

# FDIC News

The Federal Deposit Insurance Corporation Employee Newsletter

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## CAN DO Steps in to Assist Just in Time

By Sonya Weakley  
Office of Communications

*This is the first in a series of articles about FDIC-recognized Employee Resource Groups (ERGs) and their positive impact on the lives of FDIC employees. Previously known as affinity groups, ERGs are networks of employees with similar interests that provide opportunities for connection as well as personal and professional development, and they work together to assist the FDIC in building a culture of inclusion.*

Sometimes a resource we didn't know was there finds us just when we need it. That is what happened when Merritt Pardini, Counsel in the Legal Division, was struggling with hearing loss that started about eight years ago.

While he was going through treatment a few years ago, he was asked to speak about invisible disabilities on a panel discussion sponsored by CAN DO, an FDIC-recognized Employee Resource Group (ERG) that serves as a resource for persons with disabilities or caregivers.

"And that's how I met the CAN DO people," Pardini said. "I didn't give CAN DO a second thought until I started losing my hearing."



**Merritt Pardini**

One of the nine ERGs at the FDIC, CAN DO, which stands for Corporate Advocacy Network for Disability Opportunities, provides a wide range of resources and information for employees. In addition, the group advocates for employees through presentations to upper management and provides speakers to divisions and offices.

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As his hearing got worse, Pardini began to get frustrated. “I thought what am I going to do? Can I still do my job?”

His first thought was that he needed to learn American Sign Language, so he signed up for an adult education course in Fairfax County and took the course for about a year. During that time he got to know Irene Sellman, a Consumer Affairs Technician in the Division of Depositor and Consumer Protection (DCP) and a CAN DO board member, who offered to meet him for lunch and help him practice.

Later on, as his hearing continued to deteriorate, he began to consider getting a cochlear implant, so he did what one might expect in the digital age – he watched YouTube videos. “That was is a bad way to go because some tell you it's great, and some tell you it's horrible.”

That is when CAN DO stepped in again. They set him up with two FDIC employees who have cochlear implants and were willing to share their real-life experiences.

“They introduced me to some people who had already been through the process to talk to me about what it's like, and that was a big help,” Pardini said. “So CAN DO helped me out a lot in terms of one, trying to learn how to deal with the loss of hearing, and two, helping me to understand my options.”

Pardini said he would encourage anyone to consider joining an ERG. “There are so many ERGs out there that can serve as an independent sounding board on how to deal with concerns. It certainly was that way for me.”

SPREADING THE WORD

Pardini, who is now on the CAN DO board, said the group has shared their views on disability issues with Chairman Martin J. Gruenberg and members of the Board of Directors. “One of the big things we discussed was that we want people to understand that the potential for disability discrimination is a real thing,” he said.

He said he is not shy about letting people know about his needs, such as turning captions on the screen during a conference that involves Teams, or asking

people to speak more slowly or not to talk at the same time, or sitting at a certain place at the table to better position the ear that has the implant.

But others may not be so bold, he said, especially when it involves invisible disabilities, such as PTSD (post-traumatic stress disorder) or other medical issues that people may not like to discuss.

“Part of CAN DO is that we want not just managers, but also co-workers to understand that we’re working and we want to get the job done as well as you do, but under federal law, there are certain reasonable accommodations that we're entitled to, and you need to know about that.”

When giving presentations, Pardini said he is glad to share his story because it is relatable. When he came to the FDIC from a private law firm in New York in 2010, his hearing was fine.

“Anybody can envision themselves going deaf, and the challenges that you face going deaf, and the challenges of the people who work with you. If it happened to me it can happen to anybody.”

[According to the Centers for Disease Control and Prevention \(CDC\)](#), one in four Americans has a disability, and, like Pardini, anyone can become disabled at any time, and disability comes in many forms.

AVAILABLE TO ALL

Brooke Aiken, Section 508 Program Manager in the Division of Information Technology (DIT) and CAN DO board member, said the ERG is for all employees. “It is for employees with disabilities, without disabilities, caregivers, anyone who is just interested in the subject and how to learn more about people with disabilities.”

She said it was founded in 2017 by Sellman and Claire Brolin, Training Specialist, Corporate University (CU), and has about 70 members. The group is very active, Aiken said. “The things that we do are amazing.”

Brolin said she had started an ERG while working at the Department of Housing and Urban Development (HUD) with a blind colleague. “When I joined the



Merritt Pardini

FDIC in 2016, I was surprised we didn’t have one.”

She then started working with the Office of Women and Minority Inclusion (OMWI) and some deaf colleagues to set up CAN DO based on the structure of an existing ERG, “so that we could advocate and do outreach for employees with disabilities at the FDIC.”

Recent accomplishments include giving a presentation to Chairman Gruenberg and members of the Board of Directors; presenting “Best Practices for Hiring” at the Kansas City Regional Office; providing a webinar on Schedule A, Corporate Recruitment, Reasonable Accommodations for the Division of Administration; hosting a panel on invisible disabilities; hosting a “Deaf in Government” panel; and reading to children at the Bright Horizons Childcare Center at Virginia Square with American Sign Language and an interpreter.

The group’s mission statement is “To provide a forum that allows all FDIC employees with disabilities, caregivers, and supporters to broaden their understanding regarding people with disabilities by sharing ideas, networking, and performing internal and external activities to assist in the appreciation and advancement of the FDIC’s diversity program.”

The seven members of CAN DO’s board are Brolin and Dawnelle Guyette (Senior Policy Analyst, DCP), Co-Presidents; Aiken, Vice President; Sellman, Field

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Liaison; Pardini, At-Large Member; Andrea Rodriguez, At-Large Member (Resolutions and Receiverships Specialist, Division of Resolutions and Receiverships, Dallas); and Inam Hyder, Communications Officer (Internal Communications Strategist, Office of Communications).

CAN DO’s executive sponsors are Steve Cooper, Deputy Director, CU, Dallas; Alan Deaton, Deputy Director, Division of Insurance and Research; and Peggi Gill, Associate Director, DCP. The main contacts for CAN DO are

Brolin, [cbrolin@FDIC.gov](mailto:cbrolin@FDIC.gov), and Guyette, [dguyette@FDIC.gov](mailto:dguyette@FDIC.gov).

The FDIC currently recognizes nine ERGs, based on Program Directive 2710.10, which spells out the purpose of ERGs and the guidelines they must follow. The ERG website, which is maintained by OMWI, provides a list of all ERGs and contact information, as well as several documents providing detailed information about the ERG program and a link to questions and answers. For more information, contact Joyce Hunter at [Joyhunter@fdic.gov](mailto:Joyhunter@fdic.gov).

POWW is no Stranger to Difficult Conversations

By Inam Hyder  
Office of Communications

*This article is part of a series on the FDIC-recognized Employee Resource Groups (ERGs) and their positive impact on the lives of FDIC employees. Previously known as affinity groups, ERGs are networks of employees with similar interests that provide opportunities for connection as well as personal and professional development, and they work together to assist the FDIC in building a culture of inclusion.*

Anne DeSimone, Acting Deputy Regional Counsel (Boston) in the Legal Division, came to know one of the FDIC’s first Employee Resource Groups (ERGs), Partnership for Women in the Workplace, or POWW, in an untraditional way.

“I was an attorney and supervisor in the Legal Division of the FDIC’s Boston Area Office in late 2018, and my first introduction to POWW was an invitation to be one of New York POWW’s executive sponsors.” In that role, DeSimone advised the NY chapter (now consolidated as “POWW East” with the Atlanta and Washington, DC, chapters). She regularly met with chapter leaders to develop focus areas, brainstorm member activities, and facilitate high-level discussions with agency leadership when needed.

POWW was founded in 2015 at the FDIC’s San Francisco Regional Office (SFRO) by a small group of women—some still serving in various board positions today. Since then, it has grown to more than 600 members at all career levels in the agency.

UNCOMFORTABLE BUT CRITICAL CONVERSATIONS

In 2021, DeSimone stepped down as an executive sponsor but stayed an active and contributing member in POWW. One of the things she loves about POWW is that it’s usually at the forefront of conversations on diversity, equity, inclusion, and accessibility, or DEIA. DeSimone especially loves “POWW Podchats,” in which members facilitate discussions based on a previously assigned article or podcast.

“In one of my first activities as a member, I suggested a podchat about how to stop saying yes to non-promotable tasks, or NPTs,” DeSimone said. (The [Harvard Business Review](#) defines NPTs as “[tasks] that are often crucial to an organization’s success, [but] rarely contribute to an employee’s career progression.”)

ABOUT CAN DO

Established in 2017, CAN DO serves as a forum and space for all FDIC employees who have an interest in issues affecting employees with disabilities. The ERG provides a support community for employees with disabilities; interacts with other disability resource groups in the federal sector; promotes education about disability issues and opportunities; supports the career and/or personal development of FDIC employees with disabilities; and assists FDIC in recruiting and retaining employees with disabilities. 🏡



Anne DeSimone

“In my experience, female employees often contribute positively to FDIC culture and relationship-building through NPTs, but when these women ultimately seek promotions, this type of work doesn’t serve them in the same way as the substantive work of their division/office because it is not seen as mission- or results-oriented. For example, if you go to a structured interview, you won’t see a question that lends itself to being

see **POWW**, page 4



answered with planning an office holiday party, despite the leadership, budget, and logistics skills involved in making such a large event a success.”

But the answer isn’t only that women should stop saying yes to NPTs, she added.

“The better answer is to transform our culture to recognize that these activities are actually very important to being a leader. We should encourage people who don’t usually engage in such activities to participate more, including but not limited to, men. Elevate the activity and the participation.”

**INCLUSION BENEFITS EVERYONE**

DeSimone isn’t shy about speaking up, and she believes raising awareness of the needs of women in the workplace, which make up close to 50 percent of the federal workforce, isn’t just a DEIA issue, it also makes sound business sense. That’s why DeSimone suggested and hosted a POWW East podchat on “why menopause should be recognized as a business issue.”

Since, statistically, menopause affects often mid-to-senior level women, not anticipating their needs in the workplace can create succession planning and retention issues for any agency or corporation. DeSimone said inclusiveness can help menopausal women stay in the workforce with some very minor changes.

“These women, with their substantial experience and technical expertise, are ready to be moved into leadership roles in the organizations that wish to retain them. But this is a time when the data shows that many are also considering leaving their roles because they may have difficulty managing their menopause symptoms in traditional business environments.”

DeSimone said the FDIC’s embrace of “core hours” is a great example of inclusion. “I like the concept of ‘grace,’ and I feel core hours promote that grace. It’s a small change to the business environment that promotes grace for everyone – women, parents, caregivers, persons with medical issues, and more.”

When DeSimone gives presentations like the POWW podchats, she appreciates

when they go beyond POWW. She received an invitation to do the same presentation for Corporate University (CU), with a very different audience. “Many people hadn’t heard of menopause in a business context before and were really interested in learning more about it and how it was tied to business needs,” DeSimone said.

“I think POWW provides a service because these topics are meaningful to all employees, because menopause indirectly affects men too. The only way to get to these issues is to have a dialogue.”

**SUPPORTING WOMEN IN THE WORKPLACE**

Yolanda Thomas, Senior Financial Analyst in the Division of Insurance and Research (DIR) and POWW National Advisory Board (NAB) Co-Chair, makes clear that POWW’s recent work on the Action Plan was a logical outcome of the important conversations that began in 2015 with founding members seeking to make the FDIC a better place to work for all women. POWW helped with obtaining the recently announced FDIC childcare subsidy, suggested improving benefits to include fertility and IVF coverage, and is currently looking at ways to establish or upgrade nursing rooms and lounges across FDIC’s offices.

Kendra Berch, Acting Assistant to the Director in the Division of Risk Management Supervision (RMS) and POWW’s other NAB Co-Chair, said she and other founding members in the SFRO founded POWW to have these important conversations. Berch was POWW’s first chairperson in San Francisco, and since then she has continued to be a member of the NAB. This year, Berch joined Thomas as the NAB’s Co-Chair to help share the burden of leadership, cross-chapter coordination, and the work required to address challenges raised by the Wall Street Journal articles, the Cleary Report, and the FDIC Action Plan.

“We contributed significantly to the Action Plan because we were directly impacted by the behaviors described in the [WSJ] articles and the Cleary Report. Some of these behaviors took place at the SFRO and there was overlap

between victims at the FDIC and POWW membership.”

Like other ERGs, POWW held listening sessions, met with Chairman Martin J. Gruenberg, the Board of Directors, and Division/Office leaders; made policy and procedure recommendations; provided feedback on training and the Cleary report; met with all Action Plan working groups; and facilitated collaboration with multiple divisions.

“It feels so powerful and rewarding to change FDIC culture through our voluntary organization that does not have any formal power,” Thomas said.

**ALL ARE WELCOME**

Berch wants everyone to understand POWW is not just a women’s organization.

“We also want men to join to broaden an understanding of the women’s experience. Allyship is critical because they can challenge their peers that may diminish the perspectives of women, which can happen similarly to those of different ethnicities or affiliations.”

POWW often hosts monthly and quarterly meetings with a theme, including a guest speaker and article or podcast for discussion tied to that theme. It also provides opportunities to give back, such as sponsoring handmade greeting cards to hospitalized children.

If you’re interested in career development, networking, building leadership skills, balancing work and home life, or developing other skills and interests, you can join one of the five POWW chapters: POWW East, POWW Chicago, POWW Kansas City, POWW Dallas, and POWW SF (the founding chapter). If you would like more information about POWW, please contact Thomas at ythomas@fdic.gov or Berch at KBerch@fdic.gov, using the subject line “POWW.”

POWW’s mission statement is “To provide support to women to facilitate a more inclusive workplace and understanding among genders by providing an arena for: discussion, encouragement, support, education, empowerment.”

The FDIC currently recognizes nine ERGs, based on Program Directive

see **POWW**, page 5

2710.10, which spells out the purpose of ERGs and the guidelines they must follow. The ERG website, maintained by OMWI, provides a list of all ERGs and contact information, as well as several documented providing detailed information about the ERG program and a link to questions and answers. For more information, contact Joyce Hunter at joyhunter@FDIC.gov.

# FDIC Colleagues Celebrate the Fourth Together

With the Washington Monument in full view, once again, the terrace on the 7th floor of the FDIC’s Main Building in Washington, DC, was open on the Fourth of July to employees, their families, and friends, who were treated to the dazzling display of fireworks from DC’s National Mall.

So popular is the event, registration closed almost as soon as it opened. “When the Cvent page went live, it was open 27 minutes and it was full,” said Rosilyn King, Senior Program Specialist (Events Planner), Special Events and Hospitality Unit (SEHU).



**ABOUT POWW**

Established in 2015 in the San Francisco Regional Office, POWW has grown to more than 600 members in five chapters across the country. POWW supports women and facilitates a more inclusive workplace and understanding among genders by providing an arena for discussion of women’s issues in the workplace; encouraging professional relationships and mentorship

And once again, the SEHU team put on an equally dazzling event inside the cafeteria, featuring festive holiday decorations, beads, centerpieces, American flags, games and a traditional holiday menu of hot dogs, hamburgers, vegan meatballs, baked beans, potato salad, chips, cookies, drinks, and of course ice cream.

“This year we had cotton candy, which is something we had not had before,” King said. “It was a good event, and we’ve been getting many compliments.” 🍩

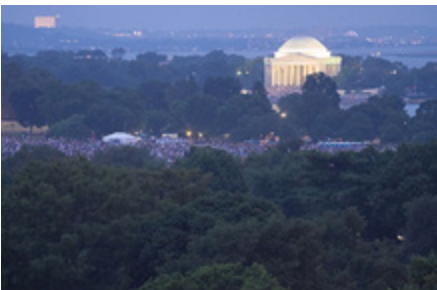


among women across all grades; supporting the recruitment and retention of women; educating on gender issues, with focus on creating allies; serving women in broader communities through partnerships, events, and donation drives; and empowering women at every level to seek career opportunities and set high goals while maintaining work-life balance. 🍩



see **FDIC Fourth**, page 6





# LGBTQ+ Attorney Shares Work and Life Experiences for PRIDE Month Observance

By Sonya Weakley  
Office of Communications

For this year’s observance of Lesbian, Gay, Bisexual, Transgender, and Queer (LGBTQ+) Pride Month on June 27, Attorney Anne Linder shared her thoughts on identifying as a member of the LGBTQ+ community in a profession that can be slow to accept differences. The theme of the observance was “Reflect. Empower. Unite.”

Linder, who identifies as bisexual, spoke of gingerly navigating the somewhat staid legal terrain to eventually arrive at a law firm that is pushing some of the boundaries of accepted legal practices. She also shared her experiences as the parent of a child, now 14, who was assigned female at birth and came out as trans at age 10.

Linder expressed her thoughts during a “fireside chat” hosted by Marguerite Sagatelian, a member of the FDIC-recognized PRIDE Employee Resource Group (ERG) and Senior Special Counsel in the Legal Division.

Because the legal profession can a bit “high-brow” in terms of what attorneys can do both in a practice and in personal expression, “our ability to be role models as out and proud and successful LGBT attorneys in various sectors, I think is really valuable. In many industries, that’s old news. I think in ours, we still have some work to do.”

Linder’s law firm, ZVMLaw, based in Michigan, sought to become certified by the LGBT Chamber of Commerce (LGBTCC) and the National Association of Minority & Women Owned Law Firms (NAMWOLF), which requires that the majority of the firm be women or minority owned. “That includes racial as well as LGBT minorities,” she said.

These certifications signal the firm’s values to potential clients and employees, she said. “People love to know that you’re bringing a new approach in your business model, and that maybe you have a set of life experiences that makes you easier to work with or that they can thrive with.”

She said the firm has also advocated for moving away from gender binary language in some legal areas. She recently developed a Continuing Legal Education program on how to move contracting and other language away from the use of “he” and “she” in a way that doesn’t diminish the legal quality.

The firm also has asked the Michigan Judiciary Committee to adopt a new model for jury instructions. She cited a trial for which the prescribed instructions required that binary pronouns be used for a juror who identified as non-binary. “And that juror also got misgendered by opposing counsel on the very first day, so immediately you lost some feeling of inclusion.”

## CONFIDENCE FOR SELF-EXPRESSION

Linder said it took a few years for her to feel comfortable being herself at work, having started at a large New York City-based firm. “Would I have worn a hot pink blazer to work in my early days? Certainly not,” she said.

“Once you gain enough experience and seniority that you’ve gained people’s trust and confidence in you, I think there is very much a place for then owning who you are and your confidence and power,” she added.

After six years at the large firm, Linder moved to Michigan, where she had attended law school, eventually joining one of the largest woman-owned law firms in the country and working for a woman she described as a trailblazer.

“She is a lesbian who had taken over the business from her mother, and it was a very different environment from the highly male-dominated law firm environments I’d been in before,” Linder said.

It was there that she met Zachary Moen, the founder of ZVMLaw. He later invited her to join in his private practice, where she is a managing member. “We decided to create the thing we wanted in terms of a practice and in terms of colleagues. We’ve been able to do that.”



Anne Linder is a managing member of LVMLaw, a Michigan-based LGBTQ+ friendly firm

Even though lawyers are trained to be fervent advocates, regardless of personal beliefs, “the beautiful part about the position that we’re in now is that we get to make those choices about who we work with, both in terms of clientele and the employees we take on. So we don’t have to work on something where we feel we’re on the wrong side of it, and people are free to manage their lives in the way they see fit.”

## NAVIGATING A PARENTING TRANSITION

Working in a supportive environment has been particularly helpful for her role as a parent of a trans child. “I have a lot of support from my colleagues for the needs associated with my teenager, and there’s never any question of anyone having an issue.”

She said her child, who now uses the pronouns “he” and “they,” had never exhibited any gender questioning or discomfort before the age of 10. “We have a pretty open household, and my child was definitely aware that gender could be fluid but was always very happy being a girl. It was a real surprise when that was dropped on us.”

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Even though she believed their family had provided a supportive and open environment, “there were still months of angst before coming out, so I don’t know how you avoid that.”

She described grappling with learning as quickly as possible what her child understood and how they got to this point, “within the bounds of understanding that you’re dealing with a still-developing brain that doesn’t fully understand the consequences of medical decisions.”

While using a different name is fine, they are not legally changing it for a few years. The family also has adapted to their preferred pronouns and allow them to express their physical appearance

however they wish, “but we’re not going to make permanent medical interventions until there has been a consistent pattern of what you want over time and you can fully understand the ramifications of those decisions.”

She recognized that other families may draw a different line, “so I think the challenge is balancing the level of need and distress for the child versus their ability to understand the permanence of decisions.”

Linder closed her chat with thoughts about the theme of the program, and asked the audience to think of it as well.

“We all have a role to play to unite to make our world more inclusive for everyone, and there’s no doubt that

when we do so, better outcomes, better relationships, better workspaces and ultimately more justice will fall out of that, and we’re all the better for that.”

Linder’s talk was part of the FDIC Diversity and Inclusion Education Series, which features events in commemoration of national observances, sponsored by the Office of Women and Minority Inclusion. The next program will honor [National Hispanic Heritage Month](#), which is observed from September 15 to October 15. This program was recorded. For more information about this event or Employee Resource Groups, contact Joyce M. Hunter in OMWI. 🏡

# Juneteenth Speaker Shares Galveston’s History with FDIC

By Sonya Weakley  
Office of Communications

Speaking to FDIC employees from Galveston, Texas, on June 18, 2024, historian and financial consultant Samuel Collins III, shared lesser-known details regarding the emancipation of slaves in Texas in observance of Juneteenth, a national holiday celebrated on June 19.

To describe how the history has been presented, Collins used the metaphor of a salad. “The stories that we hear all the time are what I call the lettuce and tomato stories,” he said. “But this history salad includes croutons, bacon bits, olives, pickles. There are so many more ingredients that flavor up the history.”

Collins is the co-chair of the Juneteenth Mural Committee in Galveston. One of the largest public art projects in the country, the 5,000-square-foot mural recognizes Juneteenth and the contributions of the United States Colored Troops to delivering the message of freedom to the state of Texas.

Collins walked through the history of slavery in Texas, beginning long before

Union Army Major General Gordon Granger arrived in Galveston with 2,000 troops on June 19, 1865, set up headquarters at 22nd Street and The Strand, and began posting General Order No. 3, declaring slaves free in Texas.

## TEXAS DEFIES MEXICO’S DEMAND TO END SLAVERY

Primarily a Spanish settlement, Texas became part of Mexico in 1821 when Mexico won independence from Spain, and settlers from American southern states began coming to Texas, along with their slaves. In 1829 Mexico outlawed slavery.

“They gave the Texans five years to free their enslaved people,” Collins said. “So by 1834, they say ‘hey, we have told you, you must free your enslaved people, you must learn the language, you must stop doing this.’”

Instead, Texas declared its independence from Mexico in 1836, and, after losing its first battle for independence at the Alamo, was ultimately successful, and slavery continued. “Texas did not want to comply with the Mexican government,



**Historian and financial consultant Samuel Collins III**

therefore broke away, and became an independent nation from 1836 to 1845, when it joined the United States,” Collins said.

The Civil War began in April 1861, and in 1862, the Union Army briefly took control of Galveston. President Lincoln

*see **Juneteenth**, page 9*

signed the Emancipation Proclamation on September 22, 1862, to go into effect January 1, 1863. But on that same date, the Confederate Army invaded Galveston and took back control of the city’s port, delaying enforcement of the Emancipation Proclamation.

“So some think the news was late to Texas. The news was not late to Texas. It was late to be enforced. At least 125 Texas newspapers made reference to the Emancipation Proclamation between September of 1862 and December of 1864,” he said.

“Now this is important,” Collins said. “People say, well, the enslaved people could not read. Actually, some of them could read, and they also would have been working in the homes of the enslavers and listening to the conversations in which the enslavers would have known about the Emancipation Proclamation.”

The proclamation was only in effect where Union troops had control and could enforce it, and if slaves could get to a Union camp, they would be free. “Over half a million enslaved people ran away over the next few years to get to Union camps,” Collins said.

## ROLE OF THE U.S. COLORED TROOPS

Many of those slaves became Union soldiers when the United States Colored Troops was formed in 1862. “No one ever taught me that there were Negro troops in Galveston, but as a matter of fact, they were the majority of the soldiers,” Collins said.

“You will often read that there were 2,000 soldiers with Granger. There are some estimates between 8,000 and 10,000 soldiers were in Galveston, but the majority of those soldiers were United States Colored Troops, and they’re not talked about in our history books.”

He said the Colored Troops had been ordered to Texas to defend the southern border, and they ran into bad weather on June 15, 1865. They came to Galveston for supplies, and they were there when Granger arrived with 2,000 soldiers to set up his headquarters.

“So this is an important part of our history. This story of strength, this story of winners and patriots has been left out

of our history narrative and left out of the history salad, but we’re putting it in there today,” Collins said.

Soldiers posted Army General Order No. 3 around Galveston and then moved to the rest of the state. The order began with these words: “The people of Texas are informed that, in accordance with a proclamation from the Executive of the United States, all slaves are free.”

At the same time, the order counseled the former slaves to remain on the plantations and continue to work and warns them against idleness. “So they were free-ish,” Collins said. Many were forced to stay and become tenant farmers or sharecroppers.

He said stories about Granger standing on a balcony and announcing that all slaves are free have not been proven.

“There are no historical documents that support that Granger actually stood on the balcony. That was a story that has been passed down over years, while leaving out the fact that Galveston was occupied by United States Colored Troops for the enforcement of law and order.”

## FROM SLAVES TO POLITICIANS

So after freedom comes to Texas, what did the former slaves begin to do? “One of the first things they do is register to vote,” he said.

Most slaves who had arrived in the port of Galveston were shipped to counties further inland, and by 1860, the majority of people in those counties were enslaved. “The concentration of all of these black people in these spaces gave them a majority of the numbers, which eventually led to them getting more elected positions.”

They elected black legislators, including George T. Ruby and Matthew Gaines, two black senators elected in Texas in 1869. Ruby had been born free, and moved into Texas after the Civil War. Gaines had been born enslaved in Louisiana and was sold into Texas.

“But once freedom came, he registered to vote, won a position as a state senator, and advocated for public schools and land-grant colleges like Prairie View and Texas A&M,” he said, adding that Texas A&M erected a statue in Gaines’s honor

on campus in November of 2021.

Collins also noted that there are several “emancipation days” on the calendar. In Florida, it is May 20. In Washington, D.C., it is April 16. “Freedom only came when the soldiers arrived and enforced, not simply arrived and informed,” Collins said.

The Emancipation Proclamation also did not free the slaves in the four slave states of the Union—Delaware, Kentucky, Maryland, and Missouri. “So even after Juneteenth, Kentucky still had slavery. Soldiers had to go into Kentucky, and their emancipation day is August 8.”

“Now that Juneteenth is a national holiday, we should use this platform to teach all of this history,” Collins said.

The Juneteenth observance was part of the FDIC’s Diversity and Inclusion Education Series sponsored by the Office of Women and Minority Inclusion (OMWI). This program was recorded. For more information about this event or employee resource groups, contact Joyce M. Hunter in OMWI. 🏡



# Celebrating FDIC’s 2024 EPP Graduates: Empowering Voices for Change

By Claire Brolin  
Corporate University

At the recent graduation ceremony for the 2024 Executive Potential Program (EPP) of Graduate School USA (GSUSA), Madeline Scherer, Complex Financial Institution Specialist, Division of Complex Institution Supervision and Resolution, New York, was selected from almost 100 graduates across the federal government for the role of class speaker.

Scherer and three of her FDIC colleagues spent a year in the program developing their leadership skills. Joining her were Jason Cameron, Senior Intelligence Operations Specialist, Division of Administration, Washington; LaVaughn Henry, Senior Policy Analyst, Division of Insurance and Research, Washington; and Lionel Peres, Supervisory Examiner, Division of Risk Management Supervision, Dallas.

At the graduation ceremony, Scherer reflected on changes and experiences that occurred during the year. In particular, she described a visit the class took to the Belmont–Paul Women’s Equality National Monument in Washington’s Capitol Hill. She discussed the leadership

of suffragist Alice Paul during the during the movement to achieve the 19th amendment to the constitution, which allowed women the right to vote.

In sharing what she learned during the trip, Scherer called upon the graduates to be responsive to the needs of under-represented individuals and to harness the potential within themselves for positive change. She asked them to be “uncompromising like Alice Paul” was when she insisted to President Woodrow Wilson that a change was necessary to the constitution.

Scherer’s and Alice Paul’s messages are extraordinarily relevant to today’s efforts to develop a safer and more fair and inclusive work environment. Diversity, inclusion, and advocacy for underrepresented groups are necessary in today’s workplace, and leadership programs nurture and empower individuals to become catalysts for positive change.

Corporate University (CU) invites all employees to reflect on their roles in promoting diversity, inclusion and leadership in their spheres of influence.



Madeline Scherer

The CU Leadership Competency Model shows that leadership can be cultivated at any level, regardless of grade, position or location. To find the right program, visit CU’s website or contact Claire Brolin or the Corporate Learning Programs team for more information. 🏢



Jason Cameron



LaVaughn Henry



Lionel Peres

# The FDIC Library Announces its Annual List of Most-Read e-Books

By Kathleen Monti, IT Librarian, and Kay Lewandowska, Reference and Collection Management Librarian

Every July, the FDIC Library publishes a list of e-books FDIC colleagues have been reading most during the past year. This year’s list features several returning champions and some new faces. Whether you’re looking to strengthen your knowledge of a certain area or get inspired, the library has you covered. If you would like to read any of these (or the hundreds of other) e-books or listen to audiobooks on your personal device, please contact the FDIC Library.

## NON-REFERENCE BOOKS

This year’s titles cover economic and business history, leadership and resilience.

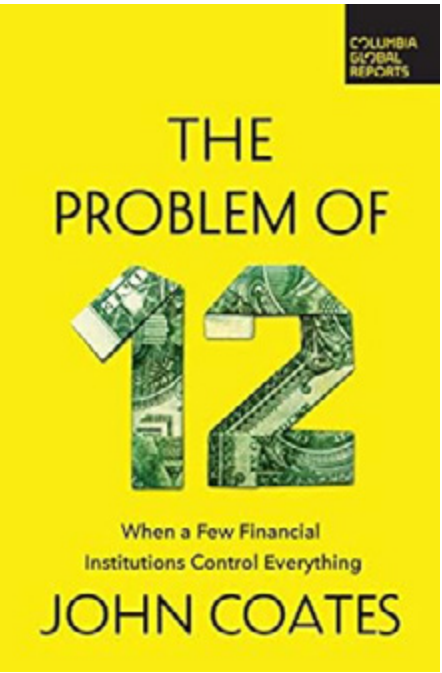


1. How Big Things Get Done: The Surprising Factors That Determine the Fate of Every Project, from Home Renovations to Space Exploration and Everything In Between by Bent Flyvbjerg and Dan Gardner. New York: Currency. 2023. (Also available as an Audiobook.) The Financial Times called it one of the best business books of 2023.

Understanding what distinguishes the triumphs from the failures has been the life’s work of Oxford professor Bent



Flyvbjerg, dubbed “the world’s leading megaproject expert.” In How Big Things Get Done, he identifies the errors in judgment and decision-making that lead projects, both big and small, to fail, and the research-based principles that will make you succeed with yours. It is an inspiring book that provides facts, straightforward explanations, and guidelines for successful projects. Presenting different perspectives about projects, the authors suggest concrete approaches and actions to deliver better results.



2. The Problem of Twelve: When a Few Financial Institutions Control Everything by John C. Coates. New York: Columbia Global Reports. 2023. The Financial Times named it one of the best new books on economics.

The Big Four index funds of Vanguard, State Street, Fidelity, and BlackRock control more than twenty percent of the votes of S&P 500 companies—a concentration of power that's unprecedented in America. Then there's the rise of private equity funds such as the Big Four of Apollo, Blackstone, Carlyle and KKR, which have amassed \$2.7 trillion in assets. This quiet accumulation in the last few decades represents a dramatic transformation in how the American economy operates—a sea change that few of us have noticed and all of us need to consider. Harvard law professor John Coates forcefully calls our attention to what is sure to be one of the major political and economic issues of our time. It is a quick read that is accessible to non-finance professionals but still thorough enough to benefit professionals.

3. The Federal Reserve: A New History by Robert L. Hetzel. Chicago: University of Chicago Press. 2023.

Robert Hetzel presents a historical narrative of how the Federal Reserve has responded to the state of the economy, examining the evolution of monetary policy over time over time in terms of the consistency in its response to the economy’s behavior. The Federal Reserve analyzes the lead-up to and fallout from the Great Recession, the 2008 financial crisis, and the European debt crisis, examines the Fed credit and monetary policy during the COVID-19 pandemic, and considers how to make the monetary standard explicit.

4. Be the Unicorn: 12 Data-Driven Habits that Separate the Best Leaders from the Rest by William Vanderbloemen. Nashville: HarperCollins Leadership. 2023.

see **FDIC Library**, page 12



How do I stand out? How do I become irreplaceable? With a crowded workforce, an unstable job landscape, and the rise of AI, these questions are the ones that everyone either is or should be asking.

William Vanderbloemen has asked these questions over the past 15 years while running one of the world's top executive search firms. Through extensive research of over 30,000 top leaders and proprietary data, Vanderbloemen has identified the 12 habits that the best of the best have in common. Traits such as authenticity, responsiveness, agility, and the ability to problem solve, among others.

5. Do Hard Things: Why We Get Resilience Wrong and the Surprising Science of Real Toughness by Steve Magness. New York: HarperOne. 2022.

Toughness has long been held as the key to overcoming a challenge and achieving greatness, whether it is on the sports field, at a boardroom, or at the dining room table. Yet, the prevailing model has promoted a mentality based on fear, false bravado, and hiding any sign of weakness. In other words, the old model of toughness has failed us.

Steve Magness, a performance scientist who coaches Olympic athletes, rebuilds our broken model of resilience with one grounded in the latest science and psychology. In Do Hard Things, Magness teaches us how we can work with our body—how experiencing discomfort, leaning in, paying attention, and creating space to take thoughtful action can be the true indications of cultivating inner strength.

REFERENCE BOOKS

1. Accounting for Banks: Volume 1 by James M. Koltveit. New York: Matthew Bender Elite Products. 1982—Accounting for Banks provides clear expert analysis to help professionals figure out how to follow the complicated rules that are specific to accounting for banks and financial institutions. This volume gives an in-depth, practical look at how the current accounting rules are used and how they affect banks,

as well as the most recent accounting and regulatory changes. This book has a lot of examples, pictures, and other useful tools to help you practice for the different situations you might face. (Returning winner: number one in this category two years in a row.)

2. Taxation of Financial Institutions: Volume 1 by KPMG LLP. New York: Matthew Bender Elite Products. 1983—This volume explains the fast-changing field of taxation for financial institutions by giving a lot of information about tax laws, regulations, and IRS rules, as well as advice from the best experts in the field. The authors at KPMG LLP have completely updated, rewritten, and rearranged the second edition. It has a lot of new chapters and clears up the fast-changing area of financial institution taxation with information on tax laws, regulations, IRS rules, and advice from the top experts in the field. (Returning winner: number two in this category two years in a row.)

3. The RESPA Manual: A Complete Guide to the Real Estate Procedures Act: Volume 1 by James H. Pannabecker and David Stemler. New York: A.S. Pratt. 1995—*RESPA Manual* is designed for attorneys and non-attorneys alike, providing mortgage professionals with the insight and guidance they need to comply with RESPA on a daily basis, and attorneys with the tools and reference materials they need to provide their clients with well-considered advice—all written in an easy-to-understand way that is accessible to both. It not only includes coverage of the issues raised by the Dodd-Frank Act, but also the Consumer Financial Protection Bureau (CFPB), which has already taken several strong steps that affect RESPA compliance.

4. Banking Law Digest: Volume 1 by James H. Pannabecker. New York: A.S. Pratt. 2017—Bankers and banking attorneys need to know the decisive facts, issues, rulings, and rationales in leading banking cases. Banking Law Digest summarizes leading

federal and state court decisions in the law of banking, including:

- Commercial paper
- Deposits and collections
- Secured lending
- Bankruptcy
- Real estate loans

Digests are grouped under topical section headings, so cases on any particular issue of banking law can be easily located.

5. 5. The Law of Lender Liability: Volume 1 by Jessica Gabel. New Providence: LexisNexis. 1998—Law of Lender Liability provides a comprehensive explanation of the major legal issues that arise between lenders and borrowers at the various stages of the loan relationship. It also provides practical guidance for developing and implementing protective measures at every stage of the life of the loan.

With LexisNexis Digital Library (LNDL), the FDIC e-book library is portable and accessible 24/7. You can check out these and other e-books and some audiobooks by visiting LNDL. If you've read something you'd like to share with your colleagues, we welcome suggestions for a book, e-book, audiobook or other item for the library to purchase. More information can be found here on how to make suggestions.

As a reminder, you can get LexisNexis Digital Library e-books and audiobooks on a personal device. For more information about off-site access, please email library@fdic.gov.

*This article is part of an ongoing series of contributions from the FDIC Library.* 📖

Briefs

FDIC Podcast: CISR Colleagues Talk GSIB Resolution

Imagine what would happen should a global systemically important banking organization fail. In the latest episode of the [FDIC Podcast](#), we hear CISR's Ryan Tetrick and Susan Baker explain how the FDIC has planned for the orderly resolution of a "GSIB" within the framework of Title II of the Dodd-Frank Wall Street Reform and Consumer Protection Act. Tune in to hear why you should care about Title II.

Vice Chairman Reflects on Bank Regulation and Resolution Policies

On July 24, FDIC Vice Chairman Travis Hill shared his thoughts on regulatory responses to large bank failures, liquidity rules, the Federal Reserve's discount window, and related regulation and resolution topics during a speech at the [American Enterprise Institute](#). Employees are invited to [read Hill's statement](#) or [tune in to hear](#) his remarks.

FDIC Board of Directors to Meet July 30, 2024

The FDIC Board of Directors will meet at 10 a.m. July 30, 2024, at FDIC Headquarters in Washington, DC. Employees may [view the agenda](#) and are invited to [view the live webcast](#) of the meeting. 📺

Moving On

**Name:** Robert S. Ciolek  
**Most recent position:** Senior Risk Examiner  
**Division / Office:** Division of Risk Management Supervision (RMS)  
**Location:** Lexington Field Office, Lexington, Kentucky  
**When and where joined the FDIC:** I was hired on June 6, 1988 with the FDIC, as an Assistant Examiner in the Elizabethtown, KY Field Office, which is now the Louisville, KY Field Office.

**Other experience:** I worked for the Madison National Bank in Richmond, Kentucky for five years prior to being hired by the FDIC in 1988. Within a year of being hired with the FDIC, I was able to transfer to the Lexington, Kentucky Field Office to be closer to family. I spent the remainder of my 36-year career in the Lexington Field Office.

**Career highlights:** There are many high points in my career. My son was Born four months after I was hired, right before I attended the three-week Introduction to Examinations School in Arlington, VA. And my daughter was born three and a half years later and I was there for her birth, as well. My wife and I have had a wonderful marriage of 38 years and I have been blessed to attend most all of my important family events during my career.

I earned my Risk Management Commission in July of 1991 and I was

promoted in August 2010 to Senior Risk Examiner in the Lexington Field Office. I graduated from Graduate School of Banking at Louisiana State University, Baton Rouge, LA in 2003. I routinely conducted, supervised, and directed over 110 Risk Management, Information Technology (IT), and Trust examinations in my career. I was acting case Manager in the Chicago Regional Office for two assignments and Acting Supervisory Examiner in the Lexington Field Office on one assignment. I was an instructor for the Financial Institution Analysis School (FIAS) with FDIC Corporate University for 11 years. I was selected and was a Syndicated Loan Specialist and performed syndicated credit reviews for 12 Shared National Credit reviews. I also performed credit review for two Large Insured Depository Institution (LIDI) reviews. I provided extensive training to other examiners, whether at FIAS sessions, or new applications such as Genesys and ALERT. I routinely volunteered by experience for EIC duties, out-of-area assignments, and regional or Washington office details.

**Retirement date:** June 29, 2024  
Plans for retirement: My initial plan is to take a break, try to clear my mind of the technical information I had to remember over 36 years, and spend more time with family and friends to make up for time lost. I will play more golf and play golf with my wife; go to events, and travel with



Robert S. Ciolek

my wife to some Bucket List places. I will work on my List of Things to Do, that is very long, but not written down.

Comments and thoughts: I will miss the people and friends that I work with the most, with many lifelong friends or more like family. I have been fortunate to work with staff in the field across the country, in Washington DC Headquarters, and most regions, that have been excellent resources for examination work or training. I encourage all to post for details to broaden your understanding of examination skills and connect with other employees across the country. 🙏

## Moving On, *cont.*

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**Name:** Shelly Hartmann

**Most recent position:** Senior Compliance Examiner

**Division / Office:** Division of Depositor and Consumer Protection/Denver Field Office

**Location:** Denver, CO

**When and where joined the FDIC:** September of 1990—Austin, TX Field Office

**Other experience:** NA—FDIC was my first and only job.

**Career highlights:** I truly enjoyed helping my bankers, and felt good that they often came to me with their questions. When I once asked another banker what other bankers thought of me, I was told “you are tough, but fair”. I consider that a compliment and indicated that I did my job. I have really enjoyed the details that I participated on throughout my career, and feel it added

to the depth of my knowledge. I served as Acting Policy Analyst to the Washington Office, Acting Regional Review Examiner, member of the PEP Document Generator Team and SOURCE project, and presented at various banker outreach seminars, regulatory panels, and other related events. In addition, I participated in and presented at various CRA trainings both regionally and nationally.

**Retirement date:** July 27, 2024

**Plans for retirement:** Spending more time taking care of myself, including Pilates, pickleball, working out, biking. I also want to spend more time using the creative part of my brain, including exploring ways of “giving back”. My husband and I also plan to do some traveling, including a yacht trip in the Greek Islands next year.

**Comments and thoughts:** Look out—it comes fast, before you know



**Shelly Hartmann**

it—retirement is HERE. Try to make the most of every day, before and after retirement 🏡