

Interviewee: Karen Duffy
Interviewer: Bea Bittenbender and Riley Buckjune
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Abstract:

Karen Duffy was born in Melrose, MA and currently lives in Shrewsbury, MA. She is the CEO of Worcester Credit Union and an active member of the Worcester community. In this interview, Karen discusses many of her life experiences encompassing both her family and work life. She talks about where she has lived, including some time she spent in Scotland while her ex-husband was stationed there in the Navy. In her family life, Karen reflects on her experience with her youngest daughter coming out as gay, how she and her ex-husband reacted, and how they grew to support their daughter. Karen also explains her work and education leading up to her position as CEO of Worcester Credit Union. She discusses how many of her experiences in the financial industry have been male dominated and her strategies for dealing with that dynamic. Karen is also very involved in the local community both politically and non-politically, and speaks to her experiences on several boards including, Mass Women's Political Caucus, Worcester Community Housing Resources, Worcester Regional Research Bureau, and Quinsigamond Rowing. Karen is an avid rower and she discusses her path getting involved with rowing and other outdoor activities.

BB: So one of our first questions is like where have you lived throughout your life? Where were you born and then like the path that's taken you on. What styles of living.. Urban, rural?

KD: Wow, that's a big question! Okay, so I was born in Melrose, Massachusetts, grew up in Chelmsford [Massachusetts]. So I spent all my early years there. And then I got married very young. I got married at 18 actually. And so I lived, various times, I lived in California, in Jersey, Rhode Island, actually in Scotland for a year and a half when I was first married. That was an amazing experience. So that's where I've lived and I'm sorry the second part of your question was...

BB: What styles of living, like rural or urban?

KD: Mostly sort of... not quite rural, but not big city living until, later in my life, I did live a year in Providence and a year in Boston. But for the most part it's been, it's been suburban living styles. When I was younger, we didn't have a lot of money. So we didn't live in sort of upper class neighborhoods. We lived in a three-family house. We lived in—we rented houses. Then as we both moved forward in our career, my ex-husband and I, then we started moving into sort of suburban neighborhoods, that kind of thing. So...

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RB: And so what brought you to living in Worcester?

KD: I don't actually live in Worcester. I have worked in Worcester for 25 years now. All of them right here at the Credit Union. All of them in the position of President and CEO of Worcester Credit Union. So, what brought me here was a job. I had been working at Credit Union in Rhode Island and for the first six or seven years that I worked here I actually commuted up from Rhode Island because my kids were still in school, they were younger then. So I moved. And then my ex-husband and I moved to Sutton [Massachusetts]. So I lived there—he was still working in Rhode Island. That seemed to be a, sort of an easier commute. But yeah. So I've been working here and what I've found is that when you work here but you don't live here, you didn't grow up here, you miss out on a lot of references [laughs]. It's all "Do you remember when this was there?" "No I really don't." [laughs] So, it's interesting and fun but I really consider myself—so even though I don't live in Worcester, I consider myself a part of the community because I've worked here so long. And, the institution is so involved in community work.

BB: So, sorry if you mentioned this, where do you live now?

KD: I live in Shrewsbury [Massachusetts] now.

BB: Shrewsbury.

KD: I'm divorced and I live in Shrewsbury now. I actually live right on the lake and I looked in Worcester to try to find something on that side of the lake. But there was a condo, a new condo that was being built on the lake and I row so I was like, "Okay I can't pass this up." [laughs] I need to live here!"

BB: And you mentioned you have kids. How many kids do you have? How old are they?

KD: I do! I have two girls. My oldest is 41 and my younger daughter is 37. So, I had them quite young [laughs].

RB: So, when did you have your kids? Like how old were you exactly?

KD: So I had my first daughter when I was 20. And I had my second daughter when I was 25. I had just turned 25. So, yeah.

RB: And what were you doing in your life when you had your kids? Was it ... planned? [laughs]

KD: Yeah! [laughs] So, I got married when I was 18. And so my ex-husband was in the Navy and that's how we ended up in Scotland for a while which was, again, a fascinating experience. And I don't really regret doing that in terms of not going to college right away. I had gone to one year of college actually, because I had graduated when I was 17 from high school. And so I had

gone to one year of college, put it off, got married, had my first daughter, and then ended up over the next—gosh probably 15 years getting my associate’s [degree] off and on, then getting my bachelor’s [degree]. But, I’m sorry I think I lost the thread of what your question was.

RB: My question was about your kids but I’d like to also hear about your education.

KD: Sure!

RB: And like how... where you got your education and...

KD: So, because I had my kids young, I wasn’t going to go back to school full time.

RB: Right.

KD: That was just not feasible. We needed my income so I worked part time. I started out as a waitress, I worked in stores, in, you know, women’s clothing stores. Things like that. And then, I wanted to get my degree and I figured the best way for me to be—to make it useful would be to finish my associate’s first because that was at least a piece of paper, right? So, I went to school at night, I went to Bryant College because I was living in Rhode Island so I went to Bryant College night school and got my associate’s. And then, once I was working and was able to get, like, in a management position with that, then I kept going back and completing over quite a number of years, I completed at night and then what they called distance learning which was—you actually have the books shipped to you, that’s how long ago it was [laughs]. You have the books and the syllabus shipped to you, and then I would take proctored exams and quizzes and things. So I would use Quinsigamond Community College for the proctoring. And then I finished my bachelor’s in business that way. And that was actually through Roger Williams University. I think I went to Roger Williams’ campus one time. [laughs]

BB: Wow! [laughs]

KD: For the whole [laughs] thing. Because ...

BB: Oh my gosh that’s so interesting.

KD: ...because I didn’t live down there anymore.

BB: Yeah!

KD: I lived in Sutton [Massachusetts] and I was working here, so I’m not going to drive all the way down. And they didn’t require you to attend classes. There was nothing online really at that point. It was just, again, you would get the syllabus mailed to you and you would do your projects, mail them back or get them proctored, and that’s the way I got my degree. So... yeah. So I’m very proud of it. But it was less fun [laughs] than being on campus.

RB: Right.

KD: I didn't really get that. I got one year of somewhat of a campus experience. But even then, I lived at home. I didn't live at school. So...

BB: So did you miss like the classroom environment when you were doing... ?

KD: I think I did, you know, I really can't say for sure. My whole year I went to... now its University of Mass at Lowell, at the time there was two schools. There was Lowell Tech, which was for accounting and some math and science degrees and then there was Lowell State Teachers College. So, I went to Lowell Tech because I was going for accounting. And, it was great, it was an interesting experience. But I wasn't—my head wasn't there. I knew I was going to get married, my parents were trying to, you know, turn my head [laughs] toward education, it didn't work, I still got married quite young. But, it was a good experience and I wish—I used to tell my girls when they were little, I used to say, “The law is now you can't get married before you're 25.” Because they would say, “Oh when did you get married mom?” “Well, young! Too young! Now you can't, you just can't!” [laughs]. So both my girls actually waited until they were late twenties or thirty before they got married.

RB: Do your girls have kids? Do you have grandchildren?

KD: I do, I have four grandchildren. So my older daughter is married and has the two—I have all boys, for grandchildren. So my older daughter, well you can see the pictures [laughs].

BB and RB: Oh Yeah! Aw!

KD: So my older daughter has my two oldest grandsons who are almost twelve and eight. And they are just a blast. And my younger daughter is also married, and happens to be gay and married. And that was an experience for all of us as a family and we can chat about that. But she has our two youngest grandchildren. They are five and almost three. So they are all a blast, my daughters have great relationships which I'm so happy about, and yeah it's fun.

BB: That's wonderful!

KD: Yeah, yeah, yeah.

BB: Jumping back a little bit -

KD: Yeah.

BB: You've mentioned your time in Scotland a little. Do you want to talk some more about that, like the process of moving there? How you decided to do that?

KD: Well so my ex-husband was in the Navy. So, his ship went to Scotland so it was probably—I'm trying to think. We got married in May and went to California for a couple of months. He was going to diving school and then we moved to Scotland. He moved a couple months before me. I think by December I was in Scotland. So, I had just turned 19 and I flew to Scotland by myself, scared to death but excited, you know. And that was, that was a trip. That was—just doing that, going to another country. They spoke English but, I have to tell you, the accent... I could not... When I got to Heathrow Airport I had to make a change from an international flight to a domestic flight. So, I had to change terminals. So I'm, you know, I'm a kid! And I went up to someone to ask them—one of the airport personnel I could tell by the uniform—to ask them where I go. He said something. [laughs] In what resembled English [laughs] I had no idea what he said, but he pointed at a sign. I'm like, "Okay???" But it was interesting because it's a beautiful country but in the middle of winter—so I went right in the middle of winter, right in the middle of December so the darkest part of the year. It doesn't get light out until nine in the morning.

BB: Wow!

KD: So I woke up and he was in the Navy and doing shifts overnight on the ship. So, I'm by myself, don't understand [laughs] what anybody's saying and I would wake up and be like panicked. It's not sunny, it's 8:30 and it's pitch black out. [laughs] And I'm thinking, "Where is the sun?" So that was interesting and it would get dark at three. So, when you don't know anybody—and he was gone a lot because of his duties. The nice thing about that, I'm going to say within two weeks, I had friends. There were a lot of Scottish women who dated or were married to Americans. All my friends were Scottish women. The American women, I have to say, were very cliquy and they didn't want to involve themselves in the neighborhood which surprised me, or in the community. And so you'd go down—I was influenced very early by going downtown. So this is the mid-seventies right? Mid to late seventies. There was no central heating, so we had paraffin heaters that I would carry from room to room. I had no phone, I had no radio, I had no T.V., I didn't know anybody. I go downtown, and you'd go downtown almost every day because they just had think of a little dorm fridge right? Nobody had really big refrigerators or anything over there. And so you bought your food almost on a daily basis. You'd walk downtown and that was nice to get out. But I would go downtown and a lot of the American women were really rude to the shopkeepers. And I started to think, "I do not want to be associated with that" [laughs]. I'm trying to meet people and ...

RB: Right.

KD: It was actually embarrassing. It was actually embarrassing to be an American and see how some people treated the locals. Very entitled. One of the things that was interesting was that they use different words, even though they're English words, so a baking pan or dish is a tin. You know, or I think it was either a wrench or a screwdriver was a spanner. So there's different words. You know, a sweater was a jumper. We don't think of that we think of jumper.

RB: Right.

KD: So there was confusion sometimes in communication, and the Americans were so rude about it. They'd be like, insisting, "Well I want a sweater! Where's your sweaters? Well that's not a jumper!" So it was just, it was uncomfortable for me. So when I met some Scottish women, I really gravitated toward them. And by the time I came back—I was actually seven months pregnant when I came back—my accent was so true that I was shopping for something in one of the downtown shops and a woman said to me—I said, "Oh I'm going to the States," and I was buying something and she said, "Oh you'll be sorry to be leaving your family."

BB and RB: [laughs]

KD: And I said "Oh no, no" [laughs] "I'm American!" [laughs] And she was just—to have a Scottish woman say that to me.

BB: Oh my god! Wow.

KD: And that's how much time I spent with my female Scottish friends and their families, who really took me in. And that was, that was really incredible. And I'll just—because I don't want to go too much there, I know we have a lot to do but, one of my best friends there, her mom was French, married to a Scottish man and she had met him in World War II. She was part of the French Resistance. And she had a tartan shop. So it was material to make into kilts or other clothing. And when I got pregnant, she would let me come to her shop and use the sewing machine in the back because I made my own maternity clothes. And she would talk to me and we'd have coffee and things like that and she was just lovely, she was really tough [laughs]. Don't get me wrong, she was tough [laughs]. But she was just, she was warm, you know, she was warm enough to say, "Here, come use my—come to my shop." And I think I went there a couple times a week and we would go and sew.

BB: That's lovely!

KD: Yeah! It was, it was. That, to me, those are fantastic memories of Scotland. I loved it. I loved it.

RB: Do you have any connections with those people still? Like your friends from Scotland?

KD: You know, I don't. For a couple of years I kept up with one of my best friends from there and then we lost touch. And probably for a good ten years we kept up. But, it's been, what? Like 35 years or 40 years since I've been there. And I would love to go back. I would absolutely. And, you know, now with Google Earth, I look up the street I lived on and the house I lived in and I'm like, "Oh I have to go!" So, that's on my bucket list, I'm going back. I'm going to go back to that town.

RB: I love that. So, jumping to a different spot.

KD: Sure!

RB: I know that you mentioned your ex-husband a couple times.

KD: Yup!

RB: So how long were you guys together?

KD: 45 years.

RB: 45 years!

BB: Wow!

KD: Yeah, a long time. We got together very young. There were some issues and problems and I don't want to dwell on that. It was what it was. It was not an ideal relationship, and it's always two people. So, you know, I got to be a certain age and I realized I really wasn't happy. And I actually have an older sister who went through some very difficult times with two marriages. And she was now in a relationship—this was probably, I started noticing this probably five or eight years ago. And she had had very difficult times. And she was with a new guy that she met, and she was really happy. And she struggled after her second divorce with keeping a roof over their... for her and her kids, going back to work because she hadn't worked for like 20 years, she went back to work. And yet, she was happier than I was. And I thought, "I have a good job, money is not an issue, my kids are grown and successful and happy, what's wrong with this picture?" And I finally just had to say, "You know what, I need to—I need..." It was, it was stress. It was the stress. And I think we tend to, not to overgeneralize as women, we say, "I don't want to break up the family." Certainly that was—I didn't stay that long because I wasn't caring about my family, I stayed that long because I kept thinking it could work and I wanted it to work. We have kids, we have grandkids, we have a history together. But it began to be like a health issue for me. And, when that stress is there and you start to recognize—and the older you get, you just get more, I found anyway, that you get more realistic. And you look around, and you've had so many experiences and you've seen so many people and relationships. But I just got to a point where I said, "This is not good. I know that if I remove myself, the stress level will go down." And it did. And I'm really happy. I'm now in a new relationship, but even if I wasn't I kept saying, "I have my family, I have my friends, I have my work, I have my recreation, and I have, I have a good life."

BB: Yeah!

KD: You know, I'm very, very lucky. Very lucky. So, it was a good decision for me. It was a hard decision, don't get me wrong, it was very hard. But, it was the right decision for me.

RB: I'd love to talk about your sister. And do you have any other siblings?

KD: I do, I have two sisters and a brother. I'm the second in line but my older sister and all of them now say, "Yeah, you're the oldest." [laughs] Just because I—if you have siblings you know the sibling dynamics—I just ended up the health proxy and power of attorney for our parents, and I'm the—and my nature is just to want to lead. So my sister said, "Yeah I defer," [laughs] you're the oldest now."

RB: Was it like that growing up too?

KD: No. Not really, no. When we were growing up, my older sister I looked up to her as, "Oh she's beautiful, she's smart, she's this, she's that." And, not that she isn't those things, but she was more, "Ehh I have three younger siblings," and "I'm the oldest I get my own room!" You know, it was four of us so my younger sister and I shared a room. And so the dynamic was definitely not that when we were growing up. But now my sisters and I, you know, you evolve over time you get busy with your own career and you own families and things. But my sisters and I and my brother, we're really tight and it's a great relationship.

BB: Do you see them pretty frequently now? Do they live around here, in New England or...?

KD: Yeah. My sister, my older sister lives in Tyngsborough [Massachusetts] now. We grew up in Chelmsford and she kind of always stayed close to that area. My younger sister's up in New Hampshire, near Bedford [New Hampshire]. And my brother's in Clinton [Massachusetts]. So, we're all close enough. And my parents are now in assisted living in Worcester.

BB: Oh, nearby.

KD: So, they're close to my brother and I and we can help them a lot. They had been in Chelmsford, and then on the Cape for a long time, but now they have some health issues so they're up here. Yeah, so we're close.

BB: Nice.

RB: Well, we can go back to—I'd love to talk about your daughter and you mentioned that your daughter's gay and I'd love to talk about.

KD: Yes, yes.

RB: Like, your experience with that and her experience with coming out and how you reacted to that.

KD: Yeah, yeah. So, that was, that was a very interesting time for our family So my daughter came out to us when she was 19, I think. And she had obviously had some—and now I’m aware, but I wasn’t at the time, she had been thinking and trying to figure out who she was, where she was in her life, what she wanted. And she went to Mount Holyoke [College]. Both my kids went to Mount Holyoke. So, she had been with her sister at Mount Holyoke. Of course if you know that area at all it’s a very accepting—even back in like 2000—a very accepting community and diverse. So, she was really comfortable there and that’s what helped her. And even before she went—so they’re four and a half years apart so they weren’t together in school, but even visiting the campus while her sister was going helped her really settle herself and realize who she was. She came out to me first and not my husband, and didn’t want me to tell him because she thought he’d be upset, angry, whatever. And she came out to me, and I was upset. And I look back on it now and I have to say, and I’ve said this to people, I feel ashamed of myself that I was not—I didn’t think more of her than I thought of us as a family, and my own reaction, “Oh my god, she’s going to have such a hard life. People are going to make fun of her. People are going to be mean to her. People could even be violent with her.” And that just terrified me and I thought, “You just don’t know, you’re just too young. You can’t know.” That was my whole thing, “Why are you?” You know, “You’ve been convinced. Because you’ve been out in an accepting environment so you’re just confused. You can’t possibly know.” And so, that went on for a couple of months, and then my ex-husband at one point actually just kind of guessed and said something to me. And I burst into tears and said, “Yup, she is and she told me and she’s worried about it.” And to his credit, he said, “Okay, well then we just have to deal with this.” And he was not convinced either. Because, you know, when you’re—well, you don’t know. But, when you have adult children or young people as children and you think, “But you haven’t had enough life experience, how could you possibly know?” That was what was in our head. And so he wasn’t—he was just sort of like, “Well, it’s Lauren, we love her, you know, we’ll figure this out.” So what we did was we went to family counseling. Best thing we ever did. Because we went all three of us, and then the counselor spoke to me and my husband, and then the counselor spoke to her, and he came back to us and spoke to us. And he basically reassured us and said, “She knows who she is.” [laughs] She’s not confused. She’s not over anxious. She just needs you to know that this is who she is and she’s fine.” And so that just, that helped us a lot. Just relax. And so then, by the time she got married, it was kind of interesting because her sister got married in 2004 and she got married in 2006 right after it became legal. And, in the early stages of planning she’s like, “Hmm well I can’t, you know, I can’t have a wedding like Erin did because, you know, it’s a gay marriage and people don’t do that.” And I just said “Pssh, well you can have whatever kind of wedding you want. [laughs] Anything you want.” And so her sister would call it the straightest gay wedding ever [laughs] because they both had dresses on, they both walked down the aisle. We had it at the Mount Holyoke chapel and it was beautiful. And the ceremony and the reception were so much fun. Oh my god we had a blast. And so we just wanted her to know, “You can do what you want. You’re who you want but hey you want the white dress, you want the...Great! We’re there. We’re doing it all.” And I will say, my daughter in law,, who is a fabulous person also went to Mount Holyoke, that’s where they met.

BB: Wow!

KD: Her parents struggled a bit, they're very Catholic. And so they struggled a bit. But, all in on the wedding, all in on accepting. So we had a great time. But it wasn't easy. We had family members who didn't come because of it.

BB: Oh wow.

KD: Yeah, yeah. I have an aunt who I don't speak to anymore because her and my uncle said, "No we can't go because it's a gay wedding." I said "Okay well [mouth clicks] I'm done." [laughs] That's it." If you're going to tell me, ask me to choose... guess what? So it was, it was very difficult. Even my father struggled. My father kept saying he wasn't sure he could go. And I will say, it was my brother who said to him, "I will drag you. You will be going to Lauren's wedding. You are not staying away from that." And he's glad he went, you know. And he's a whole different generation, you know.

RB: Right.

KD: And so, my mother was sort of okay. She was a little confused. She just didn't really get it that much. But she had had a friend who was gay that she worked with probably when she was in her fifties. And so she just had some kind of perspective. And my dad was just—he just could not wrap his head around it. But, in talking to, like I said, my brother and other family members he was there, and he was proud grandparent. And I was very proud of them because it was hard for them. It was hard for them at first. I'm sure that's been replicated across the state, across the country. Now, I've had people who know me and know about my daughter have asked me for advice. For, you know, "How did you get through it, what did you...?" You know. And it's all about just loving your kid. It really is about loving your kid and wanting them happy. It's funny, now I'm like a huge advocate. A person that I knew through a work connection, he had a daughter who was gay but none of us knew it. And so I purposefully, especially through the whole wedding planning, I talked about it. Like now I talk about it openly all the time because I want to normalize for people the experience, right? So I kept talking about planning the wedding. "Oh my god, you don't want to go dress shopping with two brides!" [laughs] You know! Two mothers, two brides, a grandmother, a sister. It's like "ahh!" [laughs] So I tried to talk about all that kind of stuff to normalize it. And it was funny because this man would listen to me very intently. And at one point we were out to dinner and he literally leaned across the table and said, "My daughters gay!" And I said, "Okay, alright.[laughs] Good, nice, fun." "And she's really a good kid." I'm like, "I'm sure she is, I'm sure she is." But, he just needed to get it out.

BB: Yeah!

KD: And it was only because he kept hearing me talk about it that he felt comfortable enough to say it. And I thought, "Good for you." If that's anything I can do to atone for my crazy—I almost feel like it's atonement for my inability to wrap my head around it at first. That makes me feel

better. Anything I can do now I just do it, so that was definitely something we went through and it was—it's sign of the times, right? For us, anyway. For my generation it was a sign—it was an evolution to get there. But now I look at it and I say, "Why does anybody care? Why does anybody care who anybody is?"

BB: Yeah.

RB: Right!

KD: Really! Is it impacting your life in some way? I don't think so. Anyway, so that was that experience.

BB: Wow!

KD: [laughs]

BB: That was interesting.

RB: Yeah that was very interesting.

KD: Thank you.

RB: I really liked... I enjoyed hearing about that.

BB: Well want to get to the question of what it is like being a CEO here at Worcester Credit Union?

KD: Sure.

BB: How did you get this job? It sounds like you worked at a credit union before?

KD: I did. I did, so when I started my work life it was pretty much just to help make money because we had a young family. And then I really always loved math in school, so it was actually just a line from liking math in school to saying I'll take accounting in college and then banking just seemed like a natural. When I went to my first job I had looked at some banks. And banks were a little less flexible, you did a lot of going from branch to branch to branch and I had a young family and there was an opportunity to get a teller job in a credit union right near where I lived, so I thought, okay I'll just go but I didn't really know anything about credit unions. And once I started in them I really liked that because it was banking but it was a different model. It's a not-for-profit institution. I liked that I liked cooperation. Basically it's a financial cooperative and I liked that, that appealed to me. And I was able to move up quickly, even though I didn't have my degree yet at that time. So I was able to move up so I started as a teller, actually a part-time teller, then teller, then customer service, then branch manager, and then I ended up getting

what they called a manager like position, it's like a treasurer manager, in a very small institution and that was literally four people. And so we all wore a million hats and it was inside a manufacturing facility. You know Bostitch, the staples right? Stanley Bostitch? That make staples, for staplers?

RB: Yeah.

KD: It was the Bostitch factory in Rhode Island. And so they had their own credit union for their own employees inside the factory. So the nice thing about working at a really tiny place is you learn everything. Not only are you doing the accounting, sometimes you're on the telaline, and you're doing loans, you're doing collections, you're doing everything. You're dealing with regulators. So that was a baptism by fire, but it was great. I just soaked it up I loved it. [laughs] And then there was a—so there was a trade association both in the state and then the state is part of the national trade association for credit unions and they had a school and it was called CUNA [Credit Union National Association Management] management school Credit Union National Association Management School, and that was held out at the University of Wisconsin at their graduate business school. And it was two weeks a year for three years and I enrolled in that and that was another baptism by fire, but great because you just learned every aspect. So you got some marketing, you got some HR you got more in depth financial experience. So I did that and I think I was in my second year there when I got this job and it actually helped me get this job because I had a broader experience and when the search firm was looking for someone they wanted us to basically—we had to almost prepare a project. Where do you see the credit union, look at the financials, look at what's going on, and tell me where you would take it and why. And so I had to do sort of a project for my hire and that was great, that was great for me and I brought it in and I ended up getting the job so I must have (____??). [Laughs] So that was how I ended up here and when I came here, the credit union was actually in trouble. We did not have federal insurance and so a big part of my project and presentation to them was how would we get federal insurance. So when I first got here I had to really like eat sleep drink credit union all day every day to get us to qualify for federal insurance which we did about four months after I got here. I love throwing myself into something, and that was fantastic, that was great. So that was a lot of fun and so being here has been great. Like I said I've been able to be involved in the community I've grown in my position, I've gotten on lots of boards and committees, I don't want to go too far because I don't know if you have other questions. Just keep going, with that?

RB: We love hearing whatever you want to say.

BB: Yeah we want to hear whatever you want to tell us, yeah.

KD: Okay, so one of the things, because this is the women's oral history project, and for me it's really important to note that as a woman being in a position of leadership twenty, twenty five, thirty years you attract all kinds of attention and not all of it obviously good. So there were a lot of opportunities, but there was also a lot of notice that you got and navigating that is difficult and is still difficult. I have all women who work for me, and it's still difficult for young women I

think to navigate any world where it's dominated by men and especially men at the top. And for me, as I read though some of your questions like, 'What would you advise women today,' my take on it even from a young age was, I'm not going to be afraid to be out front, I'm not going to be afraid to fail, and I'm not going to be afraid to speak up. And so you know what, I really always wanted to move forward, and the only way to move forward was to be out front sometimes, so I would get on boards, and every board I got on I went through what they call the chairs. So I would become secretary and treasurer then vice chair, then chair, because I wanted to do it and I wanted other women to see a woman in that position. And I always show—so that's a picture of me [pointing at photo with Karen and about 15 men, all in suits] and all guys. That's the state trade association board.

RB: Oh wow.

BB: Oh yeah

KD: And it's me with, now there was another woman but she wasn't in the picture but it's like okay, you know what, we cannot be afraid to be out from like that. And I always thought of myself as an equal. Whether anybody else did or not was not really my problem. That's how I looked at it. I looked at myself as an equal so when I went into that boardroom and sat down with all those guys I spoke up, I said what I thought. And they didn't always treat me as an equal, but that doesn't mean I didn't behave as if I expected them to. So one of the stories that I tell, and I recently spoke to a leadership class at Brandeis [University], and I was telling the story of how when I would walk into the room and then we'd all be gathering for a board meeting. So people were walking in greeting each other, and even guys who weren't being creepy—and we all know the difference between creepy guys and just guys being friendly—they would come in and they would shake hands with each other and then they'd go to hug me. And I would think, don't. If you not going to hug him, don't be hugging me. So I would walk up to them like this, [hand extended] shake their hand right, so they got used to that. And then when I got to know them better and they got to know me better, and we were more informal, I'd say, "Are ya kissing Bill? Because if you're kissing Bill, you can come over and hug me." Yeah, it's just treat me the same, don't treat me different. Now I'm also someone though who likes my personal space. I don't want anybody to be hugging and kissing me. [Laughs] Who I'm in business with anyway.

RB and BB: [Laughter] Yeah.

KD: But my point was really, don't treat me different just because I'm a woman because even though they were guys who are super nice guys, friendly, colleagues and I respected them but they treat—they look at you and the first thing they see is women, instead of colleague right? Instead of equal they see women. And so they treat you, they think, "Oh I'm gonna give her a hug." I don't want that, and I don't want to be treated that way. I want to be treated like a colleague. So to me that was also the important part of going into the leadership role because as you assume those different positions and show that your willing to work and that you're capable and competent and all that, then they do, it does change for a lot of people. Anyone who's a

reasonable person that's going to change their perception. And they're gonna see okay wait a minute, equal partner, doing the work, has something to say worth hearing, and so you have to be willing to do that. So I try to tell young women to put yourself forward don't worry about it. In all aspects, I had a wonderful mentor, a man, wonderful mentor who said to me early on, "You need to learn how to pay golf," and I said, "Uh what?" [Laughter]

RB and BB: [Laughter]

KD: He said, "A lot of golf is played in banking and a lot of relationships and therefore influence is created on the golf course." So my whole family happens to be golfers, so I had my husband at the time and my brother, I said, "Okay, I've got to get out on a golf course. I've got to learn how to play." So they helped me learn how to play. And I can't tell you how many tournaments I played in where it was me and three guys in our foursome and then of the hundred players on the course maybe there was five women. And you just have to be willing to be in that environment right, if you're going to play in that circle. And I know I've had some—a younger woman said to me once, "Well I don't like golf I'm not going to learn how to play golf." That's okay, but then you have to accept that you're not in on some things that are being talked about. We can rail against some things, but if we're not willing to infiltrate? Right? I mean we can have our women's—believe me I love the Worcester Women's Conference. I'm on the Mass Women's Political Caucus, I'm in a lot of all women's groups and I love that, but if you're not willing to go in, we can't just recreate everything. We have to, I call it infiltrate. [Laughter] We have to go in and be part of it, and that's still, I still see young women having a problem with that. My age there's definitely women who have a problem with it but that's because of the way they started right? But with younger women I'm often confused. Like I don't get why they're still—and I mean I do, and I don't. Everybody's personalities are different. Sometimes it's hard to have that confidence and to go into a room like that and some men do not make it easy by any means. They never treat you differently; they always treat you as a women right? So it's been interesting. I've certainly had sexual harassment happen. I don't know any woman—I used to say I don't know any woman who works—I actually think it's any women who breaths who hasn't been sexually harassed in some format in their lifetime because there's just people who think it's okay to do that. And they don't even—some of them I will grant some of them don't even realize they're doing it. Because it's so ingrained in them or they're of an age where it was accepted that that's what you did. And so again, I try to tell women don't—if you're uncomfortable don't ever be afraid to speak up and say something. I had a guy when I was 22 years old, I was working in a clothing store and he was the owner and he would come up from New Jersey every now and again. And me and my friends sort of co-managed the store and here I'm 22 years old, she was a little bit older. He would come in and he would go to hug you and it was a creepy hug. And she would let him hug her, and I wouldn't, I would go like this [folds arms] like he would come over to hug me and he actually said to me, "What do you—you have nothing to hide." And I thought, you can say anything to me, I need my job so I'm not gonna say you're an asshole [all laugh] basically, but I would just go like this [folds arms] when he hugs me and I wouldn't hug him back. And I wouldn't, I'd just wait and he didn't do anything bad, he didn't try anything more than that, but it was sometimes you're in that spot where you need the

job. And I always feel for women who are in that spot where they need the job. Nowadays it's much different, but in those days, women (???) like a ton. And just to keep their jobs. And I was lucky that I never had anything worse than that happen, but I've certainly had people refer to me in insulting ways just because I'm a woman. "Oh you looked hot up there at the podium." You take a leadership role, that's what you hear. Really? Seriously? I'm leading an annual meeting where there's 500 people in the room and that's what you say to me? But it says more about them, as far as I'm concerned. I'm still not going to let that stop me. So that's what I try to impart to young people. To women who work for me, I want them to be out and about in the community and to put themselves forward and have confidence. So that's kind of wide ranging. [laughs] What else, did you want to touch on?

RB: Well going off of that and like how strong you are as a leader, I wanted to know if you have any—if that vibe comes off in any political action? Do you, like, consider yourself politically active?

KD: I am now. I wasn't always. I mean I was always interested politically so you know I'd have conversations with friends and colleagues and family and then after 2016 [presidential election], wow. I had been, like I said, I had gotten more and more aware. Like my daughter and I, my younger daughter and I were actually in Boston at Elizabeth Warren's headquarters when she won for [U.S.] Senate and we were just so excited. It was fabulous, that was really a great event. I was getting more politically interested, involved and that even started with my daughter too, being aware of LGBTQ rights and that. But then after 2016, I don't know, I just—something just snapped and I thought, I can't be, I have to be productive. I can't just be vocal I have to be productive. I was giving money, I was talking about things, supporting candidates, but I wasn't actually, I didn't feel like I was actually doing anything. And it's funny because it just kind of came to me, someone referred me to it, but the Mass Women's Political Caucus which is out of Boston and part of the National Women's Caucus. I got on their board and now I'm vice president of the board, because I do what I do. [all laugh] And what they were doing which I found exciting too is, they've always been based in Boston and they've been in I think, they started in 1971, so decades and decades always still a Boston center and what happened in 2016 was people, women just like me said, okay I'm done, we're getting involved. And so they started a Worcester, it's like a chapter, they call it a committee but same idea. Now there's a chapter. I started the Worcester chapter, there's a Newburyport, there's a South Shore in like the Duxbury area, the Cape is talking about it, so all of a sudden it's like blowing up. And I love being a part of that I love that, there's so many women who ran for office in Massachusetts in 2018 we endorsed like, I don't know, three times the number of candidates we typically endorse, in 2018. And I loved being part of the vetting process because the candidates would come in and talk to us because they wanted our endorsement. And just some fascinating women, some really committed women and not all of them won. A lot of them won but not all of them won and even they're like, "I'm gonna do it again, I'm gonna run again." And it's so great to see that and when I heard the statistics that you have to ask a women on average seven times before she'll run, a guy will just say, "Yeah, I can do that." A women will think, "I have to be more qualified, I haven't had enough experience, oh how will I do that, who will help me?" Women are thinking

it, way over thinking it, and you have to just keep saying, “You should run, you should run, you should run, you should run.” And so it's interesting to me, the women who actually make it that far and say, “I'm gonna run.” And they do it. I've only been on the board for 15 months, so I just got on it in January of 2018 and it's, again, it's been a fascinating experience. The women that I'm meeting are so smart and committed and interesting. And we're just wanting to do a lot and really push for a diverse pool. One of the things I've gotten very involved with is diversity. In all formats so whether it's gender, it's race, it's ethnic, it's religious, it's whatever. In terms of women it's the diversity factor, we need to include women of color and women of different backgrounds. And that to me is so—I used to be very hesitant about it. So I bleed blue—not a big surprise, but I also want to talk to women. I know a young woman of color who's a Republican and she's on the board with me and I went up to her and I said, “I need to know, I need to understand this better because for me it doesn't compute. You're smart, you're committed, you have values and opinions, I need to understand that better.” Because what I don't want to do is what I see, which is the divisiveness. And so I keep thinking as women we have more in common than we have different and there are absolutely things we can work together on. No matter what side of the aisle or whatever we can work together. And so what I've gotten to lately is be involved in more efforts to involve more diverse candidates and more diverse women in the project. I got to know the [President of Massachusetts Women of Color Coalition] which is a woman you should talk to because I saw that is one of your last questions. Celia Blue, she's the president of the Mass Women of Color Coalition and she is incredible. She's dynamic and so I've gotten involved with her. I've gotten involved with some other women, there's a young woman who's running a conference at Holy Cross in May called The Live In Color Conference and so she's asked me to be on a panel with some other women. And she's all about, let's be inclusive, let's talk to each other, let's work together, we can all move this forward. So that to me has become very important and I've been more purposeful about it. I was always a little hesitant because what I don't want to do is look at someone and say, “You're a women of color. Check. Let's get you involved.” That's not what I want to promote, what I want to promote though is we need to work together because how else are we going to help each other move forward and move up if we don't get to know—and so I have to be purposeful about getting to know women of color because that's not who I am and if I'm going to be inclusive I need to make that effort and I need to make it in a purposeful way.

BB: Yeah.

KD: So there's all that making sure I'm being sensitive but also making sure I'm being purposeful about it and saying this is what I want to do. So that, I'm so interested in that. So yeah, that's my thing, getting involved. [laughs]

BB: Are there any questions that we haven't asked that have struck you as interesting and you have something to say about? I mean we can ask a specific one if not.

KD: I mean we've touched on a lot though. I think that one of the things I see here is about childcare and how women handle childcare and household responsibilities. And a big thing for

me is trying to communicate—and it worked for me, it doesn't work for everybody—is just actually not being so hard on ourselves, not expecting perfection. I see a lot of young women today, including my own daughters, who try to give their kids everything, and be at everything and do everything and not that you don't want to be there for your kids, but the idea of 'having it all' is such bullshit. And puts such a burden on women because it doesn't put a burden on men because they get what they want and do what they want most of the time. Women though feel, "Well if I'm at work more, then I'm shortchanging my kids or my personal life or my family life." And we have to stop thinking having it all is some kind of nirvana. It's not. You change and grow and move forward and responsibilities change. I will say that my ex-husband, sometimes he did the shopping and the cooking, sometimes I did, sometimes you know we divided up the responsibilities and we did them. But a lot of women the whole burden falls on them and we have to realize, well we have to try to get our partners to be more involved but after that it's go easy on yourself just do not expect perfection in your house, in your kids, in any of your interests. You're going to take from something and something else is gonna be short changed sometimes, it's okay. As long as overall you're building your relationship with your kids and you're working and everything and your efforts are based in understanding and caring about everything, that's what you need to do. I just I really think there's a tremendous burden placed on women especially to be perfect at everything and to do it all. Even, I'll just touch on, even the whole nursing thing, so when women have babies now there are literally women who will look at you like you've done something wrong if you don't nurse your kid. And you know what? Some kids aren't easy nursers, some women are really busy. We've got to lay off looking at each other and saying, "If you work you're this. If you don't work you're not doing anything with your life. If you nurse you're a good mother if you don't nurse you don't love your kid enough or don't care about their health." We have to stop judging each other. And just say everybody's experience is different. If their heart's in the right place, if their head's in the right place and they're trying to do good for their community and their family and their work, lay off you know? Just go easy. I just feel like there's too much judgement and guilt imposed especially on women so that's what I would advocate for them is to just go easy on yourself. You're doing your best.

RB: This question, I'm kind of making up on the spot, but related to your feeling of judgment and divisiveness, are you on social media? And do you feel like that affects ...?

KD: So I resisted. I'm not on Instagram or Twitter, and Facebook? I think I have 12 friends. [laughs] So I don't like it as a medium to be honest with you, and I do think that what I see and hear, because I have kids and grandkids and colleagues who are all over it. And I feel like why are we so invested about what some person either we know or know remotely or don't know at all is saying about us? They don't really know you. I don't get it, I honestly don't get it. Now I'm 62 years old so you know maybe that's part of it. What I've learned over time is I don't—and I said this to the leadership class and I said I don't mean this in a terrible way, but I really don't care what people think about me, that don't know me. Right? Who I don't have a relationship with as long as they respect me, and they treat me with respect I don't care if they like me. And I think women especially are sometimes brought up with, we want everyone to like

us, right? And so we're trying to be nice and smile. For whatever reason, my parents, my upbringing my own who I am, I don't care if people like me unless I want them to. You know I'm trying to establish a friendship, a colleague, a relationship, we care too much what people think about us and so I'm sorry if I'm not answering your question.

RB: No it's fine I like how you steered it, like the direction that you steered it so, my question was about social media but if you're not on social media then.

KD: I'm not and I find it very judgmental and I even have had my daughters tell me, "I'm getting off" this or that. Because they are political women themselves, so they will put out things through their social media platforms that invite response and some of it is their own friends so its supportive if you will and some of it is not. And so they've actually gotten off because it's too anxiety inducing to try to respond. So it's like they put something out there, somebody responds, they respond back. I feel like oh my god the amount of time that you're putting into seriously staring at a little screen and going back and forth and back and forth and trying to defend your—it feels like to me there's a lot of defensiveness that goes on justifying your own—for me it's like why do I care? I don't care. I believe what I believe and I'm going to say it, if somebody else has another opinion that's okay doesn't mean I have to read it, agree, change their mind. To me it seems like there's an awful lot of everybody wants to change the other person's mind. So I don't know, I don't know how you guys experience it but I look at that and I say am I going to go into that? I don't think so.[laughs] Now I know that's how younger people communicate so that's part of your social fabric, that's part of your relationships and friendships. So I hope for my grandchildren—because I look at them and they're starting to be on things and I hope that they can manage to maintain their self esteem and their self confidence and not put too much into what other people say about them on social media.

BB: You've mentioned some involvement with various boards, what is your involvement with the community in Worcester and the boards that you're on right now? You've mentioned some of the boards, but are there any others?

KD: So for a long time I was on the Worcester Community Housing Resources Board which does low income housing in Worcester. And that was fascinating and I loved it and I went through the chairs in that. [laughs] Probably on that for about ten years. I'm still on the Worcester Regional Research Bureau Board. I'm maybe two seats out of the chair on that. And that they do research on municipal issues and try to inform the voting public and the community about various issues that face the community so I really like that. I'm still involved in that. I row, as I mentioned, so I was on the board for Quinsigamond Rowing. It was an association then it turned into club. And so that's just a community group of rowers and so I was treasurer and president of that for a while and I've actually stepped off that board, but I still row a lot. I row competitively which I love and I didn't touch on, but I should touch on that because it does impact who I evolved into. I didn't start rowing til I was 51!

BB: Wow.

KD: And so I never rowed in college or high school or anything. Didn't even really know anything about rowing and I kept seeing it on the lake because I live in this area and I thought, "Ah that looks really cool, I really like that." And I found an adult learn to row class and I fell in love with it! I mean so fell in love with it, and so now I own a single, I own a quad. My quad and I compete in regattas, we have medals, we go to the Head of the Charles every year, and it's such a great physical outlet. But it was a great mental outlet and helped me move and it actually helped me move on from my marriage because I got in with just a whole different crowd, a whole different group of women. Having a physical pursuit gave me a different sense of my own strength as well so it wasn't just a physical sense but it was also that I can throw myself into something competitive at a late age, have fun with it, and it's just mine. It was something I just did and it helped me start to see myself as just myself and outside of my relationship and even though that was sad it was also an empowering thing for me and so I really loved it. So now I'm sort of—now I'm like an evangelist, so if you want me to try to get you to row. I tell everybody, all my colleagues downtown, all my business colleagues go, "Oh yeah, I know, know, I know, I know you want me to get out and about." But I just found it—whatever it is especially for women—I mean I think nowadays it's different, but when I was younger sports were still sort of male dominated and I didn't really get into anything. And I think it does give you a better sense of yourself. It gives you a better sense of what you can do, what you can push yourself to do if you want to, but it gives you a sense of strength too that I didn't have before, so I loved that.

RB: Are there any other leisure activities that you like to do?

KD: Now in my new relationship it's very interesting because he does a lot of different things that I've never done before. So I got on a motorcycle for the first time last year and now we bought a motorcycle together!

BB: Oh my gosh, wow.

KD: And we're going on trips because he's just a big motorcycle guy and I would've said—before this I would've said, "Pfff never, I mean they're dangerous, I don't like them, no." Now I love—and I'm just thinking, so my whole family are like, "Who are you?!" [all laugh] My brother said that! "Who are you?" And I never liked winter sports and my new guy, he skis and hikes in the winter and does all kinds of stuff. And I'm not a skier, but I've found myself hiking in the winter. We hike up Mount Wachusett, it's 12 degrees out, it's snowing or whatever, I've got all the gear of course. Got the hiking boots with the spikes and I'm thinking I love this! And I never saw myself as a winter sport person so he's getting me into that. It's just different things at a late age that I thought I could still do this and have fun and learn new things. So I'm doing a lot of—he wants me to learn how to bike so I'm a little anxious about that. I'm actually more anxious about biking than motorcycle riding.

BB: Really?

KD: Yeah! I've never really—and he's a big biker so he's the whole, you know, 40 miles, he rides on the road and all that. And I'm like, "Okay, well I'll get one of these and we'll go on a bike trail," and he's like [laughs], "No, if you want to ride with me this is what we're going to do." I'm like, "Maybe, we'll see." But he's just opened up my mind to a lot of things that I never thought I could do and I have more confidence. I think I would have been much more scared before now to be on a motorcycle. And I will say—and I've sworn a couple times I probably shouldn't [laughs], but I got on the bike for the first time—on the motorcycle—and we pulled out of the driveway and I'm sitting there going, "Oh shit oh shit oh shit!" [all laugh] And then within five minutes I just relaxed and it was a blast, so much fun. I don't want my own but it's been a blast. I'm learning new things all the time it's a lot of fun. So I think it's a good example for my kids and my grandkids too. And even other—I've had other women say it to me, "Is that you?" You evolve, you don't stop. You don't just get settled and okay this is what I do, this is who I am. To keep learning, it's a trite thing to say, everybody says it, but I've found it to be so true, so true. So I encourage everybody to do that.

RB: Awesome, okay I think that's about a good point to stop.

BB: I think we are just about at time. Thank you so much.

KD: Oh you're very welcome. This was a blast really I loved it.

RB: Yeah it was fun!

BB: Yeah!

KD: I've actually—so I gave my notice a little while ago. I'm retiring.

BB: Oh really!?

RB: We didn't even get to that?!

KD: I know, that's okay, it's the same. I'm just, I'm ready, I'm ready to move on and I want to do more of that non-profit work that I talked about with all the different boards I'm on and things. So yeah, I'm ready. I'm ready to move on and do things. And I might do teaching, I might do consulting, I'm actually thinking of consulting for women who want to move up, so leadership.

BB: I believe you'd be great at it! It's really inspiring hearing you talk.

RB: Yeah!

KD: Oh thank you. So that's what I love to do. I talked, like I said in reference to that class at Brandeis, that my friend who teaches the class invited me in and I thought, "Oh this is what I would love to do. I would love to do that." So maybe I'll do that, you never know.

RB: I think you'd be great at that.

KD: Alright, thank you, it's been a blast ladies.