

FDIC News

The Federal Deposit Insurance Corporation Employee Newsletter

NOVEMBER 2017

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San Juan Staff Makes a Strong Comeback After Major Hurricane

By SALLY KEARNEY
Office of Communications

As the warnings intensified that Hurricane Maria would make landfall on Puerto Rico as a Category 4 storm, Eva Rodriguez knew what to do. She packed a few belongings, hustled her children, ages 12 and 16, into her car, and drove to the mountain town of Cayey in central Puerto Rico, just 30 miles south of San Juan. Rodriguez, an RMS Senior Risk Examiner with the FDIC's San Juan Field Office, is a hurricane veteran.

"My father has a house in the mountains of Cayey with a power generator and access to a personal water well, so my family gathers there during hurricanes," she said.

Yet Rodriguez suspected that this storm would be different. "It had been a long time since we heard anything about a Category 4 hurricane," she said.

So Rodriguez kept a watchful eye on tropical storm conditions throughout the day on Tuesday, September 19, as her family spent the day waiting for Hurri-



Supervisory Examiner Mayra Hansen and San Juan Field Supervisor Kevin Glueckert made every effort to maintain communications with as many staff members as possible during the hurricane.

cane Maria to arrive.

At about 5 a.m. on Wednesday, September 20, Rodriguez awoke to winds battering the house. By mid-morning, the winds were so loud that she could barely hear anything else. "It was scary," she said. Worried that it was no longer safe to remain in any room with a win-

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dow, her brother urged the family to gather necessities and head to the bathroom, the only room in the house without a window.

Just as Rodriguez was reaching for her purse, the unimaginable happened: the front door of the house blew off its hinges, struck her father, and knocked him to the floor. Rodriguez's brother grabbed her father, who appeared to be unharmed, and helped him to the bathroom. "The hurricane was now inside the house," Rodriguez recalled.

Her brother pulled her across the room and into the safety of the bathroom. With the door locked, Rodriguez, her children, her father, her brother, and two dogs crowded in the small bathroom. Water began seeping underneath the closed door.

Hansen dealt with her share of inconveniences, including waiting in line for 13 hours for gas. "Most stations did not have electricity, so those that were operating went through the fuel so fast that we were waiting for the next delivery truck to arrive," she said.

Time slowed to a snail's pace as Rodriguez and her family waited out the storm, minute by minute, and then hour by hour. Their ordeal lasted for an excruciating eight hours. "It was the longest eight hours of my life," Rodriguez said. "We knew we had to stay there until it was over. We told jokes to keep from thinking about the time."

When the winds finally subsided, the family escaped the bathroom and collapsed into sleep. By dawn on Thursday, the storm was over. Rodriguez's father and brother spent most of the day clearing the road of large trees using a single machete. Late that afternoon Rodriguez's father drove the family to his parents' house to check on their safety; fortunately, they were fine, except for a garage door that had also blown off.

Rodriguez's father's house did not lose power, but Rodriguez was incommunicado throughout the storm.

A Time in the Dark

Nearly 1,600 miles away, in his office in Jamesburg, New Jersey, Kevin Glueckert was also paying close attention to Hurricane Maria's track. The RMS Field Supervisor for the Jamesburg and San Juan Field Offices, Glueckert had activated the communications protocol for the Puerto Rico staff. While waiting, he kept in constant touch with each staff member by texting, emailing, and calling.

But Glueckert also knew what he was up against. "Given what had happened in St. Thomas with Hurricane Irma and given the path of Maria, I knew that communication would go dark at some point during this storm," he said.

And Glueckert was proved right. When Hurricane Maria made landfall with maximum winds of 155 miles per hour, the island's power grid was knocked out and Glueckert lost contact with nearly everyone.

This did not stop Glueckert, however. Undeterred, he was determined to ensure the safety of every staff member. "It wasn't for lack of trying on my part, or on their parts, but I did not hear from some people for several days," he said.

The wait was agonizing for Glueckert. "I would start every day praying to hear from them," he said. "I have worked with the San Juan Field Office for 15 years and have known many of these folks for much longer, so they are deeply important to me."

Finally, days later, Glueckert had contacted everyone. "They were all okay," he said, relieved. "Some had damage to their homes—losing parts of their roofs, doors blowing in, water damage—but no one's home was destroyed."

Like Rodriguez, Supervisory Examiner Ron Porrata had spent much of the storm confined in a small space. Flooding on his second-story terrace had migrated to his master bedroom, driving



Confined for eight hours to the only room in the house without windows, Senior Examiner Eva Rodriguez and her family wait out Hurricane Maria in good spirits. From left, Rodriguez, daughter Valeria Ortiz, brother Jose Rodriguez, father Manuel Rodriguez, and son Cris Ortiz. Out of view, the two dogs are hidden in the bathtub.

him into the master closet for the storm's duration. And several trees had fallen into Supervisory Examiner Mayra Hansen's yard. In the days that followed, there would be much for all to do.

A Devastated Island

Monitoring what was happening on the ground in Puerto Rico, Kevin Glueckert recognized that the island faced formidable challenges. "We were looking at a prolonged and halting recovery," he said. The power grid was down, running water was scarce, many roads were impassable, communication services were mainly nonexistent, and gasoline and diesel fuel were hard to come by. Puerto Rico's weak infrastructure and distance from the U.S. mainland were undoubtedly impeding progress. "It was not as if trucks could just drive over a state line to deliver gas—instead it had to be shipped," he said. Reliance on generators to produce electricity in hospitals, stores, malls, businesses, banks, and residences had quadrupled the demand for diesel, he added.

Overall, Glueckert said, "Conditions were very bad. With Puerto Rico's infrastructure, it would not be able to bounce back quickly."

Mindful of the obstacles, Glueckert focused on how the staff was faring. The field office remained closed for two

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weeks, and examinations were put on hold indefinitely. Glueckert urged each person to deal with his or her individual circumstances.

Senior Examiner Jonathan Cordero, a dedicated examiner at a large bank in San Juan, had weathered the storm without significant damage to his home. But in the immediate aftermath he had no power, water, or telecommunication service. Without a generator, Cordero had no air conditioning. Finding bottled water was difficult because many stores were rationing, and purchasing gas meant waiting in line for hours and hours. “Fuel was severely disrupted,” he said. As for groceries and household necessities, Cordero drew deep into his reserve of patience and waited in more lines. “Every day you had to get ready to be in line, usually in multiple places,” he said. “Just getting into Costco was an adventure.” And the heavy traffic, downed traffic signals, and scarcity of police officers at intersections only lengthened such trips. “It was stressful coping with so many obstacles,” Cordero said.

Cordero was also preoccupied with keeping his two sons busy while their school was closed. “With no television or internet, we played card and board games, and they rode their bikes and

played outside,” he said. “A positive thing in the aftermath of the storm is that kids discovered life without their devices.”

When the field office and his sons’ school reopened, Cordero found some relief. “The building where our field office is located has power, and even if the power fails, our office has a generator,” he said. “So finally I had some air conditioning, at least during the day. The school has a generator and running water.”

“People here are very resilient and determined to continue with their lives.” Senior Examiner Jonathan Cordero

He was also happy to see his co-workers. “We were all dealing with the same thing one way or another, so we could support each other,” he said. “It was great to get out of the house and go to work. Our lives were disrupted, but we needed to have hope.”

That Ron Porrata maintained limited power after the storm was, in his view, simply a matter of luck and location. “I have a neighbor who owns a generator, and he allowed me to connect an electrical extension cord to his generator,” Porrata said. “This enabled me to run my

refrigerator, a lamp, and a couple of fans for about 14 hours a day. I could also charge my cell phone.”

After three weeks without hot water, however, Porrata bought a solar water heater. “I said good-bye to cold showers!” he said. “The extension cord, water heater, and a gas stove helped me cope with the lack of power. This was about as normal as it was going to get when the power was down.”

Supervisory Examiner Mayra Hansen was grateful that, like many houses in Puerto Rico, her house is made of cement block. “This construction is more hurricane resistant, and fortunately, my house was not damaged,” Hansen said. “Some of us lost terraces or had trees fall in our yards, but for the most part, cement block homes withstood the storm.”

Nevertheless, Hansen dealt with her share of inconveniences, including waiting in line for 13 hours for gas. “Most stations did not have electricity, so those that were operating went through the fuel so fast that we were waiting for the next delivery truck to arrive,” she said.

A few days after the storm, Eva Rodriguez and her sons left Cayey and returned home to Guaynabo, a municipality near San Juan. Her house was intact but without power. Rodriguez decided to give it a try, but after two nights in Guaynabo, she returned with her sons to Cayey. “I could not find drinking water or ice in the San Juan area,” she said. “In Cayey, we had power, drinking water, food, and a comfortable place to sleep.” Temporarily at least, returning to her father’s home was the best option.

Meanwhile, banks on the island were gradually resuming operations. “Most banks had at least a few branches open, even if only for a few hours a day,” Glueckert said. “They were trying to get back to daily retail customer service as best they could.” However, he added, the generators that many banks relied on were not built for unlimited use.

The Way Back

Two months after Hurricane Maria swept across Puerto Rico, FDIC employees on the island are doing all they can to get their lives back on track. With exam-



Members of the San Juan Field Office, from left: front row, Financial Institution Examiner Humberto Burgos, Administrative Assistant Yaribsa Sanchez, Senior Risk Examiner Eva Rodriguez, and Supervisory Examiner Ronald Porrata. Back row: Student Trainee (Examiner) Armando Capblanca, Loan Review Specialist Emma Pagan, Loan Review Specialist Wendell Laracuate, Senior Examiner—Large Financial Institutions Mariela Figueroa, and Loan Review Specialist Samuel Garcia.

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inations on hold until early next year, San Juan staff are preparing for the resumption of their regular examination schedule. “People are working on all that they can,” Glueckert said. “They have a great attitude and have helped each other maintain their morale. I am very proud of them. We hope to get the examination program up and running as soon as possible.”

While much of Puerto Rico still struggles with widespread disruption, employees see small indications of progress. For example, as Ron Porrata points out, 40 percent of the island now has electricity, compared with 15 percent a month after the storm. Most hospitals have power.

Some blocked roads have opened, fallen trees have been cleared, and bridges have been repaired. The heavy, stalled traffic plaguing Puerto Rican drivers has lessened a bit. But traffic jams are still

routine, and most traffic signals are not operating. Police officers direct traffic at a few intersections, but most leave drivers to their own resources.

The experience of the San Juan staff resembles that of the island: a slow, fitful resumption of daily activities. “Things are improving,” Porrata said, remarking that he no longer has to wait in line for groceries, gas, or cash. He avoids traffic jams by driving less and running errands on his way home from the office.

But Puerto Rico’s “two-steps-forward-one-step-back” pattern continues. Porrata’s power and cell phone service were recently restored. “Getting power was great, but when it came back on, apparently it damaged three of my electrical breaker switches, so now I do not have lighting on my first floor,” he said. He has contacted an electrician. “I think all of us have handled the storm pretty well, considering the problems.”

Cordero agreed that difficulties remain, but he sees a positive attitude among the people of Puerto Rico. “People here are very resilient and determined to continue with their lives,” he said. “We are not expecting that everything will get better soon. But we have gotten past the survival phase and are working through the recovery phase.”

Eva Rodriguez looks back on her experience during the hurricane as an example of her family’s fighting spirit. “It was the first hurricane for my kids, and they will never forget it,” she said. As she deals with everyday setbacks and frustrations, she draws strength from those around her. “We keep each other going and motivated,” she said. “We are struggling to get back to normal, and we are making progress. After this, Puerto Rico will recover. In the meantime, we have to hope for a better future.”

TRANSITIONS



Howard Whyte

Howard Whyte has been selected as the FDIC’s CIO as of January 2018. Whyte has more than 20 years of IT and security experience in the federal government, military, and private sector.

Since January 2017, Whyte has served as the FDIC’s Chief Information Security Officer (CISO). In that role, he has worked to reduce cybersecurity risk by

implementing a 24/7 Security Operations Center, incorporating threat intelligence into security operations, and working with the divisions and offices to address IT security challenges. He also reorganized the IT Security and Privacy staff to better enable implementation of the government’s Cybersecurity Framework and to improve the FDIC’s understanding and management of cybersecurity risks.

Whyte has more than 20 years of IT and security experience in the federal government, military, and private sector.

Prior to joining the FDIC, Whyte led the Threat Management Center at Goldman Sachs, focusing on cybersecurity detection, protection, response, and recovery on a global scale. Previously, he served as CISO and deputy CISO at NASA. Earlier in his career, he was a se-

nior information assurance officer in the U.S. Army Network Enterprise Technology Command and the Defense Information Systems Agency.

Whyte has a bachelor’s degree in business management from the University of Maryland and a Master of Business Administration from the University of Phoenix.

Whyte replaces Lawrence (Larry) Gross, Jr., who will retire from the FDIC in January 2018 after more than 40 years of combined federal and military service. Gross is continuing to serve in the Office of the Chairman in an advisory capacity to assist in the transition until his retirement. As CIO since November 2015, Gross helped the FDIC implement several significant information technology initiatives.

Noreen Padilla, Deputy Director in the Division of Information Technology, is serving as acting CISO during the search for a permanent CISO.

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TRANSITIONS

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Ricardo Delfin was selected as OCFI Director. Most recently, Delfin served as Deputy Director of the Resolution Policy Branch—and Acting Deputy Director of the International Planning and Outreach Branch—in OCFI. Prior to joining the FDIC in December 2014, he held several prominent financial regulatory/advisory roles, including Executive Director of The Systemic Risk Council; Special Counsel to the Chairman of the U.S. Securities and Exchange Commission; and Senior Counsel of the U.S. House of Representatives Committee on Financial Services. He also worked as an Associate in the Financial Institutions Group at Wilmer, Cutler and Pickering. He received a B.S. from Cornell University and a J.D. from Northwestern University School of Law.

Most recently, Delfin served as Deputy Director of the Resolution Policy Branch—and Acting Deputy Director of the International Planning and Outreach Branch—in OCFI.

Delfin replaces Art Murton, who on October 1 became Special Advisor to the Chairman. In his new assignment, Murton advises the Chairman on matters related to complex financial institutions and is assisting in the OCFI leadership transition.

John Conneely was appointed Regional Director for the Chicago Region, effective January 2018.

Conneely serves as the Deputy Regional Director for the New York Region and will complete a temporary assignment in the Division of Risk Management Supervision's Complex Financial Institutions Branch the remainder of this year. As regional director, Conneely will oversee the FDIC's bank supervision and consumer protection activities in Illinois, Indiana, Kentucky, Michigan, Ohio, and Wisconsin. The Chicago Region supervises more than 1,200 institutions with assets of more than \$900 billion.

Conneely has held significant executive leadership positions during his 28-year career with the FDIC, including Deputy Regional Director in RMS in the New York Region, acting Associate Director for the Complex Financial Institutions Branch in RMS, and acting Deputy Director in the Division of Insurance and Research. He additionally served as an Assistant Regional Director in the New York Region.

Conneely holds a Risk Management commission from the FDIC and both a Bachelor and Master of Science degree in Banking and Money Management from Adelphi University.

New York Regional Director John F. Vogel will serve as acting Regional Director in Chicago through the end of 2017. Vogel has served as New York Regional Director since 2012 and has a broad range of executive-level experience, including as deputy to a former FDIC director. Mari-



John Conneely

anne Hatheway, Deputy Regional Director for risk management in the Boston Area Office, is serving as acting Regional Director in New York.

As regional director, Conneely will oversee the FDIC's bank supervision and consumer protection activities in Illinois, Indiana, Kentucky, Michigan, Ohio, and Wisconsin.

Conneely replaces M. Anthony Lowe, who was named Ombudsman and Director of the Office of the Ombudsman earlier this year. 🏠

HEADQUARTERS TEAM SUPPORTS KIDNEY HEALTH

A Walk To Remember

By LAJUAN WILLIAMS-YOUNG
Office of Communications

On a bright fall Sunday afternoon in October, I arrived at Reston Town Center in Reston, Virginia, with my two daughters. We had come to participate in the National Kidney Foundation (NKF) Walk, along with hundreds of other people. There was a sense of anticipation even as we stepped out of the car and scanned the crowds gathering in the plaza. “There they are!” I said to my girls, pointing. It was easy to spot Alan Levy and his family, friends, and co-workers, because like us, they were all outfitted with blue custom “Team Levy 2017” T-shirts. We hurried over to join them.

Getting Started

Our team included 26 walkers and a stroller carrying Alan’s sweet-faced grandniece. The FDIC contingent included, of course, Alan, who is the FDIC’s Chief Web Officer and a member of the Office of Communications (OCOM); Sam Collicchio, Lead Visual Information Specialist, Graph-

ic Design and Printing Unit, DOA, and his wife, Pat; Lisa Kahn, Webcontent Specialist, OCOM; Jay Rosenstein, Senior Writer-Editor, OCOM, and his wife, Shelly; and yours truly, OCOM Public Affairs Specialist, and my daughters.

I didn’t know if it was the matching T-shirts or our common purpose, but our team was immediately at ease. Surveying the plaza, I detected the same infectious energy among other teams. We swayed to the beat of the deejay’s music and snapped group photos. As the speakers stepped up to the microphone to share their journeys of diagnosis to transplantation, I realized that the walk provides hope to those still in need of a transplant.

“Celebrating Alan’s transplant as part of Team Levy was special enough, but we also heard amazing stories about medical advancements and people coming together as donors and recipients,” Rosenstein said. “It was definitely an inspirational, feel-good afternoon.”

Alan’s Story

Alan’s story began 20 years ago when he was diagnosed with kidney disease. Fast forward to 2014, the year when Alan’s doctor informed him that he needed a kidney transplant. It was not an easy time, because as he was added to the donor list, Alan also started dialysis treatment.

Sharing Alan’s experience gave me a window onto the countless others who have kidney disease and who are biding time on the donor list.

Fortunately, a good friend and two of Alan’s nephews volunteered to be tested as potential donors. The testing phase had its own challenges and frustrations, but eventually Alan’s friend passed all the required tests to be an organ donor. In November 2016, Alan and his donor were recuperating from a successful transplant procedure. Today, both donor and recipient are healthy and have returned to their normal routines.

Having made a full recovery, Alan is focusing on raising awareness about kidney disease.

Why We Walk

As we set out together, I was grateful for the opportunity to celebrate donor and recipient success stories. But walking with hundreds of other people also struck me as a powerful way to sustain the energy needed to advocate for those who are waiting to receive a life-saving transplant.

And, as Sam Collicchio so eloquently stated, “Life’s priority should always include helping others whenever possible.”

Sharing Alan’s experience gave me a window onto the countless others who have kidney disease and who are biding time on the donor list. Our team was walking for them, too.

The walk was fun, and we finished in a jubilant mood. Alan, who had organized the team, was pleased with the outcome. “We met my fundraising goal, and my friends and family were there to support me,” he said.

“It’s incredible how a simple gesture such as this walk means so much to so



Sporting their signature blue T-shirts, “Team Levy 2017” gathers in Reston, Virginia, for a Kidney Walk sponsored by the National Kidney Foundation. Front row (l to r): Emily Evans-Miller, Sara Siegel, Dana Levy, Fran Levy, Alan Levy, Allison Levy, Renee Murphy, Carlee Raven, and Nellie Raven (in stroller). Second row: Chelsea Greenberg, Nina Teise, Melissa Moore, LaJuan Williams-Young, Pat Collicchio, Sam Collicchio, Lisa Levy, Shelly Rosenstein, and Susan Fellows. Back row: Lisa Kahn, Cameron and Zoe Young, Nicole Irving, Jay Rosenstein, Allison Doer, and AJ Levy.

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HEADQUARTERS TEAM SUPPORTS KIDNEY HEALTH

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many people,” Lisa Kahn added.

For more information, check out the NKF website at <https://www.kidney.org/>.

Opportunities to Give

With the 2017 Combined Federal Campaign (CFC) underway, I have been thinking about the many opportunities we all have to give back. Alan told me that charitable involvement has been central to his life. “My grandfather passed away when I was nine years old, and my family immediately established a foundation in his name,” he said. “Charity is a yearlong commitment for me and my family that will remain a key part of my life.”

“Besides,” Alan said, “supporting charity not only makes you feel good, but it is part of the FDIC culture of giving back to the community.” 🏡

H.O.P.E

Participating in the National Kidney Foundation Walk made me realize how important it is to give hope to kidney patients. Here are some resources, tips, and ideas.

Health Screenings – Learn about and reduce your factors; visit your physician or community-based health events; monitor your blood pressure; eat a healthy diet; and know your family history.

Organ Donor/Transplantation – Consider being an organ donor. Talk to someone who has donated or received an organ to answer your questions.

Prevention & Treatment – Ask your doctor to take blood and urine samples if you are in a risk category, including diabetes or high blood pressure, or if you are over 60 years old. Take immediate steps to live a better life: stop smoking; limit alcohol intake; keep salt intake low; and begin an exercise routine.

Educate & Eradicate – There is an abundance of advocacy groups, resources, public policy committees, and medical researchers. Ask questions, conduct research, or donate funds to organizations that are working hard to eradicate kidney disease in all its forms. 🏡

Let’s Dance! Chicago Celebrates Hispanic Heritage Month With Gusto

By ALBERTO NAVARRETE
Consumer Affairs Specialist, DCP-Chicago

Like music, dance is a universal language. On September 14, Chicago employees were treated to the lively rhythms and colorful costumes of a Mexican folklore dance group at an event organized by Chicago CDAC (Chairman’s Diversity Advisory Council) members in honor of Hispanic Heritage Month. Moving gracefully and energetically, the troupe conveyed the beauty of various cultures within Mexico. The attendees were treated to a sampling of authentic Mexican cuisine as well.

RMS Assistant Regional Director Surge Sen kicked off the celebration with introductory remarks, in Spanish and English. He recalled how his mother had taught dance and led a similar Mexican dance group during his youth. He looked forward to revisiting those memories with the program.

The 60 or so Chicago employees in attendance were soon tapping their feet to the music and dance as the Ballet Folklórico Sones Mexicanos performed a series of regional dances from the Mexican regions of



Joining members of the Ballet Folklórico Sones Mexicanos after their performance are ARD Surge Sen, far right, and CDAC member Rhonda Little, second from right. From left: CDAC members Christine Tullio, John Schuck, Jeffrey Long, Melissa Wilson, and Alberto Navarrete.

Chihuahua, Jalisco, Veracruz, and Sinaloa.

Following the performance a Q&A session gave the dancers the opportunity to

explain the origins and meanings of the specific dances. 🏡

Eau Claire Field Office Holds Hmong Culture Diversity Event

By JAN PICKARD

Administrative Assistant. Eau Claire/
Appleton, Wisconsin Field Offices

“Nyob zoo” (pronounced nyaw zhong), or if you don’t speak Hmong, “Hello” from the Eau Claire, Wisconsin, FDIC Field Office! On October 20, RMS and DCP staff in Eau Claire were treated to a Hmong Culture Diversity Event presented by one of our own RMS examiners. RMS Financial Institution Examiner Ben Swanson, dressed in traditional Hmong clothing for the presentation, shared his firsthand knowledge of Hmong traditions, food, and language with approximately 20 of his co-workers.

Although Ben was born and raised in Eau Claire, his wife Mai Neng, whom he met at Memorial High School in Eau Claire, was born in a refugee camp in Thailand. Ben and Mai Neng began dating at age 16 and were married six years later.

Mai’s parents, Thao and Houa Moua, were forced to flee their homeland of Laos amid the aftermath of the Vietnam War. Mai’s father had fought alongside the Americans in the war, but because the Hmong people were targeted for retaliation due to their affiliation with the United States, the family--Thao, Houa, and Mai Neng’s older sister, Mai Chue--fled to Thailand where Mai Neng was born, and then the family was resettled in the United States in 1984 to begin a new chapter in their lives. The Moua family originally settled in Colorado but soon moved to Rice Lake, Wisconsin, and then permanently settled in Eau Claire.

For the Diversity Event, Ben created a PowerPoint presentation and interspersed his educational facts regarding Hmong culture with personal anecdotes and humor. The PowerPoint touched on the history of the Hmong people, the journey of many refugees to America, their family life, food, and language.

Ben gave his presentation dressed in the traditional Hmong clothing a Hmong man might wear on a special occasion such as the Hmong New Year, an event held annually to celebrate the end of a successful harvest, or at a traditional Hmong wedding. Garments very often are hand-sewn by the Hmong women with intricate beadwork and

coins attached to the clothing. The significance of the coins is mainly decorative but was also traditionally a show of prosperity. The silver necklace shown in the photo is a xauv and is worn by both men and women. The pink belt-like garment around the waist is a sev and is primarily for decoration. The headwear shown in the photo would typically only be worn by Hmong women, but Ben included it in his presentation for explanatory purposes. Likewise, the basket Ben has on his back also would not typically be worn with the special occasion clothing, but instead would be used to carry vegetables and produce as the Hmong men and women worked in the fields.

Currently, the city of Eau Claire has a Hmong population of 3,500, accounting for three percent of the city’s total population. The state of Wisconsin, overall, has the third largest Hmong population in the United

States. Many of the banking institutions examined by the Eau Claire Field Office, as well as other FDIC field offices in the state of Wisconsin, do business with and serve the Hmong population.

Hmong refugees from the Laos area of Asia began arriving in the United States, and Wisconsin in particular, during the 1970s for resettlement. The refugees arrived in the 1970s and 1980s with assistance from both religious and secular organizations. The largest communities of Hmong refugees settled in California, Minnesota, and Wisconsin because of the value of closeness with family and the agricultural opportunities in these states, as farming was the traditional background of the refugees. The Hmong refugees created communities of family and friends in their new settlements as family ties are greatly valued in the Hmong culture. Ben pointed out that it is not unusual for as many as four generations of a Hmong family to live together with the elder Hmong family members assisting with child care for the youngest generations.

However, educational opportunities available in the United States have led both Ben and Mai to choose careers that place them in office settings: Ben at the FDIC and Mai in the medical field as a radiographic technician. They are raising their three little boys, Braden Tsimeng, Wyatt Kongmeng, and Owen Thumeng, to embrace both their American and Hmong heritages. They participate in Hmong events, such as the Hmong New Year celebrations and Hmong soccer tournaments in St. Paul, Minnesota; both events bring Hmong families from around the country together. Unfortunately, however, Ben indicated that as the newer generations become integrated into the American way of life, it has become more difficult to maintain many aspects of traditional Hmong culture such as the traditional food and language of the Hmong people.

After the PowerPoint presentation, there was a Q & A session with Ben answering co-workers’ questions, followed by a light lunch including egg rolls prepared by one of the Hmong restaurants in Eau Claire. 🏠



Ben Swanson, FDIC RMS Financial Institution Examiner in the Eau Claire, Wisconsin, Field Office, gives his presentation on Hmong Culture to co-workers during an office Diversity Event on October 20, 2017.

Senior Counsel Steve Hanas Reflects on Noteworthy Legal Career

By SALLY KEARNEY
Office of Communications

During his 29-year career with the FDIC and the Resolution Trust Corporation (RTC), Steve Hanas seldom lacked for excitement. When he joined the FDIC's former Houston, Texas, consolidated office in January 1989, the savings and loan crisis had become a nationwide concern. Hundreds of S&Ls were failing, and most were in Texas. It would not have been an exaggeration to describe the Lone Star State as the crisis' ground zero.

Working as a staff attorney in the Legal Division's Commercial Litigation Unit, Hanas spent most of his time in courtrooms but kept an eye on legislation—the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, or FIRREA—wending its way through Congress. When the legislation was signed into law and the RTC was established in August 1989, Hanas volunteered to join the new agency. Staying in Houston, he became an attorney with the RTC's Corporate Operations Section.

Hanas points to the Virginia Square office campus as one of his greatest achievements and fondest memories.

Helping to launch the section, Hanas dealt with legal issues surrounding mortgage companies and S&Ls. After a hectic week, Hanas would take off for yet another failed S&L, where his weekend would be consumed with helping to resolve the institution. "I worked a lot of weekends in those days," Hanas recalled. "We all did." He estimates that he handled more than 50 S&L and bank resolutions around southern and eastern Texas during that time.

In 1991, Hanas left Houston and headed for Washington, D.C., to continue working with the RTC's Corporate Operations Section. Soon he was managing the legal aspects of contracting and leasing, a specialty that also held his interest. When the RTC closed its doors at the end of 1995, Hanas returned to the FDIC, more than six years since his departure.

For the remainder of his career, Hanas served as a Senior Counsel in the Contracts and Risk Management Unit of the Legal Division at headquarters. He worked closely with the Division of Administration (DOA) on contracts, developed policies and procedures for working with outside counsel, established risk management policies and procedures for the Legal Division, and enhanced the division's records and research bank program.

Hanas points to the Virginia Square office campus as one of his greatest achievements and fondest memories. "It was an exciting project to work on as part of a team to design and build the office complex, which included several office buildings, the cafeteria, and auditorium space," he said. "It is not often that you have the opportunity to work on a project that you can point to on a daily basis and see the tangible result of the work you did." As the lead legal member of the team, Hanas was involved in every aspect of the project from start to finish, including real estate zoning issues, environmental issues, and weekly building meetings through final construction and bond releases.

Hanas also contributed to the FDIC's Minority- and Women-owned Law Firm (MWOLF) Outreach Program by creating policies and recruiting practices to encourage contracting with MWOLFs. For his contributions, Hanas and the program he was instrumental in establishing have been recognized more than once by the National Association of Minority- and Women-owned Law Firms (MWOLFs).

Hanas also served as Chairman of the Outside Counsel Conflicts Committee within the Legal Division, as well as the interdivisional Corporate Conflicts Committee, dealing with non-legal contractor conflicts of interest.

"Steve will be missed for the expertise he brought to FDIC contracting and the other areas he supervised," said Assistant General Counsel Henry Griffin, "but he has left behind a strong program and knowledgeable staff in all those areas."

Before joining the FDIC, Hanas was a corporate attorney in Chicago for a large corporation. His focus was on mergers and acquisitions and international busi-



ness, including establishing a valve assembly plant in Saudi Arabia with a local Saudi partner. He was also a managing partner for a small law firm in Houston handling commercial litigation and bankruptcy matters.

"Steve will be missed for the expertise he brought to FDIC contracting and the other areas he supervised," said Assistant General Counsel Henry Griffin, "but he has left behind a strong program and knowledgeable staff in all those areas."

Having retired on September 30, Hanas plans to continue his lifelong passion for golf and looks forward to tee times with friend and former colleague Mike Rubino. Hanas and his wife are building a retirement home in Southport, North Carolina, near Wilmington. Not surprisingly, the home is located in a golf community. When construction is finished, probably next summer, Hanas and his wife will move to Southport permanently. "We want to get away from winter weather, and Southport has a fairly mild year-round climate," he said. "It gets hot in the summer, but not as hot as Florida, and not as cold in the winter as Washington, D.C. And, we will still have the four seasons."

Although he is moving farther south, Hanas, a Chicago native, intends to remain a loyal Chicago Bears and White Sox fan. 🏈

Les Gervase Brings Five-Decade Career to Upbeat Conclusion

By SALLY KEARNEY
Office of Communications

Throughout his 52-year career with the federal government, Les Gervase embraced new challenges with an open mind and a spirit of adventure. And in the process, he mastered and made each “phase” his own.

Take his most recent job as IT Specialist with DIT’s Development and Engineering Support Section at Virginia Square. Gervase ran a computer lab, where he was responsible for reviewing and testing every new IT infrastructure system and upgrade prior to any production implementations. Applying decades of IT experience and knowledge, Gervase nevertheless brought fresh enthusiasm to each system he examined. “I enjoyed looking at the latest systems and figuring out whether they fit with our infrastructure,” he said. No system was introduced or implemented without first receiving Gervase’s seal of approval.

What Gervase did on his last job—he retired November 3—bore a certain re-

Applying decades of IT experience and knowledge, Gervase nevertheless brought fresh enthusiasm to each system he examined. “I enjoyed looking at the latest systems and figuring out whether they fit with our infrastructure,” he said.

semblance to what he did on his very first job. As a weather observer for the U.S. Air Force in Italy, Gervase kept a vigilant eye on weather conditions from the control tower and briefed pilots prior to takeoff. Serving as a reliable authority on complex systems in order to safeguard others is how Gervase began his career and how he ended it.

Ironically, Gervase had hoped to pursue computers, not meteorology, when he joined the Air Force. “They sent me off to weather school instead,” he recalled. Weather school was difficult, but Gervase remained undaunted. “I’m glad I had teachers who pushed me in math and science while attending high school in the Buffalo, New York, area,” he said. Gervase graduated in the top tier of his class.

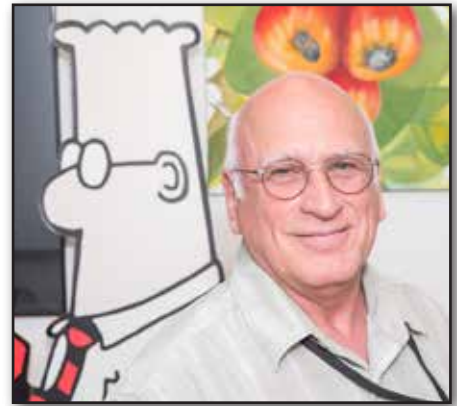
After three years in Italy and a total of four with the Air Force, Gervase parlayed his weather skills to a new position with the National Oceanic and Atmospheric Administration (NOAA). Starting out as a cartographer plotting weather maps, he was soon selected to participate in an upward mobility program. “The 20/20 program enabled me to attend college 20 hours a week and work 20 hours a week,” Gervase said. “I earned a degree in electronic engineering.”

Increasingly, as he ventured into new areas—monitoring weather systems using balloons, supporting and installing Appalachian flash-flood systems using radio transmitters, and making sure the Land Management Bureau had fire-warning equipment in the fire-prone areas of the West Coast—Gervase advanced further into automation. As a Senior Electronic Technician, he determined how to deploy radio technology.

His communications technology experience landed Gervase a job with the General Services Administration (GSA). He joined a team of specialists tasked with upgrading all federal government telephone systems in the Washington, D.C., and Baltimore, Maryland, areas, except for those in the Department of Defense. But first, Gervase had some detective work to do: find all the systems. “You would not believe where some federal phone systems are located,” he said. “They are in actual monuments and in offices underneath the monuments. Some are even in bridges run by the Park Service. We had to locate them all.”

Five years later, in 1990, Gervase moved to the FDIC as a systems administrator for the Division of Finance (DOF) at headquarters, providing support for half of DOF’s computers and networks. In 1993, he left Virginia Square for the 550 17th Street and F Street buildings to manage client support for all divisions in the FDIC’s D.C. locations. For the next 16 years, Gervase would be kept busy helping people with his computer expertise. Returning to Virginia Square in 2009 to head the computer lab was a culmination of sorts: Gervase had long ago realized his dream of making computers his domain.

Reflecting on his five decades of public



Les Gervase, in his office with “Dilbert” before his November 3 retirement.

service, Gervase was serene. “I have had a good career,” he said. “Working in the Air Force as a weather observer, with NOAA in numerous positions, with GSA, and finally with the FDIC has been the best experience anyone could ask for. I have had the good fortune to have met some of the best professionals in government, had the best training opportunities, and developed fantastic friendships over the years.”

While he said he will “miss everyone as well as the workplace,” Gervase is happy about relocating to central Florida, where he and his wife plan to move into a short-term rental and look for a permanent home.

Senior IT Specialist Matt Sunkin at headquarters said of Gervase: “Les will

“I have had the good fortune to have met some of the best professionals in government, had the best training opportunities, and developed fantastic friendships over the years.”

—Les Gervase

be missed. He was always pleasant to work with and willing to help with any problem!”

Supervisory IT Specialist Earl Bears of the San Francisco Regional Office shared a specific memory about his friend and colleague. “Whenever Les would go to Panama, he would travel hours into the

see Gervase, page 11, column 1

MOVING ON

Gervase, from page 10

remote countryside to find very unique and difficult-to-come-by coffees,” Bears said. “He would always bring some back to share with his friends and co-workers

at Virginia Square. Mornings won’t be the same there, as everyone will miss that amazing coffee aroma and the enjoyable times spent with someone who was a great friend to everyone.”

Supervisory IT Specialist James Mulroe

at headquarters said: “Les always arrived at the office with a pleasant attitude and left with the same attitude. He was always willing to help others even if it was outside his area of responsibility. He will be sorely missed.” 🏠

Moving On: Gregory (Greg) Wyka

Name: Gregory (Greg) Wyka

Most recent position: Assistant Regional Director, a position held since August 1987. During my 30-year tenure as an ARD (perhaps an FDIC record), I was responsible for the supervision of FDIC-insured institutions in Delaware, Maryland, New Jersey, New York, Pennsylvania, the District of Columbia, and the Commonwealth of Puerto Rico. During that time, I had oversight of the New York Region’s efforts regarding bank fraud, the Bank Secrecy Act, trust, capital markets, international banking, and Minority Depository Institutions.

Division: RMS

Location: New York Regional Office

When and where joined the FDIC: June 9, 1975, in the New York Region’s Yonkers, New York, Field Office. Subsequently assigned to the Thornwood, New York, Field Office. Spent my entire 42-year career within the New York Region in RMS and its predecessor divisions.

Other experience: Assistant Examiner, Commissioned Examiner, Senior Commissioned Examiner, Deputy Ethics Counselor, Acting Assistant Director (International Branch), Acting Deputy Regional Director.

Career highlights: Detailed to headquarters as Project Manager for an initiative, the International Bank Supervision Project, to centralize and optimize the FDIC’s international banking supervision responsibilities. The project ultimately resulted in the creation of the International Branch, for which I served as Acting Assistant Director during its early phase of operations.

Selected as the U.S. bank supervisory agency participant at an annual Basel Committee on Banking Supervision session, which brought together representatives from worldwide bank supervisory

regimes to discuss matters of mutual concern.

Served as the FDIC representative at a Financial Services Working Group session in Tokyo, Japan, a bilateral effort between Japanese and U.S. regulators to discuss areas of mutual concern.

Served as an Interagency Country Exposure Review Committee (ICERC) FDIC voting member; the FDIC’s representative on the New York Region’s International Interagency Committee; and the New York Region’s point of contact for numerous initiatives involving the Institute of International Bankers (IIB) and the Bankers Association for Foreign Trade (BAFT).

Retirement date: May 29, 2017

Retirement activities: In no particular order:

Read. Have already read 21 mystery novels by Michael Connelly and am now reading Walter Isaacson’s biography on Einstein.

Walk. Do a minimum of three miles a day around my neighborhood and/or nearby nature trails.

Write. Compiling a compendium of puns for submission to comic illustrators.

Fish. Am surrounded by numerous lakes and reservoirs and have relative access to salt water venues.

Religion. Serve as a Lector at my church, and intend to become a member of its finance committee.

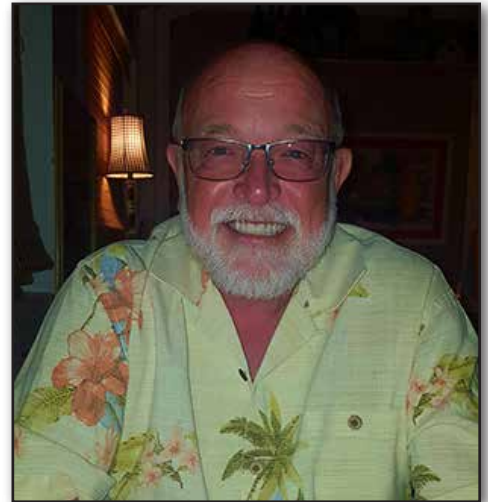
Study. Have a Rosetta Stone on Spanish.

Golf. Play twice a week.

RVing. Plan to intermittently tour the U.S. by RV, with a goal of visiting each state in the continental U.S.

Music. Continue to attend rock concerts. Recently saw: Paul McCartney, Chicago, and Doobie Brothers.

Travel. Enjoy the Delaware shore. Have



recently spent time at Bethany Beach and Fenwick Island, and may eventually purchase a residence in either area.

Comments and thoughts: The FDIC has been my one and only employer since graduating from college. Thinking back on my 42 years (half the corporate existence of the FDIC), I would do nothing differently. The powers that be allowed me to stay true to my conviction of putting my family first. While I stayed in the same region for my entire career, I was given new and challenging responsibilities, which kept me fully engaged and ever-learning. I took particular pride in seeing many of my direct reports assume greater responsibilities over the years via promotions and opportunities within and outside the New York Region. I tried my best, with the assistance of some fantastic and capable co-workers, to accomplish the FDIC’s mission each day. Those efforts were largely successful through dedication, commitment, and humor. The last trait might be my legacy; I always tried to keep things in perspective for myself and my team. We had important things to do, but we always tried to have some fun doing them. God bless! 🏠

MOVING ON

Moving On: Patricia A. Moore Ford

Name: Patricia A. Moore Ford

Most recent position: Field Supervisor – Baltimore Territory (Columbia, Maryland, and Wilmington, Delaware, Field Offices)

Division: Risk Management Supervision

Location: Columbia, Maryland

When and where joined the FDIC: I joined the FDIC in 1977 as a Student Intern in the Co-op Program in the Philadelphia Field Office in the Philadelphia Regional Office.

Career highlights: From the position of Examiner in the Baltimore Field Office, I moved on to the Washington Office, where I served in the positions of Review Examiner and Manager in the Risk Management and Applications Section. From there, I went back to the Baltimore Field Office as Supervisory Examiner and then Field Supervisor. During these adven-

tures I had the opportunity to work on many projects and committees, served as a Recruiter for more than 20 years, taught Money Smart in a Baltimore High School, and for the last two years served as the New York Region representative on the Field Supervisor Council. My highest honor has been to work with so many wonderful people throughout the FDIC.

Retirement date: January 3, 2018

Plans for retirement: There are many things that I would love to do with more time on my hands. Highest on my list are traveling, spending more time with family and friends, doing some volunteer work, and trying some trail running, kayaking, and rowing!

Comments and thoughts: Change is inevitable, so we can either embrace it or fear it and become like a leaf blowing in the wind! I have chosen to embrace change



along with its good and bad, and I have always found that it's brought the best out of me. So I look forward to this changing point in my life and I embrace it enthusiastically! 🏡

Moving On: Ronald Porrata

Name: Ronald Porrata

Most recent position: Supervisory Examiner

Division: Risk Management Supervision

Location: San Juan, Puerto Rico, Field Office

When and where joined the FDIC: Started as an FDIC intern (Co-op Student) in Tampa, Florida, in 1976 and became a permanent employee in 1978.

Career highlights: In 1989, I was selected to participate in a one-year, white-collar crime investigation being conducted by the U.S. Attorney's Office in Miami, Florida. My work led to a 100-count indictment against three bank executives and a businessman. I was subsequently selected to serve as a summary and expert witness and testified for five days during the trial.

In 1998, I was selected to assist in the completion of two new bank investiga-

tions to be located in the Tampa Bay area.

In 2008, I led a team of more than 20 that conducted an examination of a large bank on Puerto Rico. The team identified severe loan problems, which led to the institution being closed two years later.

In 2010, I was selected to serve as Supervisory Examiner in the San Juan Field Office with the responsibility of supervising up to 12 staff members. In this role I have had the great satisfaction of not just supervising my staff but also providing them with guidance and assistance. It has been a great honor to serve in this key role within the FDIC.

Retirement date: December 31, 2017

Plans for retirement: My initial plans are to spend more quality time with my family and improve my game of golf and tennis. Eventually, I may enter consulting.

Comments and thoughts: Working with the FDIC has been a great experience. During



my 42-year tenure, I worked at three different field offices, participated in numerous details, assisted DRR with bank closings, and participated in many complex and challenging bank examinations. The FDIC also gave me an opportunity to meet and work with many outstanding individuals. I never had a dull moment throughout my career. 🏡

MOVING ON

Moving On: Joseph (Joe) M. Hull

Name: Joseph (Joe) M. Hull

Most recent position: Assistant Regional Director

Division: Division of Risk Management Supervision

Location: San Francisco Regional Office

When and where joined the FDIC: August 1983 in the Los Angeles, California, Field Office as a bank examiner (trainee). Entire career spent with the Division of Risk Management Supervision and its predecessor divisions.

Career highlights: Transferred to the San Francisco Regional Office in 1990. Positions there have included Review Examiner, Case Manager, and Senior Case Manager. Promoted to Assistant Regional Director in 2013 and assigned oversight of the Salt Lake City Territory, which includes the states of Utah, Idaho, Montana, and Wyoming. Responsibilities include oversight of multibillion dollar

industrial loan companies, state nonmember banks, state member banks, federal savings banks, state savings banks, and numerous affiliates and subsidiaries.

Served Washington Office details as Deputy Director of Risk Analysis and Pricing in DIR and Acting Associate Director of the RMS Large Bank Supervision Branch, overseeing regulatory efforts related to financial institutions with global assets greater than \$10 billion.

Other Experience: Served in the U.S. Army from January 1975 through September 1978 and received Army Commendation Medal for service.

Graduate School of Banking at Pacific Coast Banking School in 1997.

Retirement date: November 30, 2017

Plans for retirement: Sailing, skeet shooting, and travelling.

Comments and thoughts: I will always be indebted to the Corporation and the



people with whom I have served over the years for a successful and fulfilling life. I have the utmost respect for the Division's chain of command from the Division Director to my Regional Director, all of whom handle their responsibilities with poise and professionalism, and I will never forget the regional office and field staff that make the Division work as effectively as it does. 🙏

Moving On: Edwin R. Hall

Name: Edwin R. Hall

Most recent position: Senior Financial Analyst

Division: DIR

Location: 3701 Fairfax Drive, Arlington, Virginia

When and where joined the FDIC: I joined the FDIC in February 1993 in Washington, D.C., as an Insurance Specialist in Corporate Services (which later became the Division of Administration).

Career highlights: In 2006, I transferred to the Division of Insurance and Research as a Senior Financial Analyst and have been in that position ever since. Although my entire FDIC career has been at headquarters, I have served in various locations: 1776 F Street, N.W., Washington, D.C.; 1301 N. Courthouse Road in Arlington, Virginia; 3501 Fairfax Drive, Arlington

(Virginia Square); and currently at 3701 Fairfax Drive.

During my FDIC career, I have worked on several bank closings. Also, from 1993 to 2005, I served as the coordinator for the financial industry sessions at a national risk conference hosted by the Risk and Insurance Management Society (RIMS).

Other Experience: Before joining the FDIC, my experience included serving as a risk manager for various companies in Houston, Texas; a risk manager at the American Bankers Association, in Washington, D.C.; and an account executive for various insurance brokerage companies, also in Washington, D.C.

Retirement date: November 30, 2017

Plans for retirement: Move to a warm climate and do some traveling.

Comments and thoughts: While there are



good days and bad days, for the most part I have enjoyed both of the positions I held at the FDIC and was able to work with people that I both liked and respected. 🙏

IN MEMORIAM

Brian E. Dawson

*DIT Field Office Representative
Springfield, Illinois, Territory*

Brian E. Dawson, a Field Office Representative (FOR) in the Springfield, Illinois, Territory, who provided IT support to employees in three field offices, died on August 25. He was 50.

Brian was widely known and well liked throughout the territory and beyond for his personal and professional attributes. “All of us who worked with him admired Brian,” said Supervisory IT Specialist Ken Briscoe of the Chicago Regional Office. “He set a stellar example of service in the workplace, in his community, and in his personal life.”

“All of us who worked with him admired Brian,” said Supervisory IT Specialist Ken Briscoe of the Chicago Regional Office. “He set a stellar example of service in the workplace, in his community, and in his personal life.”

Brian joined the FDIC in January 1990 as an assistant bank examiner in Springfield. In 1999, he was among those selected to serve in the first “class” of Field Office Representatives. As a FOR, he was responsible for the Springfield, Princeton, and Mount Vernon, Illinois, Field Offices. “Brian leaves us with an enduring legacy

of his brilliant competence, his close attention to customer service, and his kind concern for his colleagues,” Briscoe said.

Jeffrey Schulte, RMS Field Supervisor in Springfield, worked closely with Brian for many years. “Brian’s work ethic, laughter, and concern for the people in his life will never be replaced,” he said. “His dedication to helping all of us with our computer issues was only overshadowed by his faith in God, his love of his family, and his volunteering to help others.”

Volunteering was central to Brian’s life. “Brian and his family organized a walk for cystic fibrosis for many years to help raise money for the disease that has challenged his son Zachary,” Schulte said. “He also organized a local golf tournament for kids—the Robbie McEvers Golf Tournament—that likely would have ceased to exist without his efforts.”

Brian was also an active member of Our Redeemer Lutheran Church, serving as treasurer, former chairman, elder, and Sunday School teacher. He was a member of the choir and a soloist at special services. “Brian was a huge asset to his church and spent countless hours working on various projects and committees,” Schulte said.

Brian was recognized for his charitable work with the Nancy K. Rector Public Service Award.

Brian was also generous to his family and friends and was readily available with



a keen sense of humor. Above all, he cherished time with his son Zachary.

Jim Bryans, DCP Supervisory Examiner in Springfield, recalled how Brian touched so many people’s lives. “Brian was a presence in the office that elevated the atmosphere,” Bryans said. “He could often be heard laughing, whistling, and singing. He usually had the sound of music coming from his office. He was a big part of the office’s soul. Brian was a dear friend to many and is greatly missed.”

Brian E. Dawson was born on May 23, 1967, in Quincy, Illinois. He attended Chrisman High School in Chrisman, Illinois. After graduating, he moved to Jacksonville, Illinois, to attend Illinois College. As a student, he participated in music ensembles, the Student Activities Board, and Sigma Pi Literary Society. He was among a select group of Illinois College students who received the Order of Lincoln Award from former Governor James R. Thompson. He graduated in 1989.

Brian is survived by wife Sara Dawson; son Zachary Noah Dawson; mother and stepfather, Judith and Robert Farmer; father Myron “Gene” Dawson; brother Mark Alan (wife Holly) Dawson; nieces and nephews Cassie Lipcaman, Josie Cadwell, Landon Lucky, Chase Alan Dawson, McKenna Ormond, and Carter Ormond; several aunts and uncles; and many friends. 🕊



FDIC Friends Honor Brian Dawson. In an extraordinary tribute to a friend and colleague, employees from throughout the FDIC gather after the memorial service for Brian Dawson.

IN MEMORIAM

Rossana Milton

*Senior Human Resources Specialist
Corporate University, Headquarters*

Rossana Milton, of Arlington, Virginia, who devoted much of her 30-year FDIC and RTC (Resolution Trust Corporation) career to employee training and education, died on September 1 surrounded by her family. She was 61.

Rossana was born on May 18, 1956, in Atlanta, Georgia. She grew up in East Point, Georgia, a suburb of Atlanta, and graduated from Headland High School in East Point. She also attended Georgia State University. Before joining the FDIC, she worked as a travel agent and keypunch operator.

Rossana joined the FDIC in February 1987 in the Atlanta Regional Office as a secretary in the former Division of Liquidation. She later became an administrative assistant specializing in training. From 1989 to 1994, she worked at the RTC during the savings and loan crisis. Returning to the FDIC in Atlanta, she was an Assistant Course Administrator and HR Specialist with the Division of Administration.

In 2005, Rossana and her husband Mike moved to Arlington, Virginia, and she joined Corporate University as a Human Resources Specialist (Training) and later became a Senior HR Specialist. In this role, she carried out several responsibilities, including managing the FDIC's Professional Learning Account (PLA) program and generously sharing her knowledge and guidance about how best to use PLAs. She frequently spoke to large and small groups on the topic.

Additionally, she managed the FDIC's facilitator program that provides professional facilitators to assist with meetings and events. She also oversaw CU's SkillSoft Program, which makes thousands of books and other educational materials available to employees.

Rossana also found time to serve on the CU Workplace Excellence (WE) Council as an active member.

Colleagues recalled their friendships with Rossana. Kathryn Mattus, DOA Regional Manager, Atlanta Regional Office, said: "Rossana and I first met at a bank closing in St. Petersburg, Florida, in 1987,

and she remained a dear friend as our paths crisscrossed many times over the next 30 years. She was a kind, generous, and creative person who shared her many talents, from decorating to stained glass to jewelry-making, with her wide group of friends."

Karen Kearney, Regional Administrative Specialist, Atlanta Regional Office, said: "Rossana and I were really close friends. We worked together in Atlanta before she relocated to CU. Rossana encouraged me to come to D.C., which I did from 2010-2017. She was a wonderful person and great friend."

Tammy Taylor, DCP Secretary to the Deputy Regional Director, Atlanta Regional Office, said: "I worked with Rossana for several years. I admired her confidence, courage, and honesty. When you asked for her opinion, you knew you would get the honest truth. She was optimistic and had a great sense of humor. She knew how to take charge of a training event. I enjoyed many events that she facilitated through the years in Atlanta—she was always interesting and entertaining. I know she will be missed by many at the FDIC."

"I admired her confidence, courage, and honesty. When you asked for her opinion, you knew you would get the honest truth. She was optimistic and had a great sense of humor."

—Tammy Taylor, DCP Secretary to the Deputy Regional Director, Atlanta Regional Office

Michael Wilson, former Employee Development Specialist, Atlanta Regional Office, now retired, said: "If you're fortunate, there are people who make you a better person for having known them. Rossana was such a person. When I transferred to Atlanta from Chicago, Rossana and I became best buds. We worked on orientations, diversity projects, and often traveled to community centers for outreach on banking and FDIC resources. Often, when faced with a difficult issue or problem to solve, when in doubt, I'd always refer folks to Rossana. More than a



fellow employee, Rossana was a friend to treasure. It's difficult for me to accept that she's gone, but in a real sense she'll never leave me and the many people whose lives she touched."

Mary Hanna, CU Instructional System Design Specialist, recalled Rossana as her first friend at the FDIC. "We had a lot of shared interests and became close friends over the years," Hanna said. "Rossana was a great friend with a big heart." Describing Rossana as "very artistic," Hanna said that she helped her colleagues decorate their offices because she had a flair for making things nicer. "She could build almost anything. She loved to buy old furniture and refinish it. She made and painted bird houses, did stained glass, tie-dyed T-shirts, and enjoyed gardening, among so many other things."

Calling to mind a stanza from a poem by Emily Dickinson entitled "Hope is the thing with feathers," Hanna said, "It reminds me of Rossana because she collected feathers that she found and was such a positive, gentle soul." The stanza follows:

"Hope" is the thing with feathers -
That perches in the soul -
And sings the tune without the words -
And never stops - at all -

On September 7, 2017, family, friends, and colleagues gathered for a Celebration of Life in Rossana's honor at Lyon Hall Restaurant in Arlington, Virginia. Those in attendance traveled near and far to celebrate a life well lived. Rossana is survived by her husband, Mike; daughters Randi and Maria; sister Vanessa; and many friends. ■

IN MEMORIAM

Joseph A. “Joe” Ketchmark

*Former Field Supervisor
Omaha, Nebraska, Field Office*

Joseph A. “Joe” Ketchmark, whose career as a field supervisor and examiner in Nebraska spanned 32 years, died on August 18 in Omaha. He was 70.

Ketchmark was highly regarded throughout the Kansas City Region and the FDIC as an exceptional examiner, and later, as a field supervisor. He joined the FDIC in 1970 as an assistant examiner with the Lincoln, Nebraska, Field Office. Subsequently he served as an examiner in Grand Island and Omaha, and as the Field Office Supervisor in North Platte.

In 1985, Ketchmark became Field Supervisor of the Omaha Field Office, overseeing a staff of about 30 examiners responsible for supervising institutions in western Iowa and eastern Nebraska. According to Supervisory Examiner Dean Anderson of the Kansas City Field Office, who served as an examiner in Omaha in the mid-1980s, Ketchmark had a talent for identifying and hiring quality people and assembling a strong team. “The staff in Omaha was viewed as one of the best in the region,” he said.

“To sum it up, Joe was a terrific mentor and friend to a lot of staff at the FDIC and made a huge impact on my career and the careers of many others.”

***—Kathy Moe, Regional Director,
San Francisco Regional Office***

As a result, Ketchmark was often tapped to help other field offices or assist if a new supervisor needed advice or training. “Joe became known as a mentor of supervisors,” Anderson said. “Also, many of the examiners who served with him in Omaha went on to become supervisors.”

Regional Director Kathy Moe of the

San Francisco Region was also one of those examiners. “I was fortunate to work with Joe early in my career—I started in the Omaha Field Office,” she said. “There are several things that really stand out to me about Joe. He enjoyed people and was one of the best at building relationships and networking throughout the Corporation. Joe also sought out opportunities to develop his staff, taking on examinations for other regions during the real estate downturn in New England and in California in the early 1990s. He looked for challenges, rolled up his sleeves—while humming to himself—he would analyze problem loans and ORE along with the rest of us. Clearly those assignments prepared me to be a better examiner and trainer, and I was fortunate to be promoted to a Field Supervisor position under his leadership. Not only did Joe show interest in the development of his staff, he displayed a genuine interest in others outside of work and kept in touch with co-workers well after his retirement. To sum it up, Joe was a terrific mentor and friend to a lot of staff at the FDIC and made a huge impact on my career and the careers of many others.”

Moe also shared a more recent memory. “Just last year, I went back to the University of Nebraska, my alma mater, for a football game,” she recalled. “A small FDIC reunion of former Omaha examiners was planned ahead of the game. Although Joe did not plan to attend the game, he made the drive to Lincoln to socialize with his staff. We laughed and reminisced about old times, and his laugh and smile were infectious. That was the last time I saw Joe, and I have fond memories of that day.”

Anderson described his former boss as a well-rounded person. “Joe loved his job and thoroughly enjoyed working with examiners and bankers,” he said. “He was fun to work with and never took himself too seriously. Others could give him a hard



time, and he would laugh the hardest.”

Ketchmark retired from his position in Omaha in 2002. He launched his own business as a consultant for banks and served on boards of directors for three banks, two in Omaha and one in Fullerton. “Joe continued his involvement with banking throughout his life,” Anderson said, “and not surprisingly, he gave the banks sound advice.”

He also volunteered for many charitable organizations, including the Community of Arts in Omaha, and he was very active in the Knights of Columbus.

Joseph A. “Joe” Ketchmark was born in Spalding, Nebraska, and grew up on a farm in Burwell.

He graduated from the University of Nebraska with a degree in business in 1970.

Survivors include his wife Carla; sons Shawn (wife Heidi) and Cory; grandchildren Rachel and Justin; three brothers and six sisters; and many nieces, nephews, and friends. 🕊