

# FDIC News

The Federal Deposit Insurance Corporation Employee Newsletter

FEBRUARY 2019

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## A Conversation with Chairman McWilliams

*In early January, the FDIC News sat down with Chairman McWilliams to discuss the year ahead and her thoughts on a variety of issues. Excerpts from that conversation follow.*

**FDIC News:** My first question has to do with how you have connected so well with employees, and I know you have traveled to the regional offices and field offices.

**Chairman McWilliams:** I blame the brownies. (Laughs.)

**News:** Those brownies are popular.

**Chairman McWilliams:** All joking aside, thank you for saying that I have bonded with the employees, but I don't feel like I needed to bond with employees. I am an employee. So when I eat lunch in the cafeteria, the most fun and fulfilling time I have is when I sit down with employees and get their personal stories about when they came to the FDIC, why, how do they like their jobs, anything they want to talk about. I don't want there to be a gorge between the Office of the Chairman and the rest of the FDIC. It is too easy in these agencies to have that distance. My goal as a former staffer at a feder-

al agency is not to have that distance as much as I can address that. I jokingly say that I am trying to bring the Office of the Chairman down, but it is only semi-jokingly, because I truly am trying to make people understand that this is *their* Chairman and *their* Office

*see McWilliams, page 2, column 1*



**"I jokingly say that I am trying to bring the Office of the Chairman down, but it is only semi-jokingly, because I truly am trying to make people understand that this is *their* Chairman and *their* Office of the Chairman, and I and my direct reports are supposed to be accessible to the workforce."**

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## INTERVIEW WITH CHAIRMAN McWILLIAMS

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of the Chairman, and I and my direct reports are supposed to be accessible to the workforce.

**News:** As FDIC Chairman, you have urged employees to speak up, voice concerns, and offer creative suggestions. What would you say to employees who may wish to speak up and offer ideas but hesitate to do so?

**Chairman McWilliams:** I would tell them that in life we have choices: to accept the status quo or not. If you accept the status quo, you have to live with the consequences. And if you are not happy with the status quo, you have to change the status quo, and you have to do your part in changing the status quo. I strongly encourage people who have concerns that they have not been able to voice or who have voiced them but they have not been addressed to consider if there are other ways to pursue those concerns internally.

I am encouraging managers to do “skip-level” lunches, coffees, and meetings with staff to get a sense of how their section or group is doing, just to get a temperature. Are people happy, or are they not happy? I am doing skip-level lunches with all my direct reports once removed. It is a wonderful opportunity to get to know people whom you may otherwise only see in the hallway or see in a meeting but not know anything about. I am strongly encouraging people to talk to one level down. If we all do that, we will get a better sense if there is a need to improve things, how to address them. At the very least, we will get to know each other better, and at most, we will be able to make the agency a better place for everybody.

**News:** What does employee engagement mean to you?

**Chairman McWilliams:** Employee engagement is a two-way relationship—one is from the employee to the Corporation, and the other is from the Corporation to the employee. From the employee to the Corporation, when I think about employee engagement, I view it as you come to work, and you quite often spend more time at work than you do with your family. You spend your eight-plus hours at work, and then you go home, and you

probably have three or four hours with your family before you go to bed. For those eight hours that you spend with your colleagues, how can you make this environment better for everybody? Can you do something above and beyond your job description to make us better and to make our environment better?

I recently spoke to a group of management-level employees, and I said, “Each and every one of us affects other people.” We have an opportunity to affect each other positively or negatively, and so we have a choice to make. Are we going to come to work and make this a positive work environment, or are we just going to come in and do our jobs, check the box, and finish the day the way we started, and nobody will even know if we were in and out?

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***“So employee engagement is everything we do here. It is not just checking the boxes on your job description and doing what you were meant to do today. But it is also going above and beyond, both professionally and personally, to make this a better place.”***

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We all benefit from choosing the former—choosing to come here, make this a good place to work, make it as fun as it can be, given that it is a government agency, and fulfill our responsibilities and duties in a manner that makes us all want to come to work and enjoy spending time with each other as well.

So employee engagement is *everything* we do here. It is not just checking the boxes on your job description and doing what you were meant to do today. But it is also going above and beyond, both professionally and personally, to make this a better place.

**News:** You have encouraged the FDIC workforce to embrace innovation and find ways to improve our operations. What are your plans and priorities to make the FDIC more innovative and more of a leader among federal financial regulatory agencies in 2019?



**Leading the discussion at the SRAC (Systemic Resolution Advisory Committee) meeting, with Director Martin Gruenberg at left and former Chairman Sheila Bair at right.**

**Chairman McWilliams:** I instructed Brandon [Milhorn], my Chief of Staff, to figure out where are the technological issues in the agency that we can address, because we can't have a double standard with the regulated entities. We can't be telling them to utilize their technology better and to be more efficient, and internally still have technology that was popular 20 years ago but no longer popular or used anywhere else.

The benefits of technology are important from a regulatory standpoint, and we need to work with our regulated institutions to improve their ability to comply. But technology also gives us an incredible opportunity to make life better for our employees. Our examiners have a ton of travel. If we can use technology to help them learn, help them do their jobs better, that helps with their work-life balance and gets them home with their families and off the road and out of a hotel.

During my first month here, I asked how many days our examiners spend on the road. I understand for DCP examiners it is a median of about 66 days, and for RMS examiners it is a median of about 89 days. That is a lot of days to be on the road away from your family, plus there is training and other things that take you away from family. The question is, how can we utilize technology to make sure examiners are home more often for dinner? We want to make sure they can do their jobs as well, if not better, but also reduce time in the banks.

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*see McWilliams, page 3, column 1*

## INTERVIEW WITH CHAIRMAN McWILLIAMS

**McWilliams**, from page 2

I tell bankers all the time, “I know you like my examiners, but you probably don’t want to see them on Thanksgiving.” If we can minimize the amount of time an examiner spends at a bank but still get the same type of information from the bank on how the bank is doing, then we’re better off doing that remotely, from our perspective, the examiner’s perspective, and the regulated entity’s perspective.

**News:** Work-life balance is important.

**Chairman McWilliams:** It is important. In the end, it is why people stay in a job or not. And you want to create a work-life balance that works for the Corporation but also works for the employee.

We had a training session here, and one of our managers from a field office went into borderline labor. All I was thinking was, “Oh my God, here she is, away from her family, away from her husband, away from her state, away from her hospital, away from her doctor, at a training session in a place where she does not even know where the nearest hospital is located.” Just putting myself in her shoes, I was thinking, “This is when you go into a panic, because you may be delivering a baby away from anybody you know, away from the doctor you picked.” To me, that has to be a lonely experience. Luckily, there was no baby delivered prematurely. It made me think about how we have a very dedicated workforce. If we can do things that make it easier for them to be dedicated to us, to the Corporation, it’s a plus.

All I could think about is we have our examiners out there. I’m a mother. I just know how vulnerable you feel when you are pregnant and all of that happens and you’re far away from anybody and anything you know. What was wonderful about that experience was that her manager went to the hospital with her. Her manager stayed there with her. How many workplaces would you have a manager do that? It was unusual. And that told me everything I needed to know about the culture here.

**News:** Many employees are intrigued by your mention of an Office of Innovation. Do you plan to launch the office in

2019? Would employees have an opportunity to apply for expressions-of-interest with the new office?

**Chairman McWilliams:** We’re looking to set up the Office of Innovation, and we are putting a framework in place. Frankly, the easiest thing would have been for us to say “Everybody else is doing an Office of Innovation, we should as well as an agency. Here’s an Office of Innovation, and we’re done.”



**Chairman McWilliams during an interview on December 4, 2018, with Brian Cheung, reporter for Yahoo Finance.**

We didn’t take that route. Instead, we took a route of thinking and looking comprehensively at what makes sense for the FDIC in terms of the Office of Innovation. What makes sense for our regulated entities in terms of what this Office of Innovation would do? So we set the four corners of the framework in place before we set up the actual physical office. The idea is to hire the head of the office and have staff rotate internally through the office. More exposure to innovation and how we look at technology will give an opportunity for staff to expand their skills and perspectives, and it is better for the Corporation to have multifaceted staff. But also it allows us to use the experience we have from the folks who have been examining and looking at banks for a long time to help the office succeed.

We have a concept of operations—or “con-ops”—team. We pulled people from across the agency to come together and develop an initial concept of operations to the director once that person is identified. The plan is to have employees from across the divisions and offices rotate through the office to serve as the initial staff. Then, as the director thinks about particular projects or particular priorities, to pull teams

out of the divisions that are primarily responsible for those issues. In the process, employees can use their expertise and get a feel for new technology and take that passion back to their division or office and try to spread that passion a little bit. That’s the goal.

It is going to be a small office, but the mission is big. The goal is to use project teams to attack some of the most challenging issues facing the FDIC and our financial institutions. It is a good opportunity for employees to come in, get some experience, and return to their normal jobs with new experience and a new perspective.

**News:** Many people are concerned about the volatility in the stock market and other trends. How well-positioned

see **McWilliams**, page 4, column 1

## INTERVIEW WITH CHAIRMAN McWILLIAMS

McWilliams, from page 3

is the FDIC, in your opinion, to embrace the economic challenges that lie ahead, especially within the financial services industry?

**Chairman McWilliams:** The FDIC always needs to be prepared for market volatility and economic downturns. What is important for us to ascertain is whether the market movement is something we need to spring into action about or should we just monitor it and make sure our banks are monitoring it as well. If you take a look at where markets were on December 20 and when they reopened in the New Year, there was very minimal market movement from December 20 to that reopening date.

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***“Open dialogue is not only important when things go wrong. A bank can be looking at a new technology, product, or service, or they might want to get our perspective on a compliance issue. We need to be open to that engagement.”***

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In the meantime, we had market volatility. From our perspective, we were looking at whether our banks were doing anything during that volatility phase that would give us concern, and they were not. We did not see anything that was alarming. If you were trading on a daily basis, you were probably pulling your hair out because you couldn't predict where the market would be the next day. But if you were just a good bank that is well capitalized, the market volatility did not have a significant impact on our regulated entities.

**News:** How can examiners, both risk management and compliance, carry out the FDIC's supervisory responsibilities during bank examinations and during their interactions with bankers?

**Chairman McWilliams:** We need to have an open dialogue with our regulat-

ed entities. When I say an open dialogue, what I mean is, if something happens at a regulated entity, we should be the first people they call. I'll give an example. If a bank has a privacy incident—a box of documents fell off a Fed Ex truck that may have personally identifiable information of its customers, but the bank does not know where the box fell, how many documents were in the box, or which customers might be affected—we would want the bank to be comfortable informing us right away.

Usually a regulated entity would not go to the regulator until it figures out which box fell, how many customers would be affected, and which documents were in the box. Sometimes this can take days. In the case of a box that fell off a Fed Ex truck, it is not a good situation, but it is not systemic, and not an issue that would affect other entities. But if a bank has a cyber-breach and takes five days to call us to tell us because they are trying to figure out which systems and which databases were affected, and for how long, in the meantime other entities may be getting breached without even knowing it. So what I mean by an open dialogue is we want to create an environment between our examiners and the regulated entities where the regulated entity comes without fear to us and says, “We found out about a breach, and we're trying to figure out what the scope of it is. We don't have all the information yet, but we just wanted to give you the information that we have at this point in time.” And if another entity calls us and says, “Hey, we had a breach,” we know that something may be going on that is more systemic than just a single entity. You can't have that level of conversation back and forth if you create an environment of fear.

Open dialogue is not only important when things go wrong. A bank can be looking at a new technology, product, or service, or they might want to get our perspective on a compliance issue. We need to be open to that engagement.



**Chairman McWilliams and her family recently moved to another home in northern Virginia. Shown here during one of many back-and-forth trips.**

**News:** Your personal recommendation of the book *Hillbilly Elegy* has inspired many FDIC staff to read the book. Are there other books that you recently read that you would recommend?

**Chairman McWilliams:** A book I like, although it is not a new book, is *Moonwalking with Einstein: The Art and Science of Remembering Everything* by Joshua Foer. I like to recommend this book because it is about a reporter who wrote a story about people who can memorize incredible amounts of information. He was curious about how they do it. As he was working on the story, he decided to enter a competition, because he thought it would give him discipline, and he ended up winning the competition.

I recommend this book because it tells me that you can always challenge yourself to do more, learn more, and do something that is completely outside of the box for you. And you can be the best at it. It's an easy read. *Hillbilly Elegy* is a heavier book. *Moonwalking with Einstein* is a more lighthearted book, but I think it offers a good message in the New Year of thinking outside of the box and challenging yourself, and you may just surprise yourself by how far you get. 🏠

## FIELD NEWS

# Fargo and Mankato Offices Forge Training Partnership

By SALLY J. KEARNEY  
Office of Communications

Arriving at a bank for his first turn as an Acting Examiner-in-Charge (AEIC), Financial Institution Specialist (FIS) Mark Geise might have felt a bit apprehensive. The non-commissioned examiner was, after all, in charge of the examination from start to finish. Fortunately, however, a more seasoned examiner, Bonnie Schueler, was also on the scene. The “Signing Examiner-in-Charge (EIC)” whose signature would appear on the official examination report, Schueler was responsible for training, coaching, and supporting Geise as he stepped into a new role.

Relying on his judgment and training, along with guidance from Schueler, Geise met each challenge that arose. “I tried to take things as they came and not get overwhelmed,” he said. “When you receive information, sometimes you just have to sit back and think about what you need to do next.”

Schueler was impressed with how Geise handled the assignment. “It was a very interesting situation for Mark: his first practice exam in another territory with an unfamiliar crew. He did a great job,” Schueler said.

Geise and Schueler are just one example of how the Mankato, Minnesota, Field Office and the Fargo, North Dakota, Field Office worked together in 2018 to train non-commissioned examiners (FISs) who needed on-the-job experience as AEICs. Last year, the

two offices collaborated on four separate bank examinations in the Kansas City Region.

A staffing imbalance in Fargo brought the offices together. With 15 non-commissioned examiners compared with a nine-member commissioned staff, Fargo had to look beyond its own resources, and Mankato, which has 10 commissioned examiners with an average of 25 years of experience, offered assistance.

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*The Mankato staff found jobs that fit the Fargo FISs’ needs and integrated the newcomers into their examinations.*

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Serving as an AEIC is a prerequisite for a FIS approaching the final benchmarks of the commissioning process: attending the final “fourth school” for examiners and taking the technical evaluation. Before crossing the last two hurdles, a FIS must gain practical experience running an examination. Such experience can only be obtained with the guidance, advice, and mentoring of a commissioned examiner who acts as something of a senior partner.

Pairing Mankato’s senior examiners with Fargo’s junior examiners was all the more urgent because seven of the 15 Fargo FISs had reached the home stretch of the commissioning process. As Fargo Supervisory Examiner Mark Voss noted, the office simply did not have enough commissioned examiners

or upcoming examinations to enable the staff to perform in AEIC roles in time. “Our smaller number of commissioned examiners reduced our ability to train,” Voss said. “If we were to fulfill our commitment to these trainees, we had to get creative.”

Space limitations narrowed the number of available examinations. “Some of our institutions are not that small by asset size, but their physical plants are not large enough to put that many people on site,” he said.

Access to Mankato’s seasoned examiners and the Minnesota Territory’s examinations provided a workable solution. The Mankato staff found jobs that fit the Fargo FISs’ needs and integrated the newcomers into their examinations. “They have been absolutely tremendous partners,” Voss said. “Their investment and commitment are very much appreciated.”

Mankato Supervisory Examiner Cheryl Browning said her staff welcomed the opportunity to help. “Mankato really stepped up in 2018, and I am proud of what we were able to do,” she said. Benefits also accrued to Mankato. “Because we have a very tenured staff with little turnover in our recent history, we thoroughly enjoyed working with the Fargo FISs and gaining insight into their worlds,” Browning added. “Their enthusiasm was contagious. Also, it helps us to reinforce concepts when we explain them.”

Mankato Examiner Jason Westerlund never tires of shepherding AEICs through examinations because, as he said, “Every experience is new.” Guiding FIS Shelby Halland during a 2018 examination—her second time as an AEIC—was no exception. “Shelby was very organized and did a nice job of pulling a lot of information together,” he said. “The examination went very smoothly.”

Halland valued the chance to learn. “Being responsible for a team and ensuring that everyone gets all their tasks done is a very different role than what I am used to, but it’s exciting to see all the pieces come together at the end,” she



**Fargo Financial Institution Specialist (FIS) Shelby Halland, second from left, is convinced of the value of out-of-territory assignments after serving as an AEIC. Mankato Signing Examiner-in-Charge (EIC) Jason Westerlund, second from right, confirms that such assignments are “confidence building.” The multi-field-office team, from left: Mankato Examiner Justin Dunn, Fargo FIS and AEIC Shelby Halland, Sioux City Examiner Derek Haskell, Mankato Signing EIC Jason Westerlund, and Sioux Falls Examiner Emmy Heltzel.**

see *Partnership*, page 6, column 1

## FIELD NEWS

### Partnership, from page 5

said. “Jason took the time to answer all my questions—and there were a lot! He is very patient and knowledgeable—perfect for a Signing EIC.”

An added layer of knowledge comes from leading an examination outside of one’s territory. In a different bank with a different team, a Fargo FIS may pick up a new tool or method, Voss said. To Westerlund, venturing to an outside bank builds confidence. And Halland is looking forward to more assignments in the future. “I will never shy away from out-of-territory opportunities,” she said.

Acknowledging that it takes more time to travel out of territory and to work “in a different field office for both pre- and post-exam, as well as onsite at the bank,” Halland nevertheless finds the experience “completely worthwhile to see how other offices complete exams.”

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*Halland valued the chance to learn.*

*“Being responsible for a team and ensuring that everyone gets all their tasks done is a very different role than what I am used to, but it’s exciting to see all the pieces come together at the end,” she said.*

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Tyler Hegge, a Fargo FIS, served as an AEIC in 2018. This was not Hegge’s first time as an AEIC—he had been in that role twice in the Fargo Territory—but Hegge embraced the chance to work with a different crew and learn new perspectives. “With bank examinations, every person has a slightly different way of doing the job, so there are always new things to learn,” he said.

Brent Hanson was Hegge’s Signing EIC. “The examination was a little different because exam personnel from the Mankato, Fargo, and Minneapolis offices came together to complete an examination for the Sioux Falls/Sioux City Territory. That territory was short-staffed, so we were there to help. And Tyler did a great job as AEIC.”

For Fargo FIS and first-time AEIC Jordan Hennen, a 2018 examination was the culmination of all the training, “both from an analytical and exam organization perspective,” Hennen had received up to that point. The examination also represented a culmination of sorts for Signing EIC Justin Dunn. At a Mankato examination years before, Dunn had been the EIC and Hennen had assisted. Dunn was therefore able to chart the course of Hennen’s progress from rookie FIS to AEIC.

“Jordan did an excellent job of overseeing the examination, and he developed a great rapport with the bank president,” Dunn said. “This in turn fostered effective ongoing communication with bank management.”

Hennen was grateful for Dunn’s confidence in his abilities. “Justin provided me with sufficient autonomy while also ensuring that I had adequate training,” he said. “He was very knowledgeable, and the training I received will assist me throughout my career.”

There is no doubt that 2018 was a pivotal year for Fargo FISs and the Fargo Field Office. The partnership with the Mankato staff enabled the examiners to move on to attend fourth school and begin preparing for their technical evaluations. Soon SE Voss will be able to increase his staff of commissioned examiners, which, he said, is key to the office’s success.

And the Mankato examiners can look to 2018 as a year when they helped fledgling examiners get lift-off. “For those of us with decades of experience, it is really energizing to support junior examiners in their path,” said Schueler. “Plus, it gives us the chance to take a fresh look at what we do and think about why we do it that way.”

Steven Flaten, Field Supervisor for both the Mankato and Minneapolis Field Offices, said: “We have always tried to work through staffing imbalances by helping each other throughout the region. We’re happy to help the Fargo Field Office, and we benefit as well. As many of us progress in our ca-



**Fargo Financial Institution Specialist (FIS) Mark Geise thrived as a first-time Acting Examiner-in-Charge (AEIC), with guidance and support from Mankato Examiner Bonnie Schueler.**

reers, sometimes we can get caught up in our own little worlds and not pass on the knowledge we have. Mankato has experienced examiners who happen to be excellent trainers. The partnership really shows that the senior examiners want to transfer their knowledge.”

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*Steven Flaten, Field Supervisor for both the Mankato and Minneapolis Field Offices, said: “We have always tried to work through staffing imbalances by helping each other throughout the region. We’re happy to help the Fargo Field Office, and we benefit as well.”*

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Voss said that he was proud of how the Fargo FISs carried out their responsibilities. “The feedback I have received from Mankato has been very positive,” he said. “As a manager in Fargo, I am very proud and have told the FISs that their performance reflects well not only on them as individuals but on our entire office—including on the work that our commissioned examiners have done to get them trained.”

Seven Fargo FISs are expected to earn their commissions in the spring. “We will get our commissioned staffing numbers up,” Voss said. “And that will be the first time in a long time for us.” ♣

## FIELD NEWS

### The Frozen North—The Polar Vortex Invasion

By JIM BIRMINGHAM  
Senior Risk Examiner  
Wexford, Pennsylvania, Field Office

*Photos by Jim Birmingham*

On January 22, several hardy members of the Wexford, Pennsylvania, Field Office joined a robust group of examiners from the Commonwealth of Pennsylvania Department of Banking and Securities for a joint bank examination. The examination site is in Warren, Pennsylvania, in the northwest corner of the state and approximately 24 miles south of Jamestown, New York. The Arctic blast produced frigid weather that blanketed much of Western Pennsylvania.

When driving north to Warren, many of the team followed the scenic Allegheny River through mountainous terrain before arriving at Warren. The river view is always striking—whether summer, fall, or winter.

The photo at top right depicts an evening activity when team members Mitch McPeek, Lee Bohert, Erik Schultz, and Jim Birmingham ventured several miles into the mountains in search of good food at Ribs N Bones—a log cabin restaurant nestled in the side of a mountain. After traversing a large patch of ice to gain entrance, the food and warmth inside made the journey worthwhile, and a great respite from the outside cold.

On January 29, the local newspaper reported that the high temperature would be 30 degrees and the low would be -1. Efforts to prepare for the forthcoming below-zero-degree weather were detailed in the newspaper.

On January 30, the newspaper reported that the high would be -1 and the low



**Photo, top:** Team members Mitch McPeek, Lee Bohert, Erik Schultz, and Jim Birmingham end their day with a warm meal. **Photo, above:** The bridge over the Allegheny River into downtown Warren (on the left).

would be -10. The headlines simply stated “Stay Inside.” Most of us heeded the advice, but a couple of hearty souls from the team, Tom Hadden and Lee Bochert,

made an evening trip to a nearby mountain range located across the New York border for some snowboarding action. 🏔

# Marcia Carrigan, Former FDIC Manager, Celebrates 100th Birthday

By SALLY J. KEARNEY  
Office of Communications

Marcia Carrigan, a trailblazer who served in senior management roles at the FDIC, recently celebrated another major milestone: her 100th birthday.

Reached by phone at her home in Webster Grove, Missouri, Carrigan reflected on her 30-year career. “I loved my time at the FDIC,” she said. “It was all interesting.”

Carrigan was working for a private-sector company near St. Louis, Missouri, when her identical twin sister Marcella mentioned that the FDIC needed help at a bank that was in trouble. So Carrigan joined the FDIC in the late 1960s as a temporary secretary at a closed bank in Gray Summit, Missouri.

From those modest beginnings followed a successful career in liquidation. “Marcia worked in many locations during the days when we used to set up a permanent liquidation office for every bank closing,” recalled Andy Basel, former DRR Assistant Director, now retired. “She was experienced in all areas of the receivership process.”

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*Carrigan soon became known as a capable problem-solver whom others turned to for help.*

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After that initial position, Carrigan did not linger in one place for long. “I lived in New York City; Puerto Rico; New Orleans, Louisiana; the Virgin Islands; Omaha, Nebraska; and Kansas City, Missouri,” she said. Fortunately, she added, “I didn’t mind moving.”

There were times when Carrigan was on her way to an assignment without knowing how long it would last—days, months, or even years. Unfazed, Carrigan thrived on the adventure. “I enjoyed it,” she said.

Carrigan recalled how she and her sister, who worked for a bank, shared a running joke. “We used to say that she worked for the live banks and I worked for the dead ones,” she said.

Carrigan soon became known as a capable problem-solver whom others turned to for help. Mitchell Glassman,

former DRR Director, now retired, and a long-time colleague, recalled how Carrigan assisted liquidators with their travel vouchers. “In those days, before computers, it wasn’t easy,” Glassman said. “You had to know the rules, and your voucher had to be perfectly typed. No mistakes!”

An excellent typist who also knew shorthand, Carrigan would wave struggling liquidators over to her desk. “She would type up a voucher with all the proper acronyms and dollar amounts, and that way the person had a sample,” Glassman said. “Everyone always kept the first travel voucher she did for them.”

Glassman shared a humorous anecdote from the days when he and Carrigan worked together at a Deposit Insurance National Bank (DINB) in Kansas City. “Marcia was in charge of the DINB, she was thoroughly professional, and she ran a tight ship,” he said. As Glassman explained, in addition to the DINB, there was also a receivership at the bank, and a disagreement arose over how much the receivership would pay for its space at the bank location.

“Marcia wanted to make sure that everything was fair and equitable, which included determining how much square footage the bank was using compared with the receivership,” Glassman said. So one weekday afternoon, Carrigan and her counterpart—who was in charge of the receivership—went about measuring how much of the bank lobby belonged to the DINB and how much belonged to the receivership. “Seeing these two fearless managers do their best for each of their legal entities was priceless,” Glassman said.

Carrigan was not only fair but compassionate. Basel recalled their time together in Puerto Rico. “Marcia was in charge of personnel in our office of approximately 80 employees, mostly local,” he said. “Headquarters had sent Marcia there because of her exceptional people skills. Frequently, people would go into her office with their personal problems, and they always left with a smile. She has a unique ability to resolve people’s problems. She is the nicest, kindest person anyone ever met.”

Carrigan’s exceptional people skills also came into play when she became Managing Director of the Omaha Con-

solidated Office. The agricultural crisis of the 1980s was underway, and a mood of anxiety and fear about the future of the industry prevailed. “Marcia put together an organization that included people who had agricultural backgrounds and who understood collateral, so they could speak the farmers’ language and understand their concerns,” Glassman recalled. “It was a sensitive situation, and she handled it skillfully.”

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*She plays bridge every Wednesday. She drives, but not at night. “Keep going,” she advises anyone who wants to follow her example.*

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Gregory Coyle, former Manager of DRR’s Government/Public Relations Department in Dallas, now retired, recalled Carrigan’s leadership in Omaha. “I worked with Marcia for three years on and off when I was a Special Assistant/Closing Manager to Carmen Sullivan, the DRR Regional Director in Kansas City,” Coyle said. “Marcia led the Omaha Consolidated Office with her head and her heart. The Office went on to produce several great managers whom she had hired and trained, including Jim Monahan, Maryann Monahan, John Urquhart, and Lynn Leffert, to name just a few.”

Describing Carrigan as “way ahead of her time,” Glassman said, “In the 1970s, when few women were in leadership positions, Marcia moved up the ranks into management and was successful because she was able to draw people to her and because she was enormously dedicated, talented, and cared so much about the people who worked for her.”

Carrigan retired on February 28, 1990, at age 71. In the years since, she has remained active and independent. She plays bridge every Wednesday. She drives, but not at night. “Keep going,” she advises anyone who wants to follow her example.

And on the evening of December 18, 2018, Carrigan went out to dinner with friends and celebrated a truly remarkable occasion—almost as remarkable as Carrigan herself. 🏠



# A Taste of Honey: Senior Examiner Kenneth Redline Shares the Fruits of Beekeeping

By SALLY J. KEARNEY  
Office of Communications

When he is not examining large financial institutions in the San Francisco Region, Senior Examiner Kenneth Redline may very well be tending to the honeybees in his urban backyard. Redline began beekeeping in 2011 and is now an expert who shares his knowledge with colleagues, friends, students, and, as it happens, even a coffee grower in Puerto Rico. Redline also writes occasional informative articles on beekeeping for the San Francisco Region's CDAC newsletter.

Redline is not one to dabble. When he embarked on this hobby, he did so with the same passion he brings to detecting risks in large banks. "I enjoy every aspect of beekeeping and find it both fascinating and fun," he said.

Redline started with a single beehive in 2011 and now has six hives lined up in his small backyard. In addition to his honey gourmet jars, Redline melts down and cleans his beeswax to produce candles. On an interesting side note, Redline said that only beeswax candles are allowed inside certain historic cathedrals because they burn clean without residue. To encourage family participation in beekeeping, Redline dutifully

deposits all of his hobby income from honey jar sales into his daughters' 529(b) college plans. For now, though, his daughters simply enjoy eating the honey, not extracting it.

That Redline is a connoisseur of honey should come as no surprise. How one batch tastes depends on the type and variety of flowers that the bees land on when gathering pollen, he explained. This is even the case across San Francisco's neighborhoods, where different flowers and microclimates produce discernably distinctive-tasting honey.

Like wine aficionados in nearby Napa Valley, Redline delights in honey's subtle flavors. While teaching a three-week course in December at Virginia Square, Redline hosted an informal, after-class, honey-tasting event. Students, teachers, and colleagues, including Chairman McWilliams, savored honey samples that Redline had brought from San Francisco, including his own, and a sample from Chairman McWilliams' brother, a professional beekeeper. "We sampled 16 different types of honey, and when I asked each person to note which one or two they liked best, the two honeys with the most favorable votes were mine and the sample from Chairman McWilliams' brother," Redline said.



**Redline teaches a coffee farmer in Puerto Rico how to become a successful beekeeper.**

When traveling domestically and internationally, Redline looks for fellow beekeepers. "Meeting with beekeepers in several countries is a great way to learn more and to add to my network of hobbyists and professionals," he said. "I've met beekeepers in France, Spain, Turkey, Japan, China, and of course around the U.S., including the islands of Hawaii, Guam, and Puerto Rico."

One such opportunity arose when Redline was on a two-year assignment as a dedicated examiner at a large bank in Puerto Rico. In his free time, he toured a coffee farm and struck up a conversation with the coffee farmer, who remarked on how, during the coffee flowering season, the air fills with bees. The talk turned to beekeeping, and on a return visit, Redline was pleasantly surprised to discover that the coffee farmer had purchased three bee hives. As a self-described "honeybee lover and promoter of hobby beekeeping," Redline spent several visits guiding the farmer and his son through the steps of becoming beekeepers, with some interesting bee encounters along the way.

Shortly before the holidays in 2018, Redline hosted a 34-jar honey sampling event with his San Francisco Regional Office colleagues. "We had a pretty good turnout, considering many employees had already started their vacations," he said. "This was my way of providing a holiday gift to anyone



**While teaching a course at Virginia Square, Redline, center, hosts an after-class honey-tasting event featuring 16 different samples.**

*see Redline, page 10, column 1*

## 2019 LUNAR NEW YEAR

### Headquarters Employees Celebrate Chinese New Year

By SALLY J. KEARNEY  
Office of Communications

How better to celebrate the Chinese New Year than with an artist who is also a calligrapher? On February 5, headquarters employees joined DCP Senior Community Affairs Specialist Joan Lok, an accomplished artist and calligrapher, for a fun lunch-time event.

Lok is known among her FDIC colleagues for her luminous watercolor art. In 2005, her watercolor submission was selected as the official poster for the Washington, D.C., National Cherry Blossom Festival. “I have been drawing since I was very young,” said Lok.

What colleagues may not have known is that Lok also practices Chinese cal-

ligraphy. “My father was a calligrapher, and I consider him to be the master,” she said modestly.

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*As employees gathered around a conference table, Lok described the meaning of four Chinese characters inscribed in calligraphy on bright red paper, the color of the Lunar New Year.*

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As employees gathered around a conference table, Lok described the meaning of four Chinese characters inscribed in calligraphy on bright red paper, the color of the Lunar New Year.

In combination, the characters convey a message of auspicious phrases, referred to as a “fai chun.”

Lok offered attendees a choice among eight traditional fai chuns, including “All Things Meet Expectations,” and “Good Fortune in the New Year.”

After each person chose a fai chun, Lok produced an exquisite work of calligraphy on the spot. A few attendees asked for “custom fai chuns” relating to special requests or situations. Translating mentally, Lok pondered briefly and promptly created a personalized fai chun. Everyone was amazed at how quickly and expertly she completed each work.

In China, people display fai chuns in their homes throughout the year, Lok explained. “Hang the fai chuns in your office or home from February 5, 2019, to February 19, 2019, to bring good luck to your workplace and family,” she said.

Attendees included Aileen Wu, Irene Sellman, Milana Pilco, David Lok (Joan’s husband), Deborah Hodes, Elizabeth Ortiz, Salvador Arbujo, Bobbie Gray, Rebecca Anseth, Michelle Mackenzie, Patience Singleton, Greg Hernandez, and Maisha Goss-Johns.

Lok’s artistry and her generosity in sharing the beauty, color, and festivity of the Lunar New Year helped attendees feel a part of the day’s joyous worldwide celebrations. 🏮



Joan Lok displays “fai chuns,” good luck messages for the Lunar New Year. From left: Deborah Hodes, Irene Sellman, Rebecca Anseth, Michelle Mackenzie, David Lok, Salvador Arbujo, and Joan Lok.

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**Redline**, from page 9

still working in the regional office.”

Redline plans to continue sharing both his knowledge and his honey. “Similar to educating bankers on sound risk management practices and new-

er examiners on how to lead examinations of problem banks, I enjoy sharing my knowledge of the health benefits of unprocessed, raw honey with the examiners I’ve worked with around the country,” he said. “The next season of beekeeping starts in April and will keep

my weekends busy, as my six beehives build up and produce outstanding honey for me to share.” 🐝

## FDIC PROFILE

# Case Closed: Counsel Gregory E. Gore Completes Distinguished Legal Career

By SALLY J. KEARNEY  
Office of Communications

Greg Gore may be soft-spoken, modest, and understated, but his legal career speaks for itself. In 33-and-a-half years, Gore has distinguished himself as a consummate lawyer who has made significant contributions to the FDIC, depositors, and consumers. His February 28 retirement brings to a close a remarkable professional journey.

Gore joined the FDIC's Legal Division in 1985 as a liquidation-grade attorney in the former Oklahoma City Consolidated Field Office. Already an experienced young lawyer who had served as an Assistant Attorney General for the Oklahoma attorney general and represented Native Americans as a staff attorney for the Oklahoma Indian Legal Services, Gore represented the FDIC in litigation arising from receiverships supervised by the Oklahoma City Consolidated Field Office. Presenting arguments in both federal and state courts on behalf of the FDIC afforded Gore the opportunity to become proficient in the FDIC's litigation "super powers."

The oil patch crisis in the Southwest was accompanied by a rise in bank failures. Gore also participated in bank closing teams, mainly in small Oklahoma towns, but also in Texas. At one large Texas bank failure, he recalled, "FDIC lawyers were brought in from all over the country."

Gore left Oklahoma in October 1988 for Washington, D.C., where he had been selected as Counsel in the Legal Division's Appellate Litigation Section. Having argued cases before the Federal District Court of Oklahoma City and Oklahoma state courts was preparation for representing the FDIC at the appellate level—both state and federal. Gore's "scholarly bent" also came into play, and he found that he enjoyed dealing with complex cases involving regulatory, banking, and commercial law. Many were cases of first impression—those involving an interpretation of law that had

not arisen before, at least within a given jurisdiction.

Gore authored 90 briefs in federal and state appellate courts and won more than 80 percent of cases when representing the FDIC in the U.S. Court of Appeals as appellant, and more than 90 percent of cases when the FDIC was the appellee.

Gore transferred to the Enforcement Section in March 2001. Here, he participated in enforcement actions against FDIC-supervised institutions and their affiliates. He also became the lead headquarters attorney for unfair and deceptive acts and practices (UDAP), the Fair Debt Collection Practices Act, and payday lending matters. In addition, he advised senior management on the FDI Act, Section 5 of the Federal Trade Commission Act, the Equal Credit Opportunity Act, and other consumer statutes.

During this time, Gore successfully negotiated a multimillion-dollar consent order in a major UDAP credit-card case. He also participated in a multi-divisional team that litigated a case against a bank involving cease-and-desist orders, civil money penalties, and restitution actions. The team achieved an excellent settlement for the wrongful actions, and Gore was among those who received the 2004 *Chairman's Excellence Award—Team* for work on the case.

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***Gore was passionate about his work.***

***His contributions to consumer enforcement cases resulted in providing more than \$300 million to harmed consumers.***

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When the Consumer Enforcement Unit was established in December 2011, Gore became one of its first attorneys. He conducted investigations on payday lending, unfair mortgage lending, and UDAP, and became the unit's leading subject-matter expert on these issues.

Gore was passionate about his work. His contributions to consumer enforce-



**What Gregory Gore has enjoyed most about his FDIC career has been helping people—consumers, depositors, colleagues—and guiding others in their career paths.**

ment cases resulted in providing more than \$300 million to harmed consumers. "You can actually make a positive impact on consumers' lives," he said. "A lot of people who have been harmed have received restitution checks. For me, being able to reach people directly in this way has been very gratifying."

The recipient of more than 30 performance awards for his contributions and achievements, Gore is also grateful for the "wonderful team" in his unit and section and for the people he has met and worked with over the years. "I have had a very rewarding career," he said.

Gore's immediate retirement plans are to spend a month relaxing and "turning off the alarm clock." He and his wife Linda plan to remain in Gaithersburg, Maryland. "My son lives nearby in Washington, D.C., and my daughter is three hours away in New Jersey," Gore said.

Also ahead is volunteering with Gore's synagogue. A member of the Federation of Jewish Men's Clubs, Gore serves as Committee Chairman of the Federation's Yom HaShoah Yellow Candle Project, which honors the six million Jews who perished in the Holocaust.

Gore will likely find even more opportunities to serve others in the future. For now, he looks forward to spending time with his wife and family. 🏡

### Colleagues Pay Tribute to Greg Gore

“I’ve known Greg for a long time—since 2002, when he was assigned to a big bank fraud case I was working on in the Boston office. That’s when I first appreciated Greg’s keen legal analytical skills. We continued to work together over the years, successfully resolving a number of consumer cases. When I came to Washington in late 2011 to head up the newly formed Consumer Enforcement Unit, Greg was one of the first attorneys who volunteered to be a member of my staff. From the very beginning, he proved himself to be a passionate consumer advocate. His contributions led to the recovery of more than \$300 million for harmed consumers. More importantly, Greg is a good guy—kind and considerate toward others, and a mentor to new members of our group. Greg’s retirement is a huge loss for me, personally and professionally, but it’s even a bigger loss for the FDIC and for the public. Of course, I wish Greg all the best in the next chapter of his life. No doubt he will be serving the public in some other way. Since he will continue to live in the D.C. area, I look forward to spending time with him as often as our schedules permit.”

—Marguerite Sagatelian, Assistant General Counsel, Consumer Enforcement Unit, Legal Division

“I have known Greg for many years and found his very gentlemanly obsession with goodness and fairness rather refreshing. When pursuing a case involving consumer harm, I always felt prepared and confident with Greg by my side. He will be missed.”

—Acting DCP Senior Deputy Director Todd Hendrickson

“I have known Greg for about 30 years. He has been very dedicated to his work in the FDIC Legal Division during

that time, working in appellate litigation and then in the consumer protection legal arena. More importantly, Greg has been a good friend to me, often offering sage advice in a frank manner! I am very happy that he will now be able to spend more time with his lovely wife Linda, his son Ben, and his daughter Simone. Greg has been involved in the Jewish conservative movement, and I’m sure he’ll now be able to be more active there as well. Best wishes on retirement, Greg.”

—Saul Schwartz, OMWI Director

“Greg and I have worked together over the years on consumer protection matters, and everyone who has worked with him will agree that his departure leaves a huge hole to fill. I got to know Greg on a personal level through our tie as alumni of the same law school—University of New Hampshire (formerly Franklin Pierce)—and because we often worked out together at the fitness center. Like so many here at the FDIC, I will miss him and wish him all the best.”

—Supervisory Counsel Rich Foley

“No matter how I would passionately argue or present a fair lending case, Greg would somehow, and rather calmly, persuade me. The most memorable times were during my 60-day detail assignment to the Washington Office. Each morning, Mr. Gore would bring me a *USA Today* and occasionally remove his lawyer shield to talk about family and how people matter more significantly than work.”

—Jeffrey Tate, Financial Institution Examiner, RMS, Austin, Texas, Field Office

“The one Greg quote that really sticks out to me is, ‘You can’t make a silk purse out of a sow’s ear.’ Greg mentioned that while we were working on a UDAP case

involving some egregiously unfair and deceptive practices. I had not heard that before, but it’s an old proverb that essentially means that you cannot make something good out of something that is naturally bad.

“I also admire and will miss Greg for tirelessly working on behalf of the banking consumer. Greg took an approach that our focus should always be on making sure the consumer was treated fairly, and if the bank did something in violation of a law, every effort should be taken to ensure appropriate corrective action.”

—Sam Jaeger, Senior Examination Specialist, DCP, Washington, D.C.

“Greg, congratulations on your outstanding career at the FDIC. Your legal skills served the Corporation well from the Oklahoma City Field Office to the Appellate Litigation Section and Enforcement. I wish you all the best in your well-deserved retirement.”

—Rick Osterman, former Deputy General Counsel, now retired

“Congratulations, Greg! I have enjoyed working and learning from you. I’ve always appreciated hearing your perspective on matters, and I will miss your knowledge and experience. I wish you lots of relaxation, happiness, and doing what you want to do in your retirement!”

—S. Lynn Meadows, Senior Examination Specialist, DCP

“My best wishes for a satisfying and rewarding retirement. You have left an indelible mark on banking regulation to the benefit of the American public. Your tenacious work on their behalf has been extraordinary. You will be missed.”

—Jeffrey Klufeld, UDAP Specialist, San Francisco Regional Office. 🏠

## EMPLOYEE RESOURCE GROUP

### Reading to Kids, CAN DO Members Shed Positive Light on People With Disabilities

Three Board Members of the CAN DO ERG (Corporate Employee Network for Disability Opportunities Employee Resource Group) volunteered on February 5 to read to children at the Bright Horizons Child Care Center at Virginia Square. DCP Consumer Affairs Technician Irene Sellman signed a story to the children in preschool and Pre-K classrooms while DOA HR Specialist Richard Ellis interpreted, voicing the words. CU Training Specialist Claire Brolin assisted.

The purpose of the activity was to help the children understand that people who are deaf and hard of hearing “can do” lots of fulfilling activities, including reading and playing games with kids. In general, the members also hope such activities will help change the attitudes of co-workers, children, and teachers toward people with disabilities in a positive way, enabling them feel more comfortable around people who are different.

“The children had so much fun. At first the younger kids couldn’t figure out why Richard was speaking and Irene was signing with her hands,” said Brolin. “But eventually they caught on and enjoyed the story and learning some signs. It was especially cute when the older kids

started inventing gestures to communicate with Irene without an interpreter.” Brolin added that hand gestures can be a successful aspect of communication between hearing people and people who are deaf and hard of hearing.

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*The purpose of the activity was to help the children understand that people who are deaf and hard of hearing “can do” lots of fulfilling activities, including reading and playing games with kids.*

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In her role as a Community Affairs Technician, Sellman is active in outreach activities for the FDIC. Also, she previously offered a series of American Sign Language (ASL) classes for employees. “I love helping people understand one another,” she said. “The kids remind me of my younger brother and the things we used to do together when we were growing up.”

Ellis added: “It was a lot of fun, and I hope we can continue this partnership and expand it to include CAN DO members with other types of disabilities.” Everyone is looking forward to the next story time! 🏠



**Irene Sellman gives the children a pop quiz on ASL signs, while Claire Brolin, at left, assists.**

## MOVING ON

**Name:** Robert Moss

**Most recent position:** Instructional Systems Design Specialist

**Division:** Corporate University

**Location:** Virginia Square

**When and where joined the FDIC:** I joined the FDIC in November 2005 at Virginia Square.

**Career highlights:** I am responsible for the design, development, and implementation of training and performance support for FDIC business-line divisions, and integrating adult learning theory and technologies into the systematic design, development, utilization, management, and evaluation of learning.

### **FDIC Highlights:**

- Instructional Systems Design Specialist – CU School of Monitoring, Examination, and Insurance – Development
  - ♦ Systematic design and development of comprehensive state-of-the-art training, employee development programs, and performance support systems for CU business-line clients.
- CU Educational Technologist (2008-2012)
  - ♦ Provided leadership in planning, managing, controlling, directing, and coordinating technology and internet projects for CU.
- Instructional Systems Design Specialist and Program Manager for CU School of Leadership Development
  - ♦ Provided project management and technical expertise to leadership classes, and web-based and online products.

### **Other Experience:**

#### **Non-FDIC Highlights:**

- Instructional Technologist – Scientific Applications International Corporation
  - ♦ Created training and instruc-

tional experiences, which made the acquisition of knowledge and skill more efficient and effective for the defense and intelligence community.

- Production Manager – The Teaching Company
  - ♦ Managed video production group in the production of multimedia products.
- Senior Producer – NET Political NewsTalk Television
  - ♦ Produced live and on-tape television programs on current political and policy topics.
- Producer – United States Chamber of Commerce BIZNET
  - ♦ Field producer for business network writing on various small business topics.
- Director of Liaison – The White House Conference on Small Business
  - ♦ Managed liaison office to the business community between White House Conference and business, industry and community leaders.
- Staff for the Office of Public Liaison – The White House
  - ♦ Assistant to the Special Assistant to the President for Business Liaison for the development and coordination of national corporate and trade group coalitions.
- Business Staff – MCI Corporation & Federal Home Loan Mortgage Association
  - ♦ Accountant and Financial Analyst for both private-sector and government entities.

**Retirement date:** March 30, 2019

**Plans for retirement:** In my work life, I plan on being active in the real estate field. I am a licensed agent working with clients in buying and selling properties,



**Robert Moss**

and I would like to continue to work in the training field on a consulting basis. Of course there are travel plans, volunteer opportunities, and classes to take in my future. And, you might see me at the VASQ fitness center.

**Comments and thoughts:** Reflecting on my 13 years here at Corporate University, it comes back to the people – of course that is what makes up an organization. I found the work here extremely rewarding and very much enjoyed working with my colleagues

I would like to say thank you to my colleagues: an incredibly smart, creative, dedicated, and devoted group dedicated to designing and developing exceptional training to support the FDIC mission.

To our driver division clients and subject matter experts, you are an incredible group of people. You are committed and passionate about your work, and I am in awe of your expertise and experience.

I will miss the day-to-day contact with my co-workers and will continue to believe in the CU's mission and its bright future. I am really excited about my next steps and am looking forward to a positive retirement experience. 🏠

## MOVING ON

**Name:** David Cooley

**Most recent position:** Deputy Director  
Division: DRR

**Location:** Dallas

**When and where joined the FDIC:** I joined the RTC in March 1990, in the Dallas Region.

**Career highlights:**

- Operations Specialist - RTC Dallas Region (Houston area), 1990
- Field Accounting Officer - RTC Denver, 1991
- Section Chief - FDIC DOF Internal Review Section, Washington, 1994
- Financial Manager - DRR Receiver-ship Accounting, Dallas, 1997
- Associate Director - DRR (Business Operations Support), Dallas, 2011
- Deputy Director – DRR (Business Operations Support), Dallas, 2013

**Other Experience:**

- Assisted in numerous FDIC accounting system development projects, including New Financial Environment and Control Totals Module.
- Numerous bank closings, including CFO of IndyMac Bridge Bank.
- Five years public accounting; CPA, Certified Internal Auditor.

**Retirement date:** February 28, 2019

**Plans for retirement:** My wife Betsy and I plan to move to the Denver area, spend time with grandkids, travel the country from coast to coast, visit all the major league baseball stadiums we haven't yet been to, and do volunteer work.

**Comments and thoughts:** I've had the opportunity to work with many wonderful people over my career with FDIC. Their dedication to the common goal of



**David Cooley**

FDIC's mission has made this a very special place to work and made my career so fulfilling. 🏡

**Name:** Anita L. Norwood

**Most recent position:** Paralegal Specialist

**Division:** Legal Division

**Location:** Atlanta Regional Office

**When and where joined the FDIC:** Joined the FDIC as a Paralegal Specialist, Legal Division, Chicago Regional Office

**Career highlights:** Involved in four administrative hearings and five bank closings. Helped administer the FDIC Honors Attorney Program for eight years.

**Retirement date:** February 1, 2019

**Retirement Plans:** To relocate to North Carolina. Afterwards, my travel plans include Cabo San Lucas, Mexico; Punta Cana, Dominican Republic; and Dubai. 🏡



**Anita L. Norwood**

**Name:** Mark Hobert

**Most recent position:** Mid-Career Compliance Examiner

**Division:** DCP

**Location:** West Des Moines, Iowa

**When and where joined the FDIC:** I joined the FDIC in September 2008, in Cedar Rapids, Iowa, following 20 years in banking.

**Career highlights:** Outside of 130-plus examinations, I was very active in training in real estate lending, such as RES-PA (Real Estate Settlement Procedures Act), TRID (Truth-in-Lending and Real Estate Settlements Procedures Act Integrated Disclosures), and the Community Reinvestment Act (CRA). I presented various topics to fellow examiners and

bankers. My favorite presentation was my PowerPoint diversity training program on Custer's Last Stand. The theme was how we now have better historical accounts today through appreciation of diverse cultures.

**Retirement date:** January 7, 2019

My retirement was unexpected to me. I told my colleagues I would not retire until pigs fly. Then I was on an examination in northern Iowa when a tornado struck nearby. While my team and I sought shelter in the bank basement, the funnel narrowly missed the community. The only building destroyed was a hog confinement building at the edge of town. The signs were clear.

**Thoughts:** Even though I am retired,



**Mark Hobert**

I would still be available to be called on to assist on a bank examination in Hawaii. 🏡

## MOVING ON

**Name:** Michael Egan

**Most recent position:** Chief, Institution Monitoring Section III

**Division:** Complex Financial Institutions, RMS

**Location:** Charlotte, North Carolina

**When and where joined the FDIC:** I joined the FDIC in October 1985 in Atlanta as a Bank Liquidation Specialist in the Division of Liquidation, now DRR.

**Career highlights:** One of the most memorable positions I have had was as a Claims Agent handing out checks to insured depositors. I also had to tell uninsured depositors that they were not getting all of their money. This experience had a profound effect on me; I realized how important the FDIC's mission is with regard to protecting the Deposit Insurance Fund.

I spent 11 years in Liquidation and was involved in more than 100 bank closings. In 1989, I transferred to the RTC during the savings and loan crisis and served in several roles, including as a Managing

Agent and Closing Manager. I also developed asset sales programs for failed banks. In 1997, I was part of the cross-over program and had the opportunity to move to the supervision division. I became a commissioned examiner and eventually moved to large bank supervision. I was part of the Bank of America team in 2008 and experienced the Great Recession firsthand. I was promoted to Supervisory Examiner in 2011 and was eventually assigned to supervise the BB&T exam team. In 2015, I was promoted to my current position and oversee two of the largest banks in the industry.

**Other Experience:** In 1997, I took and passed the CPA exam in order to transition into the supervision division. During my time as a Supervisory Examiner, I was regularly asked to speak to accounting firms and banking associations on accounting issues. I also volunteered to work with Corporate University to help facilitate Leadership courses for new employees.



**Michael Egan**

**Retirement date:** February 28, 2019

**Plans for retirement:** Travel, golf, and continuing to compete in triathlons.

**Comments and thoughts:** My time at the FDIC has been incredible—working through the S&L crisis and then the Great Recession. These were exciting times, although stressful, and it was always a challenge. My work as a Claims Agent made me realize how important our mission is and helped me dedicate my career to that mission. 🏠

**Name:** Beverly C. Ward

**Most recent position:** Management Analyst, Support Services Section, DOA, Arlington, Virginia

**When and where joined the FDIC:** I started with RTC in July 1990. At RTC, I worked in the Division of Resolutions and Receiverships, Asset Management, as a Secretary to the Assistant Director, Jim Wigand. I later moved to the Office of the Ombudsman as a Program Analyst, and subsequently to the Small Investor Program Office, again as a Program Analyst.

After the RTC Sunset, I worked in the FDIC Library, then as Special Assistant to Addie Hargrove and Rochelle Myles Galloway, who each served as Director of the Support Services Section. My most recent position was Management Analyst in the DOA Support Services Section.

**Career highlights:** I have enjoyed a varied career at the RTC and the FDIC with

the following highlights: participant in the 2001 Chairman's Diversity Advisory Council; Chairman of the Nationwide Diversity Day; Claims Certificate holder; participant in 10 bank closings during 2008-11; mentee and mentor in the FDIC Mentoring Program; Intern Workshop presenter; Oversight Manager of the Nationwide Copier Contract and Program; Program Coordinator for the annual visit by students in the Wharton School of Business Leadership Education and Development (LEAD) Program; and Special Assistant (Detail) to DOA Director Arleas Upton Kea.

**Retirement date:** February 3, 2019

**Plans for retirement:** I am looking forward to sleeping late, avoiding the traffic, playing tennis, dancing, cooking, traveling, cruising as much as possible, and spending more time with my family.

**Comments and thoughts:** The FDIC is truly a great place to work. The pay is better than most, the facilities are unbeliev-



**Beverly C. Ward**

ably beautiful and comfortable, and the benefits cannot be matched. But for me, what has made the FDIC the best place to work are the people I got to work with and who have now become friends. The FDIC will always hold a special place in my heart and memories. 🏠



## IN MEMORIAM

### Michael Ray Tregle, Sr.

*Former Counsel*

Michael Ray Tregle, Sr., of Collierville, Tennessee died on January 16, 2019. He was 66.

During his years with the FDIC, beginning in 1989 until he retired in 2016, Tregle served in the Legal Division, first in Shreveport, Louisiana, and later in Chicago and Memphis, Tennessee. He began his career serving in the closed bank area of the division and later became a counsel specializing in open bank legal matters.

Dallas Regional Counsel Stephen Zachary was both a supervisor and a colleague during Tregle's Memphis years. "We worked closely together on enforcement cases," Zachary said. "Mike was a very nice fellow, an excellent attorney, and it was a pleasure to work with him."

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*Moffatt recalled how Tregle once lent his minivan to her and Paralegal Specialist Vicki Jacobs for a trip to Nashville. "Two moms and four kids—what was he thinking?" Moffatt said.*

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Acting Atlanta Regional Counsel Lynn Moffatt shared recollections. "Mike and I worked together in the Memphis Regional Office for about two years in the mid-90s. He always generously shared his legal experience and was a great sounding board for issues, but I will remember Mike most for his big heart and friendship." Moffatt recalled how Tregle once lent his minivan to her and Paralegal Specialist Vicki Jacobs for a trip to Nashville. "Two moms and four kids—what was

he thinking?" Moffatt said. She added: "In recent years, Mike and I were Facebook friends, and I so enjoyed seeing his family grow—he was certainly a doting grandfather! I am indeed fortunate that our paths crossed!"

Other colleagues also remembered Tregle fondly. "Mike was a great man and attorney," said Dallas Assistant Regional Director Joseph Meade. "His door was always open for discussion of legal issues by RMS staff."

"Mike was the type of person who made you feel grateful for knowing him," said Senior Attorney Jera Bradshaw with the Dallas Regional Office. "He spent much of his time helping others, such as mentoring new attorneys, rescuing his beloved Shelties, or lending a sympathetic ear to someone in need. He will be remembered for his many kindnesses, good humor, and the genuine joy he felt for life."

"Mike will be remembered as a great attorney who made time for anyone in need," said Vicki Jacobs with the Dallas Regional Office. "There was no subject he couldn't talk about, and he would provide sound advice whether one needed a professional or a personal opinion. He had a big heart and a great sense of humor and always made everyone feel welcome. He was devoted to his family, his friends, and his animals. My life is richer for having known him."

Before joining the FDIC, Tregle was an attorney in private practice for nearly 10 years. He earned his juris doctor degree from Loyola University New Orleans School of Law in 1978.

Michael Ray Tregle, Sr., was born in New Orleans. He was known among his family members, colleagues, and friends, for his quick wit, generosity, and wisdom.



**Michael Ray Tregle, Sr.**

Tregle loved bringing family and friends together, especially over food and football. He was a season ticket holder and lifelong New Orleans Saints fan. He had many other interests, from music and theater to making gumbo and helping animals in need.

Tregle is survived by his wife, Jody Ritchie Tregle; sons and daughters Major Michael Tregle, Jr., and wife Major Heather Tregle, both of the U.S. Army JAG Corps, Chris Taylor, Tim (Angelina) Tregle, Megan (Blake) Ruffino, and Heidi (Brennon) Comish; grandchildren Emma and Anna Tregle, and Eli, Wyatt, and Baleigh Comish; sisters Cheryl (John) Sears, Debbie (Frank) Landry, and Terry (Jim) Bell; and many nieces and nephews, family members, and friends.

*Some of the information in this obituary was taken from an obituary published by the Memorial Park Funeral and Cemetery, Memphis, Tennessee. 🏠*