McLaughlin said that he considered Healy's "brilliant" hires to be her legacy, ensuring a solid future for the American Red Cross—if the individuals' stay. The F.D.A., however, is dubious about the Red Cross's ability to follow through on its intended reforms. Despite Healy's concern and investment of time, money and personnel, the F.D.A. also found serious problems under her watch, citing the troubled Salt Lake City blood center for multiple violations last spring. In mid-December, the F.D.A. for the first time asked a judge to hold the Red Cross in contempt of the 1993 consent decree and to authorize serious financial penalties—$10,000 a day per violation, which could amount to more than $10 million a year.

In the days after Sept. 11, Healy oversaw the transformation of the Red Cross's austere headquarters into what looked like the stage set for a field hospital. Medical technicians were stationed at gurneys beneath stained-glass windows, drawing blood in assembly-line fashion. Outside in the garden, the Red Cross choir performed "God Bless America" and received a standing ovation from hundreds of phlebotomists and donors. Healy found it moving. "It was like a temple of healing and grieving," she said.

At first, the Red Cross sought to impose a system on would-be donors, urging them to make appointments to return as needs arose. But people would not be turned away. They wanted to wait in long lines and give of their vital fluids. It was a spiritual thing, Healy said, and her intuition told her to respect those feelings, even if it wasn't the most logical way to proceed.

Over the following two weeks, the Red Cross's three-day reserve of blood built to a 10-day reserve because the demand was less than expected: there were relatively few wounded. Nonetheless, the Red Cross continued to collect blood, having decided it should stockpile in anticipation of another attack or a military deployment. Eventually, some red blood cells, which expire after 42 days, had to be thrown away, which engendered considerable criticism of the Red Cross for being overzealous in its collections. Healy shrugs this off: "Look, the plasma was saved and frozen. People don't realize that red blood cells are perishable commodities. They expire. It happens. Better to have had too much than too little."

It is that kind of crisp logic that Healy's critics found off-putting—even when she was right and especially when she displayed a certainty that she was right. It bothered the board again and again. She would not walk them through the paces of her decision making; she didn't like stupid questions; she wanted action—yesterday. Then Healy, after taking insufficient time to explain herself, would end up feeling misunderstood. It happened with her subordinates too.

On Sept. 13, for instance, Healy boarded an Amtrak train for New York. The head of Amtrak had lent five mail cars to the Red Cross to transport supplies to the World Trade Center relief effort. Healy pushed her subordinates to load up the cars by 11 a.m., which required working through the night. Some of the workers thought her haste was excessive and that she simply wanted the glory of personally delivering the goods. But she was unaware. She was elated as she watched the Red Cross executives on the train working their cellphones, like Ramesh Thadani, her new "C.E.O. of blood," who was trying to line up freezers for plasma. "I was thinking, 'Hey, we did it guys,'" she told me wistfully. "I didn't know they were irritated."

That same week, Healy taped a first batch of solicitations for donations. Many Americans believed that she was asking them to use the Red Cross as a conduit for cash assistance to the Sept. 11 victims themselves. But she never said any such thing. Her appeals were vague, the essence of which was that Americans should give of their blood and their dollars to help the American Red Cross provide "lifesaving assistance." "Together, we can save a life," each public service announcement ended.

Healy's appeals were purposely general because the American Red Cross sees its role in a disaster as broad. It is not a charity per se but a disaster-relief organization that sets up mess halls and respite centers for emergency workers while providing food, comfort, counseling and safe haven for survivors and their families. The Red Cross never solicits funds just for individual victims.

In fact, until Sept. 11, it had never solicited donations for individual disasters, either, but rather—and this is mandated language—"for this and other disasters." Since the Red Cross can raise serious money only in the wake of a high-profile disaster, it uses the high-profile disasters to beef up general disaster-relief funds. That way, there is money in the pot to assist, as Decker puts it, "the little old lady in Philadelphia who loses her home to fire"—and to cover some of the operating expenses of the DOC.

This practice of the Red Cross has come under fire many times—after the San Francisco earthquake of 1989, the Oklahoma City bombing of 1995, the Red River floods of 1997, the wildfires in the San Diego area last January. Some communities just didn't like the idea that the money being raised because they suffered an earthquake, say, was going to be used elsewhere or tucked into the Red Cross's coffers. In several instances, the Red Cross ended up having to redirect funds back to disaster-struck communities because the pressure grew too intense.

But the Red Cross stuck by its approach until Healy declared Sept. 11 an extraordinary disaster that belonged in a class of its own. It didn't make sense to her to treat Sept. 11 as if it were an earthquake. Americans were responding quite specifically to the enormity of a terrorist attack. They were donating buckets of money, over $600 million in the end, because she believed they were heartbroken and scared. She thought that to commingle those emotions and those funds with the money set aside for more plebeian disasters would never stand up to public scrutiny. Besides, she did not want huge sums of money deposited in a general disaster-relief fund that is sometimes used as a "piggy bank" for the chapters. So she created a stand-alone fund for Sept. 11 and whatever might follow it. The Liberty Fund, with its own team of 800 outside auditors, was born.

This set off alarms throughout the Red Cross system. What about the little old lady in Philadelphia? Was Healy single-handedly changing a Red Cross commitment to equity for all victims? Was she making Sept. 11 victims into a special class whose treatment would raise difficult demands from other disaster victims down the road? Was she unwittingly creating public expectations that all money raised would go to Sept. 11 victims?

Healy didn't think she was creating such expectations, not among reasonable people. She didn't call it the Sept. 11 Fund, after all. And Healy said she felt that the Red Cross needed to plan ahead at the same time as it dealt with the crisis of the moment creatively. So while she set up a cash gift program for victims' families, which was novel for the Red Cross, she also seized the opportunity to beef up some expensive pet projects that had gained new urgency—like the weapons-of-mass-destruction-preparedness program and the creation of a strategic reserve of frozen blood. She thought this was logical, but she didn't initially bother to explain herself to the American public. She didn't even bother to explain herself to the board, which turned out to be a fatal lapse. For while the governors ended up endorsing the Liberty Fund, they were forced to do so after Healy had already made it a *fait accompli.* And they would never forget that.

On Oct. 3, as if the Red Cross didn't have enough to deal with, a board member from Louisiana placed a big thorny issue on the table: Israel, or specifically the Israeli Red Shield of David, Israel's disaster-relief organization. The executive committee asked Healy to leave the room so that they could discuss the matter freely. Members were concerned that she would stifle open discussion because of her intense, domineering views on the subject.

The American Red Cross has long opposed the exclusion of Israel's Red Shield of David, called Magen David Adom (M.D.A.), from the international federation of Red Cross and Red Crescent societies. But Healy decided to give teeth to that quiet opposition. She believed that the international movement needed to be prodded to clear the legal and diplomatic hurdles preventing it from accepting the Star of David as an emblem. If the Geneva Convention—which recognizes only the cross and the crescent as internationally protected symbols of humanitarian aid societies—needed to be amended, then amend it, she believed. If not, then skirt it.

Two months after assuming command of the American Red Cross in September 1999, Healy flew to Geneva to address a large assembly of the International Red Cross movement. And, in the eyes of international officials, she charged in like a bull in a china shop.

"She comes in and makes a speech in which she harangues the assembled membership about the inequity of the exclusion of M.D.A. and how the American Red Cross is going to make inclusion happen now, whether we liked it or not," said Christopher Lamb, an executive of the international federation. "She spoke about the movement, describing everyone as cowards and failures and people who didn't understand."

Healy nominated Lawrence Eagleburger, the former secretary of state, to the commission that governs the international movement. After her speech, he lost the election. Officials in Geneva postulated that Healy felt humiliated, which in turn fueled a redoubling of her commitment to Israel. But Eagleburger, who went on to serve as her ambassador on the Israel issue, wrote in a *Washington Post* op-ed column recently that Healy simply refused to turn "a blind eye on a moral wrong." And persuaded by her passion, the American Red Cross board went right along with her. It agreed to start withholding its $4.5 million annual dues to the international federation; that money is 25 percent of the federation headquarters' budget.