



National Conference of Bankruptcy Clerks

Issue #2

May 2015

IMPACT Newsletter

Dedicated to the professional development of its members

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President's Message

By: Lee Ann Bennett, NCBC President

SHOWTIME in Atlanta is just months away! The NCBC committees and host court, Georgia Northern, are busy planning for another outstanding conference. Registration opens in May and I hope you plan to join us this year in Atlanta. You'll find more information on the conference in this edition of the Impact and if you have not done so, please visit the host court's conference page via our new website.

And mentioning our new website, I want to recognize the Website Committee for producing such an excellent update to the look and feel of our site. The new site is well organized, has an excellent layout which makes searching of information seamless, and has a social media aspect. I think you will all agree the website now has a truly professional and modern look. Many thanks to the Website Committee chaired by Joe Markley. The Committee spent days and countless hours moving the website to a new host server. I'd like to thank Kimberly Rubal and Dorenda Turner who spent hours constructing the new site and porting over information, Matt Brittain for his technical expertise, and Eileen Garrity for analyzing the old and new sites to ensure all information was migrated to the new site. And a special thank you to Joe Markley for overseeing the entire process. We hope to hear from you via the social media aspect of the site but I would request you be mindful of what you post. I trust that all posts will reflect the professionalism of our community and would always reflect positively on the judiciary.

Finally, I want to thank the Membership Committee for their hard work this year during the Membership Drive and the Member Appreciation Week. We had a very successful drive and appreciation week thanks to the Membership Committee, Chaired by Sabrina Palacio-Garcia. Joining Sabrina on the Committee are Jeffrey Peirce, Josiah Sell, Pam Smith, and Mary Isenhower. Through their efforts, I'm proud to report our membership stands at 1214 members as of early March. I understand additional folks have joined since that time. Many thanks to all our members for making our organization great.

Hope to see you all in Atlanta!

The NCBC IMPACT

Is the official newsletter of the
National Conference of Bankruptcy Clerks

Lee Ann 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

Who's Coming With Me.....to NCBC 2015!

By: M. Regina Thomas

All of us in Georgia Northern are ready for you – well, almost ready! I hope you have checked out both the new NCBC Website (which is fabulous) and the Showtime Atlanta 2015 link. If not, take a minute to check out all the great places to see and things to do. The site is loaded with information:

- All the ways you can get from Hartsfield-Jackson Atlanta International Airport to our host hotel
- Where to eat and drink in the city
- Sights to see like the new Center for Civil and Human Rights, College Football Hall of Fame and the World of Coca Cola
- Want to be 20 stories above Centennial Olympic Park for a view of the city? We've got that....the Skyview Ferris Wheel!

We hope to have conference and hotel registration open no later than May 10, 2015 – watch for the email via Memberclicks! There will be first class educational offerings (See Eileen Garrity's Education Committee article in this newsletter!), more than 20 local and nationally developed programs to see, and exciting plenary speakers. Our offsite event will be at the world famous Georgia Aquarium and you won't want to miss it.

We look forward to seeing you in Atlanta for a great conference – August 10-13, 2015!

Things you may not know about our great city - Atlanta:

- There are over 55 streets with the name Peachtree – make sure you have Google Maps or GPS!
- Our airport is the busiest in the world.....and you will feel that if you fly in on a Monday morning or leave on a Friday afternoon! The terminal is as big as 45 football fields!
- Atlanta is home to the Eastern Continental Divide which separates water draining into the Gulf of Mexico and the Atlantic Ocean!
- Stone Mountain outside Atlanta is one of the largest blocks of stone granite in the world – and it bears the etching of Robert E. Lee, Stonewall Jackson and Jefferson Davis.
- The tallest building in the United States is right here in Atlanta... The Bank of America Plaza stands 1,023 feet tall and has no street level pedestrian entrances.
- Atlanta is one of two cities in the world to be home to two Nobel Peace Prize winners: President Jimmy Carter and Dr. Martin Luther King, Jr.

Best in Show: Information Sharing

By: The Information Sharing Committee

While you are at the conference this year, make sure you stop by the Information Sharing Session tentatively scheduled for Tuesday afternoon. This year we will have more than 20 booths with nearly 40 applications, programs, and systems for you to look at and consider recommending to your court.

This year is among the best we've had it terms of the variety of exhibitors. A few of the exciting exhibits are:

- Online employment application system
- Transforming the appeals process
- Online creditor matrix designed for *pro se* debtors
- Online reaffirmation agreements and requests for notice
- An application to assist court's to comply with audit requirements
- Discovering your talents
- Several calendar and quality assurance programs
- Of course the FJC, NCBC Committees and MSU will be represented
- Plus many, many more!



If you have not signed up yet to demonstrate your court's innovative programs, it is not too late. It is easy to let us know you are interested, just fill out the contact form on the NCBC conference website: www.ncbcweb.com/infoshare

Educational Highlights of the

2015 NCBC Conference

By: Eileen Garrity and Kris Botts



The Education Committee is excited about this year's NCBC Conference in Atlanta. We thought we would share with you some of the educational opportunities that will be available to our members at this year's conference. We would also like to thank all of our court community for volunteering to facilitate at this year's conference. We have over twenty court employees/trainers, five FJC educators and over eight Administrative Office staff, BNC, FedAdvantage, NARA (National Archive and Record Administration) and EAP participating. Below is a list of just some of what will be offered.

Deal or No Deal: The Art and Science of Better Decision Making

Recent advances in the fields of neuroscience and behavioral psychology have provided fresh views of how the brain works as it goes about its business of routine decision-making. In this course, we will engage in a variety of hands-on activities designed to illustrate how the findings of this new research can help us improve the quality of our decisions and better manage risk.

Facilitators: Gene Carraway, Eleventh Circuit Court of Appeals

Eat that Frog- 21 Great Ways to Stop Procrastinating and Get More Done in Less Time

Based on the bestselling book by Brian Tracy. The name of the book (which is also one of the main concepts taught) is derived from a quote by Mark Twain, who famously said: "Eat a live frog the first thing in the morning and nothing worse will happen to you the rest of the day." Make a decision to practice these principles every day until they become second nature to you. With these habits of personal management as a permanent part of your personality, your future success will be unlimited. Just do it! Eat that frog!

Facilitators: Fred Childers, GANB and Jason LeFevers, GANB

Financial Management

This seminar focuses on six areas of coverage, including cash management process, managing your taxes, saving for retirement, and leaving a legacy. It can help develop realistic financial goals and overcome common roadblocks to financial success. The seminar kicks off with the Money Habitudes card game intended to help participants evaluate how they view money, it then provides the education and motivation participants need to put their finances in order and start saving for the future.

Facilitators: Jim De La Torre, fedAdvantage

Myths and Realities of Teamwork - Five Dysfunctions of a Team

Based in part on the Patrick Lencioni book "The Five Dysfunctions of a Team," this presentation deals with the challenges faced by court personnel in their endeavor to function as an efficient, productive team. Trust, attention to results, innovation, healthy conflict, commitment, communication, accountability and leadership are all given focus. Interactive exercises, designed to bring sub-groups and the overall group more closely together are used.

Facilitators: Lou Gil, AO, Systems Deployment and Support Office

Next Gen MLO Court Experience (Operational)

You will see a preview at the AO's CM/ECF Forum, now hear from the MLO courts about their actual operational experience with NextGen CM/ECF. Lessons learned, challenges faced and any unresolved issues will be shared to support the Bankruptcy Court's transition to NextGen.

Facilitators: Panelists - Melissa Hughes, NJB, Janet Stafford, ALB, Charlene Hiss, ORB, Jorgette Chaco, CASB



Educational Highlights of the 2015 NCBC Conference (continued)

By: Eileen Garrity and Kris Botts

Next Gen MLO Court Experience (Technical)

The transition to NextGen is less about new functionality as it is an entire change to the CM/ECF infrastructure and software development tools. IT staff from the MLO courts will share lessons learned to support the Bankruptcy Court's transition to NextGen.

Facilitators: Panelists - Mohung Wong, NJB, Yim Ng, NJB, Andrew Dickson, NJB, and Randy Sugiyama, HIB

Personality and Temperament: What's Yours?

This workshop for all court staff explores personality types. After individually completing and scoring a short personality and temperament instrument (PTI), participants engage in several exercises to learn how four common personality types are alike and different as well as how traits associated with each personality type can influence workplace interactions and communication. By learning about personality types and associated traits, participants develop a deeper understanding of and appreciation for the diverse perspectives, talents, and strengths their colleagues bring to the workplace.

Facilitators: Phyllis Drumm, FJC and Angela Long, FJC

Successful Living Basic Training

Have you ever wondered why it seems so difficult to be happy, to get ahead, or to feel satisfied? Or why changes you started to make never quite happen? Or don't last for very long? Do you know that human hard-wiring is designed to stay focused on the negative in order to keep us safe and away from danger? As a result, many individuals have a tendency to remain in the negative rather than risk making a change to something unknown. Let's examine some of those life challenges or barriers and create a feasible plan for successful change by getting back to the basics.

Facilitators: Michelle R. Hawley, WIEB

What Got You Here Won't Get You There

Based on the best-selling book by executive coaching guru Marshall Goldsmith, this session will examine some of the behaviors exhibited by successful professionals, and how those behaviors may hold them back in their career. We will discuss these behaviors in the context of the court community, and how court employees can identify which behaviors they may unknowingly be exhibiting. We will also discuss ways to eliminate these behaviors, or lessen their impact, and engage in some interactive exercises meant to improve our ability to self-assess our actions.

Facilitators: Richard Marshall, FJC

You Don't Know, What you Don't Know

This interactive course will reveal how and why we make decisions based on our past experiences and knowledge, with a distinct edge on what other information we may want to gather to make even better decisions. The course will examine how our past experiences normally develop biases that lead us to answers which become ingrained in our way of thinking, only to potentially limit creativity and independent thought. This fast-paced and interactive class will utilize brain games and other tools which will be used with participants to demonstrate how they can sharpen their decision-making skills in their professional career and their personal life.

Facilitators: Ken Gardner, COB

AO Budget and Legislative Panel

Facilitators: Jim Baugher, Chief Budget Officer, Budget Office
Ed O'Kane, Chief, Financial Liaison and Analysis Staff, Budget Office



NCBC Website Committee Launches New and Improved Website

By: Joe Markley



On April 1, 2015, the NCBC Website Committee launched a new and improved website:

www.ncbcweb.com

We invite you to visit the new website and provide us with your feedback, comments, and suggestions.

The feedback from the NCBC Community has been extremely positive and greatly appreciated. The new website is easy to navigate, has a modern-day look and feel, contains current information of interest to the NCBC Community, is mobile-friendly, and includes plugins for popular social networking services. This is also your primary source for getting up-to-the-minute information on the 2015 NCBC Conference in Atlanta.

My thanks and sincere appreciation go to the website team, led by Kimberly Rubal (CACB) and Dorenda Turner (INSB), for the many hours it took to bring this new website to life.



National Conference of Bankruptcy Clerks

Operations Forum Update

By: Robby Robinson, Court Services Office

Marianne Redman, Court Services Office

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The Operations Forum for 2015 has been announced, and will be held jointly with the district courts on May 19-20, 2015 in Dallas, Texas. Travel to the forum will be on Monday, May 18, with the forum covering two full days, and travel home on May 22. The Administrative Office will pay for four (4) clerk's office staff and one (1) chambers staff from each court; judges wishing to attend will not be counted against their court total. Courts wishing to send additional attendees will be allowed to submit names to a waiting list, however, because additional rooms will be limited this year, the number of additional attendees will also be limited. Preference for those additional attendees will likely be given to larger courts, and these courts will pay for additional attendees (over the allotted 5) out of local court funds.

The forum this year will primarily be a pre-planned agenda with topics largely related to NextGen CM/ECF. The AO will be working with a sub-committee made up of CM/ECF working group and advisory group members to develop the agenda grid. Registration opened late last March and a copy of the agenda was attached to the registration site so that courts could plan who they would like to attend based on the subject areas. Because the primary focus of the forum will be NextGen CM/ECF, there has been and will continue to be a large amount of information posted, therefore it has been determined that scribes will not be used and sessions will not be recorded.

Local Court Spotlight:

United States Bankruptcy Court, District of Kansas (KSB)

United States Bankruptcy Court, District of Kansas (KSB)

Hon. Robert E. Nugent, Chief Judge

David D. Zimmerman, Clerk of Court

Divisions: 3 - Wichita, Topeka, and Kansas City

Number of Judges: 4 - Honorable Robert E. Nugent, Chief Judge; Honorable Janice M. Karlin;

Honorable Dale L. Somers; and Honorable Robert D. Berger

Number of Employees: 45 (including Chambers and Clerk's Office staff)

NCBC Local Representative: Becky Nahr

Local Innovation: (1) Implementing in Bankruptcy Court the Fifth Circuit's hyperlinking tool that identifies citations within documents filed in CM/ECF and automatically generates hyperlinks to the cited legal authority or to the cited CM/ECF documents, making it easier for judges and law clerks to refer to statutes, cases, and other CM/ECF documents by simply clicking on the citation.

(2) A new budget planning spreadsheet that allows the court to draft an annual budget by listing individual line items within each BOC; verify compliance with the approved budget by tracking funds spent, funds committed as purchase orders, and funds reprogrammed between BOCs, between funds, and even reprogrammed to the AO and other court units; and automatically reconcile the budget against an imported Status of Funds Report generated from FAS4T.



IT Security Tip:

“Don’t Let Your Loss Be Their Gain!”

This issue's IT security tip is Don't Let Your Loss Be Their Gain!

Mobile devices are frequently used to access, transmit, and store both personal and business information (e.g., emails, contact lists, photos, and credit card numbers). Given the vulnerability of these devices, it is especially important that you protect them.

In the event that you do lose your judiciary-owned device, immediately contact your IT Security Officers.

(In the event that you lose your personal device that has court e-mail installed, treat the device as if it is a judiciary device and immediately contact your IT Security Officers. If you are upgrading, trading in, or donating a device with court email installed, contact your IT Security Officers.)

To protect your personally-owned devices, follow best practices listed below:

Require authentication to unlock the mobile device.

To control access to your device, set a personal identification number (PIN), password, or swipe pattern (if it is an option on the device). Remember to keep your PIN, password, or pattern secret and change it regularly – at least every 180 days. If you use a pattern, be sure it has at least five points and keep your screen clean so that smudges won't reveal your swipe pattern.

Enable mobile device lockout.

Limit the number of PIN, password, or pattern guesses to no more than six. Some devices can be set to automatically delete all data and reset to the original factory settings after a certain number of incorrect authentication attempts.

Enable the auto-lock option.

Set your device to lock itself after a period of inactivity (e.g., five minutes). This makes it likely that anyone finding or stealing your device will have to unlock the device before they can use it.



Enable services to locate or remotely wipe mobile devices.

If your device is lost or stolen, the ability to find it or erase data from it can greatly reduce the potential impact of the loss. Before your device is lost or stolen, be sure to install or enable the tracking and remote-wiping software.

Use Encryption.

Encryption makes your data unreadable and inaccessible to anyone who doesn't know your PIN, password, or pattern. Some mobile devices (e.g., iPhones) come with encryption already enabled, other devices require encryption software to be proactively installed (e.g., laptops) so that data stored on the device is kept safe.

If you have any questions see your court's IT Security Officers.

The full article can be found here: <http://jnet.ao.dcn/information-technology/security/security-training-and-awareness-resources/it-security-awareness-toolkit/tips-month/don%E2%80%99t-let-your-loss-be-their-gain>

Financial News

By: Ken Hirz



The following is a summary of the financial status of the National Conference of Bankruptcy Clerks organization.

Our total assets as of March 31, 2015, are \$248,831.67. This is an increase of \$5,035.23 since December 31, 2014, due primarily to our annual membership drive.

Between December 31, 2013, and December 31, 2014, assets rose \$28,275.11. The primary reason for the increase had to do with action the board took to not hold a mid-year meeting and keep expenses down for the 2013 annual conference in a year in which the judiciary was undergoing budget challenges that impacted the annual conference attendance.

As an organization, NCBC is doing well financially. However, we continue to face difficult and unpredictable financial conditions as we plan for annual conferences in which the President obligates funds by signing hotel contracts 18 months prior to holding the event. There is considerable uncertainty in predicting attendance in light of the court's funding challenges. If NCBC had to default on a hotel contract it would potentially exceed the assets on hand. We constantly monitor our expenses and continue to explore ways to increase revenues.

Your membership and continued support of NCBC is appreciated.

Hope to see you at the conference in Atlanta this August.

Introducing: The 2015 Awards Committee

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

Mona Sparks, Chair, KYEB
Evangelina Alexandris, MDB
Melissa Brearey, NVB
Chris Callies, ALNB
Maggie Ferere, FLSB
Amy Smith, KYEB
Sophia Ward, MDB
Jan Zari, CACB



Thank you for taking an active role in the NCBC by serving on the Awards Committee. We appreciate your assistance to identify and recognize your NCBC peers for their outstanding service, achievements, public service and administrative excellence.

NCBC Scholarship/Tuition Assistance Program

By: Mona Sparks

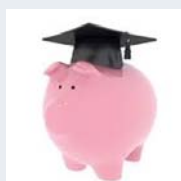
Have you stopped to look at the NCBC logo lately? One significant facet of the logo highlights the importance of Education to our organization.

Since 2013 the NCBC Scholarship/Tuition Assistance program has assisted deserving, qualified NCBC members in their pursuit of continuing education. In the past two years, the program has awarded over \$4000.00 in scholarship and tuition assistance. Recipients can receive up to \$500.00 which can be used for attendance at the annual conference or for approved continuing education courses. Eligibility requirements are as follows:

- Must be a current NCBC member and in good standing for a minimum of the last two consecutive years.
- Must be a deputy clerk, currently employed by the U.S. Courts.
- Must complete the application process before the deadline provided.
- Applications must be received no later than May 30, 2015.

Don't procrastinate. Why not ask the NCBC to invest in your education? Apply today for scholarship or tuition assistance.

The application is available on the NCBC website at: <http://www.ncbcweb.com/scholarship-info>



Awards Nominations - Now Open

By: Mona Sparks



It's that time of year once again! It's time to bestow recognition upon those who are deserving of recognition for their achievements that have benefitted the courts and/or the NCBC. The NCBC will be honoring both individuals and groups at the conference this summer in Atlanta, Georgia. We need your nominations so that these awards can truly and accurately reflect those efforts of your fellow co-workers.

Your nominations are sought for the following awards:

Outstanding Service Award:

Represents service provided to NCBC and/or the courts that goes beyond a single task or assignment. This award is usually presented for longer term efforts.

Outstanding Achievement Award:

This award is the next level up from the outstanding service award; it represents an achievement by an individual or group that resulted in savings or changes which benefitted the court system as a whole.

Outstanding Public Service Award:

This award is for a court or an individual(s) who have displayed a commitment and have had a positive impact on their local community.

Special Service Award:

Represents service performed that is more limited in nature; this award tends to recognize one time efforts or assignments on behalf of the NCBC or the courts.

Administrative Excellence Award:

An award for accomplishments that is more administrative in nature.

Distinguished Service:

An award to recognize retiring NCBC members and those individuals who are retiring who have had a long history with the NCBC and/or federal service that has had a positive impact on or made substantial contribution to the bankruptcy community.

When submitting a nomination, please include the following information:

- The nominee's name and court.
- The award for which you are nominating them and the specific reasons/accomplishments you believe qualify him/her/ them for the nomination.

Nominations must be received by June 15, 2015 and may be submitted to the committee at the following web site: <http://www.ncbcweb.com/awards>

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

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 Michigan State University (MSU) program or continuing their studies, Caseflow Management will be offered for 8.0 contact hours and Court and Community Communication will be offered for 5.0 contact hours.

Orientation and Information Session

The MSU orientation and information session will be held at the 2015 NCBC Annual Conference. Whether you are a new or returning student or just looking for information, come join us. 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. Our current list of 2015 graduates include: Velda Coleman (ILNB), Jackie Hildebrand (ID), Dailin Pena (FLSB), Katherine Schneider (OHNB), and Heather Burse (MIWB). 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 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



Schedule of Live Course Offerings at NCBC Conferences

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)

2015-2016 Interactive Online Course Schedule and Information

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.

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 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 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 Noncredit Certificate in Judicial Administration Program.
- Lodge the 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 FCLP paper submitted to the Federal Judicial Center.
- Student will pay the \$60.00 capstone experience project fee.
- Cathy White will submit the FCLP paper to Dr. Conner for review and approval.
- Dr. Conner will review the FCLP paper, and no later than thirty days after submission, will provide comments, suggestions, and the like.
- Student will receive written notification of completion of the Judicial Administration Program Noncredit Certificate.

For more information, please contact Cathy White at gamperca@msu.edu.

Beneficiary Designations From: Court Connections *Used with Permission*

In the event of death, it is important that employees ensure beneficiary designation forms are up-to-date so that benefits are paid out according to their wishes. For both the Federal Employees Group Life Insurance Program (FEGLI) and the Thrift Savings Plan (TSP) programs, if employees do not have designations on file, benefits will be distributed according to the following order of precedence as required by law:

1. To the widow or widower;
2. If none, to the children equally and/or descendants of deceased children;
3. If none, to the parent(s) equally
4. If none, to the estate executor/administrator;

(Continued on next page)

Debtor Electronic Bankruptcy Noticing (DeBN)

By: Meredith Klassen, CACB



On December 31, 2014, the AO announced a new feature of the Electronic Bankruptcy Noticing (EBN) program that enables debtors to receive electronic noticing through the Bankruptcy Noticing Center (BNC). The new service is known as Debtor Electronic Bankruptcy Noticing (DeBN).

DeBN was created to meet the needs of the growing population of debtors who depend upon smart phones and other mobile technology for sending and receiving correspondence. With DeBN, debtors only receive the orders and court-generated notices by email that they otherwise would have received at a mailing address (e.g.: 341(a) Meeting of Creditors notice and Order of Discharge). A debtor who requests DeBN consents only to electronic delivery of orders and court-generated notices. Service requirements for litigants do not change with DeBN.

When a DeBN account is activated by the debtor, the BNC sends the debtor's court notices and orders in emails as PDF attachments. Debtors can register for DeBN at any time during their case by completing a consent form through the clerk's office of a participating court. DeBN is entirely voluntary, there are no logins or passwords to remember, and there is no charge to debtors who activate an account.

Three significant advantages of DeBN are: (1) debtors can receive their notices several days faster than by U.S. mail; (2) courts do not need to monitor for bounce-back emails because the BNC will automatically send paper notices and orders to debtors if email delivery fails; and (3) debtors are less likely to misplace their court notices and orders because the emailed PDF attachments can be printed, saved to a computer, forwarded, or retained in the email for viewing at any time.

While DeBN was primarily established as a noticing improvement for debtors, DeBN also reduces BNC costs for debtor noticing by up to 90% over the life of a case. "It is at least nine times cheaper to send an electronic court notice to the debtor in lieu of regular mail because paper and postage costs are avoided," noted Matt Loughney, Bankruptcy Clerk for the Middle District of Tennessee and Chair of the AO's Bankruptcy Noticing Working Group.

As of April 15, 2015, 16 bankruptcy courts had implemented DeBN, and 15 additional courts had reported specific plans to offer it in the coming weeks. For more information about DeBN, and for sample forms and tools for implementing DeBN in your court, please visit the DeBN page on the JNet: <http://jnet.ao.dcn/court-services/bankruptcy-clerks-offices/bankruptcy-noticing/>

5. If none, to the next of kin under the laws of the state in which the deceased employee resided.

Please note: the FEGLI Program and the TSP will not honor a will or a prenuptial agreement when distributing benefits to survivors.

Employees also should ensure that beneficiary designations are current for the Civil Service Retirement System (CSRS) or Federal Employees Retirement System (FERS) by which they are covered. FERS-covered employees with a CSRS component need only complete the FERS Designation of Beneficiary form. Employees should designate one or more beneficiaries to receive any unpaid compensation that might be due at the time of death, such as payment for salary, annual leave, or travel reimbursements. The unpaid compensation form is agency-specific and should be completed again upon transfer to each new agency.

For general information about benefits, please refer to the Benefits Division website on JNet. Comments and questions should be directed to the Benefits Division, 202-502-1160.

News from the Federal Judicial Center (FJC)

By: Garbo Cheung-Jasik, FJC

New FJC Online is Here!

The Federal Judicial Center's newly designed intranet site [FJC Online](#) is now available for viewing. The new FJC Online aligns with the Center's strategic vision, one of which is to leverage technology to connect the courts to the Center's resources.



Redesigned FJC Online Highlights and Features

There are some great redesigned features and new additions in the new FJC Online that users can explore and access. Highlights from the new website include access to:

- Improved navigation and search functions;
- Center programs and products;
- Center publications and audio and video files;
- Agendas and materials from most Center educational workshops, seminars and conferences;
- Links to e-learning programs;
- Descriptions of ongoing research activities with links to related publications;
- Special interest discussion forums; and
- New features for its popular pages on Federal Judicial History and International Judicial Relations.

View a [video](#) of Judge Fogel as he talks about the new features available on FJC Online website. Questions, comments, and suggestions about the site can be sent using the [Webmaster link](#) at the bottom of FJC Online's homepage.

FJC Resources and Programs of Interest

[Bankruptcy Pro Se Debtors and Creditors: Resources for Parties, Court Staff and Judges](#)

A central forum through which bankruptcy judges, clerks of court, and court staff may identify services, procedures, and programs that other bankruptcy courts are using to manage matters involving pro se debtors or creditors.

[Recent Developments in Bankruptcy Law](#)

Updated version of outline of bankruptcy law covering current cases will be posted regularly.

[Personality and Temperament Instrument Training](#)

An in-district, half-day program for all court staff where participants complete a personality instrument and examine ways the four personality types can work and communicate effectively in the workplace.

[New Supervisors' Development Program](#)

A three-tier program for newly appointed supervisors and those with three or less years in a supervisory role to learn more about and develop fundamental management and leadership skills.

NCBC Dental and Vision Care Plans for 2015-2016

By: Yvonne Cherokee

Open Season for NCBC Dental and Vision Care Plans for 2015-2016 starts Thursday, April 23, 2015 for a July 1, 2015 start date. This renewal reflects the following:

1. A 5% rate increase on the DPPO plan with no plan changes from last year.
2. A greatly enhanced Cigna DHMO plan (P510X) that includes lower co-payments on many services including major and restorative treatments, dental implants. All this comes with no rate increase.
3. The VSP Vision Care Plan has a rate pass again this year. We have added Affiliate Providers and additional frame allowances.

For more information, please visit the Benefits section of our website at <http://www.ncbcweb.com/benefits>

NCBC New Complimentary Member Benefits

By: James De La Torre, CRPC

We have been actively working with the benefits committee to design and offer valuable services to membership. We are excited to announce the introduction of two new services that are available to members. These programs, a financial newsletter and a personal financial organizer, are available to you free of charge. Read on to learn more about and how to receive this free benefit.

Complimentary Electronic Financial Newsletters:

We offer members a choice of two complimentary newsletters to help build your financial education. Each newsletter is full color, four pages and filled with sound information and crisp graphics. Newsletters are published on a monthly basis and all content is FINRA (Financial Industry Regulatory Authority) reviewed.

- **Financial Ink:** Designed for general audiences and covers most areas of personal finance. It focuses on investing, retirement planning, tax issues, cash management, insurance protection strategies, and wealth preservation.
- **The American Investor:** Designed for avid investors and focuses on market trends, economic issues, tax-saving approaches, wealth-building strategies, and small-business issues.

Personal Financial Organizer:

What if you had a serious accident tomorrow? Could someone step in and handle your financial affairs while you recovered? What if you died suddenly, could your spouse or heirs easily settle your estate?

We designed a personal financial organizer to help people who haven't been able to gather the proper financial documentation and organization needed to ensure that they or their loved ones would know what to do or are taken care of in case something happens. This guide is much more than a financial organizer; it contains your financial data as well as critical personal information.

This document allows you to organize everything in one place and keep it with all your important documents. Since the form is a fillable "PDF" document you can make changes as needed.

To order your organizer or newsletter:

Newsletter: Our newsletters are electronic and are sent out via email on a monthly basis. In order to receive your free newsletter, you must request a subscription. To request your subscription, please send us an email at jdelatorre@fedadvantage.com and include the following information: Your Name; Email address; and Your Newsletter: Financial Ink; The American Investor; or Both.

Personal Financial Organizer: Our financial organizer is sent out electronically, to request your copy, send us an email at info@fedadvantage.com Insert Personal Financial Organizer in the subject line and we will send it right out.

We encourage all members to take advantage of our new services and look forward to hearing comments back from you on our programs.



James De La Torre has conducted federal benefit and financial planning seminars in all of the country. He is a key note 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.

Election 2015 - Meet the Candidates:

Board of Governors



I, Yvonne Cherokee, do hereby declare my candidacy for a Board of Governors position with NCBC on February 23, 2015. My involvement with NCBC includes Impact Editor (2009-2011), member of Editorial Committee (2012), Board of Governors (2013-2015), and chair of Benefits Committee (2013-2015). The previous positions that I have held with NCBC has allowed

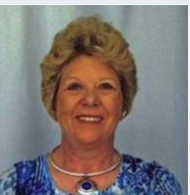
Yvonne Cherokee

me the opportunity to be a spokesperson for my fellow members, and I would be honored to serve a second term on the Board of Governors. My career with the federal court system began over 30 years ago. My position with NCEB is Programmer Analyst. After completing the Foundations of Management Program, I enrolled in the FCLP Program and graduated in 2006. I have continued as a mentor for participants of this program since graduation. This has allowed me to be involved and provide assistance to other court members. I believe I can provide more to NCBC members if I am selected for a second term on the Board of Governors. Thank you for considering me for a Board of Governors position.



Vito Genna

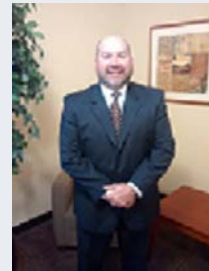
My name is Vito Genna and I am the Clerk of Court in the Southern District of New York. I am extremely interested in serving on the Board of Governors for the National Conference of Bankruptcy Clerks. I have been an NCBC member for almost 20 years, attending NCBC's yearly conferences and participating as a presenter. I have been with the court for the past 25 years, as the IT Director, Chief Deputy and, since 2008, Clerk of Court. Throughout my tenure, I have learned about every facet of the court's operation and the interests of our employees. I believe that the NCBC plays a critical role for the bankruptcy courts now more than ever in light of the current budgetary climate, the limited networking opportunities, and the continued need for training and development. As Clerk, I have always encouraged and supported staff participation in the organization and attendance at each conference. My goal as a Board Member will be to advance the values and forward-thinking of the organization, and to bring about an awareness of systems, people and processes to promote opportunities for court employees. I plan to provide input and feedback, and to explore new functions and training that would benefit the judiciary family cohesively. I believe I will bring about a direct, immediate and positive contribution to the organization. Thank you for your consideration and for the opportunity.



Mary Isenhower

My name is Mary Isenhower and I work for the Bankruptcy Court in the Southern District of Iowa as a project manager/management analyst and CM/ECF analyst. I joined the court family in the spring of 2010, joined NCBC immediately, and have been fortunate to attend

several of the NCBC conferences. Since joining the court, I have graduated from the Federal Court Leadership Program and completed a Master of Public Administration. I have participated in NCBC as a member of the Awards Committee, local court membership representative, and as the 8th Circuit Liaison. Though my time in public service has been relatively short, I bring strong leadership, organization, and management skills that I would love to use to contribute to the work of NCBC. I understand the importance and the value of the work and benefits provided by NCBC and I would be honored to be a more integral part of that effort. I respectfully ask for your support and appreciate your consideration of my candidacy.



Daniel Paez

I, Daniel Paez, announce my candidacy for the NCBC Board of Governors, and would greatly appreciate your vote. I am currently a Case Manager for the Western District of Texas. I have over 23 years of bankruptcy court experience, which has given me a great understanding of the bankruptcy world and its effects on the public and the Court. Joining NCBC in 2000 helped me realize how much we can learn from our fellow members, people who truly care about our work and our future. Working as part of the host court crew when the conference came to San Antonio challenged me, I wanted to continue to do more for the organization. I was the Texas Western Local Representative for 5 years. With your help, I'll be honored to provide assistance on a national level. I've been fortunate to attend 6 NCBC Conferences over the years, during which I have met many wonderful people who have given me the opportunity to gather and share ideas with fellow NCBC participants. Now I want to give back. The educational and networking opportunities are outstanding. I hope to help more court employees share this experience. Serving on the NCBC Board would allow me to contribute to the mission of NCBC through interactions with my fellow co-workers, both locally and across the country. If elected, I promise to represent you to the best of my ability and help contribute to the future of NCBC. Thank you in advance for your support.



Leslie Murin

I, Leslie Murin, do hereby state my desire to serve as a Board of Governors member. Last year I served on the Editorial Committee. I would like to continue to work closely with NCBC members to further the interests of the organization and its members by contributing in any way I can. I am employed by the District of Delaware as an Electronic Court Recorder Operator and Case Administrator. I enjoy working closely with the Judge and chambers staff. I'm fortunate to interact with both attorneys and the public while in court hearings. Outside of court, I try to help the bar and other interested parties accomplish the bankruptcy court's mission. That is to lend support to businesses and individuals while they get through the bankruptcy process.

Editor's Note

By: Jan Zari



Teresa Underwood

Please accept my declaration of candidacy for the National Conference of Bankruptcy Clerks Board of Governors position. I joined the National Conference of Bankruptcy Clerks in 2005, and have remained a contributing member ever since. As a former Board member serving from 2010 through 2013, I successfully collaborated with the Board and bankruptcy clerks to provide education, sustain membership, and provide scholarships. During my tenure, I served as chairman of the NCBC Conference Education Committee, and coordinated bankruptcy-specific training programs for conferences held in New Orleans and San Francisco. I also served as Membership Committee Chairman, and through creative efforts, worked with circuit liaisons to provide membership building resources at the local level. Additionally, I worked on the Scholarship Committee, and assisted with the creation of scholarship procedures and assessment guidelines. I am confident in my ability to make a smooth transition, not simply because of previous Board experience, but because I am creative, committed, and have obtained progressive leadership skills as a Supervisor, Deputy Clerk in Charge and Chief Deputy Clerk for the Ohio Northern Bankruptcy Court. I would greatly appreciate your vote, and welcome an opportunity to meet the professional needs of NCBC members.



Hello and Happy Spring NCBC Members! We're only a few months away from our Atlanta Conference! I hope you've enjoyed the latest information-filled issue of the IMPACT brought to you by your Editor and Editorial Committee. Additionally, I hope that you take a minute to visit our NCBC Blog at <http://ncbcblog.weebly.com>.

I'd like to take a minute to thank Joe Markley and the incredible Website Team for all their hard work on the new website. Check out our new IMPACT section on the main NCBC website at <http://www.ncbcweb.com/newsletters/>. As always, a big shout goes 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.

Election 2015 - Meet the Candidates:

Candidates for Secretary



Eileen Garrity

I am honored to submit my name in nomination for the position of Secretary of the National Conference of Bankruptcy Clerks. I have been a member of NCBC since 2006. I previously served on the Board of Governors 2011-2013 and was appointed by the board to fill the position of Secretary for the remainder of the 2013-2015 term of my predecessor.

I have served as Chair and/or Co-Chair of the

following NCBC Committees: Awards/Scholarship Committee for 2011-2013 and Education Committee 2015. I have also served on the Awards, Mentorship and Website Committees, starting in 2009 for the Awards and Mentorship Committee and Website Committee since 2012. I am a 2012 graduate of the Michigan State University Judicial Administration Certificate program. I have been with the Bankruptcy Court in Massachusetts for close to 27 years. I started out as an Intake Clerk, then moved to Case Administration, followed by Data Quality Analyst. I have been a Systems Analyst for over 15 years. Being a part of NCBC has given me the ability to connect with so many court employees across the country and I hope to meet more in the coming years. I believe NCBC's most important feature is its promotion of Education for its members and I hope to continue to be a part of this process. Your vote of support would be most appreciated.



Pamela Ricciarelli

My name is Pamela Ricciarelli and I am announcing my candidacy for the position of Secretary with NCBC. For the past two years, I have served as the Local Representative for the District of Rhode Island and have been an active member of NCBC since 2008. I have been employed in the Clerk's Office for over 6 years in the capacity of Case Administrator as well as serving my District as Courtroom Deputy Back-up and a Chapter 11 Clerk. Prior to my tenure with the Bankruptcy Court, I was employed as a Paralegal for a local Bankruptcy Attorney for over 10 years. NCBC is an organization I firmly believe in. I greatly appreciate that it actively promotes education and provides networking opportunities in addition to so many other benefits! Through my attendance at previous NCBC conferences and Ops forums, I have had the pleasure of connecting with members of the judiciary across the Country. Currently, I am enrolled in the Michigan State University Program, which is and continues to be a learning experience. In addition, I am an associate member of the Association of Bankruptcy Judicial Assistants (ABJA) and am currently serving on the Conference Committee. I am hoping that you will find my credentials appropriate to support my candidacy for the position of Secretary for NCBC. It is a privilege to serve the federal judiciary and I would welcome the opportunity to serve NCBC as Secretary. Thank you in advance for considering me and I would be honored to receive your vote.