

A TEI Project

Interview of Min Jung Kim

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1. Transcript

1.1. Session 1 (October 22, 2008)

Cline

Today is October 22, 2008. This is Alex Cline interviewing Min Jung Kim at her office for NARA Bank in Koreatown in Los Angeles.

Cline

Good afternoon.

Kim

Good afternoon, Alex.

Cline

Thank you very much for talking to me and for agreeing to do this interview. We're going to start, as we always do, at the beginning, and I'll just ask you a simple question to begin, which is, where and when were you born?

Kim

I was born in Suwon in Korea. It's near Seoul. It's suburban. I was born in 1959, December 29.

Cline

Let's start talking about your parents and your family background. We'll start with your father. What do you know about your father's background as far as his family goes, and then we'll bring it up to what he did and that sort of thing.

Kim

My father was also born in same city as I was born, and he grew in Suwon most of his early life, and he did all of his schooling at the hometown. He has one younger brother. He was brought up by his parents, whom are very much supportive and very understanding parents, and he seems to have a very good childhood with his younger brother. He went to university in Seoul, and he majored in biology. After he graduated from college, he joined U.S. Army hospital in Bupyeong, which is about twenty miles away from his hometown. So he spent all of his career at U.S. Army hospital, and so after serving the U.S. Army hospital more than twenty years, he had an opportunity to immigrate to United States at his mid-forties. Yes, mid-forties.

Cline

What exactly did he do at the Army hospital?

Kim

He was a pathologist.

Cline

Did you know your grandparents well then?

Kim

Oh yes. My grandfather died early. I think I was in early five or six years old, so I don't have too much memory about my grandfather. However, I was mostly raised by my grandmother, since I have younger sister who is eighteen months younger than me, so most of time I was raised and spent my early age with my grandmother. I was very, very close to my grandmother, and I slept with her and she fed me. I remember that until I was in junior high school, I was sleeping with her and I was also playing with her breast until I came to the United States. So she and I had a very, very close relationship, and I liked her more than my mother. My grandmother had a very lonely marriage, because she was very busy with his home life, because she owned and operated a restaurant, local restaurant in town, so not only she was busy, but her

husband was always away from home. I remember saying that she was always lonely, and she only had two sons, and she always missed having a daughter. So she considered me as her daughter and a granddaughter and a friend and so on. So we were very connected each other for so many years. The most difficult thing that I remember at the time, leaving Korea to come to United States, was that leaving my grandmom at home. It was most difficult thing. I remember that I used to cry months and months here, because my grandmom, I missed her so much. At that time, you know, early 1970s, it was not that convenient to have a phone call, so it was very difficult.

Cline

I was wondering about that. Let's talk about your mother a bit. Oh, first let's get your father's name for the record.

Kim

My father's name is Young Kun Kim, and my mother's name is Soon Ja Kim.

Cline

Soon Ja Kim, okay. What do you know about her family background?

Kim

My mother came from big family. She had a older brother and two younger sister, and she was the second in the family. She was born and raised in the suburb. It was not the city, but it was very ruler area.

Cline

A rural area?

Kim

Yes. But she had very hardworking parents, who was doing farming. So my mother didn't have good education. She only had her education up to junior high school, and her family was not wealthy enough to send their children to higher education. So she only had education up to junior high school, but she was very smart lady. So, you know, she met my father through a matchmaker.

Cline

That's what I was about to ask, how did they meet.

Kim

They met each other through a matchmaker. My father was living about ten to fifteen miles away from my mother's hometown. So they met. One time I asked my father what was his initial reaction to my mom when he first met, and he said he remembers very, very white skin and she looks like a moon, full moon. So that's what he remembers. He thought that she was very gentle and warm, and so that's how he describes my mom for the first time. My mom remembers him as very nice looking, handsome, very attractive, and tall. My father is very tall. He is about six-two.

Cline

Wow.

Kim

So as Korean at that time, he considers to be very, very tall and very nice looking. So I think my mom was attracted to my father by appearance. Also, my mom was a little--she was not comfortable because that he had higher education than my mom, so she didn't think that, you know, he wouldn't be attracted to my mom.

Cline

I see. Wow. But he was.

Kim

Yes, yes, and, you know, my mom and my father got married at a very early age. They are same age, and they got married at age twenty-two. So it's obviously right after my father graduated from college, he got married, and so that considers to be very, you know, young age to get married at that time. But the reason why he was kind of forced to marry early was that my grandfather was considerably old, meaning that he had his two sons later in his age. So he knew that he may not live long enough to see grandchildren, so he didn't want to waste any of his time, so he forced his first son to get married early while he was still healthy. So it was more of arranged marriage by each parents. So there was no romance. They didn't date. They just met few times, you know, and the family arranged the wedding, so they got married.

Kim

As soon as they got married, you know, they were working on to have a baby, because that was the whole reason why he got married early. So I was born two years later, so my father was about twenty-four years old when I was born. But my grandfather was struggling with his health, so he didn't live long enough for me to remember him. I think he died when I was four or five years old, because he didn't see my younger brother to be born. I'm the oldest, and I have one younger sister and two younger brothers. In Korean family they prefer to have son than daughter, so my mother had two daughters back to back, and so my grandfather was so angry that his daughter-in-law didn't have a son as a second baby. He gave such a hard time to my mom, and as my mother was pregnant with my younger brother, my grandfather died. So he didn't see to have a grandson.

Cline

Wow. Yes, pressure. What do you remember about your maternal grandmother then, your mom's mother?

Kim

She will do anything for me, and she was a typical Korean grandmother, unconditional love and willing to sacrifice for any happiness that will be given to me. She was a good provider. Anything I asked was given and answered through my grandmom. She always give a ride. It was a walking ride; there was no car. So she always walked to kindergarten and even elementary school up to second year. She was everything to me at that time, you know. She was my whole world. I don't remember too much about my parents in my early childhood, because I didn't get to spend time with my parents, especially with my mom, because all my time was spent with my grandmother.

Kim

My grandmother became a widow at early age. Actually, my grandmother was a second, second marriage to my grandfather, so they had a big age difference. So my grandmother became a widow at early forties. So that's why, you know, she was always lonely, and she had no person to be depend on. So my grandmother was very, very strong, independent, because she was making her living through operating a restaurant. So she was a very strong

lady. Financially, she was very independent. She was not rich, but enough rich to make herself comfortable and comfortable and make influence to her two sons. So although she didn't have much education, she was very smart, intelligent, and always fair, with a good heart. That's how I remember my grandmother.

Cline

That's your father's mother, now?

Kim

Yes.

Cline

What about your mother's mother? What was she like?

Kim

I didn't have a close relationship with my mother's mom, because they lived far away, and I only get to see them few times a year, so I was not that close with the other side of grandparents. But, you know, being a granddaughter of their daughter is always considered to be the second class among grandchildren, so her son's grandchildren comes first, and we are always second class, second citizen. So, you know, I felt every time that I went to her home, she was living with her grandchildren from her son, so I always felt that I was mistreated and I did not have the same treatment as the other kids were receiving. So I think at the time, I think intentionally, I tried to avoid going to my mother's parents' home, because I didn't feel comfortable, because at my home my grandmother always treat me as a queen; I'm number one; I am the most smart, intelligent, and beautiful kid in the whole world, and she always brag about how beautiful I am, you know, to her friends and in town. So I didn't have the same kind of treatment at my mother's parents' home, so I didn't like that. I didn't like being there. So I tried to go only if I have to with my mother.

Cline

I see. So you didn't see your parents much. I assume your father was working all the time. Is that what was happening?

Kim

Oh yes. Yes, and my father was working at the hospital, and, you know, he got married at very early age, so he didn't spend his early life going around and playing with his friends and so on. Remember, he got married right after college, so he misses his early life as a single. And most of his friends were single at that time, so he was still consider to be, you know, single, and he didn't have much full commitment to his family, and family was a burden.

Cline

Wow. He was still growing up, really.

Kim

Yes, he was still growing up, and he was not ready to be a head of the household and to be a father and be a husband, and it was not his choice, you know. He was forced to get married by his father, and he couldn't say no to his father, because his father was very headstrong figure at the household. So he had no voice at the time, so he was still playing around after he got married, so he was not around at home much, so he always come home late. You know, usually he was drunk. You know, he was goofing around with friends and so on. So my mother also had a very lonely marriage life. Yes, and my mother had children back to back, you know. All of my four siblings has either sixteen months or two years apart, so she was busy raising kids. And our house was very, very big house, you know, those typical Korean brick houses that you will see in the old days, so it was a very big house. I remember we had like seven to eight bedrooms.

Cline

Wow.

Kim

Yes, it was a big house. My grandparents was one of the rich family in that town, so they had a big house. So she was doing all the housework--

Cline

I was wondering.

Kim

--you know, cleaning, although she had one living-in help, but she was the one who was doing most of the housework around the house and cooking and cleaning and laundry and so on. So she was overwhelmed with day-to-day housework, and at the same time she has to raise her children, and then she was living with my grandparents, although my grandfather died at, you know, around a young age. So she really had a tough life, and her husband was not around, and he was not a loving husband. He'd rather play around with his friends than spending time with his family. So it was tough life for my mom, and also my father, because he was not ready to take all that responsibility. As soon as my grandfather passed away, I guess it really was a wakeup call for my father, because now he became a head of the household. So he was struggling with additional responsibilities, you know, while he was not ready for it. So, you know, he had a very tough time as well.

Cline

So you didn't see him much. You didn't get to spend as much time as you'd like with your mom, either, it sounds like. How would you describe your relationship with your parents when you were with them? What was your relationship like?

Kim

In early age?

Cline

Yes. When you were growing up, what was your relationship like with your father, for example?

Kim

I don't have too much memory about my parents at early age, because it was all with my grandmother. So, you know, they were just my parents, but I didn't have much relationship with them until I was grown up. We moved to Seoul when I was third grade in elementary school, and that was also a very difficult time for me, because I have to be separated from my grandmother, because she still lived in Suwon, where is my hometown.

Cline

Running a restaurant.

Kim

At that time she was not operating a restaurant, but it was more of the bakery. She always was engaged in the small businesses, and she was kind of entrepreneur at that time. But, yes, she had to keep the house and then keep the business, but, you know, we had to move to Seoul because my father's hospital was relocated to Yongsan, which is right next to Seoul. So we had to move.

Cline

Okay. Before we move to Seoul, let's talk about what you remember of your hometown. First of all, you have a lot of siblings. What do you remember about your relationship with your younger siblings? You spent a lot of time with your grandmother. What about your brothers and sisters?

Kim

I don't remember too much about my younger siblings at a early age, because, you know, from day to night I was with my grandmother. After I came back from school, I was always with my grandmom. We were doing things together at her own room, and I was eating, playing, and watching--or listening to radio at the time--with my grandmom. So I was the only friend of my grandmom, and she was my only friend.

Cline

Amazing.

Kim

So my younger brother and sisters spent their time with my mother. So we were kind of separated, although we were living in the same roof. Yes, I will be in my grandmom's bedroom all the time, while my younger siblings will do their own things with my mother's room. Yes. So I don't have much memory playing with my siblings.

Cline

Okay. You described your house a bit. What about your neighborhood? What was it like?

Kim

Neighborhood, you know, our house was located in the intersection of the major streets, so now our house was demolished a long time ago, and they built high-rise commercial building. So it was very prime location, and nearby there was lot of, you know, smaller retail street malls, and it was like improved with mixed properties, such as homes and little street malls and two or three story of high-rise buildings around our home. So our home was located in the major intersection in the city, so it was a very prime location, and it was very visible; a lot of traffic. As I walk out to the door, there was always, you know, bus and taxi. You know, those were going across. So it was pretty busy neighbor.

Cline

Did you have friends in your neighborhood as you grew up? It sounded like you were spending most of your time with your grandmother.

Kim

No, no. Yes. I didn't have friends until I was separated from my grandmother. So I don't remember having friends much. Maybe I played--you know, I played few times with kindergarten friends near home, but it was very limited basis. But most of time I was with my grandmother, and I enjoyed being with my grandmother. It was most comfort relationship, and I always felt that I'm home, and I was treated as a princess, and she will provide me everything that I need. So we were like attached, yes. Two person, two bodies, but one.

Cline

Amazing. You mentioned how overwhelmed your mother was with chores and things. Did you ever help your mother or your grandmother with things to do in the house?

Kim

No.

Cline

It sounds like your grandmother must have been quite a cook and a baker.

Kim

Right, right, right. My grandmother did some of the housework, assisting my mother, but they are the one who did housework. But I was still young, and they didn't ask me to do anything around the house. Besides, my grandmom would not let me do any type of work around the house.

Cline

So obviously, as you said, this is very traumatic when you have to move to Seoul and leave your grandmother. Describe where you moved, what your new house was like, what your new situation was like living now with your parents and your grandmother left behind. What was your new life like?

Kim

We moved to Seoul, and it was little town near major city in Seoul. At that time we didn't own a house, so we were renting two bedrooms in one of the big house, so it was quite an experience as well.

Cline

Oh, wow.

Kim

We were kind of used to living in a big house, and actually, it was changed, big changed environment. But we moved to Seoul without my father, without our father.

Cline

Really.

Kim

Yes.

Cline

Even though his hospital had caused the move?

Kim

Well, actually, we moved about two years earlier than his hospital relocated to Seoul. There is a story to it.

Cline

I guess. [laughs]

Kim

You know, my father had a mistress.

Cline

That's not surprising.

Kim

Yes. My father had a mistress, and then he was living with the mistress, and so he wanted to divorce my mom, but at the time even it's very typical that Korean woman will not easily divorce, because socially it was not acceptable, and finally, she was not independent. And also, if she divorced, then usually the children will be kept with the father. That was very typical tradition in Korea. So although my mom did not have the happy marriage, she continue on with her life. She sacrificed her life for well-being of her children, and she was not independent financially, and socially it was unacceptable. So she had no choice living on.

Kim

My father asked divorce to my mom, and she refused, so their relationship really was in the worst situation. So, you know, my grandmother, who was very smart and she was financially supportive, she made a decision to send us to Seoul, be apart from my father for now, because her thought was that as-- she knew; she knew. My grandmother knew that my father's relationship with the mistress would not last long. So just stay away from my father, and as time goes by, he will come back to his family. So my grandmother moved us to Seoul, so that's how it happened. So it was very, you know, unhappy days, unhappy time. At the time I was like ten years old, and although I didn't understand fully what's going on within the house between my mom and father, I could sense that they were not happy. They were fighting all the time, and my father didn't come home most of the time, so I knew that something was wrong. So maybe that was why I was closer to my grandmother, because, you know, being unhappy mom, when she is not happy, she cannot be loving and giving, right?

Kim

So we moved, and we were living in this smaller house. We were like renting two bedrooms, so five of us lived in the two-bedroom. Since my mom was not financially independent, my grandmother sent us monthly allowance to support us. So that's how we lived about two years until I became twelve years old. During that time I missed my grandmother most, so I remember crying all the time, because it was so, I mean, detrimental at that time that not only it's a new environment, new school, new friends, and so I was kind of scared. I was living with my mom only, and having life without my grandmother was kind of a scary time, you know. It's like half of my thing was removed. So it was the most difficult time of my whole life.

Cline

What was the neighborhood and the area like?

Kim

It was a residential area.

Cline

Quieter than the other?

Kim

Oh, of course. It was all residential area, and it was upper middle-class neighbor.

Cline

How did you work out the sleeping arrangements between two bedrooms and five people?

Kim

My sister and I were sharing a room with my mom, and my other two younger brothers were using the other smaller room.

Cline

So let's talk a little bit about schools. Now you're at a new school, and you're between ten and twelve years old. Do you remember having any particular

subjects or studies in school that particularly interested you or that you were particularly good at at that time?

Kim

You know, it is like moving from Texas to California. That's how it was different, because the accent was different. I had my own accent, and so first it was like moving to new country. Although we spoke same language, I was speaking with different accent and dialogue, and so they treat me as a second class, because, you know, my hometown was suburb. So like, you know, if I compare here in California, now, Seoul is considered as a Los Angeles, and my hometown is considered as like Inland Empire, you know, that kind of neighbor. So I was having a hard time adapting the new environment and the new friends, and also the culture was different. It was quite different, and the way they talked, the way they behaved, it was quite different. So, you know, everything was new to me, so I was having a problem making friends, because they considered me as, you know, "Oh, you came from--." It's like, "You came from Texas with the accent," or even Valley girl, you know, like that kind of attitude.

Kim

So I was struggling, you know, first six months, but being young and being young at the time, I was adapting quickly. So I got correct in my accent so I was talking with their own language and their accent and so on. So after six months I was making friends and I was making adjustments accordingly.

Kim

But my favorite subject was--I was not good at math and science. That was not my topic until now. I hate science. I hate math. But I was good at like history and sociology; you know, those things I was good at. I was good at memorizing things rather than applying, application.

Cline

Interesting. You may not remember it too much, but from your hometown and also now in this new environment near Seoul, what do you remember, if anything, about seeing non-Koreans or non-Asians in your area?

Kim

I never seen it. Oh, no, I never seen it.

Cline

Even though your dad worked at the U.S. Army hospital.

Kim

Yes. I was not near my father's hospital, so in my early childhood I never seen other than Korean.

Cline

Do you remember when you first saw a non-Korean?

Kim

Probably fifth or sixth grade in elementary school. I have seen on TV, but not as a person right in front of me. But it was not surprising, because I was used to watching TV, and then at that time my favorite TV show was Tarzan , so I was used to seeing non-Korean on the TV. But it was quite a different experience, and I always envy, admire, a non-Korean.

Cline

Really.

Kim

Yes, because they look, you know, they are more handsome and tall and blonde, more attractive compares to Koreans.

Cline

Wow. [laughs]

Kim

And then, you know, even a woman, long blonde hairs, blue eyes, so it was always admire, admiration and attraction and so on.

Cline

So does this mean you were seeing a fair amount of Western popular culture coming your way by the time you were living near Seoul?

Kim

Oh yes.

Cline

What do you remember about that, in terms of--you mentioned Tarzan. What kinds of things were you seeing on TV or maybe hearing on the radio, or things that were getting into the culture at that point from the West?

Kim

The way they dress, you know, long dress. I thought when I come to U.S., I will be always wearing party dresses, and I will be going party all the time and eating steak and hamburger, you know, all those things that I saw on TV. [laughter] So it was very limited experience through drama on the TV, so I had my own dream and visualizing things that maybe I'll be experiencing in the U.S. But it wasn't that. [laughs]

Cline

You mentioned that your grandmother ran a restaurant and was doing a bakery. I wondered what you remembered about food, growing up.

Kim

Always Korean food. My mom is a very, very excellent cook. Actually, she learned from my grandmother. My grandmother is a very good cook, you know, because she was owning a Korean restaurant. It was a big, big restaurant with thirty to forty employees. So it was a very big restaurant that she owned, so she was a good cook, so it was like gourmet food at home.

Cline

Wow, lucky. When you were living near Seoul, how much, if at all, did you travel into the real central city area?

Kim

Not at all. Not at all. Until I came to this state--I was fifteen years old--I didn't have much exposure other than my home city, home area, because I was more of a homely girl, and I was very obedient; actually considered to be very good girl, because I will do the things only I was asked to do. If my mom or my

father said, "You should not do it. You should not go," I didn't do it. I didn't have much experience outside of my school, my home.

Cline

What, if any, religious background did you have in your family?

Kim

My grandmother was Buddhism. I remember that she used to go to temple, and I'd been tagging along with her, and so that's how I remember in early age. But when we came to Seoul, there was a church few blocks away from our home, so we were introduced to this church. It was a Presbyterian church up in the hill, so I used to go to church, and I was pretty active member. But after I graduated from elementary school and then we moved to another city near Seoul, it was like three miles away from our old house, and then I stopped going church. But I remember that I spent Christmas, Thanksgiving, Easter, and every Sunday at church, and I really enjoyed it, being at the church. I have lot of good memories while I was at the Sunday school. I began to go to church after I came to United States, and I go to church until now, and I'm very much committed Christian.

Cline

So you moved again, in other words. How old were you when you moved again?

Kim

See, after two years.

Cline

Then your father came back.

Kim

Yes, after two years my father came, because my grandmother was right. His relationship fade away, but at the same time his hospital, U.S. Army hospital, relocated to Yongsan, which is right next to Seoul. So he had to move to Seoul, so he joined us after two years. So he moved in with us, and then when he came, we moved to another house, because we only had a two-bedroom. So we moved to a little bigger house after my father came, but still we were

renting a house at that time. So he came to us when I was fourth grade, fourth or fifth grade, something like that, and after one or two years later he bought a house. So that's how we moved to another house few miles away from our home.

Cline

So does that mean you continued at the same school, or did you have to change schools again?

Kim

No, I went to same school. We moved right after I graduated from elementary school, and so time was good. Then I was going to junior high school, and that was the time where we moved. So it really worked out well.

Cline

So what was it like having your father be back at home?

Kim

He was a stranger, and I was very afraid of him, because I didn't have a good memory, and I didn't have any relationship with him. You know, he was remembered as very frighten [frightening], because he will come home, you know, he was drunk, and when he comes home, he always fight with my mom and he yells and throw things. So he was remembered as a very violent man, yelling and very scary, frighten father. So actually, when he joined us, I didn't like it, because my fear was, you know, what if--I didn't want to go through all that bad experience, so I really didn't like by the fact that he was joining with us, although my mom was thrilled. She was very happy, and my younger siblings, they were still young, and they didn't know what was going on when they moved to Seoul, so they may have a different experience and different expectation. But I really didn't like it, and I was very scared. So I was very uptight and intense, I was. And then every time when he comes home, I was pretty much observed [reserved], and I was kind of holding back and tried to stay away from him, because I didn't know what to expect.

Kim

But he really got changed. By the time he was matured and he felt very regretful and sorry to my mom, and he was thanking her that she raised us

and kept the family and then wait for him and so on. So, surprisingly, he came with a complete different attitude, and he tried to be a good father and good provider and loving and so on. But, you know, you cannot patch things with a short period of time, so it really takes long time, and I had that wound. So it took a very long time. And then we lived couple of years with my father, and he came to the United States a year earlier than us.

Cline

So you had another year without him.

Kim

Yes, but at the time our relationship, it got improved, and I was not scared of him as much as before, and I tried to build the relationship and start to understand him and like him. But still, you know, it was not loving daughter-and-father relationship. I was keeping distance from him and some reservation.

Cline

How much, if at all, did you get to spend time reuniting with your grandmother during this time you had moved? How often did you see her?

Kim

Every summer and winter break, vacation. First day I will catch a train or bus to my grandmother, and from day one until the last day of the vacation or the break, I will be with my grandmother. So I was away from my mom and siblings. And long weekends, if there is any, I will take a train and go to my grandmother's house. I remember that every time I say goodbye to her, I was sobbing at the station until I arrive in Seoul. That's how much I missed her, and she will be crying and sobbing.

Cline

Wow. How, if at all, did your relationship with your siblings change as you all got older and were living together in closer quarters away from your grandmother?

Kim

It got improved. It got better, because I got to spend more with them and play with them and then fight with them and so on. So it was typical, you know, brother and sister at that time. But, you know, since I had a solid foundation as our early childhood, still there was some gap. So, you know, three of them were very close. I was always an outsider. But then that relationship got improved over the years, so by the time we came to this state, we were very close and we were like normal brother and sister.

Cline

So let's talk about what brought you all to the United States. Your father left a year before you all did. What was it that happened that brought him to the United States?

Kim

After serving U.S. Army for twenty years, he had a choice to go to U.S. or continue to serving the hospital. At that time--that was early 1970s, and he wanted to come to U.S., because he thought that it will provide a better environment and better opportunity for his children to get a better education, and also he wanted to make change for himself, too.

Cline

Oh, sort of a new start.

Kim

Yes. So I guess it was a big decision for him to leave his home country and move on to foreign country. But, luckily, before he left the country, he already got a job, because he applied while he was working in a U.S. Army hospital, and because of his experience and his qualifications, and he was bilingual.

Cline

Okay, that was my next question.

Kim

So he had already a job before he came, so he was far better conditioned than any other immigrants. He got a job in New Jersey.

Cline

Oh, really.

Kim

Yes. So he went to New Jersey by himself first, and it was intentionally he left us home, because he wants to settle down first, and then he will bring us home, so that we will have less trouble. So he was very thoughtful, so he first went to New Jersey and worked at a hospital, but he felt that at that time--you know, he came to this country in 1973, and at that time there was not many Korean in New York and New Jersey, so he thought that it would be better for him to move to California, but there was more Korean, and so he thought that it would be better for his family to settle down in California. So he moved to California, Los Angeles. He got a job at Cedars-Sinai [Medical Center] hospital, so as soon as he got his job and he got his apartment for us to live in, and we joined him a year later.

Cline

So he was bilingual. What about the rest of you?

Kim

My mom had no English skill until now, and I was a senior at junior high school by the time I came to this country, so I had some English skills, because, you know, at junior high school we learned English. So I was able to read and write, but not comprehending the speaking and listening ability. So that was the only skills that I brought into this country. So I had some adjusting time, difficult time learning and understanding English for one or two years.

Cline

So when you came to the United States and you left your grandmother behind, which you said was very hard, of course, you came to Los Angeles where your father had gotten another job. Where did you first--well, before I ask you that, what was your first impression? For one thing, I wondered if you'd ever been on an airplane before.

Kim

No, that was the first time.

Cline

And it's a very long flight.

Kim

Yes. You know, we had two stops on the way. We stopped at Tokyo. There was not direct flight at that time, so we stopped at Tokyo and we stopped at Honolulu, and we had to change airplane. At that time, you know, green cards was given at Honolulu, and we didn't know it was green card and it was that important. We changed flight and we came to Los Angeles, so, you know, we were very excited, because, number one, we're going to come and see father and the new country, you know, Los Angeles. At that time most of Korean people envy United States, because it's a dream country, you know, a big country and a lot of opportunity and so on. So my friends used to envy me because by the fact that I would be going to United States. So we were very excited.

Cline

You mentioned a few ideas you had about it. Any other ideas you had? Or did you receive any real information about what life might really be like here?

Kim

Yes.

Cline

What did you know about it?

Kim

You know, we had a training. At that time we have to go to training sessions if you want to immigrate to United States. So we had like a couple of days' class training. It was, you know, how it's like, you know, United States, and their culture and food and manner and so on. So I was given basic information about United States, but, you know, it's in-class training, but as I arrived in Los Angeles, it was completely different. It's like knowing a person through a picture, and meeting the person in person is a completely different experience.

Kim

I remember that when we arrived in L.A., it was nighttime. It was nighttime, and we were looking down the L.A. at the time, and I said, "Wow," because all the lighting, and then it was like all straight. It was like, "Oh, this is a paradise." That was first time I looked down the city from the sky, and, "Wow, this is a paradise, and I'll be living in the city." It was quite an experience.

Cline

So, of course, it was wrenching to leave your grandmother, and you said you were excited to come. Any other feelings about leaving Korea for this new place that you'd never been to before?

Kim

Little scared because of language. Language, and I had no idea what to expect at school, other than that I don't speak English well. I didn't worry too much about the living condition and the finance and so on, because my father was already here, so I knew that our place is over there; my father will be supporting us. It's just me that I have to adapt to new school and friends. The biggest sorrow was leaving my grandmother behind, and she was living by herself, yes, a big house. Just remember, big house, all by herself. She was always lonely, and still now, you know, when I think of my grandmother, it gives me heartache, heartache.

Cline

So when you hit the ground, what was your next impression of Los Angeles? You said what it was from the air. What was it like when you were, I presume, driving to your new home?

Kim

My father was waiting for us at the gate. We were kind of scared, because if my father was not there, what are we going to do? None of us speak English, and so what are we going to do? That was our biggest concern. But, you know, luckily, my father and his friends were waiting us, and by the time, all the concerns were gone. We were riding at my father's car, and the car was [Chevrolet] Impala. Do you remember Impala?

Cline

Sure. Chevy Impala.

Kim

Yes, the big eight--oh, it was like first time riding in a car. So I asked my father, "Oh, you know, you must be rich, because you owning a car and very nice car." But he bought a used car. I didn't know it was used, but to me it was a nice, big sedan, and since, you know, it's the six of us, it was sedan. So four of us sat at the back, and my mother sit at the front, and it was just perfect. We were driving on, I remember, I think it was the [Interstate] 405 Freeway at the time, and then, you know, riding on a freeway, it's quite an experience. It's like a whole new world, and all the high-rising building. Although it was very late at night, all those lights and signs and big streets, and clean. I remember, the streets were so clean compares to Seoul. So clean, and everything is so straight, lots of trees, greens, and, you know, nice buildings. So now it really came as reality that, okay, this is the United States.

Cline

Wow. And what was the feeling that your mother and siblings had about this trip that you might remember?

Kim

My mom was very happy joining her husband, and for her it's a new life and new beginning. It's opening a new chapter. You know, she didn't have a happy life, right? And although her life got better towards to the end of last couple of years before she came to United States, so she was looking to have a brand-new life with family, and she was willing to work hard and willing to have a good family and was waiting to have a very lovely husband-and-wife relationship. So she was very excited, and she was so happy. You know, she was not crying at all. She was so happy to coming to this state, because this is a brand-new life for her. I could understand my mom, because she doesn't have good memory in Korea. So she was very happy, although she had some fear about new country and, you know, she can't speak English and so on. And my younger siblings, they were so thrilled. They was too young.

Cline

They had to leave friends and stuff.

Kim

Oh yes, but they were still very, very excited. United States was their dreaming country, so they was very excited.

Cline

So where did you live?

Kim

We lived right near LACC [Los Angeles City College]. Yes, near Vermont [Avenue] and Melrose [Avenue]. That was our--Alexandria Avenue, yes, Alexandria Avenue. We rented a apartment there. It was a three-bedroom house. It was heavily populated with Hispanic at that time, so I thought at that time, you know, Hispanic, I see all these Spanish-speaking people, so, "Am I in the United States or am I in Mexico or Spain?" So our first experience is living around Hispanic people, and I went to Virgil, Virgil Junior High School.

Cline

Okay. How soon was it before you became aware of the sizeable Korean population in L.A.? For example, was this through church, perhaps, or how did you get in touch with the community here when you came here?

Kim

Since I was still at age fifteen years old, my only experience with the Korean were through those school friends in Brendel [means Virgil] Junior High School and church friends. There was couple of Korean restaurants near Olympic Boulevard and Eighth Street. That was the beginning of the Koreatown at that time, and there was two or three Korean grocery stores in that area. At that time, even at the time when we see Koreans on the street, you know, we were greeting with enthusiasm. "Oh, you are Korean," you know. But after a couple of years later you wanted to stay away from Korean, because there were so many Koreans later on. So immigration start to begin in early seventies, and then it peaked at like '75 through eighties. Yes, that was the peak time, peak period.

Cline

Yes. Next time we're going to want to talk a lot about the changes that you saw as the immigration wave got much bigger.

Kim

So in our junior high school we had quite a number of Koreans, Korean friends, whom all came almost the same period or one or two years earlier than us, and then at that time they were speaking good English, so I was so impressed and I was so envy those people, you know. "Wow, they speak good English, and am I going to be able to speak at their level after I spend one or two years here?" So I admired them so much. I began my schooling with ESL, English as a Secondary Language, so my focus was more in English.

Cline

Just before we call it for today, after you had kind of settled into your new world, your new neighborhood, what was your impression of it? What was your feeling about being in this new place surrounded by all these Hispanic people and getting to meet some other Koreans at school and in this big city?

Kim

I loved it. You know, I wait to go to school every day, because it was a big change. The biggest change is that you don't go to school on Saturday. In Korea you go to school from Monday through Saturday. So you don't go to Saturday, and then your school hours are eight-thirty to two-thirty, whereas Korea is eight to four, four o'clock, or even five o'clock. It's a long hours. And also here the environment was more free and more freedom. Oh, and then casual. You don't wear a uniform. In Korea we all wear uniform, but here you don't wear uniform. That was big change. I really liked it, you know. You get to wear all the clothes you like, and we got to grow our hair. In Korea you cut your hair at this certain length. Everybody wears same hairstyle and the same clothes, same shoes, same bag. But here, you know, it's all up to you. So I can be me. That was the big change.

Kim

And learning new things and meeting new friends was very, very stimulating. So I waited to go to school every morning, and I really enjoyed it, first year of my schooling here. The one thing that I regret or I should done more, was that making non-Korean friends. If I did that, probably I will learn my English faster and speak better. But I felt more comfort being with Korean friends and so on.

Cline

Well, it would have been hard to do, I think, too. It's hard for them, too. You're new to them as well. And where did you go to church then?

Kim

Hebron Presbyterian Church on Lexington [Avenue]. It was on Vine [Street] and Santa Monica Boulevard, near that.

Cline

Hollywood.

Kim

Yes. It was a small Korean congregational church with about one hundred to a hundred-fifty church members. It was a small church, and everybody knew one another.

Cline

Did that help to make things easier?

Kim

Oh yes. At that time everybody helped each other.

Cline

Okay. Well, I'm going to want to talk more about your life here, your new life here, your experiences with Western culture and things as they developed in school, and we'll take it from there next time. Does that work for you?

Kim

Good. Good.

Cline

Okay. Thank you very much.

Kim

Looking forward to it.

Cline

Me, too. [end of session one]

1.2. Session 2 (November 13, 2008)

Cline

Today is November 13, 2008. This is Alex Cline interviewing Min Jung Kim at her office at NARA Bank in Los Angeles, Koreatown, to be precise. We are just being served tea, which is wonderful.

Kim

By Gina.

Cline

Thank you, Gina.

Kim

Would you close the b_____? Thanks.

Cline

Thank you again for taking some time to talk to me. We had a couple of weeks between sessions here. You left town. I left town. We're back. Last time we left off with your family moving from Seoul, Korea, to Los Angeles, your father doing an advance relocation in your interests and setting the stage for your relocation, your immigration to this country. Today I want to talk about what you remember about those years after moving here. You mentioned that you went to Virgil Junior High School, that you were taking English as a second language, trying to develop your English language skills. You mentioned that the neighborhood you moved into near LACC [Los Angeles City College] was largely a Hispanic neighborhood.

Cline

One of the things I wanted to ask you today to start off with, is even though you mentioned that you started to see Koreans, and at first you would greet them on the street and it was kind of an occasion, I wanted to see if you could describe your feelings, if you had any, upon moving into a place where you were now suddenly--formerly a complete majority, now a minority surrounded by not only all different kinds of cultures, but part of what would

be viewed by the dominant culture as a minority. Do you have any memories of that, any feelings about that, and particularly, do you have any memories of how you were maybe treated because of that as a student at school or in your neighborhood?

Kim

Well, because of the neighborhood that I was surrounded by at school, at first I was kind of shocked and confused a little bit, because I expect to be speak and heard only in English at school and so on. But rather than learning English, Spanish came as the most language that I was getting used to. Most of my classmates were all Hispanic, because all of my classes were English as a second language, so I was one of the minority student in the classroom, but I was with all Hispanic and one or two Chinese and some of Korean students. So I never got to learn English from my friends or my classmates. Only way that I could learn and listen was from teacher. So it was kind of limited, and also because I was not comfortable surrounding with English-speaking people at school, just by my choice I was getting to know with other Korean friends. They all came to this country about the same time and the same backgrounds, and we were sharing similar situations and problems. So we got very close, and we became very comfortable one another, so that the learning English was even harder because I get to speak Korean with friends, and I will speak Korean at home and also at church and so on. So I didn't learn my English as much as I expected to learn, so that was one of the struggle and challenge that I experienced at the beginning.

Kim

After a year, when I went to high school, I realized that if I continued to mingle with Korean friends, I will never get to learn English as much as I can, so that intentionally I tried to avoid going out with the Korean friends and then mingle with other non-Korean friends, whether it's Hispanic or other ethnic people. The only language that I spoke with other ethnic friends were English, whether it was good or bad. So intentionally I tried to improve my English at high school, and it got better. But at the same time, you know, I just could not completely phase out from Korean friends. But I was involved more with non-Korean circles and I was belonged to a couple of the clubs at school and so on. So that was ongoing challenge and ongoing struggles.

Kim

But culturally I was more strong in Korean culture, because my parents were very supportive in maintaining Korean culture and Korean language, so we only spoke Korean at home, especially when my mom didn't speak any English, so we spoke Korean at home, and also we went to a Korean church, so only language that we spoke at home and church was Korean. So Korean culture was more dominant at that time.

Cline

When you were first in the ESL class, you said there were some Koreans there, but mostly Spanish-speaking students. About how many Koreans do you remember there?

Kim

The class size was about forty, forty people. About less than ten was Korean, and then the majority were Hispanics.

Cline

So where did you go to high school then?

Kim

Fairfax High School.

Cline

That must have changed somewhat the racial composition of the student body.

Kim

Right. Right.

Cline

What was that like for you, making that change?

Kim

Well, Fairfax High School had more English-speaking students, a lot of Afro-American students and Jewish. And Hispanic, it was considered as a minority,

and so was Asian. So predominantly it was, you know, Anglo students. So I had an opportunity to interact with more non-Korean-speaking students and be able to interact and learn more about other cultures.

Cline

How did it feel being still very much a minority after--

Kim

Well, at high school finally I thought, "Now this is America," you know, because at junior high school I thought I was in kind of a Mexico or south Latin countries, because most of the people around me spoke Spanish, and even teacher spoke Spanish to their students at one-on-one basis. So I didn't feel like that I was in America going to American junior high school. But in high school it was a completely different culture, different surrounding, and different neighbors, so it was big change for me. So finally I felt like I'm in American school system and going to American school and interacting with a lot of non-Korean and non-Hispanic students around me.

Cline

I would imagine that it was also probably a bit more of an affluent student body. I was wondering, in this time, because we have to be talking about the seventies now still, I presume, you mentioned last time, for example, that it was quite a difference being able to grow your hair and wear whatever clothes you wanted. What were you doing, if anything, perhaps despite the more traditional Korean cultural emphasis in your family, regarding like style, what was happening in popular culture, watching TV? What were you experiencing as far as American popular culture at that point, and how much influence--

Kim

It was hip-hop [possibly means hippie]. Mid-seventies, there was a movement for--I forgot what's it called, but it was like freedom and lot of those populations with long hairs and--what do you call it?

Cline

Yes, coming out of the sixties, yes. So the post-hippie culture, and musically there was disco happening then.

Kim

Right, disco, and then jeans, and then John Travolta was very popular, disco, hippies, and so on. So lots of, you know, very relaxed. It was out-of-box type of a culture. We used to dance to lot of disco musics and Saturday Night Lives [possibly means Saturday Night Fever] were very popular.

Cline

Did you take a lot of that on yourself? Were you doing a lot of that kind of thing?

Kim

Yes, at high school. Yes, we used to party every other weekends with mostly Korean friends, and, you know, we were all wearing similar fashions, the long jeans with a, you know, broad bottom and a top, and then we were sweeping the grounds, you know, streets, with our pants and jeans. They called it pantalone [phonetic] or something like that.

Cline

Oh, like pantaloons. Yes, they were bell bottoms and flares.

Kim

Yes, flares. Yes.

Cline

What did your parents think of all this?

Kim

And then also, you know, speaking of parents, and in high school there was a fashion that you will show your bellies. So to remember that you will pull your shirts and you will tie it, and then you will show the--

Cline

Yes, your navel.

Kim

Yes. That was a fashion. But my parents would not let me go with that to school, so that I will be tuck in my shirts underneath the pants, and as soon as I come out, I will pull out and I will tie it. My parents were very conservative in terms of how we dress up and how we behave ourselves. But at school, you know, I tried to belong to the trend and with the friends and so on, because I didn't want to be the outsider.

Cline

How much did you feel you were generally accepted then by people at the school?

Kim

Oh, I had no problem being with friends and be part of the friends. I was not a follower. I was more of the leader and lead the group, and I will get a lot of attentions and so on, and very opinionated. So I didn't have any problem getting friends and belonging to any of the circles.

Cline

Wow. When did you stop being an ESL student then? Do you remember?

Kim

Oh, right after junior high school. Fairfax High School didn't have ESL programs, regardless your ability to speak English or not. So automatically I just joined regular classes, so that I was able to interact with English-speaking students right there.

Cline

What do you remember turned out to be some of the subject areas at school at that point that you were particularly interested in or strong in?

Kim

Math. I was very strong in math, although I didn't like math.

Cline

Yes, you said you didn't like it last time.

Kim

Yes, I didn't like it, but, you know, well, having eight years of training and classes in Korea, I was far advanced from local high school students, so I already completed algebra classes and geometry and so on way, way ahead of them in junior high school in Korea, because they are far advanced in terms of courses. So I already learned those classes in Korea, so I was taking algebra and geometry and intermediate one and two classes. So it's not that I liked those classes, but since I already mastered them and I already complete the courses, I already knew the stuff, so it was very easy. So that's why I enjoyed having that class, because I didn't have to do much. But English class was most difficult classes.

Cline

I'll bet. What about learning U.S. history? What was that like?

Kim

History, it was quite interesting. You know, you are learning about history about United States, so it was very interesting and it sounds like it's a story about U.S. So I enjoyed the class.

Cline

What about food now? I mean, clearly you're here in L.A. at a time when you're starting to be able to probably fairly easily get the ingredients for Korean food, but you're going to a school where probably virtually no one is eating that kind of food. How did your eating start to change once you were going to high school?

Kim

Actually, you know, I enjoyed food at cafeteria at school, even in junior high school. You know, spaghetti, hamburger, hot dogs, and all those. I really liked it. I still like American cuisine rather than Korean food.

Cline

Really.

Kim

Yes. So I didn't have any problem eating cafeteria foods and sandwiches and so on. So that was one of the culture that I really enjoyed and liked.

Cline

Interesting. When, say, your parents had to do something like shop for Korean food or for anything, I presume Koreatown in its earlier days was the place to go.

Kim

Yes.

Cline

What do you remember about where your parents would go to buy things and what the neighborhood in Koreatown was like in the seventies?

Kim

I don't remember going out a restaurant at those days, until I graduated from high school, so I don't remember dining out with my family. It was all cooked at home, and I don't know why. Maybe my parents were not financially supportive, even eating out, but it was always cooked at home. My mother always cooked dinner, and even the weekends she cooked at home. I don't remember going out, especially to any Korean restaurants in Koreatown at that time. There may be a very rare occasion that we may go out for non-Korean food, yes, like at that time, you know, Bob's [Big Boy] hamburger place or Denny's, that kind of dining. But it was even very, very rare occasion. But usually we ate at home, and my parents used to do grocery at Korean grocery at Olympic Boulevard. There was one or two grocery stores.

Cline

Do you remember them ever cooking something other than Korean food at home?

Kim

Yes, my mother used to cook spaghetti, spaghetti at home, and sometimes Japanese food, you know, teriyaki beef or stir vegetable and some dumplings. So usually she cooks Chinese food and some Japanese and mostly Korean, and once in a while she will cook steak at home or spaghetti. My mom, she is a very, very good cook. You know, I always enjoy my mom's cooking, and everybody tells her that she is a gourmet cook.

Cline

Oh, wow. Lucky. This brings to mind a question I was going to ask you, which is, what, if any, interaction did you have with some of the other Asian community members here, say Japanese or Chinese? And if you did, what was it like for you?

Kim

I was not exposed to any other communities other than Korean communities while I was growing up. So I went to Korean churches, and most of my friends were Korean, and then I will spend most of the time with my family at home. So I was not exposed to outside of my limited environment.

Cline

What about students, though? Were there any Japanese American or Chinese American students that you--

Kim

Yes, in high school there were a few Japanese and some Chinese, but either they were second generations, so I considered them as more American rather than native Chinese or Japanese.

Cline

Right. What was your sense, if any, of what people's idea was of what being Korean meant or where Korea even was? Did you have a sense that people knew what being Korean was or where Korea was or anything about Korea?

Kim

At the time?

Cline

Yes, other students at your school.

Kim

No.

Cline

No? They didn't come up and people, they'd say--oh, you know, when you would say you were Korean and you spoke Korean, did you have any sense that they knew what that meant?

Kim

Oh, sure. They identified themselves as the same group, and they can connect easily, and they share same backgrounds, same culture, so they felt very close and comfortable, and there was no blocks in terms of getting to know each other. Even at the first meeting you already becomes friends.

Cline

But what about white kids, say? You know, like the kid next to you in class, and he finds out you're Korean. Did you have any sense of him knowing what that meant or where Korea was or anything?

Kim

To non-Koreans, you mean?

Cline

Yes.

Kim

I don't quite understand.

Cline

No idea. Oh, okay. Just that one of the things I've found in doing these interviews is a common experience with some Korean immigrants is that non-Korean people that they would meet really turned out oftentimes to not have any idea what being Korean was or where Korea was or what that meant.

Kim

Oh yes, yes, yes. Right. Right. Right. Yes.

Cline

They always assumed they were Chinese or Japanese.

Kim

Right. Right. Right. Yes, right. Exactly, yes. I experienced same thing. When I say I'm Korean, "Where is Korea?" Yes, and they were more known to Chinese and Japanese, but when we say "Korea," "Where is that?" Korea became known to other people even in the whole world after the Olympics, Seoul Olympic Game in 1988, yes. But until then they didn't know where the country was, and then more advanced people consider Korea as some of the country in Asia, but they didn't know exactly where and what's the backgrounds and what's the culture is like and so on. So it was very unknown country, and one of the similars to Chinese and Japanese, yes.

Cline

Which I find surprising, considering the Korean War being something in our country's history. It surprised me that so few people had any idea where Korea was or what it was.

Kim

Right. Right.

Cline

When you said that you were spending time with your Korean friends and in your immediate circle of associates who were Korean or shared your culture and language, where were you spending time? You mentioned church. You had, I guess some friends at school. But when you would, say, go to parties or do things, or if you hung out anywhere, where would you go?

Kim

In high school either they come to our home or I go to their house, so we will hang out at each other's house after school, and we will have quick bite and do homework together and have a chat and watch TV. Weekends, Saturday and Sunday, I will go to church, because we do have activities at church. Once in a while on a Friday night or a Saturday night, if there is party, then I will go to party. But that was about it. I didn't hang out other restaurants or outside the home or church. Yes, it was very limited. My parents were very conservative, so they didn't allow me to go outside of their boundary.

Cline

So it doesn't sound like you traveled much around other parts of the city to see what it was like.

Kim

Oh, no, no. Always within the neighbor, yes.

Cline

So when you graduated high school, what was your idea as to what you would do once you had graduated? Where were you thinking of going then?

Kim

I wanted to go outside of California, just to be away from my parents, because, you know, they had a strong control over my day-to-day lives, and I just want to be free from them, and I want to experience new things and new environment and wants to meet new friends and so on. But again, my father would not let me go out of home. So if I want to stay at home and go to school, I only had a few choices. Either I would go to UCLA, USC [University of Southern California], one of those two schools. So I applied to USC and also--I didn't want to go to UCLA at that time, so I applied to UC [University of California] Santa Barbara. So I got accepted from both schools, but, you know, obviously, my father would not let me go to UC Santa Barbara, so I end up going to USC. So my father was willing to pay tuition.

Cline

Yes, and it's a lot there.

Kim

Yes. So I went that school. But I have no regrets. I really liked the school and I got a good education. While I was studying at home, I got involved more with church activities, and so I think I made a good decision, and I enjoyed it.

Cline

Well, even by your own description, you said you were clearly a good girl.

Kim

I was.

Cline

You were well behaved and a good student, and yet, of course, you're a teenager, but it sounds like your father was still very not entirely trusting of what might happen if you were to get outside his immediate, as you said, boundaries. What was your relationship like with your father now that you'd been living with him for a few years, which is very different from your early life?

Kim

Since my father came to United States, he was very family man, because, you know, his boundary was also limited. He didn't have many Korean friends, and he became very religious, and he involved with church activities. So he had a very routine life. Monday through Friday he will go to work and come to home around five o'clock or so, and there he will have a dinner with the family and then watch TV and spend time with reading newspaper and spending time with the kids. So he was very typical family man, and he didn't drink much. So he was very, very different man from the father that I experienced in Korea.

Kim

So I got to be closer, but still there was, you know, blocking thing that I just couldn't get rid of. So although we became as father-and-daughter relationship, but we were not truly connected heart to heart, because my childhood experience will not go away. It just cannot rebuild within a short period of time, so it was always there. My father was always very--he was not scary, but a very sort of easy person. I always respect him and listened to him and obedient. He expect his children to be obedient to parents, and I always tried to be good daughter and never gave him any trouble, and I usually do the things that they ask me to do. So I didn't have much trouble and problem while I was growing up. So our relationship was very smooth, and he always liked me because I was good student and I was getting good grades and gave him no trouble. So I was one of very proud daughter of him.

Kim

So financially he was well off because he had a very stable job, so he didn't go through any financial difficulties, as where other new immigrants are going

through very hardships. So in that sense, our family was very stable and financially very supportive.

Cline

In terms of the boundaries that he had set for you, what do you think he was afraid of?

Kim

That I will be going with so-called bad friends, who will not do good at school, and not go to college and be violent and so on. So he didn't want any of his children to be outside of his standards and his boundary, because he wants to be very protective and he want us to do well at school and go to college and get a good job. So he just want us to get a typical American life, you know, living.

Cline

During the seventies, certainly, like I'm sure was true at your high school, the drug culture was pretty prevalent. Do you remember anything about that, and do you remember your father having any fears about it?

Kim

No, I was really nice student. I was very naive, so I never exposed to that kind of culture. I never had a temptation to try drug or even smoking or any of that. Only thing that I even consider to be bad at that time was go to a dancing party, although I didn't drink. I never drink. Even now I don't drink. So I did none of that. Only thing that I was doing is, you know, dancing with friends and so on. But still my father didn't feel comfortable for me to go to that kind of dancing party, because he think that I will be doing drinking and then going out with bad boyfriends and so on. So he had all this image or--I think he watch too much TV drama. [laughter] So he was very, very protective.

Cline

I was headed towards boyfriends. I presume this was just not part of the scenario at this point.

Kim

No. At high school I had lots of boyfriends.

Cline

You did. Really.

Kim

Yes, I was very popular among Korean boys. But my relationship with anybody would not last more than six months. It was always a shortened relationship, because I will get easily bored with one person.

Cline

Interesting. Wow. And what was your father's take on the boyfriend situation?

Kim

He doesn't know much of my boyfriends, so like, you know, he didn't get to find out, because the relationship didn't last more than six months. Average was three to six months. So I had couple of friends, boyfriends, but nothing serious. It was more of, you know, just fun and a flirting type.

Cline

Right. So they weren't coming over to meet your parents or anything.

Kim

No, no. But there was one, first boyfriend that I met at church, who went to Hollywood High School, and then he called my home to talk to me, and my father picked the phone, and it was a boy. He says, "Who's this?"

Kim

Then he says, "I'm so-and-so, and I would like to speak to Min."

Kim

And he says, "Who are you? You never call my daughter at home," so that he scared him away. [laughs]

Cline

Yes, I imagine. Wow. What would have happened, and perhaps what was the likelihood for you, of, for example, dating a non-Korean or even a non-Asian?

Kim

I was attracted to any of non-Korean, and besides, I didn't have that kind of opportunity even to find any attraction, yes. Mostly I was going out with Korean friends outside of the class or outside of school, so, yes, I would say I didn't have enough opportunity to get to know non-Korean, and I didn't find any attraction at all.

Cline

Despite the fact that last time you had mentioned that you had seen blonde Caucasian people on TV and thought that was kind of the ideal of beauty at the time. But once you grew up, you weren't attracted to that.

Kim

Yes, because I didn't think that I will get along well, because I was not comfortable with a different culture.

Cline

Yes, don't have that connection. Interesting. Okay, so what about your siblings? How were they faring in their new environment and schools and all that?

Kim

I think my younger two brothers were adapting the changes very quickly because of their age. My brother was in early elementary school, and my youngest one was like he started out as a first-grader, and the other brother started as a third-grader and so on. So they learned English quickly, and they adapt the new environment quicker than my sister and I, and they didn't seem to have any problems. So they were doing well.

Cline

How much more did that perhaps make them more culturally American, and did that pose any challenges that you remember for your father or your mother?

Kim

They didn't seem to have a problem. You know, they all spoke Korean at home, yes, so culturally they still kept Korean culture. So they didn't seem to

have any problem, and they were also good kids. All of our four children didn't give our parents any trouble whatsoever, until they got married.

Cline

Oh, okay. [laughs]

Kim

Still, you know, I never gave my parents any problem, so as my younger brother and so on. So while we were growing up, we were all good kids. They were all doing well at school. They all went to good schools, except my sister. My sister didn't like to do studying, so she was the only one who didn't go to four years of college. But others, they all did well.

Cline

Not a rebel in the bunch, huh?

Kim

No, no.

Cline

Wow. So let's talk a little bit about USC. You started at USC, and what subject area were you thinking of concentrating on?

Kim

Finance. Actually, accounting.

Cline

How did that happen? How did your interest start?

Kim

Accounting, the reason for I chose accounting is that I thought that accounting, being accountant and being a CPA [certified public accountant], it may not require a lot of English skills. It was more technical and working with numbers. And also, the main reason for I wanted to become a CPA was that I always wanted to become the first Korean American female CPA in Koreatown. So that was the motivation why I chose accounting. But then after a year or so there was a lady who came out as a CPA, so that I lost the interest.

Cline

Interesting.

Kim

Yes. And after taking introduction accounting and cost accounting, I said to myself, "This is not my subject, because I don't have patience and I'm not detailed enough to have a check and balance and a debit/credits and so on." So I said, "No, accounting is not my subject." So I changed to finance after two years, and then I had a dream to become a banker with the finance background.

Cline

Was there something that happened that made you decide that?

Kim

You know, at that time I was driving mostly on Wilshire Boulevard to go to school, and Wilshire Boulevard was financial district at that time, early eighties. A lot of high-rise building, and I see all these bank signs on the sideways, and then so it became very attractive, because one day after I graduated from college, I want to work on this Wilshire Boulevard at one of these banks, because I wanted to balance my family life. I knew that I was going to get married and have family, and so I want to balance my family life with my career. So what occupation will do that job for me? So I didn't want to work on the weekends, and I didn't want to work on the long hours. So, first, I liked banking hours and no weekends and you don't work on holidays, and also, you know, very nice environment, working environment, and especially I wanted to work on one of the high-rise building on Wilshire Boulevard. So those are the reasons why I chose banking as a future occupation, yes.

Cline

Interesting. Well, I have to point out to anyone who's reading or listening to this interview that we are currently on the top floor of a high-rise on Wilshire Boulevard.

Kim

I started out my banking at Wilshire State Bank, and the office was at Wilshire and Vermont [Avenue]. So I started out my banking on Wilshire Boulevard.

Cline

Yes, right. Well, there you have it. We'll get into that some more in a little while, but so you decided you liked the area of finance. What did you do to pursue your degree at that point when you were continuing your college education at USC?

Kim

So I took all finance classes and banking courses, and so banking-related classes and intermediate finance and advanced finance classes and so on. So I was just focusing on those topics to be prepared for banking career.

Cline

What were your fellow students like in this particular area, and generally what was life like for you as a USC student?

Kim

You know, USC, there are two different groups at school. One group is lot of foreign students who has lots of money and are having abroad educations. Actually, there are three groups. The other group is domestic students with very rich parents, and they are well off, and they just want to get an education to take over their parents' business or parents' family business and so on. And the other group is, they may not have the rich parents, but they are very smart, and they are making their ways up to their goals, but by getting the good education and studying hard and getting scholarships and so on. So there were three different groups.

Kim

I belongs to a little of each. My family was not that rich, but, you know, just well enough to support my education, and I was not that smart. I was not A-students. I was more of the B- or C-average student. But at the same time I knew what I wanted to do, and I was doing hard at school. So it was very distinctive group of people at USC, and especially business schools. Most of their students, their parents were rich, and they will go to vacations outside of

U.S. for skiing and so on, so it's like I had a long distance from these people when I speak at classes.

Cline

What was the sort of racial diversity like? It sounds like probably a lot of Caucasians if they're coming from that--

Kim

Lot of Caucasian.

Cline

--income bracket.

Kim

It was multi-ethnic backgrounds. Lot of Caucasians. Lot of Persian, Persian, with their so-rich people. Persian and a lot of Asian, Chinese, Korean, Vietnamese, Japanese. So lot of Asian and some Afro-American, so it's very multi-ethnic groups at 'SC.

Cline

Many more Koreans in your field that you remember?

Kim

Yes, there was some. There were lot of like accounting major and finance and economics majors. But accounting majors are more dominant.

Cline

Traditionally you hear people talk about how their parents really always hoped that they would go into either being doctors or lawyers or maybe engineers.

Kim

Yes, those were the only three occupations that exist among Korean parents.

Cline

Right. What was your parents' feeling about you going into banking?

Kim

They were very supportive. In that regard, my parents were very supportive and understanding. They didn't persist [insist] their children to become a doctor or lawyers or engineers. They gave us a lot of freedom in choosing occupation and majors, so they said, you know, "You have to do whatever you have a passion for it and you like the subject, and you will do for long time." So they were very supportive.

Cline

Any feelings about the neighborhood that USC is in when you started going there?

Kim

Oh yes, very, very scary neighborhoods. You know, outside of the campus it was all-black community and very low income, very violent. So I wouldn't even dare to go outside of the campus after sunset, so I always hang around within the campus, and even in the campus, you know, I would not walk around where there is no people, because there were couple of instance that had rapes and so on. So it was not a safe neighborhood, in and out, and I didn't spend much time at night at school.

Cline

So, yes, your parents weren't too concerned.

Kim

They were not too concerned. They would like me to study in library, but I was not that bookworms, and I was doing a part-time job during the morning and take classes the afternoon.

Cline

What was your job?

Kim

I was teacher's aide at Brendel Junior High School, so I did four years, so I earned my allowances through my part-time job at school.

Cline

What about your social life at USC, boyfriends, that sort of thing?

Kim

First three years, until junior, I had no social life, because I was working from eight-thirty to twelve at Brendel Junior High School, and my first class usually twelve-forty-five, and I always take, you know, sixteen units each semester, so that is four classes. So I have to take two or three classes a day, so my last class will end around four o'clock or four-thirty, so by time four-thirty, most of the students are already done with their classes, and either they are at their dorms or outside of the campus. So I didn't get to have any friends until junior high school, and actually, I liked it, because I didn't want to associate with people at that time, because I thought I did enough at high school. I was, you know, very outgoing, and I had lots of friends, and I went to a lot of parties. So I said, you know, I did it enough, and I didn't have any curiosity or any interest after high school. So by my choice, I wanted to work a half-day and go to classes during afternoon.

Kim

So I did that for three years, and I didn't have any complaint. I didn't have any problem. I was doing my things, and then, you know, weekends I will go to church. That was my social life, at church, but at school only people that I talk was my classmates, so it was very limited, you know. After spending three years like that, when I became senior, I said, "Oh, no, I only have one year left," and I didn't want to graduate not even knowing any new friends. So I cut my working hours. I think I worked only one or two hours, and so then I got to meet a few friends for those people whom are majoring, you know, business classes--I mean business subjects. So my senior year I got to meet about several new friends. But other than that it was only very limited. But now I regret it.

Cline

Oh, interesting.

Kim

Yes, I regret it. You know, I'd rather have more friends and more involved with the campus life and the school life. I was just eliminating myself from the school, other than going to school--I mean going to classes.

Cline

So when did you graduate then?

Kim

1982, so I graduated in four years.

Cline

We'll get more into this next time, I'm sure, but I wanted to ask, since many people, of course, meet their future husbands or wives when they're in college, and because you mentioned that your parents were conservative and even traditional and very culturally Korean, how much, if any, rumblings were you getting from your parents in terms of finding a mate, and was there any kind of matchmaking going on?

Kim

My husband [Keith Kim]--my husband--my husband was my longtime friends. I have known him since junior high school, six months after I came to this state, because my parents and his parents were friends through church, so we went to same church, and my mothers went to same factory, so they were friends, and their age were very similar at the time. So they were friends, and also he was my friend. We went to same church, although he went to Brendel Junior High School and I went to Virgil. But he went to Fairfax High School, too, so he was my school friends. So we were only friends for long, long time, until I graduated from college, because he had a longtime girlfriend.

Cline

Oh, I see. Even in high school?

Kim

Even in high school and college. He had a steady girlfriend, and I thought that, you know, he was marrying to that girl. But, you know, somehow they broke up, and I took that opportunity to date him after I graduated from college.

Cline

Oh, okay. You mentioned something that I meant to ask about earlier, and it sounds like your mother was working as well. Where was she working?

Kim

She was working at Young (Yong)'s company in downtown. It was a fish-packaging factory, so she worked it as a worker, and she would do packaging for frozen seafood. Yes, so she worked until I graduated from college. So she worked long years.

Cline

The family needed the money?

Kim

Yes.

Cline

And I have to ask, my last question, since I think anyone who's listening to this or reading this has been wanting to know, what wound up happening with your grandmother who was in Korea, the one you were so close to?

Kim

She lived in Korea until I graduated from high school. I always missed her, and although I was enjoying my life here, from back of my mind I always remember my grandmother. I missed her all the time, and occasionally I'll be crying at night, just missing her and just wondering what she is doing, how lonely she will be. So I was writing letters to my grandmother, and I didn't think that had a--I spoke over the phone. Still until that time, you know, speaking over the phone was not that easy thing, so I would just write letters and then she would write me back. But while I was in college, she had a opportunity to visit us, so she was here for three months or so, and it was very, very good time that I enjoyed. I felt a lot of pain after seeing my grandmother after many, many years, because she got older, and it was not the same grandmom that I left her in Korea.

Kim

She was not doing financially well, because she got involved--you know, since she was old, and she didn't have her son next to her, and she used to own a big house, right? So she got ripped off by the developer, so she was forced to sell her house way, way under the market value, so she didn't end up getting much cash. So financially she was not that well off as she was in the past, and she didn't have good health at that time. So, you know, I was happy to see her, but, you know, still I had a lot of heartaches and pains, and again, sending her back to Korea was one of the hardest thing that I ever got to do again.

Kim

After few years later she came to here to live with us, because my father invite her to stay here. But she was not adjusting well, because she doesn't speak English, doesn't drive, so she will always stay at home, but she was not used to staying at home all the time. She was very outgoing in Korea, you know. She can go anywhere, taking bus or taxi, in Korea. So she really didn't enjoy here, and so after one or two years she went back to Korea. But she got sick, and she didn't have any money, and she didn't have any relative to stay, so she came back again. So she stayed again with my parents, but, you know, she was very strong woman and very independent, and she didn't want to be a burden to his son. So she got a very small apartment near Koreatown while our parents were living in the Valley. So again, she always lived her life by herself and alone and lonely.

Kim

But all these times I have so many regrets and sorrow to my grandmom that I didn't do enough to visit her while she was here and while she was at the convalescent hospital and while she was at the hospital. Why didn't I visit her much as I could, and I was not at her side when she passed away at the hospital. And about a year before she passed away, she couldn't speak, because she was, you know, taking hose into her throat, so she couldn't speak. Although she was conscious, she couldn't speak and she couldn't move, so it was a very, very tough time for my grandmom and myself. So, you know, intentionally I would not visit her, because after a visit it was so painful for about a week or so. Her presence and her expression, it just wouldn't go away, so I was really drown by her. So I just tried to avoid, and I didn't want to have that kind of feeling. It was kind of feeling that I want to avoid. So intentionally-

-although honestly she was at my mind, and I was sorry and I was bothered that I was not there with her. But at the same time I didn't want to be there, because it was just so emotionally drowning, and it was so painful.

Cline

Right. Wow. Okay, and it sounds like at some point your parents moved to the San Fernando Valley, so we'll find out more about that next time. But we'll take up next time with life for you after you graduated from USC and your move into the banking world.

Kim

Right. [laughs]

Cline

Okay?

Kim

Okay.

Cline

Thank you for today.

Kim

All right. [end of session two]

1.3. Session 3 (November 24, 2008)

Cline

We have an abbreviated session today, but we're happy to continue today. This is Alex Cline interviewing Min Jung Kim once again at her office in Koreatown at NARA Bank. This is our third session.

Cline

Good afternoon. And here comes Gina with more tea.

Kim

Tea time.

Cline

Yes. Last time we got up to the point where you attended USC [University of Southern California]. You had decided to pursue the subject of finance. You envisioned for yourself a career in banking. We did also briefly mention your husband [Keith Kim], your at that time not-yet husband, and how you actually had met him many years earlier. So we're going to take off from this period. One follow-up question I had, however, is that you mentioned that you'd really only had the choice of UCLA and USC, because your father wanted you to stay living in the area, and you said you didn't want to go to UCLA. I wanted to know, considering what you said about the neighborhood at USC and the cost, why you didn't want to go to UCLA. Do you have any ideas about that all these years later?

Kim

Actually, it was not UCLA; UC [University of California] Santa Barbara.

Cline

Yes, well, I remember you applied to that.

Kim

Yes, and I got accepted. The reason that I didn't want to go to UCLA was that it's another nearby home, so I wanted to try two schools. One is outside of home, if I get to accept it, and USC is the one that I get to stay at home. So I was just testing my parents, just hoping that if I get accepted UC Santa Barbara, which is about two hours away from our home, my parents will allow me to go to there. But, obviously, they didn't, you know, regardless whether two hours away or twenty hours away. They asked me to go to school at home and commute, so I end up going to USC.

Cline

So you didn't apply to UCLA at all.

Kim

I didn't even apply UCLA, because, you know, lot of my friends were going UCLA, and I didn't have much interest in UCLA.

Cline

Interesting. So you did graduate from USC after four years, in finance. What did you do once you had graduated? What was the first thing you decided to-- what the first course of action you decided to pursue was.

Kim

I have to get a job. So during my senior year I had a couple of interviews on the campus. They used to call it a job fair. At our 'SC at the business schools they will--depends on your major, the banks and CPA [certified public accountant] firms, "Big Five" [accounting firms] at the time, and a lot of companies will have the on-campus job interview. So, of course, I applied to only several mainstream banks at the time, so I remember that I applied First Interstate Bank, Security Pacific Bank, Crocker National Bank. All these names are no longer existed.

Cline

Right. I was about to say, all gone now.

Kim

Right. Right. Right. And Manufacturers Bank and so on. So I got to interview four different banks at the time, and at First Interstate Bank and Security Pacific National Bank--no, not Security Pacific--Crocker, Crocker National Bank, I passed the preliminary on-campus interview, and they invited me to have the follow-up interview at their headquarter. So I went, and then I got a letter later on that I didn't make it. I didn't make it at the time. So I didn't make any of those two interviews.

Kim

So now that was my only hope at the time, and so I was very disappointed, and I had no other alternative plans at that time. I was about to graduated. It was my second semester of my senior year, but at the same time I was doing teaching assistant at Brendel Junior High School for four years, and I was assisting math. I had a discussion with the principal that I didn't make any of the job interview with the bank, and she offered me a temporary teaching job in math from the next semester. So she was saying that teaching is also a good career, and she was trying to persuade me to stay on in her school. So at the

time, since I was not offered any of the banking position, I said, "Well, maybe this may be a good option for me to pursue."

Kim

So I went to a school district and get the physical exam and then got through all the paperwork, and I got the temporary teaching credential. In order for me to get a permanent credential I had to take additional classes at school, so meanwhile they issued me temporary credentials, based on my degree at school. So I was about to become a teacher, and it was summer. Yes, and then I was about to be graduated from college. But for some reason I didn't feel comfortable. I was not happy pursuing teacher's job, because it was not what I wanted to do in the beginning, and I had no passion in teaching. I didn't like those junior high school kids at Brendel, and I thought, "I had enough after going through with them four years." So, you know, it was not my first choice, and I didn't have my passion for it. So it bothered me very much.

Kim

Then about that time I had a fellow at our church that his uncle was very important customer of Wilshire State Bank, which was the first community bank in Los Angeles that the bank got organized with the 50 percent of Korean investors and the 50 percent of the non-Korean investors, and the bank was about two years old at that time with one single branch operation. So this fellow asked me whether I would be interested working at that bank. If I'm interested, he will talk to his uncle to set up a interview.

Kim

So I said, you know, I said, "Why not?"

Cline

Now, what kind of position were you looking for, actually?

Kim

I was looking for officer trainee position. It was the position that I was applying other mainstream banks. With a BS degree the starting position would be officer trainee position, typically. So I was looking to see the kind of positions to be offered in front of me, but within few dates I got a call from the CFO [chief financial officer] of the bank, and so he asked me to come to

the interview. So I went, but surprisingly, he was offering me a job as a teller, and he told me that they don't have officer training program, since the bank is so small and they are not up to that level to have a formalized officer training program. So I have to make my ways up to the trainee level as on-the-job training, and--but, you know, I have to start my banking entry as a teller. So I respectfully denied that offer, because I thought that I was too overqualified and that was not what I looking to start my career.

Kim

So I got little offended, and I was little embarrassed and humiliated to even offer me teller's position. So I respectfully declined, and I came home, and I said, "Well, I guess I have to become a teacher." And still I was not happy. I wasn't at all excited to become a teacher. Then my husband, who was a good friend of mine at the time, casually I told him what happened. He gave me advice at the time, and then that advice really changed my life, and that was the best advice ever that I received from my husband until now.

Cline

He wasn't your husband then?

Kim

No, no, no, he was just my friend. He was not even my boyfriend at the time.

Cline

He was still with this other person that he was with for years.

Kim

Yes. And then, you know, this is what he said to me. "You know, Min, I understand that you don't want to be a teacher, and you always wanted to become a banker, and that's why you studied finance." And he said, "I think you should take a teller's position, although it's not up to your satisfaction, because that's what you really want to do, and that's what you really want to be in, and you have a passion for it. You have the heart. So you need to follow your heart, and you need to follow your passion, so that you will enjoy your job every day and you really can make best out of it. Don't focus on a position as a position, teller's position. Take it as a steppingstone. It will get you into the banking. If those mainstream bank will not take you, then take this as an

opportunity, as a steppingstone, and if you make your way up to officer trainee or loan officer or whatever the position that you might want to end up, I think that you will make it with very short period of time."

Kim

"But if you take a teacher's position, I think that your life will be miserable, because that's not what you want to do, and every day will be miserable, and I don't think that you will do that job for many, many years. So maybe pay is much higher, the starting pay is much higher if you take a teacher's position, but think to yourself for next ten years, twenty years. You can even, 'I have a goal to become a CEO,' if you get into the banking industry. But if you take the teacher's position, maybe you may want to become a counselor or a principal, but that's not what you want to do. So think about the potential and what most importantly, do what you would like to do for long time."

Kim

So that really strike me, and I said to myself, "Yeah, that is right. Let's just put down my ego and pride. If this is the only way that I can get into banking, why not?" So as soon as I got off phone with my friend at the time, I called the CFO. So this happened two weeks later--

Cline

Oh, wow, so you didn't even know.

Kim

--at the time of I had initial interview.

Cline

You didn't even know if the position was still available.

Kim

Right. So I called them, and I said, "This is Min Kim. Do you remember me?"

Kim

He said, "Oh, of course I remember you."

Kim

And I said, "Is that teller position still available?"

Kim

He said, "Yes."

Kim

So I said, "When can I start?"

Kim

And he says, "From tomorrow. Even tomorrow you can come."

Kim

So I started my first career as a teller right next day. So that's how I began my banking career.

Cline

What year was this?

Kim

1982. I graduated May of 1982, and I joined the bank June first.

Cline

Oh, wow. Okay, and where was the one branch of Wilshire State Bank at that time?

Kim

Wilshire [Boulevard] and Vermont [Avenue], right across the street. So Wilshire State Bank is still there, and the headquarter is also up in that location. So that's how I started it. The first one months, I mean, I really didn't enjoy it very much, because still it hurts my pride, and I said to myself, you know, "I don't belong here, and I didn't go to USC and spend that much money to just become a teller." I was comparing myself with my co-workers, you know, other tellers. Most of them graduated just high schools, and I really look down those people, and, "I don't belong here," and so on. So I really didn't enjoy first months. And then the works itself takes no-brainer, you know. It's just routine. Everything is just repeated every day, and I got bored easily,

because there was no challenge. There was nothing that you needs to apply your education.

Kim

But then I said to myself, "Well, you know, I am already here, and if I want to make advancement, I really need to excel and show and demonstrate my ability, that I can do other job." So then I changed my attitude and my mentality that, "Let me do my best and let me just enjoy myself and make the best out of it." After three months I think that my supervisor saw the difference, that I was overqualified for that, just to leave me as a teller. So that she offered me a new position as a reconciliation clerk, and it was reconciling the corresponding bank statements and cash letters and so on, so it is little relevant to my accounting background. So I said, "Yeah," you know. I was bored and anxious to learn other things, so I took that reconciliation department, and for many, many months at that department all of the letters were out of balance, but, you know, surprisingly, within a week or so I made everything balance. Because for me, it was so easy.

Kim

So then, you know, they were really surprised that I made the books and records in order within a week or so, so they thought I was very, very smart and I was a, you know, superstar. But it wasn't. It was just the person, whoever was doing at the previous time just didn't have the backgrounds and didn't understand accounting. So that I did reconciliation about few months, and I got bored again, because it was just routine. So I asked to train me other stuff, because I already completed my job, you know, by noon, and I got nothing to do. So, "Well, I'm bored and I have time, so why don't you teach me other things?"

Kim

So they used me as a utility. whenever other departments needs help, I will go out and then whatever they ask me to do, I was there. But then still I was so hungry to learn other, you know, more advanced banking operation, and at the time after one year, after one year, there was a poster. There was a job opening poster that whoever wants to relocate to the branch where it was located in the very heavily populated in the Afro-American. At that time

Wilshire State Bank bought a failing bank, and so they acquired two branches, but one of the branch was located at Adams [Boulevard] and near Western [Avenue] and Adams, which is, you know, populated with Afro-American, and most of the customers are black, and the employees were all Afro-American. But there was a supervisor position available, but whoever qualified--I mean, whoever offer the position declined because of the area.

Kim

So there was a job posting, and at the time I was a utility person. I was not all trained to become a supervisor, but since there was no candidates willingly to go to that position, I applied, and I was the only one who applied. Because I thought it was an opportunity to advance my position, and I was willing to take that challenge and the risk. So I went there, and then, you know, obviously was 99.9 percent of the customers and the employees were all Afro-American, so it was quite a new experience for me. First three months or so I didn't have easy day-to-day life, because they rejected me because I was the only Asian at that branch. So they didn't accept me as part of the team, and so was the customers. So I had lot of hard time by employees and the customers. Even my boss, who was operations manager at the time, she didn't feel comfortable with me, too, because I was more educated than her and I was Asian and I was sent from headquarter.

Kim

So then, you know, I tried to survive and I tried to fit into that groups. But after three months I said to myself, "Well, why don't I--." That I was observing their day-to-day operation, and then there was lot of things that needs to be improved, and I said to myself, "Well, why don't I do a backup job to make their job easier?" Although I was a supervisor, they didn't accept me as their supervisor, and they didn't listen to me at all. They were just giving me a hard time. So I said, "Instead of trying to become their boss, why don't I support them as a backup office?"

Kim

So what I did was, you know, their filing system, signature filing system, was all out of order, so whenever they looked for a signature card to verify the signature, they were going through everyplaces, because this was all out of

order, so it was very inefficient and unproductive. Also, they had a supply room, but it was not placed by order or by phone number. It was all over the place, so whenever they looked for a certain form, they have to go through whole area. So I thought that those are the two areas that needs to be fixed right away to make their job easier. So, you know, for about a month or so I asked my supervisor that, "I would like to do those two backup job, and I would like to clean up the house." So then she really surprised and thanked me for it.

Kim

So I will come to work with jeans, because I was doing cleaning and filing and so on. So I fixed that whole thing within a month or so, and so then the employees' attitude start to change, because they really appreciate it for taking time and fixing those things and make their job easier, because, you know, they didn't ask me to do it. I volunteered to that kind of supporting function. So then their whole attitude got changed, and I learned that Afro-Americans are so simple. Their mindset is very simple, and they have lot of good hearts. Once they really recognize you and appreciate them and accept them and respect them, then they will just give you unlimited love and support and trust. It's a totally different experience that I ever had. First three months was really tough time, but once you gained their trust and respect, and then once they realized that person care for them, then they will just do anything for you. So they became best friends.

Kim

After few months I got pregnant, pregnant with my first son, and so I was [unclear] morning sickness and so on, and during that time they offer me to take a nap, and they said, "I will cover for you." Even my boss, who says me, "Go take a nap. I understand. Take a nap," and then, you know, they allow me to do a lot of things that other boss, other co-workers will not consider. So I spent about one and a half years with them, and I had the best experience working with Afro-American employees and even customers. Customers really will give you lot of good support, and my experience with Afro-American has been fantastic. They're very simple and easy, and give you no trouble, once they know you and trust you.

Kim

So I remember that they even threw me a surprise baby shower. My employees were not that financially --financially, they were very tough, because they had a single mom and, you know, they were stretching themselves, so that their gift was all handmade. So they gave, you know, blankets, blankets and socks and so on. It was all handmade, so it was amazing. I was literally in tears when I saw what they had to go through, because one of employee even told me that she did knitting for a month to make the blanket. So it really took them a lot of time and effort. It was very thoughtful gifts that I remember for long, long time.

Cline

We're getting close here. By way of contrast, I wanted to ask you, what was the clientele like, and the co-workers, at the main branch that you started at on Wilshire and Vermont?

Kim

Most of the clients were Koreans, and so is the--the employees were Korean. But, you know, they were just routine customers, just ordinary customers. I didn't experience any, you know, giving me trouble or anything like that. But there was no connection, you know. There was no interaction or intimate relationship that I had at other branch with non-Korean. We were very, very close, and then they will share their family stories, and they'll share their foods, and so we felt like we are family, one family, at that branch. But the branch where I started, at Wilshire and Vermont, it's more individual. You know, they do their own things and I do my own thing, and I don't mind their business. So it was more of a individualistic environment, compares to like a family environment.

Cline

Wow. And what about language at that main branch? Were you using both Korean and English?

Kim

Both Korean and English, yes.

Cline

Was that sort of a requirement for the job?

Kim

Right. Right. When you speak with the Korean clients, you have to speak their language, and among employees, if there is any non-Korean present, we have to speak English.

Cline

So, quickly, at some point your friend became your boyfriend--

Kim

Yes.

Cline

--and then he became your husband.

Kim

Yes.

Cline

When did that happen?

Kim

I graduate one year earlier, and right after he completed his junior at college during summer, I was already working as a teller, right? Because I graduated one year earlier than him. And I realized that one summer that he was--as soon as I saw him and then I saw his face, I felt, you know, there is something wrong with him. So I asked him, "What's wrong?" Since he was my old, you know, longtime friend, you just can feel it that something is not right. So I asked him, "What's wrong?" But he wouldn't say. So I said, "Well, something wrong with your girlfriends?" He didn't say anything, so I thought it was something wrong with the girlfriend relationship, and I said, "Oh, you know, tell me. I'm an expert in that regard, so I can give you good advice."

Kim

So he started talking then, you know. He got fight, and he ended the relationship. So I said to myself, "Well, this is a opportunity that I can get closer." So I offered to take him out to dinner, so we did. We went to Sizzler

nearby, so he and I talk, and so as a friend I patted him on the shoulder. "It's going to go away, and there's nothing that you can--you know, you can engage in other relationship, and that's nothing," and so on. And then I start to call him more often than before, and so just very casually we developed a relationship as a boyfriend and girlfriend, more intimate relationship. So after one year we got engaged, and after five months or so we got married. Our parents and his parents were friends, and we went to same church, and we will see each other every week, although he went to Claremont.

Cline

Oh, he was out in Claremont. Which college?

Kim

He went to Pitzer [College]. But he will come to home every Friday, Friday night, because we had church activities on Saturdays and we go to worship on Sundays, so every weekend I get to see him. So we developed a relationship, and his parents and my families, I mean, they start to see changes in our relationship, because we used to fight a lot long time ago, but then now we don't fight and we show more intimate expression and so on. So both parents got together and, "Don't you think that they are dating? There must be something going on."

Kim

So both parents asked us whether we are dating, so we said, "We are," and then they ask me, they ask us, whether we are going to get married, and we said yes at that time. So they blessed us, and they wanted to wrap us up quickly so that we will not cause them any embarrassment at the church. So we got engaged right before he graduated from college, and then he was planning to go to law school, but then, you know, we just got married after six months or so.

Cline

And you had a child pretty quickly, it sounds like.

Kim

Yes, after one year we got our first son, yes.

Cline

Okay. And what is your husband's name?

Kim

Keith [Kim].

Cline

Okay. Keith--

Kim

Kim. Why, of course. And your son, your first child's name?

Kim

Justin [Kim].

Cline

Well, we have to knock off now, because you have somewhere to be. But thank you for today. We're going to take it up next time with your continued progress through the ranks of the banking world and the family world, and we'll talk more about the Korean community in L.A., Koreatown, and sort of your feelings about--I hope we can bring it up to the present as soon as we can, but that will also take us through, of course, the [19]92 [Los Angeles] riots and all that, the unavoidable. So see you next time.

Kim

Okay.

Cline

Thanks.

Kim

Good. [end of session three]

1.4. Session 4 (December 3, 2008)

Cline

This is Alex Cline interviewing Min Jung Kim once again at her office at NARA Bank in Koreatown. Today is December 3, 2008, and this is session number four.

Cline

Good afternoon.

Kim

Good afternoon.

Cline

Last time we left off with you working at one of the two new branches of the Wilshire State Bank that was located near the intersection of Adams [Boulevard] and Western [Avenue] in the African American community. You talked a lot about how close you were--

Kim

With the employees.

Cline

--eventually drawn you were to the community and your employees there, how kind they were to you. You mentioned at this time you'd gotten married, and you had your first child, your son Justin [Kim]. And we're going to take it from there. We're going to follow the evolution of your career in the banking world and also the development, as you see it, of the Korean American community as immigration continues to grow, immigrants coming from South Korea to Los Angeles, and particularly your perspective on what their needs were, coming to Los Angeles, in terms of business, in terms of their practical and cultural needs. And also, because, I think, the Korean has been viewed as uniquely entrepreneurial and very appreciated in the business world, we want to kind of get your perspective on that. So let me just start by asking, we left you at this branch of Wilshire State Bank. How long were you at that branch, and where did you go from that particular job as a supervisor there?

Kim

After one year's service at the Adams branch, I was informed by my supervisor that the branch will be closed because it was unprofitable. Deposit was

running down and the branch was not making profit over twelve months' period. So the management decide to close down the branch, and I was asked to come back to the head office as an officer. But they said they cannot guarantee the same positions. At that time I was doing as assistant operations officer, so I had to think twice at that time whether I'm going to continue with the employer or change my career at that time. So I didn't want to go back to the head office without knowing what's going to be my new position and so on. At that time I was there for three years, and I made a decision that it's time for me to move on, because I was tired of doing operations, because, you know, daily routine was the same, and I was not challenged and I was not excited. I want to do something related to my school major, anything related to financing, accounting, in banking.

Kim

So I knew an officer at Wilshire State Bank at one time that he moved to Hanmi Bank. Hanmi Bank was only two years old at that time, and Hanmi Bank was the first Korean American bank which established by Korean investors in Koreatown. Hanmi Bank was only two years old with one single branch operation down on Wilshire [Boulevard] and Crenshaw [Boulevard]. So I decide to give him a call if he has an opening where I can apply my major at that bank. So I gave him call, and he said, "Yeah, we do have an opening as an assistant treasurer." So it really attract my attention, because it's something that I can apply my education, and it's not operations.

Kim

So I ask him whether I can stop by and have an interview.

Kim

So he said, "Come on in," and I went, so I had an interview with the CEO [chief executive officer], and I got an offer to work as assistant treasurer in accounting department. So I accepted it, and I joined the bank right after the interview.

Kim

So I joined the bank, and my primary responsibility is to assist CFO, and I was doing corresponding, bank reconciliation, and then investment, managing

investment portfolio and managing corresponding banking activities and so on. So it's something new, and also I can use my education background, you know, minimum level. So I liked that new challenge and new responsibility, but I didn't like the new environment of the bank, because it was quite different. Wilshire Bank was more westernized, because we did have a combination of Korean employees and non-Korean employees, and then so as the customer base were quite mixed, so as the board composition was quite mixed. So we were more westernized, and we spoke English at the bank, whereas this Hanmi Bank is 100 percent pure Korean, Korean bank. You know, 100 percent of employees were Korean, customers were Korean, directors were Korean, and they spoke Korean at the bank, because clients were Korean. They did their day-to-day lives were very much influenced by the Korean, back-home Korean, culture.

Kim

So first I was not comfortable, because I was not used to working in that kind of environment. But surprisingly, after six months I got very comfortable, and I liked the new environment, and I began to adapt the changes. So I didn't feel much of facing new culture. But that was my new impression, first impression, at Hanmi Bank, you know. They were too Koreanized, whereas Wilshire was more westernized.

Cline

I have a question about that. Was your impression, perhaps as a consequence, that it was harder for women to get ahead in a company that was so Korean?

Kim

Oh yes, yes. You know, that was back in 1985, and woman employees were considered as their assistants and secretary. So quite oftentimes they were asked to bring the coffee or do certain things, you know, bring the newspapers and so on. So at first I thought it was very, very--I was very offensive [offended], and I didn't want to do it, although, luckily, I was not asked many times as my co-workers, because they had some respect because I had a good education and my responsibility, it was not a clerical thing. So I was not asked to do often, but once in a while they expect me to do certain things outside of my job description. So I didn't like the way the male officers treats woman at

the bank. At that time all the officers were men, and there was only one officer, woman officer, high-ranking officer. But other than that, it was all men, and they could not think of having a woman as their co-workers at the same level. So the culture was very discriminative to the females.

Kim

I worked as assistant treasurer about a year, but my passion was always in lending. I want to do lending, and I want to interact with customers, and I want to apply my education in lending, analyzing financial statements and making decision whether this is a doable deal or not, and going out and visit the site and interact with the customer. I want to experience different types of the industry, different types of the business, and so on. So I just get easily bored and tired if the daily routine repeats every day, because it's so boring. No challenge. You don't need to use your brain at all.

Kim

So after one year I said, "Well, this is too boring," and so I wanted to do lending. So there was a job opening available due to one male officer resigned, so I thought that was my opportunity to ask for that job. I do have all the qualification. I have a finance and accounting backgrounds, and I do have four years of banking experience in operation and also in treasury side. So in terms of qualification, I'm well qualified, and I'm bilingual, so I was well qualified. So I knocked on the CEO [chief executive officer]'s office and asked for that opportunity to become a loan officer. He smiled. At that time he was about over sixty, mid-sixty, and he is a typical Korean executive officer. He smiled at me, and he says, "Min, you know, that is for men. The loan officer is for men. I'd rather you do what you do and go home and take care of your family and raise your children and don't worry about the bank. I think that's a good life for woman."

Kim

So I was very, very offended, you know. I was raised here and got a education, and I couldn't accept the fact that it was for men and woman cannot become a loan officer. So first time I said, "Fine," so I walked out, and I just couldn't accept it. So after few days later I went back to his office again, and I asked for, "Just let me try. Give me opportunity, and if I fail, then, you know, either I

resign or I will go back to my old position. But at least let me try. I think I can do the job."

Kim

And he says, "No. No. We have other plans. We have other plans."

Kim

So I walked out of his office. So since then most likely I went to his office five or six times, repeatedly, asking for an opportunity. A couple of days later after fifth visit to his office, I got a call from the male officer who introduced me to that bank. But at that time he became a branch manager of number two branch, and he said, "Min, you know, I would like to have a lunch with you." I didn't know what it was all about, but I found out that our CEO asked him to meet with me and persuade me not to come to his office and bother him to give that position. And he tried to persuade me. "You know, Min, do you know how headache this is, how big responsibility it is, and if you make a loan and make a default, you are responsible. This is not glorious as it looks on the surface, and I don't think you can manage the stress. Why don't you just have a easy life with your family and just, you know, nine-to-five job and you don't need to worry about the bank at all? But if you become a loan officer, your work carries you to your home, because you are constantly on this, on problem loans, and if you are behind on your workload, you have to work at home and so on."

Kim

So I said, "Well, I am willing to face that challenge. I am willing to give my extra effort and time, and I just want to become a successful loan officer. I understand, but I just cannot accept it without even giving myself a try. So let me try, and if I don't like it, I had my share, and then I have no regrets. But, you know, this is not fair. I would like to give a fair opportunity, and if I fail, I accept, and I will take the consequences. But not giving me an opportunity as other male officers, I don't think this is a fair treatment."

Kim

So then he says, "Okay, I did my talk." [laughter]

Kim

So I went back to CEO's office, and then, you know, he said--I think it was probably the seventh time--he says, "You know, I am so tired of you. I will let you try, but I'm sure that you will not like this." So, reluctantly, he gave me a chance.

Kim

So I was sitting at the platform right next to a male senior loan officer without any training. Nobody gave me a training, and I had no work at all. So they just expect me to fail.

Cline

Wow, they were setting you up.

Kim

Yes. You know, no training, no work, so I was sitting there and waiting for customers to stop by my office, but I didn't know what to do with it, because nobody gave me a training. So what I decided to do is that I--at that time my senior officer, who happened to be my direct boss and I was the junior loan officer, so just he and I, just two of us at the head office.

Kim

But, you know, during that time--that was back in 1984, '84 or '85--there was no competition in terms of Korean banks. It's just the Wilshire State Bank and Hanmi Bank and California Korea Bank. California Korea Bank is not a Korean community bank. It was a subsidiary of Korea Exchange Bank in Korea, so their mentality was completely different. They were not here to serve to the Korean community. They rather want to be above the Korean community. So they didn't consider them as a Korean bank, so as Wilshire State Bank. They considered them as a non-Korean bank. The Hanmi Bank was the only Korean American bank at that time who served the Korean American community, and as I said before, late seventies and early eighties, huge number of Korean immigrants came to United States, and mostly to Los Angeles.

Kim

And as they come to U.S., they came with very limited capital, no language skills, and no technical skills, so they start their living through purchase of small businesses such as liquor stores, dry cleaners, mini-markets. All those

businesses doesn't require much of English skills and not much technical skills. It's just you and your wife and your family has to be involved and operate the business and in store from eight to nine or eight to ten o'clock, so it was more of the labored business rather than capital investment or technical investment. So most of new immigrants were engaged in small retail businesses such as those businesses. But they couldn't buy 100 percent with cash, because they came up [unclear]. They came with very limited capital, so they will put down like 60 percent or 70 percent, and they want to get financing, 30 to 40 percent from the bank.

Kim

So at that time you don't even have to go outside of the bank to solicit new customers. There was tons of customer, walk-in customers constantly, to put their money, because they have to bank, and the Hanmi Bank was the only bank which was a Korean bank and Korean employees. So they just walk in, open accounts, and banking, and also they had to apply for loans. So from morning until closing of the branch, just customer after customer, walk-in customer. So it was really good time, you know, no competition, a lot of new immigrants coming to Los Angeles.

Cline

Was your sense that this is really what made this bank a necessity to establish, that they started a bank--

Kim

Right. Exactly.

Cline

--a Korean American bank just to meet the needs of these sorts of people.

Kim

Right. Right. And with a lot of auto loans to finance their automobiles, although we didn't do house loans. But we did home equity lines, personal loans, business purchase, commercial real estate purchase, and so on. So those were core business to serve Korean clients, Korean customers, especially new immigrants. So the bank was really making a lot of money.

Kim

So I was sitting there without any training, without any assignments, so then I became nervous, because they are just waiting to see me fail, and I wouldn't let that happen. So what I did was that I did my homework. I went through a lot of credit files, which were written by previous loan officers, so reading their credit memo and reviewing the credit files, what kind of documents to be received and what kind of analysis has to be done and how to write up the credit memo and so on. So I did my own homework without any mentor or any training. But at that time, you know, they didn't have any extensive, full-blown credit analysis. It was just like couple of pages long. So I learned very quickly, you know. It was not that hard for me with my backgrounds. So I knew what to do, what to be done.

Kim

But then the problem was, I didn't have any clients. So one time there was long line waiting for the loan officer to interview them, so there was a lot, about five Korean men, middle-aged men were standing in the platform. At that time 99 percent of loan customers were men, because it was all managed by men and all of especially financial matter has been managed by men. So then I approached to the next gentleman on the line. I said, "How can I help you?"

Kim

He says, "I have a loan inquiry. I need to discuss my financing needs with a loan officer."

Kim

So I said, "I'm a loan officer. I can help you."

Kim

And he says, "No, no, no, no, no, no, no. I'm going to wait for the other man."

Cline

Yes, that guy.

Kim

Yes, that guy. So I was a little offended, but I said, "What can I say? That's his personal preferences. Okay, fine." And I went to the next person in the line, and I says, "How can I help you?"

Kim

He says, "Oh, my loan request is big."

Kim

So I said, "How much?"

Kim

"Thirty thousand."

Kim

So at that time thirty thousand was not that big of deal, so I said, "I can help you."

Kim

So he said, "No, no, no, no, no. I will wait." You know, it hurts their ego to discuss their financing matters with woman, and especially at that time I was like mid-twenties, and it would not acceptable to them. So then I realize that's a big obstacles that I have to overcome, which I didn't count at the beginning. As soon as I became a loan officer, I thought that I will be getting a lot of job. But, no, it was not. They wouldn't accept me.

Kim

So the two weeks passed by like that, so during that two weeks I lost about ten pounds because I was stressed because I felt like they are laughing at me. They're pointing out at me, and they're laughing at me, "See, I told you. You're going to fail, and it's not for woman. I told you," and then, "You deserve to fail."

Kim

And I said to myself, "I just cannot fail like this, so how can I overcome these obstacles, and how can I meet the challenge?" So then over the two weeks of period I'd been observing my boss, who was a senior loan officer, and I noticed that he was very authoritative and very, you know, Korean macho. So he

didn't respect his clients. You know, he was very dictatorial and authoritative, and he behaves like he is lending his own money, and he will scold his clients. So I said, "Wow, no, that's not the way he should do his business, because this is a service business, and he should be very polite and very gentle and so on." So I said to myself, "I will not do that." You know, my competitor was him, because I was competing with him. So I have to observe his weaknesses, and if his weakness can be my strength, then I can win over him. So he was not polite, so I noticed.

Kim

Number two, he was always making excuses to his clients, not meeting the deadline in time, so he always will say, "I'm sorry. I'm sorry," you know, and he always repeatedly come up with excuses why he didn't meet the deadline. So I said to myself, "Okay, now, I will always meet the timeline, and I will be very polite, and when every deal, it comes to my table, I will do it within three days. I will give an answer, either yes or no, within three days, so that I can be different from him."

Kim

So I got three goals, three promises that I would like to carry on. But then I got no client. But then, you know, my boss has piles of credit files, you know, both sides of his table, because everybody went to him, and that's why he was keep on making excuses, because he was so overloaded. But he wouldn't even give me some of his files to me. So I ask him to see if I can help him. At first he said no, so I said, "Fine." But then, you know, then next day I ask him, "Well, why don't I help you with the write-ups, and I will not make any contacts to your customers. You just give me those files to written up the credit memo," which takes time.

Kim

And he says, "Really? You going to do that for me?"

Kim

So I said, "Yes. As you can see, I'm not busy, so give me something to do so your workload can be reduced, and I promise you that I will not make contact to your customer unless you allow me to."

Kim

Then he said, "Okay, fine."

Kim

So he gave me about five files, and he asked me to write a memo, which is extension of credits. So gave me five files, and I did it all in one day, because I had no customer interruption, no phone call. All I did was going over the credit files and do analysis and do the write-ups. So I did five credits in one day, and I gave it to David [Choi]. "Here is your file."

Kim

He says, "It's all done?"

Kim

I said, "Yeah, it's all done."

Kim

He was surprised. And he was the one who signing the memo, not me, because I just work as his assistant. Then I said, "Well, you know, you can give me more files." So he start to transferring me some of the files which he didn't want to do, like smaller credits and extension credits and renewals. So I did it. No matter how many credit files he gives me, I did it at the one day. If I didn't finish at the bank, I took home and then finished it.

Kim

So he really liked it, and then he start to like me, and he asked me to call, start to call the customer and negotiate terms and conditions and so on. So he allowed me to call his clients, and so I got to get to know customers. I said, "This is Min Kim. I'm helping David Choi." His name was David Choi. And then, "If you happen to come to the bank, why, please stop by my office, by my desk. I have all the documents for you," and then, "It's ready to be signed," and so on.

Kim

So then I start to get the customer interactions time to time. It was very small community, and if I get to know one customer, and his friends also came from

Korea as immigrants, so that they start to like my service, because I was different. You know, I was very polite. I was very service oriented, and every time they come to my desk, I stand up and then I greet them, you know, very politely. I wasn't authoritative, and I always kept my promises, and so on. So that after six months, surprisingly, I had more customers than my supervisor, because they start to refer me, you know, "Go to Min Kim. She is very professional, and she gets things turn around quickly," and so on. So I got busier, and then later on my boss got jealous, because I had more attention and more clients and so on.

Kim

So that's how I started my loan officer career at Hanmi Bank, and I was in the very fast track in getting promotion, so I began as a loan officer, and after a year or so I became assistant vice president, and after two years I became a vice president. Then I got into assistant branch manager and the branch manager. I became a branch manager at age thirty-one, which was the youngest branch manager ever in Korean banking community, and first female branch manager at that time. So I always carried this adjective as, you know, first Korean American and the youngest, every time I get a promotion.

Cline

Is your sense that this was really based purely on your performance?

Kim

Performance, especially performance. It was all about performance.

Cline

It seems like it's a pretty big hurdle--

Kim

It was.

Cline

--for them to sort of give it up to a woman in that way.

Kim

Right. It was. It was. You know, they were surprised that I could do the job, and customers start to accept it and they appreciate my service, so that I start to break up their perception of gender. You know, a woman can do it, and this is a service business. It doesn't matter whether you are a man or woman or young or old. It's all about service and your professionalism and your performance. And I always was a top performer. Whether I was a loan officer, whether I was assistant branch manager or branch manager, I always had the highest of performance in terms of number of new loans, you know, percentage of delinquency and the net income and the growth ratio. I always had a number one performance. So I think that the performance made where I am at that time, so I could overcome the gender issue.

Cline

Did you sense that some of these established older men in the bank were even after a while coming to you for your ideas or advice or your point of view?

Kim

You know, they were very jealous. They wouldn't come to you and ask for your inputs and ideas. They were jealous, and they always tried to pull down, pull down on you and then look down on you, and they will not say good things about you, although they recognize how good you are and what kind of a high performer you are. But they will not express it.

Cline

So you didn't really even still sense that you were being treated as a true equal then?

Kim

No, no, no.

Cline

Aside from the fact that you had a good education, you were passionate about the type of work that you wanted to do, what, if anything, can you attribute the kind of determination and drive that you're exhibiting? Where do you think that comes from? I mean, a lot of other people, I would think, would have been discouraged very early on.

Kim

Well, I had a very specific goal when I joined the bank. Although I started my banking career as a teller, my ultimate goal was to become a CEO. So I established my own timeline in terms of positions. So I said to myself, "At age thirty-five, around age thirty-five I will like to become a branch manager, and around age forty-five I would like to be a senior credit officer or chief credit officer, and around fifty-five I want to become a CEO." So that was my timeline. So once I have my goals and objectives and timeline, you are always motivated, because you will strive to achieve your goals. So I was always passionate about my work. I enjoyed it, and as I make progress and as I make achievements and one step closer to my goals, I was very excited, and I was more motivated, and I made a lot of investment in myself, not only providing continuous self-education, but also I made a big investment in people, especially in customer, because those are my assets.

Kim

In order to achieve my goals, I cannot achieve alone, so I needed support from my co-workers and also from employees and also from customers, mostly. And the reputation. I mean, reputation is the most important thing. If you want to be successful in any industry, your integrity, your character, your reputation is the most important thing. So I carried myself to meet my standard. I wouldn't do a thing it can hurt my reputation or my integrity. So I was very much focused on what kind of a career path that I would like to take, so I was in the course. I have not deviated at one point. I was always focused, and I know exactly what I want to do and what I want to become, what I want to achieve. So it was a very straightforward career.

Cline

Just setting goals and working towards your goals.

Kim

Right. Right. Right. So I think that's what drives me every day, and I enjoyed it.

Cline

And it sounds like you met all your objectives before the time that you had set for yourself.

Kim

Yes, right. Right.

Cline

Interesting. Based on your story from before, talking about your husband [Keith Kim] urging you, before he was your husband, to pursue the teller job even though you thought it was beneath you, I have to assume that he was also really supportive--

Kim

Oh yes, yes.

Cline

--of your advancement, despite having to take work home and that sort of thing.

Kim

Right. Exactly. Sure. You know, especially for a woman, if you are married and have children, without your family's support, especially your spouse support, you cannot achieve. You cannot be successful at your career, because no person is a superstar. You cannot do all things equal. In the past--even now I spend 60 or 70 percent of my energy, I work, and maybe spend 10 percent, 20 percent of my energy at home, and the remaining 10 to 15 percent I may spend at church or my personal friends and so on. So, you know, if I spend most of my time and energy and efforts in my career, somebody has to make up the insufficient portion.

Kim

In my case, it was my parents-in-law. I lived with my parents-in-law from the beginning of my marriage life, so they raised my two children. They did all housework, cooking and cleaning and everything, picking up my two children, so without their support and contribution to my housework, I don't think I would be able to achieve, and also my husband's support and encouragement. I was not a good housewife. I never cooked at home. Always my mother-in-law cooked, and even weekends I didn't cook. We always eat out. My husband didn't expect me to do housework during the weekends and at night, because

he knows how difficult it is to be a career woman. So he didn't give me any pressure or stress in terms of keeping house clean and so on. So he was very supportive, understanding, and encouraging.

Kim

I'd been taking my work almost every night to home. Otherwise you cannot be overachieved than your peers, because we spend same hours at the bank, and in order to be different, in order to be a high performer, you have to invest more hours. That's the only way you can make a difference from your competitors. So usually I did two or four hours of work at home. When I was the loan officer and the branch manager, I did most of my underwriting at home, and I did lot of readings at home. Those things I did at home. So at work usually I spend most of time visiting clients and meeting clients and interacting with the employees and customers, so I didn't have time to do paperwork at work, so I will always take it home.

Kim

So my husband was always understanding. So, you know, I give full credits to my parents-in-law and my husband, and so as my children. You know, I didn't get to spend much time with my children when they were young, because I was too busy working. So they understood and they accept me as working mom, so I'm very thankful to my two children as well.

Cline

When did you have the second child?

Kim

Right after I joined Hanmi Bank. So I didn't even know I was pregnant when I joined, but after two months later, I realized I was pregnant. So I felt kind of sorry, because, you know, now I'm already pregnant when I'm the new employee. So I told the CEO that I was pregnant and I didn't know at the time of joining the bank. He says, "No, no, that's no problem. You are young, and it's natural that you have pregnancy." So I had my second daughter, whose name is Nellie [Kim], right after I joined Hanmi.

Cline

When and what did your husband start doing as far as his work?

Kim

Initially, right after he graduated college, he wanted to join law school, but we didn't plan to get married that soon, so he applied most of law school outside of L.A. area. So he couldn't go. He couldn't go to law school outside of home, because we got married unexpectedly, so that he didn't go, and he put up going to law school, you know, one or two years later after he establish home, and financially, he wanted to be financially stable. But then right after I was pregnant with my son, so that it delayed more, longer, going to law school. I had my second child back to back, so he said, "I will just concentrate on working for a few years, and then I will go to law school."

Kim

So he went to law school--let's see, now--ten years later.

Cline

Wow.

Kim

Yes, ten years later.

Cline

What was his work in the meantime?

Kim

He was working as a court interpreter. He had a license. He was the first Korean American who had license as a interpreter. So he made pretty good money. He was busy, and since he was first one, and he was good at that. He was good at making interpretation at the court, and he did a lot of private work as well, not only court work. And then his hours were flexible. It was not like nine to five. So he really enjoyed what he was doing, and it was related to law. So he didn't go to law school until ten years later, and then he went to La Verne Law School. He says, you know, "I can't put up any more, because my childrens are growing up," and I was making more money than before, so he could slow down his work. He didn't stop working completely, but he reduced number of hours. So he was still making some money, but not much as in the

past. And, you know, we got to save some money so that he didn't have to work long hours.

Kim

So he went to La Verne Law School three years, and he passed his bar [California Bar Examination] after three times, and he started his own practice. He is a criminal attorney, and he said that, you know, doing interpretation at the court really help him and train him to become a good criminal attorney. First of all, he's not afraid of court. He's not afraid of standing in front of judge, so he got very comfortable in the court setting, and he knew almost all the judges in L.A. County, because he's been working as a court interpreter for more than ten years. So he knew a lot of judges and the prosecutor and so on. So he was not afraid of standing before them and making his cases, and he had a lot of translation and interpretation as a translator. So pretty much, he knew the outcome already, what would be the ruling and how to argue and so on. So he got a lot of on-site training while he was working as a court translator, so it really gave him lot of preparation. So right after he got his exam, bar license, he started his own practice, and now this is his ninth year, and he is doing really well.

Cline

Where with his parents were you living during this whole time?

Kim

My parents?

Cline

His parents. You were living with his parents. Where was it?

Kim

Northridge. Northridge.

Cline

Oh, it was in Northridge. Okay.

Kim

Yes, we've been living in Northridge over last twenty-three years.

Cline

Wow. Interesting. How often, other than work, would you spend time in Koreatown?

Kim

Not at all. Yes, I wouldn't come to L.A. once I go home, and even weekends I hardly come to L.A., because, you know, I get to go to stores nearby home, whether it's Korean restaurant or non-Korean stores. I will do a lot of things near my neighbor[hood] in Northridge. So on the weekends I hardly come to Koreatown unless I do have a dental appointment or any specific thing that I need to do over the weekend. But I hardly come to Koreatown.

Cline

What was your sense of the number of Koreans living in your neighborhood then?

Kim

Northridge? There are quite a good number. I would say that the numbers are increasing. Northridge, Granada Hills, North Hills are heavily populated with Korean. I would say at least--oh, it's about twenty thousand, about twenty thousand in [San Fernando] Valley area.

Cline

So you really then didn't have to even come to Koreatown to shop or eat or anything like that.

Kim

No, no.

Cline

Based on your client base in the bank, what was your sense of what was happening in the Korean community during these years, other than getting bigger, I guess? What changes did you start to perceive? Maybe different types of immigrants coming in or anything different.

Kim

You know, as they immigrate to Los Angeles, first area that they will settle is around Koreatown, near Koreatown, because of the communication skills and stores. They have to eat Korean food and they have to go to Korean stores, because they cannot speak English, and most of their relatives or friends are living in the Koreatown. So they have to stay nearby the first time, and they will do their retail businesses either near Koreatown or a little far from here. So although they may have their business outside of Koreatown, but their primary living is in Koreatown.

Kim

So I think Koreatown is considered to be transitional site. Once they are established in their business and they make more money and they build their capital, then they will buy house outside of Koreatown. So mostly they went to Valley area and Orange County, because it's cheaper. Houses were cheaper, and better school districts, public educations, and it's close from Koreatown. So they start to spread around of Koreatown. So Garden Grove was number two city in terms of Korean population, so, you know, Garden Grove became a second Koreatown, and now Fullerton becomes bigger than Garden Grove, and Cerritos, Rowland Heights. Those are becoming very popular cities for Koreans because of better school districts, very quiet, and affordable. Housing is all affordable. So they go outside of Koreatown boundary, and they start to buy commercial real estates with their accumulated capital. So this becomes a trend. When they come to U.S., first thing they will do is buy a car and buy a business first, and as they accumulate their savings and they buy a house. Then next step is buy commercial real estates for investments.

Cline

What was your sense during these years, particularly through the eighties, of who was established in the area to help these people and to give them advice, to sort of hold their hands through the process that they needed to be engaged in to do all that?

Kim

Mostly their relatives who invite them, or friends, because one way or the other, in order to come to United States as a immigrant, they were invited by their relatives, mostly from their relatives. Or if not, they had friends who

knew them. So there was a saying that whoever come to L.A. Airport to pick them, they will have the same occupation. If the painter picks them at the arrival, they become a painter, you know. So there was a saying, because obviously, you know, it's very natural that whoever introduced them to U.S., they will guide them in terms of their first occupation or job or even where to live and what to buy and so on. So they are mostly influenced by their close relative or friends.

Cline

I see. And particularly as you're getting to know a lot of these recent immigrants who are coming to the bank as clients, what was your sense of what the common reason or reasons were for their coming here and leaving South Korea, their home?

Kim

Number one reason was education of their children, for a better education, and number two, they had American dream that they can be more successful than in Korea. At that time another reason was unstable political issue between North Korea and South Korea, so that was also one of the reasons why some of the Korean immigrants came. But mostly at that time they were not rich people. They were very average workers who are not making better living in Korea but looking for better life here, because here, you know, as you spend time and effort and if you try harder, you can accomplish something. But in Korea, no. You have to have a connection. You have to know the right person. You have to have very close tie to certain groups. So if you have nothing, no capital, no education whatsoever, you have no chance to become successful or making dream.

Kim

But here it's different, you know, regardless your backgrounds and your education and family backgrounds and so on, as long as you do your work and spend extra time and effort and be different about it, you can make difference. There is more opportunity. So that's what they look for here, to follow American dream and provide better education to their children. You know, those rich families, they send their children for their education to get

more better educations here. So, you know, for the ordinary families, why not? They can achieve both.

Cline

Right. You may have just answered this question, but since the Korean immigrant population is often described as being uniquely entrepreneurial, what do you think the reason for that is?

Kim

Number one, they came with a very limited capital, no English skills, so they cannot get a job. See, since they cannot speak English, they cannot get a job. They are pretty much highly educated, at least they graduated from college, most of the immigrants. So they have knowledge and brain. They know what to do, how to do it. They have strong adaptability of the new environment, and they can apply things quickly. They can learn quickly, since they had a education. But only thing is that they don't speak English and limited capital, so that easy thing for them to do is start up the business, and they are willing to work twelve hours a day, seven days a week. So they are very hardworking people with education, so they can become successful.

Cline

How much would you describe the role of the church in the cultural life of the immigrants?

Kim

Oh, it was the main--it was a big part. Church is not only religious center, but it is a place where you can meet lot of people. It's a social place, and sharing information. As immigrants, you know, you have a lot of lack of informations, right? So they will interchange informations and sharing informations and helping one another, and it's more of a family, because you left all of your family back home, and if you come all by yourself, you have very limited friend, one or two, and you are lonely. So church becomes their social grounds, and they became like family and sharing information. It becomes their social club.

Cline

During this particular time, because what I'm looking to do, since we have to stop in a few minutes, is take us up to the early nineties when a lot of things change in the Korean American community. During this period, during the eighties while you're raising your children, you're at Hanmi Bank, did you ever go back to South Korea at all?

Kim

Yes. I went after about nineteen or eighteen years since I came here, so it was like a whole new country. Everything seems too new. I didn't know where to go and how to go. Yes, it was a completely different country, and I had shock, culture, the way they dressed up, the way they behaved. Although they spoke same language, they came to me as strangers, and I didn't like the way they behaved themselves and the social things and so on. So it was quite different.

Cline

In what sense? What was it you didn't like, specifically?

Kim

First, they were very rude, and everybody seems to be so tensed and competition, highly competitive, and selfish. They didn't care for others. They only cared for themselves, and they will do anything for you. They don't care what other people may be impacted by you. So basically they are very independent, selfish, rude, and highly competitive, and always they are so busy, busy, tense. There's no relaxation whatsoever.

Cline

Why do you think that is?

Kim

Society. It's so competitive a country. It's a small country, you know, huge population, so that you have to be very competitive, and you have to step down your neighbor or your classmates to take the position, because there's limited positions available, but there are so many people going after same thing. So you have to be very, very competitive and selfish and so on.

Cline

What was their reaction to you? Did they recognize you as no longer being from that part of the world, that you were American?

Kim

They see the difference. I mean, they know that you came either from suburban in Korea or you came from outside of country, because you are so relaxed and out of space, you know, wandering around and slow in terms of speed. You are a couple of steps behind.

Cline

Wow, that sounds pretty wild. How long were you at Hanmi Bank, ultimately?

Kim

Ten years. After ten years I came to this bank. Maybe we can begin our next conversation, the transition from Hanmi to NARA.

Cline

Yes, and that takes us right into 1992, the [Los Angeles] riots that happened here, which we have to talk about.

Kim

Now, you know, during riot I was at Hanmi.

Kim

Right. So we'll get to talk about that and the time you left Hanmi Bank in order to come here, and that will take us right up to the present day and your sense of where the Korean American community is now or where they're headed. Okay?

Kim

All right.

Cline

That hopefully will be it. Thank you.

Kim

All right. Thank you, Alex. [end of session four]

1.5. Session 5 (December 19, 2008)

Cline

Today is December 19, 2008. This is Alex Cline interviewing Min Jung Kim once again at her office at NARA Bank in Koreatown, and this is session number five, theoretically our last session.

Cline

Good afternoon.

Kim

Good afternoon.

Cline

Thanks for meeting with me. These are very tumultuous economic times that we're in presently, for the record, anyone who's listening to this in the future, and I'm very happy that there's actually time to talk about something other than what's happening with the economy these days, and that being Min Jung Kim's life and her career in the banking world. Last time we left off, you were at Hanmi Bank and you had been the subject of a fair amount of very unquestionable gender discrimination. I wanted to ask you, by way of a follow-up question, about that, particularly since your husband was, at least as an aspiration, legally minded. Even though you ultimately triumphed and moved up the ladder in the bank to positions of great distinction and authority, had it occurred to you at any time, since there are laws about such things in this country, to sue Hanmi Bank for discrimination?

Kim

No, I was not aware of the potential legal aspects of discrimination. Well, at the time I was middle twenties and I was still very energetic and very much a focus to move up and improve my career, so I didn't have no other agenda, and, you know, I didn't think of any other possible potential lawsuit because of discrimination. So it didn't come into my mind.

Cline

I see. And ultimately, it even might have had a detrimental effect on your aspirations. But anyway, people in this country tend to think lawsuit, so I just wondered. While you were at Hanmi Bank, by this time quite high ranking in the structure there, in 1992 something happened that's really the event that put the Korean American community into the living rooms of the United States. Certainly those of us here in Los Angeles could not have been more aware of what was going on then in the wake of the Rodney King verdict, what became the 1992 Los Angeles riots. Where were you when the riots broke out and what were your feelings at the time?

Kim

At that time I was working as a deputy manager of Olympic branch, which was located on Crenshaw, Crenshaw Boulevard and Olympic [Boulevard]. I think that the verdict was announced during the morning, I believe, and afternoon I was hearing that there was violence near Watts, Watts area, in the black neighborhood, and people were saying that there may be a potential riot. But, you know, I didn't think seriously at that time, because, you know, what riot? I had no experience what it will be. So we did our business as casual [usual], and so we closed the branch about four o'clock. We heard the news. We got information, instruction from the head office that they want to close the branch right away and have all the employees go to home as early as possible, because the riot is getting wild, and it is expanding out of Watts area. So then, you know, we became alert and took it more seriously.

Kim

So we hurried up and closed the branch, and at that time I was living in Northridge, so I wanted to go back--I was on the freeway to go home, and then as soon as I hit home, I turned on the TV and looked for the news, and there was everywhere fires. They were already looting the business, and then they put some of the building on fire, and the people were going crazy. So as the time progress, you know, the riot gets bigger and bigger, and they start to move into wider, and then it expand to Koreatown and it just became very, very wild.

Kim

At night we were just watching on the TV, and there was a lot of fires in the businesses and looting on the retail businesses, and then I became really scared. But then on TV I saw a couple of the businesses that we lent to, and it was on fire, so it really bothers me. But until then I didn't know how seriously it will impact our borrowers and our customers and our bank. I didn't see what would be the consequences due to that riot.

Kim

So then morning, you know, I got to the branch, but then we activated emergency operating plan, so we got into the parking lot, because there was instruction given by head office, "Don't open," because it was already impacted lots of businesses and buildings, and still the people were very, very angry and still it was going on. So we were asked to stay in the parking lot and let the employees go, and have a minimal employees to just protect the access of the branch by these riot people. So hurriedly we secured our branch, and then we were closely communicating with our head office. In the middle of the day we were asked to go back to home. So we were not able to operate the business at least one and a half days.

Kim

So when the riot got settled down, and we came back as a business, but then we hurriedly wanted to assess how many of our borrowers has been impacted, either through, you know, burned down their property or business and be rooted and so on. So we start to call our borrowers, business borrowers, and all the property owners in the area where the riots were impacted. So we had start to assessing the damage, and surprisingly, there were lots of borrowers has been impacted, especially liquor stores, dry cleaners, and small retail mini-mart and so on, and a couple of the properties were burned, burned down. So it was quite a experience, and our bank came up with a very emergency program, lending program, that one hundred thousand dollars will be immediately funded for those customers who have been impacted by this riot.

Kim

So we made a public announcement that we will give credit to these borrowers, so we received a lot of positive feedbacks from the community,

and for the next week or so, one week or so, every lending officers and the staff were so busy getting contacts from the borrowers and working on the new terms and conditions, and then work on this immediate credit program. So it was one of the experience that I would not even forget. So it was very tough time for all of our Korean communities and a lot of people were damaged by this. They lost their business. They lost their--it was their living. And, you know, some people lost their properties and so on. So it was quite a experience to remember.

Cline

What was your sense of the feeling within the Korean community with regards to, first of all, the feeling of some people that a lot of Korean businesses were specifically targeted, and second, what the police and media response to the whole thing was like?

Kim

Well, immediately, the media response was, you know, we were very--I was personally very mad and sad to see what our community were going through, and, you know, why us? Why just Koreatown? Why not Chinatown or Japanese Town [Little Tokyo]? Why not other communities? Because it seems like it's a riot between black community and Korean community. It looks like it, because, you know, Koreatown was the directly damaged, impacted by this whole riot. So, you know, why just us? So it was more of angry and sad. It was quite a experience just to be there and witness what was going on within our community. And I was so mad, all those, you know, people, the people who were involved in this riot, a lot of Hispanics joined the crowd and they were rooting businesses. I mean, I was so mad to see them doing it. They were just joining the crowd, and they were taking opportunity to take advantage over stealing goods from these stores. So I was just so mad, mad and just angry for their behaviors.

Cline

This is a big question, but it's the one that I always have to ask. How would you say the '92 riots changed the Korean American community in Los Angeles?

Kim

I think it really changed the way we do lot of things, especially with Afro-American communities. In the past lot of our retail businesses were doing business in black community, you know, mostly liquor stores, dry cleaners, and grocery markets and so on. So they were making lots of profit from the community, but they were not maintaining good relationship or they were not contributing to the community to build better relationship. It was just they were making money from the community, but they were not redistributing or recontributing to vitalize or improve that depressed community, and these Korean people were living in a very better area, naming Palos Verdes and Torrance and all those nice neighbor.

Kim

So and they had a tendency to look down, you know, Afro-American communities. So I think that the main reason why they were targeting Korean community is that over the years, I guess they were building this madness and the distance, and they felt that they were discriminated, not being respected, and so on. So I think there was reason for why they were targeting Korean businesses and Korean communities, because a lot of non-Korean business was not impacted, although they were in the same community. So they were targeting those Korean-owned businesses.

Kim

So that was the really eye-opening lessons to learn from this tragedy, so there has been lot of discussions and efforts by the community to renew the relationship with the Afro-American community. So we saw some changes, some initiative, some efforts by our Korean officials and Korean churches and the Korean media and the Korean community itself, so I think it was good turning points for us to think that--you know, what we didn't do right in this United States. You know, we are not just living all by ourselves. We have to be also friend and have a strong alliance with our close-by other ethnic communities.

Cline

What was your feeling about the response from the city government here in the Los Angeles area with regard to the losses, particularly in the Korean American business community?

Kim

You know, there has been a lot of talk at that time, too. You know, there was a lot of talk regarding if it was Japanese community or Jewish community or Persian or even Chinese community, would government officials, city officials, policemen, would react the same as they did to us. We didn't think that we didn't get the proactive action, or they didn't do enough. They didn't reacted enough. And they felt that we were not treated right, properly, so it was because we didn't have any political power. We didn't have any Korean American politicians and the city level, county level, or California level, and so on. So, you know, there was urgency that we need to have more politicians in government level so that our voice can be heard and our messages can be delivered. So when you have no power or political power at the government level, you will be treated always as second class or third class. You will not get the first-class treatment. So, also, the L.A. riot created a lot of awareness and urgency and the reasons why we have to bring more second-generation or even 1.5 generation to the government officials' level.

Cline

Who did, from your memory or in your estimation, emerge as sort of the voice or voices of the Korean American community in the wake of the riots?

Kim

A lot of Korean medias, radio stations, television, and local newspapers were really step up, and they tried to, you know, these kind of messages across the community, and also Korean American Coalition at that time raised their voices. A lot of organizations really stepped up and tried to educate the community.

Cline

How, in the wake of so much damage, did Koreatown ultimately change once rebuilding started? How would you describe the change in Koreatown after the riots?

Kim

Since the riot, a lot of Korean merchants tried to stay away from Afro-American community, especially in Watts area, because they were kind of

threatened by the people, and they didn't want to be exposed in that area. So they converted their type of a business into more service-related businesses rather than just liquor stores or dry cleaners and so on. So I think it was a time for Korean Americans to think twice, "You know, we should move on to other type of business in other communities," because they didn't feel safe. So the event also made a transition to a lot of Korean merchants in changing their type of the businesses.

Cline

Since this was the first time, probably, for a lot of Americans that they'd had any real encounter with the Korean American community in this country, what was your sense of how the Korean American community was portrayed in mainstream media?

Kim

We were portrayed it as just one of the ethnic community that, unfortunately, have been impacted, and also they portrayed it that it was the race, race between--L.A. riot is a riot between Korean community and Afro-American community. You know, it began because of, you know, unfairness of the Rodney King's verdict, but then the media portrayed it that it was simply tension between Korean American community and Afro-American community. So our community was also really mad because, you know, they were diluting the whole thing, and it just stayed blamed on Korean American community and the black community, that they didn't get along and it's discrimination. So they convert it to a racial issue rather than Rodney King verdict. So our community was also very mad, and then they tried to get across our message to other mainstream media that that's not what it is. It's not between Korean community and the Afro-American community. It's caused by Rodney King or that they felt that they were discriminated by mainstream, not from Korean American community.

Cline

How do you see Koreatown, particularly after all these changes and all the rebuilding and all this time later now, today, and where do you see Koreatown headed at this point? I mean, clearly it just keeps getting busier and bigger,

but what do you see as sort of the future, particularly since you're involved in what's happening on a financial level here in Koreatown?

Kim

Over the last twenty years Korean community really expand geographically. Twenty years ago Olympic Boulevard, Olympic Boulevard between Western [Avenue] and Vermont [Avenue], that was it, and then it started Koreatown from that location. But now it expanded to up to a third, and Wilshire Boulevard became dominantly occupied Korean merchants and Korean businesses, and so it has been expanded quite a bit, and it is continuously growing. Number of business owners are growing and number of residents are growing, and more number of Korean-owned buildings are increasing, and a lot of new constructions were built over the last five years or so. So, you know, financially the Korean community is getting stronger and bigger, and I think that it will continue to grow, and it will continue to expand outside of this Olympic Boulevard, and there will be more number of Korean merchants will be build and more Korean residents will be residing within this Korean community. So I think that it will get stronger and bigger.

Cline

How about in light of the current economic situation?

Kim

One of the reason why Korean community were growing so fastly was there has been lot of Korean capital infusion to Korean community, and now it has been slowed down because the Korean won has been weakened. So the investment capital may be much less than before until the Korean won gets stronger, and Korea has their own economic problems. So as things gets better, you know, it will come back. Investments will come back, and with the waiver of visa activated as of November, and the more tourist is expect to come to U.S., and mostly to L.A. and New York and so on, and also more number of immigrants are continuously coming to United States. So I think that Korean community will just--it will expand over the years continuously.

Cline

How would you describe the current wave of immigrants coming into the area, compared to the wave of immigrants that you saw coming in from the seventies and through the eighties?

Kim

There are two different types of immigrants in recent years. One group is the people who has not enough capital. They are not making living well in Korea, but they were invited by their family members to have a better life economically than Korea, so expect to have better life here, so they are willing to work harder and they are willing to do lot of different things to just make a living here. So I think that that group will continue to immigrate to United States, and that the other group that we haven't seen in the early seventies or eighties is that these are the people who are wealthy, wealthy with a lot of capital. They are just diluting their investments to overseas and preferably in United States. So they are not permanent residents here, but they are going back and forth and residing in two different countries, but leave their childrens here to get a better educations. So there are two different types of immigrants in the United States these days.

Cline

Let's talk now about how much longer after the riots you stayed at Hanmi Bank. That was in '92. When did you leave Hanmi Bank?

Kim

That was '92?

Cline

Oh, the same year?

Kim

No, no. The riot was '92, right?

Cline

Right.

Kim

So right after riot I got a call from the CEO [chief executive officer], and he asked me to become a branch manager of a Western office, which was relatively new branch. The branch has been open about only two years, and at the time the branch was not profitable. So, you know, the CEO asked me to run the branch. I was very surprised, because I would be the first Korean American [woman] branch manager ever, and I didn't quite understand why he chose me to assign that branch, which was not profitable branch to begin with. So I asked the question, you know, "Why me? I have no experience as manager. The branch is not profitable."

Kim

And he says, "Well, I have confidence in you. I have confidence that you can turn around the branch and make it profitable, and I have full confidence that you can do the job." When he made a proposal to the directors, all of the directors didn't support him, but he said, you know, "I know Min, and she can do the job, so let's give her a chance." So my CEO told me that, "You really have to prove yourself to other men that you can do the job, and you have to prove yourself that they were wrong." So he gave me a very positive message and the mission that I have to prove myself.

Kim

So I became a branch manager at age thirty-two, and that was 1993. So I joined the Western branch as a branch manager, and I think within three to six months I make the branch profitable, because the branch didn't have enough loans to make a profit, but I had a very strong backgrounds in bringing new loans and bringing new deposits and so on. So I developed auto loan programs, and I did very active marketing in bringing large borrowers. So within six months the branch was profitable. So my CEO really were appreciative for making a profit within short period of time. So I was there for two years, two years, and before I leave the bank, the branch became the most profitable branch among all branches at Hanmi Bank. So that was one of my achievement as a branch manager, that I quickly turned around the branch within short period of time and make the branch most profitable.

Kim

And then the reason why I decide to leave the bank after two years of my career as a branch manager, you know, my previous boss, whose name is Benjamin Hong, he is the one who really led my career and gave an opportunity to become a deputy manager and a branch manager, and he didn't have any discrimination in gender, and he always treat all the employees based on their contribution and performance, not by gender or age. So I was given equal opportunity to prove myself that I can do a bigger job. But then he resigned. He left the company, and then we got a new CEO from Korea, and then I really didn't get along with him, because he had a mentality that woman cannot take a high senior position, and he looked down on woman. So he was a typical Korean man that I experienced in my early career.

Kim

So I said to myself, "With this kind of CEO, I know I will not do well," and I was discouraged, and I was not motivated at all. So I decide to leave the company. Well, I was not happy, let's say. I was not happy at all, but I was not looking for a job, but I was not happy. But my former CEO, Benjamin Hong, joined this NARA Bank back in 1995, and at that time NARA Bank was only one branch operation with a lot of problem. They had inadequate capital and no management. But my former boss joined the bank to just reposition the bank and turn around. Right after six months he heard that I was not happy with Hanmi Bank with this new CEO and with this new management, so he made a solicitation to join him as a chief credit officer, since I did have those strong credit backgrounds, and at that time he was looking for chief credit officer at this NARA Bank.

Kim

So without any hesitation I said, "Well, this is an opportunity for me," because although the bank was relatively very, very smaller than Hanmi Bank, and whole NARA Bank was smaller than my branch, but I thought--it seems like I was stepping down from where I was because of the size of the bank, but my new responsibility was, you know, chief credit officer overseeing whole credit administration and credit activity, and I thought this was my opportunity. You know, I'm sure that with the leadership of Benjamin Hong and my contribution, I thought that we can turn around this bank and we can grow

the bank. So although the beginning is very small, at least I have a good teammate who understands and who has confidence in my ability, and trust I can be his good partner, and with that kind of relationship I knew that I can build the company.

Kim

So I joined. I joined the bank in 1995, December of 1995. So as soon as I joined the bank, we had a lot of challenges that we had to overcome. Number one was, we had to raise capital right away. Otherwise, we are about to be closed by FDIC [Federal Deposit Insurance Corporation]. And then we also needed to restaff, you know, get the right people for the right position, and then we had to do deposit gathering and bring more businesses to make it profitable.

Kim

So I think that first three years I worked like twelve hours a day. I was wearing a lot of different hats. I was the marketing officer, chief credit officer. I was CRA [Community Reinvestment Act] officer. I was just everything. I was a branch manager. I was doing lot of different things. But I was really happy and I was really satisfied, because I saw the differences, and I was the one who was making all these changes. I was in charge of making decisions. I was bringing the customers and hiring people and firing people and doing a lot of reorganization and so on. So, you know, it was one of the experience that I really enjoyed, and although I worked long, long hours, including weekends, I didn't feel like I was overly burdened or I was underpaid or anything like that. It was a joy that I could contribute to this organization.

Kim

So we had more than 50 percent growth annually in terms of revenue, in terms of assets, in terms of profit and so on. Some year we had 100 percent growth. So we just keep on growing and growing, and we were the first one who put ourself in the public, you know, publicly trading company. We went to NASDAC [National Association of Securities Dealers Automated Quotations] as the first Korean American bank, and we were the first one to buy a bank in New York, and we were the first one to open a in-store branch in supermarkets, and we were the first one to open a branch in northern California. So we start to have this reputation in our community is that we are

the market leader in terms of bringing new concepts, new ideas, and a new products and services. So we were just market leader.

Kim

We quickly became billion-dollar bank, from hundred-fifty million when I first joined the bank, and we are very, very profitable. We became employer of choice from other banks. They really wanted to join us, because we were doing so well, and we treat the people right, and they just want to be the winning team. So, you know, it was one of those time that we really had a great time.

Cline

Now, you described Wilshire State Bank as being both Korean and non-Korean, and Hanmi Bank as being very distinctly Korean. How does NARA Bank figure into that sort of [unclear]?

Kim

We were very westernized, because our CEO, Benjamin Hong, had this vision, and he has an attitude that really attracts people and attracts clients, because he believe in doing business as Americans. We had more number of non-Korean employees in our organization, and our official language were English. You know, most of the meetings were conducted in English. And he himself was very westernized and modernized, so he didn't want a lot of Korean bad habits and cultures to bring to this NARA Bank. So culture was--you know, we were quite different from other Korean American banks. We had a very western culture.

Cline

We've talked about Hanmi Bank and Wilshire State Bank and now NARA Bank. Were there other Korean banks on the scene at this point?

Kim

Yes, Center Bank. Yes, Center Bank and Saehan Bank, yes. So those were the major players.

Cline

Okay, five banks.

Kim

Yes.

Cline

So clearly this was a very sort of intense time for you in terms of your work. Were there any other activities in the community or anything related to the community that you got involved in during this time?

Kim

Not really, other than church activities. I was so focused and preoccupied with building the bank and building infrastructure and building our customer base, so outside of the banking activities, I didn't have much involvement other than church activities. But I was very much involved in any functions in the community, because I represent NARA Bank, so I was very visible in the Korean community for any functions, any gatherings. So, you know, although I was not involved in any specific organization as an officer or regular member, I was involved as a guest in many different locations. So I became a very known person in the community, you know. A lot of people knew me although they have not met me in person, but they heard of my name and they knew who I was and what kind of figure that I had at this Korean banking community.

Cline

So how did you ultimately become CEO of NARA Bank?

Kim

So over the years at NARA Bank I build my credential and reputation and experience, and my CEO and I was the one who really build this bank from almost scratch. So I had a lot of heart and passion with this bank. Eventually I wanted to become a CEO and run this bank. That was my ultimate goal. And then my CEO was about to retire after about seven years of his service, and by that time he was late sixties, and he wanted to retire. So they were looking to replace his position through internal candidate and outside candidate as well. So I was one of the internal candidate for next CEO, but I didn't get the chance for the first time. So they hired a new CEO from outside, and he didn't last more than three months. He got fired after three months because he just didn't fit with NARA Bank.

Kim

So he got fired after three months, so that my former CEO at the time was working as a director, director of this bank, so he came back as a temporary CEO, because they have to have somebody as acting CEO at that time, so he came back as a permanent CEO. And then this time around the board didn't want to make mistake twice, so they wanted to take some time, and they hired outside consultant to do a CEO Search. So I also, naturally, became the internal candidate. I was the only internal candidate at that time, and outside search company also came up with lot of different names from Korea and also in here. So after one year, long, long search process, they came down with two. One was me and the other one was who ultimately became CEO, who came from Korea.

Cline

Just before you finish this story, what were your feelings, going through all this? I mean, this sounds pretty agonizing, not only because it's your goal, your dream, to become a CEO, but just this sort of long, drawn-out, agonizing process. I mean, what were you thinking through all this?

Kim

Well, you know, first time when I applied as the first time, I didn't expect too much. I didn't expect too much, because I thought I was still young, and I didn't think that our board will be ready for woman CEO--

Cline

Yes, I wondered.

Kim

--and still-young CEO. So my expectation wasn't there. But, you know, since they asked me to put myself as a internal candidate, I did, and I thought that will be a experience for me. So I didn't expect to become a CEO at the time. But second time, when it was for second time and with the long process, you know, they started with ten people, and then I had to go through a lot of one-on-one interview, and I had to do presentation and lot of things. And then my expectation grew, and I thought I was going to be the CEO for the second time, because I was comparing myself with the previous CEO who got fired in

three months. I thought that, "You know, I can do better job than he is, and because I'd been with this company for ten years, and I know this bank more than anybody else, and I build this company, so I deserve it. I deserve to be the next CEO, and I can do better job than any other CEO."

Kim

I was comparing myself with my opponent, who was a branch manager of Citibank in Korea. So his background was branch manager. Although he was working as a big branch, his experience is wholesale, and he didn't have any working experience in U.S. So I was comparing my resume and my experience and qualification with my opponent. I said, "I am far better than him. I can do better job than he is." So I expected it, that I will be chosen. And it was like neck-and-neck competition. We had a whole nine board at that time, and it was like fifty-fifty. You know, Korean board members was supporting the other guy, the Korean guy, and the other 50 percent of the board was supporting me, so it was a fifty-fifty split.

Cline

Now, the other 50 percent, were they Korean American or were they all kinds of Americans?

Kim

They are Korean American that they were more Americanized, yes. So they were looking at the qualification and experience, not gender or age, but the other Korean Korean directors, they were not comfortable with me, because they had a hard time accepting me as their CEO. And since I was the inside candidate, I had a lot of disadvantage, because it's always, you know, the other side of the grass looks greener if they don't know that person well and they were just looking at it from outside. But since they have known me for the ten years, I had a lot of disadvantage. Over the years I grew, right? I became more experienced and more mature. But they don't see all the progress. They only remember you the first time you saw Min, and they know my strength and weaknesses, but they focus more on weakness rather than strength. So as an internal candidate, you always have a disadvantage.

Cline

Interesting. So they picked the Korean.

Kim

They picked the Korean man, yes, Korean man. It was by one--one, you know--

Cline

One vote.

Kim

--by one vote.

Cline

Wow. And how did you feel then?

Kim

That time I was very disappointed and discouraged, but I was not mad, and I was willing to accept the results, and I didn't plan on leaving the company, because I thought, "You know, this is my bank, and this is the bank that I want to retire, no matter what. And someday I will become a CEO." So I just wait for the right time. I was really, genuinely wanted to support this new CEO and work as a team, and that's what directors wanted from me, support this new CEO, since he is new from Korea and he doesn't know us. He doesn't know our history and the management and the customer. So I was really willing to support him to be successful.

Kim

So he joined. He came from Korea, and I knew first day that he is not comfortable with me, although he said that, "Oh, I know you. I heard about your contribution, your achievements, and I heard a lot of things about you. I really count on your contribution and support, and without your support I don't think I can make it." You know, he said all this right things, but I just could feel it that he was not comfortable with me, and he was threatened by me, because I was his opponent, and I got equal amount of support from the directors and also internally, and this was my home ground and he is a outsider, right? I know the customer, and I know my management because I build the management, I build the customer, and I had a longer relationship

with the directors and with the community and so on. So he was very afraid of me, and he didn't feel comfortable, and he was threatened by me.

Kim

Also, one of the things that he really didn't feel comfortable with me was the height. He was short. He was short, and especially Korean men, if a woman is taller than him, they feel very inferior, and he made comments many times to me that, "I don't feel right when I stand right next to you," you know, that kind of comment, and, "I think you should wear flat heels." So, you know, actually, those remarks can be discrimination.

Kim

But anyway, so that was my toughest, darkest moment in my whole career. He resign after one year, but I really had such a terrible, hard time with him, because he gave me so much hard time that he downsized my responsibility. At that time I was the chief operating officer. I was overseeing whole bank, and I had like, you know, number two. I was number two within the organization. But he downsize my responsibility, just acting as a marketing officer, and he didn't want to interact with my management, and he really embarrass me in front of our officers at official meetings, and he just ignored me. He pretend that I'm not existed, and he made lot of bad-mouth on my people and the customer. So he just was doing a lot of things to just make me to resign. That's what he wanted. He want me to resign and make his life easier.

Kim

But I wasn't about to do that, although I was very tempted almost every day to resign, because I didn't have to go through this. "I don't want to pro___ with you. I have places to go." But I just didn't want to leave the company, because, you know, I had this thought that he will leave the company, and I didn't think that he will last long, because he was not doing well. He had a lot of tension with the board. He didn't get the support from the management, and he was getting a lot of bad remarks from employees and the customers. He just lost a lot of respect, and more he stay on, he will lose more creditability, and then it will impacts--negative impact over all of his performance. So, sure enough, he resigned after one year, just one year.

Cline

Do you know why he decided to resign specifically?

Kim

He didn't really have the support from the board, and he was having lot of hard time from the board. Board didn't trust him, and at the same time our board had a problem as well. You know, it was--

Cline

Divided?

Kim

--two different board. So they were fighting each other, and they were giving such a hell of hard time to the CEO, and CEO didn't think that he will become successful, and he says to himself, probably, "I don't need this," and so on. So, surprisingly, he resigned lot earlier than I expected him. I knew he wouldn't last long, but I didn't expect him last that short. So he resigned.

Kim

So now there was vacancy, so then now board quickly filled--they named me as acting CEO, acting CEO at the time, because I was the chief operating officer, and so it's obvious that they named me as the acting CEO. And then they got together with the office-- [Recording interruption. Off-recording conversation.]

Kim

So, you know, they build this office of president; consists of myself and CFO and CCO, chief credit officer and chief financial officer, and we worked as a team. But meanwhile we were running the bank, they also hired another outside search to find a CEO. But at that time I said to the board, "I'm not putting myself as a candidate. I have no interest," because at that time I was tired, and I didn't want to go through all that search process. It's a very energy--I mean, it really drag you down, yes, whole process. So, "I have no desire to become a CEO. Please hire qualified CEO. Whether he or she is non-Korean, Korean, don't care, but I will be here to support. I have no intention of leaving this company, but I'm not putting myself to CEO position." I didn't just

want to go through the process, and also, you know, if I don't get selected again, then I don't want to go through that kind of a relationship with a new CEO. I can leave one time, but not again.

Kim

So then, you know, I was ruled out from this process. So about a year--this process also took another year, and they came up with this non-Korean potential CEO. So I met that person, and I liked him. You know, he was a little younger and very, very energetic. He came from mainstream bank. I liked him. I thought that I would be able to work with him. So he was about to sign the contract and everything, so that, you know, I was okay with it. I didn't want to be a CEO, and I was accepting the new guy.

Kim

But then here it comes that at that time Center Bank CEO resigned. Center Bank CEO resigned, and I got a contact from Center Bank that they are interest in me as one of the potential candidate of their next CEO. But I was interested if it was Center Bank, so that I said, "Yes, I think I will be interested."

Kim

So that's where I was standing at the time, and I got a call from one of the director to see him, so I sat down with him outside of the bank. He said, "Well, Min, we are about to sign a contract with this new CEO, with non-Korean CEO, but he came up with one condition for him to joining us, joining NARA as the CEO. The condition is that you must be here. Min has to be with the NARA Bank until his contract, as chief operating officer. Without you he doesn't think he can make it, and without your support he doesn't think that he can successfully carry on his responsibility. So can you give me your commitment?" He said, "Can you give me your commitment to stay on with this new CEO for three years?"

Kim

So I looked at him, and I said--and then at the time I was going through a lot of, you know, things. Should I be really honest? Should I just say yes? But then later on if I become a CEO of Center Bank, I will resign. So that was going through, you know. I was taking my risk. I can be safe, right, saying yes, and

later on--because the chance is fifty-fifty. I may make it, and I may not make it. So then, you know, so I said to myself, "No, honesty is the best policy. It may hurt you now, or he may ask you to resign because I was looking to go elsewhere. But I think I should be honest and always being a good character, integrity is the most important value."

Kim

So I said, "I'll be honest with you. Yes, I will be here, but here is my current situation." So I explained him about Center Bank's potential opportunity. "So I may make it or I may not make it, but if I make it, yes, I'm going to go. I'm going to join. I'm going to take that offer. But if I don't make it, yes, I'll be here."

Kim

Then, you know, he was really surprised. He says, "Min, you thought you were not interested being a CEO, and why all of sudden are you interest in Center Bank?"

Kim

And I said, "Yes, I was not interested becoming a CEO about a year ago when you asked me, when you do the search, because I had a painful experience, and I thought I didn't get enough support from the board. I didn't want to split the board again, and I didn't think that I had enough support from the management. So I thought this is not for me, so I declined. But after running the bank a year as acting CEO, I build confidence and I think I can do the job. So now my thought has been changed."

Kim

And he said, "Then why didn't you tell us?"

Kim

"Well, you already identified potential candidate, and I didn't want to cause you a problem, so I didn't express my changes. And still I was willing to live with it until this new opportunity came."

Kim

So then he says, "Wow." And he says, "Let me ask you question." And he said, "Would you be willing to consider yourself as a candidate of the CEO of NARA Bank?"

Kim

So I said, "How can it be, because you already have a candidate who is about to sign a contract."

Kim

He said, "Well, regardless, I want to hear from you. Would you be interest?"

Kim

I said, "Yes." I said, "Yes. I know it's not possible, but yes."

Kim

And he says, "Are you sure?"

Kim

I say, "Yes."

Kim

Then he said, "Okay, then I will get back to you."

Kim

So then next day I got a call from chairman, who was residing in Northern California. He called me and he asked me to fly in. He asked me to come to Northern California to see him right next day, but he didn't say what it was. So I was--you know, he is the chairman, and I was acting CEO, so I said, "Okay then."

Kim

So I went to San Francisco right next day, and he didn't say anything. It was just casual conversation. It was, you know, it was how are you and how is your family and all this stuff and so on, and he didn't say anything. So I felt, "Why did he call me all the way to San Francisco and just ask me about my family and a lot of different things?"

Kim

So then I said, "Is that it?" I said.

Kim

He said, "Yeah, I just wanted to see you and see how you are doing."

Kim

So then I came, and the next day, very following next day, I got a call from other director to come to his office. So I went, and then there was the chair-- other than chair. Chairman was in San Francisco. I met him yesterday, right? And today I join the other. And the members of the search committee were there at the conference room. So I was there, and then he says, "Oh, you know, we would like to make you an offer as the CEO of NARA Bank."

Kim

I said, "What? Excuse me?" You know, I thought I was dreaming.

Kim

But he said, "No. We would like to make you an offer to become our CEO."

Kim

I says, "What? Really? What happened to the other guy?"

Kim

He said he declined. He declined and--well, I'm sorry. He didn't decline. Directors s_____ hurriedly, you know, hurry [unclear] right after they had a conversation with me that I may have a other opportunity, and they thought that it's too much risk for taking non-Korean CEO, not knowing whether Min will continuously be here. So they decide to chose me, to choose me rather than the other person. So then they called the other guy, you know, explained the whole situation, and he say, "In that case, I'm not coming. I'm already fine with where I am, and I don't want to take that kind of risk." So he declined, and so they left it with me. So I got an offer and I accepted it, at that office, and they named me CEO right next day.

Cline

Wow.

Kim

So whole process took like four days. Isn't that amazing?

Cline

That's really wild. And then your dream was achieved, and you also became the first Korean American woman bank CEO. What year was this then?

Kim

Two years ago.

Cline

Oh, okay, 2006.

Kim

2006 November.

Cline

I'm looking at this framed cover of U.S. Banker magazine over here, in which there are five CEOs pictured, and this is the "2007 All-Star Banking Team," and there are you, one year later after becoming CEO, on the cover of this magazine. I might add for those who are only listening to this, of course, that you are the tallest person in the picture. [laughter] So clearly that worked out, and it continues to work out. Here you are. You're the CEO of NARA Bank. And how is NARA Bank faring these days? You know, times are tough. What's happening?

Kim

Fortunately, we are very strong in terms of capital, liquidity, and we are well positioned in terms of survive for the next two to three years. Relatively, we have sound asset quality, strong capital. We received TARP [Troubled Assets Relief Program]. We were the first Korean American bank to receive TARP, meaning that we are very healthy bank. So we are well positioned, and despite of all what we are experiencing in our environment, we are still doing well, and we are very strong bank. So I'm very fortunate that we still are positioned ourself as a community leading bank.

Cline

Now there's also another Korean woman CEO, Wilshire State Bank, Joanne Kim. What is your sense of how things are or are not changing in terms of the prevailing perception of women in this industry?

Kim

I think there is strong acceptance by the community and also by the board members, because of my performance as a CEO at NARA Bank for the last three years, including one year of acting CEO. And a lot of senior executive officers are stepping up, and they are taking in charge of very critical departments at other banks. Also, Joanne is doing a good job at Wilshire. So I think that now there is more acceptance by the board, and the gender issue maybe is not issue anymore. It's just all matter of their performance and their ability and capacity and so on. So I think we came a long way, and thankfully that most all of the senior woman executives has been doing well, and they build their own reputations and meet their challenges, and they are very stable within that organizations, and they build good integrity and reputations, and hardworking people. So I think that now it is much, much easier for any woman who has willingness and ability. To demonstrate their ability within this banking organization is much, much smoother and easier, easier entry and almost there's no gender, gender barriers, because of lot of woman pioneers in our banking industry really demonstrated.

Cline

At this point, generally speaking, if there's a way to do this, how would you describe the contribution of the Korean American community to the city of Los Angeles, say economically or otherwise, and where do you see it going?

Kim

Over the twenty years Korean American community really made a big part of a contribution to L.A., Los Angeles, in a lot of different ways. You know, Korean community really became a financial sector, you know, one of the main driver in downtown garment manufacturing industry, real estate industry, service-related businesses. They contributed to vitalize diversity of different industries and also different laborers and talents into this city. So I think that the contribution will be more and more. There are more Korean American

politicians in our political arena, and more Korean businessmen are involved in city-related communications and work. So I think that leverage--I wouldn't say leverage, but the contribution and the interaction is much improved, and I think it will be improved more and more.

Cline

You're also now involved with the Koreatown Youth and Community Center [KYCC]. Can you describe what you're doing on their behalf?

Kim

I serve as a director and just try to--this is a nonprofit organization. My role is to promote the organization in our community and help the organization to do fundraising. You know, fundraising is a big part of director's role, so I try to help out fundraising through my network and with my name, and try to involve with promoting the events and KYCC organization within our community.

Cline

What's your feeling about the prospects for organizations like KYCC and other nonprofits in the current economic climate.

Kim

It's tough. Yes, a lot of donations and contribution fundraising is decreasing. As a matter of fact, we are having a board meeting this afternoon, and I'm sure that that will be one of the main topic that we will be discussing, because a lot of profit organizations are not contributing much. You know, their contribution has been reduced quite a bit, so we have to find more new donating companies and individuals. So it is a big challenge, I think, for all nonprofit organizations. You know, our organization is sponsored by those contributions and donations and through events and fundraisings. So it is tough. It is tough. But we just cannot downsize our activities and running the facility and so on. You know, it's all fixed cost, and you cannot just downsize or decrease the activities and service. So, you know, funding is a big, big challenge.

Cline

You talked last time about going back to South Korea and how kind of--I won't say shocking, but just how different it was. Do you go back much now? Do you get back to South Korea very much?

Kim

Since my first time I just went and visit two or three times, but it was more of a transitional visit through missionary trip. We stopped by Seoul for two or three days, so it was a very short trip. I still feel that it's quite different place than here, and I find not much attraction there. I'm not comfortable even being there, because it's just inconvenient for me, and you know, nothing much attract me there. Food, we have probably better Korean food here, and I don't find any interest in shopping there. I can shop here better, and I don't have many friends there since I have been living here long time. I have more friends here. And I don't have immediate family there. All of my immediate family lives here, so I don't have much tie there. So, you know, it's just considered as just one of foreign country.

Cline

How much do you follow what's going on over there in the news in terms of development?

Kim

Every day, because it relates to my day-to-day work.

Cline

Right. That was my next question.

Kim

Yes, every day. I read the newspaper and listen to radio news, because I have to be very up to date, you know, what's going on in Korea, because we have a very tight relationship, because whatever going on in Korea impact our Koreatown economy, and it also impacts my customers and their business. So I'm very much up to date. I may not be up to date on the political issue, but in terms of economy and changes and their foreign currency exchange rates and their economic issues, I'm pretty much up to date, yes.

Cline

Okay, because we have a lot of changes going on everywhere, but South Korea got a new president [Lee Myung Bak] not that long ago who's more conservative than the last one, and we're getting a new president [Barack H. Obama] very soon who is less conservative than the last one. Do you have any feeling about U.S.-South Korea relations or feelings about how things look with the relationship with North Korea or any of that? Do you follow that much?

Kim

Yes. Our new president in Korea is in favor of U.S., and like the previous president was a little anti-U.S. So I think that the relationship will be much improved with our new president, and hopefully it will continue with this Obama administration. I think that relationship will be improved than previous president, and hope to see that these two presidents will vitalize the economy. I mean, you know, we have a good lot of expectation from Obama and a new president in Korea, so we are just hoping for better, better economy, and don't just talk, but do. Execution, you know. Action. We want to see action and results. You know, they've been talking too much, so now let's see what you can do.

Cline

Right. Well, Obama will be president in about a month, so we'll see how that goes. What about your family now? Where are things with your children?

Kim

My son Justin [Kim], who just turned twenty-four years old, and he recently took LSAT test [Law School Admission Test] to plan to go to law school, and he said he think he did well than the previous exams. So in this time, whatever the results, whatever the scores that he gets from this exam, he will apply any of law school. His preference is UC [University of California] Berkeley Law School or, if not, UCLA. At least to UCLA he would like to go. So either it's going to be UC Berkeley, UCLA, you know, or if it's none of those schools, still he is going to go to law school next year for sure. Currently he is working at the law firm as a legal assistant in a law firm, and so he will be going to law school this summer.

Kim

My daughter Nellie [Kim], who is twenty-two-and-a-half years old, she is currently working at [Los Angeles] Unified School District as a social worker, working with elementary school kids. She also wants to go to graduate school next summer, so she is studying for GRE exam [Graduate Record Examination]. So probably she will be going any of graduate school for social work. So my two children may be out of the home when they go to law school or graduate school, so that we will be lefted with our mother-in-law and my husband [Keith Kim]. So three of us again, yes.

Cline

You are here in the United States, a CEO of a bank. You just described a little while ago your overall lack of comfort with being in South Korea, the country of your origin. How do you, if you do, define or see yourself as a Korean American? What does being Korean American mean to you personally?

Kim

I am very proud of being Korean American. We are a very energetic, hardworking people, and lot of our Korean American really achieved their American dream here. They came with nothing, but a lot of people achieved and made a successful economically and also their social status. I see a lot of people really made their dreams through the success of their business, success of their family, and success of their career, and so on. So although there are a lot of things that I am not proud of what Korean Americans do here, but still, you know, I am very proud of being Korean American, and I'm proud of my roots and my origin and my heritage.

Kim

I don't want to lose that, and also I tried to carry down to my children as well. They all speak Korean. Although they are not fully bilingual, at least they can understand and they can speak. So I tried to pass on our culture and our roots and heritage, so I don't want them to lose that identity, that they are Korean American. They are not American. They are Korean American. Because, you know, if they lose that identity, they just have total confusion. They're not American. They don't looks like American. On surface they are Korean American. So as long as they have a full understanding, who they are, what is their background, what is their origin and so on, I think they can become

better Korean American citizens here. So I want to carry on those cultures, strong cultures, and just harmonize with American cultures. So it will be very unique, and if they can maintain two cultures, they can do better than just Americans, because it is a advantage.

Cline

Are we seeing any woman CEOs of banks in Korea yet?

Kim

No, not that I know of.

Cline

When do you think we might see that?

Kim

I hope to see soon, but we have more number of politicians in Korea in Congress, in Congress and also, you know, we call it Green House rather than White House, the Green House. There are more number of high-ranking politicians, but political area, now, there are more number of womans, but not in banking industry. You know, banking industry is more conservative than any other industry in Korea, so it's all male-dominant industry, and there isn't that many executive officer either. It's all men.

Cline

So you're, in their eyes, I suppose, very unique.

Kim

Yes, yes.

Cline

How does that affect your interaction with the banking world back home in South Korea?

Kim

Very uncomfortable, because, well, not only I am uncomfortable; they feel very uncomfortable. They are not used to talking at the same level of responsibility and authority with a woman. So I had a experience that they

didn't know how to behave in front of me, and they were not comfortable at all. They carry a very different culture. Although I am Korean American, I spend more time here than in Korea, and I got most of my education here. So I just cannot just predict what they are thinking and what's their thought process, and they behave differently. They think differently. So I have a hard time associating with them.

Cline

Wow. Interesting. Is there anything else that you would like to say before we end these interview sessions, anything we may have left out that you'd like to cover or anything else?

Kim

Well, I think I said a lot of things. [laughter] I just like to thank you for providing me this opportunity. Throughout this whole sessions, really, it gave me an opportunity to think back and think through all my past, and I realize that this was very helpful session for me. I just appreciate for the opportunity to express and let some people know who I am, what I am, and what kind of backgrounds and experience--I mean, history that I carry on.

Cline

Now that you're a CEO, you've realized your dream, what's it like for you? How do you like it? How does it feel?

Kim

I don't like it. [laughter] You know, I've been saying to a lot of people that if I knew what a CEO had to go through, probably I didn't want to be here. You know, I think that when you achieve something, the happy moment is very, very short. Yes, I was happy to achieve my goal, maybe, but it was like a few weeks, and since then it's more responsibility, burden, you know, all the stress, and it's just too much to carry on. So it's a lot of responsibility, especially in this environment. You know, it's like a twenty-four-hours job. It carries you. It burns you.

Kim

So I try not to think when I go home, so that I can get some rest and then come back to work right next day with fresh brain and with some relaxed

condition. But it's twenty-four hours, and you always think about the bank. Whenever you hear things, you know, it worries you about your bank, how is it going to impact your bank, what's the consequences, and a lot of performance responsibilities. Working with the directors is a big challenge. Working with my management is also a big challenge. It's just lot of responsibilities.

Kim

Also, you are very lonely. You have no one to talk to. So that's why people need a mentor, who you always can go and then ask for your advices and just somebody just to listen to you who has no tie with your profession, you know. As a CEO you just cannot say things to everybody. I say less than I used to, because there is lot of consequences, and you always have to be careful who to say, what to say, and what not to say, because it's not just you are saying it. You are representing the bank, and there is a lot of gossips and jealousy and so on, so you really have to careful. So that's another thing that I had some challenges beginning.

Kim

And I'm still learning every day. I'm not perfect. Probably I will be learning until the last day of my job, but, you know, I became more mature and more thoughtful. Now I don't react too quickly. I take some time and just evaluate the whole pro and con and consequences, and then I make a decision, because whatever I make decision, it will impact the whole organization and the whole employees' morale and the way we do business. I mean, it will impact our day-to-day operation. So I really have to be careful how I behave, what I say, you know, things to certain people.

Kim

Sometimes I'm very lost--I would say lost. I really don't know what to do sometimes. Actually, many times. These days I'm totally lost, you know. Am I in the right direction? What will be the right thing for the bank? What kind of a policy or what kind of strategic thinking do I have to make? Sometimes I don't know whether I'm making a right decision, wrong decision, or I don't know whether I'm getting enough informations to make a right decision.

Sometimes I'm very scared, afraid, and I feel miserable. I'm failing. I'm not doing the right job.

Kim

But these things you cannot share with your employees, and you cannot share it with your directors, because it shows you are incompetent. So I cannot share these things. I cannot share with my friends, because if you cannot trust them or these things will just go out of hands. They going to say to their friends, their family, so then it's like it's going to be a rumor, you know, and this is a small community. You know, "Min said this," and they added certain things. They make their own story, so that when it returns to me, it's a completely different story.

Kim

So I had that lesson earlier, beginning of my career, so I am very--you know, be careful to say certain things. So now I don't get to talk to anyone, because I cannot trust anyone, and I don't want to share these things to my husband, because, you know, it makes him worry. He's not helping me at all, but I just make him worry and stressful. Sometimes he says, "Well, then just quit." It doesn't help me at all, so I don't share with him, and he has his own problem with his own job, so I [unclear] not to bring my job to home.

Kim

So I try to forget things, and so that is why I am very devoted to my church. I say all these things to my Lord, you know, through my prayer. So I get a lot of comfort from my God and through my church, through my fellowship, through sermon from my pastor. So that's the one way that I get a lot of healing, lot of answers, comfort, confidence, and so on. That's the only source. So I'm very devoted Christian. I'm very much involved in our church activities. So I only have three life. And I live a very, very simple life. I don't like a complicated life at all. My work and my family and my church, only three things.

Cline

Do you see yourself as a role model for younger Korean American women?

Kim

Yes. Yes. I'm very fortunate that I was able to set a role model to other younger Korean American, Korean woman, to come. I think that I opened the door for them to become a higher senior executive position, at least in our banking arena, so I think that in many, many years I think they will talk about me. "Because of Min Kim, we are able to have easier access, easier entry to the senior management level." So I think in many ways I became a role model. I have been known to a lot of Korean American in our community. My name has been known to them well.

Kim

And not only I wanted to become a role model as a female banker, but I also want to become a big role as a Christian. I want to become a better Christian role model. That's my goal and that's my wish. I think I already achieved my personal goal as a professional woman. I have no more goals to achieve professionally. But my next level is that I want to be known as a good Christian role model in our community, so that I can impact a lot of different lives as a Christian role model who is very successful in the banking arena, so that I can glorify my Lord and give positive impact to a lot of different peoples, not only woman, but also male, in our community. That's how I would like to be used for the rest of my life. Whatever I do, I want to be in a position where I can impact people through my professional life and also my Christian life.

Cline

Well, we really appreciate you taking the time out of your busy life full of all these responsibilities to talk about your life and to share with us your insights and your experiences. On behalf of the UCLA Center for Oral History Research, thank you so much.

Kim

Thank you, Alex. It's been a pleasure.

Cline

The pleasure is all mine, really. [end of interview]

Date:

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