



# SUPERVISIONS

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## Portrait of Former Comptroller John Hawke Unveiled

Roya Zarrinnahad  
Communications

**O**n September 7, OCC Headquarters hosted the unveiling of the portrait of the twenty-eighth Comptroller, John D. Hawke, Jr. as part of the time-honored tradition of commemorating OCC Comptrollers through portraiture. This photo essay captures the highlights of this special event.



Comptroller **John Dugan** in his remarks described the unveiling as a very fitting testament to former Comptroller Hawke's extraordinary service to the OCC and his contributions in both private practice and other government roles. Also sitting on the dais, Mr. Hawke (front left) next to artist John Boyd Martin (right), along with former Comptrollers Gene Ludwig, Robert Clarke, and Jim Smith (back row).



Mr. Hawke's grandchildren, Camerynn (left) and Spencer (right), unveil the portrait before OCC employees and distinguished guests who attended the event.



Hawke Portrait, continued on page 2

## Passing the UCE

Rebecca Fiorito, Communications  
Roya Zarrinnahad, Communications



### UCE Uniform Commission Examination

**T**o practice law, one must pass the bar exam; to practice medicine, one must pass the medical board exam; and to become a commissioned National Bank Examiner (NBE), one must pass the UCE.

Each year, about 80 bank examiners approach a significant career benchmark: taking the Uniform Commission Examination (UCE). This "rite of passage" is an internal certification program within the OCC that qualifies National Bank Examiners to perform examinations of national banks, their affiliates, and bank service corporations. It is the certified acknowledgement that an examiner has achieved a level of specialized skill above

the average banker or auditor. Great care is taken to ensure the test is reviewed and validated and that it covers the most current and applicable information.

Examiners who have passed the UCE are able to serve in an unsupervised capacity as an examiner-in-charge and sign Reports of Examination. To become a commissioned NBE, candidates must complete the Pre-Commission Training Program, receive a "3" rating or better in all elements on their most recent performance appraisal, be recommended to take the UCE by their front-

line supervisor (Assistant Deputy Comptroller or Large Bank examiner-in-charge), and then successfully pass the UCE.

The exam is comprised of six knowledge areas and has three sections. Candidates begin with the multiple choice section, which they must pass to continue with the rest of the test. More than 90 percent of examiners, on average, pass this section. Candidates then continue to the credit exam and bank examination case. In this more challenging part of the test, examiners demonstrate their field experience,

Passing the UCE, continued on page 2

Inside



(Left to right) Ed Yingling, President and CEO, American Bankers Association; Jonathan Fiechter, former OCC Senior Deputy Comptroller; William Longbrake, former Chief Financial Officer, Washington Mutual, Inc.; Rich Spillenkothen, former director of the Division of Banking Supervision and Regulation, Federal Reserve (retired); Carter Golembe, commentator on U.S. banking regulation; and OCC Chief of Staff **John Walsh** were among the distinguished guests.



Former Comptroller John Hawke, standing next to his unveiled portrait, described the event as a great milestone in his career. Comptroller John Dugan commended Hawke, saying, "As the successor who inherited an OCC that is as strong as it has ever been during its 143-year history, I can only say, 'thank you very much' for a job very well done. It's a record that would make any Comptroller proud."

*Editor's Note: Also read the related article on page 5 titled "Comptrollers Take Their Place in History, Artistically."*

technical knowledge, and communications skills. The bank examination case includes an oral presentation before a board, so effective presentation skills are necessary.

Most examiners approach the test in their fifth year at the OCC, but NBE certification is not limited to newly hired bank examiners in the field. Aspiring NBEs come from various backgrounds and can create their own study plans and take part in UCE workshops to prepare for the exam. Analyst to the Deputy Comptroller of Special Supervision, **Jennifer Eccles**, after three years of preparation, successfully completed the UCE in April. She had served seven years at the OCC in various capacities before deciding to go through the commissioning process. Eccles says her experience in the private and public sectors before taking the UCE and becoming a commissioned examiner has given her "a unique and broad perspective" regarding bank operations.

Because the UCE is a challenging but necessary step to becoming



Jennifer Eccles, with her NBE badge and certificate, successfully completed the UCE April 2006.

a National Bank Examiner, it is a mark of distinction for examiners and adds a level of credibility to their title. "It is a sense of accomplishment," says NBE and Assistant Deputy Comptroller **Scott Schainost**, "I've demonstrated my abilities through a rigorous certification process and have earned the NBE behind my name."

*Passing the UCE, continued on page 3*

## Tips for Success with the UCE

- Check out the UCE Web site [[http://occnet2.occ/bsop\\_spp5/](http://occnet2.occ/bsop_spp5/)]
- Attend UCE workshops
- Use the UCE Study Guide
- Develop a study plan for the multiple choice section
- Seek help from a mentor and other experienced contacts
- Network with colleagues about the preparing for the test
- Complete AEIC and UCE Mocks
- Follow Dance Card steps and stages for coursework and assignments
- Become familiar with UCE Evaluation Forms

## Effective Behaviors to Remember for Oral Communications

- Establish and maintain control of the discussion
- Use pertinent comparisons or illustrations to make a point
- Ask questions in logical and well-organized sequence
- Deliver an organized and prioritized presentation
- Maintain eye contact
- Listen attentively to responses
- Manage sensitive information tactfully and diplomatically
- Convey self-confidence, poise, and calmness
- Maintain a professional appearance and demeanor
- Handle stressful situations and/or opposition without resorting to rude or defensive behavior

SuperVisions

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# Raising a Glass to Good Winemaking: Vincent Basignani Carries On a Family Tradition

Elizabeth Khalil, Community and Consumer Law  
Dell Nichols, Carolinas Field Office

ITS Communications Specialist **Vincent Basignani** has a great love for winemaking — and seems to have the genes for it too.

Basignani, who works at the OCC’s Data Center in Landover, Maryland, spends much of his free time volunteering at a family business, a winery outside of Baltimore. A real family affair, the winery is celebrating its twentieth year in business. Bert Basignani, Vincent’s cousin, owns the vineyard, but Vincent, a self-proclaimed “wine enthusiast,” is an ardent volunteer there. “I’ve been involved in every aspect,” says Basignani, “from picking the grapes to working in the tasting room, to distribution, and working at wine festivals.”

The cousins grew up appreciating the traditions of their Italian family heritage. Bert Basignani inherited the appreciation for wine from his grandparents, immigrants from Tuscany who made their own wine in Italy. Vincent’s appreciation started at home too. “When I was a little child, wine was always around the dinner table,” Basignani said. Now that wine has the Basignani Vineyards name on the label.

A shared love for good wine and a family bond keeps the cousins working together. “I’m an only child. If I had a brother, it would be my cousin,” says Vincent. “We’re very close.”

Bert and Vincent started making wine for fun in the early 1970s. Gradually, the wines began to win awards in amateur competitions, including one for being among the best Chardonnays on the east coast. Then, in 1986, Basignani Winery became a fully licensed business.

Since then, the winery has become a big presence in a small market — the winemaking scene in Maryland. (There are barely more than 20 wineries in the state, compared to about 100 in Virginia and



Vincent Basignani (left) and his cousin Bert arrange their booth at the Great Grapes wine festival in Maryland. Vincent Basignani helps out wherever needed at the Basignani Winery, from picking grapes to marketing the wine at events.

more than 1000 in California.) *Baltimore* magazine voted it “Best Maryland Winery” in 2000.

Over the years, Vincent has learned a lot about the ins and outs of winemaking. Basignani Vineyards currently grows about 12 different grapes and produces about 12 different wines, a total of 4,000 bottles a year. Getting to that point, Basignani says, takes years of work and waiting.

First, there’s the decision of which grapes to grow where. “It’s really more of a site selection,” says Basignani. “Does it have the proper amount of sun exposure? Does it have the proper amount of drainage?”

Surprisingly, the best soil for grapes isn’t what

most gardeners might consider ideal.

“You would think that the soil conditions would have to be near-perfect to make good grapes,” Basignani says. “Well, it’s quite the opposite. For example, in Italy, Spain, and France, the soil conditions are sometimes very terrible — they have a lot of rock. That makes the vines work harder — and as a result, yield better fruit.”

Dry conditions aren’t necessarily a problem either. “A very little-known fact,” says Basignani, “is that the old vines — their roots can go 60 or 70 feet into the ground. So [when they don’t get] enough rain, they can go deep down into the ground to get

*After Hours, continued on page 4*

*Passing the UCE, continued from page 2*

## History of the UCE

1883	1935	1939	1962	1963	1973/ 1974	1995	2004
Office of the Comptroller of the Currency is established.	The UCE “Examination” is instituted for assistants with 10 years of OCC experience, and who are recommended by their regional Chief, in order to be an NBE.	The exam is made up of oral and written parts and is also graded on experience and personality. NBEs are appointed by the Comptroller of the Currency with approval of the Secretary of the Treasury.	Comptroller Saxon changes the requirement for NBE Candidates from ten years of OCC experience down to three.	A new exam is created based on the Washington format, consisting of a written, multiple choice, and oral section.	The test becomes more uniform, decreasing variance from region to region.	Format for the standardized exam consists of several sections: multiple choice, loan review, board of directors meeting, and an NBE Management Skills Assessment.	The format is refined to three sections: multiple choice, credit exam, and bank examination case exam. Changes were made to better reflect the way the OCC regulates banks and to improve the use of technology.

water.”

The land Basignani Vineyards occupies has nice hills and good drainage, he adds. But even in perfect conditions, growing grapes for wine takes patience — it can take four years from the time of planting for grapevines to actually produce fruit.

When not tending to the vines, Basignani greatly enjoys sharing his knowledge of winemaking and wine culture with the public. He participates in several wine festivals and events, and is always happy to share what he knows with as many types of people as possible.

“Before I knew it,” he says, “I was doing classes for Scout troops on making salad dressings from red wine vinegar.”

Basignani has also written articles on wine for various publications (something he has in common with one of Bert’s neighbors, well-known wine critic Robert Parker).

Basignani is used to being treated as the wine expert every time he goes out to dinner with friends — though he may know a little too much, as he’s become painfully aware of restaurant markups on alcohol, which can exceed 100 percent. He notes that finding a good wine doesn’t have to mean spending a lot.

“There are some great bargains out there,” Basignani says. He advises looking beyond the most famous Californian and French wines, to those from Chile, Argentina, New Zealand, and Australia, and to different grape varieties that aren’t necessarily the hot favorites of the moment. “Get off the Cabernets and Chardonnays to maybe a Sauvignon Blanc,” he says.

His body of knowledge is continually increased by his research into and tasting of other wines, both here and in his ancestral homeland. Bert inherited a Tuscan villa, and both cousins take trips there to relax, enjoy the scenery, and — and this is strictly business — taste Italian wines.

“I think it’s good for a winemaker to taste wines other than his own,” Basignani says.

The cousins continually try to improve their own wine. It seems to be working, judging by the success of Basignani wines and the popularity of the vineyard among people in the area. The winery is open for tastings and tours five days a week. Some visitors are willing to work for their wine, too: during harvest time, September to October, the vineyard attracts many volunteers. “It’s absolutely amazing how many people volunteer to come up and pick grapes,” Basignani says.

Or maybe not so amazing, considering the reward that awaits volunteers after a morning of work: a lavish homemade lunch featuring great food, great conversation, and, of course, great Basignani wine.

The happiest volunteer, though, may be Vincent Basignani himself.

“I love spending time with my family to help produce a superior wine,” he says.

*Editor’s Note: Editorial Assistant Sandra Tarpinian contributed to this article.*



Bert Basignani stands in front of his fields of grapes. Basignani Winery’s vineyard spans 18 acres.

## Fun Facts – An Insider’s Look into Wine Facts

**Critics often describe a wine as tasting like honey, grapefruit, chocolate, or other flavors that don’t sound very grape-like. These flavors, Basignani says, come from a mix of the compounds in the soil the particular grapes were grown in and how the wine was processed and aged (oak storage barrels impart an “oaky” flavor to the wine).**

**Screw tops and corks made of synthetic materials don’t mean inferior wine. In fact, natural corks can become contaminated with a compound that ruins the flavor of wine. The new screw caps and synthetic corks don’t have this issue.**

**Pairing wine with food can be as much a matter of personal taste as a matter of set rules, such as the classic red-with-meat, white-with-seafood rule. In Italy, Basignani notes, people regularly drink red wine with seafood, though he cautions that the astringent compounds in the more robust red wines can overpower very delicate fish.**

**White wine doesn’t only come from white grapes. The red color of red wine comes from the skins of grapes. Thus, winemakers can use red grapes to make white wine, as long as they don’t leave the grape skins soaking in the mixture too long.**

**Not all wines get better with age. Generally, white wines don’t age very well. Typical wines are best consumed within 18 months of bottling.**

## HAPN Collects School Supplies for D.C. Students

Ana García, Public Affairs

The Headquarters Administrative Professional Network (HAPN) recently collected and distributed back-to-school supplies for students of Neval Thomas Elementary School and Amidon Elementary School and those from the Stoddert Terrace community in Washington, D.C. HAPN extends a special thanks to its Headquarters and Data Center colleagues for their generous support in accumulating more than 90 types of supplies for this community service activity.



Pictured (from left to right) are HAPN members Shandell Shields, Communications Coordinator; Margaret Kolberg, Co-Chairperson; Veronica Polk, Chairperson; Ana García; Cynthia Jenkins; Derrick Hampton; and Allyson Ward, Secretary. Not pictured is Delores Jones, Co-Chairperson.

# Comptrollers Take Their Place in History, Artistically

Elizabeth Khalil  
Community and Consumer Law

The unveiling of the portrait of former Comptroller **John D. Hawke, Jr.** offered a rare chance to see the real-life and painted versions of a Comptroller side-by-side. Normally, the portraits of former Comptrollers lining the halls of OCC Headquarters are symbols of the past; they offer a sense of history, serving as stately reminders of former Comptrollers' tenures.

Comparing the Hawke portrait with earlier ones offers an interesting look into how artistic styles have changed over the years. The Comptrollers of the late nineteenth and early twentieth centuries are frequently depicted in a serious, somber arrangement with the Comptroller's face in light and the rest in darkness. By the mid-twentieth century, the portraits show Comptrollers in more active or relaxed poses and reflect use of a brighter and more colorful palette.

The information known about each portrait varies. The best-known may be that of the first Comptroller, Hugh McCulloch, painted by George P.A. Healy. Healy was a successful American painter whose commissions included one in 1838 from the king of France to paint American statesmen for the French national collection. However, the main reason for this portrait's fame is the protracted back-and-forth between the OCC and main Treasury over ownership of the work. (OCC employees may recall seeing artist Peter Waddell taking up residence in the Headquarters lobby in 2003 to copy the McCulloch painting for the OCC's own collection.)

Many portraits from recent times were also created by leading portrait artists. For instance, the portraits of twenty-third Comptroller John G. Heimann and his successor C. Todd Conover, were created by Everett Raymond Kinstler, who has also painted celebrities like Tony Bennett and Frank Sinatra.

Still, mysteries remain, particularly regarding some of the older portraits. For some of the works, it's uncertain who the artists were, or what their backgrounds were, as with the painting of thirteenth Comptroller John Skelton Williams.

Even where the artists are known, the stories behind the portraits rarely are. We may never know what was going through the heads of the subjects themselves when the portraits were painted — what they thought of the portraits, what their relationships with the artists were like, and why they posed the way they did.

But with the Hawke portrait and those of the other living former Comptrollers, it's a bit different: we can ask them.

"I'm really pleased with it. It looks terrific," Hawke said about his portrait, unveiled September 7.

## Creating the Portrait

Hawke gave substantial thought to how he wanted to be portrayed, from the artistic style to the particular way he's standing in the painting.

"I had that pose in mind," Hawke said. "There was a photo taken when I was in my office, with



The portrait of the first Comptroller, Hugh McCulloch, was painted by George P.A. Healy.

my arm on a stand-up desk in there, and I'd always liked that photo."

The unveiling of the completed work capped a yearlong process that started with Hawke's selection of an artist. He started his background research by looking for portrait artists on the Web and viewing samples of their work. He settled on John Boyd Martin, based in Kansas City, Missouri, after admiring the realistic quality of his work. Though Martin is known for that realism, he also cites the Impressionists as a major influence on his work; a look at some of his paintings particularly shows this influence in his use of light.

Hawke was pleased with both Martin's painting style and his working style.

"He was a wonderful guy," Hawke said. "Cheerful, skillful, works quickly, very understanding, not temperamental."

Martin is an experienced artist with a longtime love for portrait work. Though he had never painted a Comptroller before, he has painted a variety of personalities over the years. He recently painted the portrait of Richard Myers, Chair of the Joint Chiefs of Staff, and has painted other military officials, corporate officers, university leaders, and Washington figures including former Secretary of Agriculture Dan Glickman. He has also painted sports figures including Arnold Palmer and Joe diMaggio, and done commemorative works for the University of Michigan's athletic department. One of his upcoming projects is a series of paintings of Texas businessman H. Ross Perot and his senior staffers.

Though these subjects vary widely in their backgrounds and other characteristics, Martin faces a common challenge each time.

"Everyone has a uniqueness about them," Martin said, "and that's what you try to bring out."

The process of achieving that kind of portrait involves a significant amount of work, but not the



The portrait of former Comptroller Eugene Ludwig can be found on the 8<sup>th</sup> floor of OCC Headquarters. This portrait reflects the trend — beginning in the mid-twentieth century — of presenting Comptrollers in more active or relaxed poses and of using a brighter and more colorful palette.

kind often depicted in cartoons and movies. For example, Hawke didn't sit for weeks on end holding the same pose, hoping for a break to scratch his nose. Martin worked from only two live sessions with Hawke, using photos and sketches to complete the work over the course of a year.

Martin typically meets with the subject to start to get to know him or her over dinner, and then holds two sessions to observe the subject and take photos and make sketches. So much of this happens remotely because of the distance separating the artist and subject and the busy schedules of both.

"No one has enough time to get the full experience," Martin said, but the sessions allow him to get enough of a feel for the subject's personality to start to create a meaningful likeness. "Part of portrait painting is being able to get to know someone in a very short time frame."

At the first session, Martin takes pictures of the subject. At the second, Martin creates a "painting sketch," where he uses a palette including the same colors he plans to use for the real portrait, and does a study of the subject's head and hands. "I'm looking for light and shadows, colors, tone, color notes," Martin said. Afterward, he'll look at contact sheets of the photos, come up with three or four sketch ideas, and send the sketch ideas to the subject for review. Finally, he travels to the subject again in person, bringing the final portrait, to see if any final changes need to be made.

The portraits often include items important to the subject. Look closely at the Hawke portrait and you'll notice small personal effects Hawke requested that Martin add in. "The Executive Committee gave me a framed bank note, and we put that on the wall in the picture," Hawke said. "And the Alumni Association gave me a beautiful Steuben bowl with the old OCC seal on it."

"The important thing," Martin said, "is that you and your client feel you achieved what you were trying to do."

*Comptrollers Take Their Place in History, continued on page 8*

# The Future

## Class of 2003 Reunion



Senior Deputy Comptroller **Jeff Brown** (left) speaks with examiner **Karen Goosby** (right) at the reception held the first evening of the forum. "We really feel appreciated. We can tell that a lot of time, planning, effort, and money went in to putting this week together," Goosby later told SuperVisions.



Class of 2003 member **Jennifer Artt** (left) speaks to Senior Deputy Comptroller **Tom Bloom** (right), one of the senior OCC executives present at the reception. "I think the people are the best part of the job. Everyone has been really helpful since I've been on. It's been great," Artt says of her coworkers.

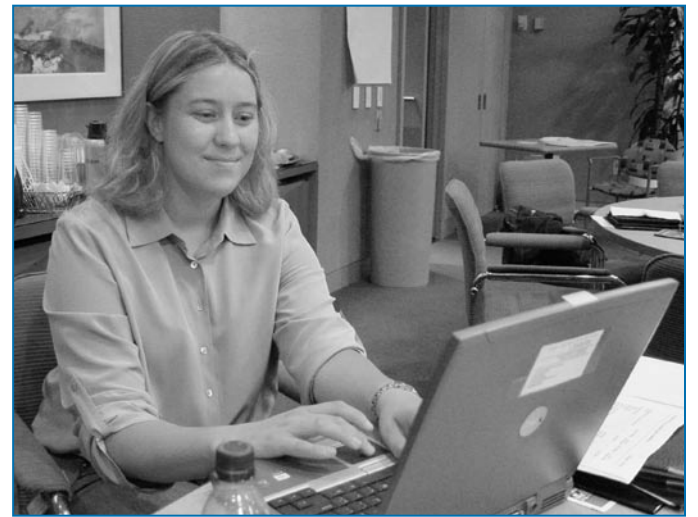
Rebecca Fiorito, Communications  
Roya Zarrinnahad, Communications

Recently, 39 Community and Midsize bank examiners gathered at Headquarters for a career forum and reunion, the first of its kind at the OCC. The goals of this reunion were to motivate examiners hired in 2003 to get the most out their OCC careers and to discuss the challenges they encountered during the first three years of their OCC experience.

When asked about the pros and cons of the job, the examiners expressed the challenges of frequent travel, but appreciated the Flex Fridays and their co-workers.

The forum included a number of panel discussions on topics such as career planning and preparing for the UCE. The event also provided an opportunity for the 2003 training teams to reunite as well as to engage in discussions with recently accredited examiners.

The attendees also participated in sessions in which Comptroller **John Dugan**, Senior Deputy Comptroller **Tim Long**, and other senior executives discussed agency goals and initiatives.



"What really surprised me about the OCC was the culture, a cooperative culture. You think about companies and firms where it's more competitive, everyone wants to get to the top. I was surprised that that wasn't the way in the OCC — a pleasant surprise," said reunion attendee and bank examiner **Anita Hoppal**.



"It's a great job, but it's a hard job. You work hard, you learn a lot. If it weren't for the people, it just wouldn't be as fun," said reunion attendee and bank examiner **Alayna Gilliam**.



Attendees of the Class of 2003 Reunion

# me IS NOW.

## New Hires Join the OCC



**Pictured below are the new hires who completed orientation and began their assignments during Summer 2006.**

### Northeastern District

*The New Hires that joined the NE District (NED) team are pictured above with Deputy Comptroller Toney Bland.*

*Left to Right: Jameson Hornicak, Juliya Kofman, Christina Im, Jennifer Broomes, Sean Donly, Claudia Leza, Lucas Mabey, Leanna Riordan, Bruce Massie, Jennie Chin, Jared Blake, Deputy Comptroller Toney Bland, Mark Davenport, Nadira Persaud, David Panetta, Micheline Horvath, Ewelina Starego, Chinda Rann, Heather Quartucci, Daisey Vargas, Adam Glassman, Jada Grandy, Silva Wells, and Nicholas Fama*



### Central District

*Front Row (left to right): Jessica Klein, Erin Vande Stadt, David Trana, and Geronald Bell.*

*Second Row (left to right): Joseph Larson, Barbara Barthel, Jessica Stroup, Joanne Wynstra, Megan McDermott, LeAnne Carlson, Amanda Hove, Timothy Trahan, and Jason Wolf.*

*Third Row (left to right): Garret Flood, Jonathan Powers, Shannon Ziebart, Deputy Comptroller Bert Otto, Kevin Johnson, Cosbon Foster, Jason Baeten, and Brian Kostek.*

*Staircase (left to right): Unyime Etim, Drew Tollefsrud, Grant Rada, Luke Kraemer, Danny Vazquez, and Travis Brutlag.*

*Missing from the photo are Shannon Cox and Crystal Israel.*



### Western Distict

*Front row: Deputy Comptroller Kay Kowitt, Shanna Hinz, Valerie Epstein, Sarah Priest, Karen Pham, Pricila Rodriguez, and Hristina Fulks*

*Second row: Joshua McCrea, Carrie Murphy, Misty Logsdon, and Hazel Patel*

*Third row: Rebecca Bell, Darci Borjas, Christopher Fransway, and Franky Chan*

*Back row: David Faulkner, Curtis McGee, Justin DeDera, Eric Foreman, Colin Churchill, and Eric McFarland*

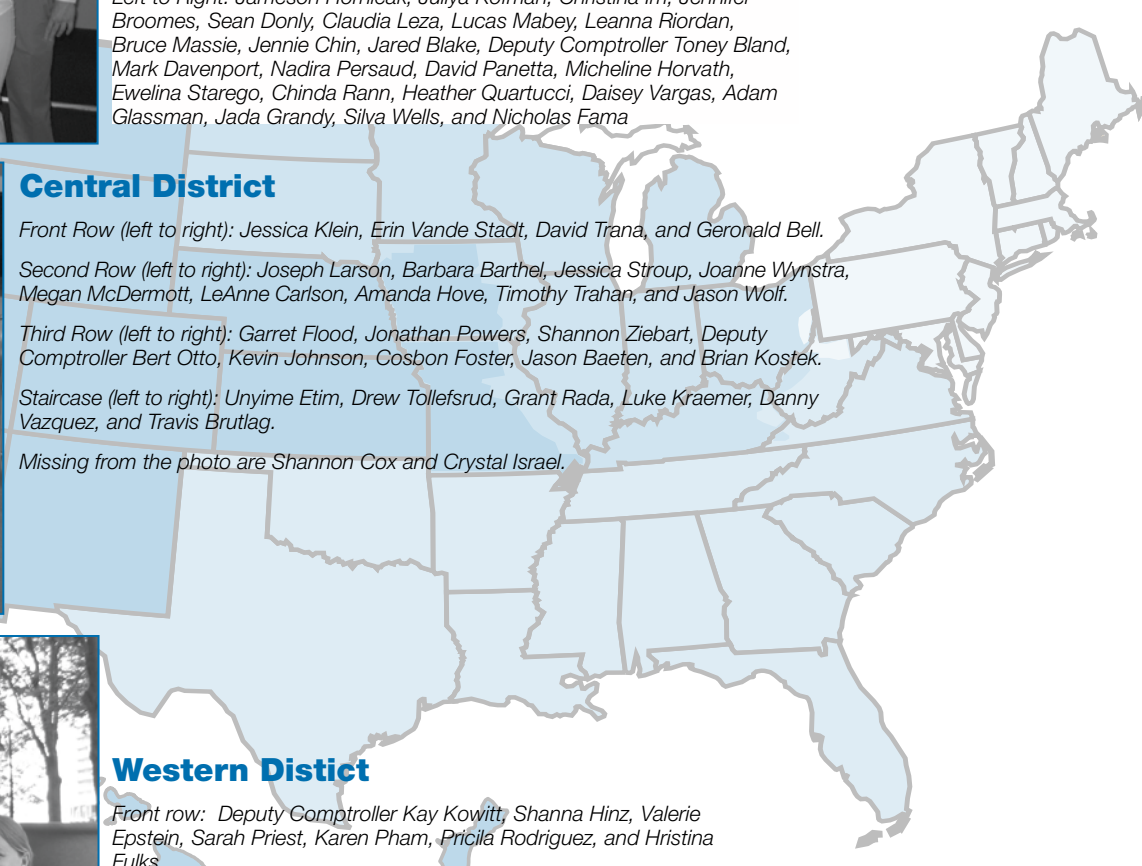


### Southern District

*Front Row: (Left to Right): Tamberlyn Greene, Juliette Muller, Rohany Karya, Lisa Littleton, Barakha Yadav, Jacqueline Herrera, and Sonya London*

*Middle Row: (Left to Right): Melanie Lahr, Christopher Hidalgo, Mellissa Hettich, Juan Barrios, Justin Savage, Michael Staruch, Carlo Martinez, Ernest Sanders, Luis Gonzalez, and Crystal Israel*

*Last Row: (Left to Right): Kenya Sharp, Melony Middleton, Jeffrey Lloyd, Kyle Thompson, Eugene Alexander, Kevin Houston, Aaron Miller, and Donald Arrington*



# They Went That-A-Way

Travis Nelson  
OCC Alumnus

When Robert Mullin began his OCC service in 1948, Harry Truman was about to defeat Thomas Dewey, and Elvis Presley had not yet made his mark in music. When Mullin ended his OCC service in 1978, Americans were listening to Led Zeppelin, and Jimmy Carter was two years into his presidency.

Mullin's 30-year OCC career started in February 1948, when he was appointed assistant national bank examiner in San Francisco at an annual salary of \$2,200. Shortly thereafter, Mullin worked not only in California, but also in Washington and Oregon and did not return home during the first three months of his OCC service.

The following year, Mullin was assigned to Spokane, Washington and in January 1954 was commissioned as a national bank examiner. In January 1955, he was appointed examiner-in-charge of the Sacramento subregion, which included northeastern California and Nevada. In February 1963 he was assigned to Los Angeles. Named supervising examiner of the San Diego subregion in 1964, Mullin was appointed senior national bank examiner in 1967 for the fourteenth national bank region in San Francisco. He

also instructed regional schools for assistant national bank examiners as well as a school in Washington, D.C. for newly commissioned examiners. In 1969, Mullin was assigned to the Washington, D.C. office as Deputy Comptroller for International Banking. He was appointed, in December 1974, as one of the four statutory Deputy Comptrollers – Deputy Comptroller of the Currency for Special Supervision – a position he served in until his retirement in 1978.

Mullin recalls that during his OCC career, he served on many “go find out” missions, often receiving anxious calls from Comptroller James Smith on Friday afternoons with the request, “Go find out what’s going on in [a given] national bank.” Such requests resulted in Mullin’s catching the next plane out to handle assignments ranging geographically from Alaska to Atlanta and sometimes around the world.

Mullin said what he enjoyed most while at the OCC was his “working with young examiners, and letting them do jobs normally assigned to seniors.” He added, “They [young examiners] had the ability to recognize better ways to perform tasks and were not hesitant to question traditional methods. This was so true of the young people I brought in to develop the Bank Performance

Report and the National Bank Surveillance System. They had new ideas; I was pleased to hear them and we would try them. Many of those ideas formed the basis of what bank supervisors are doing today.”

Describing what he would do if he were Comptroller for a day, Mullin said, “I often served as Acting Comptroller for a day and on those days the secretaries would set up two chairs by my desk – one to serve as an ‘IN’ box and one to serve as an ‘OUT’ box. That was just to dispose of the pending requests for new charters, branches, etc.

“Today I think the [Comptroller’s] office should take a close look at the expanding growth of credit unions. Originally intended to serve

a limited group of employees with deposit and small loan requirements, they now serve an almost unlimited segment of the local population and they make large loans to corporations. As a tax exempt operation they have a competitive advantage over the banks, just as the S&Ls did before the problems of the 1980s.”

Robert Mullin now lives in Corpus Christi, Texas, and while in retirement, he has enjoyed tracing his family’s genealogy. His e-mail address is: mullinbob6@aol.com.

**Any news you want to share with other OCC alumni? (e.g., new job, marriages, children, celebrations, etc.) Contact: Travis Nelson, (202) 639-7039, [travis.nelson@friedfrank.com](mailto:travis.nelson@friedfrank.com).**

## Upcoming Community Bank Director Workshops

### October 2006

October 24 Compliance Risk Workshop – Orlando, FL

### November 2006

November 7 Credit Risk Workshop – Memphis, TN

November 14 Credit Risk Workshop – New Orleans, LA

November 15 Compliance Risk Workshop – New Orleans, LA

*Comptrollers Take Their Place in History, continued from page 5*

### A Place on the Wall

Now that Hawke’s portrait has taken its place at Headquarters, the one of Hawke’s predecessor, Eugene A. Ludwig, will no longer be the new kid on the block.

Ludwig has nothing but fond memories of the whole process.

The twenty-seventh Comptroller, whose mother ran an art gallery in York, Pennsylvania, came to the project with high aesthetic standards. “I must admit I’m a little particular on the art front,” Ludwig said.

He admired the portrait of Comptroller James J. Saxon — as well as Saxon himself — and hoped for a portrait with a comparably personal, lively appearance.

Ludwig found Steve Childs, a North Carolina-based artist with a slightly loose, colorful quality to his portraits. Among Childs’ well-known works are paintings of ballet dancers in motion, stretching and preparing to go on stage.



*Former Comptroller Hawke’s portrait was largely painted in artist John Boyd Martin’s Kansas City studio. Here, Martin attends the unveiling of Hawke’s portrait.*

Both subject and artist speak of the other with affection.

Childs, based in North Carolina, recalls Ludwig’s sense of humor as one of the memorable aspects of working with him, and found that interesting given the important office he held. The portrait shows Ludwig with a smile, rosy-cheeked and genial.

“He was really that way. He would joke,” Childs said. “But he’s so sharp.”

Childs, who has painted a wide

variety of people, from corporate and academic officers to radio personality Garrison Keillor, enjoys finding what makes a particular person unique. “Here he is, this guy in a suit, but what is he like as a person?” Childs said. “How am I going to make this portrait look like the person? And even more, feel like the person?”

To accomplish that goal, Childs followed a timeline and process similar to that Martin used for the Hawke portrait. The portrait was completed within about a year. The finished product shows Ludwig standing in that office, smiling, holding a pair of eyeglasses. (“He has a face that is, to me, so youthful,” Childs said.) It met Ludwig’s high expectations — and then some.

“He made me look dramatically better than I do,” Ludwig said with a laugh.

The unveiling itself, which Childs also attended, was especially meaningful to Ludwig.

“It was quite emotional,” Ludwig

said. “It was the first time I’d come back to the agency in a ceremonial way.”

However, he wasn’t sure the portrait would inspire an enduring level of awe at the OCC.

“I used to joke that they hung it in the garage,” said Ludwig. (For the record, it hangs on the eighth floor, where most of the Law Department offices are.)

For now, the Hawke portrait will hang in the Headquarters lobby, joining original Comptroller Hugh McCulloch, juxtaposing the oldest and newest works in the collection of portraits. The two works are quite different, yet they share at least one thing: a dignified depiction of a former leader of the OCC.

“It’s a powerful position,” Childs said. “You’re portraying the office as well as that personality.”



# Coming Your Way: The Employee Benefits Open Season Will Run from November 13 through December 11

Carol Buchman  
Communications

**Question:** What event takes place each year from mid-November to mid-December that may require action from OCC employees?

**Answer:** The employee benefits open season. And this year open season starts on Monday, November 13 and will run through Monday, December 11. The exception is the Leave Bank Program open season, which will run through Friday, December 15.

During open season, employees will be able to make annual elections and/or changes for the following programs:

- Federal Employees Health Benefits (FEHB) Program
- OCC's Dental and Vision Programs
- Federal Employees Dental and Vision Insurance Program (new program)
- OCC Flexible Spending Accounts (Health Care and Dependent Care)
- Life Cycle Account (LCA)
- Leave Bank Program

Employees will receive their open season package in the mail in early November. It will include a CD containing the *OCC Fall Guide to the 2006 Open Season*.

This year Workforce Effectiveness has assigned a dedicated team of benefits specialists to help employees with open season questions. The Open Season Support Team will be available from 7 a.m. to 7 p.m. (EST) Mondays through Fridays during the entire open season period. All employees can contact the team by phone at 1-877-622-6468 or e-mail at WFE Open Season. Employees should direct all open season questions to the newly created support team, because the team members have been trained to handle questions expeditiously and can ensure that employees receive accurate responses.

During this open season, employees **must** make an election if they want to:

- Participate in the Health Care and/or Dependent Care Flexible Spending Account Program in 2007,
- Deposit their 2007 Life Cycle Program benefit of \$600 into a Health Care or Dependent Care Flexible Spending Account,

Highlights of the 2006 Employee Benefits Open Season
<b>Federal Employees Health Benefits (FEHB) Program</b> – In 2007 the OCC will continue to contribute up to \$25 per pay period towards health care premiums for all employees enrolled in an FEHB plan.
<b>Federal Employees Dental and Vision Insurance Program (FEDVIP)</b> – The Office of Personnel Management has developed a new Federal Employees Dental and Vision Insurance Program (FEDVIP). The program will be available to eligible employees, retirees, and their eligible family members; enrollees will have to pay 100 percent of the premium cost for this insurance.
<b>OCC Dental Insurance Program</b> – This program remains unchanged for 2007. Dental benefits will continue to be administered by CIGNA.
<b>Vision Care Program</b> – Vision care benefits will continue to be administered by VSP in 2007, but the program features have changed. Beginning in 2007, employees and their eligible dependents who use a VSP network provider will be able to get a pair of eyeglasses for a nominal \$20 copayment in many instances. Employees will also be able to get a pair of computer eyeglasses from a VSP participating provider at no cost (restrictions apply). Details regarding the enhancements to the Vision Care Program for 2007 will be available on the OCCnet in November.
<b>Flexible Spending Account (FSA) Program</b> – The OCC's FSA Program will continue to be administered by WageWorks. Employees who want to participate in the FSA Program in 2007, either by electing to make contributions to a health care or dependent care account through payroll deductions or by electing to direct the Life Cycle Account benefit into a health care or dependent care account, will need to enroll by December 11. Employees enrolling in a Health Care FSA for 2007 will be issued a new WageWorks Health Card Choice Card.
<b>Life Cycle Program</b> – The OCC will again contribute \$600 to each eligible employee. Employees may receive the money in cash or have it deposited into a flexible spending health care or dependent care account. Employees who choose to have the money deposited into an FSA account must make their election by December 11. Employees who fail to make an election during the open season period will receive their LCA benefit in cash.
<b>Leave Bank Program</b> – Membership for the 2007 leave year will begin on January 7, 2007, and end on January 5, 2008. Employees who want to participate in the Leave Bank Program in 2007 must enroll by Friday, December 15.

- Participate in the Leave Bank Program in 2007, or
- Elect to participate in the Federal Employees Dental and Vision Insurance Program.

Employees' current elections will **continue, unless they want to make an election change**, for the:

- FEHB Program
- OCC's Dental Insurance Program
- OCC's Vision Care Program

Employees who want to enroll in or make any changes to the FEHB program will need their Employee Express PIN. Lost PINs may be replaced by calling the Employee Express Help Desk at (478) 757-3030 and requesting a new one. It may take up two weeks from the date of the request to receive a new PIN, so it's important to request a new PIN as soon as possible.

There are no open seasons for the Parking Flexible Spending Account Program, the Thrift Savings Plan (TSP), or the OCC's 401(k) plan, and employees' current elections will continue into 2007 unless they make a change. However, many

employees find open season a good time to review all of their accounts and make any necessary adjustments or changes. Employees age 50 or older who participate in the TSP catch-up provision must make an election annually.

Additional information on the 2006 open season will be available on the OCCnet and through OCC News Announcements and What's New at the OCC.

November 2006 Classes		
Bank Information Technology 1 # 1	Dallas Learning Center	November 13-17
Bank Information Technology 1 # 2	Chicago Learning Center	November 13-17
How to Get More Organized	Washington Learning Center	November 14
Accounting for Examiners	Chicago Learning Center	November 14-16
Bank Information Technology 1	Washington Learning Center	November 27-December 1

## CE Reminder: IN or OUT?

Remember...

If you want to request internal training, go to ALICE via the OCCnet.

If you want to request external training, complete and submit an External Training Program (ETP) form available on the OCCnet under the Popular link, "Training."

# Wait for Me; I'm your Leader!

Edie Downing  
The Resource Group, Continuing  
Education and Resource Alternatives

I once heard **Rob Riordan**, District Accountant for the Western District, call out, "Wait for me; I'm your leader," as a group of district employees headed out the door to lunch. At the time, Riordan was President of the Employee Relations Committee for the former Midwestern District and, as such, he knew that the leader isn't always the person standing out in the front of the pack. Sometimes the leader is the person standing next to you, or even the person bringing up the rear.

Leadership development and training is a high priority at the OCC. And the newly created Office of Leadership, Learning and Workplace Fairness, led by **Mark A. Nishan**, plays a key role in implementing a leadership development strategy to develop OCC leaders. OCC's leadership philosophy is that:

- Leadership is learned;
- Leaders learn what they practice;
- Everybody is a leader; and
- Leadership embraces the dual role of leader-manager.

The OCC develops leaders through internal and external training, developmental assignments, formal programs such as LeaderTrack, and self-development activities.

Continuing Education and Resource Alternatives, now part of the Office

of Leadership, Learning and Workplace Fairness, has enhanced the OCC's internal leadership training offerings by adding several new courses. The chart below provides a description of some of the new offerings for FY 2007.

A full listing of all leadership courses can be found in the Leadership brochure on the OCCnet at <http://occnet.occ/OCCnet/training/leadershipcourses.pdf>. Of course, you can always go to ALICE and register for online classes on leadership or enter an External Training Request for external course offerings on the OCCnet.

How can you choose the classes that address your needs? First, you will need to answer some questions about yourself and your developmental needs. What kind of work do you do now? What would you like to do in the future? What leadership skills do you currently have, and what kinds of knowledge and skills will you need for the future? What are your training objectives?

Talk to your manager about your training needs. You may want to review your career development plan to make sure that it includes options for leadership training and, if possible for participating in a future job assignment to reinforce what you've learned.

And who knows? The next time you look over your shoulder, you just may find a group of people following you.

Course	Intended Audience	Focus	Comments by Pilot Group Participants
Leader Within: Awakening Authentic Leadership	All employees	Explore your readiness to seek leadership roles. Use assessment tools to gain insight into your performance as a leader.	"Self-diagnosis was refreshing." "I realized I don't have to be appointed a manager to be a leader."
Leading Groups	Any employee leading a group	Practice your skills in a "team development laboratory." Learn to build a high performing team.	"The practice sessions were very energizing and challenging. They helped me internalize what I learned."
Change Management	Group Leaders and Managers	Practice managing technical and human aspects of change as you work on an actual OCC change initiative.	Pilot scheduled for September.
Leadership for Administrative Professionals	All employees	Learn the essential skills to gain the respect and support of team members.	"This course is outstanding. It is very interactive, with lots of exercises that get you thinking in different ways."
Optimizing Performance	Managers	Coach employees to sustain high performance. Provide feedback that obtains results. Discuss performance with confidence.	Pilot scheduled for October.
Practical Management in the OCC (PMO)	Managers	Not new, but newly revised. If you're a new manager or it's been more than five years since you attended PMO, act as ADC for a week with a cast of characters that will make you grateful to go back to your own team.	"I have a greater appreciation for the tightrope navigated by managers as they make their decisions." "I will be sure to research applicable collective bargaining agreement provisions and PPMs before making management decisions."

## OCC LENGTH OF SERVICE AWARDS

Rita Hall, Workforce Effectiveness

### OCTOBER 2006

#### 40 YEARS

Michael G. Butler\*\*

#### 35 YEARS

Beverly J. Burnette+  
Eldred M. Richards\*\*

#### 30 YEARS

Michael D. Bazata\*\*  
Pamela M. Cox+  
Edith M. Downing+  
Alyce E. King+  
Sheila A. O'Brien\*\*

#### 25 YEARS

Helen C. Burdette\*  
William T. Dehnke\*  
Brian L. Lewis+  
Dennis G. Magro\*\*  
Carol V. Turner\*

#### 20 YEARS

Rosalie Fedor Bair\*\*  
Ricardo R. Bernal\*  
David R. Bottolfson\*\*  
Deborah Anguiano Brock\*\*  
Daniel Glen Brown\*\*  
Romaine Clark+  
Andy R. Clement\*\*  
Thomas M. Crock\*\*  
Jeanne M. Dawley\*\*  
Michael J. Demmerle\*\*  
Russell D. Doudt+  
Jerome L. Edelstein\*  
Jennifer L. Faulkner\*\*  
John R. Glass\*  
Jacqueline Haynes\*\*  
Kayren Oliver Hughes\*\*  
Matthew Tod Johnson\*\*  
Terri Pratt Jordan\*\*  
Kathryn A. Kaplan\*\*  
M. Elaine Keane+

Sharon K. Knox\*\*  
John Henry Lastrapes\*\*  
Mary Louise Leistikow+  
Harry J. Lemley\*\*  
Vanessa Fielder-Lewis\*\*  
Gregory A. Moore\*  
Linda F. Nichols\*  
Blake J. Paulson\*\*  
Vance S. Price\*\*  
Diane L. Schulte\*\*  
Carol A. Smith\*\*  
Mark W. Stearman\*\*

#### 15 YEARS

Rowena C. Anderson\*  
Michael Anthony Burris\*  
James D. Copeland\*  
Joyce L. Davey\*\*  
Lawrence E. Harley Jr.\*  
Robert W. Hurd+  
Natalie Love-Hawkins+  
Dennis B. James\*  
William Garland Jones III\*  
John Yohannan Joykutty\*  
Valerie A. Korade\*  
David L. Magar+  
Abdul Quadir\*\*  
Robert H. Skinkle\*\*  
Ronald V. Tarbox\*  
Monica Oden Williams+  
Gerald A. Williams Jr.+

#### 10 YEARS

Paul L. Brundrett+  
Bruce W. Halper\*  
Sally B. Ross\*

#### 5 YEARS

Colette M. Baylson+  
Erin Smith Garwood\*\*  
James Wainscott McNeill\*  
Leslie S. Snyder\*  
Sheila M. Steck\*\*

\*\* Both OCC and Federal Length of Service

\* OCC Length of Service Only

+ Federal Length of Service Only

### Listing of Retirees

July 8, 2006 – August 19, 2006

Name	Length of Government Service	Length of OCC Service	Separation Date
Jon A. Nagy	31.9	31.9	08/19/2006

### Transfers to Headquarters July 8, 2006 – August 19, 2006

<b>Employee:</b>	Kerri R. Corn
<b>From:</b>	Large Bank Supervision, LB South Team, First Horizon
<b>To:</b>	Chief National Bank Examiner, Credit and Market Risk, Market Risk
<b>Transfer Date:</b>	7/09/2006
<b>Employee:</b>	Alice Fisher Mozes
<b>From:</b>	Large Bank Supervision, LB Central Team, Huntington
<b>To:</b>	Chief National Bank Examiner, Operational Risks, Bank Information Technology
<b>Transfer Date:</b>	8/06/2006
<b>Employee:</b>	Donelle H. Ward
<b>From:</b>	Large Bank Supervision, LB Central Team, Harris Bank
<b>To:</b>	Midsize/Community Bank Supervision, Office of the Senior Deputy Comptroller
<b>Transfer Date:</b>	8/06/2006

# Tracking Changes Tip: Clean Your Documents Before Sending or Posting

Bryan Hubbard  
Public Affairs

**W**hat you don't see might hurt you.

You have accepted and rejected comments and edits placed in your common work documents — such as Microsoft Word files — and you no longer see the tracked changes. But if you think the comments and edits are now fully deleted from those documents, think again.

The latest version of Office 2003 provides more sophisticated capability to track versions and edits to allow authors to audit changes throughout the editorial review process. This new approach means that changes and comments remain part of the document even though you've accepted or rejected the change. The only way to make sure your documents are clean is to use Microsoft's "Remove Hidden Data" tool or other "cleaning" application.

At the OCC, Microsoft's "Remove Hidden Data" tool is part of the standard build for Office 2003 and is available to all employees, but as a brand new feature you may not have noticed it.

Using the "Remove Hidden Data" tool is easy. Just open the document you want to clean, select the "File" menu from the toolbar at the top and click "Remove Hidden Data." (See Image 1.) It's listed just below the "Save As" option. The tool will prompt you to save your document under a new name. This allows you to have one clean document to send or post and another to retain all of the edits for future use and review.

It is highly recommended that you always clean your documents before sending them or posting them to make sure they don't contain draft remarks or comments that could embarrass you, your organization, or the OCC.

Is this a big deal?

One document posted to OCC's public Web site, OCC.gov, contained the following comment, "Comment [COMMENT10]: This was added at the behest of my boss. If anybody feels that it's too simplistic or out of place, let me know and I'll tell him he's been vetoed."

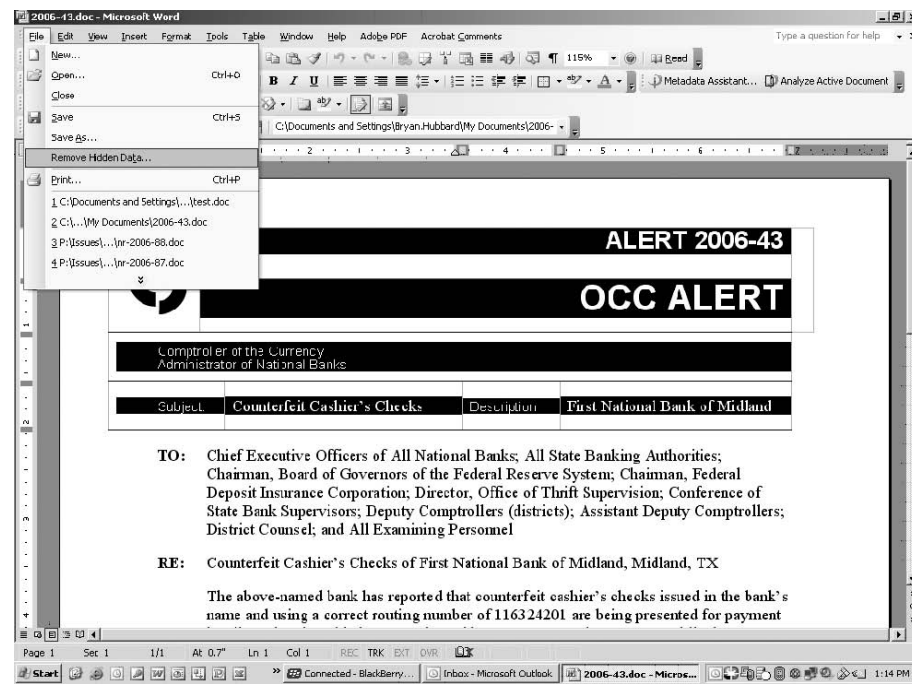


Image 1

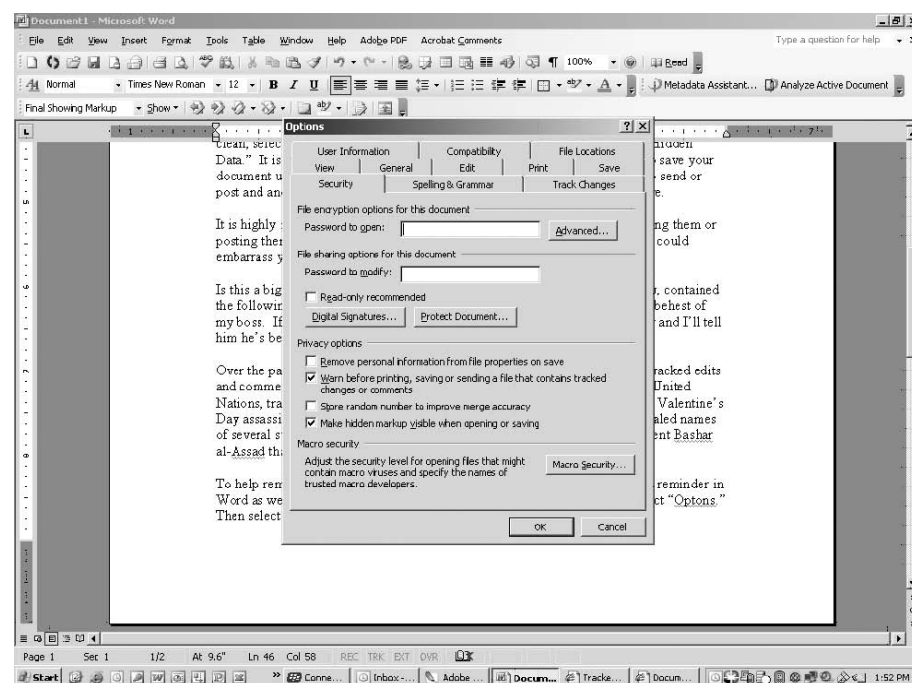


Image 2

Over the past couple of years, newspapers and broadcast news have reported other examples where tracked edits and comments have come back to bite the authors.

In one case involving the United Nations last October, tracked changes compromised an international investigation into the Valentine's Day assassination of Lebanese Prime Minister Rafik Hariri by revealing names of several suspects, including the brother and brother-in-law of Syrian President Bashar al-Assad that had been deleted from previous versions of a document.

To help remind you to examine documents for hidden data, you can turn on a reminder in Office applications like Word. Choose the "Tools" menu from the toolbar at the top and select

"Options." (See Image 2.) Then select the "Security" tab and check the box next to "Warn before printing, saving or sending documents that contain tracked changes or comments." Then click "OK." While this tool will warn you before printing, saving, and sending the document from within the Office application you are using, it does not warn you before sending the document as an attachment from within Outlook. You should make sure to scrub documents that you are attaching to an Outlook e-mail before sending it outside the agency.

PowerPoint presentations and Excel sheets with embedded charts that use tables of data to display the graph present a different sort of "hidden data" challenge. These applications

allow you to generate graphs based on embedded data tables. You should make sure the underlying data does not reveal sensitive information if the reader drills down to view the data tables behind the graphic. If so, you should convert the chart to an image to protect the sensitive data. To convert graphs to images, right-click on the chart and choose "Save as Picture." Enter a name in the "File name" field and select "Windows Enhanced Metafile (.emf)" in the "Save as type" field. Then insert the image on your slide by selecting "Picture" and "From File" under "Insert" menu on the toolbar.

Don't be the next story in the news where your edits and comments are revealed from a document that you thought was safe.

## For Examiner View Users

The instructions on how to use the "Remove Hidden Data" tool are not intended to be used within Examiner View to finalize SIS documents.

SIS creates documents such as ROEs that are products of the examination process. The application uses Word to generate a Word document using both SIS data and a document template. The users may then edit the documents from within Word. The application retains knowledge of the document through its interface with Word and when the document is saved in Word, the document will be saved as part of the SIS data. If the user performs a "Save As" process, which essentially the effect of the "Remove Hidden Data" feature, the new version will no longer be associated with the SIS database and the new document will not become part of the system of record.

SIS users should continue using the normal "Save" menu option when working with SIS documents. To finalize an SIS document that has the "Track Changes" feature turned on, users should accept or reject changes and then turn "Track Changes" off prior to saving a final version. If the document then needs to be shared outside the agency or posted to the web, the "Remove Hidden Data" feature should be used to make a copy of the SIS document.

For assistance, contact the Technical Assistance Center at 1-800-788-7002 or your local Resident Technical Support agent.

**CALL**

## **for funny stories**

**Bank supervision is, undoubtedly, serious business, but we all know that the funniest experiences can occur during the most unexpected times.**

**The *SuperVisions* team is looking for humorous and light-hearted stories from bank examiners about their funniest experience during or en route to a bank exam. Stories will be used in an upcoming *SuperVisions* feature, so come and tell us your story that is sure to make us laugh.**

**If interested, contact [InternalCommunications@occ.treas.gov](mailto:InternalCommunications@occ.treas.gov) for more information.**



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