

Frank Fernandez
Narrator

Lorena Duarte
Interviewer

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Frank Fernandez - **FF**
Lorena Duarte - **LD**

LD: I am Lorena Duarte. I am here with Frank Fernandez for an oral history that is part of the Minnesota Historical Society's Oral History Project. Today is Monday, January 17, 2011.

First of all, Frank, I know you're very, very busy, so thank you so much for taking the time. We really appreciate it.

FF: It's quite an honor.

LD: If you could, just give us your name and how to spell it.

FF: My name is Frank Fernandez,

LD: Great. And your date of birth, please.

FF: I was born July 10, 1969, in Las Vegas, Nevada.

LD: Your occupation?

FF: Well, I guess some people might refer to me as a health care executive. I'm currently vice president of government programs for Blue Cross Blue Shield of Minnesota. I've also recently been appointed as president and CEO of HMO Minnesota, known more commonly as Blue Plus. By training, I'm a lawyer.

LD: Could you tell me where you were born and a little bit about your family, names of your parents and siblings, etcetera.

FF: Sure. As I mentioned previously, I was born in Las Vegas, Nevada, which people find surprising and interesting sometimes. On July 10, 1969, I was born at the Las Vegas Hospital, which is no longer there. My father is Jorges Rodriguez Fernandez and my mother is Maria de Carmen Ferdinand [unclear]. I have a sister, Maria Atkinson Fernandez, and a brother, George Fernandez, all born in Las Vegas. We all grew up there.

My parents are still in Las Vegas, along with my brother and sister. I go back periodically, but it's been quite some time now. [chuckles] It's quite a changed place.

LD: I was going to say, it's probably very different now than when you grew up.

FF: Oh, it was actually a really small town when I was growing up there, relatively speaking.

LD: Tell me a little bit about that. Tell me about growing up in Las Vegas at that time.

FF: I don't know that people fully appreciate that there were sort of two Las Vegases. People are mostly familiar with the glitz and glamour of the strip and have a sense of downtown Las Vegas - glitter, gold, and all those things. I don't know that they necessarily have a sense that there's a real community there as well.

I grew up in what amounted to a middle class neighborhood, I believe, at the time; although sometimes I think my perspective might be skewed on that. As an example, we went back recently with my kids and my wife, and we went to my old neighborhood. I always try to drop by there to kind of see how it's doing. You look back at the size of the house that we grew up in, and it was a cinder block home. Essentially, it was two bedrooms and there were five of us, of course. My parents later built another room onto that house, but it was really small. Right now, the neighborhood that we grew up in is kind of run down.

Back then, as far as I can recall, we were the only Latinos living in that neighborhood—not that there weren't other Latinos nearby that we knew. The Nuwinskis lived across the street and Lewises lived next door. There was actually an African American family who lived next door to us, which was interesting. For the most part, it was really nice. I just have really good memories of growing up on Santos Street.

LD: Santos Street. [chuckles]

FF: Yes. I don't expect that that was a mistake on my parents' part. I just have a sense of that.

We lived a couple blocks away from my school, J.T. McWilliams, so I walked to elementary school. It was just around the corner, around the block. Our church was nearby, Saint Francis de Sales, up there on Michael Street. So that was only a few blocks away, and we used to walk there, as well. There was a golf course nearby, the Las Vegas Municipal Golf Course. They're on Washington Avenue and Decatur Boulevard. The junior high school that I went to was next to that and the high school was just a little bit further down on Decatur. These days, it's a lot different there. The city has grown so much that it's almost like that's an inner ring and the city keeps building out—not that there are suburbs really in Las Vegas, like suburbs here in the Twin Cities. It's not like that. When I grew up there, there were three cities and they were all, basically, meshed together. There was North Las Vegas, Las Vegas, and Henderson. Sooner or later, people

started calling Henderson “Green Valley, “ and, then, it got a little more snazzy and upscale so Green Valley sticks. For the most part, it was a small, small town.

My dad arrived in Las Vegas around 1952.

LD: Where was he coming from?

FF: He came from L.A. [Los Angeles], but, originally, he was born in San Vicente, Baja California, which is south of San Diego. It is down on the Baja Peninsula by California Norte, really poor, dirt poor. He grew up on a ranch, but I don’t even know if it was a ranch, to tell you the truth. I think it was just sort of a one-room ranch home with dirt floors and thirteen brothers and sisters. He, as I understand it, when he was very young, went to L.A. He followed behind some of his siblings, I think. I was just recently having a conversation with him and my mother about that. When he first went to L.A., he was apparently building cots. That was about 1950. I think they were building them for the military. So that was during the Korean Conflict.

Later he went to Las Vegas because his sister, my aunt, [sounds like Mah-dee-uh- leel-yuh] was in Las Vegas already, I believe. Her husband, Vicente Hernandez, was there working at the Flamingo Hotel. Back in 1952, I think my dad started working at the International, which, eventually, became the Hilton Hotel. He would go back and forth between Las Vegas and Mexico to visit his family and siblings.

I believe my mother and my father met at a wedding in Ensenada. There’s San Diego, and then there’s Tijuana, Rosarito, and Ensenada, which is about an hour or an hour and a half south of San Diego, near the border of Baja California. That’s where they met. He somehow convinced her that it was a good idea to go to Las Vegas.

LD: [chuckles]

FF: So she went.

LD: Tell me a little bit about what you were like as a kid. Were you into studying, sports? What was that like?

FF: Wow, what was I like as a kid? That’s a good question. I think we were really happy, first of all. I don’t ever recall being hungry or not having shoes or holes in my clothes or anything like that. So I just have happy memories. I played soccer since I was six or seven years old; so I was always doing that for sure. I did well in school, particularly in the younger years. [laughter] I remember one time getting a perfect attendance certificate from school because I had never missed a day of school. For my mom it was super important, the educational aspect of life. I think that’s not a whole lot different from a lot of other Latino families, that real emphasis around getting an education and working hard and being *good*. I always went to Sunday School and did all those sorts of things. We went to church, like I said, at Saint Francis de Sales.

My dad was a hardworking guy. He actually worked in the Hilton Hotel for forty-five years as a bellman.

We did lots of things as a family, like camping. People don't know a lot about how easy it is to get to certain places around Las Vegas. There's Lee Canyon, which I believe is in the Tonto National Forest. I'll have to double check that. And very close to our house, probably within an hour drive, there were big mountains and pine trees and snowcapped mountains, so we used to go camping there. Then there's Lake Mead, which is the largest manmade lake. The Hoover Dam Project created Lake Mead. We'd go there and fish and do all those sorts of things. There was a place called Tule Springs. That was nearby, and Rogers Spring. So we used to do all those sorts of things.

I remember the old station wagon. It was a brown Ford Falcon station wagon, and it used to get us around to where we were going.

As a kid, one of the interesting things I think I did, and that all of my brothers and sister did with my family, was that the moment that school let out, we were gone. We would go to Mexico and I would spend the entire summer in Ensenada with my cousins and my parents' brothers and sisters. We would all stay at [sounds like Mah-wuh-lee-tuh's] house in Ensenada. They used to live in a little neighborhood called Chapultepec. As you came right into Ensenada, it was a little bit off to the right there, just as you were coming into town. We just ran wild!

LD: [chuckles]

FF: I have some of the best memories as a kid spent in Ensenada on the beach, because it's a little beach resort town, you know, cruising the strip there, and playing baseball and just running around crazy. I just remember we'd leave the house, as soon as we got past breakfast, on our bicycles and wouldn't come back till God knows when. That was just normal, you know. There wasn't any fear and there wasn't any concern about getting us in lots of trouble or anything like that. You were just, basically, spending the whole time in the neighborhood and running around with all the other kids there. So it was good. We would do that every summer, probably until I was a freshman or a sophomore in high school.

LD: You obviously grew up speaking Spanish?

FF: Absolutely. First of all in the home, we always spoke Spanish with my mother, although not so much between the siblings. It's funny, because apparently being the youngest and the third of three kids, I think I spoke more English early on than, for example, my sister who spoke more Spanish. I imagine it was just her and my mom, and what reason was there for her to speak English other than to try and understand *Sesame Street* or something like that when she was little?

LD: [chuckles]

FF: But when I was growing up, as I understand things, I had an opportunity to learn Spanish from my parents, but also to learn English with my siblings who were older. So I kind of grew up speaking both simultaneously.

LD: You had an interesting kind of time growing up, with two different cultures. There was Las Vegas where you said really there weren't that many Latinos around you, and then going to Mexico in the summers. Did you have a sense of being different or being Latino or any sense of that? I know as a kid you were probably not thinking about that. But did you have any sense of that?

FF: One of the interesting things that I reflect on a lot is that I never really had a sense that I was all that different from the other kids at school. But I knew that we were Mexican and that we had our own culture and we had our own sort of belief system that was a little bit different than other people's in terms of how tight the family was or how big the family would get at certain times of the year. We would just all sort of get together during the Christmas holiday and there would be, like, eighteen of us or more - just having a good time and celebrating the New Year and Christmas and those sorts of things.

The interesting thing about the elementary school that I went to—I remember this very distinctly—is that when I was in kindergarten and even first grade, a lot of my friends were African American kids. I remember Joe Johnson and Kevin Walker. They were bused in from North Las Vegas to J.T. McWilliams. So I think it was a little bit different probably. It wasn't an all white school with one Latino in it. It was a school that had African American kids, and I was there and there were a couple of other Latino kids, I believe. Then there's sort of a more typical mix for that neighborhood in terms of Anglos or majority kids. It never really sort of stuck in my mind. As a matter of fact, it wasn't until way later, like you said, that you sort of get a better sense of *that* aspect of it. I was as fast as any of the other kids, and I did as well in school as any of the other kids, if not better. It was just sort of a normal thing. It wasn't really all that different. My mom would be there at school whenever she had an opportunity or when they needed help. She would make a piñata or we would bring masks and canes from Mexico, and we would do a little folkloric dance, *balie viejitos*, or a Mexican hat dance. So we would share the culture.

It wasn't till way later that I started to understand some of the challenges and difficulties that my parents might have experienced, just by virtue of the fact that they didn't speak English as well as other folks. Or the things faced by my aunts and uncles, who worked in banks and different things like that. I have *one* thing in particular stuck in my mind. One time someone was really mean to an aunt of mine, my aunt [sounds like Pee-yet-tone-yet-uh]. She was a bank teller. Apparently, the customer couldn't understand her clearly, so said some things to her that were mean. I remember her talking to my mom about it, and me trying to sort of understand that. Other than that, it wasn't sort of like experiences that I've heard about where kids are really picked on or discriminated against for whatever reason, or other didn't have the same opportunities. Maybe I just didn't realize it.

LD: Sure. Sure.

FF: I wonder about that sometimes, like, did I just have it too easy? Do you know what I mean?

LD: [laughter] Yes, I do. Tell me a little bit about your later school years and post high school.

FF: It was just like, probably, lots of other kids. Once you get a little bit older and you have a sense of having a good time, you get a little bit distracted from your studies in high school and are more interested in your social life and so forth. That definitely happened to me. Growing up in Las Vegas, it was easy to get into trouble, as you might imagine. So we always had a good time, my friends and I, but still did decent work in school. I had all AP [advanced placement] classes, AP government and I was in calculus in my senior year in high school. Maybe I dropped it because it was getting to be too much during the senior year or something like that. I was always sort of in advanced placement courses. They were kind of easy, so it was easy to sort of slough off. Sometimes, it's hard to imagine that kids today don't graduate from high school, because it seems that when I think back, it was just a cakewalk. Maybe that's just me. I think some other kids were having the same experience.

My senior year, early on, I applied to Arizona State University and some other schools. I found out, if I remember correctly, around midyear that I'd been accepted to the civil engineering school at Arizona State, so things got a little bit crazier after that.

[laughter]

FF: I started to pay less and less attention to high school, but I graduated, of course.

During my high school years, I played varsity soccer, so I played varsity soccer two or three years of my career there at Western High School on Decatur.

Then I went to Arizona State in the summer/fall of 1987, which is the year I graduated from high school. I think that early on I sort of paid the price at the university for not having to work too hard in high school. In making that transition, I didn't at first really understand that there's a certain level of work ethic that goes along with being successful at the university.

LD: Right.

FF: So I experienced some early difficulties. Probably the other mistake that was made was that four other friends from high school moved with me down to Tempe, and we lived together off campus.

LD: [chuckles]

FF: Things got pretty interesting in terms of having that newly found freedom that you hadn't experienced previously, especially growing up in a Latino family - a Mexican family, where things were pretty strict.

LD: Yes.

[laughter]

FF: I remember that very clearly. There was *no* doubt that my mother and father were stricter than any other kids' parents. Eventually, all my friends were white kids, and there was just a different approach where you'd be home at midnight your senior year in high school or you'd get into trouble, right? I hardly ever showed up at midnight, and I got in trouble! [laughter]

Having gone from that to almost total freedom where you're sort of having to exercise your own judgment and make your own decisions, that's a pretty big contrast. So at times I had difficulty doing the right thing, I think. [laughter] I actually ended up doing poorly in my first semester at Arizona State. Eventually, I went to Mesa Community College because I was, basically, on academic probation. I ended up going to Mesa Community College for a year, and I worked hard to get my grades back up. Then I went back to Arizona State and finished in 1993. It's sort of one of those things where you think back and you say, "Why would you waste the opportunity and waste all the time doing the things you did?" In some ways, it's just part of growing up...

LD: Sure.

FF: And it is probably an experience that helps you later on in life as you face different challenges and start to understand what are the important things. It was interesting. I never graduated as a civil engineer.

LD: What did you...?

FF: I went from a civil engineer major to a political science major eventually. That is something that I really enjoyed, the politics and global *politik*, however you want to describe it. I really enjoyed those sorts of classes. Then I also did an emphasis in Latin American studies, which was also very interesting. So I got a poli sci major, a B.A., with a Latin American study emphasis, and eventually graduated in 1993 from Arizona State.

LD: What did you do after that?

FF: I moved back to Las Vegas, which is interesting.

I should probably back up a little bit. In 1990, I believe it was, I met my future wife at Arizona State, and I think that was one of the things that was a stabilizing influence. You sort of decide that you want to move forward and make a life of things. Stacy Dahl is her name.

When I graduated, I decided I was going to move back to Las Vegas and, interestingly enough, that's where I ended up in health care. I mentioned earlier the Nuwinskis who lived across the street from us.

LD: Right.

FF: There was Norm and Sheila and Lane and Erin McDonald, as she now is known, who grew up across the street. She obviously was a lot older than me, so I never really knew her, other than the fact that her son, James – Jimmy – McDonald, is like a brother to me. He grew up across the street. My point is that she eventually worked her way up and became an executive of Sierra Health Services. It's been acquired since by United Health Care, but in those days it was the largest managed care organization in the State of Nevada, and she was an executive there. So when I went back to Las Vegas after getting my undergrad degree, I had an opportunity to go work there, and did an internship through Sierra Health. I learned about the organization, learned about insurance, learned health care terms, those sorts of things. Interestingly enough, I ended up in the customer service area as a phone representative. Thinking back, I just did four years plus of college work and I end up as a customer service rep.

LD: [laughter]

FF: I don't know about a political science degree, sometimes. Very quickly I started to work my way up in the organization, and moved on to the next level. After working as a customer service rep, you were doing grievance work. People who are in health care know what I'm talking about. It was appeals and grievances. Then I eventually became a supervisor over the customer service area—or at least one part of it.

Then, shortly thereafter, because of a conflict I was having with a new manager there—who eventually was fired, I might add—I left on my own accord and I went to work for Edward M. Bernstein & Associates, which is where my sister Maria was working. She was a legal services specialist - I think they were just called legal assistants. It's a personal injury firm in Las Vegas. I did that for a little while. I didn't really like it, but it sort of stoked my desire to eventually go to law school.

Shortly after that, I went back into health care and was given the opportunity to be the executive director of the Nevada Association of Health Plans, which was an organization of the managed care plans in Nevada. It was sort of a business association. I did not do a lot of lobbying work, but I would work with legislators and help educate them about managed care. I would work with the health plans to coordinate approaches on issues, and organize educational forums for legislators and that sort of thing.

That's at the point where my wife, Stacy, couldn't take Las Vegas anymore.

[laughter]

FF: It really is a different place than where she grew up here in Lake Elmo, Minnesota.

LD: Oh, okay. So she wasn't from Arizona?

FF: No. How do you think I ended up here?

[laughter]

LD: She went to school there.

FF: Yes. It makes sense for people from Minnesota to run away to Arizona, you know.

LD: Sure.

[laughter]

FF: Especially to go to school down there, just by virtue of how sunny it is and the climate is great compared to here, sometimes. I guess it depends on your perspective. I can imagine it being not a hard decision for young kids to say, "I want to go the sunshine and run around in shorts all the time."

So we decided, around 1999—we already had a daughter, Madison, who was born in Las Vegas—to come to Minnesota.

LD: This is 1999.

FF: Yes, about that time.

LD: Had you gone to law school?

FF: No, not yet. I hadn't gone to law school yet. I was kind of trying to find my way, I guess you would say. I really liked health care. I knew that. I probably wouldn't have left Sierra Health, except for the fact that the director of that customer service area let this person come in and sort of decimate the department with bad behavior and bad management, in my view. It just got to the point where I had to leave. That happens a lot. That's nothing unusual, really.

I really liked health care, and I knew once I'd gone back into it after spending some time in the personal injury firm that I'd never want to do that again. I got back into health care as the executive director, and got to understand more about managed care and the health care system, and how managed care and health insurance companies fit into that.

So when we decided to move, I came out here and did some interviewing and ended up finding a job at United Health Care in the law department as a paralegal.

LD: Oh.

FF: I was hired by a gentleman by the name Tim Caron, who I believe is still at United Health Care. I see him every once in a while.

We moved here, and interestingly enough, we lived with her parents for a little while until the point where we were able to build our own home.

LD: This is in Lake Elmo?

FF: This was actually in Woodbury.

LD: Woodbury?

FF: Yes. Her parents, Mike Dahl and Karen Dahl, lived in Woodbury on Interlachen Parkway, just off of Radio Drive and Tamarack Road. We were there. They lived on a small lake, a really small lake. It was a really nice home - a nice place to live when first coming to Minnesota, you know...

LD: Yes.

FF: It was interesting getting to know the area and starting to appreciate different things about Minnesota that people don't know about. At times, it was an interesting transition. I remember when we moved here, it rained for two weeks straight. [laughter] I'm not even exaggerating. It just rained and rained and rained. In Las Vegas, it rains once a year, maybe twice. We get like three inches of rain in one day and that's probably twenty times as much as it rains in a year in Las Vegas. It was just interesting. The weather was so sort of unpredictable and volatile, so people would make fun of me about those sorts of things. "Watch out, here comes a tornado, "and stuff like that.

LD: [laughter]

FF: You just don't even know what they're talking about most of the time. Or when the family welcomes you to Minnesota, they sort of throw you in the snow and put snow in your face and you're brothers, you know. [laughter] They white wash you. I remember sort of running up to the house and getting my fingers on the door way, but her mom sort of taking them off one by one, so that they could drag me back out into the snow.

LD: [laughter]

FF: It was fun. That was good.

I worked at United Health Care during that time. I started in May at United Health Care in 1999, and then in September I got laid off. Fortunately, I was able to find another position within the organization. It was in a different division called Uniprise, but it was a job. You need to have one of those.

LD: Yes.

FF: Actually, it was in Eau Claire, Wisconsin. So I would commute from Woodbury to Eau Claire every day.

LD: Wow.

FF: It's not the worst commute that I've had in the Twin Cities, probably. You get out of town and you shoot straight down over Interstate 94 to Eau Claire. There's no traffic and a straight shot, except in the winter when it was kind of bad sometimes.

I worked down there at the London Square Mall. They had leased one end of it, and that's where United Health Care processed its claims and processed enrollments for Medicare and Medicaid customers. I was the compliance manager there. That's where I continued to get more and more into the government programs area. I had started to do that with Tim Caron at United Health Care. We supported different legal entities within the United Health Care system, so for instance United Health Care, Florida, was one of our customers. We were the internal law department. He did that kind of work already, and when I went over there that's when I became more familiar with government programs and the regulatory frameworks and all the rules that have to be followed under state law and federal law. I really started to understand it well. I think I did a decent job.

I actually managed *the* first general site visit, which meant the CMS, the Centers for Medicare and Medicaid Services—I'll stop using these acronyms—which is the federal agency that administers Medicare and Medicaid. It was the first time they had come there to this site to do an audit. I spent a lot of time preparing all the folks there for the audit and making sure that we were doing everything according to the rules in terms of processes and getting things done in a timely way and making sure we were sending out the right letters. All those sorts of things are important in this area, the government area that I'm working in now today. So I was there for a little while.

Then, I was actually rehired by Tim Caron back into the law department. That all happened very quickly, so it was maybe 2000 or 2001 when I came back to the law department at United Health Care.

That's when I actually got serious about going to law school. You know you have to take the LSAT [Law School Admission Test] and take preparation courses for taking the LSAT. Then, you take it. You sort of practice it at home. I remember sitting at a table and taking the practice tests and all those sorts of things. Actually, my son, Cole, was born in 2000, so that was about the time I was getting ready to go into law school. I think I started in 2000, actually. The interesting thing about law school for me was that I was actually admitted and went to the weekend law program at Hamline University School of Law. It was a new program there. We were the inaugural class, and the first class of weekenders. You would go to school from Saturday morning at eight o'clock in the morning to four, four-thirty in the afternoon, and you'd do it again on Sunday, from eight to four. I worked full time, had a family, and went to law school on the weekends.

LD: Oh, my gosh.

FF: Yes, it was challenging. I can just imagine the sacrifices that my wife was making in order for me to do this. But we did it, and it was one of the best experiences that I could have hoped for in terms of school and getting to know people very well. Most of the weekend law class stays in touch to one degree or another. We spent a lot of time together in class. Basically, you went to every class with the same group of people until later on, when you were able to take different electives or take evening courses. In lieu of going on a Sunday, you could go Saturday and then take a couple of evening courses during the week, which was nice. Then you could spend some time with your family on the weekends and do some things. It was interesting, you know, trying to balance work with home and school. I didn't always get the readings all done, but was able to manage and graduate.

LD: When was that? When did you graduate?

FF: I graduated in 2005 from the law school. Then, once you graduate, it's time to prepare for the bar exam and you go to bar classes. Basically they teach to the test, I would say, or they go back through all of the law and rules that you've already been through once in law school. They sort of condensed it and ran it through. You go through all the courses again, like civil procedure and crim [criminal] law. You go over it all again, like a big review.

I was still working at United at the time. Actually, what had happened was that I was at United Health Care—that was one of the divisions within the United Health Group Company—but then I went to a different division within United Health Group, called Ovations. That's when they moved all the Medicare and Medicaid stuff. I had done a transition, so at that time I wasn't working for Tim Caron anymore. He decided to stay where he was, but I went over and was working for Gaye Adams Massey, at one point. Then, I started working for Kate Brennan at United Health Care, and that's basically where I stayed for the rest of my time at United Health Care.

LD: You were there till what year, approximately?

FF: Let's see. I graduated in 2005, and I was gone in 2005. United Health Group had an interesting policy. As I understood it, they wouldn't hire new lawyers.

LD: Oh.

FF: So I'd been there altogether six and a half years or so, a lot of that time working in the law department at United Health Group. But being a brand new lawyer or a baby lawyer, they weren't going to hire me. They required five years of experience before they would hire a lawyer. It still doesn't make sense to me, but a policy is a policy, I guess. I would argue that there are exceptions to policies.

LD: [chuckles]

FF: I had the support of my boss, Kate Brennan, and her boss, Gaye Adams Massey, at least to be given an opportunity. But I ultimately had to leave because they weren't going to let me practice law there.

What happened was, as I understood things, a gentleman by the name of Jack Breviu, who to this day works at Leonard Street [and Deinard]. At the time when I first went to United Health Care, he was the general counsel of the United Health Care Division, so I got to know him a little bit there. I had kept in touch with him on and off, because he didn't work for United Health in his capacity. I think he's head of the health law section at Leonard Street. He knew that I was graduating from law school, and that I'd done a lot of work in the government program area. He somehow found out that someone here by the name of Judith Walker at Blue Cross Blue Shield of Minnesota was looking for someone who had government program experience. They were looking for a lawyer. You know, things happen that way. As soon as I graduated and passed the bar and had to leave United Health Care, I came to Blue Cross Blue Shield of Minnesota as an in-house attorney supporting the government programs area, which is where I work now.

I did want to go back though, because you had asked me earlier about the Latino community in Minnesota and sort of my experiences with that.

LD: Yes. That is perfect timing, because I was actually going to say that, from the time that you came to Woodbury in 1999 and got your face pushed in the snow...

FF: Yes. [laughter]

LD: Through that time, the Latino community was growing quite a bit. Tell me if you have any first impressions of the Latino community when you first came to Minnesota and, then, your reflections on it.

FF: From where I was in Woodbury, the Latino community wasn't easy to see.

LD: Sure. [chuckles]

FF: Does that make sense?

LD: Yes.

FF: But, nevertheless, one of the things that I did when I was first here is that I sought it out to some degree. When CLUES [Comunidades Latinas Unidas En Servicio] was still on Robert Street [Saint Paul], it was on the corner of Plato Boulevard and Robert Street, or something like that.

LD: Yes, I think so.

FF: I went there and taught citizenship courses.

LD: Oh, okay.

FF: It was for people who were trying to learn and get ready for their citizenship test, the 100-question test, so it was sort of basic civics and government and U.S. history. I volunteered and taught that to folks there. Stacy actually taught English as a second language for a little while there. My daughter remembers going to the daycare and not understanding what everyone was saying, you know. I knew that there was a vibrant Latino community here and got to know places like Boca Chica [Restaurante, Saint Paul], and some of those longstanding pillars of the community in terms of where to go and have an authentic meal from time to time. Then, I got to know people there, Alejandra Reyes and met Jesse Bethke Gomez, who I know very well now. We did that for a while.

I think what really sort of got me more in tune and connected to the Latino community was my time in law school when, actually, I was seeking out a connection again and found that there was the Latino Law Student Association. When I was in law school, I connected with the Hispanic Bar Association. I actually became the student rep to the Board of the Hispanic Bar Association, and I started getting more involved in the Latino community that way. I got to know people like Luz Maria Frias and Nelson Peralta and Lenny [Leonardo] Castro, who at that time was the chief defender in Hennepin County. There was also Peter Reyes [Junior], who was counsel at Cargill, and folks like that. I started to connect with different people in the community that way. That was a really great experience. That's when I started to get to know a little bit more about the Latino community and how it had deep roots here in Minnesota, which I don't think people realize a lot of times.

LD: That's right.

I want to keep going a little bit about your reflections on your work, but, tell me first, why was it important for you to seek it out? Why was it important for you to go to CLUES and volunteer there and then become involved?

FF: I don't get to do it as much as I would like to. You sort of have an obligation to give back to some degree, and that was an easy way to do it. And it was just because I enjoy that sort of thing, teaching about the three branches of government and some general history things, and about laws and other things. It's one of those things that's very American, while at the same time being very Latino. It's the experience of coming to a new country, and working hard, and then sort of pushing forward. I thought it was one step in that process that I could very proudly participate in. My parents didn't become citizens till, probably, the late 1980s, and they'd been in Las Vegas since the 1950s. I sort of related it to that experience. Having been born in the U.S., I didn't have that same experience. The story of people trying to become citizens, I think, is one of those great American stories.

LD: Sure.

FF: To be part of that was very fulfilling. It's just a way of giving back here and there when you can, *and*, you know, you want to see yourself as part of the community, and you want some of that reflected back. I always was sort of active in Latino organizations.

I didn't mention that back in Arizona State I was a [Unclear]. You've heard about that [words spoken in Spanish].

LD: Yes.

FF: Some people consider it to be somewhat militant, but I don't remember it that way. It was just a student organization. We helped out on campaigns. I remember going to houses in south Phoenix helping campaign for Ed Pastor, who, I think, became the first Latino Congressman in Arizona—maybe that's not right, but definitely a Latino congressman in Arizona—and being chased out of yards by dogs while doing what we could to support his campaign. We would just get together, and I got to know some different folks there who were Latino students. They had their challenges.

I've always sort of been part of some organization if I can be. These days, things are really busy, but even today I try to do as much as I can. I should do more; I know that. We've all got our own things that we have to pay attention to, like our families and our jobs and those sorts of things.

LD: Sure.

FF: I do what I can here and there to support organizations like Jovenes de Salud, for example, and Carmen Robles and the work she does in the community. It's incredible work.

LD: Yes.

FF: At one point I became the treasurer of the Hispanic Bar, but I had to resign because I wasn't able to put enough time and commitment to it, and it just wasn't fair to the organization and to me, for that matter. I don't want to do bad work.

In terms of why you would seek those things out, you just want to be part of that community. Try as you may, you're never not going to be part of it. [laughter] That's the alternative, you know. It's like, okay, I can either sort of know who I am and accept it and revel in it or I can turn my back on it and pretend that I'm not part of it. That's just not me.

LD: Right.

Tell me a little bit about the organizations that you've been involved with. You mentioned the Hispanic Bar. You mentioned Jovenes...

FF: Jovenes de Salud. I'd like to be more involved, but here and there I try to support them.

LD: Tell me, for example, about the work of the Hispanic Bar. What do they do here in Minnesota?

FF: I think what they try to do is to support issues that relate to the Latino community. A lot of it has to do with just promoting fellowship and support among Latinos. You get together and share experiences and try to be involved in the issues that are important to the community. I got to know some really important folks as a result of that, like a gentleman by the name of Manuel Guerrero. He's probably on your list, right?

LD: He had two interviews with us.

FF: I can imagine. That's someone who I have a lot of admiration for, and he's done a lot of great things here in Minnesota and kept that community together. His son Daniel works at Sieben, [Schwebel, Goetz & Sieben], I believe, as an attorney.

We just got together and discussed issues. I think a lot of it is about the fellowship and the relationships, you know, and the networking side of things.

LD: Yes.

FF: Then, to some degree, the organization would participate in different things at the Minnesota Bar level and helped to organize mixers and those sorts of things as a sort of support. For me it was great because, again, along the lines of fellowship and support, I would have an opportunity to sit down with Peter Reyes, who was my mentor. They have a mentoring program, and I got paired up with Peter Reyes, who is an intellectual property lawyer at Cargill. They had a lot of good advice for me as I was going through law school. What were the things I needed to pay attention to? Even when I was a student rep, I helped organize the mentorship programs. We'd try to match up Latino law students with lawyers who were already working in the community here in the Twin Cities so they can support one another. I guarantee, because I've had the experience, that the *mentors* get as much out of the relationship as the mentees do. Every opportunity you have to share your experiences with a mentee or give them some advice about this or that or about what they should be looking out for or preparing for - that's a very satisfying thing when you're able to do that.

Then at Jovenes, I don't know that there's anyone in Minnesota who does as good a job as Carmen Robles does with these at-risk youth in the high schools. They are Latino kids who she's sort of taken under her wing and is trying to get them to pay attention to their education and make the right decisions about life. They work around the idea that they're going to be peer educators to help people quit smoking or stay away from tobacco, and I think they're moving into the obesity area as well. Basically, she's just helping those kids get through their high school experiences. I can almost bet that any one of those kids would lay down their life for Carmen. We try and do as much as we can with them.

Probably, we need to be doing more. We invite them here when we can and help the kids...

LD: Here at Blue Cross?

FF: Yes. Once I arrived and was given that position as an in-house lawyer, one of the things that I did here at Blue Cross was to get together with a person by the name of Gisselle Niles, who is *Columbiana*. She was here but is at Cargill now. She and I together formed an employee resource group by the name of Fuerza Azul. That's the Latino employee resource group here at Blue Cross Blue Shield of Minnesota. It's an organization of Latinos working here at Blue Cross, and again, it's organized for support and fellowship and to help people develop professionally and personally. We do things that support Blue Cross's mission in the community and as a business. There are others here, as well. There is the Bronze Achievers. That's the African American group, and then there is the Asian Circle, obviously for the Asian American employees. Then, there's Blue Pride, which is for the GLBT [gay, lesbian, bisexual, transgender] community. There's a new one, actually, CERG, which is the Christian Employee Resource Group. First of all, I co-chair the Diversity Council here at Blue Cross Blue Shield of Minnesota, but I also work with the employee resource groups in terms of helping them come up with ideas for events and helping them to form ideas around initiatives here at the organization. We are helping them work more closely together so we can create a lot of synergy around diversity here at Blue Cross Blue Shield of Minnesota.

All of those things, again, sort of lead me back to my roots. [laughter] Because I just think it's really important to never forget where you came from, and honoring all the hard work of your parents.

LD: I'm interested about the challenges that you see. There are two very different communities.

FF: Yes.

LD: Let me state them and we'll take them one at a time. What do you think are the challenges facing Latino youth, for example, the kids that you see Carmen working with? Then, what do you see as some of the challenges that Latino professionals, perhaps in the corporate world, etcetera, have to deal with? Those are very different areas.

FF: Oh, yes, worlds apart.

LD: But you've seen both, so tell me a little bit about what you think some of those challenges are.

FF: Well, remember what I was saying earlier about not having experienced the same sorts of challenges that I think a lot of the kids face today?

LD: Sure, sure.

FF: It's just really different. I grew up in a different kind of world. I almost feel guilty about it, sometimes. You probably get that.

[laughter]

LD: Kind of. I have my own unique story.

FF: Yes, I know, but your dad [Mario Duarte] was a prominent community person and probably did well.

Sometimes, I have a hard time imagining what those kids go through and face. First of all, their parents come here and they don't have a whole lot of education, most likely. Sometimes they are undocumented, and the difficulties that go along with that I can hardly imagine.

LD: Right, right.

FF: They translate to the kids. So it is a lack of resources, and lack of support at home, sometimes. We've got absent parents, different sorts of challenges that way. I think a lot of it mostly has to do with the economic disadvantages that they face, or challenges that they have to deal with, and not being able to go to college for various reasons.

I think back, sometimes, and my parents - my mother in particular - always sort of emphasized education and *demand*ed that we do well in school. There was no alternative. The kids that don't have that kind of support can flounder and get caught up in things that are way too easy to get caught up in. Any one of us could have gone down the wrong path. It's very easy to get caught up in those things. As a matter of fact, and sadly enough, my own brother took a different path, and has yet to recover. So in my own family I have experienced what bad decisions can result in.

The challenges that these kids face...sometimes having to take care of little brothers and sisters or not having transportation to different places, not having people to look up to a lot of times - people who are good examples for them. I'm sure that a lot of them have parents just like mine who came to this country seeking out a better life for their kids. The kind of environment that I grew up in was with a mom and a dad who were both hard working. My mom stayed at home when we were little, so I had all the support I needed from my mom, and my dad worked hard, *forty-five* years as a bellman. That's carrying people's suitcases and driving the limo. He never complained, not once that I heard of...never, with a back out and all those sorts of things. It was a long haul. And I was able to go to college and have everything that I ever needed. These kids don't have that luxury, sometimes. I think those are the kinds of things that they face.

But, even so, there's a different view of the world when you talk about the majority population and new immigrants to the country. They don't have the same savvy, I think,

as people who've been around here many, many generations, like the Swedes and the Norwegians, and all of those groups. Those people kind of forget that their ancestors came here a long time ago, too, I think. They just have the advantage of time.

LD: Yes.

FF: Just thinking about college and what that leads to, and how to manage money, and how to manage a career and those things that sort out over the course of many generations - those that other majority populations have had an opportunity to learn and pass on. I think, a lot of times, that we're sort of in the early stages of that. So it just takes time to pass that on and learn it. That's where I think there's an opportunity for us to work with the kids as much as we can and set out an example and ask them questions. What are you thinking about in terms of your career? Are you seeking out internships? Things that their parents probably don't understand are available as opportunities. Those are the sorts of challenges - along with things I probably can't even appreciate, like living in an unsafe neighborhood, facing the constant pressures of drugs, and sex for that matter—things that I hope to be able to insulate my kids from—but they just don't have that opportunity. There is violence and things that I didn't really have to deal with when I was a kid and, hopefully, my kids won't have to deal with either. Those are the challenges. Carmen tells me stories about the kids from time to time. It's kind of heartbreaking that such talented, enthusiastic kids are probably not going to have the same opportunities that the rest of us had.

LD: Going to the other end of it, what about the community of Latino professionals? It is growing. There are a lot of different corporations now here in Minnesota: Target, General Mills, there are so many. I know that there's a growing community of Latino professionals. I'm sure you're tapped into that community. What are some of the challenges that you face or that you've seen other folks face?

FF: Again, I've never really wanted to put myself in a category of people who have to struggle harder than anyone else, necessarily. I've just sort of gone about it the way I think anyone would go about it, which is trying to work hard and be smart and create relationships that are valuable and mutually beneficial. But I think there are challenges. It's hard for me to gauge, I think, sometimes. Minnesota is a different place.

LD: [laughter]

FF: It just is.

LD: Sure.

FF: It's a lot different than Las Vegas. I was just talking with my mom, and it is now twenty-five percent Latinos in Las Vegas.

LD: Wow.

FF: That's nearly a two million population. It's not hard to be able to find yourself there, or even have opportunity there. I think it's been a little bit different all along. In places like Texas and California, being Latino is just part of what goes on there. Here, it's not so much.

LD: Right.

FF: That's not to say that there isn't opportunity for Latino professionals or the community. I just don't think that we've probably been as assertive as we've needed to be in terms of sort of getting to the places where we should be, because of the inherent talents that exist within the Latino community. We just have to get out there and help people appreciate them.

LD: Is there any kind of network among Latino professionals?

FF: There are the NSHMBA's, the National Society of Hispanic MBAs, and there's the Minnesota Hispanic Bar Association. There are organizations like the Minnesota Latino Chamber of Commerce. You know that Val Vargas runs that.

LD: Sure.

FF: She may be on your list, as well. [chuckles]

I think it was two or maybe three years ago that I had the privilege of being recognized as one of the... What are they? One of the "Twenty-Five on the Rise?"

LD: Yes. Congratulations on that!

FF: They do things like that. They want to showcase and highlight young Latino leaders in the community. I think those are the things that should continue to happen.

In terms of being someone within an organization that is Latino, I don't want to say, "I'm a Latino executive." I want to say, "I'm a health care executive." I want people to recognize me on a sort of peer level or as a *colleague* versus a sort of a Latino guy who was able to get this far.

LD: Right. Absolutely.

FF: There's that weird dynamic in that you don't want to get pigeonholed to some degree as a Latino. You just want to be recognized for your hard work and smarts, or your experience dealing with sort of the day-to-day issues that present themselves in the business world.

That's why I think I continue to try and sort of educate myself as much as I can. For example, I've been pushing for a while to be able to go to the Carlson School and do that executive MBA. I just recently finished it.

I think that we just need to keep going down that road, the road of educating ourselves and getting to par with the rest of the community in terms of education experience and background in business, for example...going about it that way. I don't want to say that that Twenty-Five on the Rise isn't an honor in any sense, but wouldn't it be nice if it was just "Forty under Forty," for example, from the Minnesota business community at large, where they don't draw a distinction between being Latino or white but recognize you for being an up-and-coming business leader?

LD: Right.

FF: I was getting old but [laughter] I had just gotten into my vice-president position as I was starting to get towards forty.

LD: You finished an MBA at?

FF: That executive MBA is kind of like a mini MBA at the Carlson School. It was a great experience. We have to figure out how to push more Latino youth towards business to get formal training and become business savvy. I think that's where the opportunity to become a bigger part of the community lies, in adding value. If I couple that with my legal background, my law training, then you know it becomes a formidable force—I don't want to say that about myself, sounding arrogant. But, it's just that the more tools you have, the better able you are to deal with things and take on more responsibility within an organization.

I'm very fortunate for lots of different reasons. One of them being my boss, which I should definitely mention: Patsy Riley. She comes from a background that's really ingrained Minnesota going way back -she and her husband, Peter Riley, as well. They're well connected people. She's the one that actually came to me and said, "I want to give you an opportunity to become the vice president of government programs." I was her lawyer, essentially, supporting this area in the Law Department. It was a surprise, to tell you the truth. Whatever she saw in me...I thank her almost every day for the opportunity, or every chance I get, because that's what it was, someone recognizing whatever—I couldn't tell you what it was—and saying, "Okay, I'm going to give this kid an opportunity to do something," and then supporting the person in that opportunity. Hopefully, I've done well. That was back in 2007. I've continued to take on more responsibility within the organization. As I said, I was recently appointed president and CEO of Blue Plus. Now I deal with an outside board. Those are the experiences that you need to have in order to continue to move forward.

Those are the things that we have to figure out and help to create for other Latinos, because there certainly aren't enough of them in the boardrooms and in the senior staff rooms and working as CEOs and CFOs [chief financial officer] and with the C-suite folks. We want to make sure that we get as many people there as we possibly can. It's not a thing where we're trying to take anything over; it is just being able to participate in a meaningful way.

LD: Right.

FF: There are certain challenges. You hear certain things here and there. I heard in sort of a round-about way that the only reason that I was given this opportunity was because I was a *minority*. I think there are always going to be people that say those sorts of things.

I had just a recent sit down with our new CEO, Pat Geraghty. He was giving me some advice and talking to me. He just pointed out—I don't think it's any different for anyone—that there are always going to be three different kinds of people: the ones who are going to say things that tear you down; the ones who are going to be genuinely happy for you; and, then, the other ones that are going to say things but not necessarily mean them.

I don't know that it was necessarily because I was a Latino. There were rumblings like that, like the only reason I was given the opportunity was because I was a minority. Who knows what they would say now, three or four years later, now that I've been in that position? We orchestrated a turnaround in our division and that's seen some success—not that I want to rest or sit back and say, “Oh, I've done something.” I don't feel that I necessarily have.

I think there will continue to be challenges. I don't think people will necessarily get in your face and say, “Spic” or “Wetback”—not that I don't hear those things every once in a while. I don't think there's going to be anyone in the senior staff who's going to call me a spic or a wetback, but who knows what they're thinking? I just have to, like I said, compete on their level. That's the only choice.

LD: Just kind of listening to your story and what you've been able to accomplish makes me think about generally the contributions that Latinos make, and it can be within an organization or on a boarder scale culturally or economically. Talk to me a little bit about your reflections on what Latinos contribute here in Minnesota.

FF: That's an interesting question. I think there are easy things to point to, like the food or Cinco de Mayo, which is not even one of our real celebrations...

LD: Yes. [chuckles]

FF: But I think there are other things that aren't easily discernable, like the sense of family and hard work. There is the work ethic, and faith, and just this sense that there's something better out there that can be attained through hard work. I always go back to this idea of hard work as something that I think is under appreciated in the Latino community from a majority perspective, because there are those stereotypes about lazy Mexicans having siestas underneath a cactus in the dessert with a sombrero and a bottle of tequila in their hand. That's as far away as you can get from the truth—as least from my perspective...

LD: Yes.

FF: Again, I have seen my parents' hard work over the course of *five* decades in this country. I think it's a story that repeats itself over and over and over again.

One time Hamline Law School asked me to come back and talk a little bit about my experience at the law school. During the Juris Fiesta they have a little fundraising deal for scholarships for Latino students. At the beginning, I thought about doing what I hear a lot of people do, which is sort of tell their story. Instead, I said, "You know what? Rather than me tell *you* where I came from, just sort of insert your own story here." I know that everyone out there has their own story of success and how their parents came to this country and worked hard and gave them the opportunity, or they themselves left everything behind and came here and worked hard and got to law school or what have you. So I didn't have to repeat it, necessarily. I didn't have to tell my own story. I just had to ask people to reflect on their own experience here in the country, and then translate it into what is needed to become a law student? Just keep your eye on the ball. Keep working hard.

I think that's something that's under appreciated from the Latino community. Some people will say that Latinos are taking jobs from the majority or citizens. Sometimes, I wonder about that, whether people would even do those jobs or want to do those jobs.

LD: Right.

FF: I don't think a lot of the majority population grows up saying, "I want to carry bags at the Hilton for forty-five years, necessarily, or do whatever, you name it. You put your own experience in there, again.

I think there are a lot of challenges and lots of aspects of Latino culture that are under appreciated, and we have to do our best to share more of that with the majority population by highlighting certain individuals, like your dad or Jesse Bethke Gomez or Luz Maria Frias. I think that's what you're doing here to some degree, just telling people's stories and how kind of American they are.

LD: That's very true.

I'm going to kind of wrap up here in a little bit.

FF: Sure.

LD: What do you think we need to do as a Latino community in Minnesota to move forward? You've kind of mentioned some of them. Maybe wrap up your thoughts about that.

FF: To some degree, I'd have to get more involved in order to really be able to opine on that. One of the things that strikes me is that we need to get our own house in order, in

terms of making sure that the kids graduate from high school, that Latinos have access to health care and education and jobs and the opportunity to take advantage of all the great things that are here in the U.S. If we're able to help people to understand what that means and then they, in turn, take advantage of all of the opportunities and participate in the society, I think we'll be able to take that next leap forward. As it is today, I think maybe we've taken our eye off those core values that have, in previous generations, moved the Latino community forward. Again, I'm somewhat removed. I almost say that with embarrassment, because, at some point, you have to pursue it and be part of it. What I keep thinking about as we're going through this is how I'm going to do more, and how to participate and help others attain their goals and their dreams, if possible. If you can help one person, that's probably more than a lot of people have done.

LD: This leads me perfectly to my kind of last question, or, perhaps, set of questions. What are you proud of and where do you want to go?

FF: Wow. Hmmm.

LD: [laughter] Simple questions.

FF: I'm not necessarily proud of what I've been able to do. I think a lot of people have done it. For example, today is Martin Luther King Day. I've done nothing of the sort in comparison to a Martin Luther King or César Chávez or other folks in the Latino community or in Mexico who have done things - big things. All I've done is to take advantage of some of the opportunities given to me by my parents, and by other people that I've run into, and I've added a little hard work from time to time. Have I done a whole lot? I would say, "Probably not."

What I'm *most* proud of, I guess, is my family. I've got a beautiful daughter, and a bright, energetic, healthy son, and I have a beautiful wife, and a home, and I'm still connected to my family back home, and have a good relationships with my mom and dad and sister. I wish I had a better relationship with my brother, but I don't. I mentioned the reasons earlier.

If there's anything to be proud of, it's passing on the core values that were given to me by my parents. All of those other things kind of take care of themselves if you keep in mind that you should be good to other people, and treat other people well, and be a good citizen, and get an education - all of those sorts of things that were ingrained. If I can pass those things on, and if I can put a couple of kids through into society that are going to be productive and happy adults and keep passing on our values, then that would be something.

LD: What do you look forward to?

FF: Well, I want to continue to be successful. If anyone can say that I'm successful, that's fine. I can see different places from where I am today, so I'll continue to work toward those. That's just from a career perspective. There are more important things in

life, so there's a lot of work that I have to do to build deeper, more meaningful relationships, to give back to the community, to help others, those sort of lofty things one might think of at times but that are sort of easy to get to if you try a little bit. Again, reflecting on some of the things I've been saying about my parents and the people along the way who have helped me, I think it motivates me to seek out more opportunities to help other people who come from a similar place that I came from, and to help educate them.

One of the interesting things about where I am today, and where we live in Lake Elmo, Minnesota, is that I don't think there's another Latino family in all of Lake Elmo from what I can tell. The other funny thing is that my son, Cole, plays hockey. There are not a whole lot of Fernandezes or Gomezes...there are a few here and there. It's a different sort of culture that's very Minnesota. So we're part of that and, hopefully, we can bring a little flavor to it, a little salsa or something so that people will get a sense of who we are. We'll just keep going forward and do our best and, like I said, hopefully take advantage of whatever opportunities present themselves, and then help others to do the same.

LD: Is there anything else that you'd like to add at all?

FF: It's kind of a humbling experience. Like I said, I don't really consider myself to be anything special. Everyone has their challenges and has dealt with things along the way. I know that people have had a much harder time of things than I have. I've just been lucky, I guess. To be part of this is an unbelievable honor to me.

LD: On behalf of the Historical Society, really, we appreciate you taking the time and sharing your story - not just with the Historical Society but, like I said, with the people of Minnesota. Thank you so much for sharing what's truly a very amazing story.

FF: Thanks.

LD: Thank you.