



National Conference of Bankruptcy Clerks

Issue #1

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IMPACT Newsletter

Dedicated to the professional development of its members

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President's Message

By: Lee Ann Bennett, NCBC President

Happy New Year! For our first edition of the IMPACT in the New Year, I want to thank our members for their dedication and support of NCBC. In 2014, we had 174 members serving as circuit representatives, local representatives or on one of our committees. Others provided training or helped plan and organize our conference in St. Louis. And many of you have provided articles for the IMPACT or offered excellent suggestions for improving our organization. I would encourage all who wish to be involved to do so by serving on committees, offering suggestions, submitting articles, and/or attending this year's conference in Atlanta. I hope all of you will renew your membership and encourage co-workers who might not be members to sign up during our membership drive. As reported in our last edition of the IMPACT, our Membership Drive and our 2nd annual Membership Appreciation Week will take place the week of February 9. The membership period runs from January 1 – December 31. You should have received a renewal notice over the last few weeks. There will also be three Board positions and one Secretary position available at the close of this year's conference. Eileen Garrity, our Secretary, will send out an email before February 15 seeking nominations for those positions. Terms for Board members and officers run from the close of the Annual Conference in which elections are held until the close of the Annual Conference in the 2nd year following the year in which their elections were held. Our by-laws allow for the Secretary, Treasurer and at large members of the Board to run for one additional term at the conclusion of their initial two-year term.

The NCBC Board met in Atlanta on January 11 to visit with the conference host court, tour the conference hotel and continue planning our conference in August. Mark your calendars to attend this year's conference being held in Atlanta from August 10 – 13. The Education Committee and host court have been working hard to ensure this year's conference is again a success.

I am also pleased to announce that Joe Markley, Director of Automation for North Carolina Eastern Bankruptcy Court, has been appointed as our new Website Administrator. Joe has experience building and maintaining websites for other organizations. In addition, the bankruptcy community has benefitted from his numerous developed applications. We are delighted to have someone with so much experience and talent to serve as the Website Administrator. On behalf of the NCBC Board, I wish to thank Ken Gardner for serving as our Website Administrator over the past few years and thank him for staying in a transitional/training role until our conference.

I hope you enjoy the new look of the IMPACT and hope you will visit the new online NCBC Blog. Many thanks to Jan Zari, IMPACT Editor, for updating our look.

Again, I hope to see you all in Atlanta. Remember to renew your membership. Happy New Year!

The NCBC IMPACT

Is the official newsletter of the National Conference of Bankruptcy Clerks

LeeAnn Bennett

President

Published by the IMPACT Editorial Committee. Suggestions and comments are always welcome.

Please email **Jan Zari**, Impact Editor at Jan_Zari@cacb.uscourts.gov

Introducing: New NCBC Staff Members

Website Administrator and IMPACT Editor



Joe Markley has been selected to fill the position of Website Administrator for the NCBC. He has led the Automation Team as the Director of Information Technology at the US Bankruptcy Court for the Middle District of North Carolina since January of 1991. He also serves as the Court's designated Training Specialist and has played a faculty role on many FJC programs throughout the years.

Joe has been very active in using and promoting ADI (the automated docketing interface for CM/ECF) within the bankruptcy community. He has successfully leveraged ADI in his court and has helped many other courts across the country do the same. Joe has conducted ADI application classes in several locations over the past few years. He has also developed a program that provides a SARD reconciliation script to the bankruptcy courts each year to assist with the reconciliation process of new bankruptcy case and adversary proceeding filings.



Jan Zari has been selected to fill the position of IMPACT Editor for the NCBC. He has been with the US Bankruptcy Court for the Central District of California since 2009 and has worked in court operations and administration, currently serving as an Administrative Specialist in the Human Resources Department. He is currently working towards establishing a virtual Project Management Office (PMO) at the Court and has also been involved in many

of the Court's community outreach efforts and activities. He has served as the Court's Local Representative to the NCBC as well as serving on the NCBC Awards and Scholarships Committee. As IMPACT Editor, Jan would like to introduce new ideas and concepts in the way the NCBC sends and receives news, updates, and other information that is pertinent to all of its members.

Introducing: New Website Committee Members

The following NCBC members have agreed to serve on this year's Website Committee:

Joe Markley, Chair, Director of Information Technology, NCMB

Ken Gardner, Clerk, COB

Eileen Garrity, Sr. Programmer/Analyst, MAB

Kimberly Rubal, Training Specialist, CACB

Dorenda Turner, Training Technician, INSB

Jeff Alsteadt, Clerk, ILNB

Introducing: New IMPACT Editorial Committee Members

As the new IMPACT Editor, I am excited to be able to work with both new and returning IMPACT Editorial Committee members! If you have any questions, suggestions, or contributions, please feel free to contact me at Jan_Zari@cacb.uscourts.gov or contact a member of the Editorial Committee.

Meredith Klassen is a Team Leader in the Northern Division (Santa Barbara) of the Central District of California. She began her career with the court 23 years ago. She is currently a member of the Central District of California's Pro Se Resources Committee, the Outreach Committee, Forms Task Force, the CM/ECF Committee, and the Next-Gen Committee. She is also a member of the National Pro Se Pathfinder (eSR) Committee. Most recently, she was California Central's project lead for the AO Bankruptcy Noticing Working Group (BNWG) pilot program called Debtor Electronic Bankruptcy Noticing (DeBN). She joined the NCBC in 2010 and served as a Mentor in the 2013 NCBC Mentorship Program. She is also a new member of the NCBC Outreach Committee.

Shawna Belcher has worked as a Bankruptcy Case Administrator for the District of Kansas since 2007 and has been an active member of NCBC since 2012. Through her court's volunteer program, she is a speaker for the non-profit, C.A.R.E., which educates high school students to lead productive financial futures. She was a recipient of the Outstanding Public Service Award at the 2014 NCBC conference for her involvement with the program. When she isn't professionally serving the public, Shawna enjoys walking her dog, Comet, and planning for her upcoming wedding in May.

Dailin Pena has served as the Training Specialist for the Southern District of Florida Bankruptcy Court since 2009 and holds a Masters of Science in Education. Over the years she has assisted FJC as faculty for various programs. She recently graduated from the FCLP program and plans to complete MSU's Judicial Administration Program this year. She has been a member of NCBC since 2010. This is her second year as part of the Editorial Committee for the IMPACT Newsletter.

Monica Yepes began her career with the Central District of California in 2010. She is currently working at the Riverside Division as an Operations Support Clerk/Case Administrator. She has been an NCBC active member since 2011 and also a student of the Judicial Administration Program with Michigan State University since 2012. She is now beginning her term as an NCBC Local Representative for the Central District of California. She is currently a member of her court's Centers of Excellence Program which is an employee advisory council that provides a forum for collaboration on the Court's multiple projects that are keeping within the Court's strategic plan. She is also an active contributor to her court's monthly newsletter "Full Court Press."

NCBC Board Holds Mid-Year Meeting in Atlanta



From Left: Joe Markley, Ken Hirz, Yvonne Cherokee, Eileen Garrity, Kris Botts, Mary Lynn Wilson, Sabrina Palacio-Garcia, Eddy Emmons, Scott Ford, Regina Thomas, Jan Zari, Jennifer Paro, Lee Ann Bennett, Mona Sparks. Not pictured: Ken Gardner, Barry Lander

From January 10 to January 12, the NCBC Board and Staff Members gathered in Atlanta, GA to meet and discuss plans for this coming year, and for the NCBC Annual Conference which will be held from August 10 to August 13, 2015.

Member Appreciation Week: February 9 - February 13, 2015

By: Sabrina Palacio-Garcia



NCBC wouldn't be where it is today without the ongoing support of its members. As a continued token of our appreciation, we will hold our second Member Appreciation Week in February. A strong membership makes a strong organization and we continue to be grateful for all the support and enthusiasm our membership brings to the NCBC. The week will feature gift card giveaways and paid membership raffles. In addition, all members will receive a thank you gift from NCBC.

The week's activities will include a local court raffle, Atlanta fun facts sheet contest, NCBC trivia contest, word search contest and an activity involving updating your member profile. All current members as of February 2nd will be eligible to participate in the weeks activities. **Beginning Monday February 9, daily emails will be sent with contest and activity information.**

The winners of the raffle and contest will be announced by Friday, February 20. All winners will be featured in the Impact Newsletter. Should you have any questions, please do not hesitate to contact Sabrina Palacio-Garcia, membership chair at Sabrina_Palacio-Garcia@cacb.uscourts.gov.

Meet Your Member Appreciation Week Committee!

MAWsketeer #1: Jeffrey Peirce, Deputy Clerk, NJB
I'm currently a Case Administrator Team Leader in the Camden Division office of the District of New Jersey. I've been with the court system since 1986. In my spare time I enjoy the arts and traveling. I'm a huge fan of 70s and 80s music. I'm honored to serve the NCBC. I am the 3rd Circuit Liaison for NCBC. I look forward to getting to know more of our members at the 2015 conference in Atlanta.

MAWsketeer #2: Josiah Sell, Deputy Clerk in Charge, OHNB
I am currently the Deputy Clerk in Charge of the Cleveland Divisional Office in the Northern District of Ohio. I have 13 years of experience with the U.S. Bankruptcy Court, beginning in 2001 as a summer intern for Judge Randolph Baxter (Ret.). I am the 6th Circuit Liaison for NCBC. I enjoy spending time with my family, especially volunteering with my daughters' theater performances. My hobbies include running ultra-marathons, photography, and exploring the Cleveland Public Library, and the Cleveland Museum of Art.

MAWsketeer #3: Pam Smith, Case Administrator, NCEB
I've been a Case Administrator with U.S. Bankruptcy Court Eastern District of NC since 2010. I am also the 4th Circuit Liaison for NCBC. I began my court career as a case administrator in Denver, Colorado and have six years of court service.

MAWsketeer #4: Mary Isenhower, Management Analyst, IASB
I am a Management Analyst for the Bankruptcy Court in the Southern District of Iowa. I have been with the court for five years. In my role with the court, I work with Operations and IT staff to streamline/automate business processes, lead projects, and serve as the CM/ECF dictionary analyst for the Court. I am the 8th Circuit Liaison for NCBC. After completing my Master of Public Administration and the FCLP program last year, I now spend my leisure time with my grandchildren, cycling (in the nice weather months!), and researching my family history.

James C. Duff Returns as AO Director From news.uscourts.gov



Chief Justice John G. Roberts, Jr. has appointed James C. Duff as Director of the Administrative Office of the U.S. Courts, effective Jan. 5, 2015. Duff succeeds Judge John D. Bates, who will return full-time to the U.S. District Court for the District of Columbia. Duff previously served as AO director from 2006 to 2011. Since 2011, he has served as President and CEO of the Freedom Forum and CEO of the Newseum and Newseum Institute.

Source: <http://news.uscourts.gov/james-c-duff-return-ao-director-january-2015>

Introducing: The 2015 Education Committee

By: Eileen Garrity



This year **Kris Botts** and I (**Eileen Garrity**) were selected to co-chair the Education Committee. Kris is finishing up her final year of her second term as a NCBC Board member and I am the current NCBC Secretary and a past Board member. We have both served on this committee for the past 3 years. We are joined by our fellow NCBC members:

committee for the past 3 years. We are joined by our fellow NCBC members:

LeeAnn Bennett, Clerk, FLMB. Has served in the past on the Education Committee and as the Chair of Benefits Committee. She is also a past Board member and current NCBC President.

Barry Lander, Clerk, CASB. Barry has been the liaison with the MSU program since 2004. His is also a past NCBC President and past Board member serving on various NCBC committees.

Eddy Emmons, Clerk, CANB. Eddy served as Chair of the Education Committee for the past three years and is now our Business Manager. He is also a past Board member.

Ann Iannarelli, Benefits Coordinator and Training Specialist, FLMB. Ann has also served on the Education Committee for the past few years in her capacity as a member of the Benefits Committee.

Jeffrey Allsteadt, Clerk, ILNB. Jeff is serving for the first time on this committee as a representative of the Benefits Committee. Jeff has also served on the Awards Committee and the Website Committee.

Richard Marshall, FJC. Rich has been serving as our liaison with the Federal Judicial Center which provides us with many talented trainers and educational programs. Rich has conducted many training sessions during past NCBC conferences.

Sandi Brask, Special Projects Manager, CACB and **Joshua Wiker**, Operations Analyst, TXNB. Sandi and Joshua have served on this committee in the past and are in charge of working with the Host Court to organize the Information Sharing Session for the conference.

Kirsten Mahoney, Training Specialist, CANB. Kirsten has also served on this committee over the last few years and she has contributed enormously in keeping us all organized by providing spreadsheets and surveys.

Regina Thomas, Clerk, GANB. Current President-Elect and former chair of the Membership Committee. Regina is one of our Host Court representatives serving on this year's committee.

Jason LeFevers, Director of Human Resources, GANB. Jason is serving for the first time on the Education Committee and is a Host Court representative.



What Do You Want to Showcase in Atlanta?

By: The Information Sharing Committee

Can you believe that 2015 is here and that the annual conference only seven months away! That said, the Information Sharing Committee is eager to see what your court has developed and would like to exhibit at this year's conference.

One of the strengths of the bankruptcy courts is that we are an imaginative bunch and have been leading the charge in creating and collaborating on new and innovative projects, programs, and ideas for many years. Each year at the annual conference, time is carved out to permit courts the opportunity to share their innovations. If your court has such an initiative, consider participating at the Information Sharing Session in August.

If you would like to share how your court has tackled a difficult or time consuming practice, please email your exhibit information to GANBml.DAR.

We look forward to helping your court showcase your ideas at this year's Information Sharing Session.

The Information Sharing Committee,

Mike, Ron, Lee, Bunath, Josh, and Sandi



2015 Awards Committee

By: Mona Sparks



Each year at the annual conference, the NCBC recognizes a select group of our membership by acknowledging the achievements of these colleagues and their contributions to the bankruptcy community. A committee is being formed who will be responsible to review all nominations and identify the most significant recommendations. Those individuals or groups selected will be recognized in August during the annual conference. We are forming a committee right now to review the nominations and you can be a part of this group. If you are interested in assisting with the award and scholarship selection committee or just want more information, please contact mona_sparks@kyeb.uscourts.gov by February 28, 2015. This is a great way to be involved with NCBC.

NCBC Scholarships Available

By: Mona Sparks

Did you know the NCBC awards a limited number of scholarships each year? Some NCBC members have used the scholarships to attend the annual conference. Others have used scholarship funding to participate in judicial administration classes offered by Michigan State University. Log in to the NCBC website <https://ncbc.memberclicks.net/> to see more information concerning how to apply for a scholarship. 2015 might be your lucky year to earn a scholarship! Don't miss out on this opportunity.

Introducing: The NCBC Mentorship Committee

The following NCBC members have agreed to serve on this year's Mentorship Committee:

Mona Sparks, Chair, Chief Deputy Clerk, KYE
Eric Cyman, Administrative Manager, CAN
La Tia Sanders Terrado, Automation Training Specialist, CAN
Tracie Williams, Manager, CAN
Adair Kowach, Case Manager, CO
Harry Pagan, Administrative Assistant, CAN
Lia Aure-Spiver, Case Administrator, MD
Eileen Garrity, Sr. Programmer/Analyst, MA
Kirsten Mahoney, Training Specialist, CAN
Shontelle McCoy, Case Administrator, MOE

NCBC Mentorship Program

By: Mona Sparks

Did you know the NCBC sponsors a vibrant and exciting mentorship program? We do!!

Currently ten of your Bankruptcy Court colleagues have been matched as mentors and mentees and are in the midst of the mentorship program that will span the next six months. The mentors and mentees currently participating in the program represent various areas of interest and job responsibilities in the court family. These teams are collaborating on projects together, sharing sources for professional development, and enhancing their general understanding of the Judiciary. The ten participants currently enrolled in the program represent eight different courts reaching from the Atlantic to the Pacific and from the Gulf to the Canadian borders. This group is a great cross-section of the NCBC membership.

Check out the mentorship program testimonial video posted to the website to see how previous mentors and mentees benefited from this valuable resource facilitated by the NCBC mentorship committee. What are you waiting for? Don't miss out on joining the next cycle of the mentorship program which will begin during calendar year 2016. For more information, see <http://ncbc.memberclicks.net/mentor-program>.



Introducing: The 2015 Outreach Committee

The following NCBC members have agreed to serve on this year's Outreach Committee:

Scott W. Ford, Chair, Clerk, ALNB
Barbara Monge, Human Resources Officer, ALNB
Sandy Smith, Chief Deputy Clerk, CAEB
Jim Waldron, Clerk, NJB
Kathy Campbell, Clerk, CACB
Gina Thomas, Clerk, GANB
Kris Botts, (Ret.), IASB
Eva Roeber, Chief Deputy Clerk, NEB
Joe Falzone, Clerk, FLSB
Sandi Brask, Special Projects Manager, CACB
Meredith Klassen, Team Leader, CACB

MSU Activities at the 2015 NCBC Annual Conference

Courses

In keeping with the commitment that the National Conference of Bankruptcy Clerks (NCBC) made to support their members' education, two of the required ten courses in the Judicial Administration Program will be offered at the 2015 annual conference for a total of thirteen contact hours. For those students who are just joining the MSU program or continuing their studies, Caseflow Management and Court and Community Communication will be offered. Caseflow Management will be offered for 8.0 contact hours Court and Community will be offered for 5.0 contact hours.

Orientation and Information Session

The MSU orientation and information session for new and returning students will be held at the 2015 NCBC Annual Conference. We welcome everyone to this session. During the session, we discuss the credential opportunities offered through the NCBC and MSU partnership. Additionally, students will receive information on how they can get credit for seminars and programs offered by other partner organizations such as FCCA, FJC, and the Administrative Office of the U.S. Courts. For students who will be writing their capstone projects within the next year, we recommend attending the session to discuss project ideas.

Graduation

NCBC students, who have completed their required coursework and capstone project, will be honored with a graduation ceremony. All NCBC members and their families are welcome to attend.

Please check the NCBC conference website for further MSU @ NCBC information.

Schedule of Live Course Offerings at Future NCBC Conferences

MSU and NCBC look forward to preparing a new generation of leaders. Please see below for the second five-year cycle of live MSU noncredit certificate course offerings. For more information on MSU courses offered live at NCBC conferences, please contact Cathy White at gamperca@msu.edu

2014-2018 Schedule of Live Course Offerings at NCBC Conferences

2014

Purposes & Responsibilities of Courts (6)
Leadership (6)

2015

Court & Community Communication (5)
Caseflow Management (8)

2016

Resources, Budget, & Finance (7)
Human Resources Management (7)

2017

Information Technology Management (6)
Visioning & Strategic Planning (5)

2018

Education, Training, & Development (5)
Essential Components of Courts (5)

NCBC Total Hours Available: 60

2014-2015 MSU Judicial Administration Noncredit Certificate Program Interactive Online Course Schedule and Information

NCBC students interested in completing their coursework can still take advantage of the remaining 2014-2015 noncredit certificate interactive online course series. Interactive online courses yet to be offered include: Leadership, Essential Components of Courts, Information Technology Management, and Human Resources Management. Each interactive online course features:

- A series of online readings for the students to complete and
- Weekly discussion groups facilitated by an instructor
- Credit is earned for the course by meeting posting requirements and completion of the final course evaluation.

The 2015-2016 schedule will be made available this summer and will run from September 2015 – April 2016. For more information on the interactive online courses, please contact Cathy White at gamperca@msu.edu.

By: Dr. Maureen E. Conner, Professor and Director, Judicial Administration Program

Dates of 2015 Interactive Online Course Offering	Noncredit Online Course Offering	Contact Hours	Course Fees
January 26th – February 8th	Leadership	6	\$72.00
February 9th – February 22nd (2 weeks)	Essential Components of Courts (Elective)	5	\$60.00
February 23rd – March 15th (3 weeks)	Information Technology Management (Core)	6	\$72.00
March 16th – March 29th	Human Resources Management	7	\$84.00

New Federal Court Leadership Program (FCLP) Final Paper Policy (Adopted BY MSU October 2014)

Adopted in October 2014, students who have been accepted into the Michigan State University (MSU) Noncredit Certificate in Judicial Administration Program may now seek approval to apply to have their Federal Court Leadership Program (FCLP) final paper fulfill the requirements for the Michigan State University (MSU) Noncredit Certificate final capstone experience project. NCBC students wishing to pursue this option should adhere to the following procedure:

- Complete 60 contact hours of course instruction in the Michigan State University (MSU) Noncredit Certificate in Judicial Administration Program.
- Lodge Federal Court Leadership Program (FCLP) paper substitution request with Cathy White, academic and student services manager, at gamperca@msu.edu.
- Provide Cathy White with the **final copy** of the Federal Court Leadership Program (FCLP) paper submitted to the Federal Judicial Center.
- Student will pay the \$60.00 capstone experience project fee.
- Cathy White will submit the Federal Court Leadership Program (FCLP) paper to Dr. Conner for review and approval.
- Dr. Conner will review the Federal Court Leadership Program (FCLP) paper, make comments, suggestions, and the like, and the Federal Court Leadership Program (FCLP) paper will be returned no later than thirty days after submission.
- Student will receive written notification of completion of the Judicial Administration Program Noncredit Certificate.

For more information on the interactive online courses, please contact Cathy White at gamperca@msu.edu.

Local Court Spotlight:

United States Bankruptcy Court, Central District of California (CACB)

A **NEW** feature of the IMPACT Newsletter will feature a profile of a local Court across the nation a quick snapshot of the Court and an innovation that you can bring to your own Court.

United States Bankruptcy Court, Central District of California (CACB)

Hon. Sheri Bluebond, Chief Judge

Kathleen J. Campbell, Clerk of Court

Divisions: 5 - Los Angeles, Riverside, Santa Ana, San Fernando Valley, and Northern (Santa Barbara)

Number of Judges: 26 (including active and recalled Judges)

Number of Employees: 255 (including Chambers and Clerk's Office staff)

NCBC Local Representatives: Monica Yepes and Myeasha Miller

Local Innovation: CACB has partnered with the AO to design and participate in the Debtor Electronic Bankruptcy Noticing (DeBN) program, which allows Debtors to receive entered orders and Court-generated notices via email instead of US mail, significantly reducing noticing costs.



NCBC Brings Jimmy Back

By: Lee Ann Bennett

On behalf of the NCBC Board, I would like to formally announce that NCBC has contracted to work with Jim De La Torre of FedAdvantage as our exclusive broker on the NCBC-sponsored insurance programs. Most of you may remember Jim from past involvement with NCBC and the Judiciary or attended one of his financial and retirement seminars, which he has conducted at most of our local courthouses and at conferences.

Over the past couple of months we have been working with Jim to evaluate ways of improving the services we offer to NCBC members. At our mid-year board meeting, Jim presented to us his vision of the NCBC benefits program and the direction it needs to go. It was clear to the board that NCBC is in good hands.

Some of Jim's responsibilities include:

- Marketing and oversight of our entire insurance portfolio, including the disability insurance plan with MetLife.
- Development of new programs designed to meet the needs of our membership.
- Offering complimentary retirement analysis reports to members.
- Conducting education-based financial and retirement planning training to courts around the country as well at our conferences.

Please join me in welcoming Jim back to NCBC and the Judiciary and keep your eyes open for new and exciting benefit programs.

Cleaning Up Your Financial Record

By: James De La Torre, CRPC



Happy New Year! 2015 is upon us, and man, where does the time go? Over the holidays I was catching up on some reading and ran across the following in a financial magazine.

"In, 2013, the U.S. Supreme Court settled a case between a widow and her deceased husband's former wife regarding who would receive the

man's federal employee insurance benefits. The judges ruled in favor of the first wife, even though the couple had been divorced for more than 10 years when he died, because she was still the designated beneficiary of his policy."

After letting this soak in I started to think about how my life has changed over the past few years and about how many times I remind federal employees preparing to retire to get their paperwork and beneficiary designations up to date and in order.

One time presidential candidate Ross Perot gave the famous quote, "The devil is in the details" and while I was never a "Perotista" his words are valid. The best thought out and well intentioned financial and retirement plans could turn sideways if they are not completed correctly and kept current and up to date.

Some people may not be aware that the assets in most bank accounts, retirement plans, and insurance policies convey directly to the people named on the beneficiary forms, even if they are different from the people named in their wills or trusts. Others simply forget to make the appropriate changes in writing.

If your beneficiary forms are out of date – and your intentions somehow become a matter of dispute – state and/or federal laws or the administrator's plan documents could ultimately determine who receives your assets.

A Common Oversight

It's generally a good idea to review your beneficiary designations annually, and to inform your financial professional when there are changes in your life that could affect your choices, such as birth of a child, the illness or death of a family member, marriage, divorce, and especially remarriage.

It's fairly easy to update your beneficiaries. You can simply file a new beneficiary designation form with the appropriate financial institution or insurance company. Here are a few other things to consider when naming new beneficiaries:

- Many laws favor spouses, so be careful when you intend to name someone other than your spouse as a beneficiary.
- Don't name minor-age children without making arrangements for a guardian or trustee to control the assets until the beneficiary is old enough to manage them.
- Request an acknowledged copy of new or updated beneficiary form from the financial institution or your financial professional (or print a copy if filed electronically) and store them with your other important documents.

Deciding Which Documents to Keep or Toss

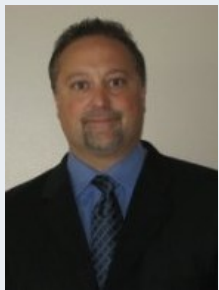
It's not unusual for people to have several file drawers or even many boxes full of old financial records. However, the more unnecessary items you have, the harder it can be to find critical papers when you actually need them.

If you want to rid your home of unnecessary paper clutter, it could be worth the effort to sort through your files. There are several important reasons to keep specific records for future reference: to back up information on tax returns, as evidence of ongoing contractual agreement, or for proof that you made (or are entitled to) a major payment.

Continued on next page...

Recommended timelines that could help you in the process of organizing - and purging - your financial documents

Document	How Long to Keep
Tax Returns (including documents and receipts that support credits and deductions)	At least six years
Investments and real estate records	Seven years after sale
Bank statements	Up to seven years (or one month if past statements are available online)
Credit card statements (for nondeductible items)	One month
W-2 forms (wage and tax statements)	Until Social Security benefits begin
Pay stubs	Until receipt of year end W-2 forms
Insurance policies	Until they expire (longer for liability policies)
Vehicle titles and receipts for major household purchases	As long as they are owned
Medical records, bills, and health insurance forms	Indefinitely
IRA contribution forms	Indefinitely
Wills, beneficiary forms, and other estate documents	Indefinitely



James De La Torre has conducted federal benefit and financial planning seminars in all of the country. He is a keynote speaker at federal conferences and works with federal professional organizations on ways to improve the communication of federal benefits to their membership. Jim has appeared as a guest on "Fed Talk" on the Federal News Radio network, discussing the gaps in federal benefits and the financial impacts employees face. Jim holds a Charter Retirement Planning Counselor's (CRPC) designation from the College of Financial Planning and is a member of the Financial Planning Association. Please direct questions or comments directly to James at jdelatorre@fedadvantage.com.

IT Security Tip: "See Something, Say Something: "IT" Matters!"

This issue's security tip is *See Something, Say Something: "IT" Matters!* The key points to remember are:

- Recognize suspicious computer behavior and report it immediately.
- Look for the following indicators that your computer may be compromised:
 - Your computer is running slower than usual or you receive alerts of high resource use (high disk or memory usage).
 - Unknown software starts to install automatically.
 - Pop-up windows appear.
 - Your computer crashes, locks up, reboots or becomes unresponsive.



If you notice any of the above indicators and you believe your computer may be compromised, **report the incident immediately** to your supervisor and to your local IT Department by phone or email. Please provide as much detail as possible, such as the date and time the incident occurred. Be prepared to provide a step-by-step explanation of what happened and what actions you took after noticing the suspicious activity. IT will verify the incident and act to safeguard the Court's PCs and network.

This tip can be found on the DTS website at link below:

<http://jnet.ao.dcn/information-technology/security/security-training-and-awareness-resources/it-security-awareness-toolkit/tips-month/it-matters>

Without You...

By: Yvonne Cherokee



Without all of the committee members/volunteers, NCBC would not be the great organization that we are today. Let me introduce you to your Benefits committee members. Be sure to tell them thanks and if interested, ask me how you can help NCBC too.

Your Benefits Committee Members are:

- **Ann Iannarelli** has served as the Benefits Coordinator and Training Specialist for the Middle District of Florida Bankruptcy Court since 2001. She began her court career as a Case Manager in 1999 and has 15 years of court service.
- **Annette Fischer** has served as Human Resources Specialist for the District of Arizona Bankruptcy Court since 1997. She has 24 years of court experience. She began her court career as an Intake Files Clerk in 1990 and also served as Human Resources Assistant from 1994 to 1997.
- **Jeff Allsteadt** was appointed Clerk of Court for the U.S. Bankruptcy Court for the Northern District of Illinois on March 10, 2014. Jeff started his career at the age of 16 in the file room of the Oakland County Courthouse in Michigan. He is a graduate of the Federal Court Leadership Program and holds a certificate from Michigan State University in Judicial Administration. Jeff now teaches all 10 classes of the Michigan State program.
- **Jeff Peirce** is a Case Administrator Team Leader in the Camden Division office of the District of New Jersey. He's been with the court system since 1986. He also helped with the Editorial Committee.
- **Pam Smith** is a Case Administrator with U.S. Bankruptcy Court Eastern District of NC since 2010. 4th Circuit Liaison for NCBC; She began her court career as a case administrator in Denver, Colorado and has six years of court service.
- **Yvonne Cherokee** – I am a Programmer Analyst with NCEB. I graduated from FCLP in 2006 and have been a coach for new participants of FCLP since 2008. Working in the courts has been an adventure for me. I started my career with the U.S. Attorney's Office (EDNC) in 1982 and in 1997 with NCEB (combined I have 32 years federal court experience). I started volunteering for NCBC in 2009 as the Editor, continued onto the Editorial Committee in 2012, and as of 2013 I serve as Board of Governor and chair of the Benefits Committee.

And a special thanks to our retired 2014 Benefits Committee members:

- **Jeanne Lucas**, KYWB
- **Sharon Zurowski**, ILNB
- **Barbara Monge**, ALNB

Don't forget to check out your benefits options at <http://ncbc.memberclicks.net/benefits>.

Tools to Help Plan for Retirement

Order your Free Federal Benefits Report

By: James De La Torre

NCBC members can still take advantage of a *free* federal benefits report.

This report shows:

- The amount of income you can expect to receive from FERS, Social Security and TSP when you retire.
- The expenses associated with FEGLI, FEHB, and Survivor Benefits now and into retirement.
- The ability to create "what if" scenarios with your retirement.
- Shows the impact of COLA on retirement.

The report is ideal for both short and long range planning, so all working NCBC members can benefit regardless of age or years of service to use.

To request your questionnaire, please contact James De La Torre at jdelatorre@fedadvantage.com.

Editor's Note

By: Jan Zari



Happy 2015 NCBC Members! I hope you've enjoyed your first issue of the IMPACT brought to you by your new Editor and Editorial Committee. I hope that you like our new look and take a minute to visit the new NCBC Blog at <http://ncbcblog.weebly.com>.

The Editorial Committee and the NCBC Board have many exciting things planned for 2015 and beyond. This is an exciting time to be involved in your organization!

I'd like to take a minute to thank Lee Ann Bennett and the NCBC Board for giving me the opportunity to serve the NCBC as your IMPACT Editor. Many thanks also to Laura Whitehead and Yvonne Cherokee, former IMPACT Editors, who have helped me to transition into this new role. A big shout out to my Editorial Committee: Meredith, Dailin, Shawna, and Monica to thank you for all your help in getting this together and finished on time!

If you have any questions, comments, or suggestions, would like to be a part of the Editorial Committee, or submit an article for the next issue of the IMPACT, please feel free to contact me at Jan_Zari@cacb.uscourts.gov.