

Interviewee: Victoria Waterman
Interviewers: Andrea Burnette and Heather Ewell
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Transcribers: Andrea Burnette and Heather Ewell



Overseen by Profs. Leslie Choquette and Christine Keating, Assumption College

Abstract: Victoria Waterman was born in Providence, Rhode Island in 1963 and is now the CEO of Girls Inc. of Worcester, Massachusetts. Victoria has devoted her time to her job, advocacy efforts, and her loving husband. Networks of women and girls have continuously played an important role in her life and experiences, and she continues to value and foster these relationships today. Victoria was honored as a 2014 *Worcester Business Journal's* Outstanding Women in Business. In this interview, Victoria briefly discusses her opinion on the community of Worcester, and focuses on her career as CEO of Girls Inc. of Worcester, and what this work as meant to her. Victoria also traces her career path, including her earlier positions in a bank, in a mortgage company, in *Leading Women*, and even her different beginning positions in Girls Inc. of Worcester, Massachusetts. She reflects upon the positive effects the career progression to where she is today has had on her. Victoria also shares valuable advice to future generations of girls, and also highlights the progress of women today. Victoria states, "Women have made a tremendous amount of progress. Some things haven't changed, like the way we love our families and the sisterhood that happens among all of us. When you educate a woman, you educate a family." Victoria is highly connected to her career, and emphasizes that passion in this interview.

HE: Okay, so we are completing a citywide oral history of the lives of Worcester women, aiming to collect aiming to collect stories about a broad range of experiences. Based on the goals of the 1850 National Women's Rights Convention in Worcester, we are focusing on the areas of women's education, health, work, politics, community involvement. We want to focus today on your experiences with all of these topics. Thank you for your help with this important project. Is it okay if we record the interview?

VW: Absolutely.

HE: So what is your full maiden name?

VW: Oh, Victoria Rose Atamian

HE: So you're married?

VW: Yes.

HE: Okay. And what is your significant other's name?

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VW: Jim.

HE: Jim. And do you have any previous marriages?

VW: I do. This is a second marriage. I highly recommend the upgrade [laughs].

HE: Where- where were you born?

VW: In Providence, Rhode Island.

HE: Okay.

VW: In 19- do you need the date?

HE: Sure.

VW: 1963.

HE: Okay. And when did you come to Worcester?

VW: Well I came to Worcester for work, and I started working in this area about 6 years ago when I bought a local affiliate of a global women's organization called Leading Women. And so Leading Women provides leadership training to women in midsize to fortune 500 companies and the way it was setup at that time was by buying an individual affiliation by geography and I bought the Central Massachusetts affiliate and then I bought the rest of Massachusetts so I ran Leading Women in Massachusetts and I had clients ranging from midsize accounting firms to fortune 500 companies.

HE: What can you tell me about your parents?

VW: My parents. Okay. My mom, my mom was a first generation born in the United States. So her parents were survivors of the 1950 Armenian Massacre. And my mom raised us alone. She was a single mom, which was very unusual back then. She was divorced and that just didn't happen. So I was raised in an unusual way at that time. And she was a working mom, and she retired, in mid—she was about 56 years old and has been enjoying life since then.

HE: Do you have any children?

VW: I do! I have a 22-year-old son, who is serving in the Air Force right now; he is stationed in Florida. And I have an 18-year-old daughter who is a sophomore at University of Rhode Island.

HE: So, do you have any grandchildren?

VW: Well my husband and I between the two of us have four children. And he has a 30-something son who is married with two children. And they are, they are—I always forget their ages, eight and six. And he has a 30-year-old daughter who lives in New York.

HE: So do you come from a large family or a small family?

VW: Very small, I have a twin brother. He is a minute older than me [laughs], and it's just the two of us.

HE: And do you have a close relationship with him and your mom?

VW: I do.

HE: What culture or ethnicities do you identify yourself with?

VW: I'm Caucasian, and I am a 100% Armenian.

HE: Where have you lived throughout your life?

VW: I've always lived in Rhode Island, I still live in Rhode Island, I just work in Worcester. I live right over the border. I am the first exit into Rhode Island off of Rt.146. My commute here is the best commute I've ever had; it's literally 25 minutes, all highway.

HE: That's great.

VW: So it's great. Even when I went to Bryant College—it was college at the time—and so that was in Rhode Island too.

HE: So you said you still live in Rhode Island now, is that the same town you grew up in or did you move within Rhode Island?

VW: No, no I grew up in Warrick, Rhode Island and then I moved to North Smithfield in 1986 and I've stayed ever since.

HE: What challenges do you think the city of Worcester still faces?

VW: Well, the city of Worcester, not unlike other cities, is having a lot of increase in violence and gangs and I think what makes Worcester more unique is that it is the hub of immigrants who are coming into Massachusetts. Worcester is a lot more affordable than Boston and so we have a lot of an influx of families who don't have command of the English language and are struggling.

HE: If you could change something about the city what would it be?

VW: The transportation is awful; you might already experience that, right? The public transportation is awful and it really has a lot of barriers with a lot of agencies and just quality of life, and I would improve transportation.

HE: Okay, what have you seen change in Worcester over time?

VW: I haven't really been here long enough, to answer that, so I'll pass on that question.

HE: What distinct characteristics make Worcester the place that it is?

VW: I think Worcester is a very welcoming community. I was really an outsider in many ways, living in Rhode Island. They still make fun of the way that I talk [laughs], even our girls. It's funny because they speak English as a second language many of them, and they laugh at my Rhode Island accent, which is pretty funny. With that and then not having a long history of working in the nonprofit sector, I will tell you that I have been received with an unbelievably warm welcome from everybody, the community, and everybody.

HE: What historical events have occurred in Worcester that you have been here to see?

VW: That I've been here to see, historical events—well I didn't get to see President Obama [laughs], but that was pretty historic and that was probably the biggest thing since I've been here. I have to think more about other things.

HE: Okay, what do you think women's experiences in Worcester have been generally?

VW: Oh, well, probably not different than most places. The wage gap exists everywhere, I wouldn't—I don't know that I would say Worcester is unusually worse than other areas. I would say it was pretty much the same. We actually have a lot of things to be proud of. We have our first president of WPI [Worcester Polytechnic Institute] as a woman after 150 years. That's very significant and we have a lot of strong women leaders in place and it's a lot to be proud of.

HE: Where have you attended schools? You said Bryant?

VW: I went to Bryant. I went to Bryant for my bachelor's degree.

HE: Did you attend graduate college?

VW: I did not.

HE: No, okay. And what program were you in when you went to Bryant?

VW: Marketing.

HE: Did you face any challenges within your education?

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VW: I went to school in a very different time than you girls are going into schools [laughs]. I graduated in 1985 and I had my pick of jobs. I could really go anywhere I wanted; there was a very different economy. I did pick a good major that I ended up staying in that field for most of my career. And so I was fortunate I guess in that regard. But, challenges, no. College was affordable, and I went to a college I couldn't afford to send my kids to. If I had to pay full boat for Bryant today I couldn't afford to send my kids. But I was able to go, and it's not because I was from a wealthy family by any stretch of the imagination, but between grants and financial aid I graduated with very, very, very little debt.

HE: Upon finishing your formal education, what did you see as your options? So you were saying that you had a lot of different options.

VW: I had a lot of job options, but I had been working for a bank as a teller for a couple of years, since my sophomore year, and when I graduated, they were a small savings and loan in Rhode Island; they didn't want me to go. I didn't want to leave; they didn't even have a fulltime marketing person so they created the position for me and I stayed and the business really did explode quite a bit, I don't know if you're going to ask me a little more about that, but want me to tell you a little more now?

HE: Yea you can keep going.

VW: Okay, so this was in 1985, before the tax laws changed in '86 making interest on home equity loans tax deductible and so my world changed overnight when that happened and our business [phone rings] quadrupled overnight because we were really in the—at that time it was called the second mortgage business, the home equity loan, and we were licensed in several states and so our business grew from—there were 12 employees when I started to 400 and we were on the west coast, we were nationwide you know at that time, so it was quite a ride. And I was there for a total of 12 years.

HE: Okay. What support networks and mentoring have been important to you?

VW: Well, if I knew today—if I knew now what I or if I could go back and give you advice, I would say networking is one of the most important things that you can do. What was the question [laughs]? I can't remember what you asked me about but it was important.

HE: Like what support and mentoring that were important to you like through your education, through your life?

VW: Oh wow, well in my last job in the financial industry I worked—I was the director of marketing for a nationwide mortgage company and I was the casualty of the industry that kind of went sour and my company didn't make it and at the time I wrote articles just being a marketing person, today it would be considered a blog, but then it was really in an actual paper, a newspaper. And I wrote an article *Stay or Go: What to do with your Home when you Divorce?*

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and my phone never stopped ringing. I was kind of scratching my head and I said to my boss, “I think we’re on to something here.” I got a call from the newspaper asking if I would write a monthly column. And so this happened very organically. We started a program. And so I networked with real estate agents, divorce attorneys/ mediators, and we created a whole network and we trademarked it. It was called Divorce Mortgage Resources and we had a whole informal network of women helping women. And so it was—if there was ever a doubt, I saw the magic at that point of networking and how good it can be. And so since then, I live networking, I love networking, and it’s critical.

HE: Great.

AB: You talked about your bank teller job in Rhode Island, was that your first job ever?

VW: Oh no, oh no, no, no. My first job was babysitting, right. So when we were young we all babysat. I know girls don’t really do that as much now. But no, I babysat and I was always an overachiever and wanted to earn money, it was always very important to me. I couldn’t wait to be 16 to get a job. And so my first job, I guess was at a clothing store, which was awesome [laughs]. I didn’t bring home much money; I think my pay was \$2.06 [laughs]. It was enough to buy clothes and whatever I needed.

AB: What other jobs have you had?

VW: I worked for that bank for 12 years then I moved on to work for two other mortgage companies and then I had an in-between period and I worked for Leading Women, like I said, for five years and I—do you want to talk about my connection to Girls Inc.?

AB: Yea!

VW: Okay, so when I was with Leading Women I was the board president for Girls Inc. for three years. And I—it was, again one of those organic things that just happened. So here I am, I’ve got tons of clients—women clients—who want to give back and volunteer and so I just happened to be board president of the girls’ service organization, so that worked out really well. I really became a strong pipeline of volunteers for Girls Inc. and continued to be which is really cool. So, I brought a lot of volunteers here, and if you were here in the afternoon when the girls were here it would be a different experience. But it’s like quicksand, you walk in, and it just sucks you in. And that’s it, you’re done. So it’s just such a fabulous place to be, and I don’t remember what the question was [laughs] there you go!

AB: What has this work meant to you?

VW: Everything, everything, everything. I started—so I’ve always had this common thread in my career of supporting women, that’s always been really important to me. And so I’ve done it some way or another and also professional development. So the Leading Women role was really, a really, really good fit and here I feel like I’m preparing the next generation of leading

women. And, I leave everyday exhausted and exhilarated, and I wish that—I wish that for the both of you because that is the way to live, and that is the ideal career opportunity.

AB: What are your responsibilities in terms of like housework or childcare? I know your kids are older.

VW: Right, well, I'm at a really good point in my life, and I will, I will be candid, I doubt if I would be able to do this job as effectively if I had stronger responsibilities at home. But right now, I'm at a really good point. My kids are grown, so we're empty nesters really, and right now my parents are still healthy enough to live on their own, and that's increasing the workload I need to do for them, but they're okay, it's okay right now. So, I would say it's very manageable. I can't say it's always been that way [laughs]. Had some rough years, but right now, it's pretty cool. But you don't start this way [laughs], okay so this is not what it's like your whole career. It's nice to be here for however long, much time it lasts; it's good to be here. And then the rest of it, the housework, whatever. Cooking, cooking is a challenge because you've got to be—to be in this job you've got to be at the top of your game. You can't be, you've got to be healthy, you've got to take care of yourself. And so, the way that our schedules run around here is that I typically work later because the girls—it's an afterschool program, so we're not out of here at five o'clock. So I will typically cook before I come to work, and so that way when I get home—I don't get home before quarter of seven or so—then dinner's done. So I'm very efficient, organized, and I always have been that way, so I plan my meals for the week, it's done. That does include going out at least once or twice a week [laughs]. But, it's okay.

AB: How have you balanced different priorities or responsibilities and roles in your life, like including your interests outside of work?

VW: Well, there's no such thing as work/life balance, it's a mess [laughs], it really is. You kind of have to integrate it. Like I said, right now I'll tell you I have a pretty good balance, but you know, in a way, in other ways, I do give up a lot because of the time that I spend here and in my job. There are other things that I can't be doing, but when kids are little it's—I don't know, why don't you tell me [laughs]. I don't have that one down yet, I don't know, I guess you do the best you can and you just have to realize that nobody's perfect, and you do the best you can. And sometimes you just have to make priorities, and it's not always easy.

AB: What do you think are the pros and cons of the path you have chosen?

VW: The pros and cons, well, let's see. I would say the pros are—I will say that having said all of that I was always able to make my children a priority. And that has always been very important to me. So I've been able to choose jobs and employers who supported that. So for that first job that I had for 12 years, that job was not for—that job was for 20-year-olds who could work for 60 hours a week, which is what I did, 60, 70 hours a week, didn't think anything of it. So when I was 29 and had my son, I really needed my hours to be cut to 40, and that was a problem for that organization, so I knew I needed to leave. So they hadn't changed, I did. So I needed to find a different role, so I did, and I knew what my priorities were in selecting the next.

So I interviewed employers as much as they interviewed me. So that was important to me. And so, the con of that is probably financial, where although I negotiated, I think I negotiated a fair rate, if I really had put my career first, I would have worked in Boston for a significantly greater salary. So that's what I would say.

AB: Overall, how do you feel about the choices you've made in your life, and do you have any regrets?

VW: I have no regrets. I talk about this a lot. I have no regrets. I've learned from everything I've done, and it's made me a stronger, better person. I've had a lot of bumps along the road, and they all made me who I am today. So I have no regrets, thankfully. I mean, I can't imagine living life with regrets, and so thankfully I'm at peace with everything.

AB: Okay, now we're going to switch over to your politics and community involvement.

VW: Okay.

AB: Do you consider yourself active, politically?

VW: I don't. I actually am very interested in politics, and I do follow it, but I'm in a position of, it's a little awkward. I really don't publicly state a party affiliation, and it wouldn't serve me well to do that, or Girls Inc. in general.

AB: Mhmm.

VW: We receive support from both parties and so it's kind of interesting, but I am very interested, and I do follow politics. But, I will also tell you that legislation is the way to change.

AB: Have you been in volunteering community work, and what groups did you work for?

VW: Well, I was the board president here.

AB: Yup.

VW: So, this was huge, and it was a good 15, 20 percent of my time a week I would say I spent involved here. That's a lot of time. And so, but when we were talking about the priorities that were important to me at that time, and I was able to make that commitment, and do that, and that's how I ended up where I am today, though that was totally, totally unplanned [laughs]. That was very unplanned, and it's made me a better person. I highly recommend it. I always have a volunteer part of my life, so now I'm involved in community organizations like the Investing in Girls Alliance. I'm a tri-chair for that. I am on the steering committee for Youth Connect, which is a youth serving organization, and several others. For me it's more the community right now, getting involved and so, activities.

AB: Overall, what would you say these organizations' goals were?

VW: They are totally in line with my, with my goals.

AB: What role, if any, has religion played in your life?

VW: I would say major. I would say that when I was growing up, I—my brother and I grew up very strong church participants, much more than our parents, or anybody in that family ever was, but we got involved in the social part of it, and that's how it starts, and then the rest comes afterwards. And, and it's absolutely shaped my character.

AB: How have various health issues impacted your life, or those in your family?

VW: [Knocks on table] I got to knock on wood on that. I—it's been good.

AB: What are your experiences in accessing quality, affordable healthcare?

VW: You know what? I work and I've worked for companies that provide it, so for me it's been easy, but I know it's not that way for all.

AB: Whose health are you responsible beside your own? I know you talked about your parents are still independent.

VW: Yeah so, to some extent, theirs. But they're declining, and it's going to increase, but so far they're not, they're not too bad.

AB: How do you get through tough times, and what keeps you going?

VW: Oh, you have to have a sense of humor, [laughs] you have to laugh. Thankfully, my staff thinks I'm funny, so [laughs] so that works, and they—we—the more serious, the more I laugh, the more fun I try to have. That's really the best way for me. And then I know that some triggering things, that I know—some things that I love to do. My husband's my best friend, so I can't, I can't tell you enough about how important it is to have the right partner in life. That's the most important than anything else you've asked me. Because if you don't have that, you just—it just makes a huge difference in your life and where you're going. So that's, so that's great, you know I look forward to going home at night and sharing time with him, and so that's, that's great. My daughter, I love spending time with her, we're total shopaholics [laughs] and sometimes we'll meet in the middle at Providence Place and shop on a weekend [laughs]. I know what I need to do when I get a little bit stressed.

AB: So I know you talked about networking and how key that is, but based on your life experience what advice would you give to women today, and future generations?

VW: Oh, I would say learn how to ask with no apologies. Get good, get good at that. Because

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women really stink at that. First of all, we don't like to ask for help, and second of all, we don't know how to ask for help. So yeah, get good at asking for help, and do it with no apologies.

AB: Do you feel you have a legacy?

VW: I do! Do I have a legacy? That's fun to think about. Let's see, well I guess I do. I'm a role model, and I take that role very seriously. Very—you know it's a 24/7 job. So, that's important. And I just feel like since I've been involved with Girls Inc. we've brought it to the next level, and we're continuing to bring it to the next level. And I've brought—I've connected a lot of women and girls, and it's been great for everybody.

AB: Do you mind if we ask like additional questions that will just fill a little more time?

VW: Yeah.

AB: Okay. Where was the place to hang out when you were in college?

VW: Oh! The Comfort—is what it was called [laughs]. So the legal drinking age when I was in college was 20 and so that meant that more than half of the campus was legal. So it really changed, so there was a bar on campus, and that was one of the places. So that's that was a hangout. But for me, I loved working. I was one of those—I've always been a workaholic kind of person. So I worked at the bank as a teller, and so I worked three to four days a week, so I kind of hung out there a lot as well.

AB: What was considered fashionable when you were a young woman?

VW: Fashionable. Oh [laughs] oh, well let's see. I grew up in the 70s, so I was a disco chick, alright. I do, I admit it. And so we—it was just—it's probably very similar right, to today; it's just a different kind of music, and a different kind of fashion. But I always loved fashion, and I always dressed. So I was at that time, I was guido not a hick. That's what we were back then, guidos or hicks. I was a guido [laughs].

AB: We know you were really involved with your work, but when you were in college did you have any extracurricular events or activities?

VW: I actually taught Sunday school. It was important to me, it helped keep me grounded. From home I used to drive on Sunday mornings to Providence to teach Sunday school. Can you believe it? I can't, I can't believe I did it, but I did it faithfully. I taught, I taught first grade, and I loved every minute of it. It helped keep me grounded. And other than that, I was only involved in the, in the student activities program a little bit, but not that much. If I knew then what I know now, I would have been involved more.

AB: What was the most difficult transition from childhood to adulthood?

VW: Let's see. I would say, there was, brief, brief times that I wasn't working. That's, that's hard. That's really hard because it's something you don't have any control over. And that's what makes it difficult.

AB: What memories do you have of your childhood?

VW: My childhood. Well, I have a twin brother, so usually when I talk about my childhood; I talk about 'we,' because I don't ever remember a time when he wasn't there. So, no matter what I always had a buddy. I always had a friend, I was never bored. I always had a buddy. And you know, we loved the beach. I remember we used to go to the beach a lot with my family, and vacations I guess, family vacations.

AB: Do you have any hobbies?

VW: No, I'm really lame like that [laughs]. Oh wait! Wait, wait, wait, wait, go back, I am an avid reader. So if you consider that a hobby, I read and I have read every day for my adult life. I read. I have a voracious appetite for books.

AB: How would you define success in your life, and has this definition changed over time?

VW: Oh, it has changed probably a million times [laughs] and it will change more. I think that for me, being successful is just being a good citizen, and contributing to the world, and the community. I suppose that hasn't changed [laughs]. Well, maybe it has, but I think that's a big part of it. And I think that you're successful in your job when you're doing something that you like, and even if it's not something you like, but you're doing it the best that you can. Because you aren't going to be there forever. There's always the next job, but just being successful is getting up, and showing up, and doing more than that, just doing your best.

AB: What are some of the favorite classes that you took in college, if you remember?

VW: Well, I do. I remember, I remember I loved sociology, and I loved philosophy. And I think because it was so different than most of the business courses that I took, but sociology I loved because it was really the study of people, and I love people. And it was just great to learn about new cultures. And philosophy just blew my mind, just thinking about things in a very different way. It was one of the hardest classes that I took too. But I loved those two, and of course marketing. Which you know, I loved.

AB: Have you ever traveled outside of the U.S.?

VW: I, I have. Very fortunate that I've had the opportunity to do that. So when we were 16, my grandfather had felt very strongly that everybody should go and visit where they came from. And so he brought the family to Armenia, which at the time it was still communist. It was a part of a communist country. And so we went on a three-week excursion. We were there for a week, and through that we traveled to different countries. You know, we went to Greece, Russia,

Leningrad, Moscow. Several places, and that was a, probably a life changing or—I don't know about life changing, but certainly very impactful experience. And I've been to Greece since then, and I just—travel is a great, great thing.

AB: So now that we are working to tell a fuller story of history of women than what was recorded in the past, what do you think we should be sure to include?

VW: Well, about me? Or about, just in general?

AB: Anything.

VW: Well okay. Well I would say that women have made a tremendous amount of progress. Some things haven't changed, the way we love our families, and the sisterhood that happens among all of us is--that hasn't changed over the years and generations. All of that still remains. When you educate a woman, you educate a family. So that's, that's, that's important. I think the history of Worcester has a lot of significant women. I don't know if that is part of what you're studying but, do you read? Do, do you ever read? Do you read Susan? Ever hear of the *Invention of Wings*? No? Okay. You have to read that. Anyways, Susan wrote a kids' book and she is one of my favorite authors. I had no idea that after I'd read the book that this was based on a true story of women who were from Worcester. So, I had no idea until I'd read that, and that was pretty fascinating. So what was the question [laughs]? Sorry, I just kind of went off and--

AB: Any other things you think we should include, about yourself or in general.

VW: Oh, okay, okay, let's see. I guess I would say that if I were to describe my career in one word, it would be serendipity. Because the path that my career took, although I didn't realize it at the time, all led to where I am today. And I'm grateful to people who have pointed this out to me, because I would have missed a lot of opportunities. So, for example, when this opportunity opened up, I never saw myself in this role, even though I was the board president. Started the search, encouraged people to apply, kind of funny, and then I got a call from a critical person who asked me, "Why aren't you going for this job?" And I just don't think it's for me, and so she said, "You know, if you threw your hat in the ring, the search would be done for me." That was a pretty compelling statement. So I called my predecessor and said, I need to tell you what your job is, and you can tell me how far off I am. And we had a great relationship. I was heartbroken when she left. She relocated for her husband's job. So we met, and that changed my mind, and I, I never looked back. But it was so apparent to everybody, but me. And I was the obvious choice by so many people, and I didn't see it in myself. So I was grateful for someone kind of giving me the nudge for that, and so it's good advice. Think about what people are telling you. They might see things in you that you don't see in yourself.

HE: Do you have anything else you'd like to add that you think is important?

VW: I think it's great that you're doing the project! I think it's really cool! I think that anytime

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you can capture, women in—God I sound old when you think about I'm in a history project. But you know years from now this will be historic [laughs], and I think it's very admirable that you're doing the project, so congratulations for that.

AB: Thank you for your time, I think we're good with questions.

VW: I hope that was what you needed.

AB: Yeah.