

IMPACT Newsletter

Dedicated to the professional development of its members

NATIONAL CONFERENCE OF BANKRUPTCY CLERKS



President's Message

By: M. Regina Thomas, NCBC President

Well...this is it! My last President's message. I will channel my inner Oprah Winfrey and say "You get a thank you! You get a thank you! You get a thank you!"



It all starts with Georgia Northern Bankruptcy.

Everything I have been able to do these past three years was possible because of the judges and staff in GANB. With their unwavering support and partnership, I devoted time and energy to the mission of the NCBC. When I became Clerk in 2009, I immediately joined the NCBC and attended my first conference soon after in Pittsburgh. I talked with clerks about the many benefits of bringing staff to the education conference which had not been the practice in my Court. Now, we have 60-70% NCBC membership and send large numbers of staff each year. We hosted the annual conference in 2015 and the GANB team did a tremendous amount of the planning and onsite work for the 2016 conference held in Washington, DC in partnership with the FCCA. I will be forever grateful to my folks for these amazing events and so much more.

NCBC Board, Staff and Committees

What a privilege it has been to work with so many outstanding board members, staff and committee members who volunteer their time and talent to benefit our members and the bankruptcy system. I honor and appreciate those who do more without the expectation of any personal gain. It is not always easy and when things do not go well (i.e. the conference registration adventure), we hear about it from some members. But for every negative email received, there are many more that say "thank you and we support you!" This is why your NCBC officers, board and staff do what we do!

NCBC Colleagues and Friends

When I left the chapter 13 world after being a trustee for over 12 years, I never dreamed I would make those long-lasting friendships in any other job. I was wrong – really wrong! I have met the best people in the federal judiciary – smart, kind, compassionate and dedicated to the mission of service. I am blessed to say after nine years, I have court friends all over the country. Thank you for your support and encouragement!

My Partner in Crime

Last, but most certainly not least, I thank Eddy Emmons for so many things. I did not know Eddy before the San Francisco conference in 2012. I only knew that no matter the time of day I emailed with a question or problem, I received an almost immediate response — and we

Inside This Issue:

President's Message

Operational Practices Forum

2018 NCBC Plenary Speakers

NCBC Member Spotlight

NCBC Mentorship Program

Conference Transportation Options

Michigan State University News

MSU Alumni Spotlight

Benefits Reminders

Money Management Tips

Federal Judicial Center News

AO Tech Tip

Website Committee Update

Historian's Corner

Editor's Note

The NCBC IMPACT

Is the official newsletter of the National Conference of Bankruptcy Clerks

M. Regina Thomas

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

President's Message (continued)

are in very different time zones. When I became involved with the NCBC Board, I quickly came to appreciate the many kind and wonderful qualities of Eddy Emmons. He is true-blue friend, supporter, confidant and partner in crime. He will be a wonderful NCBC President. I only hope I can be as helpful to him as he has always been to me.

See you in The Big Apple!

The NCBC and our host court, New York Southern Bankruptcy, have worked very hard to prepare what is sure to be an outstanding education conference. Special thanks to host Clerk, Vito Genna, and his amazing team – lead by Awilda Rodriguez. We can't wait to see the lights of Broadway and share an amazing educational program with over 600 of our bankruptcy colleagues.

Thank you for the privilege of serving as President of the NCBC for three years. Thank you for your continued support of the NCBC and its mission. The officers, board, and staff are just a phone call or email away, so please let us know how we can be of service.

See you in NYC!

2018 Operational Practices Forums Receive Positive ReviewsFrom: Administrative Office of the U.S. Courts



The Court Services Office (CSO) hosted the 2018 Bankruptcy and District Operational Practices Forums in Minneapolis, Minnesota, from May 14-18, 2018. There were approximately 600 attendees at each Forum, including clerk's office and chambers staff; clerks of court; and bankruptcy, magistrate, and district judges. There were AO and court staff onsite to give informed presentations, facilitate engaged "open space" discussions," and host a NextGen Tech Cafe in which attendees could test out various components of NextGen. Court representatives provided demonstrations of local applications.

The District of Minnesota Bankruptcy and District Courts' Chief Judge Kathleen Sanberg and Chief Judge John Tunheim, along with Clerks of Court Lori Vosejpka and Kate Fogarty, made opening remarks before each Forum. CSO Case Management Branch Chief and NextGen Implementation Manager Nick Gomez moderated plenary sessions with a panel of court representatives already live on NextGen. New this year was a mobile app that the majority of attendees embraced as a communications tool to build a personalized agenda, stay informed of schedule changes, take surveys and polls, engage with attendees, take notes, upload and download documents, and post photos throughout the week.

With well over 300 sessions between the two Forums, attendees had plenty of topics from which to choose. Most sessions were offered twice, allowing attendees to take full advantage of the range of topics. The NextGen sessions were highly attended, as courts are gearing up for implementation. The sessions on rules amendments effective December 1, 2018, also proved to be very popular. The Office of Public Affairs (OPA) was at the Forum to present sessions on high profile media cases, web resources, and the video team was conducting many interviews with judges and other court personnel on NextGen. Other sessions included court demos on CMAssist, Prisoner Litigation Unit, CHAPmobile, and many other locally developed applications.

Stay tuned to <u>JNet</u>, <u>uscourts.gov</u>, and <u>Court Connections</u> as we release more information related to the 2018 Operational Practices Forums, including presentation materials and more media coverage from OPA.

Contact information:

- To sign up for a <u>NextGen Implementation wave</u>, please contact <u>Nick Gomez</u>, 202-502-2213.
- For more information on the 2018 Bankruptcy Operational Practices Forum, please contact <u>Jole Awtrey</u>, 202-502-3341, or <u>Kyle</u> Crockett, 202-502-1229.
- For more information on the 2018 District Operational Practices Forum, please contact <u>Diane McDonald</u>, 202502--3834, or <u>Ruth Hahn</u>, 202-502-1528.
- For more information on the mobile app, please contact Amy Berkson, 202-502-1661.

Introducing our 2018 NCBC Conference Plenary Speakers:

The Water Coolers and Amy Herman

The 2018 NCBC Conference in New York City is only a few days away. The New York Southern Bankruptcy Court cannot wait to welcome us to the Big Apple. Every year, we try to tie our speakers with the city in which our conference is held and this year is no different. Our first plenary will be a little different from what you would expect, but since we are in New York, we thought we would go with a little New York City Broadway flair. So here it goes!

About The Water Coolers...



The Water Coolers
Satirical Musical Comedy Troupe

For over 15 years, <u>The Water Coolers</u> have entertained audiences around the world, as far-reaching as Singapore and Australia, with their high energy, uncommonly funny, authentic take on work and life. Smartphones, conference calls, kids, co-workers, errant emails, and travel are just a few topics this group of top NYC talent turns into hilarious sketch comedy and song. Imagine the funniest YouTube song parody you've ever seen performed live and you're there. They are one of the few acts to win Event Solutions magazine's **Spotlight Awards for Entertainment of the Year** multiple times.

Besides their long-standing place as a top comedy act in the events world, they've recently added a keynote presentation to their offerings. Using their unique mix of music and comedy combined with real-world practical tips, their laugh-out-loud keynote, "Getting to Great Performance" has been described as engaging, motivational, amazing, relevant, on point, unforgettable, and brilliant by audience members.

<u>The Water Coolers</u> writing team is a mix of professional comedy writers and people working in the "real world" and headed up by one creator of New York's longest-running comedy hit ever, "Tony 'N Tina's Wedding."

The performing cast is made up of New York professionals with resumes including top comedy clubs like Igby's, the Improv, the Comic Strip, and the Icehouse and Broadway productions of such shows as "Wicked," "Rock of Ages," "Legally Blonde," "The Adams Family," "Chicago," "Hair," "Pippin," "In The Heights," "Les Misérables," "Mamma Mia," and many more.

Our next plenary speaker is also from New York City, and here is a little about what she does:

Amy Herman is a lawyer and art historian who uses works of art to systematically sharpen observation, analysis, and communication skills. By showing people how to look closely at painting, sculpture, and photography, she helps them hone their visual intelligence to

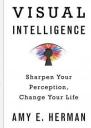
recognize the most pertinent and useful information and recognize biases that impede decision making.

Amy E. Herman
President, The Art of Perception

She developed her Art of Perception seminar in 2000 to improve medical students' observation and communication skills with their patients when she was the Head of Education at The Frick Collection in New York City. She adapted the program for a wide range of professionals and leads sessions internationally for the New York City Police Department, the FBI, the French National Police, the Department of Defense, Interpol, the State Department, Fortune 500 companies, first responders, the military, and the intelligence community.

In her highly participatory presentation, she demonstrates the relevance of visual literacy across the professional spectrum and how the analysis of works of art affords participants in her program an innovative way to refresh their sense of critical inquiry and reconsider the skills for improved performance and effective leadership. The program has been featured in *The New York Times, The Wall Street Journal, The CBS Evening News, and Smithsonian Magazine*, among others.

Ms. Herman holds an A.B., a J.D., and an M.A. in art history. Her book, <u>Visual Intelligence</u>, was published in May 2016 and was on the New York Times and Washington Post best sellers' lists.



NCBC Member Spotlight: Beverly Richards, NYSB



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 Beverly Richards!



Name:

Beverly Richards

Position:

Case Administration Team Leader

Court:

New York Southern Bankruptcy Court

How long have you been with the Federal Judiciary?

I've been with the Federal Judiciary for 28 years.

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

I've been an NCBC Member for more than 10 years. The first conference that I attended was in Chicago, IL.

What's your favorite NCBC Conference Experience?

My favorite NCBC Conference experiences were in Atlanta, GA and Washington, D.C. I enjoyed all of the classes that were offered, and both of these cities have a lot of history and culture that I had an opportunity to explore.

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

I am really looking forward to helping out with the Conference in NYC!! We will have many volunteers on hand to make sure that all attendees enjoy their visit to the "Big Apple!"

NCBC Mentorship Program By: Mona Sparks, Mentorship Committee Chair



Giving back is an important element to establish healthy communities and organizations. You likely volunteer your time and your talents to your local school, neighborhood or civic association. It is a great way to connect with others!

The NCBC Mentorship Program is a wonderful opportunity to plug in to a vital and worthwhile group. By volunteering to serve as a mentor, you have the ability to give back to your Judiciary co-workers in a meaningful and significant way by sharing institutional knowledge you have gained during your career.

We are always looking for good people to serve as NCBC Mentors. Sign up today to serve as a Mentor.

Whether you are new to the Judiciary, recently acquired new duties, or have taken a new position, you might want to consider applying to be a Mentee. There is much to learn from others who are willing to share their expertise and knowledge with you. Sign up today to join the Mentorship Program. See our <u>page</u> on the NCBC website.

If you are going to be attending the NCBC annual conference in August, stop by the Mentorship table during InfoShare. We'd love to provide you with more information on the NCBC Mentorship Program. All previous participants in the Mentorship Program should stop by our InfoShare table and help us recruit new Mentors and Mentees.



Getting You to the NCBC Conference: Transportation Options from Each Airport Serving Manhattan

From Airport to Manhattan	Yellow Taxi Cabs	Shuttle Service	Train/ Commuter Rail	Uber/Lyft
John F Kennedy (JFK)	Flat Fare of \$52.50, up to 4 passengers, plus any tolls. Returning to JFK, is a metered rate plus tolls. Approximately, 20 to 35 minutes to Midtown Manhattan depending on traffic. For more information, call 212-NYC-TAXI or visit the Taxi and Limousine Commission website.	on destination. NYC Airporter (11am-7pm) \$19 one way. \$35 r/t . Average travel time 90 minutes *No longer provides complimentary hotel vans as of 5/7/18 *NO RETURN SERVICE FROM TIMES SQUARE; only private transportation available.	Operates 24/7 daily Cheapest: \$7.75 AirTrain/MTA Subways. Route: Midtown Manhattan New York Penn Station W. 34 Street. Connection: MTA E Subway at Jamaica Station. Fastest: AirTrain JFK & LIRR, \$15 Travel time: 35-40 Minutes. Route: Manhattan West side - Penn Station- and Queens, Connection: Long Island Rail Road at Jamaica Station. www.airport-jfk.com/ airtrain.php	Uber: uberPOOL starting at \$35 and uberX starting at \$55 UberXL \$92, Uber Black \$120, Black SUV \$150 http://www.uber.com Lyft: Shared up to \$60, Lyft \$60-65, XL \$85-93, Lux Black \$120-130, Lux Black XL \$150-165 www.lyft.com/airports/ifk *Estimated fares. Actual fares vary based on time of day, pickup location and drop-off location.
La Guardia (LGA)	Approximately \$29–\$37 metered fare up to 4 passengers, plus bridge and tunnel tolls and gratuity; 20 to 25 minutes to Midtown Manhattan. For more information, call 212-NYC-TAXI or visit the Taxi and Limousine Commission website. https:// www.laguardiaairport.com/to- from-airport/by-taxi	Go Airlink NYC offers shared transfers from LGA 24 hours a day while NYC Airporter/Golden Touch \$16. \$30 r/t 11am-7pm No return service from Times Square, only private transportation available. Roundtrips from Grand Central bus stop only) https://www.laguardiaairport.com/to-from-airport/car-service-and-shared-rides	\$2.75 per person plus \$1.00 for a Metrocard. For the latest information about schedules and fares, call 511 or (888) GO511NY or visit the MTA's website mta.info.	Uber: LGA to Times Square, Manhattan, starting at \$32. Lyft: Shared: Up to \$45 \$45-50; XL \$65-70 *Estimated fares. Actual fares vary based on time of day, pickup location and drop-off location.
Newark NJ (EWR) EWR	From Newark Airport: Metered fare (plus tolls) to any Manhattan location, approximately \$50-75. Up to 4 passengers. To Newark Airport: Metered fare (approximately \$69-75) plus return tolls and a \$15 surcharge for an NYC Taxi to Newark Airport.	Go Airlink NYC: Go Airlink NYC offers shared transfers from EWR (starting at \$12/person), as well as private transfers via sedan or van for groups of up to 11 passengers (\$64-133/transfer). available 24 hours a day. Newark Liberty Airport Express: Available from 4 a.m 1 a.m., these shuttles leave every 15-30 minutes for midtown Manhattan and every 2 hours to downtown Manhattan (from 11:30 a.m 5:30 p.m.). One-way fare is \$16/round-trip tickets, \$28. Super Shuttle: Available 24 hours a day, this shuttle provides door to door service for your party. Fares are \$15 - \$19.	AirTrain Newark: AirTrain links to the airport via NJ Transit and Amtrak's Newark (or EWR) train station; Fare \$11 takes 45 to 90 minutes to Midtown Manhattan. Service is available from 5 a.m. until 2 a.m.	Uber: EWR to Times Square, uberPOOL starting at \$40 and uberX starting at \$43, Uber XL \$58, UberBlack \$105, UberBlack SUV \$131 Lyft: \$45-50, XL \$55-60, Lux \$60-65, Lux Black \$110-120, Lux Black SL \$130-142. *Estimated fares. Actual fares vary based on time of day, pickup location and drop-off location.

Michigan State University Judicial Administration Program Summer 2018 Happenings

By: Catharine M. White, Academic and Student Services Administrator

Looking Forward to the 2018 NCBC Conference...

For students who are just joining the MSU Judicial Administration program or those continuing their studies, **Education, Training, and Development** and **Visioning and Strategic Planning** will be offered at the 2018 NCBC conference in New York City. Course information is below:

Course	Faculty	Date/Time Offered
Visioning and Strategic Planning	Lander	Sunday, August 12, 2018; 8:30am–Lunch
Visioning and Strategic Planning	Lander	Sunday, August 12, 2018; Lunch–2:30pm
Education, Training, and Development	Hemmert	Sunday , August 12, 2018; 3:00pm–5:00pm
Education, Training, and Development	Drum	Tuesday , August 14, 2018; 1:30pm-3:00pm
Education, Training, and Development	Drum	Wednesday, August 15, 2018; 10:45am-12:00pm

An MSU NCBC student graduation ceremony is planned for the 2018 conference. We encourage all NCBC conference attendees to attend the ceremony recognizing the personal and professional accomplishments of their NCBC colleagues.

Date/Time

Tuesday, August 14, 2018; 10:45am-12:00pm

2019 NCBC MSU Final Student Program Completion Activities and Deadlines

Activity	Deadline
Last Five Interactive Online Courses Offered (See table on next page)	January-March 2019
Completion of Online Traditional and Interactive Courses	March 30, 2019
Payment of All Course and Capstone Experience Project Fees	April 30, 2019
Submission of Capstone Proposals	April 30, 2019
Submission of Final Capstone Papers	July 1, 2019
Certificates Issued at NCBC Student Graduation Ceremony	August 2019
Program Officially Closes	August 2019

Please Note: No live courses will be offered in 2019. No extensions will be granted for any deadline identified above.

2018-2019 Interactive Online Noncredit Certificate Course Delivery Schedule

The MSU Judicial Administration Program is 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 March. The schedule of 2018-2019 interactive courses appears below:

Dates of Course Offering	Noncredit Online Course Offering	Contact Hours	Course Fees
September 3rd–September 23rd, 2018	Purposes and Responsibilities of Courts (Core)	6	\$72.00
September 24th–October 7th, 2018	Court and Community Communication (Elective)	5	\$60.00
October 8th– October 28th, 2018	Resources, Budget, and Finance (Core)	7	\$84.00
October 29th–November 11th, 2018	Education, Training, and Development (Elective)	5	\$60.00
November 19th–December 9th, 2018	Visioning and Strategic Planning (Elective)	5	\$60.00
January 7th–January 27th, 2019	Caseflow Management (Core)	8	\$96.00
January 28th–February 10th, 2019	Leadership (Core)	6	\$72.00
February 11th–February 24th, 2019	Essential Components of Courts (Elective)	5	\$60.00
February 25th–March 17th, 2019	Information Technology Management (Core)	6	\$72.00
March 18th–March 31st, 2019	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 FCLP-paper substitution request with Cathy White, Academic and Student Services Administrator, at 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

Please contact Cathy White at gamperca@msu.edu if you are interested in completing the noncredit certificate before the program closure.

REMINDER: Noncredit Certificate in Judicial Administration Closure Plan for the National Conference of Bankruptcy Clerks (NCBC)

The MSU Judicial Administration Program will offer two live noncredit certificate courses and a student graduation ceremony at the National Conference of Bankruptcy Clerks (NCBC) Annual Conference in summer 2018, which will complete 15 years of partnership.

A student graduation ceremony will be held in summer 2019. However, **no** live noncredit certificate courses will be offered in 2019.

2018 Student Program Completion Activities and Deadlines

Activity	Deadline
Visioning and Strategic Planning Live Offering (5.0 contact hours)	August 2018
Education, Training, and Development Live Offering (5.0 contact hours)	August 2018
Certificates issued at Student Graduation Ceremony	August 2018
First Five Interactive Online Courses Offered (See Schedule Above)	September-December 2018

Your MSU Judicial Administration Program Questions Answered!

By: Barry Lander, NCBC/MSU Liaison



The NCBC's fifteen-year relationship with MSU will end in 2019 as Dr. Maureen Conner has announced her retirement from Michigan State University. The University has developed a plan to wind down the program but also to keep its commitment to the NCBC and bankruptcy court employees currently enrolled and want to complete the noncredit certificate program. Our goal is to get members to the finish line!

Live Classes at the 2018 Conference

Two live classes will be offered at this year's conference in New York City: **Visioning and Strategic Planning** (with Barry Lander) and **Education, Training, and Development** (with the Federal Judicial Center's Stephanie Hemmert and Phyllis Drum). These classes conclude the current five-year cycle. There is a planned graduation in New York for those who complete their capstone projects in 2018.

What if I Need More Classes to Finish?

If additional coursework is needed to complete the certificate program, it may be completed via self-paced, online classes or as scheduled in a more interactive mode. **But remember, ALL coursework must be completed by March 30, 2019 and all fees paid by April 30, 2019.** For a complete transcript of your completed and pending coursework, please reach out to <u>Cathy White</u>.

How Will MSU Handle the Final Capstone Project?

Finally, the capstone project, which is the culmination of the certificate program, has several important deadlines. Submissions of Capstone Proposals are due April 30, 2019 with the final papers due July 1, 2019. The final program graduation will be held at the 2019 NCBC Conference.

Where Can I Get Additional Information?

Cathy White remains as the Judicial Administration Program Administrator and can assist students in assessing where they are in the program, any outstanding payments due, and other graduation requirements. Cathy may be reached at gamperca@msu.edu.

Can I Still Enroll in the Program?

Applications are still being accepted to the Michigan State University Judicial Administration Noncredit Program. New students must adhere to the timelines and deadlines set forth above. Please contact Cathy White <u>via email</u> if you would like to enroll in the program.

Michigan State University Judicial Administration Program Alumni Spotlight: Brenda Heminger

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 <u>Heather Burse</u> or <u>Cathy White</u>. In this issue, we talk to MSU Alum Brenda Heminger.



Name: Brenda Heminger Title: Case Administrator

Court: Ohio Northern Bankruptcy Court

MSU Program: Judicial Administration Non-Credit Certificate

Graduation Date: May 18, 2012 - recognized at the 2012 NCBC Conference in San Francisco, CA

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

The MSU program has taught me different aspects and responsibilities of the Courts. In my position as a Case Administrator, it is important with processing new cases as well as keeping a timely case management process on pending cases. I'm able to communicate well with colleagues, Judges, as well as the public.

What other benefits has the program brought into your life?

This program has given me the courage to further my education with our local college to pursue a business administration degree so that I may advance my career with the Judiciary.

What was the time commitment for your program?

The MSU Program is a 5-year program in which I was able to easily finish within 4 years. This program was very easy to fit into my personal and professional lifestyle do to the flexibility of in class or online classes.

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

I attended most of the classes in person at the annual NCBC Conference. However, I completed about 5 classes online. I do like the interaction of a classroom setting and meeting new people who are interested in the same courses. Also, traveling to different cities for conferences was exciting. The online classes were beneficial since I was able to email the class instructor with any questions and it gave it the feel of a classroom setting. Online classes were easy to complete in the convenience of my office!

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

In order to balance family, work and school you need organization and support. I had the support of my family as well as my coworkers when I was attending classes either in person or online. I am an organized person which allows me to prioritize my daily list of duties to make sure I am accomplishing the task at hand without getting stressed!

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

I really enjoyed the MSU Judicial Administration Program. It has taught me different learning styles, better communication skills, how to evaluate and manage the strategic planning process, as well as some insight into information technology. Maureen Connor, MSU, and Barry Lander have made this educational program very fun, intuitive and accessible - I wish it was this easy every day at work!

Do you have any ideas for getting the word out about the MSU JA Program?

MSU and NCBC have done a great job in the past 10 years plus spreading the word about this fantastic educational program.



Don't Neglect to Designate BeneficiariesBy: Matt Brittain, Benefits Committee Chair



As a federal employee, you have access to many great benefits. I often use this article to highlight some of those benefits or to tell you about the additional benefits available to NCBC members. But what happens to your benefits if something were to happen to you? One frequently overlooked or avoided task is the designation of beneficiaries for your benefits.

Thinking about death is by no means enjoyable, so it is not difficult to understand why many people put off or avoid planning for this life event. However, by not taking the time to plan in advance, you may be adding to the stress and anxiety your loved ones will experience upon your death. Designating beneficiaries is a pillar of estate planning. Not only should you designate beneficiaries, you should also make sure that your beneficiaries are kept up-to-

date. One idea would be to set a date each year to review these important documents and make sure that they still accurately reflect your wishes.

For federal employees, there are several benefits that you can designate including the Federal Employees Group Life Insurance (FEGLI), the Thrift Savings Plan (TSP), unpaid compensation, and the Federal Employees Retirement System (FERS). There are some great resources available on the JNET where you can download the appropriate forms, learn more about designating beneficiaries, and get some additional tips and recommendations. Below are a few links you should check out.

Designations of Beneficiary (JNET)

http://jnet.ao.dcn/human-resources/benefits/mid-career-resources/designations-beneficiary

New Process for Submission of Beneficiary Forms (JNET)

http://jnet.ao.dcn/human-resources/benefits/benefit-tools-hr-professionals/benefit-coordinator-email-alerts/clarification-new-process-submission-beneficiary-forms

The Importance of Designating Beneficiaries and Understanding Survivor Benefits (Benefits for Life – US Courts WebEx)

https://tinyurl.com/USCBeneficiaries

https://us-courts.webex.com/us-courts/lsr.php?RCID=a77f864fec434f799c2d6d307ef1113e

Do not put off this important task. Take the time to designate your beneficiaries today so that your wishes will be respected and your loved ones will be taken care of in the future.

Benefits Committee Update By: Matt Brittain, Benefits Committee Chair

The 2018 NCBC Conference is almost here. I look forward to what I know will be another great conference in an amazing city — New York, NY. The NCBC Benefits Committee will be hosting a table at the InfoShare session this year. The InfoShare session will be held Monday, August 13 from 2:45 PM — 4:15 PM. So be sure to stop by the Benefits Committee table to meet the committee members and learn more about the array of benefits that are available to NCBC members. There may even be some surprises in store for you!

On behalf of the NCBC Benefits Committee, I want to thank you all for another wonderful year and I hope to see you in New York at the 2018 conference.



Money Management Tips for Single Parents By: James De La Torre, CRPC

Money management can be a tough skill to master, especially if you're new to the concept or money is tight. Single-parent families face unique money management challenges because there is only one parent to provide an income and manage the finances. While single parents can often take advantage of tax breaks, discounts and scholarships, that doesn't change the fact that raising a child is expensive—according to a 2017 USDA report, it costs, on average, \$233,610 to raise a child to age 17. Making ends meet and juggling budgets and bills can be difficult for a single parent, so keep these tips in mind:



- Cancel joint accounts: If you're recently divorced, make sure to cancel any joint accounts held with your spouse. Cancel and re-establish credit cards, cable service, cell phone service, etc. in only your name. Even if you trust your ex-spouse, starting with a fresh clean slate is the best way to start your money management plan.
- Make a budget: Make a list of all your income sources—your paycheck, child support, alimony, social security payments, other government aid, etc. Do the same for expenses. To help, track your spending for several months to get a feel for what to include in your budget. Once you're comfortable, make a plan for paying off debts, paying bills on time, and contributing to savings goals. Don't forget to budget money for savings and entertainment.
- **Stick to the budget:** Set a meeting with yourself every week to pay bills, balance your checkbook, and take care of other financial housekeeping items. Watch your savings grow and reward yourself when you hit important savings milestones.
- **Get organized:** Organize your unpaid bills, make notes on your calendar for due dates, and keep tabs on your checking account balance. Paying your bills on time can save you a lot of money when you're able to avoid late fees, overdraft charges, and automatic payments for services you no longer use.
- **Build a liquidity (emergency) fund:** Without a second income to fall back on, an emergency fund is vital to your family. Your emergency fund can help you pay for surprise medical bills or car repairs, or it can fund your living expenses if you lose your job or incur expenses you haven't budgeted. Supplement your emergency fund with adequate disability insurance to protect against financial disasters.
- Plan for child care expenses: As a single parent, you'll likely need to seek out child care while you're at work. Do research to determine the best option for your family's lifestyle and budget, and consider an alternative arrangement, such as hiring a family member, sharing a nanny with neighbors, or entering a babysitting co-op.
- Adjust your lifestyle: You may need to seek a part-time side job to supplement your income, or you may even consider going back to school to improve your earning potential. Newly-single parents often have to make the choice to downgrade their housing, with housing being one of your largest expenses. Moving to more affordable housing can save you a lot of money.
- Learn to say no: After you make your budget, you'll probably discover some discretionary money that's left over. Learn to say no to yourself and your kids in order to trim the fat from your monthly spending. Your kids might not understand your financial situation—and that's okay—have an honest conversation with them about finances. Resist the urge to buy your children things to make up for being a single parent.
- **Get the kids involved:** If your kids are old enough, use your financial situation as an opportunity to teach them about money management. Task them with cutting coupons or give them an allowance in exchange for helping around the house.
- Make a child support plan: If you're paying an ex-spouse, make sure to factor it into your budget and make a plan for the extra
 money once your payments end. If you're on the receiving end, you'll need to make a plan for the loss of money when your exspouse's obligation ends. If your ex-spouse experiences an improved financial situation, you may be able to petition the court for
 an increase in support.
- Save for future goals: Even when money is tight, saving for retirement and your children's education is highly important. Compound interest can have a magical effect on savings over time, but only if you start early. Make a savings plan for these and other future goals so you'll know if you're on track with your budget each month.

Money management is an ongoing process, and you'll likely hit some bumps in the road. The important thing is to keep up with it, no matter how tedious and labor-intensive it may become. Managing your family's finances can be more difficult on your own, but it's not impossible.

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

Federal Judicial Center Celebrates 50 Years of Service to the Judiciary From: Federal Judicial Center



The Federal Judicial Center celebrates 50 years of service to the judiciary by unveiling the 50th Anniversary web page on the Center's <u>FJC.dcn</u> and <u>FJC.gov</u> web sites. The 50th Anniversary web page will be appear on both web sites for the remainder of 2018.

In early 1967, at the urging of the Chief Justice Earl Warren, the Judicial Conference of the United States recommended the establishment of a Federal Judicial Center. The Conference and the Chief Justice saw a need for an institution dedicated to helping the federal courts to identify and implement effective practices and

policies to manage the increasing volume and complexity of the courts' workload. On February 27, 1968, the Judicial Conference elected the first members to the Center's Board, pursuant to enactment of the Center's statute on December 20, 1967.

Throughout its five decades of existence, research and education have been the core of the Center's work. As the Center helped courts to grow and adapt to changing conditions, so did the Center itself evolve.

The Center's half-century of service to the judiciary is highlighted in several sections on its 50th Anniversary web page.

- **General History**: legislative history of the Center, a compilation of all Board member from 1968-present, messages from all the Center's directors, and the Center's annual reports;
- Research: examples of the Center's major research reports and activities as well as manuals and resource guides;
- **Education**: sampling of programs from the past 50 years and the evolution of educational and training content and delivery to judiciary audiences;
- International Judicial Relations: the Center's work with foreign judiciaries and in assisting other nations build accountable judicial branch institutions;
- **Federal Judicial History**: a timeline in the creation of the Center's history program to bring the history of the judicial branch to light; and
- **Websites**: A visual history of the Center's intranet and internet websites.

To learn more about the rich history of the Federal Judicial Center's half-century of service, please visit the 50th Anniversary web page on the Center's <u>intranet</u> and <u>internet</u> web sites.

FJC's Executive Edge Episode 2: Demonstrating Courageous Leadership in Times of Crisis From: Federal Judicial Center

The Federal Judicial Center's *Executive Edge* is a new audio podcast designed to bring cutting edge thinking about public and private-sector leadership to the attention of judiciary executives. Each episode will include a conversation with one or more thought leaders whose research and expertise are relevant to the work of executives in the federal courts.

<u>Episode 2</u> features a 34 minute interview with <u>Nancy Koehn</u>, historian at the Harvard Business School and author of <u>Forged in Crisis:</u> <u>The Power of Courageous Leadership in Turbulent Times.</u> <u>Episode 2</u> can streamed or downloaded at this <u>link</u>.

Listeners can now <u>subscribe</u> to Executive Edge and receive future podcasts pushed to their device. Listeners are encourage to complete a short evaluation of the episode at this <u>link</u> afterwards. Feedback comments will help the FJC improve the podcast and provide ideas for future episodes.

For more information about *Executive Edge* Episode 2, please contact Senior Education Specialist Michael Siegel, 202-502-4107, mesiegel@fjc.gov.

For general information on leadership and management education for judiciary executives, visit the Center's <u>Executive Education webpage</u>.

A Cautionary Tale...

Middle Schooler Shenanigans Reinforce Password Security Fundamentals From: Administrative Office of the U.S. Courts

If there was a "Top 10" list for Most Notorious Eighth Grade Pranksters, a fourteen-year old student from Paul R. Smith Middle School would rank near the top. Taking advantage of several breakdowns in password security, the teen repeatedly misused the school's network. Could this happen to you? Read on.

The hack? The student watched his teacher type in his password and then used the teacher's password for nefarious purposes. Observing a person entering their user ID and password (collectively referred to as *credentials*) so that they can be reused without the user's consent is a hacker technique known as *shoulder surfing*.

The prank? The student used the teacher's credentials to remotely access the teacher's computer and change its background images during an in-class presentation. These new images disrupted the class and embarrassed the teacher.

No real harm done, right? Wrong. Felony charges against the student have been filed and the incident widely covered by the mass media, such as <u>USA Today</u>, <u>Time Magazine</u>, and <u>Tampa Bay Times</u>.

So, could this happen to you?

While two-factor authentication (think: DUO for VPN access) provides excellent protection against this hack, two-factor is not required to log into every system you use (think: judiciary Webmail, your office computer, or online banking). Hence, not only is it important to protect your password, it's important to be cognizant of your surroundings every time you use it.

To keep your information safe, incorporate the practices below into your daily routine.

Lock it up.

When you step away from your desk, remember to lock your screen. When the computer is unlocked, the shoulder surfer doesn't even need your password.

Keep it private.

Protect your on-screen information from unnecessary views by using a privacy screen that limits viewing to just your field of vision.

Ask for space.

If someone is too close, ask them to take a few steps back while you are typing your password. People will appreciate your desire to keep your password safe.

Avoid a written record.

Passwords written on a piece of paper are an easy target for shoulder surfers. If you have a lot of passwords to remember, consider using an electronic password organizer (or vault). If you must keep a written backup copy of your passwords, place in a sealed envelope, sign across the seal (so you know if anyone has opened or replaced the envelope), and store in a locked cabinet to which only you have access.

Don't select an easily guessed password.

Part of what made the student's hack so easy was that the teacher's last name was his password. Worse, this ended up being the case for all teachers within the school, making this an easy hack to implement against any member of the school's staff.

Periodically change your password.

As was the case with our victim, you (like the teacher) may not know your password has been compromised. To limit the time during which a stolen password can be successfully – and surreptitiously used – change it periodically. And, do not use the same password on all your systems. Why? You don't want one compromised password to serve as master key that unlocks the door to all systems for which it is used.

If you have any additional questions about password protection, contact your local IT staff, Circuit IT Security Officer, or ITSO for more information.

See <u>Don't Be the Weakest Link</u>.

See Taking the Guesswork Out of Managing Multiple Passwords.



Website Committee Update By: Joe Markley, Web Administrator



By the time this newsletter is published, the 2018 NCBC Conference will be less than two weeks away. With over 600 members registered to attend and many interesting and relevant topics on the schedule, we are looking forward to another great conference. Be sure to frequently visit the conference web page where you will find a

wealth of information, including conference details and things to do in New York City: http://www.ncbcweb.com/2018-home

We are in the process of creating a mobile app for this year's conference as we have done the past couple of years. We have received excellent feedback on this tool and always look forward to hearing your input for ways we can make it even better. You will receive notification when it is ready for download.

Safe travels to all of you. I look forward to seeing you soon in New York City!

This Month in History By: Jeff Davis, Co-Historian

Twenty-six years ago, members of NCBC were preparing for the first and only international NCBC conference. The 1992 conference was held in Acapulco, Mexico. The conference focused on international bankruptcy law and included a presentation from Dr. Tahire K. Hira, professor at Iowa State University, on the effects of bankruptcy in the United States, Canada, Scotland, and Japan. The cost to attend the conference: \$110.00 per day.



Editor's NoteBy: Jan Zari, IMPACT Editor



It's August, everyone! Are you ready for NYC? In the blink of an eye, we are mere days away from our annual conference! I have been looking forward to this conference since the day that I heard it would be held in New York City, and I think I speak for everyone when I say that I can't wait to see what the Southern District of New York has in store for us!

I am looking forward in anticipation for all the great things we will be experiencing at our conference, including: a diverse set of educational offerings, a chance to network and make connections with both old and new friends, a graduation ceremony for our MSU graduates, our annual awards ceremony recognizing the accomplishments of our colleagues, the welcoming of new faces to our NCBC Board and leadership, and so much more. Please be sure to come and say hello to the Editorial Committee at the Information Sharing session!

As a California native, I wasn't prepared for the freezing cold temperatures when I traveled to the city for our mid-year planning meeting in January, and now we will be experiencing the height of summer in The Big Apple. Please be sure to dress comfortably, drink lots of water, and stay cool! Aside from our wonderful educational conference, there are countless things to do, see, and eat in New York City to enjoy and take in as part of the experience, but remember to keep your health and safety a priority! On a side note: Be sure to check out The Halal Guys

food cart on 53rd and 6th. It's a personal favorite and a must-have every time I come to NYC! Do yourself a favor as well and take in the sunset view from the <u>Top of the Rock</u> and take a morning stroll around the iconic <u>Central Park</u>. For THE best slice of New Yorkstyle pizza, make your way to SoHo and make a stop at <u>Prince Street Pizza</u>. Order the square slice of pepperoni and savor each bite.

Lastly, I'd like to once again thank the members of the Editorial Committee for their hard work and contributions on this issue. As usual, I'd like to extend an invitation to everyone to get involved in our newsletter and our wonderful organization. Submit an article, get interviewed for one of our spotlight features, join a committee, or run for a position! The opportunities to make your impact in the NCBC are endless!

If you have any questions, comments, or suggestions, or are looking for ways to get involved with the Impact Newsletter or the NCBC, please feel free to contact me at <u>Jan Zari@cacb.uscourts.gov</u>. All information from this issue will also be available on our <u>online blog</u>.