FDIC News

The Federal Deposit Insurance Corporation Employee Newsletter

December 2018

Chairman McWilliams Kindles Joyful Spirit at Headquarters Holiday Reception

Chairman Jelena McWilliams chose not to sing at the headquarters Holiday Reception at the Sheila C. Bair Auditorium, but she hit all the right notes with employees who gathered on December 12 for the annual celebration.

Hinting that she might sing, Chairman McWilliams opened the reception with an amusing recollection of her fourth-grade experiences in the choir. Recalling that she was not exactly *kicked out* of the choir, she remembered the teacher saying, "Why don't you stand back there?"

Continuing, she said: "And then I did, and then the music teacher said, 'Why don't you try further away?' And then finally the teacher said, 'Have you thought about ballet?' And so I did wind up going into the ballet, and I will spare you my singing."

Wishing everyone a happy holiday, Chairman McWilliams said: "I am truly humbled by my first six months at the FDIC and everything that you have given me. If I had to go individually around the room to thank each and every one of you for what you've given me, what you've done for this agency, and how actually happy you make me, I would probably grow into an old lady by the time I was finished. So, collectively, know that I could not ask for a better agency."

Chairman McWilliams expresses appreciation for the employees of the FDIC.

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Just that morning, Chairman McWilliams had taken a photo of the plaque honoring the FDIC's fifth-place ranking among midsize federal government agencies in the Public Partnership's *2018 Best Places to Work in the Federal Government*®. "I texted the photo to the Comptroller of the Currency with the message, 'Wish you were there!'" she said. "I tried texting it to the Federal Reserve, but they were smart enough not to give me their cell phone!"

Wishing everyone a happy holiday, Chairman McWilliams said: "I am truly humbled by my first six months at the FDIC and everything that you have given me."

Underscoring the award's meaning, she said: "I am thrilled to be a part of this agency, and it's not like I don't know other agencies—I do: I have worked at some of them. But we are great. And my goal here as Chairman is to make us even greater if we can. My goal is to make you love your jobs even more, and make you look forward to the developments and the history we are making together."

Looking ahead to 2019, she said, "Let's go to even greater heights in the New Year. And thank you again. I know I'm not supposed to say this, but: I love you all."

AFDICA Holds Second Annual Meeting in Dallas

FDIC Alumni Association elects new Board members.

Photo credit: Billy LaValle and daughter Jennifer LaValle Shelton.

The Association of FDIC Alumni, Inc. (AFDICA), held its second annual meeting on October 22 at the FDIC's Dallas Regional Office. AFDICA, which was established in 2016 and which held its first annual meeting on October 2, 2017, at the L. William Seidman Center in Arlington, Virginia, has since grown to an organization with 268 members who are former FDIC employees, including former employees who retired from the FDIC.

Director Edwards also introduced a video message from FDIC Chairman Jelena McWilliams, who underscored the need for a corps of qualified people to step up to the plate in times of economic turmoil and systemic bank-related downturns.

A highlight of the day was the election of new Board members *(see list of newly elected members in box on the right)*.

The day began with an informal registration and light breakfast where current Dallas employees were able to mingle with AFDICA members, including Billy LaValle, who found the opportunity a "truly refreshing" way to get reacquainted with former colleagues.

AFDICA President Fred Selby kicked off the official meeting, welcoming the attendees and noting how AFDICA has made significant strides since its inception, as evidenced by the number of gatherings that have taken place around the country. Selby introduced DRR Director Bret Edwards, who emphasized the importance of AFDICA members as a resource to the FDIC during mission-critical times.

Director Edwards also introduced a video message from FDIC Chairman Jelena McWilliams, who underscored the need for a corps of qualified people to step up to the plate in times of economic turmoil and systemic bank-related downturns.

RMS Dallas Deputy Regional Director Serena Owens discussed current RMS operations and suggested that RMS might call on the diverse talents of AFDICA members if needed.

DIR Dallas Regional Economist Adrian Sanchez presented data on current economic and financial trends. DCP Senior Community Affairs Specialist Tracie Morris and Scott Taylor, AFDICA Financial Literacy Committee Chair, discussed the importance of financial literacy education for consumers. Both Morris and Taylor have conducted educational sessions to help consumers better understand the financial system and available options and best practices.

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AFDICA 2018-19 Board of Directors

Fred Selby - *President*
David Bilker - *Vice President Charitable Services*
Blake Clemens - *Vice President Fellowship*
Mindy West - *Vice President Education*
Karen Gassett - *Secretary*
Sherry Whitaker - *Treasurer*
Ed Butler - *Executive Director*
Val Baker - *Director At Large*
Leslie Crawford - *Director At Large*
Ned Goldberg - *Director At Large - Web Master*
Kathleen James - *Director At Large*
William Smith - *Director At Large*
Gail Verley - *Director At Large*

Past Board Members and Officers:

Gregory Coyle - *Executive Director*
Otis Felton - *Vice President Charitable Services*
Mitchell Glassman - *Assistant Secretary*
Nick Ketcha - *Director At Large*

AFDICA members gather in Dallas for a three-day event, including the group's second annual meeting and several informal activities. Shown here in front of Thanksgiving Square in downtown Dallas.

AFDICA, *from page 3*

DOA Dallas Senior HR Specialist Kathy Bibi gave the audience an update on FDIC and federal benefits and provided material, including contact information.

Gregory Coyle, outgoing AFDICA Executive Director, offered a brief history of the organization, recalling the many long hours of volunteer work devoted to launching AFDICA—efforts that included not only AFDICA members but the tireless dedication of many spouses.

After lunch, the second session of the meeting began with the election of Board members. President Fred Selby swore in new members Gail Verley, Bill Smith, Ned Goldberg, and Kathleen James during an induction ceremony. Outgoing Board members Gregory Coyle, Otis Felton, Mitchell Glassman, and Nick Ketcha were honored with a gift and certificate of recognition for their commitment to AFDICA from its inception. Billy LaValle, the unofficial photographer for the event, was also honored with a certificate of recognition.

Following the induction ceremony, Fred Selby presented AFDICA's first Life Long Achievement Award, which recognizes outstanding current or former employees who have demonstrated commitment in their service to country. The recipient of this inaugural award is Dwight Hills Wilson II, former Chief of DOA's Transportation Unit at headquarters, who died on September 7, 2017. Selby presented the award plaque via Skype to Wilson's wife, Donna Wilson, who serves as DOA HR Specialist at headquarters.

Enjoying a reception. Seated, from left: Mitchell Glassman, Gail Verley, Bill Verley, Christine Howard, Theo Schamerhorn, and Nick Ketcha. Standing, from left: Jennifer LaValle Shelton (daughter of member Billy LaValle), Leslie Coyle, and Gregory Coyle.

Several current and former Board members next presented AFDICA business updates on various topics. Presenters included Ed Butler, Blake Clemmons, Gregory Coyle, Otis Felton, Karen Gassett, Mitchell Glassman, Nick Ketcha, and Mindy West.

All was not business, however. During the weekend preceding the meeting, members enjoyed a variety of social activities, including a poolside reception and dinner at a local hotel, a guided tour of AT&T Stadium, and other receptions and dinners.

Going Undercover: A Look at the FDIC's Use of Secret Codes at Bank Closings

By Jay Rosenstein,
Office of Communications

It was a frigid Friday in December of 1987 when George Fritz and two FDIC colleagues arrived in the remote town of King Salmon, Alaska, just hours before the scheduled failure of the First Interstate Bank of Alaska.

"There weren't even roads to drive through to get there, so we flew in on a small airplane," Fritz, currently a senior strategic operations specialist with the Division of Resolutions and Receiverships (DRR) in Dallas, recalled after more than 30 years. "The town was so small that when we landed at the airport we discovered that the terminal was also the post office. The temperature was also about 35 degrees below zero and the whole town was pretty well shut down. So, we checked in to the only hotel that was open, and we were the only ones there other than the workers."

Like dozens of other employees, Fritz registered at the hotel using a personal credit card (not a government card) and a fictitious company name — a code name dreamed up so that staffers could reserve rooms and meeting spaces or make car and equipment rentals without mentioning the FDIC. That's because they were getting ready to quietly close all of First Interstate's branches and the main office in Anchorage without inadvertently tipping off the media or the general public about their true mission.

Why the secrecy? Because word about FDIC employees in town, combined with news reports or rumors about an institution in trouble, could start a run on a bank — that is, many large withdrawals at the same time by nervous depositors. Among the problems with a run is that it would put the failing bank deeper in the hole and perhaps make it harder for the bank's board of directors to work out a last-minute rescue with potential investors. Also, a run on one bank sometimes can lead to unnecessary panic and withdrawals at other nearby institutions.

Although Fritz's check-in at the front desk went smoothly, minutes later his comfort level dropped a bit when the hotel manager casually asked what his group was doing in little King Salmon in the dead of the winter.

"Because the three of us didn't anticipate the manager asking why we were there, we hadn't prepared a specific response. So, I tried to come up with a quick answer," Fritz explained. "King Salmon is a fish-canning town during summer, so I said something like, 'We're considering opening a fish hatchery business and we wanted to come up in the winter to check out the area.' Yeah, like we really wanted to come up in the winter, minus-35 degrees, and look into opening a fish business!"

The signs on the hotel meeting room simply said that the "DRG Group" was convening there, but the reality was that 42 FDIC staffers, led by Receiver-in-Charge Dominique Gloster, were secretly preparing to close the Fayette County Bank of Saint Elmo, Illinois, in May of 2017.

Fritz's story seemed to hold up well, but only for about 10 minutes. That's when two security guards, wearing firearms under their jackets, arrived at the hotel and asked if "Mr. Fritz had checked in yet." These were local security guards from Anchorage hired by the FDIC and about to learn that they'd be protecting our closing team and the branch building when the failure is announced by the FDIC.

"We all just happened to be in the lobby at the same time. And all of a sudden, the hotel manager wanted some answers, which I totally understand given that five people show up at his hotel and two of them are carrying firearms," Fritz said. "We also were in an awkward situation because we knew that the manager of the bank branch we'd be closing was the wife of the sheriff of the town. We didn't want the hotel manager to call the sheriff to come over for a discussion. That could have tipped off the sheriff that the bank was closing, and he could have called his wife and given her the heads-up. So I had to sit down with the manager and do my best to explain that there was nothing to worry about and that later in the day I would talk more with him about why we were there."

As promised, Fritz called the hotel manager after the bank closed and briefly described how and why we use fake business names before an institution fails. Just another potential disaster averted, thanks to the FDIC's long history of using secret code names and the quick thinking by our skilled employees.

The FDIC's use of secret codes — at bank closings or for other purposes — dates back to the start of the agency and the production of a small, brown, 88-page "cipher" (secret message) code book in 1934. The book was used by examiners and other key personnel into the 1950s, if not later, to send and receive sensitive information without having to worry about a bank employee, a telephone or telegraph operator, or anyone else eavesdropping. (Keep in mind that those were the days when communications typically relied on "party lines" shared by many people and without controls for privacy.)

Let's say you were on a bank examination 70 or 80 years ago and you needed to report something sensitive to the regional office. You might flip through your code book and tell your supervisor at the "famous" (FDIC) that the "badge" (bank) you've been examining was "clang" (in a very unsatisfactory condition) or that a bank employee appears to be involved in "flivver" (fraudulent) activities.

Fast-forward to the two types of code names used by the FDIC to handle preparations for bank failures in the modern era. One is the alleged company name to

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be used when we send tens or hundreds of resolution specialists, examiners, fraud investigators and other experts (along with printers, scanners and copy machines) to one or more locations and to meet with representatives of an acquiring institution (if there is one) without disclosing any connection to the FDIC. That's been part of the FDIC's pre-closing procedures for every failing institution since the 1970s, if not before then. The second code name — the "project" name — is for the failing institution. That's so FDIC staffers working on the closing can discuss the bank without using its real name.

It seems that the first time the FDIC informed the American public about the use of code names was when we allowed a TV crew from NBC News to attend the 1984 closing of Oneida Bank and Trust Company in Oneida, Tennessee. The broadcast showed how FDIC staff checked in to a motel 40 miles away as representatives of the "D&C Insurance Company" and prepared to take control of the failing institution. A sign behind the motel's front desk announced a 99-cent breakfast special and, in larger letters, "WELCOME D&C INS. CO."

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Fast-forward again, 25 years later, to when the FDIC permitted the CBS TV show "60 Minutes" to report on the 2009 closing of the Heritage Community Bank in Glenwood, Illinois, outside of Chicago. The millions of viewers who tuned in learned that "CB & Associates" was the code name for the closing team and that "Happy" was the project code name.

How does the FDIC decide on the company code names at bank closings? There are procedures. Some I can tell you about, others I can't, not even if I used a coded message.

"We normally use a simple combination of initials or someone's last name followed by 'Associates' or 'Group,'" said Beth Collyar, a DRR resolutions and receiverships technician in Dallas. "We don't want to draw attention to ourselves so we try to keep the company name simple and generic. And if there has been talk in an area about an institution having financial problems, we use extra caution. You don't want to risk news getting out early about a big team from the FDIC being in town as it might create concern. Or, if the institution doesn't close as anticipated, we want to be able to get out of town without suspicion about a bank being in trouble."

As hard as FDIC closing teams try to maintain a low profile when preparing and arriving for a bank failure, sometimes it's difficult to avoid attention, especially in small towns where everybody seems to know everyone else.

"I think of a situation in 1999 in Marshall, Texas, which was a small town, so we picked a hotel in a town nearby and made reservations under the code name," Collyar said. "It turns out that the wife of an employee at the bank worked at the hotel and when she saw all the reservations she talked to her husband. When we arrived at the bank, the employees weren't surprised. They were expecting us. Even with the code name and all the other precautions we had, they knew we were coming."

And in an incident from more than 10 years ago, a motel correctly guessed that FDIC employees really were the people checking in under a different corporate name and put a greeting on the sign out front. As DRR Deputy Director Pamela Farwig told a Bloomberg reporter in 2014, "The last thing you want is a marquee that says 'Welcome FDIC.'"

Our personnel involved in code making also do extra research to avoid using the name of an existing company or organization. Even so, there can be mix-ups.

Jeannie Flood, a DRR strategic operations manager in Dallas, remembers the following from the closing of Great Basin Bank of Nevada in 2009: "We met in a meeting room of a casino, and the code name for the closing team was something like 'A and F Associates.' An elderly woman who was walking past the meeting room noticed the company name on the door and came over to me and said, "It's wonderful what you are doing." I asked, "What do you mean?" She said, "You're with the AFA…the Alzheimer's Foundation of America." "I said, 'No, ma'am. We're with another group."

Collyar gives the example of when the FDIC used a fake company name with the word "Environmental" in it. "Some hotel workers told us they were worried," she said. "They thought with all these people at the hotel something really bad might be going on with a health condition in the town."

And retiree Nick Ketcha, a former director of the FDIC Division of Supervision, recalls the 1974 closing of Franklin National Bank in New York when he was one of hundreds of staffers "checking in to hotels as working for 'Lynrod Associates,' but no one ever told us what 'Lynrod Associates' supposedly did. So when hotel front desk people asked what we did they got many different answers."

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But perhaps the biggest hurdle for closing team secrecy is the hotel employee who sniffs something suspicious and starts investigating. "One hotel clerk wanted to know if we were using a code name because they did some research on the company name we provided and we didn't exist," Flood said.

Collyar had similar experiences: "They're googling, trying to find out who we are, if we're legitimate."

How are today's FDIC pre-closing managers dealing with these kinds of problems? "All of us in Strategic Operations have been talking about this lately and making sure the closing team is provided with a specific response to avoid any confusion or contradictions by oth-

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ers," said Fritz. "We don't want to use a code name that might backfire on us or if someone goes searching the web for our code name and/or what type of business we could be. Proper planning and communication helps with issues like this."

And what about the FDIC's practice of assigning project codes names for banks in danger of failing? "The institution's name should be known to only a select few, so we come up with a code name as an easy way to talk about that bank in meetings without sharing the real name," explained Bruce Meyer, manager of DRR's Business Information Systems group in Dallas. "Even with our co-workers, if they're not working on the bank with a particular code name, they should not know the name of the bank, the size of the bank, the location, anything."

Meyer offered another example of when a code name can help: "We could be out doing a review at a bank and get a phone call asking about conditions at another bank. If you're talking in a bank conference room with thin walls, you don't want a banker nearby hearing about another bank having troubles."

It's hard to tell exactly when the FDIC started using code names for failing banks. The most recent DRR information shows that between 1990 and early 2007 the agency only used code names on a case-by-case basis. Things changed when the collapse of the U.S. housing market and other events in '07 raised red flags about possible bank failures to come. Starting later that year with the demise of NetBank, an Internet bank in Alpharetta, Georgia, the FDIC has used project code names for every pre-closing since then.

Code names for failing banks were especially helpful during the crisis, when about 500 institutions failed. "We often prepared to close five or six banks on average every weekend, and team members also were often assigned to several failing institutions at the same time," said Flood. "Because each bank had its own code name, that made it easier to manage the closing process and our resources."

Who at the FDIC can pick code names for failing banks and how do they do it? Several DRR staffers in Dallas have had the opportunity to develop their own strategy and show some creativity with code names, though not everyone agrees with the outcome.

"Randomly, I might choose a mythological name, a Spanish word, the name of an animal I think people have never heard of, the name of a person," said Glenn Hunt, a complex financial institution resolution specialist who had code-naming duties from 2010 to 2015. "I wanted the closing folks to look at the code name in a positive light, as maybe something informative. But I also wanted to avoid possible negative reactions by looking up code names in the dictionary. That way I could pick names that were as neutrally meaning as possible — nothing gender-specific or identified with other groups — and that had no correlation to the bank."

In an incident from more than 10 years ago, a motel correctly guessed that FDIC employees really were the people checking in under a different corporate name and put a greeting on the sign out front. As DRR Deputy Director Pamela Farwig told a Bloomberg reporter in 2014, "The last thing you want is a marquee that says 'Welcome FDIC.'"

"As an example," Hunt added, "there is a Spanish vegetable that I like. Its name is chayote. I said to myself there should be no objection to this code name, and there wasn't. But people would read more into these names than we would think. One time we had a code name of 'Dolphin' for a bank in Puerto Rico and someone questioned it, said it might be a giveaway that we'd be closing a bank near a coast. We still kept the name."

Steven Sullivan, a DRR resolutions and receiverships specialist, was responsible for bank code names from the fall of 2016 to early 2018. "For a while I would pick a city name off the map (of the state where the failing bank was located). But even picking city names we got pushback if people couldn't pronounce them or had to look them up on the internet. So we went with just plain, simple words. I think the last one I named was for a bank in Utah, and because there is skiing in Utah I named it 'Powder.'"

And according to Meyer: "We don't want just anyone to overhear our code names, so we try to keep things quiet by not having controversial code names, names that were difficult to pronounce or that people had to look up to understand what they meant. The last bank I named seemed to have a high chance of closing, then all of a sudden it didn't, and then it did. I decided to name it 'Fever' because it reminded me of someone who has a high temperature, then doesn't, then does."

The code namers aren't the only ones who have their favorites. I've heard from others at the FDIC who remember clever code names created by colleagues.

Jim Gallagher, a senior franchise marketing specialist with DRR in Washington, likes the code name for one of the largest bank failures in U.S. history — the July 2008 closing of IndyMac Bank, F.S.B., of Pasadena, California. "It was called 'Colt,' named after the Indianapolis Colts," he said.

But he especially gets a kick out of the selection for Downey Savings and Loan Association of Newport Beach, California, which failed in November 2008: "The code name was 'Bounce.' That's because Bounce and Downy are fabric softeners."

And Alan Levy, the chief web officer in the Office of Communications, recalls receiving emails in 2002 about the plans to close Hamilton Bank, National Association, of Miami, Florida. The code name was "Burr," chosen for Vice President Aaron Burr, who shot and killed Treasury Secretary Alexander Hamilton in 1804 in the famous Burr-Hamilton duel. "It always struck me as funny that we were years ahead of *Hamilton*, the play that became the smash hit of the 2000s," Levy said. "I thought the FDIC should ask for royalties and a producer credit."

KNOW SOMETHING UNUSUAL OR HUMOROUS ABOUT THE FDIC?
Please send your stories, insights, anecdotes, humor and other suggestions to: Jay Rosenstein, INSIDE/OUT, FDIC Office of Communications, 550 17th Street, NW, Room 7100, Washington, DC 20429. Phone: (202) 898-7303. Fax:(202) 898-3543. Email address: jrosenstein@fdic.gov.

Jay Rosenstein Celebrates 25 Years as *FDIC Consumer News* Editor

By Sally Kearney
Office of Communications

In the 25 years since the first edition of *FDIC Consumer News* rolled off the presses in 1993, countless consumers have looked to the publication as a reliable, accessible, and useful source of information. Keeping consumers informed has been the driving force of "the *Consumer News*," and the preoccupation of its Editor, Jay Rosenstein, in the FDIC's Office of Communications. It was Rosenstein, after all, who first proposed an FDIC newsletter dedicated to educating consumers about bank and financial topics. And through the years as its Editor, Rosenstein shaped the publication, set its direction, and was responsible for much of its content, all with the abiding mission of helping consumers make sense of an often confusing and sometimes overwhelming financial landscape.

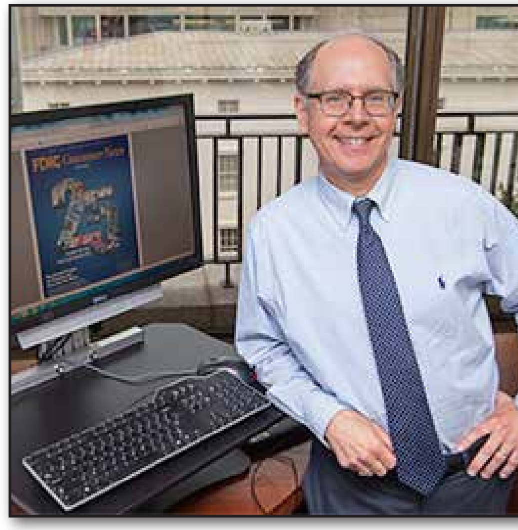
So when *FDIC Consumer News* reached the 25-year milestone, Rosenstein had the rare opportunity to engage in a bit of editorial time travel by compiling a special anniversary edition (see Special Anniversary Edition, Summer 2018). Working primarily with colleagues Peggi Gill (Chief, Consumer Affairs Section, the Division of Depositor and Consumer Protection), Rick Schwartz (Counsel, the Legal Division), and Heather St. Germain (Senior Consumer Affairs Specialist, DCP), he sifted through the archive of articles to select one article from each year. The resulting collection, entitled "25 Years of Tips You Can Bank On," published this summer, covers diverse territory but with a unified theme: giving consumers tools to demystify banking and financial issues and to make informed decisions.

An Editor's Challenge

Reviewing hundreds of articles to arrive at a representative sampling proved to be the ultimate editor's challenge. "We were turning down great articles because there was another article from the same year," Rosenstein said. "There were a lot of articles that I would have liked to include that didn't make it for one reason or another due to the format we had planned."

Finding the right mix was one consideration. Another was making sure that an anniversary edition commemorating the publication's history also spoke to the present, which included coordinating with multiple subject matter experts to update older articles as necessary. "We wanted a variety of topics that were still relevant," Rosenstein said.

The quest to retrieve articles sent Rosenstein down a road into his own past. "It's amazing how much you forget over 25 years," he said. "It brought back a lot of memories. We had some terrific covers from Tommy Ballard, our creative in-house illustrator who passed away several years ago. And early on we also wrote fun articles about the history of checks and money."



Senior Writer-Editor Jay Rosenstein is not only celebrating 25 years as Editor of *FDIC Consumer News* but many more writing and editing adventures to come.

An Idea Whose Time Had Come

The outlines of an idea for an FDIC consumer publication began to form in 1989, not long after Rosenstein joined the FDIC as a writer-editor. A veteran reporter who had covered Congress, the White House and federal regulatory agencies — including the FDIC — for the daily financial newspaper *American Banker*, Rosenstein sensed a trend. "There was an increasing concern that consumers were not being given as much help as they needed to understand their deposit insurance coverage," he recalled, adding that some were losing money when their bank failed and they had funds over the deposit insurance limit.

The outlines of an idea for an FDIC consumer publication began to form in 1989, not long after Rosenstein joined the FDIC as a writer-editor. A veteran reporter who had covered Congress, the White House and federal regulatory agencies — including the FDIC — for the daily financial newspaper American Banker, Rosenstein sensed a trend. "There was an increasing concern that consumers were not being given as much help as they needed to understand their deposit insurance coverage," he recalled.

For a start, in 1990 Rosenstein suggested contacting *USA Today*, which at the time was hosting a call-in program featuring experts on various topics. *USA Today* agreed to an ask-the-expert program on deposit insurance. Rosenstein remembered spending the day at the newspaper's offices while FDIC deposit insurance experts responded to a flood of calls. "The phones were ringing like crazy, and when it was over, we agreed that it had been a feel-good kind of day, because the experts had helped so many people," he said. "And I remember thinking that consumers would benefit from new ways of learning about deposit insurance and related topics. Bankers would also benefit because they would be better prepared to advise their customers."

In 1993, as consumer concerns escalated, Rosenstein presented his idea for a quarterly publication for consumers to Alan Whitney, then director of the FDIC's communications office, and Caryl Austrian, the communications deputy. "At first I wasn't sure what the reaction would be, but Alan and Caryl immediately loved the idea," Rosenstein said.

The Consumer News Comes of Age

Rosenstein was eminently qualified to

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serve in the role of editor for an FDIC publication devoted entirely to consumers. During a dozen years as an *American Banker* reporter, from 1977 to 1989, he wrote extensively on consumer issues while also serving as editor of the newspaper's consumer financial services special section and its nationwide consumer opinion survey.

FDIC Consumer News made its debut in November 1993. In its pages, readers found a special report on how to avoid costly mistakes under insurance rules. Among stories on other topics was an article on federal efforts to increase lending to low- and moderate-income neighborhoods.

The first edition made clear what kind of publication the *Consumer News* would be going forward. Articles would be written in a straightforward, conversational style, accessible to consumers at all levels; new laws and policies would be explained in plain English; and catchy lists of tips would deliver kitchen-table, practical advice.

From the outset, Rosenstein placed a high premium on clarity. "I enjoy putting together something that people can understand," he said. "I am pretty proud of how we did that with the *Consumer News*." Pointing to "great teachers and mentors" whose early influence had a lasting impact, Rosenstein said, "Writing in simple terms is something I have been trying to do since my first day on the job at *American Banker*."

Ever the reporter, Rosenstein also kept a watchful eye on news events. "If I saw something of interest, I would make a note of it," he said. "Sometimes you just knew that it was time to write about a law or rule."

Rosenstein's hunch about the need for reliable consumer information was validated almost immediately. When in 1993 Parade Magazine ran a story about the launch of the newsletter, in a matter of weeks the publication gained about 10,000 subscribers, including consumers, banks, and other organizations. "Our circulation just grew and grew, and soon the Consumer News was being quoted in Parade as well as The Washington Post, the Associated Press, Jane Bryant Quinn's syndicated personal finance column, AARP publications and other news outlets," Rosenstein recalled.

The *Consumer News* Editorial Board, consisting of division and office representatives, became a regular source of story ideas, and Rosenstein enjoyed the brainstorming sessions. "I always got a kick out of how the Editorial Board would narrow things down and come up with a really good plan for the next newsletter," he said.

Special Anniversary Edition, Summer 2018.

As *Consumer News* Editor, Jay Rosenstein, center, values the contributions made by the publication's Editorial Board members. Among them, from left: Rick Schwartz, Counsel, Legal Division; Michael Benardo, Chief, Cyberfraud and Financial Crimes Section, RMS; Andrea Riche, Chief, International Affairs, DIR; Heather St. Germain, Senior Consumer Affairs Specialist, DCP; and Luke Reynolds, Chief, Outreach and Program Development, DCP.

Rosenstein welcomed other story authors. "We have many great subject matter experts who know a lot more than I do about these topics, and I have relied on SMEs for key content," he said. "The FDIC has terrific people, and as editor, I have benefited from their knowledge as well as their friendship."

The advent of the internet in the mid-1990s opened a world of more story opportunities. "All of a sudden, bank customers had the chance to stay home and manage their accounts using home computers instead of having to drive or walk to the bank," he said. "Helping consumers transition to this cyberworld became a priority. We wanted to highlight the potential benefits while warning about potential pitfalls."

Edition after edition covered a wide range of topics and addressed different audiences. Topics such as "Dealing With Debt," "A Bank Customer's Guide to Cybersecurity," "Are Your Finances Ready for a Stressful Life Event?" were covered in recent issues. As were "Teaching Young People About Money," and "Financial Tips For Seniors."

A Popular Publication

Rosenstein's hunch about the need for reliable consumer information was validated almost immediately. When in 1993 *Parade Magazine* ran a story about

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Editor *from page 9*

the launch of the newsletter, in a matter of weeks the publication gained about 10,000 subscribers, including consumers, banks, and other organizations. "Our circulation just grew and grew, and soon the *Consumer News* was being quoted in *Parade* as well as in *The Washington Post*, the Associated Press, Jane Bryant Quinn's syndicated personal finance column, AARP publications and other news outlets," Rosenstein recalled. "By the time we published our 25th anniversary this year, we had about 30,000 mail subscribers and 90,000 electronic subscribers."

More validation has come from readership surveys. Nine out of 10 readers responding to a recent survey said they were "very satisfied" with the publication.

As FDIC Consumer News undergoes yet another transition — this time to a monthly, online-only publication under the management of DCP rather than OCOM — Rosenstein is directing his considerable talents to other responsibilities. For more than 20 years he has been the author of a column in FDIC News called "Inside/Out," which focuses on unusual or humorous topics from the work and history of the agency (see page 5 for the latest Inside/Out column on the FDIC's use of secret codes). "I look forward to focusing more on writing," he said.

Very satisfied might be an apt description of how Rosenstein feels on the 25th anniversary of the *Consumer News*. "I'm very happy I was a part of the newsletter for all these years," Rosenstein said. "I enjoyed a lot of what was involved. Looking back, I think we did a good job as far as the quality of the product and the accuracy of the articles were concerned. It turned out well for the consumers and the FDIC."

Up Ahead

As *FDIC Consumer News* undergoes yet another transition — this time to a monthly, online-only publication under the management of DCP rather than OCOM — Rosenstein is directing his considerable talents to other responsibilities.

For more than 20 years he has been the author of a column in *FDIC News* called "Inside/Out," which focuses on unusual or humorous topics from the work and history of the agency (see the latest Inside/Out column on the FDIC's use of secret codes). "I look forward to focusing more on writing," he said. Rosenstein also serves as an editor for the FDIC's *Money Smart News*, for financial educators, and he pens or edits other FDIC communications. A memorable past project was serving in 2008 on the team that created the FDIC history display in the lobby of the 550 17th Street, N.W., building at headquarters, a display that continues to draw many visitors.

It simply makes sense for Rosenstein to keep on writing great columns, articles, and more for the FDIC as a Senior Writer-Editor with the Office of Communications. Growing up in Scranton, Pennsylvania, the young Rosenstein considered becoming a sports writer. When a relative who worked for the Associated Press and United Press International in Washington came to Scranton covering a presidential campaign in 1968, Rosenstein knew for certain that journalism was in his future. "I remember just being taken with the idea of writing," he said. "When I was a freshman or sophomore in high school, I actually tried to get a part-time job after school working at our morning newspaper, but the editor in charge of hiring said I was too young."

That early sense of vocation turned out to be spot on. As Rosenstein commented, "It's been a great ride—and I'm still riding it!"

A Story From the Reporter's Logbook: Jay Rosenstein Tossed From White House!

One of Jay Rosenstein's favorite stories dates from when he was a reporter for the *American Banker* newspaper covering the savings and loan crisis in the late 1980s and the passage of legislation in August 1989 that changed the S&L industry and created the Resolution Trust Corporation (RTC) as part of the FDIC. For reasons you might not expect, here is why he says he will never forget the day he reported on the S&L bill-signing ceremony at the White House under the late President George H.W. Bush: "I happen to be among the few journalists in U.S. history to have been thrown out of the White House."

Jay Rosenstein proudly displays the 1989 photo of his now-famous ouster from the White House grounds during his *American Banker* reporting days. Not all journalists enjoy such bragging rights.

How did that happen? "The event in the Rose Garden was winding down, and there was an announcement to the media about ending all interviews," Jay explained. "Then a few minutes later, I saw someone I really wanted to get a quick quote from, so I pulled out my notebook and tape recorder and started asking questions. The next thing I know, a Secret Service agent grabs the back of my neck, scolds me for disobeying orders, and literally pushes me out the door. Fortunately, an *American Banker* photographer noticed that something was going on—she wasn't sure what—and she was able to take a great picture. It's proudly displayed in my office at the FDIC, where I started working three months later."

In Praise of Jay Rosenstein: Current and Former Colleagues Pay Tribute

"I've known Jay since we both worked for *American Banker*, the daily newspaper, although he was in D.C. and I was in New York. Lucky for me, we both ended up at the FDIC, where I had started as a writer-editor in 1987. Lucky for me because when I was "kicked upstairs" (to Deputy Director of Corporate Communications, as it was called at the time), Jay was there providing most of the writing needed at the time. And there was plenty of it—we had a lot of failed banks and S&Ls—to tell the public about by means of a lot of press releases. Reminiscing about the *Consumer News*, for the first several issues we tried to be informal as well as informative. Maybe a bit too informal, although I still think the issue about money is a classic. Thanks to Jay, the publication evolved within a short period of time into a more professional product and has maintained that standard ever since. If there are prizes for outstanding government publications, Jay Rosenstein deserves the Gold Medal."

—Caryl Austrian,
former Deputy Director of the former Office of Corporate Communications

"Jay led *Consumer News* to become a well-used resource by banks to provide financial information to consumers, a free, quality resource for everyday people that rivaled costly periodicals. We also were fortunate to have such a professional, high-quality editor support us on our quarterly *Money Smart News* publication. Jay's attention to detail and readability helps us break down technical and regulatory terms into phrases that everyone can understand. Jay doesn't give up—if he thinks something is confusing or not clear, he will keep coming back with edits until it's right."

—Luke Reynolds,
Chief, Outreach and Program Development, DCP

"Jay has always had a knack for writing clear and informative articles for the *FDIC Consumer News*. You know you've hit a home run when persons share your articles with family and friends, which I've done with Jay's columns many times over the years. Congratulations, Jay, on 25 years of a job well done!

—Donna Gambrell,
former Deputy Director, DCP

"Jay is a terrific writer and editor with great instincts and an eye for the details. While working with him, I have been so impressed with his dedication to accuracy, consistency, and maintaining the FDIC and *Consumer News*' integrity."

—Heather St. Germain,
Senior Consumer Affairs Specialist, DCP

"Jay was great to work with and very helpful in the transition, which I know was difficult after 25 years. We hope to continue to work with him."

—Peggi Gill,
Chief, Consumer Affairs Section, DCP

"I have served on the Editorial Board for the *Consumer News* since 2004, and I have really enjoyed working with Jay all this time. He has done a really good job with the *Consumer News*. I think of Jay as both the captain of the team and the point guard. He was always in charge and knew just what to do to get the articles written and published. Equally important, when the Editorial Board had recommended an idea for a story, Jay assigned the story to the right subject matter expert. As a result, the articles contained the best information."

—Rick Schwartz,
Counsel, Legal Division

"I worked closely with Jay [and Lee Davison] in preparing the 75th Anniversary Exhibit that is now a permanent exhibit in the Main Building lobby. We were tasked with trying to explain in concise and easily understandable language the complex financial and economic issues that led to the creation of the FDIC and its subsequent history in managing the banking/economic crises of the '80s, '90s, and '00s. Throughout the process, I was continually impressed by Jay's word-smithing skills. His ability to articulate complicated concepts into a succinct and easily comprehensible way honed through his work on the *Consumer News* proved invaluable to our team. The resulting display allows every visitor to the Main Building to come away with a fuller appreciation of the FDIC's history and work."

—Len Samowitz,
former Chief of Library Services

"In 2008, Jay and I were part of a team that worked on the FDIC's 75th Anniversary exhibit that's in the 550 17th Street Building headquarters lobby. It was a lot of fun, but it was also challenging because we were constantly trying to hone the text down to meet the word count set out by the exhibit firm. Jay, Len Samowitz, and I would sit around the table in the Library conference room with text on the screen, and we would painstakingly count the words until we reached the required number. It took a lot of time. Fortunately, Jay's journalistic qualifications and experience frequently saved the day. Over the years, Jay and I also have regularly consulted about the column that he writes for the *FDIC News*, which often takes a little-known, historical perspective that people would find of interest."

—Lee Davison,
FDIC Historian

"Jay has a knack for cutting to the chase: pick top financial issues, tell consumers what they need to know, use plain language. The well-written and researched *FDIC Consumer News* under Jay Rosenstein became the 'go to' source on consumer issues for researchers, authors, news commentators, and government officials. It is concise and authoritative, and, let's not forget, easy to read, free of charge, and not copyrighted. No wonder it is so popular.

"At a time when teachers are stretched for time and money, *Consumer News*, under Jay's leadership, also became the "go to"

see **Rosenstein**, *page 12, column 1*

Rosenstein *from page 11*

source of helpful hints that teachers could use as a teaching tool for students of all ages.

"While Jay worked quietly and tirelessly in the background, his work put the FDIC's consumer affairs and community affairs accomplishments in the best light. Jay writes and edits like a dream. Whenever I was asked to speak on a consumer issue, I would go directly to the *FDIC Consumer News*—best talking points ever! We never really know the impact our work will have. But we know that Jay's work has changed many lives for the better. Yes, he made a difference!"

—Bob Mooney,
former National Director for Minority and Community Development Banking

Two San Francisco Attorneys Volunteer for Susan G. Komen 3-Day Cure Walk®

By Sally Kearney
Office of Communications

For three days in November, Joyce Raidle and Iván Cintrón rose very early. As volunteers with the Lunch Crew for the Susan G. Komen 3-Day Cure Walk® in San Diego, held November 16-18, the two San Francisco Regional Office attorneys had plenty to do.

Arriving before sunrise, Raidle and Cintrón went to work setting up aluminum-framed shelters and tables for distributing food to the walkers and volunteers. They also set up cots, tables, and equipment in the medical tents. While they had not signed up to walk in the event, they were constantly moving, including hauling "gallons and gallons of water" for the participants.

When lunchtime rolled around, Raidle and Cintrón got busy serving sandwiches, salads, and "lots of other lunch goodies," to thousands of walkers and volunteers at three different lunch sites. One of the highlights each day was greeting Hansen C. Lasconia, a DCP employee who walked in tribute to his mom, Delia C. Lasconia (a longtime FDIC employee), who lost her battle with breast cancer a few years ago.

As Cintrón remarked, serving on the Lunch Crew involved a lot more than lunch. "Yes, you serve food, but you do so many other things," said the Deputy Regional Counsel. Throughout the day, they also picked up trash and carried many bags.

Senior Regional Attorney Raidle noted, "I most enjoy talking to the walkers and learning why they are walking. Their stories are incredibly inspirational."

The work may not have been glamorous, and the days were long, but the Crew brought enthusiasm and a sense of fun to their tasks. "Our Crew chose 'USA' as our theme," Cintrón said, "so Joyce and I sported patriotic colors."

The three-day event drew 2,200 walkers. Walkers must raise a minimum of $2,300 to participate; while there is no minimum fundraising goal for the crew, most crew members also fundraise. "Our Lunch Crew raised the most money among all the volunteer teams," Cintrón said. With the combined effort of the walkers and crew, the event raised $6.3 million in the effort to end breast cancer.

Photos l to r: Joyce Raidle, Senior Regional Attorney with the SFRO, right, with her sister Janice Wright, far left, a 20-year breast cancer survivor. Ivan Cintrón, Deputy Regional Counsel with the SFRO, embraces the Crew's red white and blue/USA theme. Hansen C. Lasconia, DCP Community Affairs Specialist of the SFRO, walked in tribute to his mom, Delia Lasconia, a former DCP employee.

Push to Recruit Students With Disabilities Accelerates

By Sally J. Kearney
Office of Communications

The effort to recruit students with disabilities is taking on new momentum. A number of employees are volunteering their time to inform college students with disabilities about employment opportunities at the FDIC through the Workforce Recruitment Program (WRP), a nationwide resource that connects federal-sector employees with post-secondary students and recent graduates with disabilities, including U.S. veterans. The new Employee Resource Group—Corporate Advocacy Network for Disability Opportunities, or CAN DO—is also generating energy and enthusiasm around the goals of recruiting, hiring, and supporting employees with disabilities.

The FDIC has adopted the goals established by the Equal Employment Opportunity Commission (EEOC) to increase the representation of individuals with disabilities in the workforce to 12 percent, and of individuals with targeted disabilities to two percent. As Chairman McWilliams recently noted, "The FDIC currently employs a greater percentage of people who self-identify with disabilities than at any other time over the past five years." According to OMWI Disability Program Manager Monica Flint, in 2018 employees with disabilities represent more than 11 percent of the FDIC workforce, up from more than 10 percent in 2017 and more than five percent in 2016.

Managers and supervisors play a key role in achieving the FDIC's hiring goals, said CAN DO President Claire Brolin.

The increase is partly due, Flint said, to more employees self-identifying as having a disability in response to announcements sent out every six months. "The announcements remind people to self-identify, especially if something has changed in their lives," Flint said. "Also, the announcements send a message that people can feel comfortable with confidentially self-identifying."

For many years, the FDIC has participated in the WRP, and employees are volunteering to join the effort. Erin Skillman, a Senior Compliance Examiner in the Boston South Field Office and a CAN DO member, recently completed training to become a recruiter. "My responsibilities include analyzing resumes, developing questions for further discussion, and encouraging the interviewee to share job and volunteer experiences, academic background, and future goals," Skillman said. "I will also be responsible for speaking to the interviewees about any workplace accommodations that may be needed and to possibly help them with this determination based on the accommodations they have received while in college. Finally, I will analyze each resume and evaluate the interviewee's performance during the interview. The evaluations are made in accordance with several factors, including academic and job-related qualifications, and the candidate's ability to communicate his or her strengths, accomplishments, and goals."

Rachel Skiffington, Secretary to one of the Assistant Regional Directors in the Boston Area Office and a CAN DO member, also recently volunteered as a recruiter. In 2006, Skiffington was hired as an intern through the WRP, and went on to become a permanent employee at another federal agency (the U.S. Department of Labor). A recruiting event at the college where she was earning a master's degree in social work changed her career plans, which had been tending toward outpatient mental health. Instead, a chance meeting with a WRP director turned out to be pivotal. "He encouraged me to apply to the program because he felt I was a strong candidate," Skiffington said. "I honestly feel that it was my good fortune to have the opportunity to apply for a position at the FDIC and now to be working here as a permanent employee." Skiffington has already participated in a career fair. "I believe that this is my full-circle moment," she said.

DOA Selective Placement Coordinator Richard Ellis said that more employees originally hired by the WRP are "paying it forward" by serving as recruiters.

Managers and supervisors play a key role in achieving the FDIC's hiring goals, said CAN DO President Claire Brolin. "Once a candidate is vetted and approved by the WRP, that person's information is uploaded to the WRP database, which includes more than 2,100 students and recent graduates from more than 330 campuses nationwide," Brolin said. "Resumes, notes, and transcripts are included in the profiles in a database available at www.WRP.gov. People often ask how they can find a qualified person with disabilities—this database is the answer." Additionally, according to Flint, OMWI will fund the first 12 weeks of a WRP intern's salary.

"The updated WRP database will launch on December 14, 2018, and we strongly encourage you to move quickly to review resumes, arrange interviews, and make selections before other agencies make offers to these outstanding students."
—OMWI Disability Program Manager Monica Flint

"The updated WRP database will launch on December 14, 2018, and we strongly encourage you to move quickly to review resumes, arrange interviews, and make selections before other agencies make offers to these outstanding students," said Flint. "Please work with your servicing Human Resources (HR) Specialist to follow all standard hiring procedures, including required background checks. You must consider individuals with Veterans Preference before considering non-veterans, and your servicing HR Office can provide the appropriate steps to verify that veterans with preference were considered first."

Robert M. "Bob" Browning

Former Review Section Chief

Former Division of Bank Supervision, Headquarters

Robert M. "Bob" Browning, 96, of Williamsburg, Virginia, died on November 10, 2018.

Browning was born August 8, 1922, in Scranton, Pennsylvania, to the late Roy A. and Myrtle M. Browning.

Browning was a combat veteran of World War II, serving with the 17th Airborne Division in the 194th Glider Infantry Regiment in the Battle of the Bulge and the airborne Operation Varsity. He received three battle stars, the combat infantry badge and a gold medal. After the war, he attended and graduated from the University of Scranton.

Browning joined the FDIC in Columbus, Ohio, where he met his wife. They began their family while in Scranton, and later moved to northern Virginia.

Browning joined the FDIC in Columbus, Ohio, where he met his wife. They began their family while in Scranton, and later moved to northern Virginia. Browning worked for the FDIC in Washington, D.C., for the remainder of his career and retired after 34 years of service.

John Stone, former Executive Director of the Divisions of Supervision, Resolutions, and Compliance, now retired, offered reflections on his former colleague. "I recall Bob very fondly," Stone said. "I knew Bob from 1970, when I was first transferred to headquarters, until 1977, when I was appointed Assistant Regional Director in San Francisco. Bob was a Review Section Chief in the old DBS [Division of Bank Supervision]. A very modest, unassuming, competent, and likable man. He was deservedly well respected by his peers."

Jesse Snyder, former Boston Regional Director, who is also retired, said of Browning: "I carpooled with Bob and was always impressed with his competence and demeanor. One day, he calmly and surprisingly mentioned having taken part in the Normandy invasion via a glider landing behind German lines."

After retiring, Browning and his wife moved to Williamsburg, where he became involved in volunteer work, including many years preparing income tax returns under the VITA (Volunteer Income Tax Assistance) program. He also volunteered at FISH Inc., a local food, clothing, and housewares agency, and as treasurer of the Fellowship Sunday School Class at Williamsburg United Methodist Church. Additionally, he was active with the Senior Saints at the church.

Browning's hobbies over the years included dancing the jitterbug, playing cards, flying kites at the beach, biking, staying proficient with computers,

Robert M. "Bob" Browning

breakfasts out with family and with the ROMEOs (Retired Old Men Eating Out), sudoku and crosswords, and especially reading books and taking naps with his grandchildren.

He is survived by his loving wife of 62 years, Wilma R. Browning; their children and spouses, David (Anita), Douglas (Joanne), and Nancy (Jeffrey Eakes). He was a beloved grandfather to six grandchildren, Kinsey Browning (Danny Ramos Torres), Nora Browning, Ian Browning, Bryn Browning (Miguel Torres Jr.), Stephanie Helff, and Alex Helff. He is also survived by sister-in-law, Marise Browning, and several nieces and nephews.

Much of this obituary was taken from an obituary that appeared in the Williamsburg Yorktown Daily.

Joyce A. Edwards

Paralegal Specialist

Chicago Regional Office

Joyce A. Edwards died on October 21, 2018. She was 61.

Edwards served as a Paralegal Specialist in the Chicago Regional Office for eight years. Highly regarded for her professionalism and expertise, Edwards also served on the Board of Directors for the Illinois Paralegal Association and was a recipient of the Association's prestigious Paralegal of the Year Award.

An anecdote related by David Beck, Counsel in the Chicago Regional Office, illustrates Edwards' competence and dedication. When Edwards joined the FDIC in October 2010, Chicago attorneys were preparing for a crucial hearing against two former bankers. With the hearing scheduled to begin in late October, Beck was in need of assistance. Obtaining permission from his supervisor, Beck sought Edwards, who was attending the FDIC orientation session. "Joyce didn't hesitate but quietly left the session and began working on the preparation for the FDIC's enforcement hearing," Beck recalled.

"Joyce was an FDIC professional in every sense of the word," he continued. "She brought boundless enthusiasm and a positive outlook into our office and lives every day that she was present. Joyce will be missed by all who knew her and shared the privilege of working with her at the FDIC." Beck added that before her illness,

see **Edwards**, *page 15, column 1*

Joyce A. Edwards

Edwards, *from page 14*

Edwards had been selected to serve as a paralegal in the Boston Area Office. "She was happy and looking forward to that opportunity," he said.

Chicago Paralegal Specialist Sheree Haywood recalled her good friend. "Joyce was a very warm and considerate person, and wherever we went, people remembered Joyce, and she remembered them. Regardless of whether a person was the president of a company, a congressman, a state representative, or a homeless person, Joyce greeted them all the same way and they were equally important to her. I miss Joyce and cherish the memories and time we spent together."

Legal Secretary Dwana Jones recounted a fond memory of her friend and colleague. "Every morning Joyce would come in the office, get settled, and look for me to make her coffee," Jones recalled. "She called me her 'Barista,' saying no one made coffee like me. I walk in that coffee room now and think of her. How I wish she would walk around that corner and say, 'D, make me some coffee, please.' We would drink our coffee and have conversations, which we would both enjoy. She will truly be missed."

Another colleague and friend, Legal Secretary Linda Dixon-Shane, shared a humorous story. "The fun memory I have of Joyce was her 'exit walk' after she said something funny," Dixon-Shane said. "She would hold up both hands with the two fingers' peace sign and do a little dip-walk as she left. It was hilarious, and after a while, I found myself doing it. We would laugh and say that we were doing 'the Joyce walk.' She will truly be missed."

Chicago Paralegal Specialist Sheree Haywood recalled her good friend. "Joyce was a very warm and considerate person, and wherever we went, people remembered Joyce, and she remembered them."

FDIC Ombudsman M. Anthony Lowe said of Edwards: "Entirely by coincidence, I had the pleasure and opportunity to visit with Joyce as she was leaving the lobby of our Chicago building in July. Even though she undoubtedly was dealing with her health issues, throughout the entirety of the conversation, she had that trademark big beautiful smile; also, the majority of the time, she was asking ME questions about MY family. That is just the unique characteristic of Joyce—always concerned about the well-being of others. I believe the large contingent of FDIC colleagues attending her services is a clear testament to the positive impact she had on people."

Joyce A. Edwards was born on June 24, 1957, in Chicago, the daughter of the late Willie Lou and James Edwards. As a child she earned the nickname "Chief" for her take-charge spirit.

She attended Roosevelt University as a psychology major. Early in her career, she was a nurse. She later earned her credentials as a paralegal.

Edwards married Emerson Sledge on June 26, 2002, and together they shared their faith and love of family.

To those who knew her, Edwards was a loving and devoted wife, mother, sister, aunt, and best friend. Her interests included music, especially playing the piano, and reading. Her sense of humor was a source of enjoyment to her family and friends.

Survivors include her husband, Emerson Sledge; daughter Ashanti Howard; son-in-law Edward Howard; siblings Jackie Johnson, James Edwards, Kathleen Edwards, Ronal Edwards, and Donell Edwards; and grandchildren Katelyn Howard, Edward Howard, Jr. (EJ), and Khloe Howard. 🏛

Frank D. Norris

Former Dallas Regional Manager, Liquidation

Frank D. Norris died on November 2, 2018. He was 85.

Norris was born on September 19, 1933, in Falfurrias, Texas, the son of Joe Ollie and Onalee (Warner) Norris.

After graduating from Texas A&M, Norris was commissioned as a Second Lieutenant in the U.S. Army. He earned his "Wings" and flew fixed- and rotary-wing aircraft in Germany. He was a Captain when honorably discharged in 1962.

Norris returned to Falfurrias and took over his father's Texaco wholesale distributorship operation until 1969, when he began a 15-year banking career, starting in Dickinson, Texas. He was president of four banks, including three in the Houston area.

In 1984, Norris joined the FDIC in Oklahoma City. During 19 years with the FDIC, he worked in various management capacities associated with the planning, managing, and coordinating of activities associated with the closing and receivership of failed banks and S&Ls throughout the United States.

Norris was a certified forensic CPA and a member of the American Institute of CPAs and Texas Society of CPAs. He was also a member of Chamberlain Lodge 913 AF&AM, where he recently achieved his 49th Masonic anniversary. His hobbies included reading, travel, and photography.

Norris is survived by his wife, Lezley (Hillis) Norris; sister Norma (Norris) Gist (husband Allan); sister-in-law Jean (Knight) Norris; daughter Justine (Norris) Crabbe (husband Mark); son Patrick Norris (wife Bernice); grandchildren Wesley Crabbe (wife Lindsey); Michael Crabbe (wife Jessica); Will Crabbe (wife Katie); Luke Norris; and John Norris; and six great-grandchildren. He also leaves behind many nieces and nephews, extended family, and lifelong friends Jim Batot and Robert A. Rupp, PhD.

Frank D. Norris

Much of this obituary was taken from an obituary that appeared on the J.E. Keever Mortuary website. 🏛