

# When it Mattered

## Episode 44: Karen A. Clark

Chitra Ragavan:

When Karen A. Clark got her first management assignment as a young banker at Bank of America in Los Angeles, she was blown away when a senior executive and Chinese immigrant named Regina Chun flew in from San Francisco just to take her to lunch. Clark never forgot Chun's advice. Indeed, she has devoted her entire career to fostering inclusion and diversity in the banking industry. Hello everyone, I'm Chitra Ragavan, and this is When It Mattered. This episode is brought to you by Goodstory, an advisory firm helping technology startups find their narrative. Joining me now is Karen A. Clark. She's senior vice president and multicultural strategies manager at City National Bank in Los Angeles. Clark is currently working to ensure that minority owned companies in and around Los Angeles get fair access to COVID-19 federal stimulus funds. In her free time, Clark also is a singer, songwriter and producer of her entertainment company, The Karen A. Clark Project. Karen, welcome to the podcast.

Karen A. Clark:

Chitra, thank you so much for having me.

Chitra Ragavan:

You were an Air Force brat. You traveled all over the world with your parents and it was quite a formative experience for you. Tell us about your parents and what that childhood did for you.

Karen A. Clark:

I did travel all over the world with my parents. Both of my parents were from teeny, small towns here in the United States, my mother, Pennsylvania, and my father, Oklahoma. And they both joined the Air Force at age 18. For my mother, that was 1950, and she met my father in the service and they got married. They have four kids. And they fulfilled their dream of traveling the world and having adventures, and they took us right along with them. And I had a wonderful, wonderful, wonderful childhood. I think traveling, especially from a young age, just opens up your eyes to what the possibilities are in the world. And it helps you to understand that, though we face boundaries and obstacles in our life, the world is a huge place. And with some curiosity and a little bit of gumption, you can learn and travel and do so much. And it just makes you ready to be able to meet anyone, to be able to interface with anyone. It makes you comfortable in a multicultural world.

Chitra Ragavan:

Now, it was quite an extraordinary experience, I think, particularly given that your parents weren't extremely wealthy or anything like that. And yet, they gave you kind of the riches of wealth of knowledge and travel.

Karen A. Clark:

They did. They did. So, my mom, she couldn't be active duty with children. So, of course, she stepped down from active duty. She became a reservist, but my father stayed in the service for 20 years and then civil service after that. And he never reached more than the rank of maybe a staff sergeant, which was an enlisted man. So, they didn't have a lot of money. And my mother did not go back to work until I was in junior high school, but they always saved money so that we had a proper summer vacation. We've not flying around on planes, all six of us, but in a car. We'd jump in a car and my father would take us across the country and we'd see relatives and we'd see states in between. And we always stopped in time enough to swim in the motel swimming pool and get take out food from a Big Boy Restaurant or some hamburger stand.

Karen A. Clark:

And it was always so extremely special. My parents always made us feel like we had such a rich, wonderful life, even though we didn't have a whole lot. And I just loved my life growing up and being exposed to so many experiences. I mean, my dad took us skiing in Germany. He took me to see my first jazz concert at the Frankfurt opera house. He took me to see my first musical in San Francisco. He thought it was important that his teenage daughter saw this production of Colored Girls, by the late great Ntozake Shange. I mean, my dad, he just thought it was important for us to have cultural experiences. Even on Sunday afternoon, we would, after dinner, go get scoop of ice cream and ride around in the car and just look at people's yards and look at their lawns. He was just an immersive kind of a father. And my mother, with her free spirit, it was right along with him and they just opened up the world to us.

Chitra Ragavan:

How did that help you when you ended up in the banking industry, especially the lessons that your father taught you?

Karen A. Clark:

Yeah, yeah. So, I did, I ended up in the banking industry. I went to college, I had to struggle my way through college, hustle my way through college. And what I really wanted to be was an entertainer. I had grown up singing and dancing in talent shows and all of that kind of stuff. Got to college, took all of the theater arts. And I just did history of theater and acting and dancing, and yeah, I was all about it. And then, when I graduated from college, and I ended up in Los Angeles with my husband, with my late husband and two babies, I mean, my kids were two and three years old, because we had our kids in college. We got married and had our kids in college.

Karen A. Clark:

And so, when I came out, I didn't have the luxury of trying to find a creative job. We came to LA and I did a few auditions, but after two or three weeks, I said, "I'm going to go to a headhunter and get a real job," because my husband also was a creative type. He was working for an independent film company, making no money. And so, we were really struggling. So, I went to a headhunter and that's how I ended up in banking, but I never gave up the art.

Chitra Ragavan:

And what was that like being a young African American woman, and what, probably, was an incredibly white male-dominated industry at the time?

Karen A. Clark:

Yeah, it really was. And what happened is I have a degree in economics. I went to the head hunter, dropped off my degree and I got a call. And she said, "I have an interview for you at Wells Fargo Bank." And I said, "Oh, no, no, no, I don't want to be a teller." That's all I knew about banking. And I had a few friends in college who had been tellers and none of them had been successful at it. Couldn't balance, and just didn't enjoy the job. And I said, "No, thank you. I don't want to be a teller." And she said, "No, this is in commercial real estate." And I said, "Really? What do banks do with commercial real estate?" I mean, I just had no idea. And so, I went to work for Wells Fargo Bank in commercial real estate construction lending, and yes, what it was, and it still is very white male dominated.

Karen A. Clark:

And I was working on 20 to a hundred million dollar participation loans. We have huge construction projects on a global basis. And so, you'd be in conference rooms with credit officers and loan officers and attorneys from both sides and mostly all white males. And here's this little girl, 27, 28-year-old black girl sitting at the table. And what I realized, very quickly, is that I was comfortable. I was comfortable sitting in these conference rooms at these tables with these men who were, in most cases, much older than me, looked much different than me, were in a position of authority and power, a lot of them, especially the clients, millions and millions of dollars. And I felt comfortable.

Karen A. Clark:

And what I realized is that my father, through all the experiences that he gave me, he taught me how to swim with sharks. And I use that analogy, because a lot of people talk about swimming with sharks, but I don't think a lot of people really understand what the paradigm is. And what it is, a lot of people are afraid of sharks, because a shark will bite you, a shark can kill you, but a lot of species of sharks don't even bite. The thing that most sharks have in common, though, regardless of what species they are, is that they are very, very fast. They can sneak up on you. They can pivot like a dime. They can twist and turn. And they're extremely fast and responsive. And that's what it's like sitting in a boardroom when you're dealing with millions and millions of dollars and people in positions of authority and power that can snap their fingers and that hundreds and

thousands of people working for them. And they're like sharks. They move quick. They make decisions quickly.

Karen A. Clark:

I mean, you got to be ready when you step into those conference rooms. Even now, but back then I realized my dad had prepared me to be very comfortable in these global settings with people that I, seemingly, don't have anything in common with. And so, I'm very comfortable in a room full of sharks.

Chitra Ragavan:

That's a wonderful story. How did you get into the diversity and inclusion field and who are your mentors along the way?

Karen A. Clark:

Yes, so I got my first management assignment at Bank of America, and I was in commercial real estate. And there was a woman named Regina Chun, Reggie Chun, we called her, and she was a Chinese immigrant, who came to this country when she was a young girl, didn't speak any English. But when I met her at Bank of America, she was an Executive Vice President, managing loan administration and some portion of credit nationally. And when I got my first management assignment at Bank of America in commercial real estate, Reggie Chun, who was three or four layers removed from me, flew down from San Francisco to have lunch with me. And she told me that I had a very unique opportunity. She said that, "You now have the opportunity to help minorities, in particular, women, and, in particular, black women."

Karen A. Clark:

And she said, "I tell you this, because if you don't accept this responsibility, if you don't understand this charge, who will?" She said, "I have, throughout my entire career, made sure that I was looking out for minorities, in particular, women, and, in particular, Asian women." She said, "Because who else will do it?" She said, "But however, when you help these women, it's got to be so above board, it's got to be so pristine that when you're questioned, there's no doubt that you made the right decision in promoting this person or advocating for this individual, because you will always, as a person of color, as a woman of color, be under scrutiny with the decisions that you make." And I never, ever, ever forgot that lesson. It is my responsibility.

Karen A. Clark:

And so, that was the very first mentor. I didn't even know what the word mentor meant. And I would see Reggie from time-to-time in meetings, but we didn't have a formal relationship, but she always lent herself to a discussion or conversation or advice. And I learned that mentors can come in all shapes, sizes and forms. And whether they realize they are your mentor or not, they can be, if you want them to be, and they've created access for you. Just don't give up that access and you'll have a mentor.

Chitra Ragavan:

And the best mentor relationships are organic, like the one you had with Reggie Chun.

Karen A. Clark:

Absolutely. Absolutely. And so, I got into the diversity work in that very same unit. It was late eighties and the commercial real estate, the industry, had a very hard time, in the eighties, but in the late eighties, early nineties, things kind of fell apart in the commercial real estate industry. But Bank of America, around the same time, bought Security Pacific Bank. And they did two large asset sales, nonperforming asset sales to try to get rid of some of the nonperforming assets. And what was left, they split into three groups around the country, and one of them was here in LA, and I was managing the loan administration portfolio for a \$7 billion nonperforming portfolio.

Karen A. Clark:

And we had a five-year plan loan administration credit to work through these assets. And we worked through that plan in three years, but the real estate market hadn't quite rebounded. And so, I had 30 women and one man reporting to me, and I had to make some hard decisions, because we had worked through our \$7 billion portfolio, the "bid side" of the bank.

Karen A. Clark:

The bid side of the real estate portfolio was not well enough yet to absorb all of the workout people back into the unit. And so, I had to lay off a good number of people. I laid off, I believe it was nine people. Other people found their own ways, their own jobs, either at the bank or at a different bank. And then, there I was and I'm like, "What about me? What am I going to do?" And it just so happened that the whole online career thing had come on. And so, I was able... And I had taken classes, because back then it wasn't as simple as just clicking a button, and bam you're on the career side, or clicking a button and you can do an email, but you had to take classes to basically learn how to program your way into a program or a system. And so, I had done that. And so, I could get into the career side. And the bank was advertising for five positions in the brand new corporate diversity department.

Karen A. Clark:

And the bank had hired an organization called J. Howard and Associates. The J standing for Jeff. And Jeff Howard was the foremost cutting edge thinker, back in the early nineties, around inclusion. And the bank hired him to design a course that would address unconscious bias. And it wasn't called that then, by the industry, but Jeff Howard was already teaching, managing inclusion and he designed a two-day course that Bank of America was going to put 20,000 associates through on a mandatory basis. J. Howard and Associates had 12 trainers and they wanted to add five trainers from Bank of America. And the only requirements were that you were at least a VP and that you had managed people and you could apply. And I applied. I needed a job.

Karen A. Clark:

And the interviews consisted of making presentations. You would get a homework assignment and you would go into a room with a bunch of interviewers and you would present. And 300 people applied for these five positions. And lo and behold, I got one, and I went to Bank of America's campus in Concord and Jeff Howard, himself, and several of his trainers were there. And we sat in a classroom, the five of us for two weeks. And we learned how to deliver this course, Managing and Inclusion. And then, I co-taught with a Jeff Howard instructor until I was comfortable teaching the class myself. So, about two months later, I was ready to go. And I traveled the United States, as well as Europe, because the bank was putting every vice president, senior vice president, executive vice president and managing director through this mandatory two-day program. And if you worked in the United States, Europe, Middle East, Africa, you had to take this class. And the 17 of us trainers set about over the next three and a half years delivering this mandatory two-day class. And that's how I got into diversity and inclusion.

Chitra Ragavan:

And what's the journey been like? You've been doing this for a very long time, now. What would you say is the biggest net positive and biggest net negative?

Karen A. Clark:

Yes, I have been doing it a long time. Let me just start with the net positive. There is a positive. The positive is that, at least now, there is a conversation about inclusion. There is a conversation about diversity. There is a realization in corporate America that you've got to be tapped in to different communities if you want to reap the benefits of their consumerism. Right? It really is in corporate America about a business case, but in the world, in general, it's about a humanistic case. And this work can be very, very exhausting, because it seems like we're always starting over.

Karen A. Clark:

One of the thought leaders at City National Bank that does this work with me, she commented one day that, "Until we start teaching these inclusion skills and tools at the preschool level, we will always be starting over when people enter adulthood and they get into jobs and corporations and positions where they're interfacing with different people." It can be exhausting, Chitra, because you're always starting over. No matter how much you win, today, tomorrow, you have to get up and start over because there's somebody who didn't get the message. And we can read that every day, in the newspaper, people still saying and doing terrible things. And the problem is that discrimination often results in harm and death. And that is the urgency of the issue. That's why we can't stop doing the work, though we may be tired, because it's more than just a negative comment that might get under somebody's skin. No, discrimination in this country results in people not being able to live well.

Chitra Ragavan:

And the work that you're doing has taken on new importance with the emergence of this pandemic, COVID-19. A lot of stimulus funding is pouring out of the federal government.

A lot of big players have been swooping in like vultures and billions of dollars have been devoured. What are you doing to ensure that the less privileged clients, small businesses in the communities, around you, are able to access this funding? And then what are you seeing in terms of the level of discrimination?

Karen A. Clark:

Well, one thing that we have been doing at City National Bank, since I've been there, and they hired me eight years ago to do this work. And my work is both external and internal. So, just as I work with communities of color and women inside the company, I'm also working with women and communities of color, and, particularly, businesses, externally. So, I'm responsible for multicultural marketing and advertising and a lot of the sponsorships and the partnerships that we do in the community, and businesses are very, very important to me. So, for the past eight years, what we've tried to do is provide thought leadership and fill in some of the gaps that we know minority businesses face. A lot of minority businesses don't have a history of business ownership in their families, generational businesses. So, they don't have a father that can tell them how to run this business or things to look out for, necessarily, or a mother who has handed this business down.

Karen A. Clark:

A lot of minority owned businesses in this country don't have that proper type of mentorship. We also know the research and the data is very clear that loans and access to capital costs more for minorities and women in this country. And so, a lot of the work that I've done, over the past few years, is making sure that people have the proper information to make sure that they're educated, to make sure that we are providing them the tools, the knowledge and the skills that they need to access capital or to grow capacity with their businesses. So, we partner, very specifically, with SBDCs and CDFIs, who are already doing that work, that we can lend support to them. They can support us. We also erected a branch in the Crenshaw District, in 2017, which was very important to us. And so, that's the work that we've done, historically, at City National Bank.

Karen A. Clark:

Entrepreneurship and small business ownership is how this company was started. But when the PPP situation happened, we quickly reached out to our small business partners. The SBDCs is the CDFIs, as well as a lot of the organizations that we work with, Asian Business Association, Black Business Association, different chambers, organizations, such as bar associations that we work with. And even though a lot of their constituency are not our clients, we wanted to make sure that if people were having trouble getting through to their banks, that those folks could call on us. And so, I formed a team of CRA folks, some relationship managers and myself, and we did a significant calling effort as well as emails. And we were able to process quite a number of loans on both the first and the second stimulus for non-clients, very small businesses. Also, we were able to quickly rally our CRA efforts and convert dollars that we had into COVID-related funds. And so, we were able to pump out quite a few million to

nonprofits, who are doing COVID relief efforts for people, families, kids, education, small business. And so, that's how we've tried to respond.

Karen A. Clark:

But your second part of the question. The lack of access for small businesses, through this PPP process, has been horrendous. It's been horrendous. Every day, you can read... And we have two people at City National Bank, who capture all of the media stories around PPP and put them out there for us, every day. And there are very, very few good stories. I think it could have been a little better thought out by the federal government to ensure that there was a tranche and an opportunity and a procedure for these small businesses, those who needed funds. Even under a \$100,000, \$50,000, \$40,000, it should have been a process to ensure that those people have the opportunity to apply. And there wasn't.

Karen A. Clark:

And if you don't know who your banker is, if you bank with one of these mega banks, that's up 60, 70, 80,000 clients, and you're not a big client, you may only have an 800 number, or you may only have the number to your branch, which may be closed. And so, people couldn't even get access, in a lot of cases, because they didn't have a number to call. At City National Bank, people just happen to know who their relationship manager is, because that's the way we do business. So, for our clients, they knew who to call, but for the non-clients, we made a proactive effort and we went out to reach as many as we could that fit that very, very small business and that nonprofit category.

Chitra Ragavan:

As you know, Karen, there's been quite a high level of negativity, hatred even, towards Chinese and Asian American immigrants, because of this pandemic and it's just seeping into our conversations and interactions. What are you seeing during the course of your outreach?

Karen A. Clark:

I'm seeing the same thing, Chitra, and it never ceases to amaze me how crises can, sometimes, bring out the worst in people. And I have seen the same thing. I've heard from some of my Asian colleagues that they've heard disparaging remarks. In fact, our Asian American resource group is going to have a panel discussion at the end of this month, and they've got two external speakers, talking about the dark side of COVID for Asian Americans, but it's just been horrendous. You've got black men wearing masks, of several who have been killed, now, because they had on a hoodie and a mask. You've got Asian Americans who not only are suffering from hearing disparaging comments, but their businesses are suffering as well, simply because they are Asian owned.

Karen A. Clark:

You've got an extraordinarily high number of Latinos who are out of work, because so many of them work at those minimum wage or less than minimum wage jobs, on top of



the traditional jobs that family members have been laid off from or furloughed from, without pay. You've got the disparaging news about African Americans who are suffering this COVID virus at higher rates and dying at higher rates than others. You've got women, who, many of them, are not equipped to homeschool several children at a time, and also still have to work and take care of all of the family matters. We've got elderly, whom, in this country, we don't do a good job of taking care of or respecting, anyway, they are suffering the ill effects.

Karen A. Clark:

And, unfortunately, we do not have compassionate leadership. And so, we're pretty much on our own, but, as I always tell communities and I always tell people, we need to depend on ourselves, anyway. And we should not wait for a crisis to, once again, lament that the government has not taken care of us, because, very often, they do not when it comes to women and minorities, and that's just how it is. And so, we've got to come together as people, as citizens, as just folks here on the ground and help each other.

Karen A. Clark:

I always tell people, when I'm talking, especially young people, "Every single one of us has the opportunity to be an inclusive leader. And I don't care if you don't have a title. I don't care if you're not even 18 years old, yet, every single one of us has the opportunity to impact at least one person in a very positive way. It might be your brother. It might be your sister. It might be your neighbor down the street. It might be your coworker. It might be a student sitting in the class next to you, but every single one of us, pay enough attention to see when somebody is struggling, when somebody feels left out and every single one of us has the ability to just say a good word. How are you today? Is there anything I can do for you today? I'm praying for you today." And until every single one of us starts taking that responsibility seriously, every single day, we are going to continue to have an issue in this country. We have got to do better for each other, and we can, we can.

Chitra Ragavan:

In addition to being an incredibly successful career woman in a very male-dominated industry and a complex industry, you also are a performer, an entertainer, a singer, songwriter, producer. You've got your own company, your own show. Tell me a little bit about that, and how does that dovetail into your day job, so to speak?

Karen A. Clark:

Yeah, well, it actually kind of does, but I started off as a dancer, singer, actor, growing up. In fact, my very first acting role, I played the role of Heidi in the fifth grade, in a production in Germany, on the Air Force base. And let me tell you, the military loves entertainment. So, any kind of entertainment was always a big deal on the Air Force base. And do you know, way back then, there were teachers in that elementary school who said, I should not be allowed to play Heidi, because I was black, but my parents

and my teacher prevailed and I played Heidi, and that just solidified my acting bug. I was already tap dancing and doing ballet, into sports, very physical, physical person.

Karen A. Clark:

And so, I was going to be this big entertainer, but I wanted to go to college, so I could have a backup plan. And that's what I did. And then, my backup plan became part of my life. My backup plan was to get a degree in economics so that if my singing and acting didn't work out, I'd have a backup plan. But I always tell young people, today, "Don't worry about a backup plan. Wherever you put your time and energy, that is what you're going to see the fruit coming from." And so, I got into banking, I've been extremely blessed, but I never gave up the dancing, singing and acting. I produced so many shows over the year for different people, written plays, done a lot of gospel plays in churches. I've produced hip hop artists, my late husband and I, and then, before he passed in 2007, he's like, "Let's produce your CD. You've been wanting to do a CD, been on stage forever." And I said, "Yay." So, we did my CD. I dropped a CD in 2007.

Karen A. Clark:

In 2008, my husband passed, after 26 years of marriage. Just a fluke. He'd passed away of a heart attack. Hadn't even been sick. Then I kind of went dark for a few years. And then, I decided it was time to get up. And there was a couple of things that a couple of people I met that really, really inspired me. And one of them is a woman by the name of Diana Nyad. And I saw Diana Nyad speak when she was 64 years old. This was a few years ago. It was about, I don't know, three, four years ago.

Karen A. Clark:

Diana Nyad is an Olympian. And she's a swimmer. She's been a sports announcer. She's a very famous woman, but she had attempted to swim from Cuba to Florida, three or four times, and she had failed. And she said, when she got close to the age of 60, she was reflecting, and her mother had passed at the age of 60. And she thought to herself, "If I follow in my mother's footsteps, I'll be dead in a year or two, and have I done everything I wanted to do in life?" And she said, "No, I haven't. I want to complete that swim." So she got her whole team together and they looked at every single reason why they failed. And they addressed every single one of those issues. And at the age of 64, she successfully completed her swim from Cuba to Florida. And I saw her speak live about it, and I said, "Oh my God, this was so amazing." There was something about that woman and her story that just got into my bones. And I said, "I'm not done. I'm not done."

Karen A. Clark:

And so, Chitra, I got up and I got a team together. I started producing my shows, again, got a band together, and I'm going to be finished with my third CD this year. I've got several books in process that I will be publishing, at least one, if not two of them, this year. They're done. They're basically done. I just need to edit them, package them up. And so, I'm on fire. And the reason I'm on fire is because God has been speaking to me.

Karen A. Clark:

After I heard Diana Nyad speak, God said, "What about you?" He said, "It is not time to sit down. I pour all of this knowledge and talent and skill into people. And then they get to be about 60, 62, 63, and they want to sit down. They want to retire when the world is ready for everything they have to give them." And I'm like, "I'm with you, God. I am with you." And I am almost 60. Chitra, I told you the other day, I'm saying it out loud. I have never been able to say that out loud, because age sets up limitations in people's minds. And that's what I don't want, but it's okay, because I need to inspire people my age or my generation, "Get up. The world needs us. Do something spectacular, because the world needs us." And that's what I'm doing, right now. God told me that, "I have given you so much talent." They're not done yet either.

Chitra Ragavan:

That's amazing. Karen, have you had any, what I call viral insights about your life and work because of COVID-19, that moment of clarity often brought upon by a crisis?

Karen A. Clark:

Wow. That's so interesting, you ask that, Chitra. I have. When we first came home, and I've been working at home now for 10 weeks, and when we first came home, I kind of didn't envision anything beyond more than two weeks. And so, I was kind of checking emails and trying to do a few things, and then, I realized, I got get into a routine. And I don't like working from home. I've had the opportunity over the years to work from home and I just don't like it. But what I figured out is it's a real blessing, right now, because everything I need is here for me to thrive. I bought all my office stuff home. I have all my stuff here for my Karen A. Clark Project. Got everything I need here to finish my books. Got family here.

Karen A. Clark:

This is a real blessing. I can create 24 hours a day without even having to leave. And I'm so excited, now. And yes, this has been a moment of clarity. It's like, "You have an opportunity. Don't squander it." I am so much more blessed than many people, right now, who don't have a job, who don't have income, who can't help their families, because they don't have income coming in, who don't have a roof over their head, can you imagine being homeless during COVID, who are cramped in small spaces. I used to live in a two-bedroom, teeny, little 800 square-foot, two-bedroom apartment with my late husband and my two kids for a time when they were growing up. We would be driving each other crazy, right now. So, what I have come to realize is, I'm really, really blessed, right now, and I cannot squander this opportunity. I've got to use every minute that's in this day, do something spectacular for myself, for my family, for the world. That's where I'm at.

Chitra Ragavan:

That's incredible. What would you say to the young woman who was being trained by her dad to swim with sharks? And what would you say to your dad about the journey that you've been on?

Karen A. Clark:

I talk to my father a lot. My father is 85 years old. My mother passed a couple of years ago at age 80, but my father is still alive. He's still active. He's still healthy. And we have discussions. I find it important to tell him how impactful he has been in my life. What an opportunity he has given me. And my dad is one of those really humble guys. He thinks, "Oh, Coco. Yeah, I didn't do much for you."

Karen A. Clark:

But I got to tell you. A couple of years ago, when my brother passed, my brother passed a year after my mother died, I think he had a broken heart, but we were at the funeral home, and after we'd done all the arrangements, I pulled out a checkbook and I wrote a check for the whole thing. And my father said, "Oh no, baby, you can't do that." I said, "Dad, I'm going to do this." And he said, "That's my responsibility. Your brother is my responsibility." I said, "Dad, you always, always want to do everything." I said, "You are at an age, now, and you have raised wonderful children. It is a blessing that you gave me what you did so that I can sit here and write this check. You're retired. You're not even working, right now. You don't need to go into your savings to write this check. You prepared me to be able to write this check. That's what you did for me, Dad and I love you for it." And he didn't say anything, but he did not insist on paying me back. So, I think he kind of got it.

Chitra Ragavan:

Karen, thank you so much for joining me, today, and for this wonderful and inspiring conversation. Really great to have you on.

Karen A. Clark:

It was great to be here, Chitra. Thank you so much. You have a beautiful, beautiful day.

Chitra Ragavan:

Thank you. Karen A. Clark, is Senior Vice President and Multicultural Strategies Manager at City National Bank in Los Angeles. Clark is currently working to ensure that minority owned companies in and around Los Angeles get fair access to COVID-19 federal stimulus funds. In her free time, Clark also is a singer, songwriter, and producer of her entertainment company, The Karen A. Clark Project.

Chitra Ragavan:

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