



# National Conference of Bankruptcy Clerks

Issue #3

August 2017

## IMPACT Newsletter

*Dedicated to the professional development of its members*



### President's Message

By: M. Regina Thomas, NCBC President

#### Annual Conference

The annual education conference in Denver is over.... and what a time we had! Over 70 court units were represented at this year's conference and we are grateful to the clerks of court who support the NCBC by allowing staff to attend this important training. The education program was exceptional, the plenary speaker was energizing, the 10th Circuit and History Colorado Museum events were outstanding, and the host court, the District of Colorado, was second to none. Thank you Ken Gardner, Laura Guice, Deb Beatty, Christine Eckhardt, TJ Vincent, Danielle Urban, Kathi Hindes and every other member of the Court that worked so hard to produce this amazing conference. Those in Denver were asked to consider donating their conference backpacks when the event ended, for a very worthy cause. I am thrilled to report that 288 backpacks were donated and will be shared with Swansea Elementary and Adventure Elementary in the Denver. Thanks to all those who supported this amazing idea by the Colorado Court!

The bar has been set high for Vito Genna and his team from the Southern District of New York for the 2018 conference. I have a feeling that we are in for another very special event! I am very grateful to Eddy Emmons, Joe Markley, Kimberly Rubal, and Eileen Garrity for all they did to support the conference during the registration process, with the website and electronic documents, and during the conference in Denver. Thanks to Jan Zari for the excellent conference wrap-up in this edition and to Jennifer Paro for the great photos!

#### Elections

The 2017 NCBC election results were announced to the conference attendees in Denver and I am happy to now share them with the entire membership. Eileen Garrity (MAB) and Matt Brittain (NCMB) were elected to two-year terms on the Board of Governors; Teresa Underwood (OHNB) was re-elected for a second term on the Board; Shannon Morris (GANB) was elected to a three-year term as Secretary. Congratulations to these members and a big thank you to all those who self-nominated but were not elected this time. It is a tribute to our members' dedication and willingness to serve that there were six candidates for three Board positions.

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### The NCBC IMPACT

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**M. Regina Thomas**  
President

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are always welcome.

Please email **Jan Zari**, Impact Editor at  
[Jan\\_Zari@cacb.uscourts.gov](mailto:Jan_Zari@cacb.uscourts.gov)

## President's Message (continued)

The website has been updated with current information about officers, board members, committees, and staff.

Revisions to the NCBC by-laws were overwhelmingly approved and the document will be posted to the website soon. My thanks to those members who submitted comments and questions about the proposed changes and to the Board who worked tirelessly on this important project.

### Committees

The committee chairs for 2017-2018 are:

- Awards/Scholarships - Teresa Underwood
- Benefits - Matt Brittain
- Education - Eileen Garrity
- Impact Editorial - Jan Zari
- Membership - Sabrina Palacio-Garcia
- Mentorship - Mona Sparks
- Outreach - Eddy Emmons
- Website - Joe Markley

If you are interested in serving on any committee, please let the appropriate chair know. We need your help!

### Future Regional Seminars

We are working on several ideas for one or two regional seminars in 2018. If you have ideas on what the focus of these training programs should be, please let me know. We want to provide training and development in areas most wanted by our members.

I hope you enjoy the rest of the summer. If you are like me, the fall and college football cannot come soon enough!

Thank you for your support of the NCBC and its mission. We are here for our members – let us know what you think!

## NCBC Membership Awards

By: Mona Sparks



Each year, the NCBC recognizes courts for their membership percentages. This year, eleven courts attained the GOLD Membership level of 75-100%. Congratulations to CO, DC, GA-M, HI, IA-S, IL-C, LA-M, ME, MT, NE and RI. This is the highest number of courts achieving gold memberships for at least the past five years!

Another 31 courts attained SILVER membership levels and 32 courts are being recognized for BRONZE membership levels. Log in to the [NCBC Awards Page](#) to download your court's membership certificates and celebrate at your local court.

## NCBC Mentorship Program Seeking Applicants and Volunteers

Don't miss out being a part of the NCBC Mentorship Program. The mentorship program is a wonderful way to connect with other NCBC Members.

If you are new to the Judiciary or if you have recently taken a new position with the courts, you might want to consider applying as a mentee.

For those who are more experienced, you might want to consider volunteering as a mentor. The mentorship committee will soon be matching up mentors with mentees and you certainly don't want to miss out on this opportunity.

Read about the mentorship program at the [NCBC Mentor Program Page](#). If you stopped by the Mentorship table at the NCBC conference and you don't apply soon, we will track you down!! Don't delay. We need you to apply today! Please contact Mona Sparks via [email](#) with any questions.

## This Month in History

By: Jeff Davis



NCBC was founded in 1980 as an organization of Bankruptcy Clerks of Court. Thirty years ago, NCBC expanded membership to allow deputy clerks to join the organization. After the first two months of the recruitment drive, membership grew from 60 to 332. With membership expanding, the NCBC Board of Governors convened a conference call on July 10, 1987 to discuss planning the first NCBC conference that would be held in 1988 in Washington, D.C.



# 2017 NCBC Annual Conference

## Denver, CO

### Conference Recap

From July 16 to July 20, over 600 Clerk's Office staff members from bankruptcy courts across the country gathered in beautiful Denver, Colorado to attend the 37<sup>th</sup> annual conference of the National Conference of Bankruptcy Clerks (NCBC). After several years and months of planning by our host court, the United States Bankruptcy Court for the District of Colorado, led by Clerk of Court Kenneth S. Gardner, attendees were treated to an event-filled week that included many educational opportunities, social and networking events, as well as a chance to learn about "The Mile-High City" and capital of the state of Colorado.



The Monday before the first official day of the conference gave attendees a chance to pick up their registration materials and get settled into the conference hotel, the beautiful Denver Marriott City Center. Students enrolled in the Michigan State University Judicial Administration program also enjoyed a full day of educational courses in Human Resources Management, Information Technology Management, and for the first time, an MSU/NCBC Faculty Development workshop for those interested in conducting training for the NCBC or MSU. At each NCBC conference, MSU offers two different courses as part of its certificate program in the area of judicial administration. Students in the program gain education and exposure to the various aspects of court management and administration. Monday evening featured a welcome reception at the historical Byron White United States Courthouse, where attendees got the opportunity to network and meet with fellow Bankruptcy clerks from across the country, forming new friendships and reconnecting with familiar faces.



The first day of the conference included an opening ceremony and welcoming remarks from Kenneth S. Gardner, M. Regina Thomas, NCBC President, the Honorable Timothy K. Tymkovich, Chief Judge of the Tenth Circuit Court of Appeals, and the Honorable Michael E. Romero, Chief Judge for the United States Bankruptcy Court, District of Colorado. Chief Judge Romero also opened the ceremony by singing the National Anthem. Following a presentation by the Honorable Karen E. Schreier, Judicial Conference Committee Chair for the Committee of the Administration of the Bankruptcy System, attendees were simultaneously entertained and challenged by motivational speaker, Craig Zablocki. Mr. Zablocki posed a question about how often we are held back from accomplishing things because of fear of what other people think. He urged us to look at the example set by young children who are fearless and jump into trying new things with both feet without fear of negative repercussions. To help the audience overcome these fears, he urged everyone to ask ten strangers questions while expecting to receive a "No" response. Over the course of the week, he said, we would be surprised at how many of those expected "No" responses would turn out to be "Yes!" responses instead.





# 2017 NCBC Annual Conference

## Denver, CO

### Conference Recap

The various informative breakout sessions offered during the week included such topics as TSP and retirement planning; presentation skills; new technologies in the courts; managing “difficult” people; IT applications, internal controls and finance; social media in the courts; developing leadership styles; and soft skills training on topics such as work-life balance, memory skills, developing positive habits in the workplace, working in a multi-generational workplace; and much more. More information on the specific breakout offerings at this year’s conference can be found [here](#).



Tuesday afternoon also featured the annual Information Sharing Session, where exhibitors from local courts brought new programs, applications, and other innovations to share. Special thanks to everyone who participated for showcasing your work and talents! In the evening, attendees had the opportunity to attend an exciting baseball game featuring the Colorado Rockies and the San Diego Padres, which was won by the home team.



On July 19, attendees attended the NCBC Program, featuring updates from AO Associate Directors James R. Baugher, Laura C. Minor, and James R. Peters as well as Dana K. Chipman, Education Division Director from the Federal Judicial center.

This year’s closing NCBC Dinner event was held at the beautiful History Colorado Center where conference attendees and their guests were treated to a wonderful tour of the museum, which featured artifacts and exhibits illustrating the rich history of the state of Colorado. Before dinner, the group gathered in the museum lobby for annual group picture. A wonderful dinner was served and music and dancing concluded an evening of fun, fellowship and the celebration of another successful conference!



On the final day of the conference, attendees gathered for the NCBC business meeting, where the annual election results were announced. Congratulations to returning Board of Governors member Teresa Underwood (OHNB), who was elected to a second term, and to Eileen Garrity (MAB) and Matt Brittain (NCMB), who were also elected to the Board of Governors. Shannon Morris (GANB) was elected as the new NCBC Secretary. Clerk of Court Matthew T. Loughney (TNWB), provided an update from the Bankruptcy Clerks Advisory Group.





# 2017 NCBC Annual Conference

## Denver, CO

### Conference Recap



Board of Governors Member and Awards Committee Chair, Mona Sparks (KYEB) recognized several courts and individual members for their special service and outstanding accomplishments in their local courts and in the bankruptcy community by presenting them with awards on behalf of the NCBC. We were also privileged to hear from Lee Ann Bennett, NCBC Past President and the new Deputy Director of the AO. Lee Ann thanked the NCBC membership and credited her work with the association for giving her the opportunity to do work that led her to her new position. She assured everyone that she would do her best to listen to the concerns of the Bankruptcy community. Vito Genna, Clerk of Court for next year's host court gave a fun presentation to get everyone excited for next year's conference in the "Big Apple," New York City!

To wrap up the conference, plenary speaker Craig Zablocki followed up with attendees about his assignment from earlier in the week. Many shared surprising "Yes!" responses from their questions when they were expecting a guaranteed "No" answer. One member shared that her Uber driver said yes when she asked if she could drive his car; another shared that he had asked a server at a local restaurant for a discount and she obliged. After hearing several responses, he tied our collective experiences back to a three-tiered lesson about letting go of negativity and embracing new experiences and possibilities: 1) unlearn fear by replacing it with action, courage, and love; 2) unlearn worry by planning ahead, and 3) unlearn ego by getting more embarrassed. He also expressed the importance of taking a moment to show appreciation for those around us.

Overall, attending the conference was an immensely educational and valuable experience for all. For more information on the 2017 NCBC Conference and additional photos, please visit the [2017 NCBC Conference Website](#).



## Federal Judicial Center's New Chief Judges' Tool Kit Launched

The Federal Judicial Center announces the launch of the [New Chief Judges' Tool Kit](#), an online resource for chief judges in all courts. The Tool Kit is organized around the major responsibilities that a chief judge faces, as identified by a group of experienced chief judges. The online resource provides suggestions and guidance on how chief judges can fulfill these responsibilities derived from statutory authorities and provides peer-to-peer videos, additional videos, and print resources for each key responsibility. New chief judges are encouraged to review as much of the Tool Kit as possible before attending the face-to-face [Leadership Seminar for New Chief Judges](#).

The New Chief Judges' Tool Kit includes a series of audio, video, and online resources pertaining to the following major responsibilities of chief judges:

- Case Management
- Judicial Conduct and Disability
- Financial Management
- Court and Cybersecurity
- Personnel Management and Oversight
- Being the Face of the Court



For more information on this online resource and other programming and resources for chief judges and their executive teams, visit the [Executive Education web page](#).

## 2017 NCBC Conference Reflection

By: Kimberly Romero

2017 NCBC Scholarship Recipient

There is so much to say about being a member of the NCBC. I can go on and on about what a great influence being a member has been in my life. Not only has taken me to places I quite possibly may have never been, but it has also given me a path to an education that I simply had not considered. The thought of going back to school was in mind but not in my schedule. However, since becoming a NCBC member, all that has changed. I love the fact that I

am able to get a Certificate in Judicial Administration by attending the annual NCBC Conference and taking the MSU Classes offered at the Conference. How easy is that? It simply makes getting an education so fun and so easy there is just no reason not to! This year's conference in Denver, Colorado was so awesome. What a beautiful place for the conference. Everything was so organized and well put together. I am so grateful to my court for allowing me to attend the conference and to the NCBC for offering me this path to my education.

## NCBC Member Spotlight: Megan Moore, CASB



The NCBC Member Spotlight is a feature that allows NCBC members across the nation to get to know one another. If you would like to be featured in a future NCBC Member Spotlight, please contact a member of the NCBC Editorial Staff. In this issue, we meet NCBC Member, Megan Moore!

**Name:** Megan Moore

**Position:** Human Resources Specialist

**Court:** California Southern Bankruptcy Court

**How long have you been with the Federal Judiciary?**

8 years on September 14!

**How long have you been a member of the NCBC, and how do you get involved?**

I joined NCBC in 2010 and I became a Lifetime Member this past year. Our court is very active in NCBC thanks to our Clerk of Court, Barry Lander.

**What is your favorite NCBC Conference experience?**

Each NCBC is so different, I have had the opportunity to attend Pittsburgh, New Orleans, San Francisco, Baltimore, St. Louis, Washington DC, and Denver. St. Louis was very special to me because I graduated from MSU at the conference. No matter what city we are in, when you get the entire group together to dance, its always a good time!

**How would you like to be more involved with the NCBC in the future?**

I am not sure! I am keeping a lookout for more ways to get involved!



# TWENTY YEARS OF HELPFUL HINTS FOR COURT ADMINISTRATORS

By: Norman Meyer

Below is a list of tips that Rick Weare, former Clerk of Court for the United States District Court for the District of Arizona and for the Eastern District of New York, and past FCCA President, and a wonderful mentor to many Chief Deputies who became Clerks, gave to me years ago when I became a Clerk of Court. His list is priceless:

Be open, positive, flexible, and humble	Change is the only constant
Hire people better than you are	Don't take yourself too seriously
Complement your weaknesses when hiring staff	Judgement, loyalty, and a sense of humor are the most important attributes in any person
Delegate—Delegate—Delegate	Deal with judges, not their staffs
Share credit and don't be concerned with who gets it	Only fight the fights you can win
Remember: There are always two sides to every story	Consistency and equity equal credibility
Stay in with the outs	Be honest, candid, and succinct
Treat everyone graciously from the bottom to the top	Treat everyone equitably and with due process
You can never have too many friends or too few enemies	The low-key, behind-the-scenes court administrators are the most durable
Always take the high road	Wine, women, hubris, and money have led to the downfall of some clerks
Forgive and forget	Court administration is a sport for the long-winded
The most important asset in any organization are people	Mentor staff; You contribute to them and the system
Don't socialize with employees; Be friendly, but not friends	Communicate orally or in writing with the understanding it may be in the paper tomorrow
Always follow up on requests or suggestions	Chief Judges and court administrators can empower each other
Return all phone calls and correspondence	In this profession, you can make a tangible contribution and a significant difference
Recharge your batteries on a regular basis	Always do what you have said you are going to do

## Local Court Spotlight

### United States Bankruptcy Court, District of New Mexico

**Chief Judge:** Robert H. Jacobvitz

**Clerk of Court:** Norman H. Meyer, Jr.

**Divisional Offices:** 1

**Authorized Judgeships:** 2 with 4 Visiting Judges

**NCBC Local Representative:** Patty Stephens



**Local Innovations:** Via the [Court's Website](#), there is live support from a "chat with us" option. The court also has its own YouTube page where instructional filing videos are posted in both English and Spanish.

The District of New Mexico Bankruptcy Court has a mission statement that prescribes three sets of values as public servants. They are: Core Values (fair and impartial justice, integrity and public service), Prerequisite Values (competency and quality) and Aspirational Values (effective communication, teamwork and cooperation, innovative practices, accountability and valuing diversity.)

# Ransomware: Don't be Held Hostage!

## From: Administrative Office of the U.S. Courts

*"Ooops, your files have been encrypted."*

What if you couldn't open your personal or work files and someone unknown to you was demanding payment (ransom) in order to restore access to them? If this sounds like something from a sci-fi movie that could not affect you —think again.

Commonly termed "ransomware attacks," these incidents affect businesses and individuals alike. And, for the hundreds of thousands of victims of a recent spate of global campaigns, referred to in the news as "WannaCry" and "Petya," it was not a theoretical possibility, it was a disruptive reality.



### What can you do?

Given the profitable nature of these types of attacks, their occurrence is predicted to rise. In fact, ransomware became a billion-dollar criminal industry in 2016. Protecting your information from ransomware (in particular) and malicious software (in general) involves a thoughtful blend of proactive measures (to prevent occurrence) and reactive measures (to reduce impact) should you become its next victim. Below are some ideas to help you.

### *Before anything bad happens...*

#### Keep current with your patches and security updates.

It's critical to ensure that your system's patches are up-to-date. Think of patches as booster shots working to vaccinate your system against the latest bugs—your immunities are only as good as the latest update. In the world of computers, the bad guys create harmful software to take advantage of weaknesses. When software vendors learn about weaknesses, they create patches to cure them. If you don't inoculate (patch) your systems, the bad guys will exploit these weaknesses for nefarious purposes, such as stealing your personal information, launching attacks against other systems from your computer, and, in the case of ransomware, holding your information hostage until a fee is paid.

#### Protect your devices.

Hand-in-hand with patching is making sure you have protective software installed on your systems specifically designed to identify and stop harmful software from installing itself. Within the Judiciary, [Symantec Endpoint Protection](#) provides this protection and is available for free—even on your home computer! Just as with your operating system (like Microsoft Windows and Apple iOS) and application software (like MSWord and Adobe), be sure that software used to protect your systems is routinely patched and updated to ensure your defenses keep pace with emerging threats.

#### Be cautious when clicking.

Ransomware can spread through well-coordinated campaigns using the same kinds of techniques used in phishing. For example, a user will receive a seemingly credible email, which urges its recipient to click on links and attached files. Be careful, and never click on anything you receive that you weren't expecting.

If you're unsure about the attachment, but know the sender, give them a call—do not use email to confirm validity. If the sender is a business you know, type in their website address and locate a phone number for them to inquire about an email's legitimacy. Most businesses will not ask for anything sensitive via an unsolicited email, so approach any solicitation like this with extreme caution. When you do receive a "phishy" email, do **not** click and **do** alert your local helpdesk.

#### Back it up.

As ransomware can only affect information it can reach, such as anything stored locally on your computer's hard drive, the best protection for your data is to back it up (e.g., to an external hard drive or thumb drive), and store the back-up offline (e.g., do not leave it plugged into your computer as malware can hop from your computer into your back-up media). At work, storing information to your network drives will ensure that it is safely backed-up as an integral part of your court's routine processes.



# Ransomware: Don't be Held Hostage!

## (continued)

*And in the aftermath of an attack...*

### Perform a System Restore.



The sure-fire cure for a ransomware attack is to restore lost information from your backup. For those slightly more savvy technically, consider [setting up system restore points](#) in conjunction with faithfully backing-up your data. This provides an extra safety net by enabling you to return your system—including all of its settings and information—to a date in the past *before the infection occurred!* Note: if you are a Mac user—no worries! Simply use the built-in [Time Machine](#) feature, which automatically backs-up your information to an external hard drive and facilitates its restoration.

### Don't pay the ransom!

There are four big reasons why you should never pay the ransom:

- Paying up is no guarantee that your data will even be released!
- Paying the ransom incentivizes criminals to invest in this malicious activity—do not reward their efforts!
- Because you paid the ransom once, you are an ideal target for another attack. Pay now **and** pay later!
- Help may be available for you. Some variants of ransomware have been cracked—even hackers occasionally make mistakes coding their attacks!



Lastly, be sure to bookmark the [No More Ransom!](#) website, which shares decryption tools for those variants of ransomware that have been cracked.

### Who should I tell?



In the event that you are affected by a ransomware attack, be sure to report it to the [FBI's Internet Crime Complaint Center \(IC3\)](#). Additionally, if your judiciary computer is attacked, immediately disconnect it from the network and call your local IT help desk.

If you have any additional questions about protecting yourself from ransomware, contact your Circuit IT Security Officer, local IT staff, or [ITSO](#) for more information.

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Business Insider: [The massive global cyberattack affecting 200,000 victims will cause more chaos on Monday](#)

Symantec: [WannaCry Ransomware](#)

US-CERT: [Multiple Petya Ransomware Infections Reported](#)

CSO: [Ransomware took in \\$1 billion in 2016--improved defenses may not be enough to stem the tide](#)

Security Tip: [Don't be Part of the Equation](#)

Security Tip: [Patch Perfect—Stay in Tune](#)

Security Tip: [Phishing: Don't Get Hooked!](#)

In fact, some researchers believe that [the failure of WannaCry to reliably free victims' data may have had a positive effect](#)—with trust broken, future victims have even less confidence in the criminals' assurance that payment will liberate their data. This may result in lower financial yields in future campaigns and, hopefully, to decreased use of ransomware over time.

## MSU Summer 2017 Happenings

By: Catharine M. White, Academic and Student Services Manager  
Michigan State University | | Judicial Administration Program

### Looking Forward to 2018....

For students who are just joining the MSU program or those continuing their studies, **Education, Training and Development** for 5.0 contact hours and **Essential Components of Courts** for 5.0 contact hours will be offered at the 2018 NCBC conference in New York City. For course descriptions, please visit the [MSU Judicial Administration Non-credit Certificate Website](#).

### Master of Science Degree in Judicial Administration Program Spring 2018 Enrollment Information

Potential Master of Science Degree students who wish to start in the spring of 2018 must submit their completed application packages by **November 13, 2017**. Application information, course requirements, and other documents can be found on the [MSU Master of Science Degree in Judicial Administration Website](#).

### Interactive Online Noncredit Certificate Course Delivery Option

The MSU Judicial Administration Program is again offering students the option of enrolling in instructor-led courses as a means of completing their required coursework toward the Judicial Administration Non-Credit certificate. In these courses, a program graduate, with a specialty in a given area, facilitates discussions with students throughout the duration of the online course. Students have the opportunity to exchange ideas, share thoughts, ask questions, and provide feedback with their court colleagues. Students are responsible for reading the online course material, participating in discussion groups, and completing the final course evaluation. These courses are offered between September and April. The schedule of 2017-2018 interactive courses appears below:

Dates of Offering	Noncredit Online Course Offering	Contact Hours	Course Fees
September 4—September 24, 2017	Purposes and Responsibilities of Courts (Core)	6	\$72.00
September 25—October 8, 2017	Court and Community Communication (Elective)	5	\$60.00
October 19– October 29, 2017	Resources, Budget, and Finance (Core)	7	\$84.00
October 30–November 12, 2017	Education, Training, and Development (Elective)	5	\$60.00
November 27–December 10, 2017	Visioning and Strategic Planning (Elective)	5	\$60.00
January 8–January 28, 2018	Caseflow Management (Core)	8	\$96.00
January 29–February 11, 2018	Leadership (Core)	6	\$72.00
February 12–February 25, 2018	Essential Components of Courts (Elective)	5	\$60.00
February 26–March 18, 2018	Information Technology Management (Core)	6	\$72.00
March 19th–April 1st, 2018	Human Resources Management (Core)	7	\$84.00



# Federal Court Leadership Program (FCLP)

## Final Paper Substitution Policy

Adopted in October 2014, students who have been accepted into the Noncredit Certificate in Judicial Administration Program may now seek approval 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 MSU Noncredit Certificate in Judicial Administration Program.
- Lodge an FCLP paper substitution request with Cathy White, Academic and Student Services Manager, at [gamperca@msu.edu](mailto:gamperca@msu.edu).
- Provide Cathy White with the **final, signed copy** of the FCLP paper submitted to the Federal Judicial Center.
- Student will pay the \$60.00 capstone experience project fee.
- Student will receive written notification of completion of the Judicial Administration Program Noncredit Certificate.

## More Information



For more information about the MSU/JA program, please visit the [MSU Judicial Administration Program Website](http://msu.edu/ja). If you have any questions about building your education portfolio, please contact Cathy White at [gamperca@msu.edu](mailto:gamperca@msu.edu).

# 2017 NCBC Conference Reflection

By: Veronica Magno

## 2017 NCBC Scholarship Recipient

Denver, Colorado—known as the Mile High City—so much to see, so much to do. I, unfortunately, didn't get to explore much of the beauty of Denver because the altitude got the best of me, BUT that didn't stop me from enjoying every minute of the NCBC Conference. One of my favorite parts of the conference is the opportunity to network and mingle with Bankruptcy clerks from across the country. This year, I finally had the chance to meet and speak with Ms. Mona Sparks, Chief Deputy from Kentucky Eastern Bankruptcy Court, and Chair of the Awards and Scholarships Committee. After all these years of just communicating via email, I finally met her in person! Yay!



I was blown away by the keynote speaker, Craig Zablocki. He was fantastic! His topics were enlightening and fun. He made me realize a few things about myself and about conquering some of my fears. As an MSU student, I also enjoyed the courses that were offered this year, particularly "Human Resources Management," taught by Professor Theodore H. Curry, II. He was amazing! I also learned a lot from the two breakout sessions I signed up for: "Don't Get Knocked off your Square: How to Deal with Challenging aka 'Difficult' People" and "Social Media in the Courts." I can definitely apply what I learned, not only professionally, but also in my personal life. The peer-to-peer lunch was nice because I was able to meet people that have the same job duties as I do and I was able to pick up a few tips and best practices from them on how to make my job easier.

I would like to thank the NCBC once again for giving me this wonderful opportunity, and I encourage my fellow NCBC members to take advantage of all the wonderful opportunities that the NCBC and MSU have to offer!



# Michigan State University Judicial Administration Program

## Alumni Spotlight: Shawna Dahl

By: Heather Burse

The MSU Alumni Spotlight is a feature of the IMPACT that allows NCBC members across the nation to get to know graduates of the MSU Judicial Administration Program. If you would like to be featured in a future MSU Alumni Spotlight, please contact [Heather Burse](#) or [Cathy White](#). In this issue, we talk to MSU Alum Shawna Dahl.



**Name:** Shawna Dahl

**Title:** Courtroom Deputy

**Court:** California Southern Bankruptcy Court

**MSU Program:** Judicial Administration Non-Credit Certificate

**Graduation Date:** August 2015, Recognized at the 2015 NCBC Conference in Atlanta, GA

### How has your participation in the MSU program impacted your career?

The MSU Judicial Administration program exposed me to all the essential pieces necessary to better understand the judicial system and court operations. My involvement in the program taught me how to better communicate, cooperate with others, and work as a team with diverse groups of people. Additionally, the different presentation approaches and strategies learned during the courses have definitely enhanced my speaking skills and confidence when speaking in court as a Courtroom Deputy.

### What other benefits has the program brought into your life?

The program provided me the opportunity to travel, learn, network, and collaborate with my peers from across the nation - away from my phone, desk, and computer (at which I spend too much time!). Although there is a world of information available online and many ways to create and consume content, getting out and speaking with people who are doing what I do, but differently, definitely reignited my enthusiasm in all aspects of my life.

### What was the time commitment for your program? How did you integrate that into your lifestyle?

I attended all of my MSU Judicial Administration classes at the annual NCBC conferences within a 5-year period. To obtain the noncredit certificate, I completed 60 contact hours and the capstone experience project.

### What format (or formats) did you use to complete your program? What did you like best about each one?

I completed each of my courses in person during the annual NCBC conferences. I prepared a course summary for each class after completion of the course. This was especially helpful in preparing for the capstone project.

### What tips or ideas can you share about finding a work/life balance that is conducive to achieving success in this program?

I hear the trick is to maintain the discipline to stick to a plan and not let unimportant and low priority distractions keep us from achieving the goals we have for our life. May I suggest five-day weekends? Well, we can all dream. In all seriousness, set your own rules. You can do this!

### Are there any last thoughts or maybe a piece of advice you'd like to share with us?

I feel blessed to have worked at the Bankruptcy Court for almost 20 years. I have found my comfort zone in my job and know that I'm good at what I do. I don't ever want to stop learning and I know the next level requires me to significantly upgrade, learn new skills, again, get used to being uncertain, unsure and learn to face fear and failure all over again. How amazing is it that our employer offers us this excellent, court-specific, affordable education from a well-known university, such as Michigan State University? It's pretty amazing. My advice is to never lose that naive curiosity that got you interested in public service in the first place. This program was informative, comprehensive, and empowering, and I am truly grateful for having had the opportunity to participate.



# Identity Theft: Protecting Your Good Name

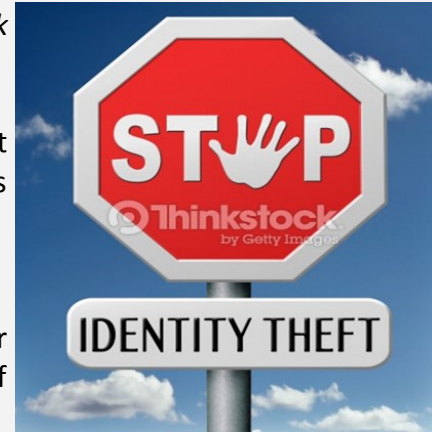
## From: Administrative Office of the U.S. Courts

*Someone has taken your identity on a joyride, leaving your credit card a maxed-out wreck and your credit score in shambles.*

It's a frightening – yet all too common - scenario to imagine. Unfortunately, identity theft was an unpleasant reality for over 15 million Americans in 2016 alone. Don't be this year's statistic - stay vigilant and protect yourself (and your credit)!

### Stealing your Identity: It's Nothing Personal

Generally speaking, identity theft is a crime of opportunity. Whether rich or poor (famous, infamous, or under the radar, too!), pretty much everyone has information of value to a thief. So, if there is an easy way for the bad guys to get it, they will.



*How do they do it?* Unfortunately, there is no one answer. The ways vary from the use of malicious software designed to look for credit cards, social security numbers, bank account numbers, and so on, to sophisticated attacks against organizations that collect large volumes of information, such as retailers who process credit card information to government agencies who store personnel information. In the latter, a successful attack against a company's customer database can yield information about millions of individuals! A less sophisticated thief may simply buy your credit card number or medical record from a disreputable site on the Internet or even pay your server to write down credit card information from unsuspecting diners.

*What can you do?* Simple – Ensure your devices, such as laptops, phones, and tablets, are secure and limit what and with whom you share personal information.

### “And you Need to Know that Because ...?”

Perhaps the most effective way to protect your identity is to adopt a defensive mindset. Congeniality is a wonderful social trait, but whenever you're being asked to provide personally identifiable information, such as your credit card, a password (even to your help desk or a colleague when on vacation!) or Social Security number, agreeability can become a liability. Ask yourself: *Why am I being asked? Is something about the request giving me pause? Did you call them, or did they call you?* Honor your intuition. No matter how convincing a caller may sound – or the sense of urgency with which they convey their message – be wary.

### Social Media: Are you Giving Away your Info?

Always exercise discretion in your use of social media. Any personal details you choose to share online may be collected and used to gain insight into your life. Often, innocent fun, such as responding to a Facebook question about concerts you've attended, can give away important information. In this case, the potential cause for concern is that "the first concert I attended" is a common category used to allow users to reset their passwords to secure websites. Hence, make sure anything posted cannot be used against you in another context. Also, be sure to configure your privacy settings to only allow friends to see your posts, and be very careful about accepting any requests from individuals you don't personally know.

USA Today: [Identity theft hit an all-time high in 2016](#)

CNN Tech: [Target will pay hack victims \\$10M](#)

ABC News: [22 Million Affected by OPM Hack, Officials Say](#)

Reuters: [Your medical record is worth more to hackers than your credit card](#)

KrebsOnSecurity: [How was your credit card stolen?](#)

Many helpful suggestions are found on JNET: [Tips of the Month](#)

CBS News: [Security warnings as "10 Concerts" lists, free coupon scams go viral on Facebook](#)

Security Tip: [Social Media: Hello, World! Goodbye, Privacy?](#)

# Identity Theft: Protecting Your Good Name (continued)

## Don't Make It Easy

Consider adopting the following security aware behaviors to help keep your identity intact:

- **Exercise healthy skepticism.** If you've received an unsolicited communication from anyone asking you for any sensitive information, play it safe and call them back. But don't make the mistake of using any contact info they've provided you, which may very well just trick you into calling the imposters again—look it up yourself.
- **Enable two-factor authentication.** Activate two-factor authentication on your important accounts – such as email and banking. See the "[Lock Down Your Login](#)" fact sheet for insight and guidance into setting up strong authentication on a variety of popular accounts.
- **Watch your account activity.** Sign up for text alerts from your credit card company, and check your credit reports on *at least* an annual basis.
- **Securely dispose of all sensitive data.** Shred your paper trash, and dispose of electronic media in a method that ensures your data is destroyed.

Contact your local IT staff with any questions you may have about protecting yourself from identity theft.

Security tip: [Double Down on Security: Protect the Way You Connect](#)

Security tip: [Spring Cleaning: Out With the Old!](#)

## 2017 NCBC Conference Reflection

By: Kimberly Rubal

### 2017 NCBC Scholarship Recipient

I would like to give a big shout-out to my supervisor, Sandi Brask, who encouraged me to consider applying for an NCBC scholarship to help fund my registration to this year's conference held in Denver, Colorado. I was fortunate enough to be selected as a scholarship recipient, and I am so glad that I had the opportunity to attend the conference! This year's conference was fantastic and the main plenary speaker, Craig Zablocki (<http://www.craigzablocki.com/>) was awesome!!! I also got the opportunity to catch a glimpse of all the breakout sessions since I assist Jennifer Paro, the primary photographer, with taking pictures. It's so inspiring and motivating to be part of the energy experienced at those breakout sessions and in the conference overall.



I've been a member of NCBC for 4 years now, and have had the opportunity for three of those years to be a member of the NCBC website committee, which is under the leadership of Joe Markley (NCMB). The team is just awesome and they include Matt Brittain (NCMB), Dorenda Turner (INSB), Rosette Montes-Hempler (NVB) and Eileen Garrity (MAB). We manage and administer the main NCBC website, our social sites (we are on Instagram, Facebook and Twitter), setup the annual NCBC Conference mobile website and help the host court with content preparation and publishing.

Here at the Central District of California, I have a TDY arrangement with the Administrative Office assisting with the Court Site Template project which is basically the Drupal environment selected for the Court's Intranet environment. I also provide shared services support for courts who request assistance with migrating content over to this environment or any other web-related services. As a result, attending the NCBC Conference on an annual basis gives me the opportunity to discuss and collaborate with court personnel who I may have phone conversations or email correspondence with throughout the year. It's a great opportunity to meet them in person!

NCBC feels like a small family. If you are considering to become a NCBC member, it's definitely worth it. And if you are a member and you meet the eligibility requirements outlined by visiting <http://www.ncbcweb.com/scholarship-info>, you should definitely consider applying for the scholarship next year. I mean what a venue...New York, NY...the Big Apple!



# Do You Need a Life Insurance Check-Up?

By: James De La Torre, CRPC

**A 2016 survey found that two out of five U.S. households have no life insurance protection. And many households who do have insurance think they need a higher level of coverage.<sup>1</sup>**

The most common reason survey respondents gave for not purchasing life insurance was that it was too expensive, yet consumers tend to overestimate the cost.<sup>2</sup> If you think you need more coverage or have no coverage at all, maybe it's time for a life insurance checkup in order to determine the true costs, options and current needs.

## Ten Good Reasons to get a Checkup

Life insurance can help meet a wide variety of financial goals. Based on the same 2016 survey, consumers shared their top 10 reasons for owning life insurance:

10. Make a charitable gift
9. Provide funds for college education
8. Tax-advantaged way to save and invest
7. Supplemental Retirement Income
6. Pay estate taxes or create estate liquidity
5. Pay home care expenses
4. Help pay off mortgage
3. Help replace lost income
2. Transfer wealth or leave an inheritance
1. Cover burial and final expenses



## How Much Do You Need?

There is no universal formula, and the amount you need depends on your family's living expenses and other sources of income. When determining life insurance needs you need to consider what would happen if death occurred today and what the financial ramifications would be to your family. A common general guideline suggests having a policy worth at least seven to ten times your annual salary, but individual circumstances will vary greatly. A comprehensive evaluation is essential in determining the correct needs assessment.

You may have group life insurance through work, FEGLI (Federal Employees Group Life Insurance), but unlike traditional group life insurance you have to pay 100% of the cost of the optional life coverages. Just as important as the amount of your coverage is the continuity; you might lose coverage if you change employers. An individual policy is yours to keep for as long as you pay the premiums.

## Term vs. Perm

Two basic types of individual life insurance are available. Term insurance is generally the most affordable. As the name suggests, this type of coverage offers a death benefit if you die within the covered time period, which could range from one to 30 years. Premiums may adjust each year or remain fixed for the full term. You might be able to continue coverage beyond the original term at a higher premium, or possibly convert to a permanent policy (subject to age restrictions and policy minimums) while the policy is in force.

Permanent life insurance (also called whole life) offers lifetime protection and a guaranteed death benefit as long as you keep the policy in force by paying the premiums. Although the premium is usually higher than for term insurance, it typically remains level for the rest of your life.

A portion of the permanent life insurance premium goes into a cash-value account, which accumulates on a tax-deferred basis throughout the life of the policy. You might be able to borrow against the cash value during your lifetime to help pay for retirement, education, emergencies, or other needs.

## Do You Need a Life Insurance Check-Up?

(continued)

Withdrawals of the accumulated cash value, up to the amount of the premiums paid, are not subject to income tax. Loans (as long as they are repaid) are also free of income tax. Loans and withdrawals from a permanent life insurance policy will reduce the policy's cash value and death benefit, and may require additional premium payments to keep the policy in force. Any guarantees are contingent on the financial strength and claims-paying ability of the issuing insurance company.

The cost and availability of life insurance depend on factors such as age, health, and the type and amount of insurance purchased. Policies commonly have mortality and administrative charges beyond the cost of premiums. If a permanent life policy is surrendered prematurely, there may be surrender charges and income tax implications.

If it has been more than 5 years since you reviewed your life insurance needs, or if you have had a change in your life, it may be time for a check-up. Keeping your insurance current will not only provide peace of mind; it also saves money. Your insurance agent can assist you, or contact us directly if you would like a no-obligation, complimentary life insurance check-up.



*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 for Financial Planning and is a member of the Financial Planning Association. Please direct questions or comments directly to James at [jdelatorre@fedadvantage.com](mailto:jdelatorre@fedadvantage.com).*

## 2017 NCBC Conference Reflection

By: Sandra Bryant

### 2017 NCBC Scholarship Recipient

Attending the National Conference of Bankruptcy Clerks in Denver, Colorado was a pleasure and an honor. I was filled with excitement from the moment I arrived at the Welcome Reception at the Byron White U.S. Courthouse until the final Breakout Session. Although I didn't have an opportunity to adventure the beautiful city of Denver, the Conference kept my attention from start to finish. As a Courtroom Deputy, the peer-to-peer luncheon was a spectacular way to share and network with other Courtroom Deputies across the country. The information I obtained from the luncheon was very informative and was shared with my colleagues in the Central District of California.



The plenary speaker, Craig Zablocki, was awesome. Thanks to his presentation, I have challenged myself to only entertain the things I can control and let go of **fear**, **ego**, and **worry** (F.E.W.) for 21 days. Craig states, "Out of 100 things people worry about, half are in the past." What an amazing statement! Many people spend so much time worrying about the past. Hopefully, after my 21-day challenge, this practice will become a habit. As the old saying goes, "There's no time like the present time."

I also enjoyed the breakout sessions regarding Retirement Planning and the TSP by Jim De La Torre. I was particularly impressed to learn more about the various phases of the retirement system. Jim was very knowledgeable and thorough and has set me on the right path to enhance my retirement investments.

I am very thankful to have had the opportunity to experience this year's conference. I want to extend my appreciation to the NCBC for making this experience possible. Attending the Conference allowed me to attain ideas which can ultimately enhance my effectiveness and efficiency at work.



## NCBC Web Update

By: Joe Markley



Greetings from the NCBC Website Committee! We are continuing to work on the migration towards a new MemberClicks platform which we believe will serve our members much better than the current system.

At times, we send out email blasts that are intended to provide timely and useful information to the member community. Your MemberClicks account profile has a setting that controls whether or not you receive these email communications. To be sure you are getting these options, check the following:

- Visit the NCBC webpage at [www.ncbcweb.com](http://www.ncbcweb.com)
- Log in to your account
- Click "Member Directory => My Profile => Contact Preferences"
- Under "Mailing List Preference", be sure the 2<sup>nd</sup> option is selected:
- I want to receive emails sent to multiple recipients
- Click "Save" at the bottom of the Window



NCBC Website Committee Members Dorenda Turner (INSB), Kimberly Rubal (CACB), Matt Brittain (NCMB), Joe Markley (NCMB), Eileen Garrity (MAB), and Rosette Montes-Hempler (NVB)

## Editor's Note

By: Jan Zari



Hello NCBC members! Can you believe that the summer is nearly over, our 2017 conference has already wrapped up, and that our 2018 conference is already in the works?!

With my bags unpacked and finally put away, I can finally reflect on an outstanding 2017 NCBC Conference. It was a pleasure to meet so many of you, and thank you all for providing so much excellent feedback on the work of the Impact Editorial Committee. It was also a great bonus to meet many of my fellow committee members at the conference this year! Pictured above, from left to right are Shawna Taylor (KSB), Monica Yepes (CACB), Jeff Peirce (NJB), Jan Zari (CACB), Leslie Murin (DEB), and Dailin Pena (FLSB). We missed you, Heather Burse (MIWB), Meredith Klassen (CACB), and Jennifer Mahar (MIEB)!

Thank you once again to our gracious hosts, Ken Gardner and the District of Colorado for fantastic conference experience! I know I speak for many when I say that we appreciate the hard work you put into the planning and execution of the event.

On a final note: as a reminder, please be sure to log in to the [NCBC Website](http://www.ncbcweb.com) and take a quick look at your member profile. Verify that your email address is correct and edit your profile details if you need to update your information. We want to stay in touch with you! It is especially important to update your contact information before you move or when you retire. You don't want to miss out on receiving the IMPACT or other important announcements from the NCBC!

As always, if you have any questions, comments, or suggestions, would like to be part of the Editorial Committee, or submit an article for a future edition of the IMPACT, please feel free to contact me at [Jan.Zari@cacb.uscourts.gov](mailto:Jan.Zari@cacb.uscourts.gov).