end of the block.

We'd typically race around the block as fast as we could go and time who could make it the fastest.

There were some neighbor complaints about underage drivers and excessive speed, which Paul and I largely ignored. One day, after a fast run around the block the police showed up at our garage with intent to issue a citation based on our neighbor's complaint. We denied the allegation and pointed out the cops hadn't witnessed any alleged violation and couldn't prove it - let alone identify which one of us was driving. They went away disappointed and angry - with a strong warning about what would happen if they did catch us in the act. A while later Paul sold the go-cart and moved on to new adventures.

Paul elected to go to Vocational High School although we lived in the Roosevelt district. Vocational was located downtown and served as an alternative for high school students interested in learning a trade instead of preparing for college. He majored in Auto Mechanics and bought a 33 Plymouth which he then chopped, channeled and souped-up. It ran faster than snot - in summer at our farm in N.D. we would take turns seeing how fast we could slide it around turns on a gravel road without losing traction and going in the ditch (answer: about 70 miles an hour)

In his late teens Paul decided to build a speedboat. He built it from scratch starting with a fiberglass kit, painted it red, and bought a used outboard motor. We put it on a trailer and spent much of the summer waterskiing on Lake Minnetonka with a friend of Paul's. We found a grocery store that sold hamburger for 33 cents/pound so after a day on the lake we'd buy three pounds of hamburger - make six burgers - and finish them off with a cold drink. That made a great day!!

In his late teenage years Paul had a series of troubles - and then was diagnosed as paranoid schizophrenic. Dad died in 1958 so mom had to deal with Paul's problems on her own. In 1959 mom bought a duplex in Richfield; Marie and I and the kids moved into one side of it. A year later mother and Paul moved into the other side. Little was known at that time about schizophrenia and treatment options were limited - and limited in effectiveness. Paul's behavior



Duplex in Richfield. Derrie and Paul lived on the left. Fred, Marie, Cynthia, Steve, Barry, and Michelle lived on the right.

was erratic hallucinations alternating with periods of lucidity. At one point my mother concluded that Paul needed to be hospitalized but she couldn't face the pain of it. She arranged with the court to have him committed, and one day asked me to stay with Paul until the Sheriff arrived because she couldn't bring herself to do it herself. I had to sit with him for several hours until the sheriff finally arrived - and then explain to him that he had been committed and would have to leave in the custody of the Sheriff. It seemed a dishonest thing to do - unbeknownst to Paul - and I've felt guilty about it ever since. He never chastised me for my complicity, but I never felt good about it. However, I don't know of a good alternative and clearly, he needed to get help. When he finished about three weeks at St. Peter he was on meds and returned to normal activities, but he was in and out of trouble - and treatment facilities - for the short remainder of his life.

Paul worked as an auto mechanic and other jobs - but automobiles were his love. He got in with some racing buddies and spent time on the racing circuit. One day he was at the Armory for a race meet and got hit by one of the race cars - he ended up with serious injuries and an extended stint in the hospital. He recovered physically - but his mental problems continued.

Unfortunately, his racing buddies were also into drinking and bar-fighting which led to additional problems for Paul. He had a drinking problem and brought home a black gal (who was for hire) to meet his mother - probably mostly for shock value. Paul had serious ups and downs - and his life was not going anywhere good.

In the summer of '64 or '65, I got a phone call in the middle of the night that my brother had been killed in a car crash. He had visited our aunt and uncle (and cousins) at Lake Vermillion and was driving back to the Twin Cities. He was reported drunk and had been thrown out of his car at relatively low speed (no seat belts in those days). I drove up North with Tex Norton, our lawyer and family friend, to fill in the details.

We then arranged a quiet funeral. I was 27 years old, my grandparents had all passed and I had lost my father at age 21. I had four young kids and our youngest daughter was soon to be diagnosed with leukemia. Tough times.

frf 6.29.19



Drake

I don't remember if Drake was his first name or last name - but I remember him well. He was good looking with an athletic build - not oversized but strong for a 7th or 8th grader. Despite an attractive appearance, there was something off about Drake. He was ominous in some inexplicable way. Without any solid reason, I didn't trust him and generally avoided him. He lived several blocks away and didn't hang with my pals, so avoiding him wasn't hard to do.

My best friend was David Fields a swarthy, good looking guy who lived about three blocks away. We often walked to and from school together. He was sweet on Sally Johnson - whose best friend and neighbor was Corrine Anderson. Since David and Sally were an item, Corrine was sort of my girl, mostly by default.

One day the four of us walked home together from Jefferson Junior High School. 26th Street brought us collectively toward home, with David and Corrine just south of 26th and Sally and I just north. On this sunny afternoon we stood on the corner of Pleasant Avenue and 26th and shot the breeze before breaking up and heading toward our respective homes. Then it happened.

Drake rode up to us on his bicycle - an unusual circumstance since he didn't live in our neighborhood - and we never saw him outside of school. He came up to us like we were buddies and wanted to show us his new acquisition - a six-inch hunting knife, of which he was obviously proud. He wanted to demonstrate how it worked and suggested David or I hold a book in front of us while he struck the book with his knife. That didn't make sense to me - I told him I had no interest in his proposition and discouraged David. For a reason I will never understand, David thought it was an OK thing and held the book in front of his abdomen with both hands, with the expectation that the thick school book would totally protect him. The next thing we knew David had a six-inch blade sticking out of his belly. Drake acted like he was shocked, pulled out the knife and rode away on his bike. The girls screamed and David fell to his knees with a grimace from the growing pain from his wound. Corrine ran toward home to call in for emergency help while Sally and I tried to be of assistance. As the police were arriving David suddenly jumped up and starting running - he reached the nearby alley where he fell to the ground writhing in agony. His intestines were protruding from his stomach when the ambulance arrived.

They carted him off to the hospital while we stood there not knowing whether he would live die. A day or two later we learned that he had major surgery but was likely to recover. He was out of school for several weeks but then showed up at school. The surgical incision - which he was proud to show off - ran from hip to hip across his abdomen. It was a beauty!

I never saw Drake again. It seems likely he spent some time in Redwing, a southern Minnesota town which housed the reform school for male miscreants.

Frf 10.26.18

Dunvilla

For several summers our family vacationed at Dunvilla - a resort on Lake Lizzie near Pelican Rapids, MN. Roy Dunn was a political pal of our Grandfather Sydney. They both had been active in Republican politics for many years - they were colleagues and friends. Roys dad had acquired the resort around the turn of the century, as well as the farm just across the highway.

I don't know if we paid for our stay at Dunvilla - or if grandpa did - or if it was a gift from Roy, but we sure had a lot of fun. Our Anderson cousins - Syd III and Robert - were also in camp and an important part of the experience - much to my chagrin.

While the farm and resort were privately owned, Roy had enough political influence to get Dunvilla designated as a postal stop, just like a town would be. Thus, you could address a letter to Dunvilla, MN. We stayed at cabins located back from the beach. The beach stretched around the lake, and then ended in a weedy area with cattails, lily pads and a variety of wildlife. We were cautioned to stay out of the weeds but did a lot of exploration there. In addition to frogs and fish, the area was occupied by a variety of snapping turtles who were fun to chase. One day, my brother Paul tried grabbing one but instead got grabbed - the snapper got him between the thumb and forefinger on his hand. He ran screaming for help with the turtle hanging from his hand and we gathered around him and tried to pull the turtle away but to no avail. Finally, someone got a knife out of a cabin and cut the turtles neck off—but the head stayed in a death grip on his hand. Eventually the head was pried off, but the damage was deep - it took weeks for his injured hand to heal and he had a permanent scar. I had never seen anything like it - and felt a little superior for avoiding that experience personally (despite having caught turtles many times.)

However, the biggest tragedy of Dunvilla was the discovery that my cousin Syd was dating my sweetheart Phyllis. One year when I was 9-ish I had a big crush on one of the cleaning crew. The staff was made up largely of girls of high school or college age working at the resort for the summer. Phyllis and I flirted virtually every day and I knew we had a special relationship.

Toward the end of the vacation I discovered that my cousin Syd had been spending time with Phyllis at night - after I had gone to bed. I was incredulous that Syd would be so disloyal as to date my special girl - and it took years for me to forgive him.

While beach activities at Dunvilla were fun, I preferred to spend time at the farm across the road. I'd go over to the farm in the morning and ride on the tractor out to the fields with the farmhands. Often, I had a chance to drive the tractor, a great experience for a 10 or 12 year-old. Later in the morning the ladies would bring out coffee to us. The coffee was hot so we'd tip the cup to pour coffee into the saucer so it would cool faster - field breaks were short so we could get back to the work at hand. My folks never understood why I preferred to work in the fields instead of having fun on the beach, but I liked being with the adults and doing grown-up work. I was in my element being a part of a work team!

We had another family friend - a colleague of grandfather at General Mills whose name escapes me - who invited us to his lake place for a couple summers. Polio was breaking out in the Cities and getting out of town seemed like a good idea. Once again, there was a farm behind the cabins so my brother and I would crawl through the grassy fields looking for garter snakes. We'd tuck the snakes we caught into our shirts and then pull them out to scare the girls - we loved to hear them squeal. We also caught frogs in the field of grass, but occasionally a snake would beat us to the frog - to our surprise!

There was a barn at the end of the field behind the cabins, as well as a chicken coup at our end of the field. One day there was a calf in the field who was friendly and curious about the two boys playing there. Suddenly, we saw a cow jump through the barn window and come running hell-bent for us, sensing potential danger to her calf. Paul and I started running the other way but were no match for the speed of an angry cow.



Fred

We got as far as the chicken coup - the roof of which was far over our heads - but we made an incredible jump up to the roof - a feat we couldn't repeat in a million years. Our fright apparently gave us super-powers to leap that high!! We were safe on the roof for an hour or so, when finally the cow gave up on catching us and wandered off with her calf. We made a quick escape over the fence and back to the cabin with another great story to tell.

The well-endowed lady next door liked to walk around in her brassiere and panties - another treat for the brothers Friswold.

frf 10.19.19



Fred, Kris, and Paul



Fred's Framed Basketball Jersey hanging in his office

Developing Early Values

My life and values were impacted by three organizations I was exposed to as a youth: church, cub scouts, and the Y. My dad wasn't much for churchgoing, but mom belonged to Minnehaha Methodist Church and we kids went with her. I was active in Sunday School and played one of the lead roles in a Christmas Pageant. Those church experiences got me into thinking about the meaning of life and what I wanted to do with mine. It didn't give me a lot of ready-made answers but put me on a track to seek them out.

My boys confirmation class (yes-we were segregated from the girls) had 100% attendance every Saturday morning. That could have had something to do with the fact that we had a basketball game right after each confirmation class, participation in which was mandatory if you wanted to be in the game. I never missed a meeting. Or a game. I later played on the church team-my jersey was framed and hangs in my Edina home office.

Cub Scouts was also a big deal for a few years. My mom was Scoutmaster for a year, and we had good experiences working to get badges. However, as we transitioned into Webelos (kind of a middle school between Cubs and Scouts) our efforts kind of petered out. Our move to Pillsbury Ave in 1948 brought all the previous activities to a close and we moved on to new ones.

In about third grade I got involved in Gra-Y at Keewaydin Elementary School. On Saturdays I also took a streetcar downtown to the main Y on LaSalle.

I took swimming and boxing lessons (I trained hard but lost my first boxing match and ended my career in disappointment.)

At Pillsbury, I lost all my connections and a lot of my direction. At Jefferson Jr. High I was in a transitional neighborhood - lots of nice, old houses but transitioning into boarding houses and apartments. We were between downtown and the railroad tracks (28th Ave.) South of Lake Street (30th) were the newer, nicer neighborhoods. The rich kids from Kenwood had no time for me so I fell in with the kids in my neighborhood - most from broken homes. I started smoking and found other ways to get into trouble. I knew the Bryant Precinct by name - and they knew mine.

My dad had a good friend who was a bigwig at the Y - Lindsey Cedarblade. That connection led to Paul and I going to Camp St. Croix for several years - on the St. Paul side of the City. I was small and weak - but had to progress from Minnows up through more advanced swimming classifications until I got competent in the water. I came to love watersports and ended up as a scuba diver, sailor, and Watersports Safety Director at Wildwood (the kids had to be tested by me to qualify to drive the boats.) After finishing High School, dad's connections at the Y were helpful in getting a camp counselor job at Camp Warren. In addition to being Cabin Master of Cabin 8, I taught rifle marksmanship and ran the recreational field sports program - kick ball, dodge ball, etc. All these were great "coming of age" activities - one positive step led to another. That's how successful lives are built.

The move back to 5108 29th Ave. was positive in all respects. I quit smoking. I had also learned - the hard way - that no matter how big and strong I grew, I could always find someone who could knock my block off. I found it was easier to excel at school than in physical fights, so I focused on studies. I got back to church - and played on the church basketball team - and my early values led me back on track.



Left: Wildwood in Hayward, Wisconsin
Right: In his element - water!



One of the joys of my high school experiences was having a steady girlfriend as a Junior - by the name of Barb. She was cute and smart a solid A/B student. Her older brother Carl went to college - but no one else in the family had college experience. Late in our junior year she told me we needed to get serious about our relationship or close it off. She wanted to get married when we finished high school and my plan to go off to college was going to get in the way. She also promised physical delights if we were to be engaged.

At that point in my life I couldn't imagine not going to college. It was a no-brainer from my standpoint, and I couldn't understand why she was not planning for college since she was a bright girl. That was the beginning of the end. She dropped me and took up with a ner-do-well in our class. She broke my heart - but not my spirit - and I had to go to the senior prom with an arranged date with someone I had no interest in. A bad night.

I went on to my Camp Warren job for the summer and went to Freshman Camp for orientation at the U of M that Fall. As I started at the U, I took with me the values I had learned at church, the cub scouts, and The Y. They have since survived the test of time.

frf 1.20.20



Derrice's Scouts - "values for life"

Dumb Decisions

We make thousands of decisions over the course of a life. Our hope for ourselves - and our children and grandchildren - is that they will learn from early mistakes and become better decision-makers over time. The big risk is that we/they make a big mistake - that takes a life or limb or leaves scars for life. We hope we and our loved ones will be lucky - or smart.

When Paul and I were in our pre-teens our parents were invited over to friends for cocktails at their home on West River Road. We were too young to be left at home alone, so we came along. We got there in the late afternoon on a sunny day and we boys had no interest in listening to grown-ups talk to each other about things of no interest to us, so we went exploring instead. We found a path leading to a ridge that extended out over the Mississippi Riverbank. The limestone formation offered a wide path across the riverbank high above the river which we felt compelled to follow to see where it would lead us. As we proceeded further out the ledge, we observed the rocks and river several hundred feet below, but the stone ridge was wide and solid - and thus inviting. Paul led and I followed - quite an adventure - but gradually the ridge narrowed to the point where it was difficult to continue. Finally, Paul concluded that it was too narrow to proceed so we needed to turn back. However, at this point the ledge was less than a foot wide, and I was unable to turn my feet and body back the other way. We were holding onto pieces of rock sticking out from the wall, but they were only fingerholds. Paul got angry because I wasn't moving back to safety and I became an obstacle to our safe return. We hung on the ledge for a long time while I tried to get the courage to move my body away from the cliff so I could turn around. Eventually I leaned away enough to turn my left foot - and body - so I could face backward and start a slow retreat. We backed off carefully and eventually got back to safety. By then it had grown dark and when we got back our parents were outraged by our long and unapproved absence. They were embarrassed since they were invited for cocktails, but not dinner, but they couldn't go home until we shed upwell into the dinner hour. We were severely chastised but extremely relieved not to be hanging on the wall at risk of falling to the rocks below.

Minnehaha Park led to Minnehaha Falls, and we spent lots of summer days in and around the river. The Mississippi riverbanks were exciting in many ways, with caves to explore and accessible bridges to climb to several hundred feet over the river. I got into other threatening situations on other occasions but exercised better judgement than the day Paul and I got hung up on the river ledge.

When we lived on 29th Ave we traversed the city alone as children by streetcar on a regular basis - something one wouldn't attempt today. I took the streetcar downtown on Saturday mornings to take swimming and boxing lessons as an 8-10-year-old. One night a week I would take the streetcar to Lake Street, transfer to the Lake Street line and take it to 27th and Lake where my accordion teacher had his second-floor studio. After an hour lesson I'd take

the streetcar back home. I never felt threatened - although it was a little scary when traveling alone at night. After two years of accordion lessons, my teacher, my parents, and I agreed I'd fully plumbed my musical talents and it would be a waste of time and money to continue. This avoided the expenditure to upgrade to a larger accordion model.

When we were 12 and 14 Paul and I went to the State Fair with the family. The rest of the family tired before Paul and I did so we stayed for more rides while mom, dad, and Kris went home. We had a great plan to take the bus and streetcar home, but we forgot to get transfers from our first bus driver and ran clean out of money. Thus, we arrived by bus at downtown Minneapolis without a sou. We walked home from downtown - some sixty blocks, arriving home about two AM. Our parents were not impressed.

When we moved to Pillsbury Ave. I was lost in a new element. I transferred that fall from Nokomis Jr. High to Jefferson Jr. High School without knowing anyone. I was self-conscious about being short and skinny and compensated with a big mouth. The rich kids from Kenwood had no reason to be interested in me so my friends came from the local neighborhood. When my grandparents bought their home on Pillsbury it was a stately neighborhood. When we moved in it was a transitional neighborhood between downtown and the railroad tracks on 28th - and many of the stately homes were converted to boarding houses. Most of my friends came from broken homes and there were unlimited opportunities for trouble. I got to know the officers at the Bryant station on a first-name basis. One day my friend "Punky" brought me over to his house to meet his older brothers who had a handgun for sale. Fortunately, I passed on the opportunity. I've written separately about Drake, who put six-inches of hunting knife into my friend David Field's belly - so I won't elaborate here. We were in the wrong place at the wrong time.

In those days we had a rivalry with the kids that were heading toward Central High - we were just up the street from West High. A prospective gang fight was scheduled at night at Nicollet Field and preparations were initiated. We made a zip gun - a rubber band actuated one-shot pistol - out of component parts. We also took our lead soldier kits and poured melted lead into a bike handlebar grip to make a weighted fist for punching opponents. Brilliant.

My father seemed totally oblivious to the brothers Friswold's activities - my mother was clearly in charge of all behavior issues. However, the week before



5108 29th Avenue, Minneapolis

the Nicollet Field, event my father miraculously came up with two tickets to the Golden Glove Finals - the biggest event of the year in amateur boxing. I explained to my brother that I had a previous commitment and wouldn't be going to the Golden Gloves event. He explained to me that he couldn't go if I didn't and that was unacceptable. He threatened my physical well-being, so we went to the Golden Gloves Finals.

I had arranged to ride to the Nicollet Field event with George McNutt, a bad dude in a grade ahead of me. It was subsequently revealed that George - then 15 - had been arrested the night of the gang-fight with a stolen car with beer and weapons in the trunk. I never saw George again - it was rumored that hed been sent to Redwing Reformatory. We moved back to 29th Ave that fall. The Golden Gloves tickets saved me a lot of grief!

Another bad decision was to start smoking cigarettes when I was 11 years old. I quit again when I got to high school but returned to smoking in college when they were giving cigarette samples to incoming freshmen and it seemed like the grown-up thing to do. After graduation I smoked a pack to a pack and a half a day until I was 44. In 1980 I quit using alcohol, and the following year I gave up cigarettes (which was much more difficult). Even though I had been physically active all my life - downhill and cross-country skiing, skating, swimming, tennis, racquetball, scuba-diving, and ten years of running - I ended up with COPD and dependent on supplementary oxygen. That first decision to start smoking carried a lifetime price.

The scariest thing for young people today is the use of mind-changing substances and vaping. When one uses, one can lose the ability to control decision-making. We are losing a lot of bright young people to addictions. With our history of alcohol issues - my mother drank too much and Ben and I have not handled alcohol well - there is a higher-than-average risk profile for other family members. I'm hopeful our grandkids will avoid exposure to these risks.

frf
1.22.19



Left: Fred
Right: Fred with Mom,
Derrice



Fred and Marie
Graduating from
University of Minnesota -
Starting Careers and
Family

J M Dain

When I was finishing my college career at the U of M, I needed to figure out where to go to work. As a Finance major, I started pursuing interviews with the trust departments of Northwestern Bank and First Bank in Minneapolis, but didn't generate any serious interest either place. I didn't know if they weren't hiring, or just not hiring me. I then interviewed Ford Motor Credit, and traveled to Chicago to visit Continental and First National banks and A.G. Becker. I liked AGB the people were great and were interested in me, but AGB was only hiring aspiring brokers. I couldn't see myself in a sales role so that discussion didn't go anywhere. I had job offers from both Chicago banks, but had some uneasiness about going down that road.

I went to the Finance Department head at the University, a great guy by the name of Ben Sutton, for advice. I told him that I was more interested in investments than commercial banking, and the banks told me lots about working hours and retirement benefits but, as a married man starting a business career, I was more interested in opportunity than employment benefits. The institutional environment at the banks felt like a slow boat to China. I wondered if he had any other ideas.

He suggested that I meet with Merrill Cohen at J. M. Dain, a local brokerage firm I'd never heard of, to do an informational interview. He knew Merrill personally, and felt

he could tell me enough about the sell side of the investment business so I could decide if that was an attractive option for me to pursue. He made an interview date for me to see Merrill down at the Rand Tower. Thus began a short but extraordinarily important relationship.

I expected to visit with Mr. Cohen for the usual half-hour or hour. We ended up talking for a couple of hours and he invited me back to meet a couple of his partners - Henry Norton, the head of Research, and Wheelock Whitney, who apparently split his time between being a broker and 'syndicate' activities but I had no idea why I was seeing him. As it turned out, Wheelock was an anointed "prince" hired with the hope he could help transition Dain from a little blue collar local brokerage firm into a full-service investment banking firm.

Henry was a bright Harvard Business School grad who led a two-person Research effort responsible for finding and communicating about investment opportunities to our brokers and clients. He had his hands full dealing with national sources of investment information and needed help in covering some of the local investment opportunities. He had another investment analyst working under him in the department - Ennis Roberts - on who wanted to go full-time into being a stock broker, working on commissions without the limitations of being on a fixed salary. Dain needed a replacement for Ennis in the Research Department, and thus an informational interview opened up an employment opportunity for me. I started working part-time as a gopher while I was finishing my senior year of college. Then I became the junior analyst in a two-man department—with no business experience and very little direction from my boss. I later described my role as the half-man in a one-and-a-half man department. Thus started what turned out to be a 32-year career building a regional powerhouse investment bank.

Had I known how small and insignificant Dain was on the local investment scene, I probably would not have taken the position. We probably had 40 or 50 brokers spread out in 8 offices in Minneapolis, St. Paul, Montana, Wyoming and the Dakotas. We traded stocks and bonds for individuals, and had two guys who traded and sometimes originated municipal bonds. That was the extent of the whole operation except the retail branch located on the first floor of the Dain Tower. Our total revenues approximated those of the local branch of Merrill Lynch, and were dwarfed by Piper Jaffrey & Hopwood up the street. Piper was a blue-stocking firm with a long and successful heritage of business community leadership.



Minneapolis - Dain Headquarters

It was a full-service investment banking and brokerage firm that was well known both in the Twin Cities business community and on Wall Street. They also had branches around the Midwest and Rocky Mountain States and had an excellent reputation.

In comparison, Dain was a scruffy little local firm led by a Jewish guy - Merrill Cohen - who grew up on the North Side of Minneapolis and quit school in 10th grade. With little capital, no investment banking, and limited research capabilities we were no serious competitive threat to anyone.

What no one else realized was that Dain had strong leadership and aspirations. Merrill Cohen - the high school dropout - was perhaps the smartest guy I ever met. His seduction of Wheelock into the business was brilliant. Investment firms can't really compete at the highest levels without being connected on Wall Street and within the business community. That requires an investment banking presence - participating in financing originated by the New York based investment banks and originating local deals. Wheelock was hired by Merrill to develop relationships with the New York "majors" and get us started underwriting new issues for locally based companies. Dain couldn't afford to pay him a decent wage, so he largely had to live on brokerage commissions while working part-time on the missional issues.

Wheelock was our secret weapon - he had an Ivy League background and was an established member of Woodhill Country Club. He had access to all the places Merrill Cohen was excluded from. These were the days when Minneapolis had the reputation of being the most anti-Semitic major city in the country. Successful Jewish people had to start their own luncheon club (Standard Club) and country club (Oak Ridge) because they were not welcome anywhere else. Wheelock knew the Piper family well and would have been a perfect fit at PJH. However, Wheelock was motivated to be a leader, not a joiner, and the challenge of building a firm he could be proud of brought him to Dain.



Fred and Wheelock Whitney

Wheelock and Merrill were as different as people can be but had a common vision. They recognized that the large NY wire-houses like Merrill Lynch had big advantages of scale. The two things they didn't have was research on local publicly traded companies and the ability to underwrite new issues for municipalities and mid-sized regional companies. This was the place where Dain could make its mark and distinguish itself from everyone else - except Piper Jaffrey, who was already established as a direct competitor. To catch up to Piper we would have to work harder and smarter—no mean task. However, for a young man who had grown up spending summers working on a family farm in North Dakota, this was a perfect environment. I was used to starting early and finishing late, and while starting with no business experience I was accustomed to studying hard and learning fast. A great place for a young man to start a career.

Analyzing local companies was a wonderful way to gain an understanding of the keys to competitive success. I got to know Red Owl and Super Valu - our two regional food chains - from the inside out. Merrill served on both Boards so my raw materials were the Board Books prepared for Directors before board meetings. They disclosed detailed financial information on each business segment - now routinely available through SEC filings but then considered confidential information that was never disclosed publicly. I had the inside track on what was going on in the wholesale and retail segments of the grocery business and I published research reports on both companies. Then came a ten-strike.

The Supermarket Institute - the trade association for all the food distribution companies - published an industry study that provided a wealth of information on all aspects of food retailing and wholesaling. Important trends were revealed, with detailed statistics to back them up. While designed to highlight major trends, it was such a long and detailed document as to be almost unfathomable, with a lot of important information buried in the appendices. Given the sparseness of corporate disclosure at the time, I found the study to be a treasure-trove of information. Dain was starting to court institutional investors with our local research, and we had a few eastern institutions sniffing around Red Owl and Super Valu. I decided to use my acquired knowledge from the Supermarket Institute study to create an industry report suitable for people with a serious interest in food wholesaling and retailing. My report turned out to be 50 or more pages long and was of great interest to the managements and boards of Red Owl and Super Valu.

More importantly, it drew the attention of some institutions with an interest in investing in the field. This helped with our nascent entry into the institutional investor market and supported our growing reputation as the best source of knowledge on companies in the Midwest. I got to personally know institutional investors from Putnam Management and other small cap investors and learned how institutional investors think and act.

This experience added an important dimension to my learning process. By that time our business had grown enough that we could afford a few print ads, one of which featured me as the "Analysts Analyst." We started to develop a reputation as the "go-to" firm as it related to not only retail and wholesale food trade but also as a quality source of information on companies in the territory. This was the backbone of our effort to expand our reach into institutional markets, domestically and abroad.

This experience also taught me the value of knowing a lot about something. The perception that I was an expert in food distribution enhanced our image of being a smart and reliable source of investment information generally. I also learned that the key to successful business positioning versus competitors was to do a few things really well rather than doing a lot of things "pretty good." Market leaders like Gillette, P&G, and General Mills could sustain sales and margins better than the multitude of "followers." At Dain we attempted to know and understand our services and customer needs really well and distinguish ourselves with excellence in meeting those needs. The "me-too" things had to be included in the package of services but the real profitability is found in being known as the best at what we do.

Our focus on research on companies in the territory solidified our reputation as "in-the-know" in the business and investment community. It also provided the base for launching our entry into corporate investment banking. I was hired as a research analyst and Dain gradually expanded this effort. Then Wheelock asked me to interview a job applicant by the name of Dale Olseth. Dale was a young man from the Mankato area who had gotten a B.S. at the U of M and also had an MBA from the Tuck School at Dartmouth, a prestigious Ivy League school. I asked what his job would be if we hired him, and the answer was "we'll decide on that later." This was an exceptional experience - it was the first time I interviewed an applicant for a job and had no idea why I was chosen to do so.

Dain's
Fred Friswald,
Analyst-Author*

1923 B.S. UNIVERSITY of Minnesota B.A. 1924
M.A. 1925 J.M. Dain, 1927 Assistant Vice President, 1932

*a modern in-depth writer

As a research specialist in the
oil and feed industries, Fred
writes for people who value facts
above plot. His talent for finding,
organizing and correlating facts

about individual companies con-
tributes to Dain's reputation as a
research-oriented investment firm.
Analyst-Author Fred Friswald's
research helps you keep informed.

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The interview took place in an office upstairs in the Dain Tower that was reserved for occasional use by senior managers with a need for confidentiality. Dale came in and we had a good general chat with no specific direction. He had joined Cummins Engine upon graduation from Tuck and moved to its Columbus, Indiana headquarters. He was a little vague on why he was interested in changing jobs, but clearly was attracted to the investment business and a move back to Minnesota from rural Indiana. He was a homely, unpretentious chap with a warm demeanor and good educational background. While he had no direct experience in investments, he had been engaged in strategic planning at Cummins so had some practical experience in the workings of a business. While he had an Ivy League education, he had none of the arrogance that often came with it, and we hit it off well personally.

I reported back to Wheelock and Merrill that I thought Dale had good potential and looked like a team player. They hired him, and I then learned he would be my new partner in launching an investment banking activity based on our research capabilities. I was also advised that they planned to hire a new business guy to lead the effort - so I would be getting a new (and undisclosed) boss. The three of us would constitute the prospective Corporate Finance Department.

In those days there was no separation between research and corporate finance. The "Chinese Wall had not yet been invented to prevent confidential information flowing unhindered to investment markets. Thus, Dale and I continued as research analysts while looking for corporate finance opportunities. In an effort to specialize, we divided the universe of opportunities by industry - Dale took the manufacturing companies and I took the rest of the corporate spectrum - retail and wholesale trade; gas, electric, and pipeline utilities; banking and finance; and service businesses of all types. I became an expert about these industries. A few months later they hired Harold Olson, an experienced commercial banker at Northwestern Bank, to lead our entry into corporate finance. Harold was older and more experienced. He had lots of connections in the business community so neither Dale nor I were offended at the hiring of Hal. He was a fun and engaging guy and



Fred's Leroy Neiman painting of the New York Stock Exchange has been a feature in the office or den for many years

he fit in with prospective corporate clients on the golf course or in their offices. Dale and I were newcomers to the business community, and I was an inside guy - hired for my analytic skills, not my connections or personal charm. Most importantly, Hal managed with a very light hand. He was a people guy with little interest in managing us or the details of our work. It turned out to be a great team with diverse skills. Plus, we had Wheelock as a secret weapon - he could get us into any door in the community.

Piper Jaffrey and Hopwood was a top-notch, high quality company with an impressive reputation as a Minneapolis based regional securities firm. While there were several "dollar-stock" firms working the lower-end of the investment banking market, PJH was the only serious competitor for mid-market businesses wanting to raise money in the public markets. However, they relied more on personal connections than the expertise of a dedicated corporate finance staff to secure investment banking business. Their preferred method of doing public offerings was to introduce the client corporation to Goldman Sachs, with which PJH had a close working relationship, and then partnering with Goldman in managing the underwriting of new securities. Thus, Piper could rely on Goldman Sachs for the heavy lifting in pricing and syndicating a new offering, with Piper sharing the management fee for making the introduction and providing local distribution for the offering. This was a win-win for Piper, Goldman, and the client company in an essentially non-competitive market.

Initially, there was no reason for PJH to take Dain seriously as a competitive threat. We had no standing, history or book of investment banking clients. We started the effort as a blue-collar local brokerage firm with two rookies, a commercial banker, and Wheelock as our total resources in entering the corporate finance field.

All the large national and international companies in our region had investment banking connections with major New York firms like Goldman Sachs - there was little need for a local firm on the team. At the lower end of the market, we didn't want to do "dollar stock" speculative deals of unproven companies. Thus, the hunting ground for investment banking clients was "mid-market" companies needing growth capital or liquidity for shareholders. By definition, these companies had well known products or services but little or no public profiles. Thus they needed to be identified and sought out - a job for aspirational, hard-working, and thoughtful guys like us.



Dain Tower

Piper was waiting for the phone to ring while we were out making calls and developing relationships. We lived on thin gruel for a long time - but we were playing a long-game. Brokerage, trading and municipal underwriting revenues supported the firm while we were developing the corporate finance business. Wheelock made a good personal living as a broker and initiated efforts to build relationships - and syndicate business - with the major New York firms. Thus, the effort was "affordable" for a small regional firm.

Our initial successes were small and sometimes painful. In our western branches, our local managers were among the most highly compensated individuals in their small towns as they earned money from both commissions and branch management. They were thus well connected to the local business communities, which occasionally exposed us to investment banking opportunities. Our manager in Billings introduced us to Buttrey Foods, a well-respected regional food retailer in the western states. My background with Super Valu and Red Owl made us experts and thus a public offering was born. Neither I nor the firm had managed an initial public offering of corporate securities, so it was on-the-job training. The offering was well received in the market place and I thought I had all the pieces of a successful offering in place until the closing.

We gathered in the Dain conference room with the company's officers, its major shareholder, and a bevy of lawyers to exchange money for securities. When the extensive documents were all signed, I called our cashier to get the checks necessary to close the deal - and he asked, "What deal?" I reminded him I had notified him more than a week ago about the pending closing, but it had slipped his mind. As a further complication, the amount of money was well beyond the ability of our little firm to borrow on an unsecured basis - thus we need to cart physical certificates of stocks and bonds in our possession across the street to Norwest Bank to serve as collateral for the loan we needed. I had to tell our new corporate client that we didn't yet have the money to close the otherwise completed deal - a humiliating and embarrassing experience I haven't yet fully recovered from. We sat and tried to make idle conversation until the checks finally showed up two or three hours later, so we could close the deal and our clients could fly back to Billings.

Despite the pain of this exasperating and embarrassing experience, it had lasting value in a couple of ways. First, I personally had done everything right in putting the deal together - including notifying our cashier of the need to prepare for the closing - but I was the one who had to explain to the client that our firm was unable to close the deal on a timely basis and take the consequent heat and embarrassment. I learned that if I was responsible for the success of the deal, I needed not only to fulfill my own responsibilities but to also make sure the whole team performed well. This lesson stood me in good stead throughout my career.

Secondly, I vowed to myself that I would never let that happen again and I went to work creating a checklist of each step of a successful public offering, right down to double-checking with the cashier the day before a closing to make sure he had done his job. This checklist became "The Bible" for our nascent corporate finance effort and was later used by scores of Dain investment bankers over the years to assure successful results and happy clients.

Other deals followed as Wheelock and Hal used their relationships and personal skills to get us exposed to corporate finance opportunities and Dale and I became the deal guys that executed the transactions. In the meantime, Dain executed on two other tacks. First, we built our research capabilities, so we became known for our expertise on investment opportunities in our region. Henry Norton led this effort initially and later Dale became head of Research. Our Institutional Sales Effort - also built from scratch - was built on this expertise. We didn't pretend to know more than anyone else about the stock market, international companies, or macro-economics. However, we were the "go-to guys" for anyone in the world that wanted to know about companies in our own backyard.

At the same time, Wheelock was cultivating relationships with the major firms in New York. He gradually got us included as syndicate members on offerings put together by New York "majors." These relationships blossomed as we originated more deals. While PJH enjoyed a special relationship with Goldman Sachs, we started bringing our corporate clients that were outgrowing our regional base to interview potential Wall Street partners we could work jointly with in meeting our clients' needs. Thus, we became a potential source of new business for the New York "majors." We established one or more joint manager relationships with most of the top Wall Street investment banking firms and became known as a good team player that more than carried our weight by providing research, trading, and relationship management on behalf of both partners. This was a winning strategy and enhanced our standing and participations with Wall Street firms.

It was also a winning strategy in securing new corporate finance opportunities. We became the dominant firm for initial public offerings for companies in our region, and over the years the "Region" expanded to include the northwest quadrant of the U.S. - with full service regional headquarters in Seattle, Denver, and Milwaukee as well as our home office operation in Minneapolis. We had more than 50 offices serving investors, corporations, and municipalities in our territory. When I retired in 1990, our corporate investment banking division was doing over \$2 billion a year in new financings, to go along with \$3 billion or more in municipal financing.

Not bad for country boys starting from scratch!

frf
10.26.18

Something's Goin' Wrong

Oh I, I got a feelin'
Something's goin' on
I got a feelin'
Something's goin' wrong
Something's goin' wrong

The lyrics from this classic song (Sammy Hagar, recorded by Chickenfoot) express an intuitive feeling, unsubstantiated by supportive facts but deeply felt.

Sometimes I get a feeling in my belly that something - source often unidentified - isn't right.

I'm an analytical type - generally allergic to decisions made from emotions or intuition, which often fronts for preconceived biases. In my early work as a securities analyst for J.M. Dain I was presented in print as the "Analysts Analyst." No room for personal feelings - "just give me the facts, ma'm."

However, I've occasionally strayed to making a decision on instinct when things don't feel right. Like the time I fired our biggest corporate client.

After we acquired Bosworth Sullivan to fill out our Rocky Mountain territory, we maintained a full service capability in our new "hub." In our strategy, that meant maintaining a regional center focusing on corporations and municipalities in the territory. After an acquisition, back office functions were consolidated at our Minneapolis headquarters because of the advantages of scale. However, in our regional hubs - Denver, Seattle, and later Milwaukee - we maintained equity research and corporate and municipal finance capabilities. This was a key aspect of our regional firm strategy that distinguished Dain from the wire-houses. We stayed connected to the corporate and civic leaders in the regions. After acquiring Bosworth Sullivan I made a quarterly trip to Denver to speak to leaders in the community about subjects of mutual interest. I was the expert from "out-of-town." We had a well-known and well-respected senior officer in Denver. Harry Lewis - who led the

regional effort and represented the firm. We were considered a local firm - but with the expanded resources of a larger firm which made us fully competitive at the highest levels.

Our Denver municipal finance people got acquainted with a major residential home developer, American Continental. While headquartered in the Phoenix area, it was a significant player in the Denver metro market. In addition to building homes, it got into the business of financing home sales by creating a mortgage banking subsidiary. This created an additional source of profits, which later became expandable through the innovative creation of a new type of financing vehicle - mortgage backed securities. The MBS industry was originally created by Salomon Brothers, followed by Merrill Lynch, and while still in its infancy was becoming a trillion dollar market. The basic concept was to package up large bundles of FHA/FNMA guaranteed mortgages and pledging them as collateral for new debt securities issued at a lower interest rate. The spread between what the mortgages yielded and what the interest rate MBS's paid was a new source of profits to the mortgage holder. Thus, Continentals mortgage banking subsidiary could hold the mortgages, pledge them as collateral instead of selling them off, and cop the spread.

Salomon and Merrill were placing MBS's with sophisticated institutional investors who could demand attractive terms. Securities available for individual investors typically offered lower yields, so we saw an opportunity to open up a retail market for MBS securities. Even after higher distribution costs (commissions and underwriting fees), we could market MBS's at attractive rates for retail investors and lower net costs to the issuer. We consulted with the bond rating agencies (Moody's and S&P) to make sure the terms of the offering would qualify for a AAA rating, the highest possible due to the FHA/FNMA guarantees. Thus began our journey with the home developer.

The home builders mortgage banking subsidiary would sell homes, issue FHA or FNMA guaranteed mortgages, and periodically package them up as collateral for a new issue of MBS's. We agreed on an underwriting spread of about 5% (3% commission, 2% for underwriting and origination), and would negotiate the interest rate on each new offering in relation to yields on other government guaranteed securities in the market. It was a win-win for everybody - more profits for the home builder, a steady source of underwriting profits for the Dain, attractive commissions to our retail brokers, and attractive, low-risk investment opportunities for our clients. It doesn't get any better than that. Almost too good to be true - a circumstance which inevitably leads to trouble.

The home builders CEO, Charles Keating Jr., was smart, knowledgeable, and tough. He dressed in \$2,000 suits, always coat and tie, perfectly coifed. He made a point of inviting me to visit him at his home in Fountain Hills so I could see what a great family man he was. He made sure I was aware that he was a big donor to the local Diocese. He was definitely what I call a "face man," who puts great effort into

presenting a good image. This complicates the task of finding out the nature of his true character. It made me a little wary - but regardless we were selling high quality securities with a government guarantee of the collateral - so what could go wrong?

Other investment banks saw the huge private placement profits being made by Salomon Brothers and Merrill and entered the market. To gain market share they needed to improve terms to attract issuers. The market expanded from plain vanilla fully collateralized AAA securities to lower levels of collateral, multiple tranches, non-guaranteed mortgages backing the MBS, etc. As competitive investment banks fought for more business by stretching terms, the quality of the market deteriorated, and the rating agencies faced competitive challenges as well. If the investment bank couldn't get the rating they wanted from S&P, it would shop the deal with Moody's or Fitch. Gradually the standards deteriorated, leading to the huge financial bust of 2008-2009. More on that later.

Over the first year or two of our relationship we sold multiple issues of MBS's, to the delight of all. The issuer became our largest corporate client in terms of commissions and underwriting fees. Our initial successes should have led to a long and collegial relationship, but this client always wanted more. He wanted to use his position as a major source of revenue for Dain as leverage in improving terms and as an entree to also doing some lower quality deals. He started talking about issuing subordinated debt to add a layer of leverage to his mortgage bank, expanding the program to include non-insured mortgages, and getting lower interest rates on our MBS issues.

Each new issue brought long and unpleasant pricing sessions where he would push relentlessly for lower interest rates on the new securities to be issued. At the same time he complained about our pooled compensation system for our corporate finance people. We pooled profits on all our deals to determine the aggregate size of annual bonus compensation and then distributed the pool based on our assessment of the performance of each participant. He wanted the person responsible for his deals - Luke Strong - to get direct compensation for deals done. This was another indication of his desire for control.

As these discussions progressed, I got less and less comfortable with where they would ultimately lead us – so I fired our biggest client.

My business associates were not universally supportive of this decision. For all the reasons above, there was a lot to lose from Dain's standpoint. We had sold hundreds of millions of dollars' worth of MBS's, all successful offerings. However, they also recognized it was my call to make so I got some flak but no direct challenges to the decision.

When Keating came in to price the next deal, I told him that we appreciated the opportunity to have been his investment banker and to pioneer the development of a retail market for his MBS's. While it had been a mutually beneficial relationship, I felt going forward it would not be a good fit and he should seek another investment bank.

He was incredulous. He couldn't imagine anyone turning down the opportunity

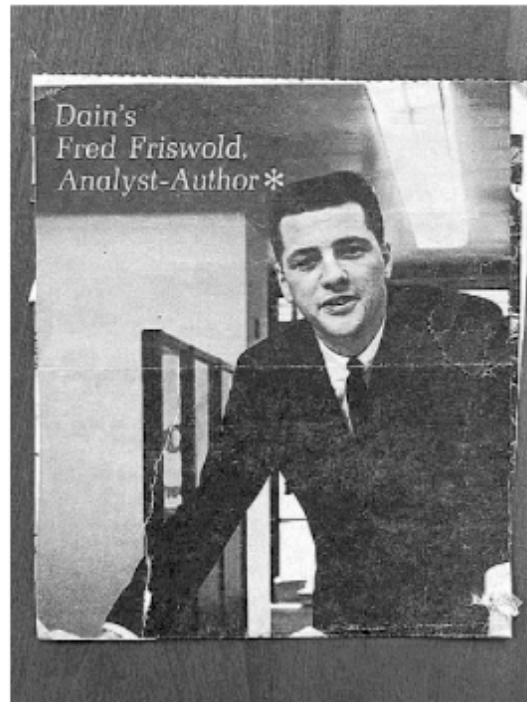
to continue to mint money. He had always been successful in leveraging his successes and said he didn't understand what went wrong. Nevertheless, I was firm in my view that it was time to part company. We would complete the current deal underway, but it would be our last. And it was.

Keating did in fact strike up a relationship with another investment bank that did a couple deals for him. Then he found a bigger and better way to pursue the opportunities ahead. He secured a controlling interest in Lincoln Federal Savings and Loan. This gave him a California based vehicle to issue subordinated debt and get better financing terms for his mortgage company.

In 1989, Lincoln S&L went broke. Keating had made large contributions to several U.S. Senators and requested they intervene on his behalf with regulatory authorities - this group of Senators were later dubbed "The Keating Five." Lincoln cost the US government over \$3 billion and left 23,000 investors owning worthless bonds. Keating faced criminal charges for fraud, racketeering, and conspiracy in both state and federal courts. He was convicted and served four and a half years in a federal penitentiary. While the conviction was overturned in 1996, Keating pleaded guilty in 1999 to lesser charges and was sentenced to time served.

Fortunately, the story has a happy ending. Every bond we sold paid off 100% for our investors, and we and our customers completely missed the Lincoln S&L debacle.

frf
11.6.17



Specialist or Generalist

I started my business career as an information junkie. As a research analyst at J.M. Dain, my job was to learn enough about each company to which I was assigned to determine if it represented a fairly-priced investment opportunity. I was looking for investment opportunities for our clients and writing reports for our brokers and clients.

In the 1950's and 60's public corporations published only as much corporate information as was required by the Securities and Exchange Commission. They avoided releasing information on divisional results, product margins, and strategy whenever possible. An analyst needed to be a sleuth, digging below the surface to gather critical information that would be helpful in analyzing the present, so we could forecast the future with some degree of validity. I combed over company literature and financial reports, got to know the critical elements and trends in the industry, and then would typically interview senior management with SWOT questions - Strengths, Weaknesses, Opportunities, Threats. The resulting information and stock pricing were compared to competitors in the same industry to see the relative value of the stocks. I was looking for attractively priced stocks and would make a judgement as to whether a stock was under, over, or fairly priced given the company's record, prospects, and stock price.

Industry fundamentals and trends underlaid knowledge about the individual companies, and I covered a wide range of non-manufacturing companies. I initially covered all the utilities (electric, gas, and pipelines) serving our region, finance and banking, food wholesaling and retailing, and all service industries. Since I was covering food distribution companies, I added food companies to my portfolio as well (General Mills, Pillsbury, Green Giant, International Multifoods, etc.)

I joined the Twin Cities chapter of the Financial Analysts Society. In the mid-60's the FAF introduced an accreditation program called the Chartered Financial Analyst designation. It was designed to emulate the CLU and CPA designations in insurance and accounting, respectively, and required passing a three-year series of rigorous 6-hour tests. I joined a study group of other mostly young professionals from the brokerage, insurance, banking, and investment management firms in town and we were part of the initial coterie of aspirants to this new professional designation. Then came a problem - to take the third and final year test you had to be at least 30 years old - and I hadn't yet reached that milestone. I was appalled and incensed that I would have to drop out based on an age requirement. I was an experienced practicing professional who had passed the first two tests with flying colors! How could they hold me back on an age requirement?

I made a stink and they ended up changing from an age to an experience requirement - which I could have readily passed. However, I wasn't permitted to take the initial CFA 3 test, so I got my CFA designation in its second year. Instead of having a CFA charter number in the hundreds, my certificate number is 1569. The CFA designation has become the "Gold Standard" in the investment business - there are now more than 100,000 charter holders in 135 countries.

As a securities analyst I lived on information, and the competitive world was constantly changing. Industry trends shifted, competitive strategies morphed, and executive leaders came and went. In the meantime, stock prices adjusted to reflect the markets judgement on the effect of the changes. I needed to be knowledgeable about each company I covered - and generally conversant about their competitors.

In addition, I needed to dig even deeper into our investment banking clients, so I could anticipate financing needs that might grow out of corporate growth plans. This also required knowledge of the capital structure, impact of leverage, and an assessment of financial and operational risk.

Importantly, I had to deal almost exclusively with smart, educated, successful and motivated individuals - CEO's and CFO's on one side, professional investors on the other. Thus, the standards of knowledgeability and competency were extremely high - you can't fake it or wing it when interfacing with people who have risen to the top echelon of practicing professionals in their field.

In addition, the legal standard for our written work on public offering documents was even more demanding: no material misstatements and no material omissions. Thus, I needed to have a broad understanding of the industry economics and trends and key competitor strategy and positioning, along with detailed insight into every corporate fact that could influence an investor's decision to buy or sell. This is clearly an unrealistic and unachievable goal - but the standard by which we would be judged if an investor claimed he had been misled by the information in an offering document. Full and accurate disclosure was a demanding mistress.

Accordingly, I had to work long hours with great attention to detail in my early years as a research analyst and investment banker. I needed a full array of facts and figures to fulfill my responsibilities. Since I was writing research reports and offering documents, any factual errors would be immediately disclosed and "on-the-record." There was no room to fake or engage in guesswork.

In the meantime, I had a growing family and a lot of personal responsibilities. I also had to travel extensively to interview key competitors in my primary industries and meet with corporate clients and institutional investors. In the early years I was better at making kids than making money, so we had a balancing act with our budget. Fortunately, Marie was good with numbers and understood the relative value and importance of things. She took over the family finances and managed the household, so I could focus on doing my job. We peaked with four pre-school kids, one of which we lost to leukemia, so we both had to deal with constant and unrelenting stress.

The result was I became known as a highly informed person in my field but an absent-minded professor on the home front. Marie handled all the details of our home and family life and became skilled at managing vendors, budgets, the social calendar and family matters while I focused on becoming a professional in a demanding field of endeavor. While I got better at my job, my skills at managing the details of life atrophied as Marie

The early years with approximate ages noted: Fred (28) and Marie (28) with Michelle (3), Cyndie (8), Steve (6), and Barry (4)



as Marie took over those details. While known for being professionally knowledgeable, I've never gotten good at the routine details of life. Fortunately, our skill sets are highly complementary, and our values are in synch. Its been a good combination for more than 60 years.

As a research analyst, I was presented as an Analyst's Analyst in our corporate advertising. I was highly operational and considered to be a reliable source of knowledge on a broad range of subjects. I always did my homework and never shot from the hip.

My life changed dramatically in 1970 when Wheelock came up with a hare-brained-idea to make Tom Dale and I co-managers of our branch office system. Merrill Cohen had passed away in 1963, Wheelock became CEO and Jim Peterson - former sales manager - had become President. Thus, Dain needed sales management for our 20 or so branches. Making co-management work effectively is risky business, with a million potential causes for failure. Tom and I had never worked together - he came to Dain as a part of a merger with Kalman and Co. and had befriended Marie and I as we struggled with Michelle's disease. We became friends, but not professional colleagues so it remained to be seen if we could work together.

Neither Tom nor I had ever been a broker or branch manager. Tom was a municipal securities underwriter, and I came from an equity research and underwriting background. Then Wheelock made another astonishing call - he put Tom in charge of merchandising, even though he had no equities background in what was primarily a stock trading business. Then I got assigned as the boss of the branch managers - even though I no experience as a broker or branch manager and no experience in



Daughter Michelle

managing people - I was the facts and figures guy.

I never got a real explanation from Wheelock as to how he came up with this crazy plan - and a lot of people thought it was a truly dumb idea - taking two people who were doing their jobs well and throwing them into a situation where they had no experience and little knowledge. All the ingredients for a potential disaster!

As it eventually turned out, it was a creative move that ultimately led to Tom and I co-managing the whole firm - but it was a very rough start. We accepted the new assignments with one caveat and one promise. The caveat was that if we were to be in charge, Wheelock needed to leave decisions about branch office operations in our hands - he could freely give us advice but would need to leave final decision making in our hands. That deal worked for about two weeks - when a branch manager approached Wheelock on an issue and Wheelock gave the go-ahead to the branch manager. When Tom and I heard about the decision that had been made, we immediately submitted our resignations. Wheelock promptly came in, apologized for his mistake, and promised



Fred and Marie - "Great Partners for Over 60 Years"

never to do it again. We retracted our resignations and co-managed the branch office system for the next five years. Wheelock kept his promise.

The other promise that was made was that we would have a new bonus plan put in place which related to the success of the branch system. Tom had been on direct commission based on the municipal revenues he produced, and I had been in the corporate finance incentive pool. Incentive compensation based on results was a part of the Dain (and industry) culture, and we deserved an appropriate plan. That year closed, and we were still awaiting a plan - now for the year past instead of the ensuing year. We eventually got paid a decent bonus, but it was another indication that the firm needed better management.

Tom believed in our firm's research capability and hit the road to encourage our managers and brokers to take full advantage of it. He never became a real equities guy, but he earned respect for integrity, commitment, and vision. Tom had been through treatment for alcoholism and his life was an open book. He was a good motivator with strong leadership capabilities. Despite dramatic differences in style, Tom and I became good collaborators with shared values. I was known for being analytical and knowledgeable. Tom was known for vision and action.

I was described as a Ready! Aim! Fire Guy. Tom was much more impulsive and action oriented - a Ready! Fire! Aim guy. Our styles turned out to be highly complementary.

When I was new in my sales management job, Jim Peterson - former Sales Manager and now President - asked me to come in to see him and share my plans. After a brief discussion, he gave me his best advice - he said my biggest problem would be learning how to be a "dumb shit." I had no idea what he meant and thought it was crude input. I was to learn he was thoughtful and dead-on!

I started to travel to our branches to share my expectations with the branch managers and then enumerated the things they needed to improve on. They all nodded their heads in agreement and acceptance - and after I left they went back to doing exactly what they had been doing before I arrived!

Except in our downtown Twin Cities branches, our branch managers were producing managers who made most of their income on brokerage commissions and most were made manager because they were the biggest producer. They had little knowledge about managing and even less interest in receiving the revealed truth from a 33-year-old "kid" with no actual experience in sales or management. They were leaders in their community and wanted to be treated as such. They needed to be patted on the po-po, told how important they were to the firm, and only if that went well were prepared to listen to suggestions on how they could further improve on their already outstanding branch results.

I finally got what Jim meant. I had spent my whole professional career tracking down and analyzing facts. In the new job I could no longer focus on Truth as revealed by facts and analytics - I had to work on my relationships before I could be an effective change agent.

I started working on my style and things went better. Most of our managers were basically salesmen with neither knowledge or aptitude for managing. Accordingly, we needed to move slowly and patiently in bringing professionalism and knowledge to our branch management activities.

We also had provided them with few tools with which to manage. I went to work with our controller to create branch financial statements that provided the kind of information they needed to effectively manage. In consultation with branch managers, we also revised the broker pay plan to reward brokers for improving the factors that most impacted the branch bottom line. We then gradually educated the branch managers on the key aspects of management and motivation. We also installed and communicated the results of recognition programs to provide accolades to the managers making the most progress. In some cases, we helped unsuited managers decide to move to senior status as brokers instead of anguishing over nitty-gritty managing issues. By 1975 we had significantly improved results, fewer compliance problems, an effective compensation system for both brokers and branch managers, and effective leadership and oversight.

Then my partners decided it was time for more change. I was appointed Executive VP and given responsibility for all corporate and municipal investment banking. I was moving farther and farther away from knowing a lot about a few things to knowing a little about a lot of things. My new responsibilities brought focus to strategy, organization, and personnel management. With the acquisition of Bosworth Sullivan, we became Dain Bosworth with regional research and corporate and municipal underwriting departments located in Denver and Seattle. The whole scope of both my responsibilities and firmwide activities broadened dramatically. I was no longer analyzing companies or doing deals I was a full-time manager who needed to get things done through other people. I also spent more time representing the firm in the community and developing and maintaining relationships. It was a far cry from being the "inside man at the skunkworks."

The next major changes followed in the early 80s:

In 1980, I spent 6 weeks in chemical dependency treatment at Heartview in Minot, North Dakota. I never was a pattern drinker or a blackout type - but sometimes I got drunk without planning to do so, and sometimes when I drank too much my behavior left something to be desired. My business partners brought it to my attention and I had to decide what was important to me. I concluded that my family and my business were at the top of my priorities and both were so demanding that I couldn't afford any down time. At Heartview I came to realize that I had continued to grieve at the loss of Michelle after her death in 1967, and I was still angry at God for taking her away. I sometimes used alcohol to ease the pain, so I had to work at coming to terms with the loss and ending my drinking days. Once I made the decision, it wasn't hard for me to remain sober. Marie didn't believe I was an alcoholic and still doesn't. She may be right - but I'm a better man for having alcohol out of my life. I had a lot I still wanted to accomplish, and I needed to assure some quality time with Marie and the kids.

I didn't need or want any additional complications to an already complicated life.

In the following year I quit smoking as well -perhaps my best decision ever other than marrying Marie. After nearly 40 years off cigarettes, I have COPD, asthma, hay fever, and a paralyzed right diaphragm. Needless to say, I have breathing problems. However, at age 81 I'm deeply thankful I quit smoking in 1981 which probably gave me many more years of healthy living.

In 1982 Tom and I got back together as partners in a close working relationship. Our business associates made me President of the Company and Tom became CEO. Basically, Tom became our visionary leader and cheerleader and I was the chief operating officer although we didn't use those terms. Everyone recognized and appreciated our style differences.

When I turned 50, I wondered how I had wandered so far from a facts and figures guy to a senior manager and questioned whether it was the appropriate path to continue to follow. I was a Chartered Financial Analyst and I could go back to honing my analytical skills. Was I out of my element or heading in the right direction?

I engaged Lowell Hellervik at Personnel Decisions to do an assessment and I spent two days in the process. He concluded that my skills and characteristics compared favorably with other CEO's except in an inbox/outbox exercise. Not surprisingly, I spent so much time trying to get the best response to inbox issues that I got fewer things completed. That reminded me that my transition from analyst to generalist was not complete and that I needed to keep things moving. However, it confirmed that I had the potential to be a good CEO and that I was on the right track.

I wrote a tome called Regional Firm: Revisited that laid out our unique strategy and it became our corporate guide for positioning and organization. Tom worked very effectively in creating a culture which valued integrity and put the interest of our clients at the top of our priorities. Tom brought us spirit leadership while I made sure we executed on an effective plan.

They were very good years until Tom was diagnosed with pancreatic cancer. With his passing I lost my friend and partner and became CEO in addition to my title of President.

For more than two decades Tom and I had reported to bosses that had confidence in our judgement and left us largely alone in creating and executing our plans - the last of which was Dick McFarland. Dick is a prince of a guy who everyone liked and was a

great ambassador for the firm. We had a great working relationship at Dain and it continued when he became CEO of our holding company, Inter-Regional Financial Group. He had lots of problems with other subsidiaries—Dain Bosworth contributed well over 100% of IFGs consolidated



"Best decision ever -
marrying Marie"

earnings because of losses in other parts of the business. Despite the volatility inherent in the business, Dain Bosworth over the years achieved an average rate of return on equity of 18%.

Again, not bad for country boys!

In 1989, Dick surprised us by announcing his retirement as CEO of IFG. I had turned down an earlier opportunity to move up to IFG - I wanted to stay in the securities business. Thus, the natural successor to Dick as CEO of IFG was Irv Weiser. I had always gotten along with Irv a New York lawyer that came to us from Dorsey and Whitney. However, the prospect of having him as a boss gave me pause. Irv sought power and control - he wasn't a passive guy - but he had a lot to learn about the business. I could visualize his wanting to tinker with my decisions - he would be a much different kind of boss.

We talked for a few weeks about how we would work together but my concerns grew. Finally, I went in to see Irv one morning and told him I would like to end the discussion of how we would work together and instead talk about my exit from the business. I'd had a great career at Dain and had developed a lot of valued friends. If I stayed, I could foresee eventually coming to a rock and a hard place with Irv over an issue and end up with a painful parting. With all the valued relationships and positive history, I preferred a graceful exit and hired Jerry Magnuson to work out a separation agreement. We worked out a three-year deal and I kept my stock options. We had a wonderful retirement party to celebrate my 32 years at Dain and had another win-win. Irv got to manage the firm and I got the freedom to start a new page in the book of life. This turned out to be one of my best decisions of all time.

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Six Presidents

In 1985 I was President of Dain Bosworth and Tom Holleran was CEO of IFG, our holding company. Tom was a graduate of the U of M law school and was serving out a term on the Board of University of Minnesota Alumni Association. He thought the firm ought to be represented at the University and suggested I consider joining the UMAA Board.

It met quarterly so the time requirements were reasonable (I thought) so I acquiesced. Thus, began a 35-year odyssey of volunteer service which became a tar-baby I still can't get rid of. Since 1985 I have worked on projects and issues with six different Presidents of the University.

Ken Keller 1984-88

In 1988 I was recruited to be President of UMAA (several years later, the position was changed to Chair so the paid leader could become President rather than Executive Director.) It turned out to be a time of huge turmoil, and my job turned out to be an 8 hour a day undertaking. The Star Tribune broke a story about a scandal at Eastcliff - the home of the University President that had been gifted many years before to the U by the Conley Brooks Family. The article revealed that there had been big cost overruns on the kitchen remodeling at Eastcliff - the personal residence of Ken Keller, then President of the U. The unheard-of sum of \$160,000 had been spent on the kitchen project, with no apparent cost controls, and total remodeling costs reached \$1 million. Further investigation revealed that the financial V.P. had also created a slush fund of over \$70 million - further indication of lack of financial accountability at the highest level at the U! What a scandal - which all turned out to be bogus but cost Ken Keller his job.

Eastcliff has a kitchen serving thousands of people at 150 or more University events each year. The cost "overruns" were peanuts in the overall scope of things and the costs were not unusual for a commercial kitchen. The alleged slush fund was created by David Lilly, who served as Financial VP at the U for a dollar a year as a public service after a distinguished career as founder of Toro Manufacturing, Chair of the Ninth Federal Reserve Bank, and a long list of community volunteerism and philanthropy - one of the nicest and most capable gentleman I've known. When he arrived at the U, he discovered that each Dean had squirreled away a rainy day balance somewhere, mostly dead money earning no return. He required the Deans to consolidate their cash reserves into a master fund which was invested professionally and thus generating interest earnings for the benefit of the colleges. So much for the theory of a "slush-fund."

However, the cat was out of the bag. After a whole series of investigative articles about the U, the Regents denied responsibility for any wrongdoing, leaving Keller exposed. Six of seven Vice Presidents resigned, as did Keller.

In the meantime, the Legislature was angry over all the allegations of mismanagement and proposed cutting the University's budget. The Regents went silent and no one was left to speak for the University. At the time, Russ Bennett was chair of UMF and we joined hands in communicating the Governor and Legislature that the funding was to educate our kids and that they should find some other way to deal with administrative matters. Eventually cooler heads prevailed, and major funding cuts were avoided. Gradually the truth about the false allegations came out but never made the front pages. By then, the damage had been done and Keller was gone.

There were a couple side issues which also torpedoed Ken's boat. He had published an aspirational position paper called Commitment to Focus which some people thought was elitist. (Later the nomenclature for this positioning was changed to U 2000 and the concept of aspiring to be among the best became well accepted.) Secondly, Keller was Jewish, and I think this was an underlying but unspoken source of discomfort for some of his critics. Ken is a brilliant Chemical Engineer, distinguished thought leader, and an all-around good guy. He deserved better.

Ken brought in Gus Donhowe as Financial VP. Gus made two policy changes that were significant. He kicked UMAA and UMF out of Morrill Hall to accommodate growth of University operations. He also changed budget practices, so occupancy costs became a part of departmental budgets instead of being a gift from central admin. This meant the Foundation and Alumni Assn. had to find new homes, but also would have to pay for it. This changed the long-time dialogue on the possibility of an Alumni Center - a multi-decade dream of UMAA. Gus passed away unexpectedly, but the policy change was in place.

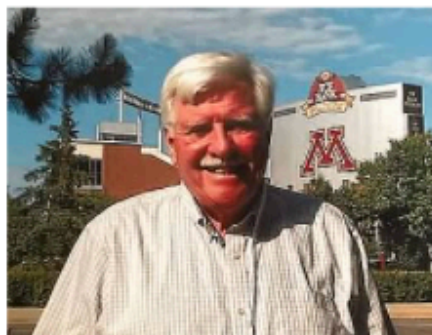
Nils Hasselmo (1988-97)

The University needed a peacemaker after all the turmoil that ended Ken Keller's administration. While a skilled academic and experienced administrator, Nils was one of the most likeable people I've met. Born in Sweden near the Swedish/Norwegian border, Nils still had a slight Scandinavian accent when he came to the U of M. He was initially well-received by all and he did a good job of settling all the ruffled feathers. However, he also brought very important changes to the U and is perhaps the most under-rated past president.

In my tenure at UMAA, we had become aware that it was difficult to engage alumni because their collective experience at the U had been poor. Many alumni felt they had gotten an education despite the University, not because they had been supported by it. The general impression of alumni was that the student experience at the University was seriously lacking. From registration to class selection processes to disciplinary actions, alumni broadly felt they were not well served. Nils was very responsive to our input on the subject and initiated a major effort to improve the student experience, and it has paid off with many long-term dividends and enabled the Alumni association to more than double its number of paid memberships.

He also was responsive to our initial ideas about building an alumni center and supported the idea despite serious reservations at the University staff level. Our efforts were slow-walked by many department heads and others who treated us as unwanted outsiders who were trespassing on sacred turf at the U. From our initial idea in 1989 it took us 10 years to get approval from all the departments, but we would never have a project without Nils' blessing and support.

While generally known as a collegial, friendly guy, Nils was courageous and took on issues that had been long ignored at the U. One of his early acts was to bring the volunteer leaders and CEO's of UMF and UMAA together for a woodshed session. He had observed tension and animosity between the two organizations. He said that was unacceptable and that we needed to either learn to play well with each other or face leadership changes. The message got through and Jerry Fischer and Margaret Carlson and their respective Board Chairs started a new era of respect and cooperation. Partnering to build the new Alumni Center was an important part of the new era.



Nils' plans for retirement were announced by the Chair of the Board of Regents (Jean Keffeler) before he had any. Despite the friction, he soldiered on and took on several controversial issues - including faculty tenure and runaway financial management at the Medical School that others had ignored. Nils not only helped us a lot on the alumni and foundation side, but also helped reshape policy and accountability on the campus. He retired on his own schedule and left a wonderful legacy. Nils went on the lead the Association of Colleges and Universities in Washington D.C. We stayed in touch over the years and we got to know his second wife after Pat passed away. I felt great sorrow at his passing in 2019 at the age of 87.

Mark Yudof (1997-2002)

Mark and Judy arrived from Texas in 1997. He had served as Chancellor of the Texas system for five years, spent another 5 years at UMN, and then moved on to lead the California state system. He never got his bags unpacked here but he did a creditable job in his tenure at Minnesota. One of his initial - and most noteworthy accomplishments was to beautify the U of M campus. The physical appearance of the campus had been largely ignored by previous administrations and Yudof's focus on improving its curb appeal was readily apparent. It wasn't an expensive makeover but had significant visual impact. At UGC we followed with improvements with our landscaping and we added campus beautification to our mission, to go along with leadership recognition and our Gateway to the University functions.

Mark was difficult to get to know personally. He was a no-nonsense kind of guy with almost no sense of humor. Judy was also a serious person - she had become the first female international President of the Synagogue of Conservative Judaism - but she did not become very engaged at the U. We saw them both at University events but that was about the extent of the relationship other than my work on UGC projects at the time. I'm sure the invitation to lead the much larger California system was welcomed by the Yudofs and they ended up settling there after the end of his tenure. Mark continued to teach at the law school at Berkeley after finishing his career as a college administrator and we've seen little of him in Minnesota.



Plantings on the lawn and entry outside the
McNamara Alumni Center at U of M

Bob Bruininks (2002-2011)

Bob was a "surprise" pick as the 15th President of the University. The Regents did a national search, winnowed the list down, and then brought in Bob who was then serving as Provost at the U. Jim Campbell, former CEO of Norwest/Wells Fargo Bank, served on the selection committee, but was out of town when Bruininks was selected. He was so surprised and disappointed at the process "breakdown" that he dropped out of all U activities for a couple years. He and Carmen later made a major gift to CEHD, so he got over it, but it was a painful experience for him.

Bob turned out to be a good choice. He was well-liked and respected by his faculty colleagues, so internally the transition to a new President went smoothly. He established good rapport with the Regents and the U continued to make progress under his leadership. Our leadership team at UGC had an excellent working relationship with Bob and the Office of the President as well as the sitting Regents. We built the Regents Plaza and Scholars Walk during his tenure and had a lot of interface. His wife, Susan Hagstrom, was a very engaged participant and a fun person to know. After Bob's retirement, we've stayed in touch and our UGC team - Laukkas, Friswolds, and LaSalles - have had a semi-annual dinner with them. Great people of whom we are very fond.



Left: Minnesota Magazine highlighting Fred with his buddies Dale Olseth and Larry Laukka. The three were the leaders in the Gateway project

Right: Granite tribute to Fred on the Scholar's Walk at U of M



Eric Kaler (2011-2019)

Eric arrived as the 16th President from SUNY in NY. While ostensibly an Easterner, he received his PhD from the U of M and was welcomed back as an alumnus. His wife Karen was a southerner but a delightful, fully engaged partner and they both unpacked their bags and settled into the Minnesota culture. They have both worked hard and effectively in advancing the University. Like Yudof, Kaler is a no-nonsense guy without a warm personality. However, Eric has a wry sense of humor which takes the edge off.

He is incredibly bright and works as hard as anyone I know. He is highly aspirational for the U and has had to work with an often divided and dysfunctional Board of Regents. He also had some dysfunction with some of his senior staff that created problems for us at UGC. Thus, we've had some challenges - but not generally traceable to Eric - I like and respect him.

In February 2012, I was relaxing in Florida and got a call from him. He expressed concern about the low level of student participation in the Greek system - at the bottom of the Big 10 at 6% - and wanted to do something about it. He asked if I would be willing to co-chair - with the AVP for Student Affairs - a task force to investigate the causes and suggest remedial actions. After a long and somewhat embarrassing pause - I wasn't looking for new projects! acquiesced. I teamed up with Jerry Rinehart to create the Greek Community Strategic Task Force to study the history and issues and come up with recommendations. We spent the rest of the year in meetings and doing analysis, publishing a 106-page report shortly after year end. We met with Kaler to submit our report in early 2013 and he then asked for our implementation plan - which became my new tar-baby. We pulled together a leadership group and created the Minnesota Greek Alumni Corporation (MGAC) to give the effort to rejuvenate the Greek system a vehicle for sustained effort. I was elected Board Chair and our effort was underway. We set goals for 2018 - 5 years out - and accomplished them in three years during which Greek membership rose 60+%. I led the effort for two years and stayed on the Board for another.

During Eric's tenure we completely renovated and expanded the Scholars Walk and built the Presidents Wall to honor all the past Presidents of the University. Thus, we had a lot of interface with Eric, his leadership team, and the Regents. We accomplished a lot despite many obstacles that were put in our way.

Under Eric's leadership, the University showed improvement in virtually every important metric (Average SAT of incoming freshmen, diversity, graduation rates, etc.). Nevertheless there was division on the Regents level and the decision was made to bring his tenure to a close. I think history will treat Eric kinder than some of the Regents did. Eric did a terrific job for the U and was tireless in the effort.



Marie and Fred with Eric Kaler at the U

Joan Gabel (2019-)

As a Life Trustee at UMF, I sat on one of the Advisory panels to the Selection Committee and had a chance to provide input on what kind of person we needed to lead the U. I thought she fit the bill perfectly and was pleased with the selection decision. She has an amazing resume of accomplishments - and what is even more amazing she did it while maintaining a marriage and raising three children. I'm VERY impressed. It was time for a woman, and she earned her spurs as Provost on a multi-campus state University. I've met her now on several occasions and have had some communications on issues. It's too early to make a final judgement but so far, she's off to a good start.

The Regents continue dysfunctionally. I'm now spending some time and effort working with Tom Devine, Jim Ericson and others on the Regent selection process. The first four new Regents are now in place and there will be four more next year. If we can get strong leadership, we'll have an environment in which Joan Gabel can thrive.

frf 11.6.19



Top Left: The Nexus Innovation Center - one of Fred's latest projects at the U



Bottom Left: Friends Denny and Midge Elder attending a Gopher Football Game with Fred and Marie

Above: Fred with Larry Laukka, celebrating their work on the Greek System

Resiliency

Some make it through adversity - some don't. In a study of 698 at risk kids, two-thirds ended up with serious problems. But one-third built solid lives. They became competent, confident, caring adults. How?

They were active problem solvers who, over a period of decades fought for better lives for themselves.

"I'm a fighter - I am determined - I will survive," said a woman that had an abusive childhood. "I give it 100%, before I give up. I will never lose hope."

Said an engineer, "I don't let problems take control. I just pick myself up and start all over - you can always try again."

A study of abused prisoners of war found that the extent to which prisoners fought back in their own minds made a larger difference than the severity of the abuse suffered.

A study of survivors of torpedoed ships in WW II showed the highest survival rates for shipwrecked sailors were not among the youngest and strongest, but rather the older men with more life experience.

Coping with stress is a lot like exercising. We become stronger with practice.

A previously bullied man - toughened up as a teen by running and judo - said "I see myself as stronger and more capable than most people around me because of the treatment I lived through. I see myself as an optimist, not because I think bad things don't or won't happen, but because I believe I can overcome whatever comes my way."

Resiliency seems innate in many people - maybe, maybe not. If the resilient ones aren't born that way, they may secure grit and determination - internal strength early in life through challenging circumstances. They make a choice to persist. Others pick it up later - almost always through harrowing circumstances - if it doesn't kill you, it makes you stronger.

I've always been aware that "bad things happen to good people," but I have felt

my odds of success would be maxed by persistent hard effort. I knew from an early age that I had good learning skills but also felt an obligation to use them. I don't know if I was born that way, but it was a driving force in me from early on. Parental expectations were high and that certainly was a factor. My brother was troubled from the git-go and my sister had a hard time getting into gear from her early days. (We later learned she was likely abused by my brother.) Thus, high expectations fell on me. In any event, as far back as I can remember I felt obligated to do my best. I also had, from early experience, confidence that if I put in the effort, I could succeed. That was a wonderful gift - one for which I've always been thankful.

I got spread too thin in college-work, fraternity, social – thus I had to become a crammer to get good grades in college - good enough to stay in the top 10% and qualify for the primary honorary society in my field Beta Gamma Sigma. However, with an early marriage and growing family, I applied myself industriously to my work at J.M. Dain. Financial markets are volatile and complex, and I was given a lot of responsibility early in my career. I worked long hours and focused intently. That was my version of grit and perseverance. I did what I needed to do to be successful. I've never worked for money - my big internal driver has been getting good results and doing my best. I've thrived on the sense of accomplishment and from the start made the connection between hard work and successful results.

My dad was embarrassed by my career choice when I graduated from college. His impression of stock brokers came from the city slickers that came through the North Dakota plains selling worthless pieces of paper to unsuspecting, hard-working farmers. However, I was intrigued by financial markets and curious about what separated successful business from mediocre ones. My job was to identify good companies to invest in for our brokers and clients. I always felt this was a calling, helping our clients to be successful investors. My first boss - Merrill Cohen - later became Chair of the Securities Industry Association Ethics Committee. He was a great guy to learn about personal and professional integrity - lessons that have stuck with me for a lifetime. The Golden Rule works in building a successful and rewarding life.



Left: Marie, Cyndie, Barry, Michelle, Steve and dog (Riot) at house in Richfield - The early days



Right: Michelle as flower girl before losing her to Leukaemia

A successful work life is only a part of a successful life. The other critical components are

- Loving and respectful relationships
- Synchronicity of values and actions
- Helping others by doing things of lasting value

It's hard but rewarding work keeping all these competing components of a successful life in synch. Ive made all the common mistakes in living my life but tried to keep my life and values in synch. Ive always been happiest when these factors have all been meaningful components of my life.

One of the great joys in my life has been seeing the members of our family develop resilience, perseverance, and great values. Losing Michelle was a blow that could have sunk all our ships. I think of her every week and her loss was catastrophic. We each suffered in our own way but got through the toughest times. That probably is a contributing factor to the perseverance and loving values that are reflected in each of our family members. They have all worked hard, been universally respectful, cultivated good friends, and have served others. They are also tight with each other - what a blessing!

frf 2.20.19



Left: Fred and Marie with Cyndie at U celebrating her PhD

Right: The kids - "Tight with each other - what a blessing!"



Christine Ravndal and Seval Friswold - both born in Norway

What Made America Great - Immigrants

I've always felt like an immigrant. My dad spoke the mother-language with his parents when he didn't want me overhearing his conversations with his parents. He and his siblings were first-born Americans. My grandfather did what immigrants do - whatever it took to survive in a foreign land, work hard feed his family, and help move his children toward a better life. He couldn't ever speak good English, but he knew the value of a good education and all three of his children went on to college. He lived the American dream, and worked hard into his 70's.

I don't generally like stereotypes, but the vast majority of immigrants coming to this country share some similar traits. My grandfather was a typical immigrant. In his country of birth he faced a life of poverty - no father, no farm, limited education, no special skills. Fortunately, he had an uncle who raised him and on his 18th birthday bought him a ticket on a boat to America. Like most immigrants, he came to America to work hard and build a life. Some immigrants come to the U.S. to leave behind not only poverty but also violence and political chaos.

Immigrants come to the U.S. to work - not for the welfare system which is much less generous than in many other industrialized nations. They come to work! On average, a new immigrant family contributes more to the national economy than they absorb by their third year of residence. Over time immigrants help us grow the economy now that our birth rate has declined below the death rate.

My (informally) adopted Kenyan daughter came to the U.S. to complete her education. When asked about what she

was most surprised about in this country, she insightfully said everyone knows Americans have many nice things. But now I realize they have those things because they work so hard. She and her husband have gotten their college degrees, worked hard, and raised three great children, two of which are now pursuing college degrees - that's the American Way!

In the U.S., less than 2% of our people are indigenous - 98% are immigrants or their descendants! Our immigrant population has built the country. They took the risk of coming to a foreign land, finding work, and securing food, clothing, and housing. Until learning English, customs, and employable skills they take the most lowly-paid, difficult, and distasteful jobs in the American economy.

The American dream for immigrants is for their children to have the opportunities offered by America - freedom and a better life. Immigrants built our railroads, highways, and steel mills. Now their educated children are starting companies, working in our businesses, providing health care services, and contributing to the nations welfare.

So why all the hateful and divisive contention about immigrants?

frf
10.21.19



Rabi Birgen with husband, Nahashon and children Jacob, Cindy, and Jonathan



Rabi next to granite tribute to Fred at the University of Minnesota



Above Top: Plaque that hangs in Norway House, Minneapolis, Minnesota. Norway House connects the United States and contemporary Norway through arts, business, and culture.

Above Middle: On the West Coast of Norway in Bergen

Right: Two photos of Ravndal Farm in Norway and one in front of Norway town aptly named FredMarie





Barry and Fred Cross-country Skiing in Wisconsin

A Special Gift from Barry

We had a tough call to make today. We needed to talk to Mary and Larry Laukka to share my recent cancer diagnosis and prognosis. Larry and I met in 1954 when we both were in a pledge class at Theta Chi Fraternity at the U of M. Mary was still in high school and thus too young to be invited to a fraternity party but as Larry's high school sweet-heart (and subsequently wife) - she has also been in our lives for more than 60 years. We vacationed and socialized with the Laukka family and our kids all grew up together. Larry is now in the late stages of cancer, and down to a self-reported 108 pounds. He is one of our long-time best friends and we were partners in the McNamara Alumni Center project. Mary and Marie are dear friends - and will both become widows this year.

Our call was to Mary but Larry was napping nearby so she woke him up for our call. We had a good visit over the phone - with Larry coming on periodically to participate or emphasize a point - and then we reluctantly said our goodbyes, knowing we may not see each other again. I hung up on my phone thinking we were done, but then heard Marie back on the phone continuing the conversation so I got back on as well.

Larry had taken the phone from Mary to make a closing point. They had heard from Barry recently and it reminded him that he had intended to write us a note about Barry and instead wanted to share his thought with us now. He wanted us to know what a fine person Barry was, and that knowing him was an inspiration that changed his whole perspective on homosexuality and gay marriage. He had grown up in the church which condemned homosexuals and prohibited gay marriage. However, he came to know Barry as a warm, thoughtful, competent, and caring person. Knowing Barry changed his entire view of homosexuals in society. He had also met Carlos and liked and respected him.

Also, as he and I are going through our end-of-life ordeals, we come to recognize the importance of family and loved ones. Having Mary at his side is a blessing, which is multiplied by the kids and grandkids. He reflected that having a relationship has to be even more important to a gay couple, because they don't have the bonus of kids and grandkids. Thus, he was warmed by the fact that Barry and Carlos were married and will have each other as they age out, a real blessing for both.

Larry's comments were heartfelt. And he feels very privileged to know both Barry and Carlos.

frf 1.5.20



Carlos and Barry

Ain't We Lucky!

The following is a version of Fred's "Ain't We Lucky" speech notes he used when presenting to the Rotary club. He had delivered a version of this speech on an earlier occasion and updated it for the current times at hand and welcoming his friend, Cliff.

Intro

Thank you for opportunity to speak...Privileged

Special Cliff Anderson

Admire and Like, Share a passion for automobiles, Known Cliff and Nancy since we Joined Rotary 37 years ago

I've worked on a number of things together in Club and Foundation - he's never told me no. We are lucky to have Cliff as a member of our Rotary Club.

He epitomizes its spirit

Represents its values, and

Generously supports its mission

Im proud to be a fellow member with Cliff

Why the Title?

Ain't is in the title because it's a word that educated people don't use - its not good English.

I have it in the title to remind us of the importance of an education. Education -the process of learning - is critically important in life. The opportunity to learnand benefit from what we learn - is critical to a successful life - however one defines success.

I learn new things every day, and I spend a lot of my time working in youth development and educational activities. What could be more rewarding!

I also want to talk again about the role of luck in our lives. Today I want to deal with our tendency to be complacent about our lives and the successes we've had.

Everyone in this room has experienced a lot of successes - in our personal or professional lives

Complacence breeds hubris - a wonderful Greek word about a sense of entitlement.

I've earned it - I deserve it.

In one sense that is true - a part of our successes is attributable to hard work, persistence, and sometimes overcoming handicaps and hardships.

In another sense, we are a product of raw luck another key term in the title.

I'm a big fan of Carl Sagan - one of the greatest astronomers of modern times. I'd urge you to read his works - he brings to life and understanding of the Universe in which we live in comprehensible terms.

Sagan was a great advocate of the SETI project to communicate with radio wave messages out into the universe in search of other intelligent life. This belief in the potential for intelligent life beyond earth has been recently countered by another astronomer who calculates that the odds of finding other intelligent life in the Universe are one in 3.5 billion - in other words, just by remote chance a genetic mutation occurred which led to the evolution of man. If valid, the very existence of mankind is the result of a lucky, random event!!!

Regardless of the outcome of that issue, Sagan would agree that we are all the beneficiaries of a lucky sperm. We are all lucky to be born in a time and circumstance that brings us here today. We are all a product of what went on before - starting with the creation of the Universe as we know it some 13 billion years ago and the series of events on our planet that led to our creation.

We are also individually shaped by our more recent heritages that help make each of us what we are. As I've shared before, I have always felt like an immigrant. My grandmother/grandfather born in Norway and came to U.S. seeking a better life. They homesteaded a farm in North Dakota and lost it to drought. They rebuilt their lives and homesteaded again - this time successfully.

I grew up a city boy but had the opportunity to work on our and my cousins farms in the summer.
Norwegian - a secret language.

Like all immigrants I understood that education is the foundation for a successful life.



Some of Fred's trips - Meeting with youth and leaders at the YMCA in Africa

My personal experiences make me very aware that we are truly lucky in this regard - and that many others have been on the other side of the luck charm and how quickly ones circumstances can change.

>>> 17 years ago, Marie and I were flying from Nairobi to Amsterdam. Her seat mate was named Rabi - a girl from the Nandi tribe in central Kenya who was flying to MN to go to college at SW State University in Marshall. How lucky was that?

- Informally adopted - finished her master's degree and now lives in a suburb of Philadelphia with a husband from her Nandi tribe and three great children.

- A couple years ago we visited them in the summer.

- Became aware that two of the kids didn't swim and the other had just limited skills. We secured a family Y Membership - now all three are competing successfully on a Y swim team!

- Last summer they visited us at the lake. While growing up in America and fully Americanized, Jacob, Cindy and Jonathon found a number of firsts on this visit. As city kids, they never swam in water with other creatures like fish and turtles, been on a boat ride, got towed on a tube at 40 miles an hour, went mini-golfing, or Go-carting

- Our chance meeting has immeasurably enriched the lives of both Rabi's family and ours.

>>> Reading in history books vs. seeing and experiencing personally.

>>>I've been moved by a number of recent experiences.

>>> Last December I took a trip to Liberia - to work on building projects for the YMCA

- Restoring a camp

- Building a new Y in Monrovia in partnership with the Liberian Government.

- Per Capita income-\$191. The poverty is pervasive!

- This summer my new friends from Liberia were in Minneapolis to follow up on the work we were doing.

 - * At that time, the Ebola outbreak was just surfacing.

 - * By the end of summer, all efforts had been turned away from building structures to just survival due to the Ebola outbreak.

 - * The YMCA is now leading an effort to distribute tools for sanitization and educating the people on safety and health practices.

 - * How quickly life can take a turn.

- Last week we were in France and visited the home of the Kings and Queens of France at Versailles.

 - * Talk about a quick turnaround in circumstances-overnight Marie Antoinette went from exalted status to beheaded!

- We also visited the site where Joan of Arc was burned at the stake at the age of 19. That's a truly unlucky outcome! A few years later the Church cleared her of all charges - but it was a little late in the game.

>>> World War II was real to me - every Saturday, movies, cartoons, and newsreels.
- Saw the war almost in real time.
- But it became more real to me last week when we visited Flanders Field and the graveyards of Normandy.

* We saw the scenes of a slaughter - only 40% of the front-line soldiers survived the first day of battle.

* Almost all surviving soldiers feel a sense of guilt from knowing they survived and others didn't - pure luck involving where you stood in time in space at a particular moment.

>>> A few years ago - Dachau - a death camp. We saw the ovens and gas chambers and a picture of a pile of boots - 40 feet high and a hundred feet long - formerly worn by mostly Jewish people who died there because they were born at the wrong time in the wrong place.

>>> More recently a visit to Budapest. One of our fellow travelers had family members who died in a nearby concentration camp. They were among the unlucky.

>>> We visited a museum in Budapest previously known as the House of Terror. It was converted into a prison when the Nazis invaded and used for extermination of enemies of the state. When the Russians freed the Hungarian population from the boot heel of Hitler, they continued to use the House of Terror to incarcerate and torture dissenters - very unlucky individuals who met their fate there.

>>> On a visit to Viet Nam - the War Remnants Museum - Saw the war through the eyes of the Vietnamese - two million unlucky souls.

>>> Closer to home, the people in this room by and large have been raised in good homes, sent our kids to good schools, and have lived a comfortable life.

But it was not always so for all our local residents.

Harry Davis - Overcoming - my generation so modern history.

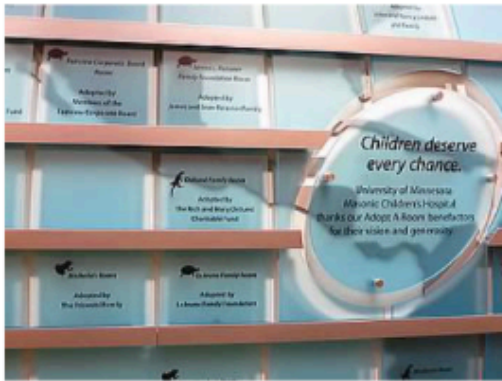
- 10 Wards
- Eating lunch

Today we have thousands of children living in our community that

- Don't live in good homes
- Don't have books to read
- Don't have two nurturing parents
- And don't have schools that meet their needs

An African American Male in Minneapolis has better odds of being incarcerated than graduating from high school

The Adrian Peterson episode has captured our attention because



everyone cares about kids!!

Our community has a huge challenge going forward in changing the culture and the behaviors.

Most people watch these tragedies through a veil of tears.

- Life can be tough we come into life in our birthday suits and we leave the same way.
- Its easy to become discouraged and give up,

Our family was unlucky enough to lose a 4-year old to Leukemia - a tragedy we wouldn't wish on anyone.

But it also brought with it the opportunity to create a fund to support research into pediatric diseases at the U of M medical school.

- In the case of Leukemia, such research has really paid off!
- 80+% chance of living a long healthy life.

We've also had the opportunity to invest in the University Children's Hospital to support families with children with life-threatening illnesses.

Our children had to suffer through the loss of a sibling, but that experience encouraged them to live their lives well.

The challenges of bad luck are unavoidable, but we are lucky!
We've been blessed with many gifts!

- o The persistence of the human spirit.
- o Man's ability to rise above the chaos around him.
- o Our capacity to learn from the past
- o Our ability to compound the impact of knowledge and invention by sharing it with others.
- o The spark of spirituality that extracts the goodness in our hearts
- o The moral outrage that motivates us to wipe out inequality and injustice
- o Our innate sense of fairness that calls us to action to help others less fortunate.

Every one of us is the beneficiary of the efforts of those who have gone before!

@ We all drink from wells that were dug by others.

We are beneficiaries of the sacrifices our forbearers have made.

The immigrants
The pioneers
The Teachers
The scientists
The soldiers who gave their lives

@ Now we are digging the wells that future generations will drink from!

Those in this room have some additional good fortune.

We live in a community that cares!

- We have a corporate culture in the Twin Cities that supports the community and cares about its workforce.
- We are fortunate to be members of Rotary - with 1,200,000 like-minded members in 200 countries around the world that join together to make it a better world for those that aren't as lucky as we are.
- We are fortunate to have the Rotary International Foundation to help us carry out our Rotary service mission around the world
- We also have our Minneapolis Rotary Foundation that stewards and manages our gifts so we can carry out our local service mission in perpetuity.
- Through the generosity of our members we've accumulated \$2.6 million to support our service initiatives and endow its future and have potential bequests that could double that number.
- Scholarships!!

And now we have some new and exciting opportunities to enrich the lives of students in the Hiawatha Schools, our new strategic partner with which we will be collaborating going forward.

This gives us the opportunity to help kids with limited resources to acquire the means to successful lives.

To change young lives for the better!

As we were told two thousand years ago, "Truly I say to you, as you did to one of the least of these my brothers, you did to me."

We have the greatest gift of all - the opportunity to serve our fellow man.

Ain't we lucky?



Rotary is about meaningful conversations, hard work and giving. It is also enjoyable fellowship as reflected when Fred received an oversized gavel and during his induction as Club President donned in his Viking heritage "uniform."



Ain't We Lucky - 2020 Revision

The following "Ain't We Lucky" writing is the speech notes Fred used on a June 22, 2020 video call with approximately 21 past and current Rotary presidents. Two days earlier, Fred updated a version of a speech he had written years earlier to be more current with 2020 events such as the Covid-19 pandemic, Fred's health prognosis, an unethical and racist US President, and the killing of a black man at the hands of police officers in Minneapolis.

What a crazy year!
I feel like I'm in a time warp!
"What's up" feels down!
I feel like I'm relearning everything I knew!
I'm the rabbit in Alice in Wonderland.

- I learned at the start of 2020 that this would be my last Rotary PPO meeting. Not an auspicious start on the year for Fred!

TODAY IS SURREAL. I feel I'm giving my own eulogy - not a normal experience for a living man. Not many of you will have the same opportunity.

In 1865 we "freed our slaves" and declared all men had equal rights - and that there would be justice for all! In 2020 the tragic death of a black man named George Floyd on the streets of Minneapolis reminded the world that the goals of justice and equality for all were words written on a page but not yet scribed on the hearts of humanity. We still have a long way to go!

- About 20 years ago I had an opportunity to honor my Rotary pal Cliff Anderson as a new recipient of the Baskerville Award for his years and acts of service to this club. My commentary was called "Ain't We Lucky."

I told you then that my immigrant grandparents knew the importance of education. Education - the process of learning, is critically important to a successful life, however you define it. It keeps us away from complacency about our lives and the successes we've had.

- Everyone in this room has experienced successes in our personal or professional lives. Complacency breeds hubris - and sometimes a sense of entitlement. "I've earned it - I deserve it."

- The drought that burned out my grandparent's first attempt to homestead a farm ended, and they came back to homestead again. They worked hard, saved their seed corn, and got helped by their neighbors.

- In another sense, we are all a product of raw luck. Everyone sitting in this room today is also the product of a lucky sperm. I'm a big fan of Carl Sagan - perhaps the greatest astronomer of modern times. Sagan would agree that we are all the beneficiaries of a lucky sperm. We are all lucky to be born in a time and circumstance that brings us here today. We are all a product of what went on before - starting with the creation of the Universe as we know it some 13 billion years ago and the series of events on our planet that led to our creation. We are also shaped by our more recent individual heritages that help make each of us what we are.



Above: Fred and Marie - 1967

Below: Fred and Marie attending the Rotary Presidents online video meeting on June 22, 2020; Fred was presenting the "Ain't We Lucky - 2020" speech



The challenges of bad luck are unavoidable, but in my view everyone in this room is extremely lucky!

We've been blessed with many gifts!

- The persistence of the human spirit.
- Man's ability to rise above the chaos around him.
- Our capacity to learn from the past
- Our ability to compound the impact of knowledge and invention by sharing it with others.
- The spark of spirituality that extracts the goodness in our hearts
- The moral outrage that motivates us to wipe out inequality and injustice
- Our innate sense of fairness that calls us to action to help others less fortunate.

Every one of us is the beneficiary of the efforts of those who have gone before!

- o We all drink from wells that were dug by others.
- o We are beneficiaries of the sacrifices our forbearers have made.

The immigrants
The pioneers
The teachers
The scientists
The soldiers who gave their lives

- o Now we are digging the wells that future generations will drink from!

Those in this room today have some additional good fortune.

Through George Floyd we have an additional opportunity to show that we live in a community that cares - about all people of all skin colors!

- We have a corporate culture in the Twin Cities that supports the community and cares about its workforce.

- We are fortunate to be members of Rotary - with 1,200,000 like-minded members in 200 countries around the world that join together to make it a better world for those that aren't as lucky as we are.

- We are fortunate to have the Rotary International Foundation to help us carry out our Rotary service mission around the world

- We also have our Minneapolis Rotary Foundation that stewards and manages our gifts so we can carry out our local service mission in perpetuity.

This gives us the opportunity to show that Minnesotans, and Minneapolitans in particular, care about all of our people, regardless of color or circumstances.

To change lives for the better!

As we were told two thousand years ago, "Truly I say to you, as you did to one of the least of these my brothers, you did to me."

Each of us goes forward toward our ultimate destiny. We should do so with joy in our hearts.

We have had the greatest gift of all - the opportunity to serve our fellow man.

Aint we lucky?

FRF
June 20, 2020

Cycles of Life

As a young person, my expectations were that life was progressive. You start with little knowledge or experience but keep getting smarter and more capable with education and experience - so life keeps getting better and better. I was optimistic and looked forward to every new day and what it would bring.

That positive attitude was very helpful in building a successful life. Also, as I developed my knowledge base and experience, I grew more confident in my judgement and decision-making. Learning from your mistakes makes you stronger and more resilient. All good.

However, as one ages it becomes clear that, while wisdom grows with experience, there is a price to pay with age. In my 20s, 30s, and 40s I had great fun exploring the world of physical experience. I became a pretty good tennis player - generally on the courts two or three times a week. I wasn't a pro but won a lot of matches against competent players and, with a partner, won a doubles tournament against the best players at a national convention of securities industry professionals. I skied at the best mountains in America; scuba dived for many years in multiple locations in the Caribbean Ocean and Hawaii; was a runner for more than 10 years until I got an artificial knee. Then the years took their toll, with two cancer surgeries, a broken hand from a fall while skiing, a hernia surgery, and another knee replacement. My first 50 years were spent climbing the mountain - after that it has been a downhill trek.

Mental capabilities run in a similar cycle but for most people the uphill run lasts longer than the downhill - but there are exceptions now that people are living longer. I knew only "book learning" when I first went to work at Dain - I had virtually no business experience. However, the learning curve was like a hockey stick - turning sharply upward as I gained experience. Learning how to connect with people was a totally new experience that has proved essential to my development as a person and as a business executive. As a socially shy person (INTP on the Myers-Briggs scale), I had a long-ways to come but people-skills are critical to leading and managing. Fortunately, people-skills are progressive until one's later years.

A good friend - very successful in the insurance business - told me after he retired that he was progressively getting more introverted. I think he meant that just talking to people wasn't as much fun, and that he enjoyed solitude more in his later years. He continued to play competitive bridge into his 80's - but lost a lot of his interest in just schmoozing.

I have always had a rich "mind life" - as distinguished from physical or social life. As a born Introvert, my batteries get recharged by solitude, not social interface, so being able to visualize and think through ideas is a valuable skill. My biggest strength has been the ability to synthesize experiences, understand complex issues, and find solutions to difficult problems. This requires the ability to intensely focus in analyzing issues - which sometimes results in lack of focus on the minutia of daily living (Marie would confirm this.)

However, there are a couple of opposing forces - accumulating information and understanding - versus loss of brain cells - over a lifetime, both cumulative experiences. We keep adding experiences and knowledge, while losing the ability to access and use them as we age.

I reached my prime in my 60's and early 70's but without the energy of my earlier years. In my late 70's I concluded that no one in their 80's should be leading anything. I was still the lead volunteer for three organizations I had been a key part of creating - University Gateway Corporation (UGC), University of Minnesota Investment Advisors, (UMFIA) and the Minnesota Greek Alumni Council (MGC). I went to work finding successors and moved to Emeritus (or retired) status. While I fully functioned in my 70's, I didn't bring the sustained energy to multiple activities versus my earlier years - and now in my early 80's I still have sound conceptual skills but am aware that I am clearly on the downhill side of the energy mountain.

A very important part of a successful life is maintaining a sense of accomplishment and purpose. For this reason, work has intrinsic value. Putting in a good days work - whether it is collecting garbage or doing neurosurgery - creates a sense of accomplishment and carrying one's own weight. It avoids a sense of dependence - not being a "drag" on everyone else. Studs Terkel ("Working") had a great sense for the dignity of the working man. He saw work as a search for daily meaning, not just daily bread.

In my 54 years of working for my daily bread, I never "worked for money." I chose a profession and career path that offered the potential for good compensation. I was young, with a growing family and an ascending family expense budget, but never got up in the morning thinking I was going to do something to make money that day. My motivation was accomplishment - move the ball, shorten my to-do list, solve a problem, schedule a meeting, make a strategic move. I rarely thought about money except in the most abstract way. When I interviewed with Merrill Cohen at Dain, he came back to me with the same question several times - what is your long-term goal for compensation - how much do you want to earn? I had none - and when finally pressed I said \$10,000 per year—which he found ludicrously low. He wanted me to tell him I wanted to get rich being in a business where greed could be well compensated and a highly effective motivator. The reality was I saw compensation as something that followed accomplishment and I aspired to do good work and just expected to be compensated accordingly.

In retrospect, I made a good choices regarding people, firm, industry, and personal career. It fit my intellectual curiosity and an open-ended search for understanding of how businesses worked. I had some tough days - losing deals or terminating colleagues isn't fun - but everyday felt like a personal challenge. Thus, I was never bored or short of things I wanted to get done.

I have always felt "missional" about what I was doing. I felt a higher calling and enjoyed improving our business, helping other businesses to succeed, seeing individuals grow and develop, contributing to our broader community, and making the world a little better. This is ironic since my father was highly disappointed when I chose to go to work for a stockbroker for my first job out of college. His impression of stockbrokers was the guys in blue suede shoes that traveled across the Dakotas during the Depression years selling worthless pieces of paper (stock certificates) to hard working farmers, robbing them of the hard-earned fruits of their labor.

I saw the business as one which helped investors make thoughtful decisions with their life savings, raising capital for growing, well-managed companies, and building a small local brokerage company into a regional powerhouse in which we all could take pride. In my second business, Tonka Water, we made raw water into drinking water.

This enhanced the safety and health of the communities our systems served, we filled an important need for the engineering consultants we worked with, and we built a great medium-sized

company that led its market niche while providing a great place to work. Since we started with a crappy little company nobody cared about, the repositioning and building of it was a great mission in itself.



Fred's Desk at Tonka

In the process of building businesses, I've had the opportunity to do meaningful work in the community. This has been just as rewarding as my work in business despite the fact it has all been totally pro bono. We have been able to create buildings (McNamara Alumni Center), organizations (UMFIA, UMFREA, MGAC), facilities (Discovery Nexus and Scholars Walk) and resources (Y and Good Sam Capital Campaigns) out of whole cloth for the long-term benefit of many. For me personally, these have been wonderful opportunities to serve utilizing my skills and abilities to the fullest.

I flunked retirement after retiring from Dain after a 32-year career. I hadn't had a boss that told me what to do for several years and didn't really want one, but I still was motivated to accomplish. Tonka was a project in all senses; but building it into a company that was rewarding to do business with and work for was again a highly rewarding experience for me.

Creating the 30,000 sq. ft. Discovery Nexus facility on the second floor of the McNamara was a bonus project. I introduced the idea of creating an innovation center by bringing together departments involved in creating, developing, and commercializing intellectual property coming out of the faculty at the U of M. We added public spaces so University people could connect with people from the community - lawyers, investors, managers-to advance the development and transfer of I.P. I expected to hand the project off to staff and the leadership at UMFREA but circumstances dictated that I had to lead the project through the grand opening. It was an exciting project that started with a blank piece of paper that required 8 University departments to work together cooperatively - unprecedented in the annals of University history. It turned out to be a win-win for all.

I think I'm now officially retired from running projects and organizations - appropriately so, given my age and physical limitations. However, I'm still in Emeritus status at UGC and UMFIA - and active on the Advisory Board at UMFREA. I've been able to make some meaningful contributions to each now into my 82nd year - so I haven't quit - just tapering. Thus, so far I've avoided loss of sense of purpose that so often comes with "retirement."

It has been said that one of three retirees dies within three years of retirement. This is not just a physically caused phenomenon - mental attitude, including a sense of meaning and purpose, drives so much of life. However, all good things must come to an end.

We come into life with nothing and leave the same way. We grow from youth to maturity and then must step out of the way so others can grow. The current crop of Democratic candidates trying to unseat Trump in 2020 are challenging the old horses like Biden to step away and hand off the torch. We all need to do that in our own way. We need to step out of the way so those who follow have room to lead. For those of us who have been innovators or leaders, it's doubly hard to let go. We are used to being responsible, have high standards of performance, and are quick to see the shortcomings of those that follow. Nevertheless, we have to relinquish control and move to an advisory role where we respond only when asked. Tough to do for men and women alike who are used to calling the shots.

For many of us we find meaning and value in volunteer work after our commercial careers are completed. This is also a win-win - good for the retiree, good for the community, and good for the recipients of the services provided. One of the most fun things I've done is volunteer this past year as a mentor/teacher to 4th and 5th graders at New Horizon Schools of SW Florida. It's great to be a part of helping young people grow - especially those who start behind the 8 ball (my guys are largely poor, Hispanic, and speak English as a second language. They voluntarily come for two additional hours of learning after the regular school day is over.)

Becoming senior statesmen (and women) in family management is an important part of the transition as well. My role has changed dramatically - my "kids" are approaching retirement age and telling my grandkids what to do is not in my job jar. However, I can share experiences, answer questions, provide a good example, and give encouragement - and pick up dinner and lunch tabs. Another win-win!

I never expected to be alive in my 80's. My dad died over 60 years ago - at the age of 58. My work style has been intensive,

and I've had more on my plate than I could handle since I was 20 years old. I was told by our industrial psychologist that my intensive work style put me at high risk of an early cardiac failure. I beat the odds!

I've always felt responsible for others and driven to use my talents for good purposes. We have made provisions in our wills to continue to support organizations doing good work long after we are gone. I'm now comfortable that I've given life my best shot. I've made my share of mistakes but I've accomplished everything that is important to me, and I'm okay with stepping aside. It's time for me to get out of the way and make room for all the talented young people behind me. I'm constantly amazed at how smart and knowledgeable the next generations are. I and my contemporaries are far from indispensable - those that come behind us have much better tools than we ever had.

Time has a different meaning when you are old. You measure time more based on how much remaining time you might have. A two-year process to get into new housing is inconsequential at 30 years of age - but could be more than half your remaining time on earth in your 80's. Long-term planning becomes your schedule for the rest of the month. Our new leaders need to think in terms of coming decades - not coming weeks.

We have more than 20 aspirants who would like to be the Democratic candidate to unseat Trump in 2020. Some people bemoan the fact that we have an overpopulation of candidates. For me, it is encouraging that we have many qualified and committed people willing to step into leadership. The world will be better when it no longer is run by old, white men like me. I'm confident that the next generations - the leaders of which are much better gender balanced and diverse - will do a better job than current leadership. Its time for us to go.

frf 6.29.19

Winter

Winter - what a wonderful season in Minnesota. Each season has its merits - but Winter in Minnesota is unique. We have useful winters! As you go south from Minnesota things just get bleak in the winter - dirty, brown, ugly. Minnesota turns a beautiful white - a mantle that covers up the blotches and bare spots - leaving a nice white covering of all.

Winter is transformative. November competes with April for the ugliest month award. Good for nothing! With the leaves down and grass faded, Mother Nature stands naked and unprotected from the elements. At the beginning of the month she has nothing to cover up the wrinkles and blemishes. The winds howl and the temperature drops - leading people to minimize their time outdoors. It's an indoor season with little to do but sit on the couch and watch TV as a break from video games and playing with mobile phones. Too barren to be useful.

But usually by late November we get snow as a cosmetic covering. And then we get useful snow - snow measured first in inches - then by feet. In most seasons we get about four feet of snow between Halloween and the Ides of March. Sometimes more, sometimes less - but Minnesota becomes clothed in its finest.

While the snow transforms the landscape into a thing of beauty, it also creates a whole array of new activities to choose from. For little kids, it's time to get out the sleds and tubes and sheets of plastic to slide down whatever hill is nearby. At Tamarac Ave, we have about five feet of elevation between us and our neighbor to the North. Our neighbor has four kids - elementary school age or less. Last December we had a classic Minnesota winter day - bright sunshine and below zero temperature. Shortly after noon they showed up with their little sleds, climbing up to our yard, putting their sleds in place, and then kicking off to enjoy the short ride down the hill. Soon they were joined by the two boys of Max and Pia and then by the kids next door at the Blondett household. A couple strays from the neighborhood joined in, so we had 8 or 10 kids running up the hill, sliding down and running into each other. What a joy to see the smiles on their faces! Despite temperatures I thought were frigid, they were out for the better part of three hours having the time of their lives.

The next step is usually graduating to the big hills with sleds, tubes, or toboggans. With a huge array of public parks and wooded areas, you could sled or toboggan as far and as fast as you chose and often faster. We usually avoided serious injury, but there were periodic visits to urgent care involved.

At my elementary school - Keewaydin - there were big hills on the north and east sides of the athletic field we could slide down, until they put up snow fences to protect skaters. In the winter the field was flooded so we had a giant skating surface with a couple hockey rinks at the south end. During winter vacation, my brother and I would walk the two blocks to the school, strap our skates on in the warming house, and skate or throw the puck around until lunch time. We'd walk back home, have lunch and perhaps a hot cocoa, and then trudge back to the rink for an afternoon skate. After the sun went down, we'd walk back home, check in for dinner, and then go back to the rink for pom-pom-pullaway. (For the uninitiated, one person was named "It," and the rest of the skaters would line up on either side of the rink and then try

to skate to the other side without being tagged by "it." Each person tagged by "It" then became "it" himself, so gradually the mix changed from one "it" and a hundred skaters to mostly "its" chasing down the last few free skaters.) Even as elementary school skaters we were at little disadvantage early in each game - we were small, hard to see in a poorly lit rink, and extremely devious. At the end of each game we were easy game, but everyone got caught in the end and it was fun trying to be one of the last ones to get caught. What fun! Beck would have been in his glory in this environment. In our elementary school days, we spent virtually all day outdoors having fun on our skates. In later years I would play hockey on a team down at the south end, but I never became very skilled at it.

One fall when I was in third grade, we went over to our neighbor's back yard (Bogens) on the corner to mess around after dinner with the neighboring adolescents. The big boys got into rough-housing and one of them got pushed and fell on me. His shoulder crashed into my leg and broke it. I ended up in a cast for several months and, being frail and skinny, my parents sent me to the Michael Dowling School for the Handicapped for the rest of the year. That was a winter on crutches with no outdoor activity - what a bummer in Minnesota. I think the left leg break affected my ability to turn right on skates - I just couldn't edge properly. Just think - without that accident I might have been NHL material!

In college, I met Larry Laukka and Stan Madeja. Larry had been a ski jumper in earlier days and Stan was an accomplished skier despite being a scrawny, otherwise unathletic individual. Watching him swish down a hill was a thing of rhythm and beauty. We spent some weekends in Upper Michigan skiing at Ontonagon and later Whitefish, with Larry and Stan as my tutors. My first day out I ran over my ski pole and broke it in half. I spent the rest of the weekend skiing with a stub in my hand - a pretty sorry sight. Eventually I got moderately competent on skis and skiing became a source of great fun and exhilaration.

Marie also got her start on downhill skiing at Ontonagon. She dug in her drawer for an old pair of riding pants and her red long-johns for the ski adventure. Early in the day her pants split at the seam and unraveled to the crotch. Quite a sight on the slopes with one leg black and the other red! She went down to the ski patrol hut for assistance - but they had no sewing materials - only adhesive tape for injuries. They wrapped her leg round-and round with tape to hold down the pants leg to cover the long-johns - again quite a sight as she sailed down the slope. Im sure the neophyte skier looked like an experienced pro as she skied down in her make-shift outfit.

In 1966 I joined Jim Peterson and a few others from Dain on a mini-ski trip to Colorado. One day we went over to a new ski resort called Vail. It had three buildings - as I recall a ski center, a hotel called Mill Run, and a commercial building with a restaurant and bar. Other construction was on its way and we concurred that the place had potential. We went back home with a plan to gather some colleagues at Dain and do a company ski trip - paid for individually but organized



Fred and Marie Skiing Colorado



Fred Racing Down the Mountain in Norway

centrally. That was the beginning of what would become a twenty-plus year tradition with about 40 colleagues hitting the slopes together for a week each January. We'd invite a couple corporate clients to host a dinner and presentation each year and it became a very popular event. Later, we created a week-long institutional investor conference which we held at Vail each year in February which became a popular invitation-only major event for our corporate and investor clients. Alas, one of my responsibilities as President was to be in attendance and make sure our clients were treated well. I was able to carry that burden on my shoulders comfortably.

Thus during my working days at Dain I was treated to a week or two of skiing in the mountains each winter. When Ben was about six, we started doing family vacations in Colorado as well. He'd only been skiing a couple times in Minnesota, so we planned to put him in ski school for a couple days to tune him up for the mountain. On the first morning he protested against going to ski school - it was dark, he didn't know anybody, he didn't need to go to ski school, his feet hurt, his laces were bad, his bindings were wrong, etc. etc. Finally, I had to just say here's the ski school - you are going, and I am leaving. Tearfully, he headed off to his ski school destiny. A sad time!

I went back to the condo, got the rest of the family ready, and we headed for the slopes. About noon we were standing at a mid-mountain lift getting set for another run when I saw a flash of yellow out of the corner of my eye. I looked around and there was Ben flashing by in his yellow jacket - with a huge smile from ear to ear. He was skiing down fast from the top of the mountain with his new friends from ski school and he was having an absolute blast. What a relief. He skied for the rest of the week with the family and kept the smile on his face.

In subsequent years we had many more family ski trips in the winter - to both Montana (Whitefish and Red Lodge) and Colorado. With Heather living in Montezuma (we had included her in a family ski trip with our friends, the Kassons, and she immediately went back to live in Colorado) we had many fun experiences with her on our several family ski trips.

The highlight of our winter experiences was taking the family to the Olympics in 1994. Steve was living in Stockholm and Marie and I decided to take the rest of the family to the Olympics in Lillehammer. We arranged tickets to a half-dozen events and rented a farmhouse in a nearby town. (The family moved to the basement, leaving the rest of the house to the Friswold Family.) For a modest fee the host family would drive us to a bus stop at a nearby town and pick us up again at night. We'd bus into Lillehammer to see the events, get fed, and have fun, then bus back at night.

We lived on a dairy farm in rural Norway. They had several sleds and we'd walk them to the top of the mountain trail behind their house and then race as fast as we could down the trail to the road below - what a blast! We'd put a stopwatch on the runs to see who was the fastest!

We had fresh snow virtually every day, so the opportunities were endless. There was a snow fence along the ridge above the highway with perhaps a 20-foot drop - one day we all jumped off the ridge down into the snow drifts below - only the tops of our ski caps showed above

the snow drifts - but it was a soft landing!

We went to hockey, figure skating, downhill skiing, and luge events - perhaps a couple more. One day we went to the downhill ski event and it was the week Tommy Moe turned a birthday (Feb 17). Even though he was thousands of miles from home, he was a crowd favorite (and of Norwegian heritage). The day was cold - below zero - but the crowd at the bottom of the run was huge. As the skiers came over the ridge and were observable from the bottom of the hill, the crowd was calling out Tommy! Tommy! Tommy! to the delight of all. Moe won a gold and a silver at that Lillehammer Olympics.

One day David Legus met us at the ice arena and became a part of the Friswold family for a few days - another treat. Another day Marie and Cyndie were walking down the street in Lillehammer in their fancy American Flag hats when a TV broadcaster asked Cyndie if shed mind being interviewed by a TV producer. She said fine, and her man-on-the street interview was seen by many watching national TV back home in Minneapolis - what a kick!

At the figure skating event we attended, right in front of us in the stands was Kristi Yamaguchi. She won the gold in Albertville, France in 1992 and had started a career with Stars on Ice - but seeing her in a nearby row was as close as we got to a Gold Medal winner.

The farm family we stayed with couldn't have been nicer, and we were probably their biggest "cash crop" that year. We will all remember that winter trip forever.

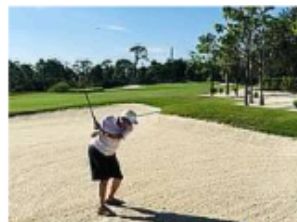
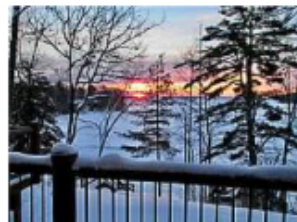


Fred and Marie - Telemark Lodge Ski Resort, Wisconsin

For me personally, another winter experience comes to mind. I was alone at the cabin for a night - everyone else had gone home - and I was scheduled to fly to Arizona the following day. I got up around daybreak and strapped on my boots and skis. I headed across the highway to our trail through the woods. It was below zero but absolutely still so not uncomfortable for cross country skiing. The woods were eerily quiet - no noise from birds or animals. I skied alone for over an hour, then arrived back at our cabin for a shower and breakfast. I then drove directly to the airport and flew to

Phoenix to attend a business conference. That evening I found myself floating on my back in a swimming pool looking up at the stars. The contrast between skiing in below zero weather in the morning and laying in a warm outdoor pool at night on the same day was mind-blowing!

Another memorable winter took place about five years ago. Cyndie had met a lady named Dunia Morales from Guatemala at a training session for certification to become a horse therapist. They became fast friends and their husbands got acquainted at another training session. About five years ago Cyndie invited the Morales family - with two teenage boys - up to spend a Christmas vacation week at Wintervale and Wildwood. Later in the week we joined them at Wildwood. While the boys had both spent time in Minnesota on a student



Above: Luge in Lillehammer, Fred Cross-Country Skiing in Wisconsin, Sunrise in Wisconsin, Fred Golfing in Florida

exchange program, neither of the parents had ever seen snow. Wildwood was deeply below zero when we arrived late Friday night, and the whole Hays and Morales gangs were down on the lake putting the finishing touches on an igloo and a snowman. The wind was whipping across the lake, but they stayed at it until nearly midnight when the work was finally finished. The next day - still frigid - we introduced the Morales family to boot hockey on the lake. After a few hours on the ice surface we then took a little pity on them and got them into the sauna and hot tub - plus a roll in the snow. Despite the frigid conditions, the Morales family subsequently reported it was the best family vacation trip they ever taken.

As Marie and I headed into our 60's, winter sports like skiing started to give way to activities like golfing. When I left Dain in 1990, Marie and I decided to learn how to play golf properly and scheduled a golf instruction week in Phoenix with Robin and Dick Cohan. It turned out the Bill Colby family was there at the same time, so it was like "Old Home" week. We didn't perfect our golf games, but we all (except Dick) improved a little and took home some things we could work on. I joined the Braemar Men's Club and started to play regularly in the summer, but then golf started to become a winter sport as well. We partnered with Ann Dosch and rented a house in a golf development in Mount Dora, Florida for a couple years, sharing the house and her Mercedes (until Marie smashed up the car. That was the end of that sharing arrangement.) After Dan Moran lost his first wife, he bought a coach home at Pelican Sound, a new bundled golf development in Estero. One day we drove down from Mt. Dora to Estero to play golf and stay overnight with Dan. When he went off to a Fishing Club meeting after golf, Marie and I had nothing to do before we all went out to dinner, so we wandered down to the real estate office to see what was going on at Dan's new club. A week later, we sent a down payment for Lot 95, otherwise known as 21921 Masters Circle. But that's another story.

After buying the house in Florida our idea of an excellent winter changed from being snow based to being sun based. We like to send pictures of our Florida winter-haven back to the kids shivering in Minnesota. Now we watch videos of our grandchildren skiing, skating, and playing hockey - bringing back wonderful memories of winter in Minnesota. Nothing else like it!!

frf 2.20.20



Cyndie & John Hays with Morales Family Igloo



Left: Fred and Marie - Getting Through Grief with the love of your spouse
Middle: Daughter Michelle
Right: Cyndie, Steve, Barry saying prayers at home in Richfield

Condolences

Condolences are superfluous. They don't add any useful information. When a friend tells you they are sorry for your loss, it goes without saying - otherwise, they wouldn't be a friend. So why do people offer condolences?

There is no other way to communicate in sorrow. Grief cannot be shared. That's why there is a 75%+ rate of divorce after the death or life-threatening illness of a child. Grief is a very personal thing that must be dealt with in a personal way. When we lost our cherished daughter Michelle to the ravages of leukemia, we found tremendous and heartwarming support from our friends. But what do you say to someone who has lost a precious loved one? There is no silver lining around death. We hope for an afterlife but the current reality is so intense it is devastating. Our heavy hearts beat more slowly, dreams are painful, but waking up to the reality of loss is worse.

Grief wears on one. It's like carrying a 75-pound backpack around all day - it's relentlessly tiring with no respite. The good news is the backpack usually gets slightly lighter each day that passes until it becomes a routine burden that doesn't sap our energy to the point of dysfunction. The burden never goes away but can be tolerable as we go about our daily living. For some of us, we can carry the burden with grace and strength. For others, grief takes us down like a swimmer tied to weights - unable to reverse the downward direction of our lives. No amount of personal effort can remove the weights - without loving support of others.

The love of a spouse and connection with close friends can blow out the ballast to lift our spirits. This is not an event - it's a process. Gradually the love of others can displace grief to change the direction of our lives to an upward one. Grief over the loss of a loved one does permanent damage to a section of our hearts - the lesion never goes away. But the love and caring of others can heal the rest of the heart and keep it fully functioning.

So what about condolences? They are simple expressions of love and caring that are critically important to us at the worst times of our lives when no words are adequate to express the depth of our feelings. They lighten the burden of our loss and help us through the narrowest passages. I don't really believe love conquers all - but it sure helps!

Ravndal Family Letter

Fred wrote an email with attached photos in April 2020 to connect the Norwegian and American Ravndal families.

Dear Finn -

Thanks for your thoughtful note. It was good to hear from you and get the family update. We had a great winter here in FL - sunny and warm since we arrived Jan 6. I thought it would be a one-way trip but now we are returning to Mpls next week. Hope the weather is turning for the better back there. We've had some great family get togethers each of the past two Christmases. I don't know how much you know about your Ravndal and Friswold cousins so I'll bring you a little up to date.

FISKNES FAMILY 2019:

At Christmas 2019 the family of Sunniva Ravndal Johnson Fisknes visited us for a week and stayed at Steve's house in Eden Prairie. After Hansina, Sunniva's mother, Else Marie - and your mother - were the first in the clan that we met in Norway 40 years ago. Sunniva is a Pastor living near Tonsberg, her husband Gjert is a manager for a govt. agency, and daughters Mie (15), Ella (13), and Ine (9). We had a great time with them and there were a lot of tears going around when they left.

Here we have the most recent batch of Friswolds and Fiskness gathering together. From left to right: Eric Friswold 21 (Steve's son), sophomore at Northwestern; Ella Fisknes, Mie Fisknes, Beck Friswold (our youngest grandchild) a 12 year-old progeny of Ben; Alec Friswold 23 (Steve's eldest), recent Northwestern graduate currently in process of deciding between Harvard and Columbia Med Schools for next fall; Monique Friswold (Steve's youngest) a junior in high School; Trygve, 16, (Ben's middle); Althea, (Ben's oldest), currently deciding on colleges; and Ine, Sunniva's youngest. It was great for our younguns to meet and get to know each other.

My grandfather Seval came from Lom and met Christine Ravndal in North Dakota before the turn of the century. Their oldest boy was Carroll who lived his adult life in California. My Dad Ingolf (Ink to all) was in the middle and had a younger sister Swanhild (Swannie to all) and they stayed close for their lifetimes.

Pictured left to Right:

Christopher, Richard, Marie, Fred, Synove, Jon, Scott



My grandfather Seval came from Lom and met Christine Ravndal in North Dakota before the turn of the century. Their oldest boy was Carroll who lived his adult life in California. My Dad Ingolf "(Ink" to all) was in the middle and had a younger sister Swanhild ("Swannie" to all) and they stayed close for their lifetimes.

Swannie had three boys - Sheldon, Robin, and Alan Dale. Sheldon died a year ago and Robin passed in late 2019. He lived about 60 miles from Minneapolis and they scheduled a memorial service over Christmas Week. We couldn't travel to the service because of a nasty blizzard but the weather cleared the next day and we were able to gather the cousins for a big dinner. In the picture you will see - from left to right - Robin's sons Christopher (Exec Director of non-profit human services agency in Bozeman, Montana); Richard, (English Lit Professor NY); Fred and Marie with the boy's mom Synove Grinnell, who came from Norway at the age of 20; Jon Grinnell (Professor at Gustavus Adolphus College in Minnesota); and Scott (Professor of Meteorology in upstate Wisconsin). The Grinnells seem tilted to the academic. While Cyndie got her PhD in Education and spent her career in teaching and educational leadership, our boys are all commercial with MBA's.

Anyway, it was a great time to gather a group of people with Ravndal blood in their veins. Our Friswold Kids have all been to Norway and met many of the relatives there. Now we have connected up with all the relevant Grinnells so my work is done. If you or family members get to the USA our family members would love to see them. Please stay in touch with them.

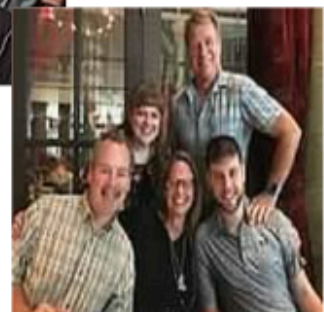
Our third generation-eight grandkids-is reflected in this picture. Left to right: Althea (Ben's eldest); Julian (Cyndie's youngest); Elysa (Cyndie's eldest); Fred and Marie; Beck (Ben's youngest); Eric, Monique, and Alec (Steve's eldest); and Trygve , named after a great uncle from Norway.



Friswold Boys: the guys have to hang together. Pictured left to right: Steve, Barry, Fred, Ben



Here you'll find a photo of the Cyndie and John Hays family - and, as you might expect, Steve popping into their picture like "Where's Waldo?"



I wouldn't want to leave out any of the favorite uncles - so I've included a picture of Barry and Carlos with me in Florida. Barry always wants to be in the lead after living his life as a middle child. They've been married since it's been legal in Massachusetts in 2004 - they are currently retired and are, of course, the favorite uncles whenever they show up.

So much for the family update. My brother Paul died in his 20's and my sister Kristin passed last year. Now at 83 I'm very close to my "do not use after..." date but the rest of the gang would love to stay in touch. I have fond memories of meeting you during your St. Olaf days and having you as a guide on our trip through Norway. Your mom was so sweet to us on our visit and your dad, with a constant twinkle in his eye, acted like he wished he was a Ravndal as well. Great memories!

Best to you and Yours,

Fred





Our Intentions - To Whom It May Concern *

* Short version

We have both been blessed with far more than we deserve.

- We've had each other for more than 60 years.
- We've had the opportunity to become educated and become life-long learners.
- We've been able to explore the world through many adventures.
- We've had healthy lifespans beyond those of our parents and well beyond our expectations.
- We've had wonderful children, all of whom are well educated, capable, and caring.

We can't overstate what wonderful joy they have brought to our lives.

- Our children have all stayed in regular communication with us and with each other. Their spirit of mutual respect and affection is unique and has been a special blessing for all members of the family, and especially for us.
- We have dear friends from many connections - college, church, business, University, YMCA, Bridge, Golf, Wildwood, Pelican Sound, and others - that have enriched our lives.
- Neither of us has spent any significant time in jail.

Our parents gave us healthy genes, good values, and a sense of guilt anytime we aren't working hard and accomplishing a lot. This sense of guilt is common among Jews, Catholics, and Scandinavians - and is never-ending. It also has pushed us both into initiating and leading rather than waiting for others to get things done. We've had many opportunities to serve which have been fun, fascinating, and personally rewarding. We are thankful to have had these opportunities - especially those that have benefitted others.

Our thankfulness also is sharpened by the fact that our lives have not been untouched by pain and difficulty. We've experienced the premature loss of a daughter, a brother, and a father. We've both been hit twice with cancer (before the lung cancer) and my extended winter stay at Heartview in Minot, ND was no walk in the park. We know how tough it can get - so we have great appreciation for what we have. We are also thankful for the grit to get through the narrow spots in life. We also are painfully aware that many children in the world don't have the privilege and good fortune that we had.

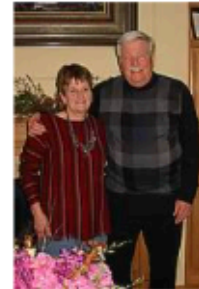
We have both been of the belief that our good fortune gives us a mandate to help others. We have not spent time and energy trying to get rich or famous - instead spending any extra time available in civic and social activities that benefit the community and others. Marie is a world-class friend to many and loves to decorate and cook so others can have a great time. I've been able to bring people together to accomplish many meaningful things of lasting value. Ain't we lucky?

Now we need to think of those we'll leave behind. Our wish is to not burden our children with responsibilities for our daily care. When we are no longer able to take proper care of ourselves, we hope our children will put us in a facility that will provide appropriate services. It doesn't need to be fancy or pretentious - we won't know the difference. We recognize that we have both been highly self-reliant since an early age. That's a good characteristic in life but may make us less than cooperative in old age. (My sister disowned me twice when we put her in an assisted living facility and sold her home.) Don't worry about it - do what you need to do, without guilt. Our children all have bright minds and good judgement. They will use them when dealing with our issues - we have 100% confidence they will make good decisions. Cyndie has a very warm heart but also the capacity to make hard decisions, as reflected in her wonderful care for my sister Kris. Thus, we've entrusted her with responsibility for our health care decisions when we can no longer make them for ourselves and each other.

Our boys have earned MBA's and are competent in matters of business and finance. Thus, we have appointed Ben and Steve to handle administration of the final estate. We have complete confidence in their judgement. Barry has the same skills, but we didn't want to burden him with long-distance responsibilities. However, we're sure he'll find a way to express his views on any and all matters.



MBA Boys: Steve, Ben, and Barry



Left: Fred's high school graduation with his mom, Derrice, watching from window
Middle: Jacob, Jonathan, and Cindy Birgen
Right: Fred and his sister Kris

In our lifetimes we have both spent a lot of time, talent and treasure on community service organizations. The loss of Michelle gave us a special interest in helping kids - and advancing organizations engaged in youth development and education. We would like this support to continue after we are gone - thus we've directed a significant portion of our assets to be given to charitable organizations with important long-term missions that reflect our values and priorities. We've chosen to use two of my IRA's as the primary vehicles to accomplish our philanthropic goals. We are hopeful we won't live so long that we've used up all these assets because our philanthropic goals are important to us.

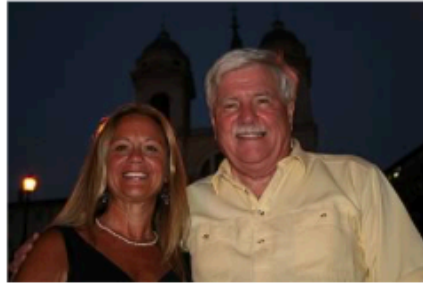
Generally, we want to treat our children and grandchildren fairly - though not necessarily identically. We have not taken primary responsibility for our grandchildren's post-secondary educations, but we've contributed to their college funds as needed and this is a high priority. We started by buying some U. S. Government Strips that matured during the college years of Elysa and Julian and have continued helping out as needed as grandchildren pursue their post-secondary educational pursuits. More recently we have contributed to 529 plans for Jacob, Cindy, and Jonathan Birgen. We would also hope to provide supplementary funding for our remaining grandchildren as they make their post-secondary education choices. Getting a good set of educational tools is critically important to a productive life. We hope our grandchildren will be encouraged to follow their dreams, be the best they can be, and treat everyone with both compassion and respect. We are more interested in helping to meet needs than achieving precise equality.

[We have made our intentions clear in longer documents and in our wills] None of our assets of financial consequence should be considered sacred - keep or dispose as appropriate. We hope there will be enough assets left to be meaningful to each of our children's families - but as stated earlier, getting rich or making our kids rich has never been our goal.

We've had good lives and value life but have no interest in living beyond our ability to function physically and mentally. I've told Cyndie that, when I can no longer fully function, it would be appreciated if she would "push my wheelchair off the end of the dock." I'm not into drooling. If I am fully functioning, a medical procedure that could solve an adverse event would be appropriate. However, if full functioning isn't a realistic goal then there is no point in dragging out a useless life.



Left: Stained Glass Windows made possible with capital campaign at Good Samaritan Church in Edina



Right: Cyndie and Fred on Spanish Steps, Rome

I've been a member of Good Samaritan United Methodist Church since we moved to Edina. I passed through all the leadership positions there - Chair of the Finance Committee and Board, and I Co-chaired two capital campaigns. I was involved in starting a Good Sam Foundation to receive endowment gifts and support facilities and long-term missional goals. I'm not a conventional Christian believer, but I think Christ was "right on" and my values reflect his teachings. The highly inclusive values at Good Sam fit me really well. I liked our past pastor's opening line - "We welcome people regardless of where they are on their faith journey." I never was into "one-size fits all." Sunday mornings at Good Sam have been rewarding to me. It's great to have some regular time for reflection. Every human being has three fundamental questions.

- Where did I come from?
- Where am I now in my life journey?
- Where am I going in eternity? There is no certainty to the answers but reflecting on them helps us in making choices and living our lives with values and activities in synch. Great music, meaningful sermons, and good fellowship with friends make for a rewarding experience on Sunday mornings. I'd like to go out the same way, at Good Sam.

Marie had a good Catholic upbringing but knows Catholicism doesn't fit her beliefs and values in many ways. She is reluctant to formally pull the plug, but she knows Good Sam reflects her values and supports her beliefs. She is a member of Good Sam in her heart. She loves Philip Shoultz and his musical leadership - she'd love to have him do her funeral or participate in it. She hopes some of her favorite music will be played at her funeral. We both like the works of Josh Groban. Marie's favorite is "You Lift Me Up," mine is "You'll Never Walk Alone."

frf 1.31.19

ADDENDUM: 1.20.20



Fred and Marie - Construction at Children's Hospital

End of Life

My view of end-of-life decisions has changed a lot over the years. As a young person, my expectations were that life was progressive. You start with little knowledge or experience but keep getting smarter and more capable with education and experience, so life keeps getting better and better. I was optimistic and looked forward to every new day and what it would bring.

That positive attitude was very helpful in building a successful life. Also, as I developed my knowledge base and experience, I grew more confident in my judgement and decision-making. Learning from your mistakes makes you stronger and resilient. All good.

However, as one ages it becomes clear that, while wisdom grows with experience, there is a price to pay with age. In my 20's, 30's, and 40's I had great fun exploring the world of physical experience. I became a pretty good tennis player - generally on the courts two or three times a week. I wasn't a pro but won a lot of matches against competent players and, with a partner, won a doubles tournament against the best players at a national convention of securities industry professionals. I skied at the best mountains in America; scuba dived for many years in multiple locations in the Caribbean Ocean and Hawaii; was a runner for more than 10 years until I got an artificial knee. Then the years took their toll, with two cancer surgeries, a broken hand from a fall while skiing, a hernia surgery, and another knee replacement. My first 50 years were spent climbing the mountain - after that it has been downhill physically. Nevertheless, I've outlived my father who died 61 years ago so I'm in bonus time.

In my early days at Dain, my intense work habits were a matter of general knowledge. In my early 30's I went through an assessment with our industrial psych consultant. I expressed concern that my work style might be a candidate for ulcers. He assured me that wasn't a valid concern - that I was a much better candidate to die young of a heart attack! Not very reassuring, having lost my dad to a single widow-maker at age 58. However, as it turned out, I have never been an anxious person and learned to persevere through tough circumstances.

"He who keeps his head while others lose theirs, stands head and shoulders above the rest."

Mental capabilities run in a similar cycle but for most people the uphill run lasts longer than the downhill - but there are exceptions now that people are living longer. I knew only book learning when I first went to work at Dain - had virtually no business experience. However, the learning curve was like a hockey stick - turning sharply upward as I gained experience. Learning how to connect with people was a totally new experience that has proved essential to my development as a person and as a business executive. As a socially shy person (originally testing as an INTP on the Myers-Briggs scale), I had a long-ways

to come but people-skills are critical to leading and managing.

Fortunately, people-skills are progressive until one's later years. Late in my business life I was retested with Myers-Briggs, and it judged me an ENTJ. I suggested a retest because this was clearly a bogus result-people don't change their basic personality traits. My psych consultant explained her theory - I found I couldn't do all the things I wanted to accomplish as an INTP - so I improved the weaknesses in my skills and style so they wouldn't get in my way.

A good friend - very successful in the insurance business - told me after he retired that he was progressively getting more introverted. I think he meant that just talking to people wasn't as much fun, and that he enjoyed solitude more in his later years. He continued to play competitive bridge into his 80's - but lost a lot of his interest in just schmoozing.

I have always had a rich life in my mind - as distinguished from physical or social life. As a born Introvert, my batteries get recharged by solitude, not social interface, so being able to visualize and think through ideas is a valuable skill. It is also a major source of internal satisfaction. Finding solutions to problems that loom large for those around me gives me waves of pleasurable feelings. My biggest strength has been the ability to synthesize experiences, understand complex issues, and find solutions to difficult problems. This requires the ability to intensely focus in on analyzing issues - which sometimes results in lack of focus on the minutia of daily living (Marie would confirm this.)

However, there are a couple of opposing forces - accumulating information and understanding - versus loss of brain cells - over a lifetime - both cumulative experiences. We keep adding experiences and knowledge, while losing the ability to access and use them as we age.

I reached my prime in my 60's and early 70's - but without quite the energy of my earlier years. In my late 70's I concluded that no one in their 80's should be leading anything. I was still the lead volunteer for three organizations I had been a key part of creating - University Gateway Corporation (UGC), University of Minnesota Investment Advisors, (UMFIA) and the Minnesota Greek Alumni Council (MGC).

I went to work finding successors and moved to Emeritus (or retired) status. While I fully functioned in my 70's, I didn't bring the sustained energy to multiple activities versus my earlier years and now in my early 80's I still have sound conceptual skills but am aware that I am clearly on the downhill side of the mountain. I am also President and Treasurer of our local Chapel Hills HOA. This week I am currently wrapping up the HOA's succession and financial plan for 2020 and expect to bow out shortly - but with everything in place. One advantage to having advance knowledge that I was quickly approaching my "do not use after date" has been the ability to put all my affairs in shape - so there won't be burdensome transition issues for Marie and others. She has good info, good tools, and good advisors and they are all informed and connected.

We are also only one step away from completing our new ownership/membership structure for 21921 Masters Circle. When we get Ben and Steve approved as full members with golf and tennis privileges, we will have optimized our owners privileges.

When we came to Florida, I hoped wed have some good days before the inevitable bad ones - with a strong ratio of good vs. bad. Now I've had almost four months of good days - sunny, warm, comfortable. Most importantly, my mind has continued to function fully to date. I know that will change soon, but I feel blessed to be able to read and write and solve and communicate with family and friends long after I expected to function effectively. I feel (mildly) guilty of laziness and dependency in current circumstances, but after more than 50 years of toiling in the fields for 10-12 hours a day, I don't feel too bad about asking for a little help in daily living.

The bad days will inevitably come, but in the meantime, I've been blessed with a lot of pleasure, low stress, and the benefits of seeing and hearing from great friends and my wonderful family.

frf 3.20.20



"Good Days" - Fred on his daily swim in Florida -
February 2020



Life Oh So Sweet

We are in Florida for the last time. It is unbelievably pleasant to sit outdoors and drink in the sunshine.

This week I went for a swim in the pool for the first time since arriving. I have always felt like I was a reincarnated seal - I love feeling the flow of water over my skin as I dive. I did a slightly shortened version of my standard workout - it felt great!

Last time Barry was here we talked about how planes crossing by in the sky are a feature, not a problem. They are especially beautiful at night, both in Boston and here.

I again swam yesterday. As I lay on my back doing laps I looked up into the eastern sky and saw a tiny spec on the horizon coming my way. As it approached, I could see two contrails of white contrasting with the otherwise clear azure sky. I watched it as the plane streaked from the eastern to the western horizon - leaving a perfect pattern of dual contrails across the whole sky!

While perfectly formed as it crossed the sky, after it passed it started to dissipate into the ether. It gradually disappeared and became an invisible part of the atmosphere.

It reminded me of a human lifetime. It starts from nothing, it crosses from beginning to end, and then blends back into the universe - but during the time it shows itself to onlookers, it is Oh - Oh so Beautiful!!!

frf 1.12.20



Ben, Barry, Marie, Fred, Cyndie, Steve - Christmas in Punta Cana 2017



All 18 Friswolds in Punta Cana, Dominican Republic - 2017

