

FDIC News

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DIR Creates CRE Economic and Banking Dashboard to Help Examiners

By CLAYTON BOYCE
Division of Insurance and Research

What if, with just a few clicks, you could whip up a report that details risk factors like loan concentrations, other Call Report data, and Core-Based Statistical Area economic data and trends, all specific to your pick of any FDIC-insured bank in the nation?

Now you can, thanks to a multi-division team of enterprising FDIC employees. The team, most of them in the Financial Analysis Section in the Division of Insurance and Research (DIR), created the Commercial Real Estate (CRE) Economic and Banking Dashboard in Tableau, a powerful computer program that analyzes data and generates charts and graphs. The team created the dashboard to help FDIC employees, especially the bank examiners in the Division of Risk Management Supervision.

“CRE risk was a huge driver of asset quality deterioration during the most recent financial crisis, so Financial Analysis Section Chief Meg Hanrahan wanted to make sure that examiners

had a quick and easy way to identify trends that could contribute to heightened risk in this area,” said Senior Financial Analyst Erica Tholmer, Tableau designer and developer for the dashboard. “We wanted to simplify this process by making both economic data and banking data accessible in one tool. That way, examiners could focus on analyzing risk exposure rather than spending valuable time tracking down necessary data.”

Economic and financial analysts from DIR worked for a year to complete the dashboard. They had help in project planning and management from the Division of Finance, and they visited four RMS field offices—all in different FDIC regions—to learn what bank examiners needed. With the examiners’ input, the team selected economic and banking variables, visualizations, and a design for the dashboard. RMS examiners also tested a prototype and suggested improvements.

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Examiners participated in a day of exercises with the DIR staff. The examiners were in field offices in Minneapolis, Minnesota; Raleigh, North Carolina; Phoenix, Arizona; and Austin, Texas. The examiners helped identify the key Call Report variables and the key economic variables that they wanted in the dashboard. Their input contributed to the design of the dashboard, and the examiners volunteered for three rounds of usability testing.

The team met three times a week to discuss progress, roadblocks, and solutions. The result was, RMS management told Hanrahan, “exactly what we need to improve examination planning and assess the risk focus of an examination.”

The dashboard puts Tableau’s power to good use, digesting data, highlighting trends, and illustrating the economic and banking landscape with charts and graphs.

“Team members took on various roles to ensure that the project stayed on track, from creating exercises, writing data queries, and designing in Tableau to communicating with stakeholders,” said Hanrahan. “The team did a great job, and we used the Department of Finance project planning group, which really helped make this the best product it could be.”

In addition to Hanrahan and Tholmer, dashboard team members in DIR were Economic Analysts Nathan Hinton and Angela Woodhead, Senior Fi-

nancial Analysts Debbie Gattuso and Doug Reas, and Jennifer Martinez, Chief of the Data Applications Section, a major stakeholder. Division of Finance Senior Management Analysts Brian Smith and Andrew Macurak helped in project management.

The dashboard replaced a San Francisco Region CRE dashboard that was an Excel spreadsheet and required a lot of work to maintain. “We set out to replace it with a Tableau dashboard because Tableau allows you to create charts and tables and combine a lot of different looks into one screen to make it easier for someone to assess what’s going on in an area,” Hanrahan said. An element called “data buffet” lets you select the economic variables that you want to look at. “We wanted to provide

an easier way for examiners to grab the economic data, in this case CRE. We all know that that’s a risk that banks have been facing for many years.”

“Also important is that the dashboard allows examiners to identify the strategy that banks are using to fund growth in CRE lending,” Tholmer said. “Previously, many examiners were forced to pull information from multiple sources to compare trends in bank data to local economic trends.”

The dashboard puts Tableau’s power to good use, digesting data, highlighting trends, and illustrating the economic and banking landscape with charts and graphs. The dashboard also allows examiners to quickly and easily compare data and trends at one individual bank to those for the region or the nation. 🏠



Dashboard team members included, from left, Section Chief Meg Hanrahan, Economic Analyst Angela Woodhead, Data Applications Section Chief Jennifer Martinez, Senior Management Analyst Andrew Macurak (DOF), and Economic Analyst Nathan Hinton. Not shown: Senior Financial Analysts Debbie Gattuso and Doug Reas and Senior Management Analyst Brian Smith (DOF).

10 Things You (Probably) Don't Know About the FDIC Headquarters Building: Fun Facts and Surprising Stories

By JAY ROSENSTEIN
Office of Communications

FDIC employees for years have marveled at the beauty of our gray Main Building in downtown Washington and the mere idea that our agency could own such prime property right around the corner from the White House. In fact, there's a lot more to the history of this building than meets the eye. Based primarily on Board documents, staff memos, official announcements, news articles and other sources, here's a look at highlights from the early planning stages to the grand opening (and more), much of which I think will surprise you.

1. After putting Washington employees in multiple office buildings for more than 25 years, the FDIC decided to have everyone under one roof. While the first few months of FDIC work in 1933 was based in the U.S. Treasury Department building, in late October of that year we moved staff into what would become our headquarters for the next 30 years, the National Press Building. That's a 14-story landmark building at the corner of 14th and F Streets, NW, on the other side of the White House

from our current location. The "Press Building," as it is often called, rented space to major news organizations as well as other tenants, and we leased the fourth, fifth, sixth and part of the seventh floors for our staff of about 250.

But as the FDIC's workload quickly grew, so did our need for more space in Washington. By 1940, the Washington staff had more than doubled (mostly to handle bank failures and deposit insurance payments) and it was spread among three separate buildings downtown. That was pretty much the situation for the next 20 years. But in November of 1960, Chairman Jesse P. Wolcott held a press conference at the Press Building to announce that the agency would begin construction of our own headquarters on 17th Street ... and why.

"Currently we must find space for some 435 Washington office employees," he said. "The 3½ floors of this building and the ... Willard Building, which we have used for many years, will not accommodate our needs. We are utilizing outside contract facilities for the preparation of much of the statistical data relating to banking and for

which we are responsible. The situation is not satisfactory and will become worse as time passes and until we can obtain space sufficient for our needs and conducive to efficient operations."

2. Our choice location by the White House wasn't our first choice. In 1958, the U.S. General Services Administration (GSA), which works with federal agencies on the purchase, design and construction of real estate, initially offered the possibility that we could build on a site at Madison Place and H Street, NW. That's definitely an amazing offer because Madison Place is a one-block street on the east side of Lafayette Park, across Pennsylvania Avenue from the White House, just a block away, and other historic buildings owned by the federal government, including the Dolley Madison House on Madison Place that was built in 1818-20. While the FDIC's records don't mention the exact address of the property the GSA had in mind for us, and a search by staff at the GSA today turned up no information about the offer, any spot on Madison Place would truly be prime real estate.

So, at a July 1958 meeting the FDIC Board decided to enter into discussions with the GSA and other government officials "to bring the negotiations to an early conclusion." But the next reference to the Madison Place property in the FDIC Board records in December of '58 simply state that "it has been determined that it is not feasible" to acquire that land. However, the GSA came back with a new offer.

It turned out that two separately owned but adjoining properties on the west side of 17th Street, between F Street and New York Avenue and just around the corner from the White House, were up for sale. One parcel belonged to the United Steelworkers of America. The other plot of land was owned by the Central Dispensary and Emergency Hospital, what today is part of the MedStar Washington Hospital Center system. And we jumped at the opportunity.



Above is the scene looking from New York Avenue to the northeast (on the left is the Winder Building, Washington's first "skyscraper" finished in 1848 and now the headquarters of the Office of the United States Trade Representative).

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3. Even though our property was only two blocks from the White House, only two other buildings ever stood there. Research of land records, including work done in 1961 by Mrs. Helen Cecil, the wife of then-FDIC Assistant General Counsel John Cecil, dates the first ownership of the land back to 1685. According to several histories, our piece of Washington in the late 1600s was part of the Maryland Colony. (There was no District of Columbia until 1790.) Lord Baltimore, the founder of Maryland, conveyed a large plot of land to John Peerce, a farmer from Dartmouth, England, using a land patent filed in the Prince George's County Courthouse in Maryland. That real estate included our current property as well as, interestingly enough, the historic neighborhood that is now at Lafayette Park and Madison Place and H Street, where the GSA initially offered us a possible home in 1958. Peerce's farmland passed through several owners until, in the early 1800s, the first two buildings were erected on what is now our property at 17th and F.

According to Mrs. Cecil's research, the first building to go up, in 1802, was a brick row house with three sto-

ries above a raised basement. (For an idea of what the house looked like, see the 1963 illustration by longtime FDIC employee and *FDIC News* illustrator Jimmy Goodman below.) It sat on the northern side of what our headquarters property is today, the part bounded by 17th Street and F Street. The King-McKean family that owned the house was said to be part of the Washington elite and close friends of James and Dolley Madison before and during his presidency. When the last surviving McKean daughter died in 1909, what by then was known as the McKean House "passed through years of mediocrity as a rooming house until it was demolished in 1960 to make way for the FDIC building," Mrs. Cecil reported.

The second building was on the southern part of our property today, which borders 17th Street and New York Avenue. For many years it was a small hotel and restaurant called the Allies Inn. I don't know when it was built, but I know this much from an FDIC history handout: "The cuisine ranked high and there were many irate customers when the demolition crew moved in in 1960 to make way for the FDIC Building."

4. The basement was originally designed to be both a parking garage ... and a fallout shelter. "This was the early 1960s and the idea was that if Communist bombs rained down outside, you were going to send everyone to the basement to stay and shelter in place," explained Tim Eller, currently the Division of Administration's Lead Facilities Operations Specialist at the Main Building. "That's why the exterior walls and the floor slab above the basement are extra thick, about 18 inches, which was probably intended to provide protection from bombs. The FDIC certainly was not unique in the fear gripping the nation."

Beyond that, the original basement design created in November 1960 called for first-aid rooms, more than 40 toilets (believe it or not, most would be face-to-face and *without privacy dividers*), a decontamination room (complete with showers) and two 15,000-gallon water tanks intended to store potable

(drinkable) water. There was even an area for an inside carwash, for possible use cleaning a contaminated vehicle coming in from the outside as well as day-to-day use for cleaning corporate vehicles.

But sometime between design and actual construction in 1962 — after the basement's "footprint" was mostly completed — the plans for a fallout shelter were dramatically scaled back. Space that had been designated for large bathrooms, first-aid stations and decontamination rooms instead would be used for storage of food and water supplies in an emergency or eliminated in favor of much-needed parking space.

The basement was originally designed to be both a parking garage ... and a fallout shelter. "This was the early 1960s and the idea was that if Communist bombs rained down outside, you were going to send everyone to the basement to stay and shelter in place," explained Tim Eller, the Division of Administration's Lead Facilities Operations Specialist at the Main Building.

"We don't know if that decision was due to political events or project costs or somebody just asking what really makes sense," Eller said. "Questions such as, if bombs are on the way, are people going to run into the basement at work or attempt to reach home and family? Do we really need to have all those toilets? Also, we had about 400 FDIC employees in the Main Building at the time, about what we have there now. Could we fit that many people into the basement comfortably? Maybe, but for how long? How long before fights break out? They make movies about situations like that."

Interestingly enough, in late 1964 the FDIC agreed to participate in a national program that, in the event of an emergency, would make our shelter space available to the general public. A sign to that effect was installed on

see **Facts**, page 5, column 1



A drawing of the first building on our site, a brick row house built in 1802 that was demolished in 1960 for the new construction.

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the F Street side of the headquarters building. Based on a Department of the Navy survey of the entire building, we were expected to be able to shelter up to 7,115 people, including 3,439 *for the basement alone!* The Defense Department also would pay for and provide food and other supplies to last up to two weeks.

But despite the changes for the basement, there are still a few reminders of the original plans, although they're either off-limits to most FDIC employees or not easily visible.

The two big water tanks mentioned above are still in the basement area. "They were originally piped in to the potable water system as an emergency reservoir," Eller recalled. "Then 20 or so years ago the plumbing connections were removed and the tanks sat empty, a forgotten relic of the Cold War, until about two years ago when we redirected drains from the roof and converted these underground tanks into rainwater storage tanks. We're using them for landscape irrigation and we're saving approximately 100,000 gallons of potable water per year."

Then there's the carwash area. "It was definitely installed as designed," Eller said. "It included a sloped floor to collect suds and water, but I'm not sure it was ever used. In 2016 we closed it in to use as

a storage room. Unfortunately, a sloped floor is not conducive for parking."

5. Mistakes happen. In early 1961, the GSA, which oversees new construction of federal buildings, informed our management of a glitch. The architectural designs for the new headquarters proposed a retaining wall 103 feet long to be erected next to an office building around the corner from us on New York Avenue (not the current building on that spot). What was the problem?

Few details are available today, but apparently, the GSA discovered that our planned retaining wall would encroach 16 inches into the other building's property. And for us to purchase this additional strip of land for a retaining wall, the GSA came back with a price of \$6,000, about \$50,000 in today's dollars. The matter was discussed with the Board of Directors and an FDIC check was soon on its way.

6. The dedication ceremony was held on the 30th anniversary of the FDIC and drew more than 600 guests. Chairman Erle Cocke Sr. started the late-afternoon event on June 16, 1963, by welcoming the attendees, primarily dignitaries from the government, the banking industry and the FDIC. Rep. Wright Patman, the chairman of the House Banking and Currency Committee, followed up with remarks. Unfortunately, Leo T. Crowley, the beloved second chairman of the FDIC from 1934 to 1945, was go-

ing to deliver a speech about the agency but four days before the ceremony he took ill and was in a hospital in Wisconsin. He sent an associate to Washington to deliver the address for him.

The official program ended with guided tours of the sixth floor (the Board Room, the offices of the three Board members, and "one or two offices at the elevator bank for perspective on how the normal offices look," according to the preliminary plans) and the seventh floor (to see the executive dining room and the last stop on the tour, the cafeteria, for refreshments). An open house for FDIC employees and their families was later held, including the guided tour and the same menu for the refreshments as it was for the dignitaries ... except for the addition of hamburgers.

7. What else was new and different at the grand opening?

- The main attraction was a 12-foot tall version of the Great Seal of the United States that dominates the wall at the main entrance to the lobby. The bronze-cast Seal weighs 4,000 pounds and took six months to make. At that time it was believed to be the largest Great Seal of the U.S. ever made.

- The official FDIC flag was flown for the first time. The flag was somewhat of an afterthought. According to available information, our private architects

see Facts, page 6, column 1



The main lobby being constructed and the 103-foot long retaining wall that shouldn't have been constructed onto our neighbor's property.

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proposed two flagpoles to be outside the building on the New York Avenue side. One was for the U.S. flag, the other for the FDIC's flag. Sounded like a good idea, except the FDIC didn't even have a flag, and Chairman Cocke apparently wasn't sold on a second flagpole standing next to the one for Old Glory. It wasn't until late May of 1963, just a few weeks before the dedication ceremony, that the agency approved a flag, which was quickly designed by the Army Institute of Heraldry. It features the FDIC seal, our blue and gold colors, and the year 1933 (for our start). Cocke shared his mixed feelings about the FDIC flag at the dedication ceremony: "I have to admit my ignorance and my 'flabbergastedness' – if that is a good word – when I saw the second flagpole, but it is here now and we hope you will see why maybe the architects were much smarter than I anticipated."

• The internal mail system featured a "dumbwaiter," a mini-elevator for carrying mail, packages or other things up and down the building. "People in the 1960s mostly communicated on paper, and that resulted in a huge volume of mail," Eller said. "So new government buildings at that time would have a mail infrastructure to receive, sort and deliver mail, and we had a dumbwaiter." Here's how it worked. Our central mailroom was on the first floor, in what today is the men's locker room. But in addition, there were small mailrooms on each floor above, in what now is the restroom for people with disabilities (just to the left of the entrance to the men's room). And as our mail traveled up and down, staffers on each floor would attend to the items coming or going on the dumbwaiter.

8. Something very mysterious has been hiding inside the building for the last 55-plus years. At least we think it's there. I'm referring to a time capsule that the 1963 FDIC Board of Directors placed inside the building at the dedication ceremony, not to be reopened for generations.

What documents, photos and other memorabilia are inside the FDIC time capsule? We don't know for sure, but

based on a staff memo written a few weeks before the ceremony, the contents were to include a copy of the 1934 and 1963 FDIC Annual Reports (why a copy of our first Annual Report, dated 1933/1934 and only 12 pages long, wasn't chosen is hard to tell), a copy of the Banking Act of 1933 (the law President Franklin Roosevelt signed establishing the FDIC), the Board resolution authorizing construction of the new headquarters, and an unspecified history of the FDIC. Signatures of Board members past and present who attended the dedication ceremony, and photos of all Board members, also were to be compiled into a book to be published by the FDIC's Information Office.

Where in the building is the time capsule? That's the big mystery. Unfortunately, the original planning memo didn't say where the box was to be buried. There also are no pictures from the dedication ceremony in the FDIC photo archives and no invite list we can use to track down eyewitnesses.

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I asked Eller for his thoughts on the whereabouts of the time capsule. His "best guess" was that it was behind a simple bronze plaque in the main lobby listing President John F. Kennedy and the three FDIC Board members in 1962, in part because it was held up by screws, indicating a need for access. Then I asked if he'd be willing to test out his theory. The next morning I came back to an email from Eller. "Sorry. Checked the plaque this morning, nothing but stone behind it," he said. "And I have not seen any other anomalies in the architectural drawings or in the as-built conditions that would indicate the presence of a hollow space or an obvious location for a time capsule."

By the way, the 1962 date on the



This simple bronze plaque in the main lobby has been tied to at least two mysteries, one being the whereabouts of a time capsule placed somewhere in the building by FDIC Board members at the dedication ceremony.

plaque itself is a bit odd given that construction began in January of 1961, basic work continued in 1962, and President Kennedy and the same three FDIC directors were still in office at the time of the 1963 dedication ceremony. Yet another mystery!

If we can find the time capsule soon (and that assumes no decision to nix the whole idea after the dedication ceremony), I think the next best dates for another "grand opening," to unveil the contents of the box, would be either June 16, 2033, the 100th anniversary of the FDIC, or June 16, 2038, the 75th anniversary of our headquarters building. For right now, just save the dates.

9. Not everybody liked the look of the building. The final design by our architectural firm was influenced in part by changes suggested by the federal Fine Arts Commission that proved to be a bit controversial.

Wolf Von Eckardt, the architectural writer and critic for *The Washington Post*, said in January of 1963: "It is, in short, hard to see just what the Fine Arts Commission accomplished by its meddling. In redesigning the work of highly competent architects it certainly did not preserve the feeling of the old State, War and Navy or of the Corcoran buildings. What it did preserve, intentionally or not, is stripped down neo-classical Federalesque."

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INSIDE/OUT

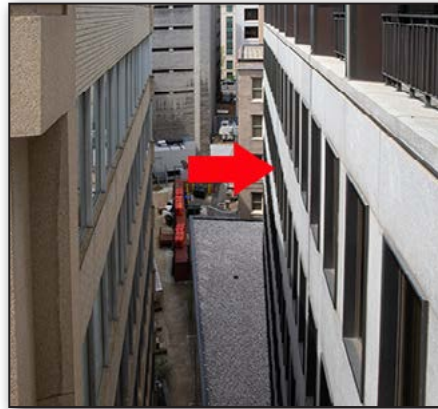
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George Kennedy of *The Washington Star* wrote in August of 1963, “The only thing different about this building is the financing,” a reference to the money coming from premiums banks pay to insure their deposits, not from taxpayers. “It is typical of the Government office buildings in Washington recently completed or nearing completion — no imagination.”

Kennedy added, “Except for the unusually large lobby (an accident in meeting the recommendations of the Fine Arts Commission) and the seventh floor dining space where wide plate glass windows open on one of the most beautiful views of Washington, the design is marked by severity. The long narrow windows set in the thick walls of reinforced concrete give the impression of a penal institution.”

The seal of approval, though, came from FDIC Chairman Cocke, who said at the dedication ceremony that the new building was “livable, serviceable and workable. We did not desire, nor did we get, a monumental building. We think we did get a modern and useful office building.”

10. A bridge not too far. Having all our Washington employees under one roof could only last so long, and after our workload and hiring increased in the 1960s and early 1970s the FDIC maxed out on office space in the Main



The arrow marks the spot where we built a bridge in the 1970s from the fifth floor of the Main Building to connect with FDIC staff working in offices in the New York Avenue building on the left.

Building. That’s when we decided in 1972 to lease nearly three floors at 1709 New York Avenue, the building directly behind us that’s now owned by the Federal Reserve Board. The FDIC also opened a bank examiner training facility in the Rosslyn area of Arlington. But that wasn’t all. We did the next best thing to keep more of our Washington staff together; we built a bridge, fully enclosed, connecting the fifth floor of our headquarters with the seventh floor of the New York Avenue building. FDIC employees went back and forth on that overpass for more than 10 years, until we found office space elsewhere, tore down the bridge and put up a wall

for what would become a new office in Room 5074, currently in the Division of Risk Management Supervision (RMS).

To see where the office is now and the bridge used to be, see the picture, above right. And if you work at or visit the Main Building, go into the cafeteria and immediately check out the view on your right, preferably from the walkway outside. The bridge was on the fifth floor and where the ninth and 10th windows (from the left) are located.

One current FDIC employee who has a special interest in the former bridge is Shannon Beattie. A Regional Accountant based in the Boston Area Office, in mid-May 2019 she’ll be moving to Washington and Room 5074 as the new Chief for the RMS Accounting and Securities Disclosure Section. “My office used to lead to a bridge? Great!” said Beattie, who also noted that she temporarily worked in that office as an Acting Section Chief a couple of years ago. “I think it’s fun that my office is unlike any other office in FDIC history. I am also anxious to meet anyone who has passed through my new office. It gives new meaning to an open door policy.”

Special Request: I’m looking for more fun facts, stories and other information about the four office buildings currently owned by the FDIC — the Main Building, the F Street Building, Virginia Square in Arlington and the San Francisco Regional Office building. Please send me your suggestions, preferably by May 31, 2019, or otherwise soon. Requests for anonymity will be honored, but please do include your name, e-mail address and phone number. My contact information is below. 🏠



A classic 1960s-era cafeteria, complete with ashtrays.

KNOW SOMETHING UNUSUAL OR HUMOROUS ABOUT THE FDIC?

Please send your stories, insights, anecdotes, humor and other suggestions to:
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WOMEN'S HISTORY MONTH

FDIC Portrait Dedication Honors Legacy of Pioneering Leader Maggie L. Walker

An inspiring ceremony brings a key historic figure to life.

By SALLY J. KEARNEY
Office of Communications

Maggie Lena Walker was a transformational, pioneering leader who was decades, even a century, ahead of her time. A brilliant businesswoman and visionary forerunner of the modern civil rights and women's movements who was born before the end of the American Civil War, Walker was notably the first African-American woman to found, charter, and serve as president of a U.S. bank. She also launched a newspaper, opened a department store, and served as a pillar of her community in Richmond, Virginia, bringing promise through economic opportunity and employment, particularly for African-American women.

In contrast to her many remarkable achievements, until recently Walker's contributions have not been widely known, including among the financial regulatory community. So it was fitting that on March 19 at the Andrew C. Hove Auditorium at Virginia Square, the FDIC held a dedication ceremony featuring the official unveiling of a portrait of Walker to be displayed at the Virginia Square Complex. The event was jointly hosted by the Association of African American Professionals (A³P) Employee Resource Group (ERG) and the Office of Minority and Women Inclusion (OMWI) in observance of Women's History Month.

The concept for the ceremony originated with A³P members, who sought to introduce Walker to the FDIC, honor her legacy as part of banking and financial history, and promote diversity and inclusion in the FDIC's building displays.

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members, in coordination with OMWI, organized the event.

Speaking to a standing-room-only audience in the Hove Auditorium and to viewers who watched via FDIC TV, Vanessa Strauss, A³P Chair and DOA Senior Advisor, opened the ceremony by recognizing members of A³P and thanking Chairman McWilliams for attending the ceremony. She noted the theme for the program: "Maggie Lena Walker—A Woman Dedicated to the Social and Financial Advancement of Women and African Americans."

Chairman McWilliams hailed Walker as a truly outstanding role model and said she was "profoundly touched" upon learning all that Walker had accomplished in her lifetime. "To say that Maggie overcame obstacles and circumstances that would make it difficult for anybody to succeed would be an understatement," she said.

Describing Walker as having "grit, perseverance, and giving," Chairman McWilliams said that generosity was a theme running through Walker's life.

Chairman McWilliams also warmly welcomed two members of Walker's family who were invited to the ceremony as special guests. Dr. Johnny Mickens, III, Walker's great-grandson, is an assistant principal at a high school in Richmond and an expert on his great-grandmother's history who frequently speaks at events honoring her legacy. Nancy Ware, Walker's great-granddaughter, manages and administers juvenile and adult criminal justice programs and is a non-resident fellow at the Urban Institute's Justice Policy Center.

Introducing Dr. Mickens and Ms. Ware, Chairman McWilliams said, "Maggie Walker's dedication to education and community has been passed on through the family, and it's a privilege to have you here today."

Following Chairman McWilliams' remarks, Christopher Kelly, an A³P Board member and OMWI Program Analyst, introduced featured speaker Rhonda L. Crenshaw, Associate Professor, School



Chairman McWilliams hails the achievements of Maggie L. Walker.

of Leadership Development, Corporate University.

Crenshaw, also an A³P member and a self-described amateur historian, gave a riveting and eloquent presentation on Walker's life, accompanied by PowerPoint photographs. Crenshaw has meticulously researched Walker's history, which she chronicled in an April 2018 *FDIC News* story entitled "Meet Maggie Lena Walker: America's National Treasure in Banking." Crenshaw said that Walker was "a member of a remarkable first generation of southern African American leaders who was born at the close of the American Civil War, which marked the full-scale emancipation of the nation's four million enslaved African Americans."

The half-century of Jim Crow laws and policies that followed brought progress to a halt, but "Maggie consciously saw herself as a member of a cohort of shapers of a new community culture for African Americans that included self-sufficiency and dignity," Crenshaw said.

Crenshaw recounted Walker's rise as a member of the Independent Order of the Sons and Daughters of St. Luke, a fraternal organization, to the top leadership position of Grand Secretary, which she held until her death. As Grand Secretary, Walker revitalized a faltering organization. "Maggie had clear goals, strong methods to accomplish those goals, and a group of women [with some men] who were unswervingly loyal to her and her ideas," Crenshaw said. "Through sound

see Walker, page 9, column 1

WOMEN'S HISTORY MONTH

Walker, from page 8

fiscal policies, a genius for public relations, and enormous energy, the now 30-something Maggie took a dying organization, gave it life, and helped it thrive. Within the first year, she and her association doubled financial membership and grew the treasury.”

A passionate public speaker, Walker regularly urged women and minorities to work together for a better future. “She spoke everywhere, moving audiences to tears about disenfranchisement, electrifying them with hope for cooperative enterprise, and urging economic independence of the black community, including economic independence of women in particular,” Crenshaw said. “She exhorted women to enter into the business world and black consumers to support African American enterprise. She captivated audiences!”

Walker established a newspaper, *The St. Luke Herald*, in 1902, and, on November 2, 1903, she opened the St. Luke Penny Savings Bank, with deposits totaling \$9,000. By 1920, the bank had financed more than 600 home loans, allowing for significant real estate holdings in Richmond’s African American residential community.

In 1904, Walker purchased a building to house a department store, the St. Luke Emporium, staffed by 18 employees. She moved the bank from St. Luke

Hall into the Emporium to draw business to the store.

In 1904, Walker also purchased a home in Richmond. “Even though she was married at the time, it is only Mrs. Walker’s name on the deed, and it was only her money used for the purchase,” Crenshaw said. The house was home to Walker’s family: husband Armistead Walker, mother Elizabeth Mitchell, sons Russell and Melvin Walker, and adopted daughter Margaret “Polly” Anderson Payne.

At formal dinners in Walker’s dining room, she often entertained such celebrated guests as Langston Hughes, W.E.B. DuBois, and Mary McLeod Bethune. The home is now a museum owned by the National Park Service and open to the public.

In 1929, Walker discussed merging St. Luke Penny Savings Bank with other institutions, and in 1930, the bank merged with Second Street Savings Bank and opened as the Consolidated Bank and Trust. The bank became insured by the FDIC on January 1, 1934. Walker served as Chairman of the Board for Consolidated Bank and Trust until her death. “While many banks did not survive the Great Depression, Consolidated Bank and Trust not only survived but thrived into the 21st century,” Crenshaw said.

In 2005, Abigail Adams National Bank, a woman-owned bank in Washington, D.C., purchased Consolidated Bank

and Trust, ending the bank’s distinction as a black-run, independently owned bank. In 2009, Premier Bank of West Virginia merged with Abigail Adams, and two years later, Consolidated Bank and Trust was renamed Premier Bank. Premier operates today in Richmond.

“I hope you all see why I adore my ‘new friend’ Maggie, and why I call her a national treasure in U.S. history, black history, women’s history, as well as our history in banking!” Crenshaw said. The attendees responded to Crenshaw’s presentation with a standing ovation.

For the unveiling of the portrait, Chairman McWilliams invited Crenshaw to do the honors. The portrait displays a photograph, circa 1905–1910, of Walker in her office in St. Luke Hall.

After the unveiling, Chairman McWilliams invited Dr. Mickens and Ms. Ware to make remarks if they wished. Visibly moved, Dr. Mickens expressed appreciation for the “wonderful portrait” and the recognition of his great-grandmother. To Crenshaw, he said, “I’ve heard a lot of presentations, but yours is the best.”

Ms. Ware said she was overwhelmed that so many people took time to celebrate “our great-grandmother and her legacy, because for the family, it has been a long time coming.” She observed that many people at the ceremony may also have untold family stories that need to be shared.

In closing, Ms. Ware read from a speech that her great-grandmother delivered in 1901, prefacing it by noting “how progressive” Maggie Walker was “way back then.” Walker advocated empowerment and urged people to save money to purchase homes. Having witnessed her mother’s struggles as a single mother, Walker “understood the challenges” women face, Ware said. “She went on to rise above all those circumstances and to make sure that women, and men, had the same opportunities.”

Note: Rhonda Crenshaw cited the following sources for her presentation: *Right Worthy Grand Mission: Maggie Lena Walker and the Quest for Black Economic Empowerment* by Gertrude Woodruff Marlowe; and *Maggie L. Walker National Historic Site* (U.S. National Park Service). ■



The star of the event—the portrait of Maggie Walker is proudly displayed. From left: Christopher Kelly, Ron Holloway, Dantea Mouzon, Vanessa Strauss, Treisha Thorpe Borris, Nancy Ware, Dr. Johnny Mickens, III, and Lisa Williams.

CHICAGO REGION

Celebrating Diversity With a Dance

By DANYALE LUCADO
DCP Chicago Region

Moving to the pulsating beat of the African drum, FDIC staff in the Chicago Region recently joined together in a unique celebration of culture and dance during this year's African-American History event. The program, held on February 13, featured a master dance class from the Muntu Dance Theater of Chicago and a complimentary lunch for attendees. Approximately 70 staff members joined in the fun, learning about the importance of traditional dances from West African cultures, as well as their modern application.

RMS Supervisory Financial Analyst Shaun Hasty was on hand to provide the introduction, explaining Muntu's mission and history. "I felt proud to be part of such a rewarding experience, providing me with insight into my African

heritage through dance and education," said Hasty. "I have always yearned to be a catalyst for inclusion and respect for others despite inherited differences, and this event allowed me to exhibit this characteristic through dance."

Approximately 70 staff members joined in the fun, learning about the importance of traditional dances from West African cultures, as well as their modern application.

Muntu seeks to preserve and perpetuate the African aesthetic and its influences on the world through the education and professional presentation of dance, music, and folklore. Core programs include professional performances, comprehensive community arts programs,

classes for the public, and professional training for emerging new artists.

"We were so excited to have the Muntu Dance Theater out to do a workshop with the Chicago Region," said Linda Dixon-Shane, a member of the Chicago CDAC. "I personally received so many compliments on how great the event was. It's true, dance is the universal language—dance like no one is watching—that's exactly what everyone was doing."

Regional Director John Conneely attended and commented that the event was well done and a lot of fun. Even Deputy Directors Theresa Sabanty and Chris Newbury picked up some new moves.

In the Bantu language, "muntu" means "the essence of humanity." The phrase resonated with CDAC members who felt Muntu's mission mirrored the council's goal to increase awareness of differences and similarities of all FDIC employees.

"Events like this recognize and respect the diversity of heritage and culture that exists throughout the FDIC in a fun and interactive way," said Stephanie Collins, who is serving as Vice Chair of the Chicago CDAC this year. She and other council members did a great job providing an opportunity for staff to loosen up a bit and submerge themselves in the vibrancy of a culture and tradition, different from their own.

Members of the current Chicago CDAC include: Brian Hiller, Stephanie Collins, Jordan Agan, Jasmine Barrow, Samuel Brooks, William Brown, Alмира Kadic, Lisa Krull, and Linda Dixon-Shane. 🏡



Muntu Dance Theater instructors lead CRO staff through the art of traditional West African dance. *Photo credit: Jasmine Barrow, DOA Chicago.*

Supervisory Examiner Jim Bryans and Wife Meridith Dance The Night Away

By SALLY J. KEARNEY
Office of Communications

Jim Bryans began dancing in earnest when he met his wife, Meridith. “We took classes when we were dating,” recalled the DCP Supervisory Examiner for the Springfield, Illinois, Territory, who manages the state’s Springfield, Princeton, and Mount Vernon Offices. Before their wedding, the pair signed up for private lessons with their dance teachers. “We did a choreographed rumba routine for our first dance at the wedding reception,” Bryans said.

So dancing is very much a part of this couple’s story.

Earlier this year, Jim and Meridith Bryans returned to the dance floor when they competed in a “Dancing with the Starz” fundraiser for the Springfield Art Association, an annual event modeled after the famed television show. Contestants are suggested by the prior year’s competitors.

At first, Bryans and his wife were taken aback when a couple suggested that they participate in the 2019 fundraiser. “We said, ‘Really?’ But then we remembered how we used to enjoy dancing and thought it might be fun,” Bryans recalled.

In other words, they were in.

In November 2018, the couple began working with a choreographer to map out a dance routine. “The choreographer and her husband teach dance classes locally, and she was wonderful to work with,” Bryans said. “She had us try different things to make sure we were comfortable with the routine.”

Since the pair—Meridith, in particular—was not comfortable with spinning, the challenge was to “look good without spinning,” Bryans added. In the end, Jim did a few extra spins so Meridith could stand still.

The couple decided to dance a merengue, a style that originated in the Dominican Republic.

While getting used to their moves, Bryans and his wife also raised funds through sponsorships and ticket sales. “When donating or buying tickets, do-

nors indicate which dancers they want to support,” Bryans said. Experienced fundraisers for other events, the Bryanses actively enlisted donors.

Practice sessions intensified in January 2019. “We really started working hard after the New Year,” Bryans said. “We met weekly with our choreographer and attended a few group rehearsals with the other contestants.” The couple moved living room furniture to create a “home dance floor” and dropped by their church two or three nights a week to practice.

All was going smoothly until Bryans had to leave town in early February to teach a two-week class at FDIC headquarters. “I was away for two of the three weeks before the fundraiser,” Bryans said. “We weren’t able to practice as much as we would have liked in that final month, so when I got home, we practiced every day.”

On February 23, the big night arrived. Scanning the room, Bryans was pleased to see about 50 or 60 family members and friends, including some FDIC colleagues. “We had a lot of people in our corner, and all of their tickets counted as votes for us,” Bryans said.

On February 23, the big night arrived. Scanning the room, Bryans was pleased to see about 50 or 60 family members and friends, including some FDIC colleagues.

A panel of three “judges” had assembled, but, as Bryans knew, “judging is for fun and entertainment, while the real focus is on who is raising the most money.”

Bryans and his wife watched as the first group of three couples danced. “We were in the second group, and watching the first group both calmed and heightened our nerves,” he said.



Ready to dance: Meridith and Jim Bryans with their choreographer Jo Campbell, before their performances.
(Photo credit: Kim Robinson)

When it was their turn, the Bryanses stepped onto the dance floor along with two other couples. Neither Bryans nor his wife heard the first bars of their song. “We missed our opening cue by just a touch,” he said. “After that, the dance went fine.”

With the first round over, the top three remaining contestants were announced, and Jim and Meridith Bryans made the cut. They danced a second number with a slightly different beginning and ending, a variation on their first routine.

When the second round ended, the Bryanses were announced as the winners of Dancing with the Starz, having raised the most money for the Springfield Art Association. To enthusiastic applause, the couple accepted their trophies. Their daughters, age eight and five, were also there to support them.

“It was a really great night, and I’m glad we could help the Art Association reach its fundraising goal,” Bryans said. “We also appreciated the generosity of our friends and family who enabled us to win.”

Jim and Meridith Bryans’ dancing story does not end there. The couple is interested in taking more dance classes. “We want to polish our skills and learn new styles,” Bryans said. Once they master the samba, salsa, swing, and tango, could the television version of the “Dancing with the Stars” competition be far behind? 📌

Going the Distance

Grit and elation combine to make marathoner Dan Bean a winner in the long game.

By SALLY J. KEARNEY
Office of Communications

Completing a single marathon is an achievement in itself. Many runners hang up their shoes after one such event and claim victory.

Not Dan Bean.

The DIR Financial Analyst, who has been running marathons since 1995, is a case study in endurance. What others might view as obstacles, Bean shrugs off as mere challenges to be overcome. Cheerful, enthusiastic, and a natural storyteller, Bean seems more of a team player than the devotee of a grueling solo sport. But beneath Bean's exuberance lies a strong resolve that no doubt powers him through the race's 26.2 miles and across the finish line.

Bean runs with an unusual combination of fortitude and nonchalance—Zen-like concentration minus self-importance. He does not run to set or break records nor is he “in it to win it.” Instead, abiding by the tradition of the non-professional athlete, Bean runs for the sheer joy of it, embracing whatever each race has to offer. And he is definitely in it to *finish* it.

Bean's staying power is most evident in the sheer number of marathons he has run to date. After completing the Marine Corps Marathon in October, Bean achieved a personal record of finishing a staggering 75 marathons. Not a single marathon. Not even a couple dozen. Let that number sink in: 75. Now *that* is endurance.

Beginnings

Bean likes to recall how, in the early 1990s, he was not at all interested in running. A colleague, Jim Steele, encouraged him to give it a try. “Jim used to tease me about how I needed to give up donuts and start running,” Bean said. “He kept it up until I felt sheepish about the donuts.”

Steele, now retired, laughed at the memory. “I would come in from running around Washington's beautiful monuments and tell Dan what a great time I had,” Steele said. “As the months went

by, he listened and finally went out jogging. I don't think he has stopped since.”

After that first jog, Bean worked up to a few 8K and 10K races. “I wanted to make sure my knees would hold out,” he joked. They did, and in February 1995, Bean ran his first marathon in Phoenix, Arizona.

He was excited, nervous, and vigilant. “I had this list of do's and don'ts about how to run a marathon, and I followed it meticulously,” he recalled. “I ate pasta the night before and snacked on bananas and stopped at all the water stops along the race course.” His conscientiousness paid off, and he even had the presence of mind to enjoy the vistas with the Sonora Mountains.

That October, Bean ran his first Marine Corps Marathon in Washington, D.C. It would not be the last: he has run the famed marathon 19 times.

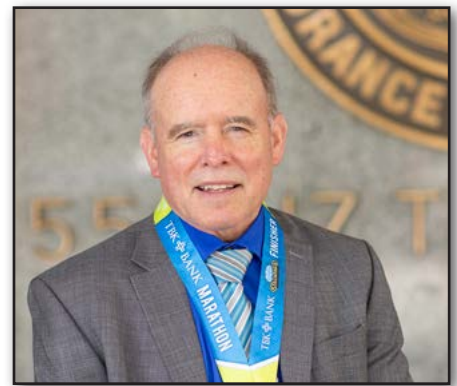
Miles To Go

With a few marathons under his belt, Bean discovered that he had a gift for distance and that marathons were in fact his métier. Sturdy and rugged, Bean broke past barriers of fatigue and exhaustion, a marathon machine.

After completing the Marine Corps Marathon in October, Bean achieved a personal record of finishing a staggering 75 marathons.

That stamina was tested early on, during his second year as a marathoner. In 1996, Bean ran the formidable Big Sur International Marathon, his fourth. Notorious among runners for its difficulty, the route is from Big Sur to Carmel on Highway 1, a switchback road that twists sharply along California's jagged coastline. “Almost at the beginning, there is a 400-foot incline,” Bean said. And after that, more hills. Nevertheless, Bean finished the race, emerging tougher than before.

Equally memorable but less taxing



Dan Bean exemplifies the marathoner's spirit: staying power, mental discipline, and a desire to transcend whatever challenge comes along.

was his first New York City Marathon in 2004. “I love that race because you go through the city's five boroughs, and there is a really festive atmosphere with all the onlookers and well-wishers,” Bean said.

Vicissitudes

Marathons have much in common with life: runners are constantly subjected to uncertainties, reversals, surprises, and often baffling problems. As any runner will tell you, no two races are alike, not fundamentally. Each tests a runner in a different way.

Weather is often a factor. One of Bean's favorite marathons—the Quad Cities Marathon in Moline, Illinois—is notable for temperature extremes. When he arrived for the September 2003 marathon, the prediction was for 52 degrees on race day. But that morning temperatures plunged to 40 degrees with a 35-mile-an-hour wind moving across the Mississippi River. Wearing only summer garb, Bean battled the cold. In September 2007, he suffered through soaring temperatures and humidity.

Being unflappable pays off when things go south. Bean recalled running the Oklahoma City Marathon in 2017 through rain, sleet, hail, thunder, and lightning. “I was getting ready for the race when they moved it back half an hour because of the weather,” he said. “Some people around me were saying, ‘I'm not running in this condition.’ But I thought, ‘I've got too much invested in

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LIFE OUTSIDE THE FDIC

Bean, from page 12

this to quit now.” Bean ventured out and made it to the end. “Still,” he said, “there is nothing like running along a lake when lightning hits.”



For Dan Bean, running is a social sport as well as an individual challenge. Bean waves a friendly hello near the halfway mark of the Marine Corps Marathon with the U.S. Capitol in the background. It was only his second marathon at the time. The famed race would soon become one of his favorites: he has returned—and finished—19 times. (Photo credit: 1995 Marine Corps Marathon)

In all his years of running marathons, Bean has surrendered to adverse weather only once: in September 2000 at the Boulder Backroads Marathon in Colorado. The race was on the last Sunday of the month. When Bean arrived on Saturday, the weather was clear, but things suddenly changed. “Overnight, a foot of snow fell, and when I woke up on Sunday morning, the place looked like a winter wonderland,” he said. “I decided to skip this one and return to Maryland.” Years later, Bean met runners who had braved the snow that day but regretted doing so. “They said they would never run under those conditions again,” he said.

Mishaps also occur, and Bean delights in recounting them. Take the Quad Cities in 2006. “At 4 p.m. on Saturday afternoon, I discovered that I had packed two identical right shoes,” he recalled. “At 4:45 p.m., I purchased new shoes, and the salesman said at least I didn’t wait to buy

them until 10 p.m. at a discount store. It’s best to have comfortable shoes that are broken in for a marathon. At mile seven, blisters arrived, and by mile 10, those shoes were breaking me in!” Despite it all, Bean finished the race.

Flexibility helps. Having a Plan B at the ready, and even a Plan C, just in case, could mean the difference between a successful finish and missing the race altogether.

Bean is invariably prepared. He runs every morning before work and trains hard for every marathon. He plans logistics months in advance, reserving flights, booking hotel rooms, mapping out routes, and figuring out how to get to the starting line on time. When plans fall through, he doesn’t quit. He responds, nimbly. And during that tough stretch when the few miles ahead seem endless, he is also ready. “I usually carry two energy bars for mile 19 or 20 as the last 10K of the marathon is when the workout begins,” he said. “Most of the time when I strike up a conversation with other runners, they describe their training or lack of training at miles 20 or 21 as critical.”

The Joy of Running

Bean loves everything about marathons—the travails, the triumphs, the camaraderie, the lore. It is all of a piece for Bean: he no sooner finishes one race than he is looking forward to the next. Over 24 years, he has stitched together a chain of 75 marathons that form a continuum, like a river of races, flowing together. Buoyantly, he moves on.

As a Financial Analyst, Bean is fluent with numbers, and like all runners, he has his share of stats. Many speak to Bean’s intrepid determination.

Dan Bean’s Many Repeat Marathons

Marathon	Times Run
Marine Corps Marathon	19
Baltimore Marathon	13
Quad Cities Marathon	11
Phoenix Marathon	9
Oklahoma City Marathon	7
Philadelphia Marathon	5
Tucson Marathon	4
Washington, D.C., Marathon	3
New York City Marathon	2

But numbers are not the whole story. Bean has plenty of stories to tell and an improbably high-resolution memory with which to tell them. He recalls dates,

times, people, names, all in lucid detail. His stories are laced with humor, often at his own expense.

And Bean thrives on sharing his stories, with other runners, with spectators, and with colleagues after he returns from a race. Mementoes line the bookshelves in his office and posters brighten the walls. Running is a social sport, after all. And Bean belongs to the community of marathoners. “The marathon has a rich and storied past, beginning in Greece. Marathon running has greatly increased over the past three decades,” he said. “More than half a million Americans finished a marathon in 2015. [World-class runner] Bill Rodgers’ coach once said: ‘The Long Run is What Puts the Tiger in the Cat.’ I’m not sure if that holds true, but the long run is a character-builder.”

Here, then, is the answer to how Dan Bean continues to cross one finish line after another. Endurance, after all, is about character.

Bean’s 75th milestone is only a freeze-frame in time. Just around the corner, on April 28, he will return to Big Sur, and in the fall, to the Quad Cities Marathon, the Marine Corps Marathon, the Baltimore Marathon, and possibly more. The count goes on.



In his office in the 550 17th Street Building, Dan Bean is surrounded by reminders of marathons past. Here, he pauses before a wall of framed posters, including posters from the Marine Corps Marathon (second and third from right) and the Cherry Blossom 10-Mile Race (far right).

Bean’s running philosophy is bumper-sticker simple: “Each mile accomplished is one less to conquer and don’t look back.” And like the legend, true or not, of the Athenian soldier who raced across mountainous terrain from Marathon to Athens to announce the outcome of the battle, Dan Bean can also claim: victory. 🏆

MOVING ON

From Economic Assistant to Army Officer

One of the FDIC's very own will be leaving this May to join the United States Army. **Conrad LaJoie** started with the FDIC as an Economic Research Assistant in the Regulatory Analysis section in DIR in March 2017. Since working at the FDIC, he has also completed a Master's in Applied Economics from Georgetown University. After completing his education, LaJoie began to consider career choices at the FDIC as well as other possibilities. Upon weighing all options and considering his personal values, he made the commitment to serve our country as an officer in the United States Army. LaJoie said, "I have always held the armed forces in high regard. I guess I finally just decided to go for it. I am really excited!"

In November 2018, LaJoie began the Army recruiting process for officers. Due to its competitiveness, the officer recruitment process is much more rigorous than the enlistment process. The

U.S. Army requires officer applicants to have a four-year degree, pass medical and weight standards, excel on the Armed Services Vocational Aptitude Battery, provide three letters of recommendation, excel on the Army Physical Readiness Test, and preliminarily qualify for a Secret/Top Secret Security Clearance. Upon completion of all the above requirements, the applicant must then sit before the Officer Candidate School (OCS) Selection Board and be selected as an Officer Candidate. When asked which part was the most challenging, LaJoie answered, "The physical fitness was definitely the most difficult. I had to work for months to meet the standards."

In February 2019, LaJoie completed the application process and was recommended to attend OCS; the following day he was sworn into the United States Army. "The process was quite a roller coaster," he said. "There were nervy times leading up to the exams and the Selection Board, but when I was finally



recommended to be an Officer Candidate, I was elated."

LaJoie has been ordered to report for Basic Combat Training (BCT) on August 12, 2019, at Fort Jackson, South Carolina. Upon completing BCT, he will immediately head to Fort Benning, Georgia, to begin OCS. LaJoie's goal is to serve as an Infantry or Combat Engineer Officer in the 4th Infantry Division or 82nd Airborne Division. 🏠

Name: Kristy Frame

Most recent position: Field Supervisor, Little Rock, Arkansas, and Memphis, Tennessee

Division: RMS

Location: Little Rock/Memphis

When and where joined the FDIC: October 1985 in Houston, Texas

Other experiences: Numerous Acting Case Manager stints in three different regions—Memphis, Dallas, and Boston; Acting Chief, Management Section, RMS at headquarters; Acting Assistant Regional Director in Dallas; Executive Potential Program; and Stonier Banking School Graduate-2000.

Career highlights: Working with many talented individuals in three regions and in D.C. Training and mentoring others. Building strong relationships throughout the FDIC and with other regulators.

Retirement Date: January 18, 2019

Plans for retirement: My husband and I moved to Albuquerque after I retired. We also have a Can-Am motorcycle, which we will ride and enjoy exploring the area. No other plans but just enjoying life! 🏠



TRANSITIONS

Dan Bendler was recently named Special Advisor to the Deputy to the Chairman and Chief Operating Officer (COO).

Bendler has more than 29 years of total federal service. Since 2012, he has served as Assistant Director, Management Services Branch, Division of Administration, with broad leadership responsibilities. He has extensive experience providing trusted and expert advice to senior leadership on administrative and Corporate-wide initiatives and programs.

Bendler has a particularly strong focus on management and administrative support services, agency-wide resource

management, analytical assignments, and customer service. He is a collaborative professional who focuses on results, accountability, and long-term professional relationships built on mutual respect and trust.

“I’m looking forward to working with Dan in this new capacity and know that he will continue to be a valuable resource to leadership and staff as we work together to support the FDIC’s very important mission,” said Deputy to the Chairman and COO Arleas Upton Kea.

Bendler holds a Bachelor of Science Degree in Business and Accounting from the University of Baltimore and



a Master of Science Degree in Finance from Johns Hopkins University. 🏠

In her first weeks at the FDIC, **Ziyadah Joynes** has been going full tilt. As Chief of the Public Information Center (PIC), Joynes oversees a staff of three as well as the FDIC Call Center and Distribution Center, both of which are staffed by contractors. With the new contract for the Call Center rolling out soon, Joynes is finalizing its details. “I am excited about the opportunity to spearhead the redevelopment phase of such an important contract immediately after coming to the FDIC,” Joynes said.

Joynes brings considerable experience to her new position. Most recently, she served as a Senior Program Specialist for the Office of Management with the Department of Education, where she managed multimillion-dollar contracts, including the publication distribution and call center program.

During more than nine years with the Office of Management, Joynes took an active role in making improvements and introducing innovations. To cut waste and reduce warehouse space, she led the Warehouse Inventory Cost Reduction Project, a cost-savings initiative that resulted in savings of \$1.2 million. At the request of the Deputy Assistant

Secretary, in 2017 she led the Office of Management Employee Engagement Improvement Initiative aimed at increasing employee satisfaction and improving performance. As a result of her leadership, employee survey participation increased, and the Office’s performance measurement system was modified to ensure employee accountability.

Joynes also led contracting and budget activities while previously serving as an Administrative Specialist with the Federal Housing Finance Agency’s Office of Budget and Finance. Joynes launched her federal government career in 2005 with the United States Capitol Police, providing operational support to the USCP Captain and Lieutenant of the Capitol Division.

Joynes holds a Bachelor of Science in Business Organization Management, Project Management Professional Certification, and Contracting Officer Representative Certification. She is a graduate of the Executive Potential Program sponsored by Graduate School USA.

What Joynes also brings to the Public Information Center is a firm commitment to customer service—whether it is serving the public or FDIC employees.



“I plan to establish routine collaboration meetings with division and office directors to learn how the PIC can best meet their needs,” Joynes said. “The PIC plays an integral role in the FDIC’s transparency, communication, outreach, and education goals.”

Joynes will coordinate closely with Richard Huffine, Chief of the Library, who is also her supervisor. “We are delighted to have Ziyadah joining the FDIC,” said Huffine. “Her experience and commitment to customer service are valuable assets as she takes the lead of a vital and dynamic component of our service to the public.” 🏠

TRANSITION

Leonard Chanin recently joined the FDIC as Deputy to the Chairman.

“Leonard is a known entity to those immersed in consumer protection issues,” Chairman McWilliams said in a message to employees. “He brings more than three decades of experience at the Federal Reserve, the Consumer Financial Protection Bureau (CFPB), and the private sector. He will advise me on consumer protection issues, including further expanding access to banking services for unbanked and underbanked consumers, strengthening consumer research functions at the FDIC, and building upon the activities of the FDIC Advisory Committee on Economic Inclusion (Come-IN). He will also provide advice on FDIC Tech Lab’s (FDiTech) efforts to promote the adoption of innovative and transformative technologies in the financial services sector.”

Chanin joins the FDIC from Fifth Third Bank, where he served as Deputy General Counsel and Senior Vice Pres-

ident since 2017. There he advised the Bank on federal consumer protection laws. Prior to Fifth Third Bank, Chanin advised financial institutions and other businesses on these laws as a partner at the law firm of Morrison & Foerster.

Chanin’s federal service includes his role as Assistant Director of the Office of Regulation at CFPB, where he was responsible for implementing federal consumer financial services laws. He spent two decades in the Division of Consumer Protection and Community Affairs at the Federal Reserve Board, most recently as the division’s Deputy Director. During his tenure at the Fed, he provided legal opinions and policy recommendations, drafted and reviewed rules implementing federal consumer financial services laws, and worked with other federal banking agencies.

Chanin holds a Bachelor of Arts in political science, *cum laude*, from American University, and a Juris Doctor from Washington University School of Law.



He is admitted as an attorney in the bars of Georgia and the District of Columbia. He currently serves as Chairman of the Truth in Lending Subcommittee of the American Bar Association’s Business Law Section of the Consumer Financial Services Committee, and as Secretary of the American College of Consumer Financial Services Lawyers. 🏢

MILESTONE

Chad Boggan had his doubts about returning to school. After all, he had already earned a bachelor’s degree in engineering and an MBA—without taking a break in between. Years later, as Chief of DIR’s Data Strategy Section, Boggan began thinking about graduate school as a way to combine his interests in data, technology, and business. “I discovered a Doctor of Engineering program in Engineering Management at George Washington University that brought all my interests together, and I could do it on weekends,” Boggan said. Earning a terminal degree was a personal goal of Boggan’s, and the timing seemed right: his kids were old enough “so they could tolerate not having me around on Saturdays,” he said.

Professionally, Boggan also saw advantages. “Our work in my section combines business and technology and involves critical thinking, research, and analysis,” he said. “I thought it would be useful in my job as well.”

Still, Boggan was “nervous about going back to school.” He wondered if he

had fallen out of the habit. Overcoming these misgivings, he applied, was accepted, and began the program. What he found was that the time away from school had served him well. “Knowing specifically what I wanted to do enabled me to be very focused and efficient,” he said. “And my study habits came back much faster than I thought they would.”

Boggan had also questioned whether an online program would suit his learning style. “I had watched my wife as she earned a master’s degree online in order to get back into teaching, and it seemed very workable,” Boggan said. Online learning turned out to be the perfect solution for a father of four children with a full-time job. “Also, the students in the program were from all over the world—the Middle East, Asia, Africa, and Europe—which made for interesting discussions,” he said.

Soon after he had been accepted into the program, Boggan received another acceptance: to the Executive Potential Program (EPP) sponsored by Graduate School USA. Boggan was through with



doubts—he was all in. “It was a very busy time, but the two programs were complementary,” he said. Boggan graduated from the EPP in April 2018.

In January 2019, Boggan completed the program at George Washington University and earned a Doctor of Engineering degree. Once again, his timing is right. “It is exciting to hear Chairman McWilliams’ comments on technology and innovation, and I look forward to contributing as much as I can,” Boggan said. 🏢

IN MEMORIAM

Rita Marlene Walch

*Former RMS Case Manager
Kansas City Region*

Rita Marlene Walch died on March 16, 2019, at the University of Kansas Medical Center in Kansas City, Kansas. She was 73.

Walch was born on February 25, 1946, in Taylorville, Illinois, to the late Paul and Eleanor (Crowe) Walch. She grew up in Paris, Missouri, and graduated from Paris High School. She attended the University of Missouri, where she earned a Bachelor of Arts and Science degree in political science and economics.

Walch joined the FDIC in October 1968 and retired in September 2002 with more than 30 years of service.

She was an avid University of Missouri sports fan and season ticket holder and attended bowl games. She was also a very active member of Holy Trinity Catholic Church, including the church choir. Other interests included traveling, performing arts, music, and spending time with her family.

Survivors include her sisters, Connie Walch, Marilyn Brown, Patricia Walch, and Rose (John) Schloot; brothers Joe (Gay) Walch and Bob Walch; nieces Tammy McGrellis, Jennifer Brown, Melinda Blades, Phoebe Elliot, Kathy Oenning, Lisa Roland, Jamie Mikel, Kristin Walch, and Angela Walch; nephews Wes Brown, Jay Mikel, and Greg Hiltabidel; and 24 great nieces and nephews.



Much of the information in this obituary was taken from an obituary posted by Parker Millard Funeral Service. 🕊

William J. Ward

*Former Supervisory Criminal Investigator
Office of Inspector General*

William J. Ward died on March 17, 2019. He was 78.

Ward was born on April 17, 1940, and grew up in Buffalo, New York.

After serving in the Air Force, Ward worked for the former Naval Investigation Service (NIS), now the Naval Criminal Investigation Service (NCIS), in the

U.S. Navy during the Tet Offensive in Vietnam.

Ward also worked in the Operations Center of the Nuclear Regulatory Commission during the Three Mile Island crisis.

Ward served with the FDIC Office of Inspector General as a Supervisory Criminal Investigator. He joined the FDIC OIG in August 1991 and retired on April 3, 1997.

In retirement, Ward enjoyed working

at National Public Radio and as a Special Investigator for the FBI.

Ward is survived by his wife Elizabeth; son Sean (Nichola); granddaughter Nora; cousin Marlene Holtz (Richard) and their daughter Victoria Weller (Norman); brothers-in-law Ramsey and Malcom McPherson and their families; and many friends.

Much of the information in this obituary was taken from an obituary that appeared in the Washington Post. 🕊

Constance "Connie" Marie Clune

*Former Administrative Specialist
Kansas City Regional Office*

Constance "Connie" Marie Clune died on March 16, 2019, at Overland Park Regional Hospital in Kansas. She was 66.

Clune was born on July 19, 1952, in Kansas City, Kansas.

She graduated from Bishop Ward High School, where she served as Pep Club Treasurer. She also graduated from Emporia State University in Kansas.

Clune joined the FDIC on September 15, 1985, as a Clerk Typist in the Kansas City Regional Office. She left the FDIC on April 11, 1998, to work for the Federal Bureau of Prisons.

Clune loved the Kansas City Royals, happy hours, family get-togethers, walking the track, and scrapbooking. She was a longtime member of St. Pius X Church.

"Connie was a very unique individual in many good ways," said Kansas City Regional Ombudsman Todd Gochenour, a colleague. "She was somewhat gullible, so you could always pull one over on her, and she would always react like a great sport. She was fun loving, and always ready to laugh."

Survivors include sister Betty Martin; aunts Frances Vogel and Virginia Clune; and many cousins, friends, neighbors, and co-workers.



Much of the information in this obituary was taken from an obituary published in the Kansas City Star. 🕊