

Interview with:

WILLIAM MORAN

Marist College

Poughkeepsie, NY

Transcribed by Lynn South

For the Marist College Archives and Special Collections

Transcript – William Moran

Interviewee: William Moran

Interviewer: Gus Nolan

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Summary: William Moran discusses attending Marist College, explaining different memories from the early days of the school. He also talks about his time working as a teacher before going to Columbia University for graduate school and working as an auditor at KPMG and Chase. He also gives his perspective on the way Marist has evolved over time, and where he sees the college going in the future.

Gus Nolan: Okay, good morning, Bill.

William Moran: Good morning, Gus.

GN: Today is November 15th; we have an opportunity to interview Bill Moran. He is a graduate of the year 1963--.

WM: Sixty three.

GN: Sixty three. This interview is being held a little bit later than it was scheduled. The year now is 2012 and two weeks ago we had what they called a hurricane called Sandy, and it wiped out a good bit of the Northeast. Bill had to postpone his coming to Poughkeepsie, but we're delighted to have him with us today.

WM: Happy to be here, Gus.

GN: This will go in several different areas or parts, the first part will be your early years. Could you talk with some, you know, familiarity of grade school, going to high school, hobbies.

What was it like? Where did you grow up?

WM: Okay, I'll start at the beginning. Grew up...never grew up. It's one of my most redeeming qualities. I'm still child-like in my pursuit of knowledge. To get back to the point of your question, I was born in Astoria, New York. Went to Public School Six, Queens, starting with kindergarten, I remember Mrs. Veek (?) like she was still beside me. And spent, what, nine years there? Kindergarten through eighth grade, got a phenomenal education. One of the things that occasionally comes to mind would hear a piece of music and it brings back memories of the music appreciation class. This is when public school had teachers that were really phenomenal.

GN: Did you ever take up music itself?

WM: No.

GN: Piano? Violin?

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WM: No, I could only play radio.

GN: That's good.

WM: No instruments.

GN: Those are fading out, you better line up something new! [laughter]

WM: [laughter] I have a car with a tape deck in it, so leave me alone. Then I...they, as I said, they're extremely helpful in the eighth grade in getting us into very good high schools. So I passed the qualifying exams for Brooklyn Tech and Stuyvesant, Saint Anne's Academy, and maybe one or two other Catholic schools. I decided to go to Saint Anne's, for reasons unknown... it may have been the Irish background. The yard—if anyone remembers Saint Anne's—the yard that we assembled in the morning looked a lot like a prison yard- -

GN: It was a big yard...

WM: Yes, with a big gate, a big metal gate, okay, so it looked a little bit- -

GN: Was it not convenient to take the subway in? That had been a driving force?

WM: It had. It was probably a short hop from the train. Came right in to Fifty-Ninth Street, and then you took the--.

GN: Lexington--.

WM: Took it a couple blocks...so we had two very happy years there...again... I had this guy, Gus Nolan, as a homeroom teacher. He was a great guy...I don't know what he's become now, but--.

GN: He's well known in his later life, but we won't go into that at this time. He speaks to you in another way. [laughter]

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WM: [laughter] Yeah....so again we had phenomenal basketball teams there... We ate lunch, which was a habit I acquired there, and continued at Molloy. If I have lunch, I prefer to eat it standing up without a table of any type.

GN: Training for life.

WM: It really is! I'm not comfortable having lunch if there's a table, if I have to sit.

GN: Yeah, the motto at Saint Anne's was "Non scholae sed vitae"

WM: I remember it vividly [laughter]

GN: Not the school--.

WM: For life! And then the other one was "sans corpus sans mendis," sound mind and a sound body... Brother Victor was there, he was dean of discipline. As I said, you were there... I'm trying to remember some of the other guys... Brother Luke was there, I think also...and [pause]

GN: Lou Canasecca (?) was their coach at the time

WM: Luke Canasecca was the coach for the entire career. He said I was too short and too inept to even go to gym class. He gave me a () sewing class to go to...he was a great guy also...the gym that's...as I go back, I see the gym, and it's really a misnomer--.

GN: Right.

WM: It was a large garage... probably would take six trucks, and any team that came in to play Saint Anne's had to lose, because the seats were right along the lines. And whenever they dribbled down, we would trip them. They didn't have a prayer....

GN: Alright.

WM: And the highlight of the year of course was going up to Mount Saint Michael for the December Marist Tournament--.

GN: The tournament, yeah.

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WM: And we liked going up there because we always came back winners. Cardinal Hayes' guys I think used to come, they were hopeless. And any of the schools, nobody could hold a torch to Lou's teams, and I think that was true when he went out to Saint John's as well.

GN: Tell me, are there particularly happy memories of your youth and high school and so on?

WM: Yeah I'm probably--.

GN: Were there good times in your life--.

WM: I'm probably one of those people that say I've got nothing I could say bad about my parents. I was a happy kid, I was a happy teenager, I liked going to school, I liked getting good grades. Somewhere I got programmed to be an overachiever. Probably with Harold LaComp (?), principal of Public School Six, and certainly the Marist Brothers had a tendency to urge academic excellence, as well as fun. So, the only thing I would say is... I sit here thinking back, we used to go up to dances at Saint Helena's. Those were a long trip to go from Queens to Saint Helena's in the Bronx.

GN: Yeah.

WM: But there were lots of girls up there, and we used to... these were the days where you dance with the girl, so you knew what girl you were with, remember those days?

GN: Yeah.

WM: And then the priests would come and say "make room for the Holy Ghost!"

GN: Oh, yes.

WM: And then we used to say, "let the Holy Ghost find his own girl," and then he'd throw us out! But the only unhappy part was... we were not particularly good at attracting women.

GN: Okay...Let's move on. After the academy, and Molloy--.

WM: We left Molloy out.

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GN: Well, let's put a few words in for Molloy.

WM: Molloy was another great experience. It was a totally different environment. Saint Anne's was probably fifty, eighty, hundred-year-old buildings, and we'd go between classes on fire escapes... Right, so if it was raining, it was snow, it was dangerous.

GN: Yeah.

WM: Get out to Molloy, a brand new plant, lovely building, a whole different feel. It was like a school. Saint Anne's was like a family... I had good experiences there, got involved with a lot of stuff. I'm a guy that, like I said, that liked to learn and learn and learn. If there was an opportunity to do something, I did it. I remember coming in one summer and helping Brother Joges (?), with other guys, build a track--.

GN: Oh yes.

WM: We built a wood track for the guys to practice... I was on the field events team, because Brother Joges also agreed with Canasecca that I was- -

GN:-Not capable of...you couldn't move *that* fast!

WM: No, no. Didn't move that fast. I mean, even if... whatever. And I was a javelin catcher.

GN: [laughter]

WM: That was my event.

GN: That's a new expression for me. But you were not pierced too much, because you seem to be of sound body still.

WM: I was never good at catching it either! Sound body, perhaps, but not mind.

GN: Alright, I have a lot to say, so let's move on. Marist College. Why in the world did you pick Marist? Or did your parents pick Marist?

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WM: No. My parents were immigrants... they probably didn't get out of high school, but I'm not sure. I'm not sure about my mother, because she was a lace curtain Irish. One of my daughters said recently "I didn't realize that Grandma played tennis in the old country." They found a picture of her in a little white outfit, alright...so she was definitely...she had servants and everything. My father was different. Went to college... had to go to college because if he didn't go...you had to go to college to get a good job. And nobody was able to find a good job. But you had to go. They had no familiarity with colleges, how to apply for them or anything else, so once again, it was in the hands of...my uncles. I had three uncles, they were not helpful in that respect either. So I was more or less left on my own, and I say this...it happened. Many of the things in my life had been planned. I'm going to college, we're going to go...I came up here in my senior, probably senior year or junior year of high school on a retreat. It was magnificent. It was the country. I'm really a country boy at heart, even though I lived in the city. Trees everywhere, beautiful. They're going to start a college for lay people who want to go...I don't know, don't think so. *How about if we give you a full scholarship?* I said, "ooh, now you're talking." My mother won't have to work three jobs to get a tuition... Now I was recently surveyed by some sweet young thing about my college experiences, and wanted to know if I got good value for my money. I said tuition was three hundred dollars a semester, and room and board was three hundred dollars a semester. I had a scholarship, so I didn't pay tuition. And I worked, so I got my room and board paid for. So I got absolutely the best value anybody gets! She says, "You're making that up. It was three hundred dollars a credit, or a semester?"

GN: Ah, yes.

WM: I said no, it was the early days...So I didn't have enough guidance to go to a real college. Now, I didn't know Marist wasn't a real college [laughter] because it had "college" in its name.

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It was Marian College, actually, in those days. So, I could have gone to Georgetown. If I had, I probably would have been an FBI agent, or something. I could have gone anywhere based on my academic credentials and other extra group activities. But I decided to go to Marist. Loved it up here, scholarship can't go wrong. My best friend and I, Jimmy Maloney (?), we were in grammar school together, high school, we did college together, and we ultimately did graduate school together. We were practically inseparable... So we both came up here, came up on the train with a suitcase. We both looked like immigrants, actually, that time...

GN: [laughter]

WM: Arrived...luckily we had enough money to get a taxi to take us to the college. Actually, we didn't go to the college, we went to the dorms. You know, the dorms were at King's Court Hotel.

GN: Right there in the town of Poughkeepsie still. Actually, the city of Poughkeepsie... were any of those Marist brothers in high school, like Steve Martin, influential, and encourage you to come this way?

WM: More than likely. I think there was some subtle, or not-so-subtle steering. Maloney and I were at the top of the class....at Molloy...it wasn't Saint Anne's anymore... So we were academically, I would gather, the kind of people they wanted here as part of the start-up of the college.

GN: Did you get a New York State scholarship?

WM: No, I got only from the brothers.

GN: Gee, I thought you would have gotten one of those.

WM: No.

GN: They were giving them out pretty freely when I was down there.

WM: Well, I wasn't that smart I guess, but I fooled the brothers at Molloy. [laughter]

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GN: Well, you've come a long way since... Alright, at college, let's see, we have classes here, do you remember any of them?

WM: No, I didn't go.

GN: [laughter] You did so, or some of you went.

WM: [laughter] I had George () Moore. In those days, there were very few choices. The classes were so small there was no place to hide. They knew if you didn't show up, George took it personally if you missed the class. Roscoe Balsh (?) had a much better attitude: "If I am not so sufficiently good at my job, can't have you get up and come in, don't bother coming." So, everybody came for Roscoe. George--.

GN: D.A. Drennen – did you have Drennen for anything? Philosophy?

WM: Yeah, I had Drennen for a little bit. We had Brother Mumbles for a little bit....what's his name- -

GN: Joe Bell?

WM: No, no, Ballinger, I had him for Art Appreciation... Brother Richard Ansolem (?) Ziggy... whose claim to fame was...he was nicknamed Mumbles. He played a mean piano, and was a great guy... Jack Kelly, who was just starting. I remember one of the stories, with Jack, I said "Jack, I'm worried about the national debt."...This is 1963 here, it was the rounding era. He said, "Don't worry about it." I said, "What do you mean, Jack, this is crazy. We're mortgaging our future." He said, "Don't worry about it. You take it out of one pocket and you put it in the other pocket. We borrow money from ourselves so all our interest goes back in the country."

GN: Very clever.

WM: And I still remember this story.... Who else was there... The good Doctor Schroeder.

GN: Oh yes, yeah.

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WM: There were only two men teaching English at that time as I recall, George and Schroeder.

GN: Was Doctor Foy here? Linus Foy?

WM: He was teaching mathematics. He was the president at the time.

GN: He was also the president. That was a side job- -

WM: What? Presidenting, or teaching? [laughter]

GN: [laughter]

WM: He did a great job at both. But he made me an English major. Math was nothing I did particularly well. But he made it interesting.

GN: Tell me... Simon's term papers... what was...were those things part of the game?

WM: It was absolutely part of the game. [pause] There was *much*, much, much writing that would go on. George, I think, required a paper a week. I taught high school for a year, and I required a paper a week. And I probably got that badness from him. The girls used to complain they got to write a paper a week, I said, look what you do to my weekend, I've got to grade a hundred and sixty-five papers. If you're going to learn to write, you have to write, then someone has to critique it, and then we try again next week... George used to hand out stuff. We wrote papers and papers, and one of them, I could have probably graduated much more easily had I learned to type. Something like that should have been in the high school. So if you talk to any of your buddies... actually, everybody with a computer types now, I'm still un-tech. But I used to have to take out girls that I didn't like because they would type my papers....and they only went out with me because they couldn't get anybody else, so it was an even deal.

GN: [laughter] How about the social life here on the campus--?

WM: Now that...go ahead, finish the question. Finish the question.

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GN: Social life involved...well, sometimes there was a place called The Derby, there was a place called Frank's. And then dances didn't happen because there were no girls on campus, but every now and then, you went to another place where there were girls.

WM: We did, we did. It was an interesting experience socially...nothing...it was a little bit probably like being in the army...in Iraq, alright...We had a guy named Brother Stokes who said, "If a girl has to come on campus, she must be appropriately dressed, and she cannot stay. And if at all possible, do not bring her on. There will be no dances because it upsets the brothers."

GN: Oh, okay.

WM: Okay?

GN: You had young Marist brothers in training here.

WM: We had about one hundred and twenty-five of them. Great group of guys, I'll get to them later. But that was what happened. Then we had a revolt. We said we have to have a mixer! We're horny guys, we've got to meet some girls...So we had a mixer, and the only girls that came were the nurses from Saint Francis... It was nice, but it wasn't... wasn't great. We used to go to Frank's, it was MacManus' at that time. Tess MacManus ran it with an iron fist. Never bought back. The only bar I've ever been in that didn't buy back after ten, but you met girls. They had a jukebox and a shuffleboard machine. And it was a rite of passage to go over there every Friday night. Saturday night we had curfew in those days, so we had to come home I think by midnight, and if you were on the crew team, you had to come home by eleven.

GN: I don't think anybody ever got hit crossing Route Nine.

WM: That is--.

GN: That's a miracle story.

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WM: [laughter] I was about to say, that was a part of the rite of passage! You could not get hit with a car, or you're out. Even if you didn't get killed, you couldn't come anymore. [laughter] But there was much less traffic in those days. Poughkeepsie was an IBM town, nothing else happening... Then, as we got older, and got more lay students in, we would go for cultural events at girls' colleges. We would go for a lecture, then try to pick up a girl. But we always had to get back on the bus when the lecture was over, so it was almost impossible. But Mount Saint Mary was our favorite place. We liked the nuns down there, they were fun, and the girls were great... And I think some of the guys *may* have connected with them.

GN: Did you ever go to Vassar?

WM: Yes! We used to go to Vassar not so much for the girls, as for the books!

GN: Ah, yes.

WM: They had a library, and we didn't. But the girls...there was this certain thing called social strata, and the Vassar girls were certainly above our standards. We referred to them as "The Five-Day Pigs," which is what they looked like. Then we'd get on a train to go to New York for a weekend, and they were quite gorgeous. Bennett College girls were even more exciting. They were in sort of a finishing school, a two year school with horseback riding, curtsying and stuff like that. And I met a lovely girl there who said her father worked for Ford. So I thought that maybe he was on the assembly line, or working the accounting department, and he was the chief financial officer, so that didn't go anywhere. I was totally intimidated. Today that wouldn't have been a problem, but no, I can't go out with a girl like that. So...but I should have, because she probably had a car... With girls it's the bane of existence....Absolute bane.

GN: At Marist you always had good study habits, I suppose. But it must have been hard to do both: to live a life here, and to be serious about study.

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WM: No.

GN: No?

WM: No. Because the life here, when I was here, was very similar to life *you* had when you were here. There was one movie theater in town, and we didn't have cars, so if you wanted to go to town, you either walked, or bummed a ride with somebody who had a car.

GN: Over to the Juliette?

WM: The Juliette, yeah. Used to go over there sometimes and see three movies on a Saturday, go crazy. There wasn't...It was a very close-knit group living together. Very slow life. We brought stickball to Poughkeepsie. They never heard of that. How do two guys play baseball? It's not baseball, its stickball. We taught them to fast pitch against a wall in a parking lot, things like that. We were still riding bicycles when we got to college, didn't have driver's licenses. They've been driving around since they were sixteen. The townees travelled in a different circle, they had a life totally outside of the college. We were living pretty much the life of the brothers... We're not a wild and crazy group, we were clique-y. And doing things on the college, for the college, with the faculty, was sort of what we did. And in...as I said, to go over to MacManus' on a Friday night, getting four bottles of beer for a quarter a bottle, that was it.

GN: It was a little release to come in there.

WM: It was. And you know, the hunt was good. We used to shoot on campus, also.

GN: The question I have...maybe you're answering it by what you're saying right now, is...you came here and it was rather primitive, but why did you stay for four years? I mean, weren't there other offers or possibilities?

WM: You know, I'm trying to remember if I ever thought of leaving... I liked it up here. I liked the winters, the spring, I liked the-- we weren't here in the summer. I loved the classroom

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environment. I used to take classes at night. I mean, it was almost like being in Alaska in the wintertime. Like, “what are you going to do tonight?” “Oh, I think I’m gonna go over and take speed reading tonight.”

GN: [laughter]

WM: You know, and I would sign up for all kinds of stuff that, for no other reason other than you never know when you’ll want to read something fast, or...the art history program I mentioned before. I just like to learn. I mean, I still have this problem. The death of me is going to be the web. I hit an article, then I see a link, and I go to the link, to the link, to the link, to the link, and it’s three-thirty in the morning! It’s sheer nonsense. So that goes back to what you said before, grammar school—this conversation reminded me—we were a strange group of thugs from Astoria. We would hang out in the library. We’d go down to the library almost every day after school, read some books...when we were younger, the librarian would read the books. So that was who we were. We used to go to *museums* from Manhattan. Take the trolley over to Fifty-Ninth Street Bridge, we snuck on the subway a number of times because we didn’t have the money. But learning is always something we did. And that comes from parents. That’s why when I hear that the teachers are being held accountable for the learning of the children, I don’t accept that. I think that learning...the learning mentality comes from the family, in the home.

GN: Now, your mother never thought of moving you to another institution?

WM: No. My mother [laughter]...my mother loved the Marist brothers, I did reasonably well at Molloy’s/Saint Anne’s, so she had to go over for “parent’s night,” and she mostly got good reports as far as I know, because I really wasn’t a discipline problem... Until one of the deans at Molloy... can’t think of his name now. Said, “I know you’re up to something, Moran. I know it, and before you graduate, I’m going to find out what it is, and you’ll be in detention forever.” I

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said, “What do you think I’m up to?” “It’s because you’re always smiling.” Let me give you an alternative: I like being here! So anyway, there was never a thought of leaving. A part of it was my happiness here. I mean, I really enjoyed the interaction with the professors. Like I said before, there was no place to hide. Almost everybody was a PhD You could see them, go over to MacManus sometimes, there’d be a couple of guys over there, and we’d get into discussions. I mean, it was like what I figured Ox would be like with the Dons, where you sit around, you talk, you debate, you yell at each other, then you laugh--.

GN: The idea of the university is that you listen and participate in the action academically.

WM: It was...here...to go back to the other thing, “What did you do for a social life,” we *made* things. That’s not the right word, but we made a crew team. We made a basketball team. We made a yearbook. We made rings. We made blazers... there was nothing here. Whatever is here now is a function of what we started, and they’ve taken it to new heights.

GN: You don’t have to tell me that, but I’m glad you’re saying it for the record--.

WM: I will say it for the record--.

GN: Because it’s hard to believe where we’ve come from. In your first years here, when Donnelly wasn’t even complete, virtually, or just about. And then Sheahan was only in the ground, coming up you know, as the first dormitory.

WM: When I started at the King’s Court, there were no dorms on campus for the laymen. And the brothers were still building Donnelly. So when I say the collective “we,” we built the college from the ground up. The brothers, like you, actually did it with picks and shovels until you got some real equipment... And again, it was a collaborative effort in seeing just...building. It was an exciting time to be here. When we got thrown out of the King’s Court, which as I told you last night, was a bum rap, it wasn’t us, it was the IBM guys, we had to come up on Christmas

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vacation...after Christmas, because we all worked on Christmas vacation to make money. So once Christmas came, there was no more work, we came up then with Linus, Jerry, Stokes. We converted a storage building into a dorm for twelve guys. It was like Skylark Seventeen.

GN: [laughter]

WM: It looked like it, it felt like it, and it was run like it.

GN: Alright, moving on...there's a part I talked about last night that I can't figure out in your life... After you leave Marist, you're a good friend of George Sommer.

WM: I was, I was his protégé.

GN: Right, you were on the way to become a great academic scholar, I suppose.

WM: He had aspirations for me.

GN: Yeah. And he encouraged you to go into teaching--.

WM: He did.

GN: Because it would be a way to stay in the academic arena.

WM: It was a stepping stone to the next step, yes.

GN: Tell me about that now. This is the next two years you're really involved in teaching at Lourdes High School--.

WM: George was very helpful in educating me. He wanted me to follow in his footsteps... I couldn't get a job. When I got out of Marist, there was no such thing as a recruiter coming here. I didn't know *how* to get a job. I tried at IBM...I'll tell this story because I think it's worth telling... I still believe in a liberal education. The guy says to me "what can you do?" I said, "I can do anything, I've had a liberal education." He said, "what can you do?" I said "Look, I'm educated liberally! Anything! I can do anything!" He said, "No, no, what can you do practically?" I said, "Well, when you put it that way, nothing." He said, "Then I'm not hiring you!"...So

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George got me and he said, “If I get you a job, will you teach at Lourdes...Our Lady of Lourdes high school?” I said, “Yeah, why not, I had thought about teaching. I said I’ll give it a shot. This is the only time in my life when I’ll probably be in a position to do it.

GN: This is... were there any courses or methods in teaching, or any academic preparation for it? Classroom management?

WM: [laughter] I’m going to hearken back...I don’t remember any courses at Marian College, when it was still called Marian, that taught the brothers how to teach. They ran the classrooms depending on their dispositions, through love or fear.

GN: [laughter]

WM: There was some guys, fear. They used to use the ruler. They were like Christian brothers. So, I came from the Marian/Marist tradition, that I had been educated, I will now go on to teach. So I said, “Georgie, okay, set up the interview. I’ll go.” I get all spiffed up...I went over, thinking I was going to be teaching with the Marist brothers, my buddies, my friends...On the boys’ side of the high school. Instead, I’m sitting with the Monsignor, three nuns on a couch, looking like penguins... actually three all lined up, and they’re questioning me. And... [pause] I said, I told you before, I’ll repeat myself, because I think it’s relevant. They asked me what I’m doing here...Anyway, they said, “Mr. Moran, what do you think about the girls having *Catcher in the Rye* in the classroom?” And I remember going, “This is it.” If I answer this right, I get a job with the nuns. If I don’t want a job with the nuns, a job is a job, whatever. So I said something like “Sister, they’re going to read it anyway. And it is better that we had it in an environment where we can direct their thinking in a most constructive way about a book like that.” Now fortunately, I had read *Catcher in the Rye*, in spite of George Sommer, because George never gave out a book that was printed after 1810.

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GN: [laughter]

WM: Okay.

GN: And in modern English. He'd rather it in old English.

WM: Oh, I was about to...you must be reading my mind! Because one of the things I have against George is he made Jimmy Maloney and I take Chaucer, and read that stuff, or pretend to read it in Middle English. It might as well have been in German. And I almost didn't graduate with Honors because of that. He almost cost me my- -

GN: Back to the interview. So you're seeing these- -

WM: Oh, that interview! Yes! So I'm sitting there, they said "Fine, you got the job. Show up on whatever the date is."

GN: You got to teach the girls now?

WM: I'm going to teach the girls. I'm making a hundred bucks a week... Now, that summer I was fortunate, I had a girlfriend whose father was a very big man in the operating/engineer union. Those are the guys that run the big equipment. And he got me a job as an oiler. They were doing drilling down by... across from Storm King. They were going to put a dam, fill it up with water during the day, or at night, then run it down to generate electricity. So we were taking core samples and bringing them down three hundred, five hundred feet. So I was working from six in the morning 'til six at night on the mountain, making six hundred dollars a week. The Monsignor is going to pay me one hundred bucks a week. Now luckily, being frugal and thrifty, also when you're working twelve hours a day--.

GN: Too tired to do much.

WM: So I had a War Chest, I bought a sports car for six hundred dollars, so I turn up at the high school to teach girls, driving a TR-3 Convertible. It was like a scene from a movie.

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GN: [laughter]

WM: I don't know what () was there, but I'm sure the nuns were like "I can't believe this guy." So my first day on the job, with great trepidation... I, you know [pause] I had no idea how bad teaching was going to be. But, I figured I'd give it a shot, I refer to this as my "noble period," because when we go on, I'm going to tell you about my less noble period. So this little nun says to me first day, "Mr. Moran..." She looks up at me, she's about four foot six, looks up, says, "Mr. Moran, do you know why they call us nuns?" I can see her now.

GN: [laughter]

WM: "No sister, why?" She says, "We don't get none, we don't want none, we don't want *you* to get none. Do I make myself clear?"

GN: [laughter]

WM: "Yes sister." So actually there was some wisdom in her thoughts, because I was about twenty...maybe twenty one, the girls were seventeen or eighteen, the senior girls... On a given day, an eighteen-year-old girl is looking for a twenty-one-year old guy. Any twenty-one-year-old guy would love to go out with some of these beauties. So my great fear was when I was out at a bar on a Friday night, I would pick up a student. Not one of mine, because they wouldn't let me teach the seniors, but if I would pick up a girl from the school, the sister would have me...maybe excommunicated, terminated, or possibly mutilated.

GN: Yeah. [laughter]

WM: I stayed for one year. I left for three reasons. One: I had a falling out with the Monsignor over money. He was going to give me another hundred dollars a year if I took on another afternoon activity, which I already had several. I couldn't live on that kind of money. One of the lines was, he said, "Well, you'll be doing the Lord's work." And I said, "Monsignor, when I'm

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living in the Lord's rectory, drinking the Lord's scotch, driving the Lord's car, the Lord is paying my golf fees, then I can live on fifty-two hundred dollars a year." He copped an attitude, called the draft board, but that's another story. But anyway... the other reason I left is it required so much work to be a teacher. He said "No, no, it gets easier as it goes." You know, going back to what we said before, if you're going to teach English, it never gets easier, because you're always grading those damn papers. Okay? If you're teaching science, you'll probably get a lesson plan, you'll go, it's repetitive. My sense is that there's less to do. But teaching English has got to be one of the worst jobs.

GN: Yeah, math is easy, it's either right or wrong. English you got a way to think, what are they saying...

WM: You've got to mark it up, make comments, the whole weekend was shot. And then the last reason was: you had to be prepared every day, you had to be up, or the girls would nail you to the blackboard. I came in one Monday with a *terrible* hangover... they nailed me.

GN: Alright... So your career at teaching was two years though--.

WM: No, it was only one year.

GN: One year. Then what do we do?

WM: We went to work for IBM a while. George wanted me to go to graduate school. I said I was thinking about it. I thought about it, and I decided I would go to graduate school because I needed to learn a trade... And that's exactly why a person goes to graduate school. I could've gone to plumbing school, carpentry school, could've gone to my girlfriend's father, said "get me in with the operating engineers," I'd be driving tractors, making six hundred thousand dollars a week, whatever... So I made the decision to go to business school. Asked George if he would write some letters of recommendation, because he was the head of the department of the group I

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studied in... He was upset. When I told him I was going to graduate school, he was excited.

“Which one, what are you studying,” blah blah blah. He wanted me to study Chaucer, by the way.

I said “George, no, I’m going in a different direction.”

GN: Go to Fordham and take Chaucer. [laughter]

WM: [laughter] Yeah, something like that. So anyway, when I told him what I was going to do, he wasn’t happy. And I was living with him at the time. So at that point, we were friends. We changed the transmission in my car, he wanted to turn it over on its side to do it, said it would be easier. I said “George, you can’t do that.” [laughter] We built a porch in the back of his house.

We drank a *lot* of martinis together, and we put up the rafters. We were having martinis, and he goes, “We have to move them all.” I said, “What do you mean, George?” He said, “They’re about a quarter of an inch off.” I said “George, I’m leaving, I’ve got a date. You move them.

Nobody will ever know they were a quarter of an inch off.” That’s the kind of guy he was... So anyway, to make a long story short, he wrote me a recommendation. I applied to Columbia and Harvard. And he kept telling me I will never get into Harvard, but I might get into Columbia.

And I said, “George, I’m applying from Poughkeepsie, I graduated valedictorian, I did crew team, lots of stuff, newspaper, everything. I’m one of those...you know, kids on paper--.

GN: Impressive, yeah.

WM: And he said, “No, you’ll never get into Harvard.” So, to make a long story short again, one night we were in MacManus’, we hung out, we drank. He says, “I gotta tell you this, I gotta tell you this, I gotta get it off my conscience.” I said, “What’s the matter, George?” He said, “I told Harvard you were academically qualified, but you didn’t have the instincts to be a killer, like you have to be in business. They’ll never let you in.” I make second on the waiting list. I get the acceptance from Columbia, I go to Columbia... So my whole life, even as I sit before you today,

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is a series of circumstances and the road not taken. Had I gone to another school I obviously wouldn't be here talking to you. I probably...No, wouldn't say probably... I would have had a very different life. FBI... If I had been drafted... I probably would have been a career guy. I would've stayed in the military, I would have loved the military as much as I love Marist. In those days I was so much more--.

GN: Or pushing up daisies in Vietnam [laughter]

WM: Yeah, no--.

GN: Or Korea.

WM: I would've been the Audie Murphy type, I'll take the hill, they'll never touch me... So, in going to Marist, I didn't become an agent, or any of those things. I tried teaching, that was good, didn't work for me. I now had to choose what I was going to be. I said okay, I'll try business. If I'd gone to Harvard, I would've gone an entirely different direction than at Columbia. I went to Columbia as a marketing major, because I figured with the blarney... this is in the days of the grey flannel suit. What's that television show? It's on now... Mad Men.

GN: Oh yeah.

WM: That was it. Drinking, three martini lunches, smoking, women—God! It couldn't get any better than that! But I made a mistake. I studied accounting a little bit, and finance. And I fell victim to a man named Sam Frumer. He was a professor from the University of Chicago. He was the only man I knew that could make accounting interesting. He used to tell four, five, six jokes every class, just when I was dozing off he'd tell a joke. Before I knew it, I was graduating, but I had to graduate as an accountant, because I was one short of marketing class, so I would have had to come back another semester. That's how stupid I am. Or, how inadvertently, I managed my career so well.

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GN: How long a time were you at Columbia?

WM: Sixteen months. Four trimesters straight. And these were the days, when you went to school, you went to school. I could take an exam on Friday, and the next semester could begin on Monday. There were no long breaks--.

GN: No winter breaks-.

WM: No breaks. Very intense programs.

GN: Did you have any kind of job at that time?

WM: Yeah, I did some work at night. But it was remedial work. It was just to bring in some money... I couldn't work at Christmas because... no, I must've worked... or maybe I only worked when I was at Marist at Christmas... But what I did, I made a killing. I had the War Chest left, still with some money left. I sold my beloved TR-3 [sighs] and bought a Volkswagen Beetle, and moved in with my mother and father. I mean, I made the ultimate sacrifice not to get into debt.

GN: "You can't come home again" is not true.

WM: It's not true--.

GN: You came home again.

WM: I came home again, but... kids are coming home a lot now. But I mean, moving in with my mother and father, God, and my sister. It was terrible! Terrible. But I didn't want to run up a lot of debt. Columbia was very expensive compared to college. Having an apartment and all that stuff would have broken the bank. So when I graduated from Marist, I was one thousand dollars in debt because I took out a student loan, because I couldn't afford *not* to take one out at those rates... So I had a less academically distinguished record at Columbia. I went, I learned, I liked, I did, but I was not in the top ten percent of the class.

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GN: You didn't finish first and fast?

WM: I did not.

GN: It was a humbling experience, but nevertheless--.

WM: It was. But what was good is I began to branch out. When I left Marist and George, I was a humble Irish kid, very good at following orders. When I got to Columbia, I said, I've got to learn how to be a business guy, I don't want George to be right. I'm going to join a frat. We didn't have fraternities up here, I don't know if they have them now. So I got... I wanted to get into Alpha Kappa Psi, the business fraternity. So I pledged, they let me in. I found out these guys could have all been Irish. They weren't. Because our sole goal of the fraternity was: every semester to have two *wild* parties. And everybody got a turn to go get the liquor. This is before they delivered liquor, I guess. So that was my exposure to the business world. These were serious students, some of them were very well connected, and we did that. So Columbia was a branching out, was a good beginning. Then, a similar situation, I suddenly discovered that I had to graduate, that happened to me at Marist--.

GN: Yes, good times *and*...

WM: They did, and I remember somebody, may have been Linus, who said "Bill, we're closing the dorm. If you do not leave, we're going to put your stuff on the street."

GN: [laughter]

WM: I don't want to go, I like it here! So anyway, I had to leave, but there, they had a very aggressive recruiting program. Companies came and they recruited you. I wasn't used to this. So I remember I had about eight interviews, it was all "The Big Eight," and I was never going to take a job because every time I had an interview, I got an offering letter that was higher than the last offering letter. I was making more money interviewing than I was ever going to make

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working. But one of the things, to go back to this shy Irish guy that needed to blossom, I'm having an interview with KPMG, two guys... Now I never liked tag teams on an interview, it's not fair. And I'm sitting there across from them, the way I'm sitting from you, and they're going on about how terrific I am, what a phenomenal catch I'm going to be, they really want me to join the firm. So I turn around and look, and I said "Are you guys talking to me, or is there somebody else in the room?"

GN: [laughter]

WM: So they said, "No, we're talking to you." I said, "Okay, why don't you tell me why you're so hot for my body?" They said "Because you, unlike almost everybody else that we see, you can write. Your academic background before you came to this place is that you have broad knowledge; you'll be able to talk to the clients on a lot of topics--."

GN: So the liberal education paid off?

WM: Paid off. "You will be able to write, you will be able to talk, you've studied psychology. You have all of the soft skills, because *anybody* can learn accounting." So I took the job with them. I stayed nine years. I did extremely well with the clients, but had trouble with the peer group.

GN: Oh. Are they still operating?

WM: Yeah, now it's KPMG. It was Peat Marwick Mitchell at the time.

GN: Located in Midtown, New York, or?

WM: They were originally downtown in the Wall Street area, they moved uptown. They had offices all over the country. As I said, I did extremely well, I built up a reputation for great skills. Couldn't complete the job on budget, but the findings I had were just awesome. Just awesome.

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The Mat leaves issue management letters, usually to fill with tap. I always managed to find something that was unbelievable.

GN: Like what? Example?

WM: Two things come to mind. It was at Citi Bank. Shouldn't have named the bank. It was Iowa Bank thirty-fifth, forty years ago... I'm down reconciling, I think it was the Federal Reserve account, Citi Bank has like a trillion reconciling items on the accounts. I come down, I get the reconciliation, and it's a ninety-seven foot adding machine tape. And what am I gonna do with this? To make a long story short, because I was down there a very long time, there was something wrong. Because when they gave me the tape, ninety-seven feet, there is a red number at the bottom, and then the total. Now I said, that's really funny, because all the numbers are black, I wasn't that bright. And when I have a red number like that, it means that I know what the total is supposed to be. So I put in the red number to make all the ninety-seven foot thing hit the total. To make a long story short, that account had been audited by the internal auditors at Peat Mark for at least four years. And nobody did a competent job. So the partner in charge was excited that he was telling a client about the problem. He wasn't really happy that we had blown it for so many years. The manager sends me on the next assignment, he says, "Do me a favor Bill. Do *not* go over budget, just go down there. Color the work papers. Don't go over the budget." Five or six days in, I call him up, I said "I think I've got a problem." He says, "What do you mean you've got a problem?" I said, "I think they're on a cash basis." He said, "That's bullshit. They're on an accrual basis. The whole fucking bank is on an accrual basis." I said, "Look, I think it's a cash basis...they're on a cash basis." So that's how I built a reputation of looking, listening, paying attention, being willing to say, "Look, I don't know what you're doing Gus, could you explain it to me again?" And there was a nice Irish lady in the Fed records, said "I

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have to go on vacation, John will be back. He's the boss, he'll explain all this stuff to you." And I said, ooh that's very strange... So a part of what I learned here was to learn, to admit that you don't know. Teach me. It's okay to not know, but it's not good to be dumb. Listen to what people have to say, treat them with respect...all those things served me well with public accounting, and made me different than the peer group. I used to get bad reviews. And I used to think it was me. And then I discovered it was them. Right? But it was so many of them... Because I got good feedback from the clients. But nevertheless, I spent nine years there, I enjoyed it because I spent nine years not knowing how to do my job. I had to learn it.

GN: That's an interesting way to put it.

WM: But that was it, that was it! I mean, I came out of graduate school, and I should have been a partner. I sure as hell didn't know how to be a junior accountant! [pause] So...

GN: Move on to Chase.

WM: Chase? Okay, I...

GN: How did that come about? How did you leave one, go to the other?

WM: I...I gotta go back to KPMG, Peat Mark... I got in trouble in the New York office. I was transferred into the banking department from general work. I spent two or three years in the banking department. Built up an internal clientele. And the managers... they want to make me supervisor, that was the first level of management. One of the guys I was very close to said "I don't know. Fred Chen (?) is just violently opposed to you making supervisor. What did you ever do to him?" I said, "Never even worked for Fred that I can remember." To make a long story short again, he comes to me and says, "You are never going to make supervisor in the banking department. We're going to send you to the savings and loans department to lay low. Go work for Jim." He said, "You fucked Fred over a couple of years ago." I said, "*Ah*, now I remember! I

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said I wouldn't work for Keaveney (?), right? And Keaveney and Fred were the team on another banking client. I said okay, I'll go to the savings and loans department, what do I care. Now going to the savings and loans department was like going to the Gulag. There was nothing worse, nothing lower. But there was a very powerful guy there named Jim Compton (?). And he became what I call "My Rabbi." He *loved* me. He was committed to making me a partner. Which, in those days, looked kind of good. He sends me to Tampa with my wife, my daughter, and my sister. My daughter was three months, four months, five months old. They paid all expenses. I'm down in Tampa, I'm interviewing, and the partner calls me a Yankee. Kept calling me Yankee. This is not working out real well... We're out looking for a house, there's nobody on the streets, there's a little old guy coming down the street, I sashay up to him, say "I think we're going to buy the house. Is there anybody in the neighborhood with kids? Because we're going to have a couple of kids." He stands up to me, nose to nose, looks to the left, looks to the right, and whispers, "Yeah, the house next to you? They're Italian, but they're nice."

GN: [laughter]

WM: So my wife and I say, "We're out of here." I go back, Jungle Jim Compton (?) says, "Why didn't you want to go to Tampa?" I said, "It wasn't going to work, Jim." He would've made my life miserable. He may have something against you, as well as me. This next place, he wants to send me to Detroit. This is during the race riots. I said, "Jimmy, I'm not going." He said, "Would you go to White Plains?" I said, "I know the rules, three times? And you don't take them, you're out." I want to stay a little warmer. I went up to White Plains, I got in trouble in White Plains, by... use this term advisedly... learning the values that I'd learned as a child, at the high school, at the college... There was a partner up there that was really bad... anyway, to make that story a little shorter, I won't bore you with the details. I got in trouble again with the peer group. And I

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decided I had to leave. The partner I worked for, he was really... he didn't know anything about banking. And I was caught between doing the right thing, and reporting to the reviewing partners in New York, while that was going on, got me into a lot of trouble. So I remember the year I decided it was time to go. I said, "Mike, you didn't like what I did last year, I did *more* of it this year, so I'm going to make it easy for you. I'm going to look for a job." He said, "Oh! Thank you, I really appreciate that." And he said, "I don't understand how you do it. The clients all love you. You raise the fees, and they still love you." And I said, "Don't forget, I always get the reports out late." He said, "Yeah, you get the reports out late, and raise the fees." ... I said "Mike, you'll never figure it out. Bad news is hard to sell. So when we're doing audits, and I have bad news, I have to work with the client to make them grateful that we're even going to certify after they make the adjustments to income that we're talking about. And keep them as a client. So that's where that liberal education came in. So, I needed to get a job. [pause] Had to be in banking, because that's what I was best at. That's what I spent the last eight or nine years doing. I got an interview down at Chase. And I remember this, the head () called me up, said, "How'd you like to go down and interview for a job at the internal audit department at Chase?" I said, "You've got to be kidding me. That is the worst audit department in the world. I did a review there for Peat Mark two years ago. Those guys are so bad, I can't even imagine how they're still in business. Well, there's a new guy down there, he wants to bring in some blood. He's an ex-Peat guy. I went down and I interviewed, I got the job. Okay? The rest is history. I loved it again, because every time I got restless, I got a new job in the internal audit department. One of my buddies called me up, he said, "You've had the same phone number for sixteen years, I guess your career is going nowhere. I said, "I'm in the same department." I describe myself as the ultimate loser. Nobody does what I did anymore. I stayed at the same company for thirty years,

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almost to the day, the same department. They kept changing the job, so it was like changing jobs. And every time I went out on an interview, because I did many of those, I would wind up talking to the guy, and convincing him he should work for me at Chase, instead of me going to his bank and work for him. It was that kind of thing, but it was constant learning, and once again, the skills that I got here, and in high school, wherever the writing really took place, because... I think I really think... I was thinking about this this morning, that when I go back, I had a very firm academic background coming out of grammar school. I went to Saint Anne's/Molloy, got rounded out in areas that wasn't covered there, and Marist basically was a review course for four years. Because much of it was the same stuff. But it all served me well going forward, because writing...in the auditing profession--.

GN: Audit writing is a different kind of writing, isn't it? Are you involved in statistical--.

WM: No, it's taking an issue and making it understandable to the person. You remember, we're talking about a nuts and bolts kind of thing. And if you write a certain way, what are you guys kidding, it's the usual crap that you ordered, because you're nitpicking me to death. But if you write it correctly, they guy goes "Ooh, I see what you mean! We could get in big trouble if we don't fix this." And then there's a certain amount of managing the information, the kind of conversations before you issued the letter, it's a whole bunch of things. But I remember, I had a guy for me, one of the best auditors that worked for me, would write stuff that was such crap. Run-on paragraphs... I would re-write it, and he said, "That's the same thing I said." I said, "No it isn't. It isn't." Did that for another guy one night, stayed there until four in the morning re-writing a very critical report. We wrote the whole thing with one of my secretaries. I gave it to the senior guy, his senior guy, and they screamed at me over the phone, "You changed

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everything!” I said, “I didn’t change anything! The facts are all the same, I just put them in a different order.” It’s...what is it we used to say? Was it “To mystic reasoning: A, B, ergo, C.”

GN: Yeah, yeah.

WM: Right, you present it a certain way, C is inescapable.

GN: “Therefore...” [laughter]

WM: It’s a “therefore,” absolutely. So...I had a good time. My boss was a strange person. He sent me in a stack of stuff, he went on vacation, and he comes back and says, “You’re probably wondering why I gave you that stuff.” I said, “Yeah, I really am wondering why.” He said, “Oh, I’m putting you in charge of the EBP audit unit.” I said, “Don, we talked about that on the intake. I know computers run on electricity, and that’s the extent of my knowledge.” I once took a programming class when I was teaching at Lourdes High School, I never got a program that would run, no matter how hard I tried. I know nothing about it. So he said, “I want you to take the job anyway.” Okay. What am I going to tell him, no? Again? He told me I’m taking the job. I went in, they didn’t want me, I didn’t want them. I had worked there long enough to know that these people were inept, incompetent, they were so bad it was awful. We had them in a separate room, and if we could, we would have cut the air off... Now I’m their new leader.

GN: Alright. [laughter]

WM: They don’t want me, I don’t want them. First test. The guy they had, they loved the guy they had before me.

GN: One of their own. [laughter]

WM: Yes, he was a very tech-y guy. He had painted the wall blue, which drove Don absolutely crazy. All the walls had to be white Koenig (?) painted the walls blue. I’m having my office repainted, thought what color I’m going to make the wall. Guess what I made it? Blue. Another

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long story short, you've got to make a statement, okay? We'll see where it goes. Give me a break, I'll give you a break. Spent three, four, five years with these people, loved them. They were totally misunderstood, for good reason, I might add. Wouldn't change that. And it changed my whole life, because I discovered the power of the computer was made for auditors. You take a sample of thirty items? No, you could take a sample on a computer by asking it questions. This is before we had all this good software. You ask, you have a hundred thousand records, you squeeze out all the ones that have certain attributes that indicate that might be a problem. A hundred thousand records have been looked at instead of thirty. The power was incredible... So we did some really exciting auditing. People said, "Well, how do you do that stuff?" I said, "It's all in the records." And then what happened... and then I got to crime unit, the fraud unit, I loved that. Chase had the bad guys working with the FBI.

GN: Did you travel much for the--.

WM: Oh yes I did!

GN: How far would you travel?

WM: I would travel—the furthest I got was... China.

GN: Oh!

WM: But, but it was only Hong Kong then.

GN: Oh. I was just wondering whether you'd crossed the Hudson.

WM: Oh, God... Crossing the Hudson was a regular thing. Florida, Texas, Arizona, California, Canada, Panama... was on the canal. One of the most fun things we did. Actually, we walked across the canal, because we had... connections. Peru, Argentina, Brazil... Certainly all of Western Europe. Didn't go behind the Iron Curtain. Never went to India. Missed Australia.

GN: Missed Australia, huh?

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WM: I did. I was on my way to my first trip to Tokyo. I said “Why don’t I drop in, see the guys down in Australia. Right? Go see the guys in Australia. So I get out my globe, and I start looking. I said okay look, here’s New York, here’s California, Hawaii, Tokyo. Where the hell is Australia? Oh shit, it’s down under, that’s why they call it “Down Under!” Too far to go. I’ll get there another time. That’s the one place I didn’t get to that I would have liked to have done it. Did a lot of travelling, it was always...it was good to be on the dole.

GN: Yeah, yeah...move on to the present world, what we’re living in now...What do you say to a kid, or parents...Is college worth the investment?

WM: That is a very interesting question. There’s a guy that’s on the board here, called Tommy Trohman (?). He’s worked for Marist, he’s probably the smartest guy we have in the business board. And he has passed around a couple of articles about that. And when I look back, because I’ve thought about that question... And I’m not sure that it is a good investment. But it depends on what you mean by a “good investment.” Are you going to make more money because you went to college? I’m not sure anymore. Are you going to have a more meaningful, better life, learn how to think, and possibly how to vote in a democracy... Then it’s a good investment, right? You learn to look at a multiple of things, you probably decide that creationism is not a good thing because there is sufficient evidence. You learned to have a problem with facts; they really muck up your life, facts. If you don’t pay attention to facts. So, I look and I say, okay, most people... I was fortunate. I had a happy childhood, I liked high school, I liked college... how could you like accounting? I mean, I’ve had friends who’d say “Don’t tell them you’re an accountant, or audit, they’ll never know, they’ll think you’re something else!” But I’ve been lucky. I’ve liked what I’ve done for...what am I, seventy-one now? For almost my whole life. I mean, not every day, but most days. We used to have a rule in the bank, when I’d hire the kids,

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that if you don't want to come to work every day, well, make it *almost* every day, then change jobs. Because unless you love what you're doing, you will never be successful. So if you leave here, it's not because you're a failure, it's just that this isn't anything you want to do. So when I look at all the unhappy people working, then I say, could they have gotten those jobs without going to school, started sooner...Should we be thinking in terms of, "If you really want to make money, kid, learn a trade." Plumbing, carpentry--.

GN: Electrician.

WM: Car mechanics... something that can't be outsourced. Teaching English, probably... I don't think you could outsource that, based on my conversations with the Help Desk. So it's kind of tricky, because when I grew up, every day was going to be better than yesterday. I was going to be more successful, make more money than my parents. And the interesting thing is, my parents retired and lived on social security better than they lived when they had a job. That's not what happened to me [laughter]. So I don't...I really don't know. I think there's a lot of bad things happening in education, but the kids... My youngest daughter announced when she was in the seventh grade that she had just written a paper, and she said, "Dad I want to tell you that after I graduate from college, I'm going to have to come home and live with you and mom because I won't be able to live the style I've been accustomed to on my salary." Now, that never crossed my mind when I was getting out of school. It was the heyday of America, where you could go anywhere in the world and be hugged as an American. We were proud to be American. We understood that we had differences within the country and people, but we would find a way to move the dime forward, to compromise. I don't see any of that happening now. I really don't know what's the right thing to do if you're a young person.

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GN: Go back to that a little bit now. Without going to college, you're hardly going to break through and get a global view of people, an understanding. I mean if you're in your own little parish, your own parochial view of things, you know, you're going to become very closed. And "me, me, me" will be there pretty much--.

WM: That's what college is about. I think a semester abroad is phenomenal for kids to see the world, see different people. The thing that comes to mind when you say that is one of the things about living, about going away to college, is that it took me out of that wonderful home environment, and exposed me to people that were woah, what. And some other parents that were oh-ho-ho, thank God they're not mine. So I agree with you, and I think I said that, that if you're going to go to learn and learn to expand your view, you should go to college. If you're going to go to college to make more money, you're going to be very disappointed. If you're going to go to college to be happy at a job, you're going to be disappointed, unless you buy into the premise that you take a job when you're twenty-one years old, you don't know what you really want to be. And then you try, you don't like it, you try something else, you try something else. Not "job hop" so much as begin to focus in on what you do well. But... So, that's what college did for me. I don't know what college is doing for kids now, and I'll give you two things that come to mind. We now do remote learning here. You don't even have to ever show up on campus and be in a class with any of your classmates. Now every time this comes up at the board, I say I can't imagine that! For me, college was coming in, sitting next to some nerd, and saying "Look, you're full of crap."

GN: [laughter]

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WM: And then have the professors say, “Calm down, guys. Calm down, calm down.” I don’t know how... That’s what college was about. The—I’m getting crazy again—the interaction between, you can’t do it with a screen!

GN: I think that’s--.

WM: So that’s what college education--.

GN: Particularly in the undergraduate. Graduate it’d be something else.

WM: Okay, maybe. If you’ve had the broadening experience, fine... If you’re in a trade school, be it accounting, finance, you could do that on a computer. I used to run... we instituted staying home. It increased productivity. The bank had a backbone that was incredible. So I swindle my way into computers because the bank managed to the bottom line, they didn’t know what was going on with the line items, so I let guys go. I bought computers, expensed them, so they didn’t know what I was doing. Our productivity went off the charts, our findings went off the charts, everybody was excited. “Stay home, Gus.” “I don’t want to stay home.” Look, it takes you two hours to come in, two hours to get home. Why do you have to come in? You’re writing the reports, you’ve got everything you need on your computer, stay home. The hardest thing was convincing the guys. The women appreciated it, because if they had to take the kid to the doctor, they had to take the whole day off if they’re working from home. So it really worked out well. But to go back to what I was...Not to go off on that, too...Is that college education can now be had in the undergraduate level by not going out and being with anybody. The other thing that’s happening is that there are for-profit colleges that I think are swindling and de-frauding the kids at school because the federal government lends them money. They get out of school, a hundred and twenty thousand—these aren’t doctors, now, these are your average little kids, a hundred and twenty thousand dollars in debt. How do they ever get out of debt? Pull them down, thirty

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thousand, thirty-five thousand dollars a year... What are they going to do for the economy? This is still a consumer economy. If you're that far in debt, you can't run up more debt. So it becomes a vicious trap. So, student loans allow people to go to college, and get, now watch this, you can't see this on your tape, get an education, in quotes, no. They paid money, they got a piece of paper, they didn't get an education, they're really not employable, I think. I have a friend who's on a board for a profit-for-profit school, he doesn't agree with me at all. So we do good things.

GN: So, sidebar on this--.

WM: Yeah.

GN: Technology--.

WM: Yes.

GN: Do you think... you're a man of the business world, and involved, and so on, you have a number of advanced-- I could ask you what time it is, you probably don't have a watch – oh, you do--.

WM: No, no, I do.

GN: Oh, I thought you'd pull up your computer and tell me--.

WM: No, no. Through my phone, got my cell phone, it's on there, yes. This is late in life. I was a pampered executive, I was the big guy. I always had the best technology, and somebody installed it for me.

GN: Did you use it or your secretary--.

WM: I only... No, I had to use it. This, again, is what happens. I had the screen, and I'd say to my secretary—a woman named Pauline, that was phenomenal. She ran my life, and she did everything. I didn't even... type.

GN: Two fingers.

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WM: I got a problem. I've got an executive guy, he's an executive officer, a very important man in my life who doesn't know that Friday night, Saturday and Sunday, we don't look at our computers, because it's in the office. He would send me stuff, and I would call her up, she lived near the office, and I'd say "Go over and see what Don sent, call me, then I'll tell you the answer. Then we'll do it again tomorrow." So we did that for a few weeks, and then we decided it would be better if I learned how... Had a computer at home, because all the big guys had computers at home, get it set at home... This is before notebooks... I had a magnificent computer at home with a screen twice the size, computing power like they wished they would have had for the moon launches, and he forced me into learning how to read email, send email, and then I did a little bit of it. But it wasn't until after I was retired that I discovered that, one, I no longer had the tech support. The guy stayed with me for a couple of years, he'd come up to the apartment and they'd set me up with stuff... Pauline would take care of me... And I was forced to learn. And I was very happy with Post-its. That, to me, was an electronic message. I'd take a Post-it, put it on my screen, and then I'd make a phone call to you. And when all this stuff came out, the computers improved the productivity of my unit tenfold. And not just the amount of work, but the quality. When I graduated from work, I said, "Okay... What happened?" I needed a new computer. My daughters were on my case. They said, "Get a notebook, Dad, be like everybody else. You carry it around... And get a real phone instead of that piece of crap that you have." And I said, "I don't want to do that." I lost my phone. Genius that I am, I hadn't backed it up in seven months. So now I need a new phone, nothing's backed up. I go okay. So I got the one with the girl in it, Siri. So she's fun. You say, "Siri, get me Gus Nolan." And she says, "Tolan? No Tolan in your address book." I said, "Nolan." She said, "Speak English."

GN: [laughter]

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WM: Whatever you say, she takes phonetically, and I said, “Okay, I guess I do have a New York accent. So there is no choice, you go to the phone store now at ten o’clock in the morning, and there’s ten old people—and I consider myself an old person—they’re all over sixty, maybe seventy. And they’re all sitting around, learning how to use the cell phones. They’re loving it! Now, I give lessons on this phone. I’ve taught several women how to hit this, so you don’t have to type, you hit that and speak into it, it comes up on the screen, you correct it and you hit send. So they are now like teenagers, texting. You can do that with email, texting... and I don’t know what else you can do with it, so I’m learning as I go. And the amazing thing is that little kids have no fear of this. They learn it instinctively. My three-and-a-half-year-old daughter’s made the break through she’s learned how to use the pad on this now.

GN: The iPad? What is it?

WM: No, this is a Mac Air Book. It’s small and light, so anything I’ve got, whatever I want to do... I’ve got to do extensions on it. But the phone allows you to stay connected. Like when I was coming up yesterday, I was trying to tell Jack that I was delayed, but I would meet him at the restaurant. In the old days, I would have had to find a phone, have a quarter, or whatever it was, and call him. Now it’s... I just say “Jack, be a bit late.” So, technology is here to stay. It gets cheaper and simpler all along. And just to keep in mind what the FBI agent forgot, and General Petraeus forgot is that... there is... once you put it out on the web, even if you erase it, it is not gone. They can bring it back. And that FBI guy, if the story is true, that he sent that woman pictures of him naked from the waist up, he has got to be so dumb.

GN: Yeah, it’s incredible... Well, they think it’s... I don’t know, some kind of mental breakdown, I guess, to think that no one... “I’m going to tell you a secret, but I don’t want you to tell anybody else.”

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WM: Right.

GN: Well, that's the greatest because () tell one person, but don't tell anybody.

WM: That's it. Once you tell one other person, it's not going to be a secret anymore... But anyway...

GN: Just reflect a little bit, you've been around Marist... you were here at the very beginning... maybe there's a part here... you seemed to have a lot of their interest, a lot of their time, in the college now... What do you think of this future? Where are we going?

WM: That's interesting, because... let's take the middle period, after I graduated, I worked for the public accounting firm, had limited contact with the school... I can't remember anything other than sending money. Then when I was at the bank, I used to come up here and recruit. And then we went into a period of mental decline. I can remember doing a full slate, and not finding one kid that I could hire. So I stopped recruiting here, because I felt anybody I'd bring in from my school, to my department, has to be good enough to be successful. I had several really good hires, so I just kept sending money, and I said okay, I'm going to send money, but I'm really not happy with the quality of kids. Then... what happened... I guess Jack Kelly calls me up, and he says, "Hey, we're starting an advisory board, how'd you like to be on it?" I said, "Yeah." So I used to come up once or twice a year, we saw the play and stuff. It's not like a *real* advisory board, it's kind of fun. So what I do now is: I come up, I care, I like to visit my money a little bit... I keep telling them this conversation lasts. I gave money for this scholarship, I hope the kid gets it. You know, some *deserving* kid really gets it. I think Dennis has done an outstanding job. When we first came in, I looked at his back, said, "This guy's going to be around four or five years, going to use this is a stepping stone." Much to my surprise, he did--.

GN: Thirty-three years later [laughter]--.

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WM: He has done...every time I see him, I say, "I hope you stay here until you keel over and die. I can't think of anybody that could do a better job than you're doing." Where the college is going to go, I don't know, it's an interesting... Apparently, the scores keep going up. We board guys joke that we couldn't get in now. But hopefully, we will maintain our academic status. You know, the poll helps, the girls' basketball team...When I graduated and said I went to Marist, they said, "What's that? Where? Where is it?" Now: "Oh, I've heard of that. Great communications program...Isn't that the Marist poll?" So there is recognition of the name. And then based on what I read in some of the periodicals here, we have graduated a number of people that have been successful. Economically successful, academically successful. And there's only one person that someday, I will become Bernie Goetz, and I will shoot him, or break his knees.

GN: [laughter]

WM: And you know who I mean! O'Reilley. He's a disgrace to the race!

GN: Some people love him now--.

WM: Who would--.

GN: I mean, Larry Sullivan--.

WM: Who?

GN: Larry Sullivan. He... you weren't... he came a little later. Taught "Marriage and Family," and Religion, things like that. It's conservative--.

WM: There is a lot of people that love him, they're... misguided. The conservatives have now blamed the Americans for all being lazy, shiftless people. Somebody just said that the reason Obama got elected is because he keeps giving shit people money, and they vote for him.

GN: He's Santa Claus. Rush Limbaugh, you know?

WM: Yeah, so they want to run somebody a little more conservative than Mitt next time.

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GN: See, this is the cross here. It's so expensive to come here, that's one thing--.

WM: It is.

GN: We hope we don't lose the common touch that we're able to take kids who could profit by a scholarship, you know, add that kind of thing into it. The applications and the qualifying...one downside... Eleven thousand something applications come in. More than three thousand are associated with Marist. My father went here, my sister went here, my brother was a Marist brother--.

WM: The Harvard guys did that for years. Legacy, it's called.

GN: Yeah, but we don't want that. We don't want--.

WM: My understanding is that... I try to get a kid in, a good friend of mine, nice Irish lad, at work. His daughter really, really, really wanted to come here, and they said, "Sorry, we can't help you."

GN: Well, sometimes that's a good thing. I mean, I've gotten a reply... this kid may be able to do it. He's just not showing any ability in his high school. He liked to party, he took easy courses--.

WM: [laughter] Right, okay--.

GN: So if he comes in and fails out, what kind of favor did we do for him?

WM: I agree with that. I didn't think this kid was that bad, but anyway, I said to this guy, "Don't worry about it. She'll go to Siena. If she really wants to go to Marist, she'll pump up her grades, she'll get great grades, apply for a transfer, they'll take her. But let me tell you what's really going to happen. She'll go to Siena, and never even remember that she applied for Marist." See him two years later, "How's she doing?" She loves Siena. So that's what it's about. So anyways, one-third is family, and where are the other two-thirds coming from?

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GN: Well, actually, we have thirty different states here.

WM: That's pretty good.

GN: In the student body. I mean, you used to be one. Then we spread out, we went a little bit to Connecticut, and a little into Jersey. But mostly, it was the island. There was only one island, it was called Long Island.

WM: Yeah, that's where I'm from.

GN: Yeah... Anybody need a ride to the island? Like, Manhattan wasn't even there. But now, as I said, there's... They have to do a lot of filtering of that, because they don't want all just former-- I mean, Notre Dame I think, was guilty of that for a number of years as well, you know... As long as you had Notre Dame heritage, you're in. We want to keep a mix, you know?

WM: Well, I don't have trouble with one-third of the guys and girls being family, as long as you're maintaining the rigorous requirements to get in. If you're going to lower them because of family, then you're going to go back to that day that I couldn't hire anybody. Being family is nice, but... that's assuming, you're not turning away academically qualified strangers to let family in. That could be a problem.

GN: Fortunately, money does not seem to be the problem. I mean, grandparents are willing to put it up--.

WM: Who is?

GN: Grand--.

WM: That's what I thought you said. Funny you should say that. According to the tap that we have, we're a good buy. A very good value for the money, a good education, lowest tuition for comparable schools. And grandparents, of which I am, this goes back to what I said before. I

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grew up in an America that allowed me to become what I am, in spite of what I was when I started.

GN: You weren't so bad.

WM: I was a street kid from Queens. That's all, no background, no greeting, no training. And I made a lot of money, and had a good time. Always wanted to emphasize the two of them. Now, I got kids—they're gone, but they never go away. It's like having five people on the dole. They're sending their kids to school. They went to private school, they went to Fieldsten got a great education. Now their kids are going to school, but the tuition for my daughter's three, what is it, she's three-years-old, she's in pre-something... It costs thirty thousand dollars a year to send a kid to pre-whatever. The one in Florida is a lot less money. So they have fallen into the trap that my wife and I set for them, of where to live, how to live, and how to get your kid into Harvard, or something, I don't know where they're going to want to go to school. But if you don't go to the right nursery school, you're not going to go to the right grammar school, you're not going to the right, to the right, to the right, and it's all money. It's always about money. But fortunately, I have enough money that I can give them, under the Gifting Act, money that... whatever it is... the... I'm trying to think what it was...

GN: Get them to the school and fill in the blank. They don't have it, and it'll make a big difference for them. I mean, it may open up windows that they haven't gone that way--.

WM: Remember what I said about what education did for me. Mixing with similar people... and I said to my daughter, I think Lily is extraordinary, absolutely. Her vocabulary is amazing. She puts together thoughts; she's been doing this for years. It's just that all the kids in her class are like that because they come from an enriched environment.

GN: Yeah, people read.

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WM: They read! They look at television! The stuff that they're watching on television, fortunately still is educational. They watch the mouse. And what the mouse teaches them... I had my granddaughter in Florida, and I was staying in a hotel, went to the executive lounge, to get her some soda and stuff, but it was closed, it was the afternoon. There's a guy sitting in there, so she goes into the cooler, she takes out a can of soda, puts it on the table. And while I'm getting a cookie, she says, "Look! There's condensation on the can!"

GN: [laughter]

WM: The guy goes, "What did she say?!" I said, "Condensation." I had the same reaction the first time to that. She's got a whole lot of words that I didn't know until I was in college. So, that's what's happening. And I think it's fortunate that I have the money to allow them to live the way they're living. To help them. To help them, okay? And right now, if I was still working, I would be happier to some degree, because I would have a lot of money to give them. I wouldn't even think about it, I could give the college a lot of money. I used to send ten thousand dollars a year to what's his name out in Chicago...

GN: ()

WM: Yes! And I would send ten, and the bank would match it, when I was working for the bank. That all dried up. But anyway, to go back to... the only thing money is good for is helping people be happier. I didn't make money to make money. Money, for me, was the way we kept score. That's all it was. And then you do something with it.

GN: Did you use it wisely, or--.

WM: Exactly.

GN: Last thing.

WM: Yeah.

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GN: What are we missing? What should we have to keep?

WM: In the college?

GN: Yeah.

WM: I would... my sense is—there's still an incredible spirit here. An affinity with the college... many of the students... I'm getting that from the projects I hear them work on...the kind of students, in the business school, the work they were doing with the... what is it? Mallory, or Molloy, the drug store... I can't believe everything I hear from the faculty, by the way, we know that. So I can't tell what the kids are really like. But if you can engender that love of learning, this is what you need to do, let's keep it on that train... you've got to continue the creative environment, where you come here to learn to learn. You really don't learn anything other than to learn. Of course, you learn something... But there's this unending quest for knowledge. And then a commitment that, if you're successful, economically, you must give back. You must. You must do good for other people...And I guess you have to be a free-thinking, radical person saying we've got to make changes. If somebody says, "We're not trading with Cuba," why not? Let's discuss why we're not trading with Cuba. This is ridiculous. This is not good for America. Create a level of realistic patriotism... And we constantly hear about the Founding Fathers, now, there wasn't a worse group of guys that walked the Earth.

GN: [laughter]

WM: Ben Franklin? Oh God! Tommy Jefferson?! We got the guns down at the bank, Aaron Burr and what's his name. They were moral reprobates for the most part- -

GN: Jefferson had his affairs here--.

WM: Yeah, they did, they all lived that way. I mean, Petraeus has nothing on these guys! George slept everywhere, we know that! But they had a vision of what the republic should be.

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There was a clear separation between church and state. We don't see that anymore. If I didn't hear God's name mentioned in the election one more time, I would have been happy. Bill Clinton—I didn't care that he had that...thing with...what's her name?

GN: Lewinsky.

WM: Yeah, whatever her name is. The girls on my staff used to do a little number, which I will skip for the benefit of the audience here, but... one had nothing to do with the other. He was doing a great job.

GN: Yeah.

WM: So who cares if he's doing that? Does anybody want to remember Roosevelt? My daughter said the only guy that probably wasn't doing it was Dick Nixon, because he was too nasty and ugly for a woman to sleep with!

GN: [laughter]

WM: But other than that--.

GN: No, Nixon was the one. Do you remember the pregnant black woman, who used to say Nixon was the one!

WM: [laughter] I forgot that. So if you can create a level of... patriotism... Bill O'Reilly will tell you, he's one of the greatest patriots... And Rush Limbaugh and those guys. But I don't agree with that. I just think...

GN: No, I like your point, though. The idea that...I think you'll see it. I mean, you walk through the halls here, you can't get on these computers sometimes. Some places are packed up. And there is a generosity, and it's one of the few places that I come... they still hold the door for you... There's a certain... They breed one another, you know? I mean it just kind of--.

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WM: [laughter] It's funny you say that, because I've wandered around a few times, and they hold the door, and they say, "Can I help you?" And that's what I said today, I asked them where the library was, and they said, "It's over there." And I said, "It's amazing! When we were here, we didn't know where the library was! You actually go to the library?!" They look at me, and they say "Where'd we get this guy from?" But they seem... they're probably... a product. I'm a big believer in... you are what your parents trained you to be, before you even knew they were training you to be. I can remember parents sitting on the couch, having a guy from the church come, and they would sign up for the capital campaign, where they give them twenty dollars a month. We didn't have the pot to piss in, if you're familiar with that phrase. And my mother's giving away twenty bucks to the church. And that's where the givebacks started. She gave away twenty bucks because she thought it was important. Then you get older and you say, "Okay, I'm not making a lot of money—actually, I'm making a lot of money—but I'm spending a lot of money." I always used to tell people it's not how much you make, its how much you spend, in terms of how rich you are at the end of the day. So I guess I can afford two hundred bucks for the year. Now they make it easy. You give them a credit card, they just hit your credit card every month for fifty bucks. Painless, you just pay the bill. I do my giving at the end of the year... So the kids here... many of them have that nice scrubbed look, they smile... the young lady behind the counter at the reception desk last time as soon as I walked in, she was perky as—"I bet you go to Marist!" She said, "How did you know?" I said, "You look like you go to Marist." So if you're bringing kids from that background, and turning them onto learning, because I have this ongoing debate with Elmore about ethics... I think there are no ethics. It's the fear of getting caught for the most part, that's it. When I grew up, you didn't need a policeman on every corner, because God was everywhere! You knew that God was watching even if nobody else was! Well,

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now God's getting a little short shifted, alright? And I can tell you that I worked for... what was it, fifty years? I think I made it fifty years...and I saw people that had no ethics whatsoever, until you explain it to them a certain way. The problem with the Watergate was not the break in, it was lying about it. It's not okay; they're going to get caught. And I want to tell you something gentlemen: you're going to get caught...That kind of conversation cost me my job, because some of these guys were heavy hitters. And they said, "No we're not." I said, "Let me tell you why. You have to file that form." They said, "No we don't." This is the head of HR, and another guy. I said, "Yes you do. Because this guy, he's an officer of the bank, defrauded our bank. He has also defrauded another bank, and they're going to file the form. And then the feds are going to come looking here because he works here. And what are we going to tell them? We didn't do an investigation, so *getting caught* is the problem." So they let me file the form, and they thanked me later... But... I think someone said "Where'd you get your ethics? That's from John Wayne!" I mean, the world was simple when I grew up. You know, there were real men.

GN: The apples don't fall far from the tree.

WM: Yeah, that's the truth. So hopefully, the college will continue to be successful. I talk it up wherever I can.

GN: Well, we appreciate that. I mean, not only just talk...you *do* things, and that's the most important thing, is that you talk. You can send us your money and not give a crap. But the fact that you put the hours in, like to come up for this thing, it boggles my mind that you still have that mind.

END OF INTERVIEW