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Chicago-Born and Bred: Making History Interviews with Frank M. Clark, Jr. and Richard L. Duchossois

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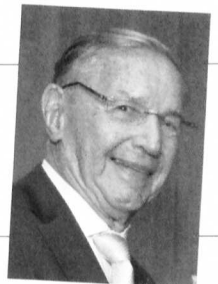
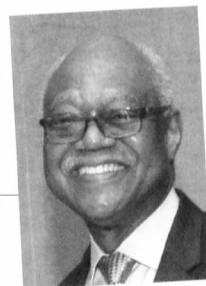
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*On the cover:
Ethel Lackie and
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in 1929.*

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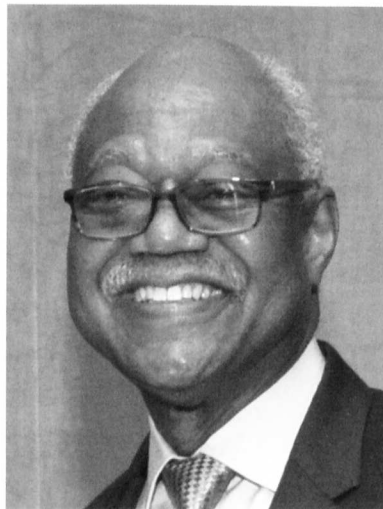
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Chicago-Born and Bred: Making History Interviews with Frank M. Clark Jr. and Richard L. Duchossois

TIMOTHY J. GILFOYLE

Franks M. Clark Jr. and Richard L. Duchossois are homegrown Chicago success stories. Clark, a living Horatio Alger tale, started working in the mail room at the Commonwealth Edison Company (ComEd) headquarters at 72 West Adams Street in 1966.¹ Thirty-five years later he was named president. By then ComEd was a \$6 billion enterprise responsible for nearly half of the revenues of the Exelon Corporation, its holding company. Clark eventually went on to serve as the Chairman of the Board and Chief Executive Officer from 2005 to 2012. In 2002, *Fortune* magazine identified Clark as one of the fifty Most Powerful Black Executives in America.² Duchossois is the founder and chairman emeritus of The Duchossois Group, Inc., a private, family-owned enterprise dating back to 1916 and now in its fourth generation of leaders. A World War II veteran, Duchossois received a Purple Heart and two Bronze Stars for his military service and has guided the company for more than seventy years. As the leading owner and investor of the Arlington International Raceway and Churchill Downs, home of the Kentucky Derby, Duchossois's leadership in thoroughbred racing has garnered him worldwide acclaim, including the American Jockey Club's Gold Medal, the Special Sovereign Award from the Jockey Club of Canada, and the Lord Derby Award from the Horserace Writers and Reporters Association of Great Britain.³

Frank M. Clark Jr. was born on September 3, 1945, in Chicago to Frank and Silvella Clark, one of eight children. As a small child, his family resided in a series of South Side apartments, first in the Bronzeville neighborhood, then Englewood and Woodlawn at 6600



Both Frank M. Clark Jr. (left) and Richard L. Duchossois have received The Marshall Field Making History Award for Distinction in Corporate Leadership and Innovation: Clark in 2016 and Duchossois in 2017. Dan Rest Photography



Frank Clark and three of his seven siblings, c. 1950.

South Kenwood. “Eventually, when I was probably a sophomore in high school,” remembers Clark, “we moved to West Chatham, and that was the first home: 8100 South Princeton.”⁴

Clark's transitory childhood reflects how Chicago's neighborhoods were transforming in the 1950s. “I went to a couple different grade schools,” remembers Clark, including James Wadsworth Elementary School at 6650 South Ellis. “I was there for three years, and we transferred to a Catholic school named St. Clara at Sixty-Fourth Street and Woodlawn Avenue.”⁵ It was at St. Clara that Clark met his future wife Vera in the sixth grade. “I grew up in a sheltered environment where I was essentially only around other African Americans for most of my childhood.”⁶

Clark eventually matriculated at Emil G. Hirsch Metropolitan High School at 7740 South Ingleside Avenue where he witnessed white flight and racial succession first hand. “When I went there in 1959, my incoming freshman class was predominantly black; the senior class at Hirsch was 90 percent white,” Clark recounts. “By the time I graduated from Hirsch in 1963, there were almost no whites left.”⁷

Richard “Dick” Duchossois was born on October 7, 1921, the second of four children to Alphonse “Al” and Erna Hessler Duchossois.⁸ Al Duchossois worked for Kline's, a women's clothing store, and raised his family in the Beverly neighborhood, first at 9726 South Hoyne Avenue and later, when young Dick was in high school, at 10158 South Leavitt Street. The family was active in nearby Trinity United Methodist Church. “I remember we had a very happy childhood, a very close family,” Duchossois remembers. “You knew every neighbor and you knew everyone that was in every house. There weren't that many houses, but you knew them all. We walked to school every day.”⁹



Richard Duchossois (left) is the second oldest of four children, c. 1930.

Although Duchossois's and Clark's childhood homes were less than five miles apart, they grew up in different, racially segregated worlds. Duchossois attended Elizabeth H. Sutherland Elementary School, followed by Morgan Park Military Academy (now Morgan Park Academy) from which he graduated in 1940. He speaks with appreciation of the education he received at Morgan Park Military Academy. "I didn't realize it at the time, but as I go back through life, and particularly in the service, Morgan Park Academy taught you discipline, it taught responsibility, it gave you an opportunity at leadership. Competition, responsibility, and teamwork were our major things we learned." Upon graduation, Duchossois matriculated at Washington and Lee University in Lexington, Virginia.¹⁰



Founded in 1873, Morgan Park Military Academy was a well-regarded institution that was affiliated with the University of Chicago from 1892 to 1906. American bandmaster and composer John Philip Sousa visited the school in 1928. Duchossois is pictured here as a senior in 1940.



Duchossois and Clark admit they were mediocre students, at best. At Hirsch High School, Clark states, "my grades were atrocious." But one teacher—Miss Caldwell—had an impact. "I remember Miss Caldwell sitting down, taking me aside, and assuring me I had potential," Clark explains. "She based it all on my interest in English, particularly poetry. She said if I had the ability to understand poetry, I had the ability to do a lot of other things." In retrospect, Clark concedes that "that was probably the only time, outside of my mother, of someone telling me that I had potential, that I had some talent."¹¹

Duchossois similarly concedes that in both high school and college, "I wasn't a very good student." That changed briefly after World War II when he attended night school at the University of Chicago for one semester and earned straight As. "I knew that I had matured from the war a little bit more than some of the classmates," Duchossois states retrospectively. "But I didn't go any farther."¹²

Duchossois's real education took place during his service in World War II. Upon being drafted into the army, he was trained and charged with leading a company of tank destroyers, a new technology introduced during the war. In 1944, Duchossois was shot by small arms fire and temporarily paralyzed after his unit crossed the Moselle River in northeast France. He recovered, received two Bronze Stars and a Purple Heart, and was promoted to the rank of major at age twenty-three.¹³

In the months following the German surrender on May 8, 1945, Duchossois served as the military governor of the Eichstätt district in Bavaria while he awaited the arrival of the army's occupation units to assume that mission.¹⁴ Duchossois's experience on the frontlines of combat had a profound impact on him. "I learned that some of the people that are very quiet, and you think they aren't very much of one thing or another, they become the heroes. The loudmouths who are talking all the time—you want to get rid of them as soon as you can," he concludes. "Business is pretty much the same way."¹⁵

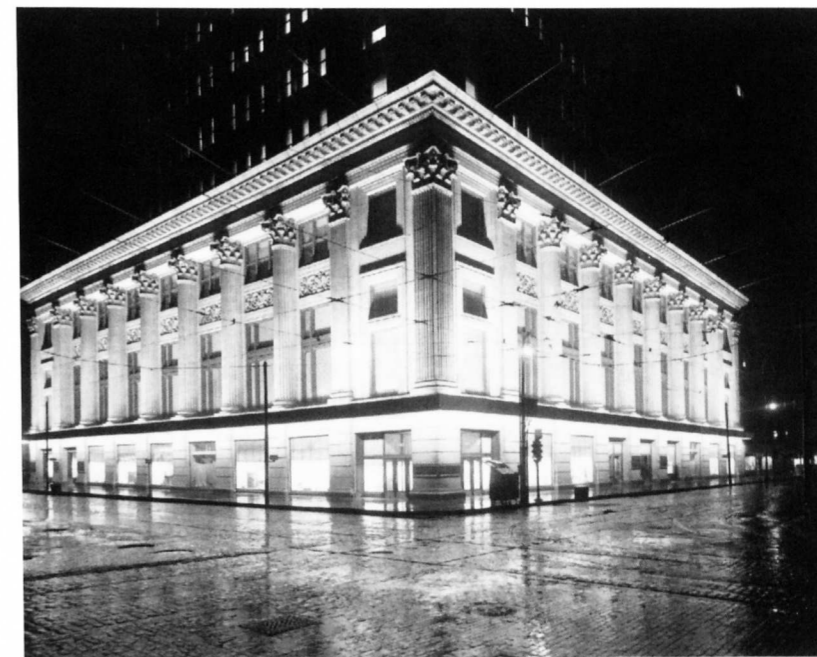
Frank Clark shared similar battle-tested experiences. In 1967, Clark remembers, "I was drafted into the army and finished basic training and other advanced training to be a communications specialist and was shipped off to Vietnam." Clark was stationed in the central highlands of Vietnam, near An Khê. "I was assigned to a small artillery unit, and they didn't need a communications specialist. They needed somebody with a radio, which was not as exotic as I'd been trained to do." The military discipline Clark experienced in Vietnam "must have done something for me," Clark admits. "I came out, went back to Loop College (now Harold Washington College) for almost a year, and I got five As."¹⁶

Before serving in Vietnam, Clark briefly worked at St. Thomas More, a small Catholic bookstore at 210 West Madison Street. "I started out unloading trucks and I showed enough skills to where I became a clerk," remembers Clark. "They were a central repository for Catholic literature. They probably employed thirty or forty people."¹⁷

In 1966, Clark learned of a job opportunity at Commonwealth Edison, the largest electric utility in Illinois. "A friend of mine told me they had jobs, that they were looking for some people," recounts Clark. "The only job they had open was a job in the mail room, and I promptly told my wife that I wasn't going to take a job in the mail room." But when he learned that the ComEd position offered a higher salary, she asked, according to Clark, "You're going to turn down a job that pays you more from the beginning in a big company where you can work your way up versus a bookstore that you might make a little bit more money?" He accepted the offer from ComEd.¹⁸

After serving in Vietnam, Clark returned to the ComEd mail room. One day Clark's supervisor Ralph Nord called him into his office. "He asked me about my military service," remembers Clark. When Clark assured Nord that he had received an honorable discharge, Nord told him, "You have got a good reputation. You work hard. You come to work every day. You're here on time. We're going to look to see if we can do something with you." A few months later, Clark was transferred to ComEd's general warehouse in Stickney where he was assigned to track inventory by placing codes on all products ComEd purchased. Clark was the only African American employee in the one hundred-person facility. "Within less than a year I got a promotion to one of the highest clerical jobs at ComEd as a purchasing clerk downtown."¹⁹

At the same time, Clark's surprising success at Loop College convinced DePaul University admissions officers to admit him as a student-at-large. Clark remembers, "If I could do the work, they would eventually let me in. And then did. That's how I got into DePaul." His educational success was unexpected and unconventional. "My entire education has been in night school. I've never gone to college during the days, all in the evening," Clark explains. "I ultimately finished college, got an opportunity to go in a manage-



Frank Clark's first job at ComEd was in the mail room of its headquarters at Adams and Clark Streets, pictured here in 1937.



Clark talks to ComEd employees as they assess damage after a storm in 2011.

ment training program at ComEd, because they really didn't have very many African Americans with college degrees. I graduated from DePaul University with honors, so I was looked upon as something odd."²⁰

Clark's college degree opened more doors. After four or five years as a purchasing clerk, "I was made a supervisor in the purchasing department, first African American supervisor they'd had in their history," according to Clark. As supervisor, he was in charge of hiring. For the first time, African American and Latina women were hired, a development that generated controversy in some ComEd quarters, even though "I'd probably brought in at least twice as many white females," remembers Clark. A supervisor informed Clark that "they're going to make you a buyer because they're tired of all these black people you're hiring." Nevertheless, "the best job I ever had at ComEd before I became CEO was being a buyer," Clark retrospectively admits. "I learned so much about the company. I bought construction equipment, building materials and cars, the fleet. I absolutely loved it."²¹

After the war, Duchossois began working for his father-in-law Arthur J. "A. J." Thrall at the Thrall Car Manufacturing Company. The family-owned enterprise was founded in 1916 and devoted to repairing and refurbishing various types of railway cars.²² By 1946, Thrall was a small railroad equipment maker, with about thirty-five employees and \$200,000 in annual sales.²³

Duchossois remembers how small the enterprise was, then located at Twenty-Sixth Street and Wallace Avenue in Chicago Heights.²⁴ "Everything was in one twenty-by-twenty office building," laughs Duchossois. "The superintendent had the office there, then in back they were keeping track of the accounting and all the other things in there."²⁵ Despite the shoestring opera-

tion, the company prospered in the postwar years, and Duchossois was named president in 1952.²⁶

Duchossois wanted to expand the company, despite some resistance from his father-in-law. "We had bought fifty acres from the Missouri Pacific down at the end of the street at Twenty-Sixth and State Streets," he recounts. "We didn't have enough money to build a new plant, so I had to borrow some."²⁷ With a million-dollar loan from Massachusetts Mutual Life Insurance Company, Duchossois constructed a new plant and began manufacturing a revolutionary eighty-six-foot, high-cube boxcar, at the time the world's largest production line railroad freight car. In 1963, when the plant opened, employees increased from approximately 140 to 1,200, cars manufactured from three to three hundred, and sales from \$5.5 million to \$65 million.²⁸

Duchossois relied on his military training to organize the plant. "We ran it pretty much the way our training in the army went. They had first, second, third platoons. Those are the three sections. We had our headquarters section." Duchossois's management team even worked on the shop floor. "We learned how to do all the riveting, welding, burning for cutting, all the machines," he remembers.²⁹ Duchossois's gamble paid off; by 1979, Thrall employed 1,700 and manufactured 113,000 railcars.³⁰

Clark continued his education while he was a buyer, attending the DePaul University College of Law in the evenings. "It was hard," he now admits. "But my wife, my very loyal wife, she didn't want me taking the L back and forth. We had one car. So, in the evening she'd drive downtown to get me and bring me home."³¹

The sacrifices and hardships paid off. Clark claims that "once they saw I passed the bar exam and I was being admitted to the Illinois bar, the floodgates of opportunity really opened up." He continues, "I was just given so many different opportunities by different people to demonstrate my skill sets, which were very strong in the regulatory arena. I was apparently very good at that."³²

Clark did not want to move into ComEd's law department; he feared it would be, in his words, "a dead end." Instead, "I ended up in a new department they created called regulatory affairs. I was the number two person in there, had the responsibility of monitoring and overseeing our rate cases."³³ Between 1996 and 2000, Clark served in the Governmental Affairs and Rate and Regulatory Affairs units of ComEd in a variety of roles: commercial manager, public affairs manager, senior staff attorney, vice president, and finally as a senior vice president.³⁴ According to Clark, "we had extraordinary success. And extraordinary success means the company was getting adequate rate relief and a reasonable rate of return, which benefited our shareholders and the price of our stock." During that time, Clark was instrumental in lobbying for deregulatory state legislation that, in his words "completely changed the regulatory structure in the state of Illinois, not just for ComEd, but for a whole host of other utilities."³⁵

Duchossois never rested on the economic success of Thrall. In the 1970s, he grew increasingly concerned that the privately held company and family were too narrowly invested in railcar manufacturing. "I was trying to put together several public companies that were major suppliers of railroad industry, so I would be controlling the supply coming in."³⁶ Over the objections of A. J. Thrall, he urged family and company leaders to diversify. Then in 1980, Duchossois purchased the little-known Chamberlain Manufacturing Company in Elmhurst, a conglomerate of nine businesses ranging from defense industry components to garage door openers.³⁷

Duchossois's decision to diversify was fortuitous. The deregulation of the railcar industry in the 1980s proved to be an economic tsunami for the



Opened in 1927 as Arlington Park, the racecourse has been a popular destination for generations of Chicago-area residents. Well-heeled patrons enjoyed the exclusive Post and Paddock Club, pictured here c.1935, until it was destroyed by fire in 1985.

industry. Annual railcar production at Thrall, for example, dropped to between 5,000 and 10,000 during the 1980s, a contraction of more than 90 percent. The company was forced to cut its workforce from 1,650 to 245. The creation of the new parent company in 1983—Duchossois Industries, Inc. with Richard Duchossois as chairman and CEO—enabled the family to weather the economic downturn by purchasing the Thrall family interests, acquiring competitors, developing new railcar product lines, and expanding into electronic consumer products, radio and television stations, national defense supplies, and various capital goods. Duchossois even turned his hobby—horse breeding and thoroughbred racing—into an investment when he purchased Arlington Park, Chicagoland’s leading thoroughbred racetrack since its opening in 1927.³⁸

Then disaster struck. In the early morning of July 31, 1985, an electrical fire broke out in the Horseman’s Lounge at Arlington Park. By the end of the day, the entire grandstand and other major administrative buildings were destroyed in what proved to be one of the largest conflagrations in Illinois history. Worse yet, the track’s premier event, the Arlington Million, was less than a month away. Many believed that was the end of Arlington.³⁹

Duchossois, however, was undeterred. “We just said we’re going to rebuild,” proclaims Duchossois. “Everyone thought we were out of our god-damn mind.” He proved the skeptics wrong. “We built a tent city and ran the ‘Million’ on time. One of the TV broadcasters called it the ‘Miracle Million.’

That name stuck.”⁴⁰ Equally impressive, Duchossois and his family devoted the next four years to rebuilding the facility. In 1989, the track reopened as Arlington International Racecourse with the world’s largest cantilevered roof.⁴¹

Clark’s success in addressing regulatory issues contributed to his meteoric rise to the top of ComEd. In 2001, he was appointed to the position of senior vice president of Exelon Corporation (ComEd’s parent company) and president of ComEd, responsible for overseeing the day-to-day operations of the company.⁴² Clark served as president until 2005 when he was promoted to chairman of the board and chief executive officer of ComEd. He remained in that position until 2012.⁴³

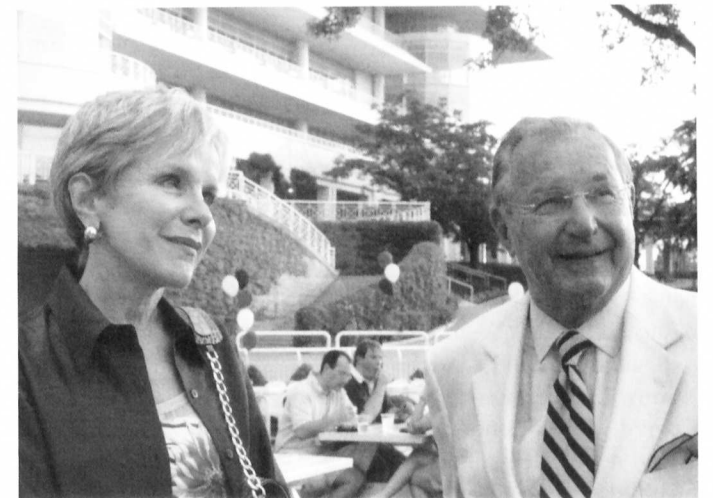
Clark modestly attributes much of his success to former Exelon chairman and CEO John Rowe. According to Clark, Rowe recognized earlier than anyone else how the regulatory landscape in the world of utilities was changing. “He took the risk and won, won really big,” according to Clark. “He also took me as a senior vice president and eventually an executive vice president. By the time he left and I retired, I was the CEO of ComEd. So, in terms of my career, no one had more impact on advancing me than John Rowe. He really took some risks in terms of the kind of responsibilities he gave me.”⁴⁴

For Dick Duchossois, another problem quickly emerged after Arlington Racecourse reopened—riverboat gambling. The legalization of riverboat casinos in Illinois in 1991 quickly siphoned money away from the horse racing business. By 1997, attendance at Arlington had dropped 36 percent.⁴⁵ Duchossois explains that “we have to sell that product and it has to be a quality product.” Thoroughbred racing purse structures were based on the amount of mutual tickets sold. “So, if the casino comes in and our purses go lower because we aren’t selling the tickets, the product goes lower. And that’s what’s happened to our industry. It’s as simple as can be.”⁴⁶ Duchossois was forced to close Arlington in 1998. That closure quickly convinced Illinois state legislators to pass favorable legislation that enabled Duchossois to reopen the track in 2000. Two years later, Duchossois and Arlington Racecourse hosted the Breeders’ Cup, the premier series in horseracing.⁴⁷

Duchossois marvels at how horse racing has changed over the past four decades. He recognizes that when he purchased Arlington, “it was like so many of the other tracks: a bunch of old guys chomping on cigars, spitting on the floor, and cheating a little bit,” he concedes. “You almost had to take a broom because all of the things were going on.” Duchossois not only constructed a new state-of-the-art facility, but also created a new customer culture at Arlington. “Now we’re selling customer service, quality, family entertainment. In our family area, we’ve got the petting zoo, we’ve got the pony rides, we’ve got games.” Duchossois points out that Arlington “is probably the only track in the country that has more women here than men. We were built to take care of families.”⁴⁸

At the beginning of the twenty-first century, Duchossois Industries, by then under the leadership of Richard’s son Craig, still employed approximately 1,500 people in the Chicago area and grossed about \$1 billion in annual sales.⁴⁹ But the new century also marked the

An undated photograph of Richard Duchossois and his second wife, Judi, at Arlington International Racecourse.





Frank Clark with Barack Obama during the then-senator's presidential campaign, c. 2008.

beginning of significant changes in the family enterprise. First, Arlington Racecourse merged with Churchill Downs, Inc., a publicly-traded company that operates the home course for the Kentucky Derby. Duchossois Industries became Churchill's largest stockholder, with Richard and Craig Duchossois serving on the board of directors from 2000 to 2019.³⁰ In 2001, the Thrall Car Manufacturing Company, the original family-owned enterprise where Duchossois got his start, was purchased by the railcar manufacturer Trinity Industries of Dallas, Texas.³¹ In 2009, Duchossois Industries changed its name to The Duchossois Group,³² which by 2015 oversaw a \$2 billion empire of businesses.³³

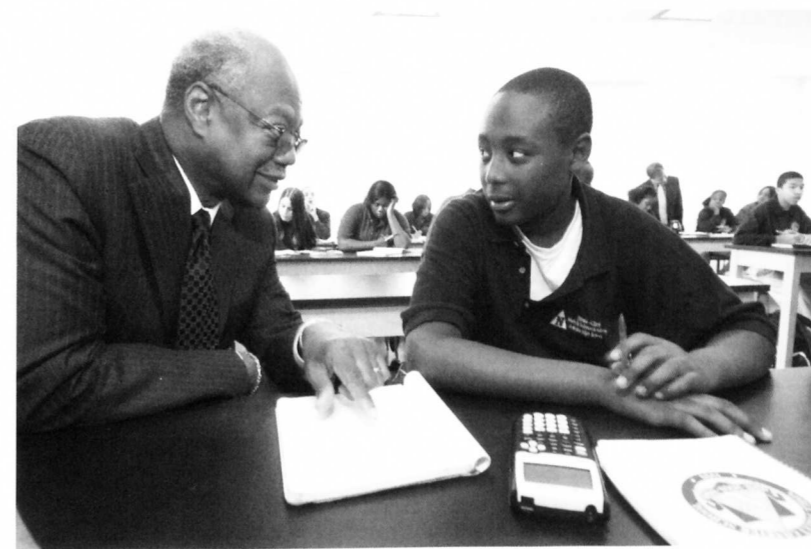
Duchossois and Clark have been active leaders in Chicagoland philanthropy. Clark's interest in philanthropy was influenced by the culture of ComEd. "Jim O'Connor, the former CEO of ComEd, is also the person I patterned myself after with respect to philanthropic work," he admits. "Jim was involved in almost everything in the city of Chicago in a leadership role."³⁴

Clark has chaired the Board of Directors for the Metropolitan Family Services and the Jane Addams Hull-House Museum, while also serving at various times on the boards of the Governors State University Foundation, Illinois State Chamber of Commerce, Chicago Legal Clinic, Adler Planetarium, Museum of Science and Industry, Chicago Symphony Orchestra, DePaul University, and the University of Chicago Medical Center. He chaired the Chicago Community Trust, Chicago Commission on School Utilization, and co-chaired the capital campaign for the DuSable Museum of African American History.³⁵ Clark has chaired the Chicago Board of Education since 2015.³⁶ In 2007, he teamed up with John Rowe in establishing the Rowe-Clark Math & Science Academy, a charter high school in Humboldt Park on the city's West Side.³⁷ Clark admits his greatest source of pride originates with the academy, Metropolitan Family Services, and Jane Addams Hull-House Museum "because of what we tried to do with families, eventually putting them on stable footing so that they would have a better economic future."³⁸

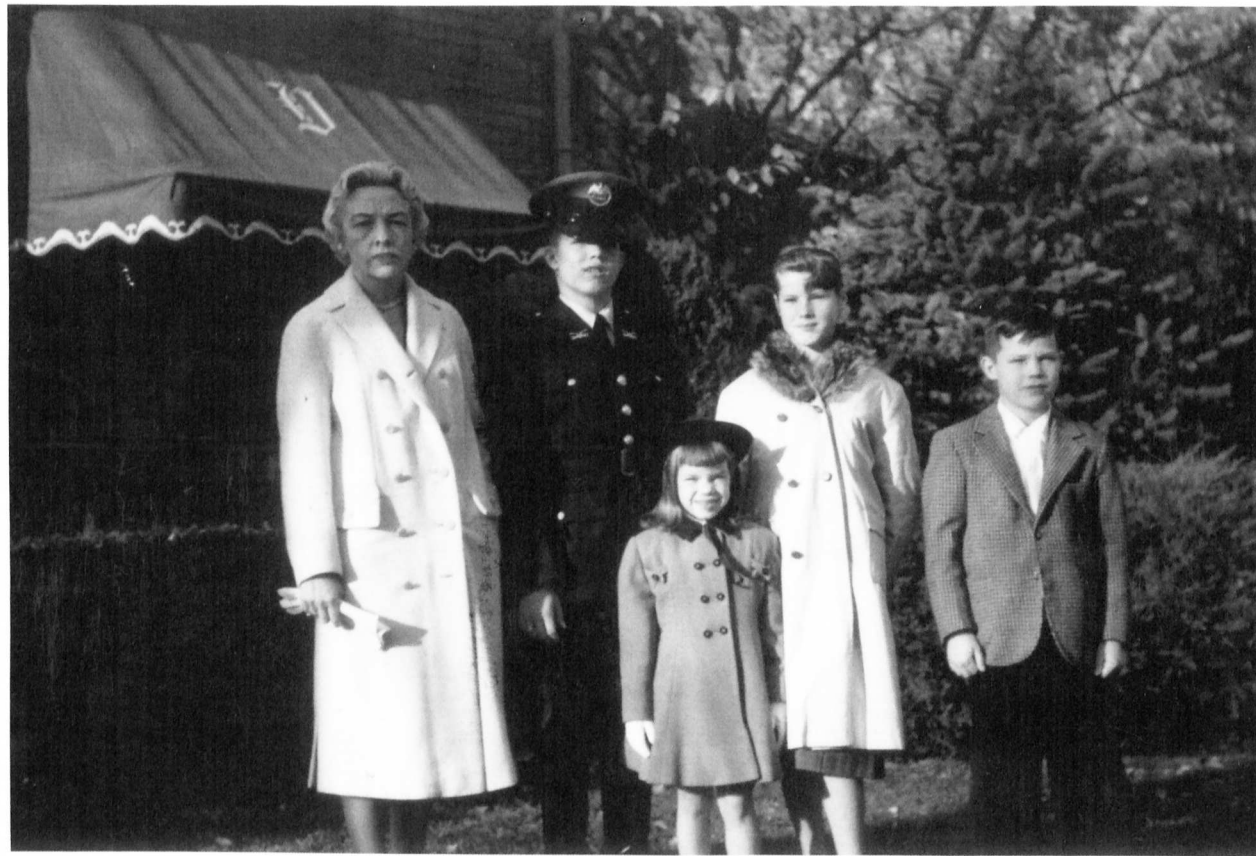
Clark also founded the Business Leadership Council in 2011, which became a voice of black business in Chicago.³⁹ "People will pay attention to a group quicker than they will an individual," Clark argues. The council serves as a support group and conduit for African American advancement. "Mainly we're a voice for the African American business community," Clark explains. "It's people who have finished college, people who are doing something, and taking those people and developing their leadership and making sure their businesses are being given opportunities that otherwise wouldn't occur." Organizations such as the Urban League and the National Association for the Advancement of Colored People are primarily concerned with civic issues and economic development, according to Clark. "This is really very much about the business end of it to create job opportunities that are local. Business in Chicago, the state of Illinois, and county of Cook has been declining for African American businesses. I hope to be able to turn that around."⁴⁰



An undated photograph of Frank and Vera Clark (left) with John and Jeanne Rowe (right) and two graduates of the Rowe-Clark Math & Science Academy.



Clark spends some one-on-one time with a Clark-Rowe student.



Richard Duchossois's entry into Chicago philanthropy began with a family tragedy. In 1980, his wife of thirty-seven years, Beverly Thrall Duchossois, died of cancer at age fifty-seven. Four years later, Richard and his four children—Craig, Kim, Bruce, and Dayle—founded the Duchossois Family Foundation. Under the leadership of Kim Duchossois, the foundation has provided more than \$100 million to health-related and other organizations, notably the Duchossois Center for Advanced Medicine (1994), Patient Navigation Services program (2004), and Duchossois Family Institute (2017), all at the University of Chicago Hospitals,⁶¹ as well as the Duchossois Food Systems Lab and Kitchen (2014) at the Loyola University Chicago Retreat and Ecology Campus in Woodstock.⁶² In recent years, the Duchossois Family Foundation has funded community outreach initiatives that promote health and wellness programs, including the Greater Chicago Food Depository, The Door in New York City, and JourneyCare, the largest nonprofit provider of end-of-life care in Illinois.⁶³

In their business and philanthropic endeavors, Duchossois and Clark share the same commitment to service. Duchossois remembers upon becoming president of Thrall in 1952, telling his fellow workers: "I don't want to hear the word profit around here except at the end of the year. If we have the best product, the best discipline, on-time delivery, treat our customer the way we want to be treated, innovate, and save money for him, the profit's going to catch us. So, let's not chase the dollar."⁶⁴ Throughout their careers, Duchossois and Clark consistently believed their professional success required that they serve and benefit others. "I've always said that if you have responsibility and authority," summarizes Clark, "you have a higher obligation to make sure you use it equitably and fairly."⁶⁵

Spurred by her death in 1980, Beverly Duchossois's husband and children established the Duchossois Family Foundation in 1984, which strives to empower individuals to enhance their quality of life through wellness and education. In this undated photograph, Beverly poses with her children (from left) Craig, Dayle, Kim, and Bruce.

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ILLUSTRATIONS | Images courtesy of the awardees, unless otherwise noted. 58, DN-0087045, *Chicago Sun-Times/Chicago Daily News* collection, Chicago History Museum. 59, Chicago History Museum, ICHI-036677. 62, SDN-078817, *Chicago Sun-Times/Chicago Daily News* collection, Chicago History Museum.

FURTHER READING | Articles covering the career of Frank M. Clark Jr. include Steve Daniels, "ComEd CEO Frank Clark Sets Retirement," *Crain's Chicago Business*, September 8, 2011, and Ameet Sachdev, "Chicago School Board's New Head Brings Business, Political Experience," *Chicago Tribune*, July 16, 2015. An oral history interview of Clark can be found at the HistoryMakers website: <http://www.thehistorymakers.org/biography/frank-clark-40>. For his involvement in Chicago education, see Commission on School Utilization, *Final Report*, March 6, 2013. The career of Richard Duchossois is covered in detail in Sarah Morgans, *Riding the Rails: The Duchossois Group: 1916–2016* (Bainbridge Island, WA: Fenwick Publishing Group, 2016). His contributions at Arlington International Racecourse are examined in Kerry Lester, "Arlington owner Duchossois, at 90, fights cancer and for his track," *Daily Herald*, October 10, 2011; Bill Christine, "International Intrigue," *Los Angeles Times*, August 19, 2000; Shia Kapos, "30 years after Arlington Park fire, Richard Duchossois is still at the track," *Crain's Chicago Business*, July 2, 2015; H. Lee Murphy, "Duchossois," *Crain's Chicago Business*, October 15, 2005. Oral history interviews recounting Duchossois's World War II experiences include: Richard Duchossois, "'Seek, Strike, Destroy': A Tank Destroyer Commander Rolls across Europe," West Point Center for Oral History, March 27, 2015, accessed April 22, 2017, <https://bit.ly/2Ucxtvi>; Richard Duchossois, "Oral History Interview," Digital Collections of the National WWII Museum, accessed April 22, 2017, <https://www.ww2online.org/search-page?keyword=Richard%20Duchossois>; Mark R. DePue, "Duchossois, Richard," Abraham Lincoln Presidential Library Veterans Remember Oral History Project, October 19–20, 2015, accessed April 22, 2017, <https://bit.ly/2Fstz0l>.

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