

STATE HISTORICAL SOCIETY OF MISSOURI-ST. LOUIS
INTERNATIONAL WOMEN'S FORUM ORAL HISTORY PROJECT

NOVEMBER 7, 2013

JOAN CRONIN INTERVIEWED BY WILLIAM FISCHETTI

Joan Cronin: My name is Joan Cronin. I'm married to John Cronin and between the two of us, we have three amazing daughters. I'm retired and about 10 years ago, I left my last job and that was being the Senior Vice President in charge of banking, supervision and regulation for the Federal Reserve Bank of St. Louis. The Reserve Bank is not known to many people so it's this large mausoleum-like building at 4th and Locust and down in St. Louis, I oversaw a group of about 150 staff, most of whom were bank examiners and our job was to supervise the banks and bank holding companies in the 8th Federal Reserve District, which includes all or part of seven states. We go as far East as Evansville, Indiana on into Kentucky to Frankfurt. We have a good chunk of Tennessee, Northern Mississippi and all of Arkansas, not to mention the Eastern two-thirds of Missouri. But it was an interesting job. It's probably the best job for me and I enjoyed every minute of it. One of the things that was most interesting to me is that, because I had flexibility in how I wanted to focus my talents, I chose to think about ways in which we, "The Fed," could make the examination process more useful to the bankers and also to the government who is examining the banks to make sure that the FDIC's guarantee is underneath a safe and sound bank. So, it was a new experience for me. I came from a staff position of six, with four lawyers and two other people, to a line position with lots and lots of people and many layers between me and the professionals that did their work. So that was a huge adjustment for me but I did that for about 10 years and enjoyed it immensely. So we were able to do many things that the public would not know or see that made the bank examination process more useful.

William Fischetti: Now, let's go back to your childhood. If you could just start with where you were born and...

Joan Cronin:

I'm a native St. Louisan. I was born here. I was born and raised in one house in Creve Coeur, Missouri. My parents were very practical people. They were German Lutheran...they were the children of German Lutheran immigrants. Their ancestors came here in the late 1870's and my parents, I think, are either first or second generation depending on which generation you're looking at but my father's father was a tradesman. He was a master machinist and a master electrician. He was very proud that he was one of the charter members of the International Brotherhood of Electrical Workers, Local #1 here in St. Louis. So "Pops" as we called him, was a union man his whole life, although, toward the end of his life, his skills got him a job at the Pulitzer Publishing Company. At the time he retired...and probably for about the last 10 years of his life...he was the superintendent of maintenance for the Post Dispatch, KSD-TV and KSD-Radio. So in the early years of TV, it was Pops worrying about keeping the presses running, the hot presses running, the TV station going and the radio station going. He was very proud of that job because he had jumped from union to management which was the dream of every person of his generation. His wife, my father's mother, was a milliner and she learned the millinery trade and worked in a millinery shop in St. Louis until she was married. My sister and I were always used to hats. She made us hats. In fact, my sister's recollection is...and I forgot this...Grandma had an electric head and this was undoubtedly something my grandfather, the electrician, figured out. She had a head shaped like a person's head with no face, of course, but it was wrapped in gauze or canvas or linen or something and then Pop had electrified it so that it would heat up which made it easier for my grandmother to shape hats to the head. So we just thought that was incredible, an electric head. My grandfather was able to do many things. He was extremely self-reliant. One of the other family stories that is totally true is that as an electrician during prohibition, he was asked by the local still to color the liquid that they produced so that it looked like bourbon. So he manufactured an electrode and this was used when a batch was ready. He would go over there, color it and then come home and, of course, it was obviously a barter transaction. In exchange for coloring the booze, he got his share of the whiskey. My grandfather worked all during the Depression and so that family was readily middle-class. They didn't worry a lot about money. On the other hand, my mother's family came from different circumstances. They were rural Germans. He grandfather was a Lutheran

minister who was retired from the pastoral ministry probably in his mid-40's and my grandmother was an orphan girl who was in service, as they say, in Canada and on his first assignment as a minister, he was in Toronto, met her, married her and together they went West to minister to the Russian immigrants in Saskatchewan and Alberta and she has stories of living in sod houses and living in whatever was available and of being ready to take in travelers who needed lodging and so it was always known you could get lodging of some sort with the minister. So she would hang up bed sheets or whatever she had to make private compartments for people who were probably sleeping on the floor. They had four children in Canada. My mother was the youngest and she was born in Lincoln, Nebraska. For reasons we don't really know, they came here to St. Louis in the early '20s and built a house on Warson Road on the crest of North Warson between Ladue and Olive Street Road. They had a house, a two-story, three-car garage with wooden floors and a shed that accommodated a horse, a cow and probably out buildings that were used for poultry. Nonetheless, they were cash poor. My grandfather did not work, as such. My grandmother took in laundry. Of the siblings, most of them went to work in service and it was assumed that when my mother graduated from 8th grade, she would also go into service as a servant for one of the families in Ladue. My mother, I think, did this. She never admitted to it but she did it but she was going to find a way out. So she saved what little money she got and she saved it and she saved it and eventually she got herself...she accumulated enough to go to Sanford Brown Business College from which she emerged in 1929 with a job as a bookkeeper at the State Bank and Trust Company of Wellston. At that time Wellston was a thriving retail area just outside the city limits and she worked there, becoming a teller and eventually becoming a lending officer. She and my father met in the '30s when they were both going to YMCA canoeing and camping activities. My mother was a very sensible but pragmatic woman. She told my father she would marry him on two conditions: one, he had to become a confirmed member of the Lutheran Church – Missouri Synod; second, he had to save some amount of money, perhaps as much as \$1,000 which would have been a lot back then. We know the courtship lasted for over three years so I have to assume that's how long it lasted until my father accumulated the money. They were married in 1940 and immediately bought an acre of ground on Graeser Road in Creve Coeur and they, through my mother's connections

as a lending officer at the bank, she secured an architect and a builder and they designed and built their own home and it's the home that I was raised in and I was, indeed, married in, what was left of one of the gardens in the back yard. I had a very uneventful childhood. My parents worked for the same company their whole lives. We never moved; we had no crises; nobody died; nobody was seriously injured, and we had a lot of freedom in our lives. So, it never occurred to me to be afraid of anything. My parents were very practical people. They could do anything. Mother could sew, grow vegetables, design and plant gardens. My father was a great builder of things. He built us miniature Adirondack chairs; he built us a slide with some rolled stainless steel he got from Emerson Electric where he worked; he built us a playhouse; he built us something called a "Soapbox." It's a car that was frequently run in the '50s in derbies that, of course, were only open to boys but he built his daughters one. But he gave us the ultimate in all outdoor desirables for a young kid. He actually built us a child-sized drinking fountain and had it wired up with water and so we had a wonderful childhood without a care in the world but it was always assumed that we would go to college and so we did.

William Fischetti: Was Creve Coeur...would you call it a rural area at that time?

Joan Cronin: Yes, I think that would be true. Most of the lots were large lots: three acres. At 427 Graeser Road, we were halfway between Ladue and Olive and at the time that I was a child, there were only two houses between our home on the west side and Ladue Road. It was rural but there were some subdivisions: Wind Rush Creek had been built and most of the ground was purchased from a farmer by the name of Conrath and I think he sold off blocks which turned into homes. But most everybody out there had a vegetable garden and fruit trees and most people, in the war particularly, were raising poultry, which is what my parents did.

William Fischetti: How far were you from where you went to school?

Joan Cronin: I went to Spoede School as did my sister and to do that, all you did was cross the road, go past the Stewart's house, find a path, go around their pond, walk across some ground whose ownership I didn't know, and come in through the back to Spoede School which is still there. So we walked to and from school. I suppose on rainy days, we were driven but walking to school was just normal and it wasn't a big deal.

William Fischetti: So, where did you go to high school?

Joan Cronin: Ah, the question. My mother thought that I was not paying enough attention to what I was doing. I was not focused enough on my studies at Ladue Junior High so she insisted that I go to Lutheran High School. At that point, there was one high school. It was located at the intersection of Lake and Waterman in St. Louis, Missouri, but my cousins went there too and they lived just up the street from us. So we all carpooled and we went down there...every morning I had to be ready at 7:30...7:20, something like that, and we were there all day because eventually one of my cousins graduated and became the secretary to the principal so we had to wait until her day was over. So we commuted a good number of miles every day for four years.

William Fischetti: Was there anybody in your high school, any teachers that really influenced you about going to college or...

Joan Cronin: Well, I knew I was going to college but I hadn't really thought a lot about what to do. The obvious life choices for women in the late 1950's were secretary or teacher or nurse and I didn't want to be any of those but I did know that I wanted to major in history in college. I had a teacher who was actually a minister taking a sabbatical from the preaching ministry to teach us world history and he taught by lecturing, which was unheard of then. We had a textbook and we read things from it, but basically you took notes and I could take notes and he made history so interesting. He started way back in the beginnings of the Persian Empire and we waltzed through the Greeks and the Romans, the Dark Ages, a long section on church history. We went through, of course, the Reformation, the counter Reformation, the religious wars and we ended up, sometime around...before, I'd say, probably around 1870, before the world was getting ready for the World War I, so he taught us what he thought we needed to know. But it was fascinating and I loved it and so I did major in history in college because there's all kinds of history: there's intellectual history; there's biography; there, of course, are the stories of wars and military heroes, but there's the history of objects. There's so many ways to write about history and think about it that it sort of became something I would always think about and do. So, yes, I suppose Pastor (Shanefoos?) was a person who got me hooked on history.

William Fischetti: How did you decide where you would go to college? Did you have options or...

Joan Cronin: I had a lot of options but I didn't think them all through. My first choice was Oberlin College who did not accept me. So I ended up my first year at Valparaiso University which is a Lutheran university outside of Chicago. During my first year there, an English professor came to me and said, "You don't belong here. You belong somewhere else. You aren't going to be challenged here," and to some extent, that was true. It was full of Germans, just like my high school had been full of Germans. So, with his guidance, I applied to Mt. Holyoke College, transferred there as a sophomore and that is really the first big turning point in my life because what I learned there was that I could compete intellectually with the best. I attended Mt. Holyoke when none of the Ivy League schools were co-educational. There were men's schools and there were women's schools. So I attended Mt. Holyoke and did well. I did well enough to be in the top 20 percent of my class and that gave me an enormous sense of confidence, that no matter where I was or what I could be doing, I was going to be able to mentally deal with it. The other thing that it did for me was correct or reinforce my own notion that in the United States, there really wasn't any such thing as class. As a person whose choice was entering service at a time when incomes were very unequal, my mother really thought people who were wealthy were very different from people who were not. I never really believed that and all Mt. Holyoke did was reinforce it. But to be truthful, I never graduated from Mt. Holyoke. I left in my junior year and went off to find myself. So after working a series of menial jobs, I sort of realized that that was not a good pursuit. You just simply had to apply the seat of the pants to the seat of the chair and go back and get one's degree. So I got my undergraduate degree at Washington University in 1966 in history.

William Fischetti: Then you were looking for a job in history?

Joan Cronin: No, I figured out that history offered me academic positions and I just couldn't see myself doing that. So, at that point, I was dating the person who became my husband and he said, "Well..." ...he was looking for a draft deferment. You have to remember that this was 1966 and he did not want his educational deferment to expire so he was looking to go to school. So he said, "Well, we both need to take the law school admission

test” and we did. I did very well on the law school admission test. He, after looking at his score, decided to take the graduate school, business school admission test and he did really well on that but he ended up taking a course of study that was supposed to lead to a PhD in economics at Washington University but I used my score, my academic record and teacher recommendations and got myself scholarships and loans and a slot at Northwestern’s law school in Evanston, Wisconsin and at that time, that was a very...and still is...a very good law school. So I spent my first year up there in what was to become three years of very tedious work. Law school is grind it out. Some courses are more interesting than others but simply the pace of constant preparations, lots of readings, preparations of briefs, some cases, it was hard work. It was tedious, sometimes it was boring. John and I got married at the end of my freshman year so I transferred back here and pursued my law degree at Washington University while he continued to work on his PhD at Washington University as well. So I got back here to St. Louis and then came...I think the next turning point in my life, when I got a job and in 1966, most men were drafted for the Viet Nam War and he was maintaining his educational deferment which you could in those days. Not having that problem, I looked for a job and because of my decent law school grades, professor recommendations and simply the lack of available men, I was able to get a job at a major law firm in St. Louis who had never before hired a woman. That was an interesting experience. Because the firm was well known, it put a certain credential on my resume that you could not lose but because I was the only woman and the guy who was hired with me was a tax lawyer off in the next wing, I had no colleagues. Indeed, the other associates who had perhaps less than three years’ experience were all off in litigation, another wing. So I was all on my own, really. There was no one to show me the ropes, so to speak. I relied on the partners who gave me work but I realized that that was probably not all you needed to know and unfortunately, I ended up doing a lot of work for a partner in the corporate area who would reduce the billings to his client by writing off my time. So at the end of the calendar year, when performance reviews were conducted and the firm added all my hours that actually got billed out to the client, mine were the lowest because they had been written off by this partner and I think there were other partners who did the same thing. Then I learned why no one was in corporate, because that tended to be something that

happened frequently. They went off to places where that was less likely to happen. So, after two years of being the lowest in billable hours, I decided I needed to seek a job elsewhere. This just was not going to work out. So I went to Washington University for a brief stint as an assistant dean, the first woman in that job and I was primarily responsible for the placement office which got students jobs. I did other administrative duties: helping out in the admissions office; working the class schedule every year which was what faculty member taught at what time and in what classroom, and I also served as secretary to the law faculty. But that, of course, was not a long-term stint. While at Washington University, I had our first two children because in academia, they absolutely do not care whether you're pregnant, whether you're not and they really don't care about maternity leave. It was an excellent situation. But from there, I heard about a job at the Federal Reserve and I applied for that position and got it. So I went to work at the bank in 1974 as a senior attorney and it was a good job for someone with kids because my hours were flexible in the sense that if I was a little late or had to leave a little early or had to stay home one day because the babysitter was sick, that could be accommodated. So that worked out very well for me, but I think the best thing that happened to me there was my boss, Garland Russell who was the bank's general counsel, was a great mentor. I learned so much from watching him handle complicated situations. In a corporate setting, one is usually involved in problems that have both business and legal aspects and Garland was very good at making sure the business aspects were fully considered along with whatever the legal solution is or the legal issue might have been, which often should not drive what the ultimate business decision is. But between his demeanor and the way he asked questions and handled himself in meetings, I learned a whole lot of how to be an effective lawyer in a corporate setting and without his guidance...which he gave us just because he was who he was, but that was invaluable. But I guess my next leap was something that might not have happened at all. I had been promoted off and on simply in...I went from senior attorney to assistant counsel to deputy general counsel all without any competition. Those were just recognitions of learning the job and doing it well. But when Garland decided to retire, there was absolutely no assurance that I would be appointed general counsel. The position of general counsel reports to the president and is, quite honestly, a position of trust. You not only have to

be a lawyer, but you have to be a person whose judgment the CEO trusts and that was, I think, going to be tough. Because I was a woman, I would be the first woman, if I was appointed to be a general counsel anywhere in the Federal Reserve. I worked under three presidents in the four years there that I was deputy general counsel and I think two of them might not have appointed me just because I was a woman but the last one, Tom Melzer, apparently had no difficulty with that and shortly after he took on the presidency of the St. Louis Fed, Garland retired and I became the bank's general counsel. So for me, that was a huge step to be in a position where you not only were known for your legal skills, but you were viewed as someone in a position who could be trusted. So I think that was really important to me and it raised my visibility in the St. Louis legal community among the bankers and that was my career goal. At that point, I thought I've done what I set out to do.

William Fischetti: Were there other women attorneys at the Fed at the time?

Joan Cronin: Well, no, because there were two of us, Garland and myself. When Garland thought he was about a year away from retirement, we hired someone else who happened to be a woman. She was just out of law school but there were women in other areas but very few at the level I was, which would have been the level of vice president. So there were two of us, I think, at that point. So it was very rare to be a senior officer at a Federal Reserve Bank. There may have been others in other districts, I'm sure there were, but it was unusual.

William Fischetti: So you really were kind of swimming upstream for the entire career...

Joan Cronin: If being a woman makes you swim upstream harder than others...it's hard to tell though; it's hard to tell. It really is. Now, I think the promotion to senior vice president was a totally different issue because I was not even in the function and for traditionally, the senior vice president had been an examiner. He had started out as an examiner, worked his way up the very long stovepipe that was their career path and eventually became the fellow in charge but that function had virtually no women in it, none at all. They had no commissioned women who were commissioned to be examiners; there were no women who were officers. It was unusual. It was extremely shocking to many in the bank when Tom said, "Please take this job." So I thought about it and I took it, knowing that I was going from a staff position to a line position. I had no experience in managing

through levels of people down to the people who did the real work and it was a challenge but I was fortunate that I was able to muddle through and eventually figured out how I could best use my time. It also put me on the bank's management committee which meant I was formally a part of the committee that advises the president on general policy issues: do we need a new building; should we change personnel policies; how do we do this; how do we do that? I enjoyed that work. Also, once I felt I had a good set of officers reporting to me, I could then turn my interest to working with other senior officers in the Federal Reserve system on a variety of these projects that were intended to make supervision better. So it was a very, very good job because you could tailor your work, in a way, to your interests and your talents as long as the shop at home was operating properly and at a high level.

William Fischetti: Did you live in Webster Groves during this time?

Joan Cronin: My husband and I initially bought a house in Kirkwood and then when we wanted a bigger house, we did buy the house on Elm in Webster Groves. So my kids all went to Webster Groves High School and from then on to college and they are amazing girls. I enjoy my adult relationships with them but they are going through the same thing that I went through: hiring a nanny, a housekeeper, all the childcare issues you have to deal with when you have kids and you're working and there are no silver bullets. It's just a lot of juggling, of making sure you get everybody to the right place at the right time, that you give them enough attention, and I mean personal attention, not just treating them as logistics. I think if I did anything less well, it would have been trying to focus more on the kids but more often than not, I think I was preoccupied with issues of the office and no one ever dies saying they needed to spend more time at the office.

William Fischetti: Right, but the kids turned out okay.

Joan Cronin: They did. They all are closing in on or have graduate degrees and they are not on the family purse. They are living productive lives. They are saving for their retirement and nobody's in jail. You head for the basics here. They're citizens, they're useful citizens. They all pay taxes and do their jobs. Two are married with children and my oldest daughter is single and right now she's living outside New York City working for a pharmaceutical company. So she's had a very interesting career, in part because she's

been able to move around and do stints in different cities with pharmaceutical companies.

William Fischetti: So, how's retirement?

Joan Cronin: Retirement is good. I remember sitting at a meeting in Washington after we had the complete collapse of the financial systems right after the World Trade Center bombing. Unfortunately, the Federal Reserve Bank of Newark and many of the Newark banks had their back-up centers within the area that was damaged and, in retrospect, this was not a good idea but politically they were able to prevail and say, "Oh, it has to be in New York; it has to be near us," so forth and so on. So, eventually we brought the banking system back up on back-up. Fed New York was backed up at Rutherford, New Jersey and once the banks could scrape together enough data from tapes that were picked up every day and sent to areas outside the financial system, once we got those back in, most of the banks could bring up their balances and we could go on as usual, recognizing that there were going to be very few transactions initially because everybody was still trying to figure out where they were because there had been no settlement for that day's business. It just sort of collapsed. I was sitting in a meeting, those lessons learned meetings, in Washington with far too many people than you need to go to these things and I realized I was not paying a single bit of attention to the proceedings because I knew I was headed out there, four months. I hadn't told anyone but I knew that. I was making a list of the places I wanted to visit and I'm paying with the order in which I wanted to visit them, all of them foreign destinations, places I wanted to visit because I'd studied their history but had never been there. So, retirement for me was an opportunity to spend more time with my kids. I've been doing some volunteer work and I travel a lot but I'm still...until we moved from Webster to the Far West County where my husband and I now live. I was never more than five miles from the place where we grew up in Creve Corps and where we grew up in Creve Corps, we grew up in a place where the Dierbergs was our general store. The Dierbergs lived at the end of the block and so I knew those kids growing up and I remember going to Dierbergs. They had food on one side and yard goods on the other and they did not have grocery baskets. What you did was you went around and gathered your food; you placed it on the end of the counter and there was a lady there by the name of Mabel who must have worked

there for 40 years who then rang it up and you put it in bags and carried it to your car. But that was Creve Coeur back then and a far different cry from what it is now but I admit, I was surprised to see that, of the surviving local grocery store chains, one of them was Dierbergs.

William Fischetti: Is that house gone?

Joan Cronin: My house, no. The house in which I grew up has been changed. They put a full second story on it and, for the most part, it's pretty much the same. My mother's home on Warson Road was the same until about five years ago when someone tore it down and put another house up there. My father's house in Brentwood still stands. So, no, we're people who have strong roots in the area, for sure, although I have a daughter in New Jersey, one in Charlotte, North Carolina and the other one here. So you raise them to leave and they do.

William Fischetti: Well, that gives you someplace to travel.

Joan Cronin: Yes, definitely.

William Fischetti: Let's talk a little bit about the IWF. Tell me about how you joined from the beginning.

Joan Cronin: The IWF is an invitation-only group and at the time that I was appointed senior vice president of the Federal Reserve Bank, the appointment required approval of the bank's board of directors. On the board of directors was Janet MacAfee and I knew the directors anyway because, in my job as general counsel, I was secretary to the board so I had known them...I met with them monthly for quite a while and shortly after I started my new job, Janet walked into the office one day and said, "Are you interested in joining an informal women's group?" and I said, "Sure, why not?" She said, "I'll be back in touch" and I'd say about four months later, I got my invitation to join the Forum and the Forum made a huge difference in my life because they had all these opportunities to travel and meet other women. Meeting the other women in the St. Louis Forum was very affirming for me because I felt as though they were people somewhat like me and it's a very diverse group. I had been in banking so long that I lost touch with many parts of St. Louis business so there were women from all over. We had an artist; we had writers; we had just a group of women that were all very different. To me, that was a really huge benefit, just belonging to the St. Louis group. Then the international

aspect of it was also good because they held meetings outside the United States. They held meetings in Rome; in London. Those were some of the early ones I remember. They held meetings in Jordan and I went over there to that one and that was an extraordinary Forum meeting. I went to meetings in Mexico City, in Johannesburg, South Africa and just being in all those places and tacking on whatever trip made sense at the time enlarged my horizons incredibly because I'm a reader. So before going anywhere, I'd read up all I could about history, what it was like and it was truly broadening and it makes it possible to be a slightly more informed citizen because now if I see an article in South Africa, I'm inclined to read it. If I've been in a place, I'm inclined to read about it. I care about whether Jordan is still stable because it was such a extraordinary meeting there. We had a venue in which Israelis, Arabs and Christians could all meet in a safe environment and talk about what the prospects were for the Middle East. One of the most interesting and moving parts of that meeting was listening to four different young people in their 20's, an Armenian Christian, a Palestinian, a Jewish person and an Arab talk about how they had grown up with only war. They wanted peace but they were struggling about finding a way for that to happen. That, to me, was just an extraordinary thing to witness. The other thing I got to witness, which I'm sure will never happen again, is in South Africa, the women who ran the South African Forum arranged for those attending the meeting to witness a debate or conversation, I think, is a better sense between F.W. de Klerk and Jacob Zuma. Jacob Zuma is the former President of South Africa but he's the guy who succeeded Nelson Mandela. Mr. Mandela being not in really good shape, Jacob Zuma took his part, but Jacob Zuma was very much a part of negotiating the truce between the Afrikaans group led by F. W. de Klerk and the African National Congress which Mandela and Zuma led and it was very interesting just to learn about how that...how trying to get everyone to vote to the constitution, dealing with the Zulus who wanted their own country and we spent an hour listening to the dialogue between these men about what worked, what they hoped for, what they got and what the prospects were for the future, and at the time that that meeting occurred in 2002, I think the prospects for South Africa were much better than, say, they are now.

William Fischetti:

Did women's issues get discussed a lot at these International...

Joan Cronin: Indirectly. For example, the issue in South Africa is really race. It is race. Women's health is a major issue in underdeveloped countries so that gets a major impetus. Educating women and teaching them how to care for children, giving them access to information about contraception, we find that they're much more thoughtful about the number of children they have, the care the children get and so forth. So I think women's issues came up, but more in that context. There are many recently developing countries who have women leaders but they are, as I think one would say, legacy leaders. They are members of a family who have not extended democracy to women or to all parties and they are women who have not done much to improve the lot of women in their countries. There's the perception they might but that is really not what they're doing. So you can divide women in underdeveloped countries into the few that are leaders who are legacy people and the women who have risen otherwise, and there were a fair amount of those in the South African government at that time. Right now, I'm just not sure. I just don't know. So it's hard. I think we think of women's issues here because we have many other issues solved. If you go to less developed countries, women's issues are important but it's basic health. The malaria, tuberculosis, HIV problems in Africa and in India are clearly issues that may be solved by focusing on women's issues but those are every man issues; those are issues that belong to everybody, male or female.

William Fischetti: Speaking of women's issues, if you would have been born 50 years earlier than you were, do you think the opportunities and the advantages that you got would have been possible?

Joan Cronin: Not at all. I mean, look at the opportunities available to my mother and to my father and that, of course, would have been less than 50 years. So, absolutely not but I do think timing is critical. Being born at the right time helps a whole lot and I do think that while women's issues in the United States became very prominent in the '70s, those of us who were able to articulate them at that point, got our start when the men were away at Viet Nam. That made a huge difference on the number of women entering the labor force. It's not that we wouldn't have gotten jobs had we been on an equal footing but the fact that so many men were caught up in the draft, there was just so much less competition. People had to hire women.

William Fischetti: Were there any times in your career where it was obvious that you were being held back because you were a woman or not promoted or anything like that, the glass ceiling thing?

Joan Cronin: You know, I'd have to say that I can't say that for sure. I may have just been lucky. I do think that one of the issues that women today face is that they are not listened to with the same degree of attention as men are. It's important, as a woman, often to speak last and not first. Listen to what all the guys have had to say and then weigh in. If you weigh in first, you'll be disregarded but if you weigh in last, you may be able to say, "Well, I think what Joe said is great and we can use that and what Mike said is great and we can use that, but how about we put them together this way," and I think that that is...there's a difference between having a voice and having a voice that's influential and achieving true influence often means thinking about when you speak and how you speak because men often, they just give...it's instinctive, just to give more credence to the guys they golf with. That's just the way it is. So it's hardly overt discrimination but it's a way to get along in a group, particularly a group that has long been dominated by men in which you might be, as I was, often the only woman in the room. My daughters have good prospects. I mean, they really do. Bridget complains to me now that working at Bank of America, she said, "Mom," she said, "There's nobody but women in this marketing function." She's looking for a way to distinguish herself and she's at a senior vice president level, so clearly, in banking, women have taken over quite a bit.

William Fischetti: Well, the traditional roles of women in teaching and...that's kind of gone away as well...nursing and...

Joan Cronin: Well, and teachers became more expensive when the teaching profession was no longer subsidized by the discrimination against women in other professions; similar for nursing. I mean, these people are now more highly paid because they have other choices.

William Fischetti: Okay. Well, is there anything you want to say?

Joan Cronin: No. I think the only thing I would say is that I was very fortunate and the obstacles that I had to surmount were, to me, mostly those of competence, becoming proficient, becoming pragmatic about things, and, in that sense, I think I was very fortunate and I don't have any

regrets. I don't have a feeling I need to avenge anyone or anything. I can enjoy my retirement and volunteer and spend time with grandchildren.

William Fischetti: Where do you volunteer?

Joan Cronin: I recently was appointed to the History Museum Sub district Board. This is part of the Zoo Museum District. So I think that will occupy some time for the next several years.