

FDIC News

The Federal Deposit Insurance Corporation Employee Newsletter

OCTOBER 2017

**17th Annual Bank Research Conference
Continues to Draw Field** 4

**Privacy Protection Takes On Greater
Urgency, Symposium Stresses** 5

**FDIC Chief Economist Richard
Brown Selected as NABE Fellow** 6

**FDIC Legal Division Receives Diversity
Award for Outreach Program** 8

**Houston Employees Respond to
Harvey With 'Texas Spirit'** 9

**Finalists Announced in *FDIC News* "Great
Outdoors" Summer Photo Contest** 12

**Life Before FDIC: Welding a Renowned
Chicago Sculpture** 14

FDIC Profile: Stephen Kane 15

Moving On: Michelle Kosse 16

**FDIC Records Team Visits National
Archives** 17

Obituaries 18

FDIC Alumni Association Holds First Official Meeting

By SALLY KEARNEY
Office of Communications

*Photos courtesy of
Kathy Riley and Peter Cutts*

Nearly 80 retirees, former employees, and their guests gathered on October 2 at the FDIC's L. William Seidman Center at Virginia Square for the first official meeting of the Association of FDIC Alumni (AFDICA). The association, established in 2016, has enrolled more than 300 members. Both retirees and former employees who have not retired from the FDIC are eligible to become members.

The daylong event featured remarks by FDIC and AFDICA officials, presentations on a variety of topics, and opportunities to mingle and socialize.

Acting President Nicholas Ketcha kicked off the day by noting that AFDICA is striving to maintain the spirit of camaraderie—and the “good feeling that we were contributing”—that many alumni enjoyed when they were working for the FDIC.

That spirit can continue as AFDICA hosts functions around the country and organizes educational and charitable activities, he said.



Former Interim President Nick Ketcha kicks off the meeting.

Ketcha commented on the “tremendous amount of behind-the-scenes” work that has gone into launching AFDICA. He offered a special thanks to former General Counsel Bill Kroener (who was

see Alumni, page 2, column 1

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AFDICA

Alumni, from page 1

present) and former Special Counsel Judith Friedman for their pro bono legal work to help set up AFDICA's by-laws and obtain the approvals for the 501(c)(3) charitable organization.

DOA Director Arleas Upton Kea delivered introductory remarks, starting with a rousing welcome, and remarking on how pleased she was to see so many familiar faces and to recall the work they had done together.

"Today marks an exciting milestone in the journey that you have traveled to create and stand up an official alumni organization for the FDIC," she said. "On behalf of Chairman Gruenberg and everyone at the FDIC, I want to congratulate you on this impressive achievement."

Kea recognized that starting an organization takes persistence and vision. "Ever since a few of you got together to brainstorm about starting an alumni organization, you have made tremendous progress," she said. "AFDICA is now a fully operating organization, with several committees, a website, and a growing membership."

She described what led to AFDICA's founding. "I think we can safely say that a major impetus for establishing AFDICA



"Today marks an exciting milestone in the journey that you have traveled to create and stand up an official alumni organization for the FDIC," said DOA Director Arleas Upton Kea.

is the strong connection that former employees feel to the FDIC and each other. The community spirit and collegiality that we experience while serving at the FDIC endures long after that service ends."

Evidence for this connection abounds, she noted. "For years, alumni have gathered informally for luncheons, golf outings, and weekend reunions, and have kept in touch with each other. Some of you have even retired in the same communities

and socialize regularly."

"This is no accident," she continued, adding that alumni have a shared history and shared memories. "For many of you, the FDIC has been a defining experience. Devotion to public service—a commitment that we see in our friends and colleagues at the FDIC—lives on."

Kea recalled the Memorandum of Understanding (MOU) signed by Chairman Gruenberg and Mitchell Glassman in December 2016 formalizing the relationship between the FDIC and AFDICA. "The MOU specifies how the FDIC and AFDICA can work together," she said.

Under the agreement, AFDICA provides opportunities for members to participate in FDIC financial literacy efforts, including the Money Smart curriculum. "This represents a tremendous opportunity," Kea said. "Volunteering, serving, and giving back are character traits that all our retirees hold in common."

The MOU also provides for AFDICA to create a central database of members willing to volunteer as part of a ready reserve, she said. "You helped us respond to the financial crisis," Kea said. "With this database, going forward, we will partner with you and draw on potential volunteers."

In closing, Kea said "AFDICA may spring from a past of shared experiences, but it also points to the future. I am very confident that in the months and years to come, your community will serve as a strong foundation and support for much of the work we do. Your organization will grow stronger, and our partnership will continue to develop."

Interim Executive Director Ron Bieker recounted a brief history of AFDICA's development to date. Highlights included a pivotal discussion with DRR Director Bret Edwards, a meeting with Deputy Director to the Chairman and Chief Operating Officer Barbara Ryan, the establishment of a steering committee, creation of a logo, and launching of a website, among others.

When talking with FDIC alumni, particularly retirees, Bieker observed a common theme. "They valued their relation-



AFDICA members gather at first official meeting.

see Alumni, page 3, column 1

AFDICA

Alumni, from page 2

ship with the FDIC and appreciated their professional careers,” he said. “They were already volunteering in their communities and wanted to give back to the FDIC.”

AFDICA’s three “pillars”—fellowship, education, charity—reflect this spirit, he said, adding that he is confident that AFDICA will “make an impact” by acting on its motto.

A series of presentations followed: an in-depth discussion on the state of the banking industry and economy by Chief



Incoming AFDICA President Fred Selby, Vice President for Education Mindy West, and outgoing Interim AFDICA President Nick Ketcha get together during a break.

Economist and DIR Deputy Director Rich Brown; a talk on financial literacy activities by DCA Supervisory Community Affairs Specialist Bobbie Gray and AFDICA Volunteer Services Committee Chair Scott Taylor; and details on FDIC benefits by Senior Human Resources Specialist Gretchen Holmes.

In an afternoon session, the members of the first permanent Board of Directors were installed:

- | | |
|-------------------|---------------------|
| Fred Selby | President |
| Gregory Coyle | Executive Director |
| Karen Gassett | Secretary |
| Mitchell Glassman | Assistant Secretary |
| Sherry Whitaker | Treasurer |
| Otis Felton | Vice President |
| | Charitable Services |
| Blake Clemens | Vice President |
| | Fellowship |
| Mindy West | Vice President |
| | Education |
| Val Baker | Director At Large |
| David Bilker | Director At Large |
| Ed Butler | Director At Large |
| Les Crawford | Director At Large |
| Ned Goldberg | Director At Large |
| | - Web Master |
| Nick Ketcha | Director At Large |

Audience members also heard a report on AFDICA’s finances and a panel discussion by committee members. A reception in the foyer of the Sheila C. Bair Auditorium brought AFDICA members and FDIC employees together. Many alumni, guests, and employees continued socializing during a happy hour at a nearby restaurant, and many small groups continued the fun over dinner. 🍷

17th Annual Bank Research Conference Continues to Draw Field

By TROY KRAVITZ

Division of Insurance and Research

Chairman Martin Gruenberg opened the 17th Annual Bank Research Conference on September 7 by underscoring the FDIC's commitment to banking research. "The establishment of the FDIC's Center for Financial Research, and the FDIC's broader institutional commitment to scholarly research, is central to the FDIC's mission of maintaining public confidence and stability in the financial system," he said.

Research and analysis have been integral to the FDIC since its inception, Chairman Gruenberg said. He added that extensive research and analysis support the FDIC's key functions of deposit insurance, supervision, and resolution. "As Chairman and as a Board member, I have often been struck by the range of research and analysis that we rely on for all aspects of our decision-making," he said, citing several examples.

Research and analysis have been integral to the FDIC since its inception, Chairman Gruenberg said. He added that extensive research and analysis support the FDIC's key functions of deposit insurance, supervision, and resolution.

The two-day conference, jointly sponsored by the FDIC's Center for Financial Research and the *Journal of Financial Services Research*, was held at Virginia Square, and brought together FDIC scholars with members of the regulatory community, academia, and the private sector.

Anjan Thakor, professor of finance at Washington University in St. Louis, delivered the keynote address on the relationship between bank culture and bank capital. Thakor described bank risk-taking as a reflection of the institutional culture at some banks, rather than unsanctioned behavior. He noted that banks use

culture to attract managers with similar beliefs to reduce frictions within the firm. Thakor saw a clear role for prudential supervision, such as capital regulation, to complement bank culture in promoting safety and prudence.

Conference sessions covered a variety of topics and included both theoretical and empirical papers. Papers selected for presentation were chosen from over 450 submissions and underwent extensive internal and external review.

The first two presentations used theoretical models to derive optimal time-varying capital requirements and compared their opposing findings to Basel capital standards. The next session provided evidence of banks' strategic manipulation of regulatory oversight and the effects of changes in bank supervision on industry soundness.

The first day of the conference concluded with sessions on the transmission of shocks throughout the financial system and the responsiveness of compensation and employment for lower-level bankers involved in the underwriting of syndicated loans and mortgage-backed securities. The papers on the transmission of shocks found that risk was passed between participants in the credit default swap market and identified a benefit of less-connected networks in stemming the transmission of shocks. The compensation studies used social media networking websites and found that while lender behavior (e.g., loan terms) was responsive to credit shocks, the employment outcomes of residential mortgage-backed securities (RMBS) underwriters depended on firm size, with underwriters at top firms experiencing no discernible negative employ-

Anjan Thakor, professor of finance at Washington University in St. Louis, delivered the keynote address on the relationship between bank culture and bank capital.

ment effects.

Presentations analyzing the interaction between bank run risk and the behavior of banks, creditors, and regulators led off the conference's second day. Using repo activity data from a failing hedge fund, authors showed that lenders with larger outstanding loans loosened their terms more generously following bad news about the hedge fund. Similarly, negative disclosures about U.S. banks prompted uninsured depositors to flee during the crisis, although the overall effect on bank health was mitigated by increased equity issuance. The papers presented in the last session of the conference echoed some of these findings, showing that both industry concentration and capital regulation are associated with increased lending.

Presentations analyzing the interaction between bank run risk and the behavior of banks, creditors, and regulators led off the conference's second day.

In a session on the second day entitled "Fintech and Traditional Banking," three researchers presented findings on the emerging field of FinTech. Brian Wolfe and Julapa Jagtiani each discussed papers exploring peer-to-peer lending, which the data show is both substituting for traditional banking service providers and expanding access to credit by using "soft" information that banks often do not consider. Discussing his paper, Gregor Matvos said that FinTech growth is driven by both regulatory policies affecting traditional banks and more effective deployment of technology services that are valued by FinTech customers.

Members of the Center for Financial Research contributed to this article. ■

Privacy Protection Takes On Greater Urgency, Symposium Stresses

By SALLY KEARNEY
Office of Communications

With the clever theme of “Know Security, Know Privacy, No Security, No Privacy,” the 2017 FDIC Privacy Symposium drew a strong turnout among headquarters employees on August 17 at the Sheila C. Bair Auditorium. The event capped a month of privacy-related activities at the FDIC.

Opening the event, Chief Information Security Officer Howard Whyte told the audience that the FDIC is developing a “unified privacy and security program” to support the use of data while “meeting our charge to protect and continually monitor privacy information.” Whyte added, “Only with your help will we be successful.”

“A Core Issue”

Chairman Gruenberg described privacy as “a core issue for the functioning of the FDIC and our ability to maintain the public’s confidence in the financial system of the United States.” He added, “If we cannot both protect the security of the information and protect the privacy of individuals whose information is entrusted to us, we cannot maintain the public’s confidence in this agency and the public’s confidence in the functioning of our financial system.”

As the FDIC increasingly relies on information technology, and as systems to protect that information become more complex,

the “challenge of protecting the information contained in those systems increases,” Chairman Gruenberg said.

Yet that challenge must be met if the FDIC is to succeed in protecting the personal and sensitive information of “the people who work in this agency and the people who are customers of the banks.”

Steps the FDIC has taken to strengthen privacy protections include conducting numerous reviews and impact assessments, limiting collection and use of sensitive PII, encrypting FDIC mobile devices, and requiring employees to report incidents of lost or compromised PII immediately.

Although much has been done, Chairman Gruenberg said that privacy is “a constant work in progress” and a challenge that “never goes away.” Devoting attention and resources to address this issue is essential.

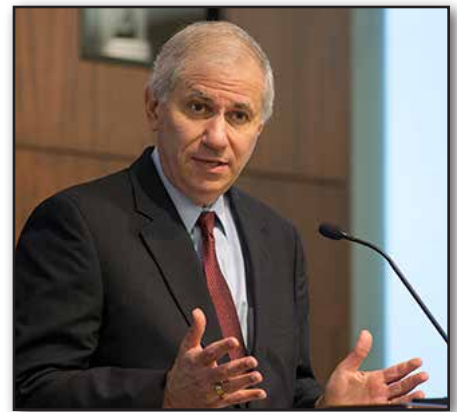
Concluding, Chairman Gruenberg said that “the security of everything we do here at the FDIC, including the information we maintain and the privacy that we value, is reliant on each of us in carrying out our day-to-day activity to be vigilant, attentive, and responsible.”

Integrating Privacy

The event’s organizers also drew from outside the FDIC with two keynote speakers, who described the role of privacy in their organizations. Kellie Cosgrove Riley, Chief Privacy Officer for the Office of Personnel Management (OPM), discussed several aspects of privacy.

An attorney who has served with the federal government for 20 years, Cosgrove Riley was the Senior Director of the Department of Homeland Security Privacy Office before joining OPM in October 2016.

Cosgrove Riley recounted her background in privacy and how privacy has evolved over two decades. At OPM, her CPO position is separate from the CIO; serving in the director’s office, she reports to the director. She described OPM as a



Privacy is “a core issue for the functioning of the FDIC,” Chairman Gruenberg says.

“smallish agency” that handles “a lot of your information.” OPM collects federal employees’ personally identifiable information (PII) through many channels: USAJOBS, the National Background Investigations Bureau, and the Combined Federal Campaign.

Cosgrove Riley shared lessons from her experience. Privacy officials would do well to “make friends” with various people throughout their agencies—including the CIO, the records management officer, and others. This is a good way to help others understand privacy concerns while also learning their business needs, she noted. In discussing privacy questions, she seldom refuses a proposal outright. “I almost never say no to people when they ask me if they can do something,” she said. “But I might say, ‘Yes, but.’” Privacy is not only about knowing the laws and rules, but also understanding the policies and context surrounding an issue, she said.

One area that concerns Cosgrove Riley is purpose specification with regard to big data. If an agency collects large amounts of data for a specified purpose, “use it for that purpose and don’t use it for another purpose unless you have told people,” she said.

Cosgrove Riley also offered advice relating to privacy at work. Employees should know how to distinguish PII from sensitive PII. Also, she said, “Know what you have and where you have it.” As general advice, she said: “If you don’t need it, don’t collect it. If you have it and you don’t need it, get rid of it—subject to whatever your records officer tells you ...

see *Privacy*, page 6, column 1



Protecting sensitive PII in one’s personal life is important, Cosgrove Riley said. She encourages employees to avoid giving out sensitive PII such as Social Security numbers if they are not needed.

PRIVACY SYMPOSIUM

Privacy, from page 5

If you lose it, tell somebody.”

As for privacy at home, Cosgrove Riley encouraged audience members to avoid giving out sensitive PII such as Social Security numbers if they are not needed. “Buy a shredder and use it,” she said. Also, she added, use strong passwords and do not “over-share” information online.

Liz Lyons, Privacy Officer for the District of Columbia Metropolitan Police Department, described the integration of privacy policy into the department’s body camera program that was implemented in December

2016. Having joined the department as a privacy officer three years ago, Lyons played an instrumental role in building privacy protections into the program.

While striving to ensure public trust and officer accountability, the body camera program also helps ensure privacy by requiring that body camera videos be deleted after 90 days, with certain exceptions such as videos pertaining to investigations, litigation, and Freedom of Information Act (FOIA) requests. Since the program was fully implemented, more than 900,000 videos have been deleted, Lyons said. Videos provided to the public are also edited in certain instances:

for example, videos provided in response to FOIA requests are redacted to protect privacy. Citizens requesting to view videos in which they are shown interacting with officers are permitted to view those segments in which they are featured.

Increasing Awareness

FDIC Privacy Program Manager Shannon Dahn concluded the event by noting that the keynote speakers represent “two unique perspectives,” but their organizations share a common goal, “taking the responsibility to protect their privacy very seriously while conducting their important missions.”

FDIC Chief Economist Richard Brown Selected as NABE Fellow

By SALLY KEARNEY
Office of Communications

The National Association of Business Economists (NABE) announced the selection of FDIC Chief Economist and DIR Deputy Director Richard Brown as a NABE Fellow for 2017. Brown was honored with the recognition at NABE’s annual meeting on September 26 in Cleveland, Ohio.

Three NABE Fellows are selected each year by the NABE Board of Directors for their service as professional business economists, their contributions to the field of business economics, and their outstanding contributions to NABE.

The other 2017 Fellows are Catherine Mann, Chief Economist at the Organization for Economic Cooperation and Development (OECD), and William Strauss, Senior Economist and Economic Advisor in the Research Department at the Federal Reserve Bank of Chicago.

NABE, an association for professionals in economics, business, and academics, sponsors conferences, educational offerings, industry surveys, and networking opportunities. Past presidents include a number of prominent economists from the public and private sectors, including former Federal Reserve Chairman Alan Greenspan.

Brown has served in several leadership roles since joining NABE in 1996. He served as President of the National Capital Chapter of NABE from 2000 to 2001, and as a member of the NABE Board of Directors from 2006 to 2009. Brown has helped to lead the semi-annual NABE Policy Survey and the organization of the NABE Policy Conference, held each spring in Washington, D.C. He frequently serves as a session moderator at NABE conferences and webinars and has served several terms as Chair or Co-Chair of the NABE Financial Roundtable, a role he has signed up for again in the coming year.

Brown has been actively involved in



FDIC Chief Economist Rich Brown is honored as a NABE Fellow by NABE President Stuart Mackintosh, who also serves as the Executive Director of the Group of Thirty (G30), an international body of leading financiers and academics that aims to deepen understanding of economic and financial issues and to examine consequences of decisions made in the public and private sectors related to these issues. Photo Credit: NABE

“This is a real honor,” Brown said. “NABE is a great organization, and I am proud to be part of such a distinguished group.”

“This is a real honor,” Brown said. “NABE is a great organization, and I am proud to be part of such a distinguished group.”

NABE’s long-term efforts to encourage new membership and promote diversity, which he sees as being essential to the future of the organization. He helped develop the curriculum for the NABE Certified Business Economist™ (CBE) designation, a new credential in business economics and data analytics. Brown—who was a member of the original class of CBE designees in 2015—served as part

see Brown, page 7, column 1

CHIEF ECONOMIST RICHARD BROWN

Brown, from page 6

of the team that created the managerial economics curriculum, focusing on how microeconomic analysis is applied to develop business and pricing strategies.

“I encourage FDIC economists and analysts to consider participating in organizations like NABE to promote their professional development,”

Brown said. “I think it makes us better economists and helps to highlight the leadership role that the FDIC has long played in the analyst community.”

Brown pointed to the advantages of NABE membership. “Being a member gives you access to the latest thinking on economic and financial issues and the chance to network with other business economists and business leaders at the national and local level,” he said. “There is also a professional development aspect to NABE membership, as it gives us ex-

perience in helping to set up roundtables, webinars, and other events; in interacting with prominent outside economists; and in representing the FDIC at NABE events.

Brown has served as the FDIC’s Chief Economist since 2003. He began his federal government career in 1985 with the Federal Home Loan Bank Board and subsequently joined the Federal Savings and Loan Insurance Corporation. In 1989, he moved to the Resolution Trust Corporation, where he served for one year before joining the FDIC’s former Division of Research and Statistics. Brown’s role as the FDIC’s Chief Economist has encompassed a range of activities related to analyzing economic and banking trends, conducting longer-term research, communicating the FDIC’s analytical perspective to outside groups, and serving in an advisory role to recent FDIC Chairmen. He holds a B.A. in Economics from the University of Cincinnati, and a Ph.D. in Economics from The George Washington University. His 1994 Ph.D. dissertation focused on deposit rate competition and risk-taking—a natural outgrowth of his work at the federal regulatory agencies during the crisis of the late 1980s and early 1990s.

The FDIC enjoys strong participation in NABE, Brown said, noting that DIR Dallas Regional Manager Alan Bush, former DIR Memphis Regional Manager Gary Beasley, and DIR Dallas Economic Analyst David Ottum have served as Chairs for the local NABE chapters in Dallas and Memphis and that DIR Financial Analyst Dan Bean has chaired the Small Business Roundtable for a number of years. “I encourage FDIC economists and analysts to consider participating in organizations like NABE to promote their professional development,” Brown said. “I think it makes us better economists and helps to highlight the leadership role that the FDIC has long played in the analyst community.” 🏠

Three NABE Fellows are selected each year by the NABE Board of Directors for their service as professional business economists, their contributions to the field of business economics, and their outstanding contributions to NABE.

DIVERSITY AWARD

FDIC Legal Division Receives Diversity Award for Outreach Program

By SALLY KEARNEY
Office of Communications

The National Association of Minority- and Women-owned Law Firms (NAMWOLF) presented the FDIC with its prestigious 2017 Diversity Initiative Achievement Award during the association's September 19 annual meeting in New York City.

The award recognizes the FDIC's long-term efforts to maximize participation of Minority- and Women-owned Law Firms (MWOLFs) in legal contracting. The FDIC's MWOLF Outreach Program is headed by Operations Manager and Counsel Mona Diaz of the Legal Division.

The award recognizes the FDIC's long-term efforts to maximize participation of Minority- and Women-owned Law Firms (MWOLFs) in legal contracting. The FDIC's MWOLF Outreach Program is headed by Operations Manager and Counsel Mona Diaz of the Legal Division.

The FDIC was selected from five finalists, including JPMorgan Chase, Shell,

and Walmart, all Fortune 500 companies.

NAMWOLF is a non-profit organization of MWOLFs with a mission to promote diversity and inclusion in the legal profession.

Supervisory Counsel Carl Polvinale, who has played a key role in the FDIC's MWOLF Outreach Program, accepted the award on behalf of the FDIC. Mona Diaz and Acting OMWI Director Saul Schwartz also attended the ceremony.

"We were honored to be recognized with this award," Polvinale said. "The FDIC has a strong history of reaching out to MWOLFs and providing opportunities for these law firms to do business with us. We had a banner year in 2016, and we expect to maintain our momentum going forward."

Polvinale added: "It is an extremely high achievement for a federal agency to receive such a prestigious award. Having been selected from such a distinguished group only adds to the meaning of this award."

The FDIC's program achieved impressive results during 2016, Schwartz said. As of year-end 2016, MWOLFs accounted for more than one-third (34 percent) of the law firms on the FDIC's List of Available Counsel. The FDIC referred 44 percent of all legal contracts to MWOLFs in 2016.

Diaz noted that many organizations look to the FDIC's program as the "gold standard" of diversity and inclusion in contracting. "The FDIC provides technical assistance to a number of other federal agencies in establishing an MWOLF outreach program," she said. "Our long history with MWOLFs enables us to offer advice and ideas for others who are launching programs of their own."

The FDIC's MWOLF Outreach Program originated at the Resolution Trust Corporation (RTC) during the savings and loan crisis of the late 1980s and early 1990s, when the RTC was resolv-

ing hundreds of S&Ls, marketing their assets, and managing a large portfolio of litigation. "In the early 1990s, a program targeting MWOLFs was a rather groundbreaking concept," Polvinale said.

"We were honored to be recognized with this award," Polvinale said.

"The FDIC has a strong history of reaching out to MWOLFs and providing opportunities for these law firms to do business with us."

After the RTC closed its doors, the program migrated to the FDIC and has since remained "robust and proactive," according to Diaz. During the recent financial crisis, for example, the FDIC hosted numerous outreach and educational sessions for MWOLFs in several states across the country. The sessions drew as many as 400 to 500 MWOLF representatives.

The FDIC Legal Division partners with the Office of Minority and Women Inclusion (OMWI) to carry out the program's mission. "The Legal Division takes the lead and coordinates with OMWI," Schwartz said.

Measurement of success for the award includes the percentage of payments made to MWOLFs. Other criteria include referring complicated and high profile matters to MWOLFs; providing technical assistance to other large corporations in the area of diversity and inclusion; and providing NAMWOLF firms with guidance on marketing the expertise to corporate clients.

The FDIC has a longstanding relationship with NAMWOLF and has participated in various boards and committees of the association since 1998. 🏠



Supervisory Counsel Carl Polvinale accepts the 2017 Diversity Initiative Achievement Award on behalf of the FDIC. The FDIC was recognized for achievement in providing opportunities to law firms owned by minorities and women in 2016.

Houston Employees Respond to Harvey With ‘Texas Spirit’

By SALLY KEARNEY
Office of Communications

As Hurricane Harvey churned toward the Texas Gulf Coast in late August, Kathleen Doyle, Houston Field Supervisor for Risk Management, and her team sprang to action. Implementing the office’s contingency emergency plan, Doyle and her staff activated the call tree, monitored the hurricane’s progress, and made plans for weathering the storm. Foremost in Doyle’s mind was the welfare of her team. “We had put tools in place ahead of time,” Doyle said. “No one can predict a hurricane.”

On Sunday afternoon, Hutchison lost power. The surging creeks had submerged the local power station, leaving Hutchison and 6,000 other residents in his area without electricity for three days.

As Harvey bore down on Texas, retreated back into the Gulf, and stalled, torrential rain deluged Houston before Harvey made landfall a second time. Over the weekend of August 26-27, Doyle and Supervisory Examiners Bruce Staley and Richard Atkinson stayed in steady contact with the Houston Field Office team. “I wanted to be sure that everyone was out of harm’s way,” Doyle said. “Fortunately, despite some storm-related challenges, they were all okay.”

Lisa Welborn, Compliance Field Supervisor for the Houston/Austin Territory, was also keeping tabs on her staff. “Fortunately, we knew about the hurricane days in advance, so I told my crew in South Texas to come home on Thursday and told everyone to telework on Friday,” she said. “People were wise and stocked up.”

Riding Out the Storm

Risk Examiner Mark Hutchison was holding out just fine all through Saturday and early Sunday as the rain pummeled his neighborhood off Memorial Drive, a main artery. The examiner’s townhouse, which stands on high ground, remained dry, but large creeks that are part of Houston’s bayou system had overflowed

the banks, and nearby streets, including Memorial Drive, were flooding.

On Sunday afternoon, Hutchison lost power. The surging creeks had submerged the local power station, leaving Hutchison and 6,000 other residents in his area without electricity for three days. Relieved not to have property damage, Hutchison began contending with more mundane inconveniences. To salvage the contents of his refrigerator and freezer, he ventured out daily for ice. But with Memorial Drive and surrounding streets flooded—and with only one exit from his community—Hutchison spent hours on this simple errand. “Roads were backed up in either direction for about five miles, and the traffic was bumper-to-bumper from five in the morning to midnight,” he said. “Some trips took as much as three hours.”

Hutchison took it in stride. Three days later, the power company constructed a mobile substation, and Hutchison’s power was restored. “Life returned to normal,” he said.

Loan Review Specialist Roger Campodonico fared better than Hutchison. His house, also near Memorial Drive and set 15 feet above street level, was unaffected, and he did not lose power. “I was just stranded in my house for three days,” he said. “The street in front of me had standing water up to six feet. There was no way to get out and help anyone.”

When the water on Memorial Drive finally receded and Campodonico had a chance to drive around the area, he “got a good sense of the magnitude of the damage.” “I was shocked,” he said.

When the water on Memorial Drive finally receded and Campodonico had a chance to drive around the area, he “got a good sense of the magnitude of the damage.” “I was shocked,” he said. “The national news reports said that the flooding was mostly in low-lying neighborhoods with inexpensive homes, and while that certainly was true, I drove into communities with multimillion dol-

lar homes that were also flooded, which showed how extensive the damage was throughout Houston.”

For two- and three-mile stretches, Campodonico saw homes with mounds of debris stacked up in the front yards. “The City was making arrangements to pick up the debris,” he said. “I suspect that it will take a long time to repair these homes, even if they have flood insurance. It is going to be a fairly extended period before people return to some sense of normal.”

After a cup of strong coffee, Garcia took stock. His thoughts were interrupted by the voice of the county sheriff over a loudspeaker urging all residents to evacuate immediately.

As the storm made landfall on the Gulf Coast, Compliance Examiner Michael Garcia worried about a voluntary evacuation that had been issued for his neighborhood due to anticipated flooding of the Brazos River, less than two miles from his home. Garcia carefully weighed his options as it became clear that the situation continued to change.

Garcia’s mother-in-law, who lives two blocks from his house, had already taken shelter at his home, along with her two dogs. Meanwhile, Garcia and his wife Jamie began a rotating schedule to monitor the storm’s onset. “I would go to bed at 4:30 a.m., and Jamie would wake up at 6 a.m.,” he said. “We didn’t want more than 90 minutes to pass without someone knowing what was happening.”

On Monday morning, August 28, Garcia was abruptly awakened by his wife. “Jamie woke me in a panic, repeatedly asking me what we were going to do before I could even figure out what was happening,” he recalled. “I just remember her shouting that our evacuation orders were upgraded to mandatory, and everyone she knew was leaving.”

After a cup of strong coffee, Garcia took stock. His thoughts were interrupted

see Houston, page 10, column 1

HOUSTON STAFF

Houston, from page 9

by the voice of the county sheriff over a loudspeaker urging all residents to evacuate immediately. Garcia went outside and asked the sheriff for an update.

“The sheriff was not at all happy when I told him I was leaning toward sheltering in place,” Garcia said. “But he did not realize that his own report confirmed that leaving would be more hazardous than staying. He said if I left within 40 minutes I could take University Drive to the freeway, but if I waited any longer, it would likely be flooded. And indeed, it did flood and cars were abandoned and submerged.”

Kathleen Doyle was also relieved: two-way communication with her staff was the key to their success. “I could breathe easier knowing that everyone was out of harm’s way,” she said.

True to his examiner training, Garcia analyzed the situation. “I was pretty confident our house, given its location, would not be flooded,” he said.

Having stockpiled 15 days’ worth of food and water, he felt he was prepared. “I figured this was the safest place and my best bet was here,” he said.

A few days later, Garcia faced another concern: tornado warnings. “My wife and I are from California, so this was new to us,” he said. “It was scary.”

Garcia, his family, their dogs, and the house survived the flooding and the tornado unscathed, although the tornado ripped through about 50 nearby homes.

Relieved, Garcia was also grateful for all the support he had received from his field supervisor, Lisa Welborn, who lives in Austin, and his co-workers. “Lisa had said, ‘If you want to come stay with us, don’t worry about how many of you there are or anything else. We’ll make it work—just get here,’” he recalled. Several colleagues also offered their homes. “I’m thankful that my family and I escaped unharmed and feel so fortunate to work with such a tremendous group of people. My mother-in-law makes awesome candy, so at our next territory meeting, I brought a batch of her homemade toffee and peanut-butter cups to express our thanks.”

Staying Connected

Kathleen Doyle was also relieved: two-way communication with her staff was the key to their success. “I could breathe easier knowing that everyone was out of harm’s way,” she said. “Some were without electricity or water, and several had flood or wind damage. However, everyone was safe. I told each person to make good decisions based on his or her individual

circumstances.” Meanwhile, staff also reported to Doyle on hurricane conditions in their areas, which provided helpful insight into how different areas of Houston were being impacted by the storm.

Atkinson shared Doyle’s focus on the staff. “You worry about everyone’s safety,” he said. “I checked in with folks on their mobiles if they had lost power. I also checked on people who had retired to make sure they were okay. When you have worked with folks for 30 years, you want to keep that connection.”

“The outpouring of support, goodwill, and kindness from all levels of the Corporation was amazing.”

***—Houston Field Supervisor
Kathleen Doyle***

Welborn was concerned about Garcia. “He lives farther south, while most of my staff is north of Houston,” she said. “[Supervisory Examiner] Marlon Monterrey and I were in continuous communication with our entire crew via text to make sure they were all right.”

Doyle was contending with leaks from roof damage and was unable to get out of her neighborhood for several days, but she dismissed both as minor nuisances compared to what was happening all around her. “The devastation was unprecedented, with 40 inches of rain in many places,” she said. “The hurricane submerged the entire city. A reported 500,000 cars were damaged. Food supplies, gasoline, and other staples were very limited and numerous roads were flooded and impassable.”

Against this backdrop, Doyle found comfort in the dozens of emails that were coming in. “The outpouring of support, goodwill, and kindness from all levels of the Corporation was amazing,” she said. “So many people told me that they were ready to do whatever they could to help.”

Also inspiring was the way Houston citizens rallied. “Cars lined up to help, and men with boats rescued people,” Doyle said. “There were a lot of Texas angels out there. Time and again, you saw the



Some members of the team in Houston, including risk management and compliance examiners and Financial Institution Specialists on rotation, from left: front row, Roger Campodonico, Bruce Staley, Melinda Shirley, Jena Takemura, Harrison Neider, Stephen Whitworth, Mitesh Patel, Harrison Wang, Nneka Louison, Kathleen Doyle, and Lonnica McKelvin. Back row: Ofer Nimri, Charles Morrison, Ashley Miles, Angelo Arolfo, Sandra Jones-Camble, Stan Ratzlaff, John Falk, Mark Hutchison, John Rahner, Jim Powell, Leslie Stephens, and Alex Herran.

see Houston, page 11, column 1

HOUSTON STAFF

Houston, from page 10

compassion and selflessness that neighbors and complete strangers were showing each other to get through the crisis. It was heartwarming.”

Resuming Operations

The Houston Field Office was closed during the following week, but Doyle and her team implemented their continuity plan. “We contacted the banks and suspended our examinations to allow bank management to focus on their bank operations and employees. We reworked our examination schedule and arranged assignments that worked best with the staff’s individual situations. Once again, communication was key. We had to be flexible. This was not a one-size-fits-all situation.”

By the time the office reopened on Tuesday, September 5, Doyle and her staff had a game plan for moving forward. They found that most banks had pulled through the disaster in good shape. “The banks in Houston have good disaster recovery plans because we’ve had hurricanes, including Katrina, Rita, and Ike,” said Hutchison. “A branch here and there might have flooded, but by and large most facilities were fine. Harvey sprang up out of nowhere, but the banks knew what to do when it hit.”

The Long Road Back

As Houston struggled to recover, the FDIC team lent a hand. “Many volunteered their time to help neighbors, family, and friends through this tragic flood,” Doyle said. “They opened up their homes, helped remove flooded belongings, and

willingly shared their limited supplies. They volunteered at shelters, worked with the American Red Cross, organized charities/donations, and served food to those in need.”

Reflecting on all the people who had helped the Houston Field Office, Doyle recalled one more name. “We received incredible support from Lynn Gunnell, our Houston Field Office Representative, who got the computers and network back up and running after the hurricane and supported several examiners with connectivity and computer-related issues during the storm. She also provided critical support to field management when communication was absolutely essential.” 🏠

PHOTO CONTEST

Finalists Announced in *FDIC News* 'Great Outdoors' Summer Photo Contest

Many moods of summer captured in hundreds of contest submissions.

By SALLY KEARNEY
Office of Communications

That the FDIC has talented photographers comes as no surprise. What is surprising is that there are *so* many. Take the "Great Outdoors" Summer Photo Contest. When the contest opened for submissions in July, photos began to flow into the *FDIC News* mailbox. As the summer rolled by, entries continued to arrive almost daily. Once the submission period ended on September 18, 2017, the *FDIC News* had received not dozens, as originally envisioned, but hundreds of photos. All told, *FDIC News* received more than 570 photos from nearly 160 contributors.

The photos encompass a wide variety of subjects—landscapes, city skylines, seascapes, sunsets, animals, flowers, and more. Photographers showed that they know how to wield a camera or cell phone by choosing creative angles and unique compositions. And shutterbugs captured diverse locations—near and far—confirming that they can find a photo just about anywhere.

Many thanks to all our FDIC photographers who submitted photos.

The abundance of photographic riches made selecting the contest finalists all the more difficult. Yet, contests being contests, choices had to be made, and so without further ado, here they are.

First Place: "Ferris Wheel" by Glenn Hametta, RMS Examiner (Mid-Career), Milwaukee, Wisconsin, Field Office

Hametta told the *FDIC News*: "Nothing like a carnival in summer. Taken in Madison, Wisconsin, with a long-time exposure on a tripod to get the blurring effect on the Ferris wheel."

Second Place: "Bay Bridge SF 2" by Jason Persaud, Legal Technician, Legal Division, New York Regional Office

Persaud told *FDIC News*: "While in San Francisco in early August, I stopped by Rincon Park, which offers lovely views of the Bay Bridge. As it was about 30 minutes before sundown on a cloudy day, the

photographs I was getting at the time were far from eye popping. I walked down a bit further to find a nice location with docks to the left and right of the bridge, which created a nice frame. I attached a Neutral Density filter on my lens, which allows me to take longer exposure photos, creating silky smooth water and lovely reflections. Lastly, I converted the photo to black and white because the dull colors of that day did not help the photo in any way."

Third Place: "Louvre Pyramid Sunset" by Randy Cheek, Training Specialist (Simulations), Corporate University, Headquarters

Cheek told us: "This image was taken at sunset on a brutally hot day in Paris. The heat made for a technicolor sunset. The colors of the sky mirrored in the reflecting pool add to the saturation and the silhouette of the arch in the background. I love the young woman silhouetted trying to capture this sunset with a phone selfie."

Honorable Mentions (in no order):

Honorable Mention: "Beauty Near and Far" by Donna Blanks, RMS Loan Review Specialist, Montgomery, Alabama, Field Office

Blanks told *FDIC News* that she took this photo on the Blue Ridge Parkway-Craggy Gardens near Asheville, North Carolina.

Honorable Mention: "Summer in Montana" by Matthew Joseph B. Crisostomo and Christin Sutton, DCP Financial Institution Examiners, Los Angeles West, California, Field Office

Crisostomo told *FDIC News*: "In July 2016, Examiner Christin Sutton and I ventured out to Glacier National Park while exploring Montana during an out-of-territory examination. The photo was captured while we were boating on Lake McDonald. In the distance, what looks like fog is actually rain



First Place: "Ferris Wheel" by Glenn Hametta, RMS Examiner (Mid-Career), Milwaukee, Wisconsin, Field Office



Second Place: "Bay Bridge SF 2" by Jason Persaud, Legal Technician, Legal Division, New York Regional Office



Third Place: "Louvre Pyramid Sunset" by Randy Cheek, Training Specialist (Simulations), Corporate University, Headquarters

pouring down. Shortly after the photo was taken, we were abruptly engulfed in rain and hurriedly made it back to the docks. The photo captures an alternate perspective of summer—it's not always blue skies and sunny!"

Honorable Mention: "Weathered Sandstone Cliffs" by Robert Storch, FDIC Chief

see **Photos**, page 13, column 1

PHOTO CONTEST

Photos, from page 12

Accountant, RMS, Headquarters

Storch told us that this photo was taken in Bronte, Australia. “The weathered sandstone cliffs were seen in late afternoon on July 8, 2017, while taking the six-kilometer coastal walk from Bondi to Coogee. The shape and coloration of the weathered sandstone cliffs were fascinating. The photo was taken while on leave after attending a meeting of the Basel Committee’s Task Force on Expected

Loss Provisioning in Sydney.”

Honorable Mention: “Watermelon” by Nevin Hill, Senior Complex Financial Institution Specialist, RMS-CFI, Charlotte, North Carolina

Hill said: “Everybody loves watermelon in the summer time. This photo was taken in Columbia, South Carolina, in July 2017.”

Honorable Mention: “Greek Island the Beach” by Teresa Weaver, RMS Examiner, Knoxville, Tennessee, Field Office

Weaver told *FDIC News*: “Photography

has been my favorite hobby since college! World travel provides opportunities to see, learn, and experience other countries, life styles, religions, and food! This photo was taken on Mykonos Island, Greece, in the Aegean Sea, known by locals as the party island due to fabulous beaches and thumping music!”

And on that note, we conclude our list of finalists. Congratulations to all! We hope to do it again next year. 🏠



Honorable Mention Photos (l to r): “Summer in Montana” by Matthew Joseph B. Crisostomo and Christin Sutton, DCP Financial Institution Examiners, Los Angeles West, California, Field Office; “Greek Island the Beach” by Teresa Weaver, RMS Examiner, Knoxville, Tennessee, Field Office; “Weathered Sandstone Cliffs” by Robert Storch, FDIC Chief Accountant, RMS, Headquarters; “Beauty Near and Far” by Donna Blanks, RMS Loan Review Specialist, Montgomery, Alabama, Field Office; and “Watermelon” by Nevin Hill, Senior Complex Financial Institution Specialist, RMS-CFI, Charlotte, North Carolina.

LIFE BEFORE FDIC

Life Before FDIC: Welding a Renowned Chicago Sculpture

Retirees affirm that there is life after FDIC—but what about life before FDIC? With this series, the *FDIC News* introduces stories about unusual or interesting pre-FDIC occupations, adventures, or experiences. Our first story focuses on Tyler Cavaness, Strategic Operations Specialist in DRR-Dallas. If you or someone you know has a story to tell, please contact Sally Kearney at skearney@fdic.gov.

By SALLY KEARNEY
Office of Communications

Every year, millions of people flock to a massive, mirrored sculpture in Chicago's Millennium Park. From a distance, viewers can see the Chicago skyline—including the clouds—reflected in the sculpture's seamless, curved upper surface; hence its official name, Cloud Gate. Approaching, visitors can walk under its 12-foot-high arch, representing the "gate," and see their own reflections overhead. Affectionately nicknamed "The Bean" for its shape, the 110-ton sculpture, measuring 66 feet by 33 feet and designed by Indian-born British artist Sir Anish Kapoor, has become popular with tourists since its official unveiling on May 15, 2006.

Invisible to viewers are the interior steel structures that support The Bean and give the outer shell its smooth, floating appearance. And this is where our story begins, because before he became an expert in the inner workings of resolving financial institutions, Tyler Cavaness welded much of The Bean's inner structural components.

Cavaness became a welder almost by happenstance. A typical summer job after high school in his hometown of Chico, California, led to an opportunity with the welding company next door, and soon Cavaness was welding various projects, large and small. One particularly memorable job in 1996 found Cavaness lifted by a crane to weld 60-foot-high beer tanks for the Sierra Nevada Brewery. "I was hanging off the side of the tanks, strapped in a harness with my feet dangling down," he recalled. "It was a Saturday morning, and there was a slight breeze. When I lifted up my welding helmet and looked out over Chico, I thought, 'This is the most awesome job ever!' I was making \$8 an hour at the time."

Most awesome ever—until the Cloud Gate project arrived at his welding company's doorstep. This assignment was on an entirely different scale: high stakes, high profile, complicated, and with no margin for error. "The stainless steel material alone for the project cost more than \$1 million," Cavaness said. "Today, it would be much more."

The job for Cavaness and his co-workers was to build the entire inner structure for The Bean, consisting of "huge rings made out of half-inch plate metal cut and welded together," Cavaness said.

Just positioning the heavy sections was tricky. A crane would lift the edge of a ring section up in the air and lower it while Cavaness moved a 14-foot ladder to the right spot and climbed to exactly the right height. "It was a good workout and an exercise in

run to make sure that everything fit; it was then dismantled and the pieces were transported by truck to Chicago, where the outer shell and inner structure were once again fitted together, this time permanently.

The inner structure makes it possible for Cloud Gate to appear freestanding. A feat of design and construction, the stainless steel rings that Cavaness welded constitute the sculpture's only support. The rings expand and contract with the outer shell as temperatures fluctuate in Chicago's weather, and the rings move independently of each other—which allows the outer shell to move independently of the rings.

Not long after completing his work on The Bean, Cavaness moved on, attending college and starting his own business. While completing an international economics degree, he learned about a job training program at the FDIC, applied, and

was selected for the Corporate Employee Program. Today, nine years later, as Strategic Operations Specialist in DRR-Dallas, he is an experienced, commissioned resolutions practitioner who has served on many teams, including as receiver-in-charge.

That Cavaness could thrive in two such disparate careers is perhaps not so surprising: both require precision, steadiness, concentration, agility, courage, and a get-it-right-the-first-time attitude. "I love what I do now, because when you are onsite, everyone has things to accomplish

and we all have a job to do," he said. "The deliverables are clear cut, and when you are done, you know what you have accomplished. I like the focus and the feeling that as a team we are all in it together."

Interestingly, Cavaness did not see The Bean in its finished form until many years later, when he was working on a bank closing in downtown Chicago. "I walked across the river and up a walkway lined with trees and bushes," he recalled. "I came around a corner and suddenly, it hit me—there it was. It was amazing." 🏠



Photos (l to r): Tyler Cavaness, Strategic Operations Specialist, DRR-Dallas, shown here during an assignment in Washington, D.C., finds resolution work rewarding and exciting. In his former life, Tyler Cavaness is shown getting ready to weld part of a steel ring.

patience," he said.

Welding stainless steel presented challenges because "it can bow and twist," Cavaness said. Heating and cooling can change the angle at which two pieces of steel are welded together. "You have to carefully anticipate what might happen and adjust accordingly."

When the inner structure was completed, it was shipped from the welding company to the San Francisco Bay-area company that had forged the sculpture's outer shell. The sculpture was assembled in a practice

FDIC PROFILE

FDIC Profile: Stephen Kane

Stephen Kane Goes the Distance, Ending Four Decades With FDIC

By SALLY KEARNEY
Office of Communications

In the course of his more than 40-year FDIC career, Stephen Kane went wherever he was needed. And that meant that Kane not only expanded his professional horizons but frequently changed locations.

It all began in July 1977, when Kane joined the FDIC as a liquidator-at-large assistant, on his way to becoming a full-fledged liquidator. At the time, liquidators traveled from one failed institution to another with no interim stops at an FDIC office. “Technically, we were assigned out of Washington, D.C., but mainly we were on the road,” Kane said. His job with the former Division of Liquidation (DOL) took him from Chicago and surrounding areas to Puerto Rico to South Carolina. Over time, he was promoted to the role of supervisory liquidation specialist.

“Over the years, Steve was always one of the first to volunteer for special projects or to lend assistance whenever needed.”

—DOA Director Arleas Upton Kea

After seven years of the nomadic life, Kane was asked to head the new liquidation office in Tulsa, Oklahoma. It was his first managerial role, and he oversaw nearly 200 employees. Before long, another request came in to serve as deputy in the larger liquidation office in Oklahoma City. Kane made the move, and when the director retired, he stepped into the job. Denver was next; Kane managed a workforce of about 400.

When Kane was approached about managing DOL’s administrative responsibilities, he applied for the position, was selected, and moved to Dallas. Another opportunity arose a year later, when the Division of Administration (DOA) posted regional manager positions. Soon Kane was returning to his hometown of Chicago, where he would serve as DOA Regional Manager.

When Ken Gorham, DOA Regional Manager in Dallas, retired, Kane heard from DOA Director Arleas Upton Kea, who asked if he would serve as regional manager

for both Chicago and Dallas. Kane agreed, and relocated to Dallas.

As a regional manager, Kane was seldom stationary. During the recent financial crisis, he was involved in ramping up the FDIC’s temporary satellite offices in Irvine, California, and Schaumburg, Illinois. Also, as regional manager for both Dallas and Chicago, Kane would visit the Chicago Regional Office on occasion.

With his retirement date of October 28 fast approaching, Kane appreciates the doors that opened whenever he was called upon to serve. And he values the geographical—as well as the professional—mobility the FDIC offered.

DOA Director Arleas Upton Kea spoke fondly of all that Kane has meant to her, to DOA, and to the FDIC. “Steve is one of two original Regional Managers still with DOA who was hired when the division was initially established in 1995,” she said. “After becoming the DOA Director in 1999, I relied heavily on Steve’s knowledge of the FDIC, his extensive field experience, and wise counsel to help me understand the impact of headquarters policy and/or programmatic decisions on regional and field office operations. I could always count on Steve to thoroughly analyze a situation or problem and provide me with a straightforward assessment of how to proceed in a way that served the best interests of the FDIC and DOA. Over the years, Steve was always one of the first to volunteer for special projects or to lend assistance whenever needed. We have experienced many changes together at the FDIC, and while his departure means another change, I wish him much happiness in his retirement. Colleagues throughout DOA

“Because of Steve’s extensive knowledge of FDIC’s business and especially his years of experience as a manager and liquidator, he was always a wise resource for me—willing to share his perspectives on a variety of workplace challenges.”

—DOA Deputy Director Julia Goodall



Stephen Kane finishes in first place for his age group in a 2012 5K run in Fort Worth, Texas.

and FDIC nationwide will truly miss Steve.”

DOA Deputy Director Julie Goodall reflected on Kane’s contributions. “I first met Steve in July 1997 after transferring from DRR into DOA,” she said. “He was the DOA Regional Manager in Chicago at the time, and I was an Assistant Regional Manager in Atlanta. Over the years we have taken on different roles, but I have always had great respect for Steve’s dedication to the FDIC and its mission. Because of Steve’s extensive knowledge of FDIC’s business and especially his years of experience as a manager and liquidator, he was always a wise resource for me—willing to share his perspectives on a variety of workplace challenges. Steve is the consummate team player and someone who was first to volunteer to lend a hand or step into a temporary role when a need arose. Although his DOA colleagues know Steve to be an avid runner and all-around athlete, we also know he has a voracious appetite, which at times has been the subject of some good-natured kidding when we’ve gotten together. DOA is not going to be the same without Steve, and while I’m going to miss him, I also wish Steve only the best in his well-earned retirement.”

“I had the pleasure of working with Steve

see Kane, page 16, column 1

FDIC PROFILE

Kane, from page 15

Kane for nearly 20 years and have the highest admiration for him—both as a consummate professional and a top quality person,” said former DOA Deputy Director Paul Sherman. “He has been a very effective leader for DOA, always focused on high productivity and efficiency. Even more, he has built strong, positive relationships with his staff members, his clients, his fellow Re-

gional Managers and his management team in D.C. A true team player, Steve has always championed the division’s policies and direction, and has executed his responsibilities without regard to ego or personal gain. While I’m sure he will be sorely missed by his FDIC associates, he richly deserves a long, happy and fulfilling retirement, and I wish him all the best.”

A marathoner, Kane knows something about endurance and going the distance.

As he prepares to conclude more than 40 years with the FDIC, Kane plans to keep moving, although with a home base in Dallas. “I have always been a big runner, and I want to continue running,” he said. And, as might be expected, Kane envisions traveling extensively. “I want to see the United States first,” he said. “I’ve never been to the Grand Canyon or Alaska.” No doubt, the former liquidator-at-large will soon be on the road again. 🏠

Moving On: Michelle Kosse

Name: Michelle Kosse

Most recent position: Counsel in the Opinions Unit

Division: Legal Division

Location: Headquarters (Virginia Square)

When and where joined the FDIC: I began my legal career in 1986 at the FSLIC, paying out deposit insurance claims at defunct savings and loans, and later transferred to the FDIC to litigate federal cases on appeal. During the second half of my FDIC career I was an opinionated Opinions Unit lawyer.

Career highlights: During my FDIC career, I gave birth to three beautiful children. I appreciated the life balance I was able to maintain while having meaningful and challenging legal work. I enjoyed the collaboration and friendship with my FDIC colleagues.

Retirement date: September 30, 2017.

Plans for retirement: I intend to polish my fluency in French, German, and Spanish, and plan to put them to good use by travelling far and wide.

My husband and I will continue to pursue our passion for fitness: biking, swimming, hiking, rowing, practicing yoga, and running. I may also drop by the Virginia Square Fitness Center for an occasional jog with my long-time FDIC running friends or for a track workout at Washington and Lee High School.

I will continue to be an avid fan of dance and theater. You may find me at a Smithsonian lecture or at a book chat (I’ll be the person in the back with my arm raised asking a question).

I will play, and I will not work. 🏠



Michelle Kosse, right, enjoying a moment with her colleague and friend, former Deputy General Counsel Roberta McInerney, at McInerney’s farewell reception.

RECORDS AND INFORMATION UNIT

FDIC Records Team Visits National Archives

By DEBORAH ALLEN
Division of Administration

Preserving vitally important documents and records for the American public is the mission of the National Archives and Records Administration in Washington, D.C.; it also happens to be the job of the Records and Information Unit (RIMU) in DOA and each division's Records Liaison (RL) at the FDIC. So, it was fitting that on October 3, RIMU staff and RLs visited the National Archives—otherwise known as America's Recordkeeper—for a memorable tour. It was also well timed because October is American Archives Month.

The group's first stop was in the Rotunda, which is the permanent home of the Declaration of Independence, the Constitution of the United States, and the Bill of Rights. These three documents, known collectively as the Charters of Freedom, have secured the rights of the American people for more than two-and-a-quarter centuries.

The group then toured the "Public Vaults" exhibition, which provides a behind-the-scenes view of the Archives' vaults and stacks. The exhibition combines interactive elements and original materials from the Archives, exploring not only well-known people and historic turning points, but also little-known events that provide surprising perspectives and insight. Some

of the items included:

- Photos and artifacts from Presidential libraries
- Genealogy charts
- Case files on the Titanic
- Watergate tapes
- Evolution of electronic media (hard drives, tapes, CDs, etc.)
- Emancipation Proclamation
- U.S. Seal
- Maps and treaties
- Census bureau statistics and graphs

The RLs and RIMU assist employees with managing records and information here at FDIC, whether deleting records that have reached their retention period or capturing historical records that document the nation's history for accession to the National Archives. This trip was an opportunity to re-energize us as a group and to confirm the importance of the work that we do every day!" 🙏



A pilgrimage to the National Archives, from left: Michel Daigle, Terri Hansen, Barbara Drotzman, Shonzie Johnston, Pam Atkinson, Stephanie Shaffer, Dantea Mouzon, Andrea Hill, Corene Marsham, Tara Green, Cheryl Boykins, Raymond Raysor, Elna Johns, Sonja Ellis, Deborah Allen, and Ron Holloway.



Dwight Hillis Wilson, II

Former Chief, Transportation Unit, DOA

Dwight Hillis Wilson, II, passed on September 17 at home surrounded by his family.

Wilson was born on July 18, 1949, in Nashville, Tennessee, to the late Dwight H. Wilson, Sr., and Gheretein Wilson. He grew up in Washington, D.C., where he enjoyed biking, board games, Boy Scouts, model car assembly, model trains, stargazing, swimming, and reading. He graduated from Eastern High School in 1968 and attended Federal City College, now the University of the District of Columbia, from 1969 to 1970.

“Because of his long tenure in the Division, especially serving as the Chief of the Transportation Unit, Dwight knew many FDIC employees by name. He was always quick with a smile and a story that would make you laugh or just enjoy being in his presence.”

—DOA Director Arleas Upton Kea

Wilson worked for private organizations before entering government service. He served with the U.S. Department of Agriculture and District of Columbia Government. In 1987, he joined the FDIC, and during his 29-year tenure, he earned multiple licenses, certifications, and awards, advancing through the ranks to become Chief of the Transportation

Unit in the Division of Administration (DOA) until his retirement.

DOA Director Arleas Upton Kea praised Wilson’s innumerable contributions to the FDIC throughout his career and fondly recalled his personal qualities and gift for friendship. “Dwight was one of DOA’s most effective and enthusiastic ambassadors,” she said. “Because of his long tenure in the Division, especially serving as the Chief of the Transportation Unit, Dwight knew many FDIC employees by name. He was always quick with a smile and a story that would make you laugh or just enjoy being in his presence. Even though he retired just under a year ago, Dwight’s passing has left a huge void with his DOA colleagues. We are very proud of the many contributions he made to DOA and the FDIC and take comfort in our memories of him and his lasting legacy.”

“I was very saddened by the news of Dwight’s passing,” said DOA Deputy Director Ira Kitmacher. “I knew Dwight well and frequently relied on his knowledge and assistance. Dwight was someone who could make things work. He was of enormous help with transportation-related issues. We will miss him greatly. Dwight’s wife Donna is a member of the Human Resources Branch [HRB] family—we will be there for her during this difficult time.”

Christine Davis, Chief, Special Services, DOA, shared fond memories of Wilson. “I met Dwight in the late 1980s when we were both in the early years of our federal careers,” she said. “We became fast friends because of his jovial personality and quick wit. He could handle a business scenario in the most professional manner and subsequently have me laughing out loud with his next sentence and/or playful gesture. He was well known and loved by so many at FDIC. I miss him.”

Pamela Atkinson, Government Information Specialist, DOA, said: “Dwight was more than a colleague—he was family. I affectionately referred to him as my big brother. Dwight had a zeal for life and a knack for turning a rainy day into a beam of sunshine. When faced with difficult situations in the day-to-day operation, his delightful personality and hilarious expressions brought laughter and eradicated stress. To know Dwight was to

love him, and he will be sorely missed by me and the FDIC and DOA families.”

“Dwight had a zeal for life and a knack for turning a rainy day into a beam of sunshine.”

***—Pamela Atkinson, DOA
Government Information Specialist***

Former OMWI Supervisory Management Analyst Denise Jackson, now retired, said: “I will always remember Dwight’s smile and sense of humor. However, when it came to the issues and assignments within and outside his span of control, Dwight always gave 100 percent. I could always count on Dwight to be timely, efficient, and thorough, and I could always count on him to keep us in stitches. But I didn’t count on Dwight leaving us so soon. I teared up when I read Theresa’s offer for transportation to Dwight’s memorial service. Dwight took care of many things around the Corporation, and transportation was one of them. It just drove home the point that he has moved on ... now he’s resting in peace.”

Wilson enjoyed spending time with family and friends. He was known for his outgoing personality, engaging with complete strangers who soon became friends.

Loyal to the city where he grew up, Wilson was an avid Redskins fan, often rooting for the team on Sunday afternoons and during Monday Night football. He loved cars. His mother recalled that, unlike most children, whose first words are usually “mama” or “dada,” Wilson’s first word was “car.” As he grew up, he acquired an encyclopedic knowledge of cars and could identify the make, model, and year of a car on sight—and even by sound. His love of cars—vintage cars in particular—made him a regular at car shows across the Washington, D.C., metropolitan area.

Wilson enjoyed spending time with family and friends. He was known for his

see Obituaries, page 19, column 1

OBITUARIES

Obituaries, from page 18

outgoing personality, engaging with complete strangers who soon became friends. Although an only child, he had close friends whom he regarded as brothers and sisters.

Wilson is survived by his devoted wife of 34 years, Donna E. Wilson; children Andre Peterson, De'el Shorter, Nichol Gatling, Torrey Wilson, Jasmine Wilson (husband Holmar Filipsson), and Jessica Wilson; grandchildren Marquice Knight, Andre D. Peterson, Kiana Venson, Tyler Gatling, Carlos A. Rodriguez, Amelio E. Rodriguez, and Kyndal Peterson; great-grandchildren Alijah Barnett, Liana Valladares, and Sabella Knight; and many other family members and friends.



Bob Buchanan served on the DOA Workplace Excellence Council for several years. Shown here speaking to his fellow Council members.

Bob Buchanan

Senior Facilities Operations Specialist, DOA

Bob Buchanan died on September 28.

Buchanan served as a Senior Facilities Operations Specialist in the Division of Administration (DOA), where he was primarily responsible for the operation and maintenance of the 1776 F Street Building in Washington, D.C. He served with the FDIC for 25 years.

Brian Yellin, Assistant Director of the Facilities Operations Section, DOA, said of Buchanan: "Bob was an intelligent, in-

quisitive, hardworking professional who endeavored to provide the highest level of service to his superiors, peers, and customers. He embodied the FDIC's core values of competence, teamwork, and fairness. He will be remembered for his kind heart, empathy, and can-do attitude."

Buchanan's many accomplishments, according to Yellin, included improving the electrical infrastructure of the 550 17th Street and 1776 F Street buildings to implementing a comprehensive Energy Management and Sustainability Program throughout headquarters. "His contributions have strongly supported the FDIC's mission and work environment, and the Facilities Operations Section will miss him immensely," Yellin said.

Terry Davis, Lead Facilities Operations Specialist, said of Buchanan: "When Bob spoke to you on the phone or in person, his signature saying was 'Hey Bud.' He will be missed by the Facilities Family."

DOA Assistant Director Dan Bendler said: "Bob also served on DOA's Workplace Excellence (WE) Council for several years. Bob attended every meeting, was thoroughly engaged in several new initiatives, and was passionate about improving DOA's workplace."

DOA Assistant Director Dan Bendler said: "Bob also served on DOA's Workplace Excellence (WE) Council for several years. Bob attended every meeting, was thoroughly engaged in several new initiatives, and was passionate about improving DOA's workplace. As a Senior Facilities Operations Specialist, he brought a unique perspective on what issues mattered most to DOA employees. One of his proudest accomplishments during this time was overcoming his fear of public speaking by volunteering to present our Council's accomplishments during last year's WE Conference. He nailed it!"

Surviving Buchanan are his wife, Patti, and his son, Josh.

Brian Francis Kozumplik

*Senior Compliance Examiner
Salt Lake City, Utah, Field Office*

Brian Francis Kozumplik died on June 25.

Kozumplik was born and raised in Los Angeles, California. He graduated from Crespi Carmelite High School, and in 1991 he earned a B.A. in Business Administration from Portland State University in Oregon. While at Portland State, he was a member of the Phi Kappa Phi and Beta Gamma Sigma honor societies.

Kozumplik began his career as an examiner with the FDIC immediately after graduating from college. He served with the FDIC for 26 years and was a Senior Compliance Examiner with the Salt Lake City Field Office when he died.

He won many awards, including the Chairman's Excellence Award, and he was well-known for his competence, intelligence, and dry wit. He will be greatly missed by the numerous colleagues he trained and worked with throughout his career.

Kozumplik loved baseball, camping, fishing, and going to Las Vegas. His dream was to travel widely and to visit every major-league baseball stadium in America.

He is survived by sister Jane Twomey (husband Patrick) and by Marina Dawn Fifield.

Richard A. "Dick" Ikle

Former Counsel, Legal Division

Richard A. "Dick" Ikle died on Jan. 16, 2017.

Ickle was born in 1930. He graduated from Amherst College in Massachusetts and served as a naval officer during the Korean War. After completing his military service, he earned a J.D. from Columbia University in New York.

Ickle specialized in real estate law as a partner at Thatcher, Proffitt & Wood in New York City. He was fond of watching the ships in New York Harbor from his 40th floor office. Ickle retired after 30 years with the firm.

In 1987, Ickle joined the FDIC and later transferred to the Resolution Trust Corporation (RTC). After the RTC concluded operations at the end of 1995, Ickle returned to the FDIC in Jersey City, New Jersey, where he served with the for-

see Obituaries, page 20, column 1

OBITUARIES

Obituaries, from page 19

mer Internal Review Unit. In 2001, he moved to Washington, D.C., as a Counsel with the Legal Division's Risk Management Group. In this role, he managed audits of outside counsel hired by the FDIC, reviewing payments made to the law firms and audits of the firms' compliance with FDIC policies and procedures. He retired in 2013 just after his 83rd birthday and 60 years after graduating from Amherst.

His own words from the 50th Amherst College reunion best describe his passion for life and learning: "Living in paradise—the greater Washington, D.C., area. Over 50 museums, most of them free. A 13-minute metro ride to my office. Less than an hour's drive to my cabin in the woods or to my sailboat. About a two-hour drive to either the ocean or the mountains."

"Dick was a wise friend to many colleagues at the FDIC, and he was easy to talk to and generous with his time and advice," said Supervisory Counsel Andre Douek. "Although he lived a full life, he is still missed by those who knew him at the FDIC."

Inspired by the philosophy of his Swiss uncle, Ickle was a devoted *Lebenskünstler*, a person who approaches life with the zest and inspiration of an artist. He read voraciously and traveled extensively. His trips to Switzerland were often for family reunions. Among his many destinations were Greece, Vietnam, Laos, Thailand, and Egypt. He also loved the outdoors and remained active throughout his life,

including as a yoga enthusiast.

"Dick was a wise friend to many colleagues at the FDIC, and he was easy to talk to and generous with his time and advice," said Supervisory Counsel Andre Douek. "Although he lived a full life, he is still missed by those who knew him at the FDIC."

The last years of Ickle's life were enriched by many happy adventures he shared with his longtime partner, Joyce Halverson.

Ickle valued not only education but true learning and often spoke about how he would love to see his granddaughter, Olivia, attend Amherst. Olivia was admitted to the Amherst Class of 2021 the day before he would have turned 87.

Survivors include Joyce Halverson; sons Scott Ickle and Keith Ickle; daughter Lisa Ickle; and many grandchildren. ♣