

FDIC News

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Dallas Regional Office Rallies, Donating Generously to Harvey Evacuees

By SALLY KEARNEY
Office of Communications

Hurricane Harvey slammed the Texas Gulf Coast on Friday, August 25, and lingered over the region throughout the weekend, dropping historic amounts of rain that was measured in feet, instead of inches, in many areas. On Monday, the Dallas Regional Office mobilized immediately to begin collecting donations for evacuees.

Assistant Regional Manager Debra Jones and a team of volunteers organized a donation drive sponsored by the Dallas-Ft. Worth Federal Executive Board (FEB). "Our hearts go out to everyone affected," Jones said. "We want to help our co-workers—who are our FDIC family—as well as our own family and friends in the area."

That afternoon, an email to Dallas employees announced the drive and listed items to donate, from new clothing essentials, such as underwear and socks, to toiletries and baby formula. Facilities



A good start on the first morning of Hurricane Harvey Donation Drive.

Operations Specialists Scott Daggett and Betty Crane had just finished co-championing the Feds Feed Families drive, so they repurposed the donation boxes and placed them in the elevator lobbies on

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DALLAS REGION

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the 19 floors of the 46-story building occupied by FDIC staff. Word got out, and the building manager asked if other “non-FDIC” floors could participate. The team happily obliged and set boxes in the main lobby. Other team members who sprang into action include Facilities Operations Specialists David Cook, Rich Curbello, Sylvia Henson, Ken Jarzombek, and Chris Kolker.

By 10 a.m. the next day, the boxes were already overflowing. The team divided into two groups to collect items from all the floors. “So much was coming in that we started collecting twice a day,” Daggett said.

“Our hearts go out to everyone affected,” Jones said. “We want to help our co-workers—who are our FDIC family—as well as our own family and friends in the area.”

Team members rolled up their sleeves and sorted the donations. “We sorted by types of items to make it easier for the donation center to unload and put everything on the pallet,” Crane said. About 100 “coin bags” that Crane had saved from past Combined Federal Campaigns (CFCs) were put to good use. “The CFC no longer accepts cash donations, so we filled almost all of the bags with things like toothpaste, toothbrushes, and other items,” she said. “People here are fabulously generous.”

On Thursday, the team loaded the



Collecting donations, from left, Chris Kolker, Rich Curbello, Scott Daggett, and Betty Crane.

donations into Daggett’s pick-up truck. The coin bags went into the truck cab. “My cab was almost full,” Daggett said. At the FEB donation center in North Dallas, the donations and coin bags were unloaded in short order, thanks to the team’s advance work.

Donations from one FDIC employee—Senior Ombudsman Specialist Roberta Valdez—caught Daggett’s attention. Valdez was in Roswell, New Mexico, caring for a family member but nevertheless wanted to contribute, so she ordered some baby items online, such as “Pack ‘N Plays,” and a “Pop ‘N Sit.” Daggett said that Valdez ordered the Pack ‘N Plays because “she had just purchased one for her nephew, named ... Harvey.” Valdez added: “Coincidentally, Harvey’s full name is Harvey Storms-Valdez. He was named after his grandfather, Harvey Storms! Of course, that was before the hurricane.”

By 10 a.m. the next day, the boxes were already overflowing. The team divided into two groups to collect items from all the floors. “So much was coming in that we started collecting twice a day,” Daggett said.

On Thursday, September 7, Community Affairs Assistant Debra Sweeny delivered the last collection of donations to the Friendship-West Baptist Church. The donations were loaded onto a semi-trailer for delivery to Beaumont, Texas.

Memories of Hurricanes Katrina and Rita were on the minds of the team as they hurried to help Harvey victims. “This is reminiscent of that time,” Jones said. “We have a great group in Dallas. They are very caring.” 🙏



Debra Sweeny delivers the last installment of donations to the Friendship-West Baptist Church.

FDIC PROFILE

Pioneer, Leader, Role Model: Mindy West Left Indelible Legacy at FDIC

By SALLY KEARNEY
Office of Communications

Many words come to mind when describing Mindy West and her exceptional FDIC career: pioneer, educator, policy expert, and leader, among others. Starting out as one of the few women bank examiners of her time, West continued to blaze trails throughout her career. She generously mentored dozens of colleagues and made training and education a professional passion. She became one of the FDIC's foremost supervisory policy experts, eventually heading the policy section. Multilingual as well as multitasked, she spent a year as an advisor to the central bank of France.

One word that may describe one of West's defining traits is courage. Over five decades, she faced changes, crises, and challenges with zest and confidence. The many opportunities that came her way due to talent, skill, knowledge, and experience were embraced wholeheartedly. West tempered her readiness with realism, but remained undaunted nevertheless. And she did so with *élan*, a French word that means "vigorous spirit" or "enthusiasm," and which may in fact capture the essential Mindy West.

The office's second woman bank examiner, West was among a small vanguard of women entering a profession still very much dominated by men.

Pioneer

West joined the FDIC's Harrisburg, Pennsylvania, Field Office in June 1975 as a bank examiner (trainee). The office's second woman bank examiner, West was among a small vanguard of women entering a profession still very much dominated by men. She acknowledged the difficulties of breaking down barriers. "We were living through the end of the 'Mad Men' culture," West said, referring to the popular television series set in New York advertising in the 1960s and 1970s. It was not unusual for West to encounter the stray inappropriate remark or looks of disbelief

and bewilderment when she announced to a banker that she was in charge of an examination. Yet she prevailed, earning her commission and setting an example for both the women and men who followed.

West's interest in training and education also started in Harrisburg, as she took newer examiners under her wing. Michael Zamorski recalled how West reached out to him when he arrived in 1977. "Mindy was extremely generous and patient in volunteering to mentor trainee examiners as we learned the technical and 'soft skills' required to be effective bank supervisors," Zamorski said. He went on to become Director of the former Division of Supervision and Consumer Protection (DSC) before retiring from the FDIC in 2006.

Educator

West's willingness to share her newfound knowledge was no accident. "From my very early days, I knew I wanted to work in training," she said. After five years in Harrisburg, in 1980 West had her chance: as a review examiner in the FDIC's education and training unit at headquarters focusing on examiner education. In 1983, she was promoted to the position of Bank Examiner Training Specialist.

But other priorities soon beckoned. After five years with the unit—and 10 with the FDIC overall—West resigned to raise her son and daughter. During that time, she also earned an MBA. In 1992, West returned to FDIC headquarters as a review examiner in the Office of Supervision and Applications. "The savings and loan and banking crises were still winding down," she recalled. The exposure to operations would later prove to be invaluable.

Meanwhile, in 1995 West resumed her dedication to training as Program Administrator with the FFIEC's (Federal Financial Institutions Examination Council's) Office of Examiner Education. "The FFIEC's schools are organized on an interagency basis," she said. West developed and delivered curricula that ran the gamut from white-collar crimes to IT. She also built a network that extended across the FFIEC agencies, industry experts, and training instructors.



Policy Expert

Much as she loved the classroom, West also had a keen interest in policy. Leaving the FFIEC in 1998, she returned to FDIC supervision as an examination specialist in the Office of Policy and Program Development. Serena Owens recalled being impressed with her new colleague. "Mindy had a rich and varied career with the FDIC, and she instantly fit in with the group, which was full of incredibly talented people who had a wicked sense of humor and a historical perspective on how the FDIC worked," she said. "Mindy and I were the only women in our small group, and she was the first woman I worked closely with as a peer after coming to Washington."

"From my very early days, I knew I wanted to work in training," she said.

Owens carefully observed her colleague. "I looked up to Mindy as a role model for how to deal with people in Washington and elicit cooperation when you didn't have the leverage to require it," she said. "Mindy not only held her own with her talent, but she rose above any conflict with her natural grace and that effervescent laugh."

West felt that she had landed in a good place and immersed herself in all aspects of supervisory policy. Yet in 2004, she revisited operations as Acting Associate Director for Strategic Planning, Budget and

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Reporting. Next, in the fall of 2005, West combined her policy expertise and her fluency in French during a one-year detail to the Banque de France in Paris, where she advised the Commission Bancaire on capital issues, Basel II, and the Basel Core Principles. West described this time as her “personal favorite,” a memorable year in which she broadened her policy horizons and enjoyed living among the French people and learning more about their culture.

Back in the States, West advised then-Chairman Sheila Bair on administering the new Advisory Committee on Economic Inclusion (ComE-IN) and several forthcoming topics to be taken up by the Committee, such as small-dollar lending and subprime mortgages.

West’s elevation to chief of the policy section in the former Division of Supervision and Consumer Protection in September 2007 was the culmination of years in which she had studied and mastered policy.

West’s elevation to chief of the policy section in the former Division of Supervision and Consumer Protection in September 2007 was the culmination of years in which she had studied and mastered policy. West and her team of

professionals managed a full portfolio as the financial crisis intensified, developing policy and examination guidance on pressing topics such as commercial real estate lending concentrations and subprime lending. West also participated in such key FDIC initiatives as the Transaction Account Guarantee Program and the Debt Guarantee Program. During the crisis and its aftermath, she played a vital role in the FDIC’s communications with Congress, the banking industry, and the public through presentations, meetings, and preparation of Congressional testimony.

Tom Lyons, a member of the section who succeeded West as chief, recalled what it was like at the time. “Mindy was working with Chairman Bair, going to meetings, helping with testimony preparation, and briefing the Chairman on what our group was doing,” he said.

Lyons admired how West led the section. “She did a fantastic job of building the team,” he said. “The people are high performers and real go-getters with very strong analytical and technical backgrounds. The group is collegial, focused, and dedicated to what we do.” As her successor, Lyons said he appreciated all that she had done.

RMS Deputy Director George French recalled West fondly. “Looking back from my perspective in RMS Policy, two things about Mindy stand out,” he said. “One is her dedication to her work and commitment to excellence. My recollection is that

when the assignment was difficult, precedent-setting and required exceptionally good judgment, we looked to Mindy. On a personal note, my experience was that Mindy radiated warmth and good cheer in the workplace at all times. It was a pleasure and privilege to work with her.”

Writer

Throughout her career, West’s talent as a first-rate writer was widely recognized. Early on, she was the author of an article featured in the first edition of the Supervisory Insights Journal—a high-stakes assignment if ever there was one. Serena Owens recalled the work involved in researching and writing the article, entitled “FDIC’s Supervision of Industrial Loan Companies.” “Mindy spent literally hundreds of hours—most on her own time—researching and writing that first article,” Owens said, adding that West also balanced the feedback from many different sources with “resilience, grace, and the sense of humor she’s known for.”

Tom Lyons remembered the emphasis West placed on writing when she was chief of the policy section. “An excellent writer herself, Mindy often reminded us that writing was what we did and to make sure it was clear,” he said. “She had a good sense of the message that leadership wanted to convey and how we needed to present the material so that it was understood and not misconstrued.”

see West, page 5, column 1



Photos l to r: In honor of Mindy West’s distinguished career, the FDIC Board of Directors presents her with a Board resolution, from left: Former FDIC Director and former Comptroller of the Currency Thomas Curry; FDIC Vice Chairman Thomas Hoenig; Deputy Director for Strategic Planning and Resource Management Mindy West; FDIC Chairman Martin Gruenberg; and FDIC Director and Consumer Finance Protection Bureau Director Richard Cordray. In a fond tribute to Mindy West’s fashion signature, friends don scarves at her retirement reception, from left: RMS Director Doreen Eberley, RMS Deputy Director George French, Mindy West (center, front), Senior Policy Analyst Bill Baxter, and Deputy Regional Director Serena Owens.

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Strategist

In 2013, West was promoted to the position of Deputy Director for Strategic Planning and Resource Management in the Division of Risk Management Supervision (RMS). In this role, she was instrumental in developing and helping to achieve the division's strategic goals, including building bench strength in complex examinations, such as IT and large banks.

Rob Drozdowski, who served as West's special assistant during most of her tenure as Deputy Director, held her leadership qualities in high esteem. "We had some really stressful days—at one point Mindy was handling the responsibilities of two deputy directors," Drozdowski recalled. "Despite all that was going on, Mindy started every day with a smile and a great attitude."

Her extensive connections also earned Drozdowski's respect. "We dealt with almost every area of the FDIC, and whenever we needed something, Mindy knew someone in a leadership position," Drozdowski said. "She had developed great relationships throughout the FDIC and many other organizations."

Mentor

For West, mentoring was a natural extension of her outgoing personality, love of teaching, and devotion to her

colleagues. Lyons remembers West as a great mentor. "When I joined the policy section, Mindy shared her knowledge with me, particularly during the crisis," he said. "She got me involved right away in rulemaking activity. She also encouraged me to take on an interagency project and to learn the different perspectives of the different agencies."

Throughout her career, West's talent as a first-rate writer was widely recognized. Early on, she was the author of an article featured in the first edition of the Supervisory Insights Journal—a high-stakes assignment if ever there was one.

Drozdowski recalls his time as West's special assistant as "the greatest experience of my career thus far." "Mindy empowered me to represent her, whether as part of task forces or at meetings," he said. "She regularly would ask me to attend meetings and act on her behalf." Drozdowski saw West's trust in him as a "really rare thing."

Explorer

When she concluded her FDIC career earlier this year, West was intent on exploring her creative side. More writing

was in store, including a book about her father's experiences in Greenland during World War II. "He was part of the last group of soldiers to be discharged from the war," she said. "I have a lot of material, including photos from that time. I want to make it into a story."

Also planned were more frequent transatlantic trips to visit daughter Rebecca, an actress in London, son-in-law Oli, and granddaughter Lily. West also looked forward to seeing more of son Josh, a Harvard Business School professor and his wife Diana, and doting on her new twin grandsons, Miles and Dylan.

As West recently told the *FDIC News*, she is also taking classes in photography, watercolor painting, drawing, and advanced conversational French. She will also be active on the Board of the Association of FDIC Alumni (AFDICA) and participates on AFDICA's steering committee to teach Money Smart. In addition, West is volunteering at a nonprofit bridal boutique, Fairytale Brides on a Shoestring, in Rockville, Maryland, where she helps not only sell the bridal gowns, with proceeds going to various charitable organizations, but also lends her various talents gleaned from the workplace in such areas as IT, budgeting, and strategic planning, to help the owner. 🏠

Helping Underserved Clients, Pro Bono Attorneys Also Reap Rewards

By SALLY KEARNEY
Office of Communications

Many attorneys cite representing clients in need as a primary reason for having entered the legal profession. Fortunately, FDIC lawyers have the opportunity to help others as volunteers in the Federal Government Pro Bono Program, an organization launched in 1996 by an executive order directing federal agencies to encourage their attorneys to do pro bono work. The FDIC has been a leading participant in the program almost since its founding, and over the years FDIC attorneys have generously offered their services.

Flexibility is another advantage of pro bono work. Short- and long-term opportunities are available, as are different areas of the law.

Striving to help disadvantaged clients gain access to qualified representation and a fair outcome under the law inspires many attorneys and paralegals to volunteer their time and energy. But there are other, perhaps less obvious, benefits. Serving in a pro bono capacity can introduce an attorney to previously unexplored ar-

reas of the law and enable a lawyer to gain valuable experience in the courtroom.

A Variety of Options

Flexibility is another advantage of pro bono work. Short- and long-term opportunities are available, as are different areas of the law. As Supervisory Counsel Richard Foley, who also serves as FDIC Pro Bono Coordinator, explained, many attorneys and paralegals choose to serve in short-term clinics, such as the Advice and Referral Clinic sponsored by the D.C. Bar Pro Bono Center. “These are one-day clinics where you help people with their legal needs for that day,” Foley said. “Busy people can still fit a Saturday into their schedules while providing a very helpful service. When the day is over, there is little or no ongoing work.” The clinics are also a good way for first-time volunteers to “dip their toes in the water,” he said.

Lawyers can also choose to represent clients in actual cases, help with wills and estates, and even do legal research. “What I try to emphasize is that there are many different types of work and various levels of commitment,” Foley said.

An Active Role

The FDIC’s Legal Division plays an active role in the federal government pro bono community. At headquarters, the FDIC

works closely with the D.C. Bar Pro Bono Center. The center sponsors several clinics, including the popular Advice and Referral Clinic, which meets on the second Saturday of each month. Responsibility for organizing volunteers to staff the clinic rotates among the program’s federal agency members; the FDIC commits to organizing four clinics annually. “We usually have six or seven attorneys and paralegals staffing the clinic,” Foley said.

Practiced as attorneys may be in spotting issues generally, they need not be subject-matter experts in family law, landlord-tenant law, or other areas, Foley stressed. “You don’t have to be a subject-matter expert because the clinic provides multiple resources to support volunteers,” he said.

Among Foley’s responsibilities as Pro Bono Coordinator are encouraging attorneys and paralegals to participate in the program,

see Pro Bono, page 7, column 1



Photos l to r: The FDIC plays a leadership role in the Federal Government Pro Bono Program, thanks to attorneys and paralegals who volunteer, including, from left: Counsel Nicholas Kazmerski, Supervisory Counsel Richard Foley, Counsel Sherry Betancourt, Counsel Navid Choudhury, Paralegal Specialist Gina Stuart, and Senior Attorney Tanya Otsuka. Helping clients in urgent need is one of the rewards of pro bono work; another is sharpening legal skills in a different setting. From left: Senior Attorney Karlyn Hunter, Paralegal Specialist Melody Monroe, Counsel Ben Krowicki, E-Discovery Specialist Bob Turner, Assistant General Counsel Colleen Boles, and Counsel Patricia Davison-Lewis.

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coordinating the clinics for which the FDIC is responsible, answering questions about the FDIC's pro bono policy, and managing the FDIC Pro Bono webpage. He also serves on the Federal Interagency Pro Bono Working Group, a steering committee for the Federal Government Pro Bono Program that meets quarterly to discuss volunteer opportunities and programs. Before Foley became coordinator in January 2014, Tom Holzman, John Warshawsky, and Claire McGuire served in the role.

A counsel at FDIC headquarters since 2015, Krowicki has participated in several Advice and Referral Clinics. Describing the experience as “marvelous” and “very rewarding,” Krowicki said the clinics “give you an opportunity to effect change in a very short period of time.”

How Clinics Operate

A typical day in the Advice and Referral Clinic starts with a half-hour orientation for attorneys. While the orientation session is going on, paralegals are busy doing intake, which involves getting basic information about the clients, finding out what their issues are, and screening for potential conflict of interest issues that could prevent government attorneys from advising them. When the orientation and intake are finished, clients are referred to attorneys, who seek to identify relevant legal issues. Practiced as attorneys may be in spotting issues generally, they need not be subject-matter experts in family law, landlord-tenant law, or other areas, Foley stressed. “You don't have to be a subject-matter expert because the clinic provides multiple resources to support volunteers,” he said. After identifying issues, an attorney consults with a subject-matter expert to decide the best course of action for a client.

Such actions may include drafting a letter or a pleading. Or, quite often, the help a client needs is not strictly legal: guidance or direction to online resources may be sufficient for the client to follow through independently. “Mostly the work can be done in a few

hours,” Foley said. “It is a good feeling at the end of the day to know that the client has some information and support, and, quite possibly, a next step or solution.”

Of the cases that originate in the Advice and Referral Clinic, about one third need long-term representation and are referred to the Advocacy and Justice Clinic. “FDIC attorneys have been very active with this clinic as well,” Foley said. “They take over a case—an eviction or child custody case, for example—and see it through to trial or settlement.”

The Volunteer Experience

That Felicia Collins Ocumarez would volunteer to serve on a pro bono basis soon after joining the FDIC was never in doubt. A social worker before she became a lawyer, Collins Ocumarez had put herself through law school doing social work, and afterward the practice simply continued. As an attorney, Collins Ocumarez retains her “public-spirited” commitment to helping others.

At the Advice and Referral Clinic, Collins Ocumarez handles “a lot of day-to-day matters involving family law, landlord-tenant, and consumer protection.” Occasionally, she takes over a case for a longer period. “There have been times when I thought I could do more for a person than offer advice,” she said. “The center gives you that option if you personally connect to a case.”

During 35 years as a litigator with a large law firm, Ben Krowicki “always liked pro bono work.” Krowicki recalled the time when he retrieved a \$900 security deposit for a veteran as “the most rewarding work I've ever done.” For many people, he said, \$900 is “everything they own in the world,” and obtaining a security deposit can represent “the difference between having a home and homelessness.”

A counsel at FDIC headquarters since 2015, Krowicki has participated in several Advice and Referral Clinics. Describing the experience as “marvelous” and “very rewarding,” Krowicki said the clinics “give you an opportunity to effect change in a very short period of time.”

Krowicki focuses on housing cases, advising clients regarding evictions and security deposit recoveries. “There is enormous value in the process, and if you can achieve a result, it is fabulous,” he said.

Chicago Regional Attorney Mary Anne Benden has participated in events and train-

ing at the Center for Disability and Elder Law. Benden had assisted her parents during their declining years, acting as their power of attorney (POA) in financial matters, selling their home, and acting as their health care POA. Having had that combined personal and professional experience, it was an easy transition to prepare advance directives for several elderly people, a service that she described as “very rewarding.” “Growing older and becoming more dependent on others can be frustrating and frightening for many people,” she said. “Helping people make and effect their own choices was gratifying for the clients and me.”

When she interviews clients as part of the intake process at the D.C. Bar Pro Bono Center, Paralegal Specialist Gina Stuart sees the despair in their faces. Often frightened and nervous, the clients have up to that point been unable to resolve their problems.

“We Give Them Hope”

When she interviews clients as part of the intake process at the D.C. Bar Pro Bono Center, Paralegal Specialist Gina Stuart sees the despair in their faces. Often frightened and nervous, the clients have up to that point been unable to resolve their problems. “Frequently, they are intimidated by the law because they don't understand it and don't know their rights,” said Stuart, who has volunteered at the Advice and Referral clinic for the past two years. “If you don't understand the law, you may assume that anyone has the right to sue you.” Clients regularly “pour out their hearts” to Stuart; she is usually the first person to sit down with them.

Stuart responds calmly. “I look them directly in the eye and refer to them as sir or ma'am,” she said. “People have taken advantage of them, and I try to give them the respect that they feel has been taken away from them.”

After a client meets with an attorney, Stuart observes a change in demeanor. “When they walk out, the burden they came in with has grown lighter,” she said. “Although they may be going back to face the same prob-

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LEGAL DIVISION

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lem, they now have a better understanding of what to do.”

Paralegal Specialist Anissa James extends the same empathy to clients. “They feel like the world is against them, and they have tried every avenue and are not getting anywhere,” she said. “Fortunately, we are able to open their eyes to what they don’t know and other avenues they can pursue. We give them hope.”

“Fortunately, we were able to settle on the day of the trial,” Kazmerski said. The lawyers obtained a favorable settlement: the client’s previous outstanding rent was waived, and she was given adequate time to locate new housing.

Litigating a Case

An experienced litigator, Counsel Nick Kazmerski had tried more than 70 cases before he joined the FDIC in 2010 at the former East Coast Temporary Satellite Office. “I am comfortable in the courtroom and with court procedure,” said Kazmerski, now serving with the Legal Division at headquarters. “Knowing how the court works and how things get processed is as important as knowing what the case law says.”

Which explains why Kazmerski was more than willing to represent a client in a landlord-tenant case at the D.C. Bar Pro Bono Center. “The woman had been sued by the landlord for nonpayment of rent,” Kazmerski said. “She alleged that the place was in terrible condition and the landlord had failed to make repairs.”

As often happens, another attorney was also assigned to the case. The pairing made the process “more manageable,” Kazmerski said, and he worked well with his co-counsel, a lawyer with the Federal Trade Commission.

The case turned out to be challenging. The landlord was not willing to negotiate, and there was acrimony on both sides. Kazmerski and his co-counsel regularly appeared in court as the case proceeded to trial. “Fortunately, we were able to settle on the day of the trial,” Kazmerski said. The lawyers obtained a favorable settlement: the client’s previous outstanding rent was waived, and she was given adequate time to locate new housing.

Litigating a case on a pro bono basis also appealed to Counsel Maryann Bullion. “I wanted to give back to the community and also hone my litigation skills,” she said. “At the FDIC, I mainly manage litigation but do not represent clients directly. This was a way to gain experience in court.”

And Bullion certainly did. Her client was a mother seeking custody of her four children, who had been under sole custody of their great-aunt for nearly seven years. Bullion recognized the difficulties the case posed. “Even though she was the biological parent, stability is valued,” she said. “It is hard to prove you’ve become a good person and fit to raise children who have been stable in another home.”

Nevertheless, the mother had gotten a job and had found a home, Bullion said. “She was young when she lost her children, but she had grown up. She felt it was time to step in.”

In the ensuing two-and-a-half years, Bullion became involved in all aspects of the case, from typing up notices and “all the

small things that go into litigation,” as well as representing her client in court. “It was really fun to go into a courtroom,” she said. “It was educational.”

Subsequently, Bullion negotiated a settlement that gave the client joint custody of her children and visitation rights. “We won and got a result that we thought was reasonable and in the best interest of the children,” she said.

When questions about family law arose, Bullion consulted with one of the center’s subject-matter experts. “It was great to be independent and in charge of the case, but whenever I ran into an issue, I would ask one of the experts, ‘What do you think this judge would do on this issue?’ or ‘What do you think of this strategy?’” she said.

Bullion negotiated an agreement that allowed the mother to spend a year doing visitation to “prove she could handle it.” The mother demonstrated that she was capable. Subsequently, Bullion negotiated a settlement that gave the client joint custody of her children and visitation rights. “We won and got a result that we thought was reasonable and in the best interest of the children,” she said.

Bullion encourages lawyers who would like more courtroom experience to give pro bono litigation and/or clinics a try. “At a clinic in particular, you will have a squadron of experts to help you,” she said. “And nothing is going to happen that you can’t handle and that you didn’t learn during your first year of law school.” 🏠

LISTENING TOURS

On Two ‘Listening Tours,’ Midwest DCP Examiners Visit Community Projects

To be effective in their jobs, examiners must get to know their communities firsthand. In the Chicago Region, Deputy Regional Director Teresa Sabanty and Community Affairs Regional Manager Angelisa Harris promote a cooperative approach to helping examiners stay up to date on developments in their communities. As a result, examiners hear directly from banks, community-based organizations, and other local stakeholders

about the concerns and needs of low- and moderate-income communities.

Two examples of this collaborative approach were recently brought to the attention of the FDIC News. The Chicago and Milwaukee Field Offices each organized bus “listening tours” in neighborhoods in their respective cities to give examiners the chance to learn about promising initiatives. Their stories follow.

FDIC Westside Chicago Tour: Small Business Challenges And Opportunities

By CHERYL REKOWSKI
Compliance Examiner,
Chicago, Illinois, Field Office

In October 2016, compliance examiners from the Chicago Field Office took a guided bus tour around select Chicago neighborhoods. Organized by Community Affairs Specialist Glenn Brewer, the tour took us through the Austin neighborhood of Chicago and other parts of Chicago’s West Side. Stops were made along the way to talk with groups about the need for small business lending in these areas.

We learned about a large area within the Austin neighborhood that is an ideal location to begin widespread improvements for Chicago’s West Side. There was much discussion about the opportunities available for financial institutions to get involved.

Leading our tour was Mary Fran Riley, Senior Vice President for External Affairs, Accion Chicago, a nonprofit that helps communities by investing in people who build businesses and generate jobs in their neighborhoods. Also on the bus tour was Maureen McKenna, Senior Development Officer, the Community Reinvestment Fund, USA, which helps fill gaps in community development funding by bringing capital to the communities that need it most. Together with its lending partners, the Community Reinvestment Fund provides small business loans for people living in underserved communities so they can grow a business, as well as create and preserve jobs.

On the way to our first stop, our guides provided general and historical informa-

tion about the area.

First Stop: DLV Printing Service

The first stop was DLV Printing Service in the Austin community. We met with Co-founder and President Vernita Johnson, who told us how she got her businesses started from scratch. It was inspiring to hear how she left her job at a large printing firm to pursue her dream of owning a printing company. The family business began in 1991 by printing business cards produced in a bedroom converted into a home office. Over the years, the business expanded, and with the help of Accion, which assisted with financing, today DLV Printing is a premier one-stop-shop Chicago printing company. The company has doubled its staff, providing nearby residents with employment opportunities.

Second Stop: The Austin African American Business Networking Association Inc.

Our second stop was also in the Austin neighborhood at The Austin African American Business Networking Association Inc. The association was formed by local business owners who, proud of their African American heritage, pooled resources to bring about a unified and effective voice for the Austin communities’ majority African American community.

We met with several business owners and other organizations working to support small businesses. We learned about a large area within the Austin neighborhood that is an ideal location to begin widespread improvements for Chicago’s West Side. There was much discussion about the opportunities available for financial institutions to get involved. A representative from the Austin Chamber of Commerce later joined the group to discuss the Chamber’s small business programs.

Last Stop: Bethel New Life

Our final stop was at Bethel New Life, a

nonprofit organization formed by a small Lutheran church on the West Side in response to the devastation and disinvestment that followed the civil rights riots of the late 1960s. The organization assists the area through business development, education, senior housing, and workforce development. We learned about the continuing struggles and opportunities that the people have faced. Nonetheless, there was much optimism in the various stories we heard.

Chicago Supervisory Examiner Ruben Baez also appreciated the tour. “Seeing the neighborhoods and hearing the business owners’ stories provided many insights,” he said. “To me, it helped reinforce why we do the work we do as examiners, particularly with respect to CRA [Community Reinvestment Act] and Fair Lending.”

It was clear from the various stops along the tour that there is a significant amount of pride and promise in Chicago’s West Side. It is this pride and commitment to the communities that will make the area thrive again.

Compliance Examiner Courtney Grob of the Chicago Field Office described the benefits of the tour. “The guided community tour provided integral information to examiners to use for our reports,” Grob said. “Being able to immerse ourselves in the community and hear from the actual small business owners was priceless and provided us with a more unique perspective that goes beyond just

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LISTENING TOURS

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the usual number data.”

Chicago Supervisory Examiner Ruben Baez also appreciated the tour. “Seeing the neighborhoods and hearing the business owners’ stories provided many insights,” he said. “To me, it helped reinforce why we do the work we do as examiners, particularly with respect to CRA [Community Reinvestment Act] and Fair Lending.”

Chicago Examiner Danielle Larkin said: “The tour gave me a better understanding of the community development needs and opportunities on the West Side of Chicago. I was particularly interested in the work that the Austin African American Business Networking Association is doing with the City of Chicago’s Neighborhood Opportunity Fund. Investing in businesses on Chicago Avenue will have a positive impact on the revitalization ef-

forts on the West Side. Also, Mary Fran Riley from Accion was a great resource and community contact for a CRA performance evaluation that I completed at an area bank. In addition to her own invaluable insight, she also put me in touch with another community organization that provided me with an in-depth perspective on the affordable housing needs in neighboring Oak Park.”

Milwaukee Listening Tour: A City Revitalizes

By ERIC WIECHERT
Compliance Examiner,
Eau Claire, Wisconsin, Field Office

In late June, Wisconsin DCP examiners from Wisconsin’s four DCP field offices joined Community Affairs Specialist Carol Maria, Supervisory Examiner Amy Richardson, Field Supervisor Scott Alexander, and several community development organizers on a bus tour of three stops in Milwaukee.

After the bus picked us up at 8 a.m. at the Milwaukee Field Office, Carol Maria introduced us to Maria Watts from the Wisconsin Housing and Economic Development Authority (WHEDA). Maria explained WHEDA’s Transform Milwaukee public-private initiative, which coordinates investments in five Milwaukee areas.

We were eager to observe how projects of various sizes and with various goals were revitalizing the City of Milwaukee and were also eligible for CRA credit.

First Stop: The Harbor District Initiative

By the time we reached our first stop, where we met Lillith Fowler, the Executive Director of Harbor District Inc., we were ready to listen and learn.

The Harbor District Initiative has a clear mission: to revitalize the Port of Milwaukee and surrounding areas. The Harbor District Initiative works with the area’s community, industrial businesses, and other stakeholders to transform areas into public destinations.

Lillith met us on the top floor of University of Wisconsin Milwaukee’s lead-

ing-edge School of Fresh Water Sciences. With 21 research laboratories, the facility is one of the largest research sites among the Great Lakes, and the School’s innovations have attracted global attention.

Lillith explained that the waterfront around the Harbor District has historically been industrial and inaccessible to the large nearby urban population but that investments by UW Milwaukee and Rockwell Automation are bringing about a sea change. A large vacant industrial area will be cleaned and cleared as will the resources around it. Alliant Energy and several other parties are coordinating the cleanup cost through the process of brownfield redevelopment (i.e., cleanup of a contaminated site). Lillith described the development opportunities that may arise after the brownfield is redeveloped. Maria then herded us back to the bus, and we headed to the Riverworks Center, part of the City of Milwaukee’s Healthy Neighborhoods initiative.

Second Stop: Riverworks Center

At our next destination, we met Daryll Johnson, Executive Director of the Riverworks Development Corporation (RDC).

Through Daryll’s leadership and a strong partnership with City leaders and the Local Initiatives Support Corporation (LISC), RDC has transformed much of the Harambee Street neighborhood, which had been devastated after the 2007-2008 economic collapse. Under the City’s Healthy Neighborhoods Initiative and the Targeted Investment Neighborhood Program, partially forgivable loans for owners and responsible investor-owners have



Wisconsin examiners and others on their way to a stop on a listening bus tour of public-private initiatives in the City of Milwaukee. Photo Credit: Maria Watts, Wisconsin Housing and Economic Development Authority (WHEDA) – Transform Milwaukee Project.

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LISTENING TOURS

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stabilized or revitalized the real estate market. We toured two projects: a large commercial space that will be used for food trucks and other outdoor vendors, and a green development venue spot made possible in part through LISC's loan and technical assistance programming.

The Harbor District Initiative has a clear mission: to revitalize the Port of Milwaukee and surrounding areas.

Last Stop: Northwestside Community Development Corporation (NWSCDC)

Our final stop was at a Milwaukee Technology Incubator Center facility off North 27th Street, where we met Howard Snyder of NWSCDC and Willie Smith of Northwest Impact LLC. They explained the Neighborhood Renewal and Growth Initiative. Within a one-mile radius of our stop, neighborhoods had been devastated by lender and tax foreclosures. NWSCDC was redeveloping neighborhoods on a block-by-block basis to make the properties livable.

Howard and Willie explained that the problems were so pervasive that this com-

munity had been described as the “worst area” in all of Milwaukee. We looked at a few 1-4 family housing success stories, including rehab investments that realized little or no financial return for the organization but encouraged residents to take pride in their properties. As Howard and Willie explained, the critical points are the green spaces, many of which are being cleaned up by area owners. As a result, these sites are no longer scary places but are actively used by dog-walkers and runners. The crime that riddled the area has begun to move out as a result of additional neighborhood stabilization.

On the drive home, we all had a better appreciation of what is possible with community development private-public partnerships in Milwaukee. We also saw the impact of the Community Reinvestment Act on some of these projects. Unquestionably, a considerable amount of work is involved in bringing back a hollowed-out neighborhood. But, nonetheless, the results are extremely rewarding.

Stephanie Gazzana-Martinez, a Compliance Examiner in Milwaukee, said: “I found the tour to be very interesting, and it opened my eyes to the various projects going on in the community. The experience gave me knowledge regarding these projects that I can share with bankers when they inquire about different community reinvestment opportunities in the area. It was wonderful to see so many great things going on in Milwaukee to better the city as a whole.”

Milwaukee Compliance Examiner William Doering also appreciated the experience. “The tour was helpful because it brought to life



Property rehabilitated by Northwest Impact LLC. Photo credit: Northwestside Community Development Corporation (NWSCDC).

many of the community development activities and projects that we often discuss with banks,” he said.

Milwaukee Compliance Examiner William Doering also appreciated the experience. “The tour was helpful because it brought to life many of the community development activities and projects that we often discuss with banks,” he said.

Senior Compliance Examiner Cathryn Burgmeier, also in Milwaukee, said: “We viewed projects in various stages of development in Milwaukee County. As examiners, we generally read about these projects but seldom go out to see them. It helps to see the impact to the community and realize how CRA encourages banks to be involved in these positive changes. I love doing CRA evaluations and hearing the stories of how impactful these projects are. It adds another dimension to be able to actually see the projects and hear from people who are passionate about improving the community.” 🏡



The University of Wisconsin-Milwaukee School of Fresh Water Sciences. Photo Credit: University of Wisconsin-Milwaukee.

IN MEMORIAM



Philip P. Houle
Former Counsel

Philip P. Houle of Hyattsville, Maryland, died on March 7 at his home.

Houle was born on August 29, 1945, in Oberlin, Ohio, to Dr. Marcel Paul Houle and Lois Jackson Houle. He was the oldest child in a family of eight boys and one girl. As a child, Houle often led his siblings in the family's fun activities, whether being the first to open Christmas presents or to build an igloo in the back yard after a snowstorm.

He attended St. Mary's Grammar School in Biddeford, Maine, and Cheverus High School in Portland, Maine. While in high school, he played football and mastered the bass guitar as a rock-and-roll band member. He graduated from Marist College in 1967 and the University of Maine School of Law in 1970.

At the FDIC, he initially oversaw the prosecution of corruption charges during the savings and loan and banking crises.

After law school, he enrolled in the University of Missouri-Kansas City School of Law, where he received a post-graduate law degree (LLM) in Real Estate Development and Finance (Urban Affairs) in 1971. Specifically, he focused on problems faced by poor and minority urban residents. While at the University of Missouri School of Law, he served as the graduate editor of *The Urban Lawyer*.

Following his legal studies, he worked at New Hampshire Legal Aid and Maine Pine Tree Legal Assistance, where he represented poor and disadvantaged clients. This early legal work had a profound impact on Houle. He remained a compassionate advocate for the underprivileged throughout his life.

In 1977, Houle moved to Atlanta, Georgia, to work as legal counsel for the Department of Housing and Urban Development (HUD). In 1978, he met and married Gail Rupert. From 1978 to 1984, the couple had the opportunity to live in different parts of the country through Houle's job, including Dallas, Texas, and Knoxville, Tennessee.

In 1984, Houle and his young family moved to Hyattsville when Houle joined the FDIC as an attorney in the Legal Division. At the FDIC, he initially oversaw the prosecution of corruption charges during the savings and loan and banking crises. He became a counsel in the Enforcement Section, undertaking special projects and handling enforcement actions.

His joy in life came from sharing the simple things with his loved ones, whether it was a family trip back to his home state of Maine, a baseball game, or just a good homemade meal.

Assistant General Counsel Tim Dill, Houle's supervisor in the Legal Division's Enforcement Section, valued his colleague's contributions. "Phil was very intellectually curious and loved the law," Dill said. "He loved enforcement and also enjoyed writing. I could always count on Phil to do research into difficult areas and compile information needed for research purposes. His work could also double for training purposes." Dill added: "Phil was a kind and gentle man and a very cheerful person."

Counsel Greg Gore described Houle as "a mensch" and a "truly, nice, nice man." "Phil was very warm and empathetic and willing to give you the shirt off his back," Gore said. Houle also dedicated his professional life to enforcement work, Gore added. "He worked very hard and was al-

ways happy to discuss legal cases." Gore also recalled that Houle was extremely proud of his daughters.

RMS Senior Review Examiner Ben Brown frequently worked with Houle on legal issues involving supervision. "In our work, we need to be able to sit down and talk with attorneys in the Legal Division from time to time, and Phil was always available to discuss any matter," Brown said. "He was very professional and considerate in the way he provided legal counsel. Over time we became friends. Phil was very thoughtful and kept in touch after he retired."

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Houle also served for many years as a member of the *FDIC News* Editorial Board, representing the Legal Division, providing many creative and newsworthy story ideas, and promoting a spirit of camaraderie among the group.

Houle enjoyed his work and his colleagues immensely throughout his career. He retired in 2012.

Houle's inquisitive mind led him to think deeply and passionately about many subjects, especially politics, law, and religion. He enjoyed stimulating conversations with friends and family on these subjects. He authored several published articles on legal issues ranging from presidential pardons to equal protection under the Constitution.

Houle and his wife had two daughters, Katherine and Suzanne, both of whom followed Phil into the legal profession. Phil's greatest passion was time spent with family and friends. His joy in life came from sharing the simple things with his loved ones, whether it was a family trip back to his home state of Maine, a base-

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IN MEMORIAM

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ball game, or just a good homemade meal. He also took great pleasure in maintaining his many friendships and in mentoring any young person who asked for help deciding what school to go to, how to find a job, or how to face a serious life problem. He had an incredibly huge heart and possessed the gift of empathy. He was generous, giving, and selfless, and always made time to assist anyone in need.

“Phil was quick to step up and offer to help and was always very generous with his prayers cards, which he sent when his friends were facing difficult challenges,” recalled former Counsel Maria “Bea” Valdez, a colleague of Houle’s in the Enforcement Section.

A tragic car accident in 2012 left Houle’s wife severely injured. Since that time, he was constantly by her side, encouraging and helping her in every way possible. His devoted attention to Gail perfectly reflects

how he led his life as a man who placed his love and devotion to others above his own needs and desires.

Houle is survived by his wife Gail, daughters Katherine and Suzanne, sister Nancy Rice, and brothers James, Steven, David, Matthew, Thomas, John, and Jeffrey.

On March 17, 2017, Houle’s life was celebrated in his hometown of Biddeford, Maine, with a funeral mass at St. Joseph’s Church. 🕊