



IMPACT Newsletter

Dedicated to the professional development of its members

NATIONAL CONFERENCE OF BANKRUPTCY CLERKS



President's Message

By: M. Regina Thomas, NCBC President

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Editor's Note

The NCBC IMPACT

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M. Regina Thomas
President

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Committee. Suggestions and comments
are always welcome.

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

I hope the new year started on a great note for everyone. I am still basking in the victory of my Alabama Crimson Tide's 17th National Championship. I promise I am not gloating...I lived through the lean years between Bear Bryant and Nick Saban! I am enjoying it all while I can.

2018 Membership Drive and Member Appreciation Week

It's that time of year – to renew your NCBC dues. Membership Chair, Sabrina Palacio-Garcia, and her committee are working hard on both the membership drive and the Member Appreciation Week to follow. Please look out for emails on the upcoming membership drive and Member Appreciation Week!



EDR Training

The NCBC is partnering with the FCCA to offer EDR Training in Omaha, Nebraska on March 5-7, 2018. This is another specialized training program we hope will serve many of our members. A NCBC fall program is in the planning stages and we hope to have more news to share shortly. If you have an idea for specialized training that can be offered by the NCBC, please contact President Elect and Outreach Committee Chair, Eddy Emmons.

NYC Conference

A few items of note:

Over the coming months there will be a lot of news shared about the 2018 Education Conference in NYC on August 12-15. Here are a few things that may help to know now:

- The tentative date to open registration is May 1, 2018.
- There is a slight change in the conference schedule – MSU and the Board Meeting are Sunday (8/12); the conference is Monday (8/13), Tuesday (8/14) and concludes at 12 Noon on Wednesday (8/15).
- Please make sure that you can access MemberClicks and your contact information is correct. We have many instances each year where a member has a personal email listed (rather than a work address) and the email is no longer valid. Also, check your preferences to be sure you are set to receive email notifications from the NCBC.
- There are a limited number of government rate rooms nights before and after the actual conference dates at the host hotel. When you successfully complete conference registrations and receive the link to the hotel, narrow your arrival/departure dates if you receive a message that no rooms are available.



(continued on page 2)

President's Message (continued)

- There is a great overflow hotel literally around the corner from the host hotel and that information will be provided during registration. If the host hotel is unavailable, check the overflow hotel. One important note – to receive the government rate at the overflow hotel, your stay must include Sunday night. That should not be an issue since the conference begins Monday morning.

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.

Historian's Corner

By: Jeff Davis

SINCE
1993

The 1993 *Impacts* devoted several issues to JSP salary scale replacement. Clerk's office employees, previously under the JSP scale, were slated to move to a new scale called Salary Level (SL) that would eventually become the CPS. The new system was designed to simplify the JSP system from 160 job benchmarks to 32 benchmarks. The SL system was also touted as providing greater cost control and improving flexibility in grading positions.

NCBC 2018: "The Core of Education"

By: Eileen Garrity

The NCBC Education Committee is hard at work developing an exciting education program for the 2018 conference in NYC. This year's theme is "The Core of Education." We hope you will take a bite out of the big apple and join us in New York City! In addition to the following Michigan State University Judicial Administration offerings, we are working with court trainers from around the country, the FJC and the AO to offer the best education program possible. Here is a sampling of the expected offerings:



Education, Training and Development - MSU

The FJC's Stephanie Hemmert and Phyllis Drum will ground students in the fundamental principles of how adults learn best, and why this is critically important to judicial branch work. The contents of this course can be applied in any environment. Students will identify their individual learning styles, and ways to extend learning experiences for more meaningful and transformational learning to take place.

Visioning and Strategic Planning - MSU



The old adage "if you don't know where you're going, you probably won't get there" provides rationale for engaging in personal and organizational planning. This course addresses the fundamentals of visioning and strategic planning through assessing the readiness to plan, determining who needs to be involved and when, identifying the dynamics of the court culture that makes visioning and strategic planning both a challenge and an opportunity, assessing trends that are or will have an influence on the courts and communicating with individuals and partners in ways that facilitate successful plan development and implementation. This is a highly interactive session.

Presentation Lessons from the Broadway Stage

From Overture to Curtain Call, what can Broadway musicals teach us about communicating a story and capturing an audience to leave them "wanting more". We will explore how musicals are put together and how that structure can help make your presentations really "sing"!

A Motion to What? Bankruptcy Law Made Easy for Court Personnel... or Your Money Back

This offering will provide both a basic framework for the entire bankruptcy process and to help attendees understand why some things are very important in bankruptcy and can be the focus of judges and chambers. We will cover what bankruptcy does for debtors and creditors, why it is so powerful for consumers in Chapter 7 and 13, and what actually happens in a Chapter 11 case.

Federal Judicial Center

In addition to helping with the MSU program, FJC faculty will be offering a wide range of classes, many of which are new or updated for this NCBC Conference including such topics as resolving conflicts, customer service, incorporating "fun" into your training, strategies for working effectively in the multigenerational workplace, conducting performance evaluations, respect in the workplace, and techniques to transform obstacles into opportunities.

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NCBC Member Spotlight: Erica Adams-Williams, MIEB



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 Erica Adams-Williams!



Name: Erica Adams-Williams
Position: Case Administrator
Court: US Bankruptcy Court for the Eastern District of Michigan

How long have you been with the Federal Judiciary?
Three years total; 2.5 years with the Northern District of Texas - Dallas Division, 6 months with Eastern District of Michigan

How long have you been a member of the NCBC, and how do you get involved?
I was part of the NCBC Mentorship program and I am currently taking courses in the MSU Judicial Administration Program. I also served

previously as the NCBC Local Representative for the Northern District of Texas, Dallas Division.

What is your favorite NCBC Conference experience?
I have not attended a conference yet, however, I am looking forward to my first one and meeting the people that I have worked with at the NCBC over the past three years

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

I hope to attend my first conference soon, continue to stay active with the NCBC, and complete the MSU Judicial Administration Certificate Program.

NCBC 2018: “The Core of Education” (continued)

Cash Management

Cash management process; to help you take control of your cash flow. It can help develop realistic financial goals and overcome common roadblocks that can affect your ability to save money. This seminar provides the education and motivation for participants to put their finances in order and start saving for the future.

Peer-to-Peer, But Have No Fear!

By: Eileen Garrity

The results are in, and a change has been requested! We have reviewed the feedback from Denver and will be proposing changes to the Peer-to-Peer session at the Annual Conference this year. First and foremost, the Peer-to-Peer session will be structured as a breakout session instead of during lunch. Secondly, the Education Committee is interested in your input as we are exploring the possibility of breaking up the largest groups by position and topics. In early February, an email will be sent to members containing a link to provide your suggestions for general and/or position-specific topics for this year's conference. Please take a few minutes and think about topics you would like discussed. Thank you, and we look forward to seeing you in New York City!



Benefits Committee Update

By: Matt Brittain

Happy New Year! I hope everyone enjoyed the holiday season and I would like to wish you continued joy and success for 2018.

I want to take a brief moment to say thank you to those serving on the NCBC Benefits Committee. I appreciate their hard work and effort. So much work is accomplished behind the scenes by the volunteers that serve on the various committees. It is their time and dedication that truly makes the NCBC a great organization. Serving this year on the Benefits Committee are Chris Callies (ALNB), Yvonne Cherokee (NCEB), Kevin Dempsey (INSB), and Jeff Peirce (NJB).

If you would like to become more involved with the NCBC, the Benefits Committee is currently looking for a few additional members. If you think you might be interested in volunteering, please contact me at matt_brittain@ncmb.uscourts.gov.

Local Court Spotlight:

United States Bankruptcy Court, District of Nevada



United States Bankruptcy Court, District of Nevada

Bruce T. Beesley, Chief Judge, U.S. Bankruptcy Court and

Gloria M. Navarro, Chief Judge, U.S. District Court

Mary A. Schott, Clerk of Court , U.S. Bankruptcy Court and Chad Boardman, Chief Probation Officer

Divisional Offices: Main Office - Las Vegas Divisional Office - Reno

Authorized Judgeships: 4 full time Bankruptcy Judges and 1 Recall Bankruptcy Judge

Number of Employees: Bankruptcy Court - 40 Clerk's Office staff & 12 Judges and Chambers staff,
Probation - 57 employees

NCBC Local Representative: Maria Garrett

Local Innovations:

Court units in Nevada have enjoyed historically collaborative relationships. Approximately two years ago, the U.S. Bankruptcy Court and the U.S. Probation Office, which are located in the same building in Las Vegas, Nevada, took their collaboration a step further when they merged their Information Technology departments. A union between the Probation Office and the U.S. Bankruptcy Court is uncommon, but in 2016, Mary Schott, Clerk of U.S. Bankruptcy Court, and Chad Boardman, Chief U.S. Probation Officer, agreed that the merger could significantly benefit both court units long term.

The Bankruptcy Court in Nevada has significant volatility in case filings year-to-year, which causes swings in caseload and associated funding for staff. Despite the swings, the Bankruptcy Court had built a strong IT team with various specialized skill sets to handle all needs of the court unit. The Bankruptcy Court had also identified IT staffing needs that they were unwilling to reduce despite the potential caseload swings. To maintain the IT department size, however, could require deeper cuts in other organizational areas. The opportunity to share the cost of the existing IT personnel with the Probation Office and perhaps add staff for even greater specialization was appealing. At the opposite end of the spectrum, in 2016, the Probation Office maintained a very small IT department creating financial flexibility, and an IT Manager set to retire. The small size of the Probation Office's IT department resulted in reduced service levels overall, and a lack of expertise in some areas. The Probation Office wanted to increase the size of their IT team to better serve the court unit, but the process of building that team with a new manager and the right personnel was challenging. The opportunity to join an established IT team was appealing. Although both court units could envision certain efficiencies of scale in staffing costs and potential service level improvements, a significant factor in the initial discussions to merge was the strong, trusting, professional relationship between the court unit executives. The two court units had experience working together with a shared phone system, a website project, courthouse security issues, joint staff training, shared training space, internal audits, and human resources issues.

In the summer of 2016, in conjunction with the retirement of the Probation Office's IT Manager, the two units merged their IT departments into a single Department of Information Technology (DoIT), which would now be led by the Bankruptcy Court's IT Manager. The Probation Office's remaining IT employee was moved to the Bankruptcy Court IT space to create a collaborative environment between the new IT members.

As anticipated, progress during the first year was slow as the IT Director analyzed Probation Office systems for the first time, evaluated the skill sets of his enhanced IT team, considered employee duties and assignments, and evaluated systems, hardware and other areas where our court units could work together, improve service, or save money. However, even simple tasks took time. For example, the new IT department members had to learn the needs, functions, and office jargon in the new court units. There were also unique and very different employee requirements in the two court units. Probation Officers perform their work in the community and have significant mobile IT needs, while Bankruptcy Court employees rely heavily on office-based technology and systems to manage the large volume of document filing.

Future savings are anticipated as the new Department purchases hardware and software together and realizes general savings due to efficiencies of scale. However, there are other advantages that may be less obvious. Due to the very different workload data used to fund the court units, there is hope that the two units could help each other weather short-term, fiscal year funding storms without sacrificing IT jobs or department stability. There have been noticeable, short-term wins, too. For example, approximately \$50,000 in funding was secured to assist in the cost of a switch replacement for the Probation Office, and significant overtime utility costs have been avoided after consolidation of server rooms. Further, the units have already experienced benefits in licensing costs and purchasing in certain areas. The Memorandum Of Understanding for the combined court units is updated annually to clarify or modify expectations. Consistent collaboration between the Court Unit Executives is extremely important as they continue to learn, avoid obstacles, and prioritize the work of the IT department, but they are committed to the success of the relationship.

Attention: All Lifetime Members!

By: Sabrina Palacio-Garcia

The NCBC recently upgraded to a newer version of MemberClicks. We want to ensure the system correctly reflects all lifetime members. Help us by reviewing the list below. If you became a lifetime member **before December 7, 2017** and your name does not appear in the list below, please contact Sabrina Palacio-Garcia, NCBC Membership Chair at Sabrina.Palacio-Garcia@cacb.uscourts.gov so that we may update your profile and system with the correct information.

Alan Milot	Dailin Pena	Kelly Callicoat	Rhonda Richardson
Alexandra Oriol Bennett	Dania Muniz	Kristina Stangl	Richard Heltzel
Andrea D. Redmon	David LePauloue	Laurie Ellwood	Rodney Bean
Andrew Abreu	Deanna Berrier	Lisa Luciani Davis	Rutha M. Hill
Andrew Dickson	Deneen Nunn	Lisa Newman	Sandra Manboard
Angela M. Robson	Donna Williams	Long Vu	Sandra Runck
Anne M. Gaska	Eileen Butler	Lorenzo Rodriguez	Sandy Smith
Antonio Diaz	Ellen Haas	Mark Busby	Scooter LeMay
April D. Colling	Gerri Lynn Brown	Mary Theresa Gardner	Sheila Sutphin
Barry Lander	Gull Weaver	Megan Moore	Sheri Brolick
Beverly Griffeth-Bryant	Hellena Joseph	Melinda Hardwick	Stacey Drechsler
Brenda Argoe	James Bagni	Michael R. Rhodes	Steven P. Beckerman
Brian Cary	Janice Grimm	Mike Rockland	Susan Gutierrez
Carmen Gibbs	Jason Kadzban	Ming Tan	Tammi Boswell
Carmen Tardiff	Jeffrey Peirce	Mohung Wong	Tammi Pennington
Carol Y. C. Rickerson	Jim McNabb	Mona G. Sparks	Thomas Walsh
Caryl Krone	John Kohler	Pat Borokhovich	Val Valentine
Cassandra Williams	Jose A. Rodriguez	Patricia Turner	Velda Coleman
Christine Castelloe	Josiah Sell	Paula Mills	Vicki M. Loehl
Cindy Fan	Julia Johnston	Peter Castaneda	Vickie Small
Collette Derouen	Julie Owens	Randy Eisenberg	Wayne W. Wolfe
Connie Wilson	Junying Li	Rebecca Volz	Yamileth Valencia
Cory Ewing	Kathy Holland	Renita Standberry	

No Place Like New York to Share Your Court's Innovations!

By: Sandi Brask



Can you believe that 2018 is here and that the annual conference is just a few months away? That said, the Information Sharing Committee is eager to see what courts have developed and want to exhibit at this year's conference in New York.

One of the strengths of the bankruptcy courts is that we are an imaginative bunch and have been leading the charge in creating and collaborating on new and innovative projects, programs, and ideas for many years. Each year at the conference, time is carved out to permit our innovative colleagues to share their dozens of good ideas. If your court has such an initiative, consider participating at the Information Sharing Session in August. You may indicate your interest by completing this [survey](#).

Should you have any questions, please email a member of the Information Sharing Committee: [Sandi Brask](#), [Gerald Edwards](#), [Autumn Porter](#), or [Josh Wiker](#). We look forward to helping your court showcase your ideas at this year's Information Sharing Session!

Website Committee Update

By: Joe Markley

The new MemberClicks system is now in full force. We hope that you find it to be intuitive and easy to navigate.

If you haven't already done so, please sign into your member account and verify your information is accurate. On the landing page, your membership expiration date is now listed. Lifetime members do not have an expiration date. Here is a sample screen shot that you should see when you first sign on:

NCBC 2017 GROUP PHOTO - DENVER, COLORADO

Your Membership Expiration Date Is: 12/31/2019

(If no expiration date shows you may have a Lifetime membership. If you feel this information is incorrect for your account, please click the "Click here to Contact Us" link below.)

[Click here](#) to view your profile

[Click here](#) to do a Member Search

[Click here](#) to Contact Us

We thank you for your support of the NCBC and ask for your continued feedback on our website so we can better serve our member community. We hope to see you at the 2018 Conference in New York City!

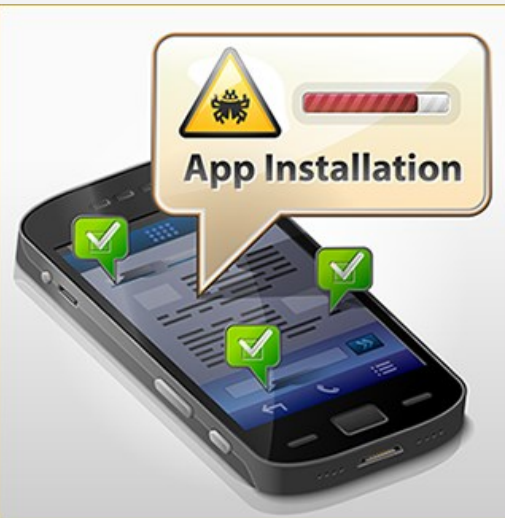
New York City Fun Facts: Get to Know This Year's Annual Conference Host City!

- New York City is made up of five boroughs (similar to counties): Manhattan, the Bronx, Brooklyn, Queens, and Staten Island.
- Four of the five boroughs are located on islands. Manhattan and Staten Island are their own islands. Queens and Brooklyn are on the western tip of Long Island. The Bronx is the only borough located on the mainland.
- Brooklyn is the most populated borough in the city (not Manhattan).
- Queens is considered the most ethnically diverse urban area in the world.
- New York City is the largest city in the United States with 8.5 million residents over an area of 305 square miles. One in every 38 Americans lives in NYC. The entire world's population could fit in the state of Texas if it were as densely populated as NYC!
- New York City has more people than 39 of the 50 states in the U.S.
- New York was purchased from American Indian people in 1626 for the modern equivalent of \$1,000 by Dutch colonists.
- New York City was the first capital of the United States, only for a year. In 1789, George Washington took his oath as president on the balcony of Federal Hall.
- The Statue of Liberty was a gift from the people of France, built by Gustave Eiffel. It was a gift for the United States centennial in 1886; it was shipped as 350 pieces in 214 crates, and took four months to assemble it on Ellis Island.
- Brooklyn Bridge was the first steel wire suspension bridge ever constructed.
- Ellis Island received twelve million immigrants for over 60 years.
- More Chinese people live in New York City than any other city outside of China.
- More Jewish people live there than in any other city outside of Israel.
- More Polish people live there than in any other city outside of Warsaw.
- New York City also has the largest Puerto Rican population in any city in the world.
- The United Nations Headquarters was established in New York City in 1952.



Don't Get Played by Your Smartphone

From: Administrative Office of the U.S. Courts



Ten years ago, Greg Packer—a retired highway maintenance worker from Huntington, New York—waited in line for 110 hours to purchase the first iPhone.¹ In addition to making calls, Mr. Packer's phone came with a nifty little icon labeled "App Store," which made obtaining "apps" easy and often free. While seemingly innocuous, "apps" would soon revolutionize our world.

As you know, apps provide a wide range of capabilities to entertain, educate, and connect us with others. Since their introduction, popular ones have changed the way we take and share pictures (Instagram), provided a ubiquitous platform for social commentary (Twitter), and even disrupted the well-established taxicab industry (Uber). While their benefits are unmistakable, don't assume their use comes without risk. In fact, several successful hacks have taken advantage of poorly designed apps to steal personal information, such as photos, passwords, and contact information,² for nefarious purposes. With that in mind, there are a few simple steps you can take that will go a long way toward keeping your information safe.

Shop at official app stores only.

Only install apps found in the official app store for your device, such as the *App Store* for iOS and *Google Play* for Android.³ Be wary of any app that is available for download from an external location, like a website, as there's no way to vouch for its integrity or security.⁴ *Why?* Both Apple and Google review apps for safety before making them available through their online stores and consider their security-mindedness to be a market differentiator. Other sources may not be similarly motivated. Or worse, are creating malicious apps intentionally to take advantage of unsuspecting users.⁵

Be thoughtful when granting permissions.

You've probably noticed that some apps ask for access to all types of information when installed. Sometimes there's a good reason for such access, like a photo editing app requesting access to your photos. But other times, an app may request access to something it really doesn't need, like your contacts or GPS location. Some apps collect this information just to sell it to advertisers and other companies!⁶

Your best option is to play it safe when presented with setup options. Just because the app asks for certain permissions, don't feel compelled to approve these requests. Instead, carefully consider whether or not the information is essential for the app's performance. If the reason for the access to this information isn't obvious, trust your instincts and just say "No." If it turns out later that this information is needed for the app to function properly, you can always go back to your settings and allow it.

And remember...

Keep your apps updated! Over time, new hacker techniques may be discovered that cause a previously safe app to no longer be trustworthy. Stay out of harm's way by updating your apps (and your device's operating system⁷) as soon as these fixes are available. *Don't want to be bothered with checking for the latest and greatest updates?* No problem. Simply configure your smartphone (both iOS⁸ and Android⁹ support this) to update apps automatically.

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

¹ Atlantic: [How Long People Waited to Be First in Line to Buy Apple Products](#)

² Wired: [An Obscure App Flaw Creates Backdoors In Millions of Smartphones](#)

³ iOS devices are constrained to only being able to use the official App Store unless "jailbroken." Android devices don't have this safety feature by default, but users can (and should) change their settings to limit themselves to Google Play: Settings/Applications/Unknown Sources, and be sure to uncheck 'Unknown Sources.'

⁴ ZDNet: [Google noted that users were 10 times more likely to download malware from outside Google Play than inside its store in 2016.](#)

⁵ ArsTechnica: [Researchers report >4,000 apps that secretly record audio and steal logs](#)

⁶ TechRepublic.com: [Android flashlight app tracks users via GPS, FTC says hold on](#)

⁷ If you are running a judiciary application on your device, make sure to get the "all clear" from the application's point of contact before upgrading the operating system to ensure the application will not be adversely affected.

⁸ How-To Geek: [How to Enable or Disable Automatic Updates for iOS Apps](#)

⁹ How-To Geek: [How to Disable Automatic App Updates in Android](#)

Connect —> Transform —> Inspire: Respect the Past, Shape the Future

From: Federal Judicial Center



FJC's National Conference for Court Unit Executives

October 16-18, 2018, Pittsburgh, PA

Join court unit executives from across the country to explore inspirational ideas from inside and outside the courts. Work together to solve problems, shape the future of the judiciary, reconnect with your peers, and reenergize your personal sense of passion for our vital mission. We're excited about the experience we're designing just for you, and we're looking forward to seeing you in Pittsburgh this fall!

Planning for the Conference

- The conference comprises three full days of learning through engaging keynote speakers, leadership development workshops, breakout sessions, and more.
- Designated travel days for most participants are Monday, October 15, and Friday, October 19; you should plan to stay at the hotel through Thursday night, October 18, and check out on Friday.

Opportunities for You to Connect —> Transform —> Inspire

At the conference, you will have ample opportunities to:

- Connect with court unit and circuit executives throughout the judiciary to develop solutions to common challenges;
- Be inspired by leading thinkers, innovators, and business leaders as they share strategic insights on their journeys in becoming pioneers and thought leaders;
- Advance your own leadership development;
- Gain practical tips on being a resilient leader;
- Transform your perspectives on leadership theory and application by visiting local private and public organizations; and
- Reignite your passion for leading the best judiciary in the world!

Fun Facts about Pittsburgh

- Located where the Allegheny, Monongahela, and Ohio rivers converge, Pittsburgh is known as the "City of Bridges" for its 446 bridges.
- Pittsburgh might be America's most misspelled city. It is one of the few U.S. cities or towns to be spelled with an "h" at the end of a burg suffix.
- The first Internet emoticon, the smiley :-), was invented in Pittsburgh in 1982.
- From Steel City to Green City, Pittsburgh has become a world leader in environmental design and is home to the world's first 10 green buildings.
- Famous Pittsburgh foods include Heinz ketchup, the Big Mac, pierogis, and a sandwich topped with fries and coleslaw.

Registration for the conference will be announced via email in May. We look forward to seeing you in Pittsburgh!

Check out Executive Education on FJC.dcn: <http://fjc.dcn/content/312046/executive-education-overview> (must be a judiciary employee connected to the DCN to access)

Questions about the conference can be directed to:

Angela Long, Sr. Education Specialist	Lori Murphy, Assistant Division Director
Executive Education	Executive Education
Federal Judicial Center	Federal Judicial Center
202-502-4136, Along@fjc.gov	202-502-4109, LMurphy@fjc.gov

Dealing with a Retirement Income Shortfall

By: James De La Torre, CRPC

WHAT CAN YOU DO IF YOU
DON'T HAVE ENOUGH MONEY SAVED FOR RETIREMENT?
THESE STRATEGIES CAN HELP.



Workers have their entire career to save for retirement, but that doesn't mean everyone takes advantage when time is on their side. What do you do if you're facing a looming retirement with inadequate funds in your account? This is a surprisingly common issue for a number of reasons: many workers don't feel that they have the time, knowledge or extra cash for retirement savings, and many think they can rely on Social Security or other sources of fixed income when the time comes.

Women especially face challenges when it comes to saving adequately for retirement. Women, on average, live longer, work less, earn less, invest less and take fewer risks than men. They also report less confidence in their financial literacy and investing capabilities. In other words, women need more money in retirement but usually save less.

The reality is that retirement is not the same today as it was for previous generations. Employer pensions are going the way of the dodo bird, and while there may not be any "Save the Pensions" grassroots organizations, there are many ways to give yourself a boost as you near retirement.

Spend Less and Save More

This tip might sound fairly obvious; in fact, it's good advice for women of any age to keep in mind. A lifestyle adjustment is particularly important for women who are about to retire with insufficient savings. As people age, they generally fall prey to lifestyle inflation as their income goes up and they get set in their (often expensive) ways. But if you won't have enough money to live on in retirement, you'll be facing worse than a lifestyle revamp—so do what you can now to allocate more money to your savings. Cut back on your restaurant outings and travel, sell one of your cars or even consider downsizing your home, which is likely one of your largest expenses. If you're having trouble committing to a savings plan, set up automatic contributions to your retirement account from your paycheck or savings account so you can set it and forget it.

After you reach age 50, the IRS allows you to make additional "catch-up" contributions to your 401(k) or IRA, raising your contribution limit above the amount for those under age 50. For tax year 2017, you can contribute an extra \$6,000 to a 401(k), for a total contribution of \$24,000 each year. In an IRA, you can contribute an additional \$1,000, for a total of \$6,500. If you can afford it, try to take advantage of these increased limits once you reach your 50th birthday.

Keep Working

Society tells us we should be able to retire at age 65, but there's no reason you need to leave a well-paying, enjoyable career at that time, especially if you haven't saved enough for retirement. Both men and women are living longer than ever, which means delaying retirement is only natural. The benefits of delaying retirement are threefold: you will have more time to save, less time to spend your savings and likely a greater Social Security benefit when you do eventually retire. Your monthly Social Security benefits could increase by six to eight percent each year they are deferred.

Working past age 65 is not a good plan to rely on, however, because of the threat of illness, disability and a tough job market. If you're still young, it's best to save as much as possible for retirement and assume you will retire at age 65. If you reach 65 and realize you're able to continue working, use the opportunity to save even more. Even working part time for a while can help you better fund your lifestyle and give you a sense of purpose in retirement.

Assess your Priorities

You may not be able to afford both retirement and your child's college education. There are many expenses in life that you may have to sacrifice in favor of retirement security, such as a child's wedding, world travel, a second home, etc. Be open and honest with your children if they are expecting you to foot the bill for their expenses. In the long run, you are doing them a favor by not having to rely on them financially as you get older.

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Dealing with a Retirement Income Shortfall (continued)

You should also assess your risk tolerance and investment values as you approach retirement. If you won't have enough, it might be a good idea to increase your exposure to risk, especially if you haven't been taking on enough risk throughout your working years. However, it's generally a better idea to take on less risk as you age, because major market fluctuations can impact your portfolio much more the closer you get to retirement. Your risk tolerance can and should change throughout your life, so talk with your advisor about whether to reassess your asset allocation now. Additionally, watch out for scams and "get rich quick" schemes. It may seem like now is the time for drastic measures, but it's always a good idea to take a second look when something sounds too good to be true.

It can be scary to realize retirement is on the horizon if you don't have enough money saved yet. But there are many ways to remedy the situation, and the worst thing you can do is procrastinate further. Don't wait to "figure out retirement" or improve your financial literacy. No matter how old you are or how close to retirement you may be, the time to get serious about retirement savings is now.



James De La Torre has conducted federal benefit and financial planning seminars throughout the country. He has been 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.

New Benefits for 2018

By: Matt Brittain

The Federal Benefits Open Season ended just over two months ago, and you may think that means not having to contemplate benefits again until next November. But the NCBC offers a wide range of benefits that are available to members for enrollment year round, including some new benefits for 2018. We recently updated the Benefits page on the NCBC website to list these new offerings and to highlight some existing ones. Let's take a look at some of those changes.

What's New?

We are pleased to announce two new insurance plans for 2018 that are available through our partnership with FedAdvantage:

- **Accident Insurance** – Accident insurance provides benefits for covered accidental injuries, related services, and treatments. Some examples include ambulance transportation, emergency room visits, and physical therapy.
- **Critical Illness Insurance** – Critical Illness insurance provides a choice of a \$10,000, \$20,000, or \$30,000 lump-sum payment for a covered illness such as cancer, heart attack, or stroke. The cash benefits are independent from any claims or coverage provided by your medical insurance. The cash can help with bills or added expenses that medical insurance may not cover like co-pays, deductibles, or day-to-day living expenses.

Oldies but Goodies

The **Federal Benefits Analysis** is not a new benefit, but it's important enough that we felt it deserved its own spot on the website. And not just any spot – at the top of the list. The Federal Benefits Analysis is a free service that can help simplify your retirement planning. This tool can assist you with tracking your benefits (including the TSP) and expenses starting today and continuing through your entire retirement. If you have never taken advantage of the Federal Benefits Analysis, or if it has been a while since you last used this benefit calculator, be sure to check out this valuable service.

So head on over to the [Benefits Page](http://www.ncbcweb.com/benefits) on the NCBC website (www.ncbcweb.com/benefits) and take a look at everything we have to offer. Why not make it one of your New Year's resolutions to ensure that you have all the coverage you need?

Benefits

NCBC is proud to sponsor a comprehensive benefits package available exclusively to our membership. We have partnered with FedAdvantage to provide a product line of insurance programs designed to enhance the benefits that are currently offered. Below is a list of our current and upcoming products.

Federal Benefits Analysis - This benefit calculator can help make tracking your retirement simple. This planning tool tracks your core benefits, both today and throughout your retirement. It helps track your retirement, including comparing all the different TSP withdrawal options. The analysis can run "What-if" scenarios when trying to determine the right date and projects retirement benefits and expenses throughout your entire retirement.

Supplemental Disability Insurance - Short-term, long-term or a combination of both available. Underwritten by MetLife, these plans are comprehensive and affordable.

Medical Expense Insurance Plan - An affordable insurance program designed to reduce your health insurance out-of-pocket costs (deductibles, copays and co-insurance).

Life Insurance - Competitive Life solutions designed to compare your current FEGLI option B coverage.

Professional Liability Insurance - Designed to protect you against claims brought against you in the scope of your job.

Accident Insurance - Accident insurance provides benefits for covered accidental injuries, related services, and treatments.

Critical Illness Insurance - Critical illness insurance provides a choice of \$10,000, \$20,000, or \$30,000 lump-sum payment for a covered illness such as cancer, a heart attack or stroke. The cash benefits are independent from any claims or coverage provided by your medical insurance.

MSU Judicial Administration Program to Come to an End in 2019

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. 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 and Training (with the Federal Judicial Center's Stephanie Hemmert and Phyllis Drum). Details regarding the schedule will be included in later conference information. 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 [Cathy White](#).

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 the 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 [via email](#) if you would like to enroll in the program.

Finally...

In her letter the NCBC President Gina Thomas and the NCBC Board, Dr. Conner said "it is with sadness that I send you and the NCBC Board my final MSU/NCBC Mid-Year Report. I do so knowing that through our partnership we touched the lives of all those who participated in the Judicial Administration Program. The work that NCBC and MSU did together leaves an enduring legacy of passion, commitment, and leadership for the work of the bankruptcy courts. We made a difference." Dr. Conner – we thank you for our 15-year partnership and the difference YOU made to so many students and graduates.

Attention: All MSU Students and Prospective Students!

By: Jan Zari, Online Instructor, MSU Judicial Administration Program



If you are a current or prospective student in the MSU Judicial Administration program, there is a lot of information in this issue of the Impact for you. MSU has announced that the Judicial Administration program will be ending in 2019. Whether you have one or ten classes left to complete the Non-credit Certificate Program, there is still time for you to finish your coursework and complete your capstone project before the program ends. Although many students choose to complete most or all of their coursework by attending the MSU courses at the NCBC Conferences, there are also courses available that will help you to complete your coursework in a convenient online format that you can experience in a self-paced traditional format or in an interactive online format that allows you to share thoughts, ideas, and experiences with colleagues from different courts. Online interactive courses last for 2-3 weeks, depending on the topic. Details about the upcoming offerings can be found in the next few pages. Lastly, if you are a capstone project away from earning your Certificate, do not be dismayed! As a course facilitator and a graduate of the program, I am happy to provide guidance to help you complete your capstone. Feel free to reach out to me [via email](#) if I can be of any assistance to you.

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

**Noncredit Certificate in Judicial Administration Closure Plan for the
National Conference of Bankruptcy Clerks (NCBC)
Approved by the Michigan State University School of Criminal Justice**

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.

Students should direct all inquiries regarding the closure plan to Catharine White at gamperca@msu.edu.

2018 NCBC MSU 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 NCBC Student Graduation Ceremony	August 2018
First Five Interactive Online Courses Offered (See table on next page)	September to December 2018

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

****No live courses will be offered in 2019.***

****No extensions will be granted for any deadline identified above.***

Final MSU NCBC Student Program Completion Activities and Deadlines: Online Courses

Interactive Online Course Schedule

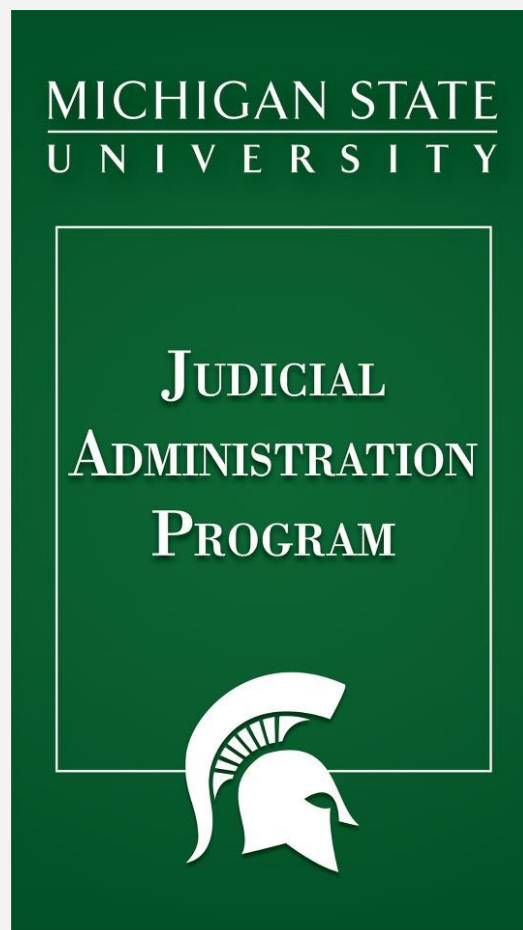
The ten (10) interactive online course series will run from **September 2018** until **March 2019**.

Noncredit Online Course Offering	Dates of Course Offering
Purposes and Responsibilities of Courts	September 2018
Court and Community Communication	September 2018–October 2018
Resources, Budget, and Finance	October 2018
Education, Training, and Development	October 2018–November 2018
Visioning and Strategic Planning	November 2018–December 2018
Caseflow Management	January 2019
Leadership	January 2019–February 2019
Essential Components of Courts	February 2019
Information Technology Management	February 2019–March 2019
Human Resources Management	March 2019

Self-Paced (Traditional) Online Course Schedule

The ten (10) self-paced online course series will remain available to students from now until **March 2019**.

Noncredit Online Course Offering
Purposes and Responsibilities of Courts
Court and Community Communication
Resources, Budget, and Finance
Education, Training, and Development
Visioning and Strategic Planning
Caseflow Management
Leadership
Essential Components of Courts
Information Technology Management
Human Resources Management



Michigan State University Judicial Administration Program

Alumni Spotlight: Gerri Lynn Brown

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 Gerri Lynn Brown.



Name: Gerri Lynn Brown

Title: Case Administrator

Court: Pennsylvania Western Bankruptcy Court

MSU Program: Judicial Administration Non-Credit Certificate

Graduation Date: August 2016, recognized at the 2016 Joint NCBC/FCCA Conference in Washington, D.C.

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

My participation in the MSU Program has given me a better understanding of the Court System and all of its functions.

What other benefits has the program brought into your life?

The MSU Program has allowed me to travel and meet people from all over the country who work for the Judiciary. I have developed friendships and contacts that will help me throughout the rest of my career.

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

I made a 5-year commitment to the MSU Program. I really wanted to take my time and absorb all of the information. It was best for me to take 2 classes per year. I committed to either attending the NCBC Conference or attending classes on-line - that way it did not overwhelm my lifestyle.

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

I attended three NCBC Conferences and four on-line classes. The NCBC Conferences are a pleasure to attend. The instructors are so knowledgeable and you always learn something from other students. The on-line classes give you a chance to work at your own pace.

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

For me, planning is the key to a work/life balance. Once I committed to the NCBC Program, I would look ahead to the next year to figure out how I could incorporate the 2 classes to keep myself on track. Make a plan and stick with it. Before you know it, you will be graduating!

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

Participating in the MSU Program was wonderful. Not only do you get to meet so many people that work for the Judiciary, but you get a chance to learn so much more about the Court and how we serve the public.

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

I learned about the MSU Program from my Clerk and Chief Deputy. If anyone is interested in participating in the Program, reach out to your Clerk, Chief Deputy or Court Liaison. They can give you information about the Program and how it can benefit your career, no matter what your function might be.



Charting Your Journey through Personal Strategic Planning

By: Dr. Maureen E. Conner,

Professor and Director, Michigan State University Judicial Administration Program

NCBC and MSU created a partnership that offered the MSU Judicial Administration Certificate Program for NCBC members. The goal was to create leaders, thinkers, and operation experts who would love and care for the bankruptcy courts far into the future. Central to that goal was encouraging those who participated in the program to develop a personal strategic plan that would guide their career achievement until they secured the position of their dreams.

In August 2019 the MSU Judicial Administration Program will end, but the legacy that the partnership created will not—self-directed, motivated, and passionate court personnel who believe that people who fall on bad times deserve second chances.



If you are an MSU student reading this article, it is a reminder to stay the course of excellence and “work your plan.” If you are reading this article and you are not an MSU student, I encourage you to develop a plan for your life and not to give up until you succeed.

Mission Statements and Values

Organizations have mission statements? Do you? Knowing your mission will keep you from getting lost. When you have a mission, you always have a purpose. This knowing will guide your selection of partners, friends, and jobs. Know your mission! Know yourself!

Defining your mission is an exercise in defining your values. Values are expressed as deeply held beliefs. You express your values every day in how you talk, where you go, what you do, and whom you associate with. Your credibility will be measured by whether there is any incongruity in what you say and what you do.

Kouzes and Posner (2017) wrote about expressing values in leadership as a person finding their voice. “To find your voice, you have to discover what you care about, what defines you, and what makes you who you are. You have to explore your inner self. You can only be authentic when you lead according to the principles that matter most to you” (Ibid., 50). This admonition is true whether or not you are in a leadership position. But, you cannot become a leader unless you speak with an authentic voice.

People seldom act against their values. Therefore your personal mission statement is a statement of your values. Carefully consider how you describe your mission. Does it represent your true beliefs? Does it forecast what you will do in all circumstances?

Having a Vision

Do you have a vision for your life? It is easy to live from one chaotic event to another, from one responsibility to another, and from one job to another. Holding a vision for your life that inspires you—one you can be passionate about—is living a life of the possible. Dream!

Know Your Stakeholders

Who are your champions and who are your detractors? Everyone has both. Stakeholders can either help or hurt you. Conduct an honest inventory and determine the impact your stakeholders can have. Remember they may not be where you expect them to be and they may not do what you expect them to do. Be prepared for the unexpected.

Make a Plan with a Starting and Ending Point

You can have a mission and vision and know your stakeholders and still not be able to begin. You need a plan with actionable steps and deadlines. Without a plan you will have nothing but a dream. Be honest with yourself about what you can accomplish and by when.

SWOT Your Strategic Plan

What strengths do you have that will help you achieve your vision? Do an inventory and answer the question: What makes me uniquely qualified to live the life of my dreams?

Where are your weaknesses? Is there something that you need to improve upon before you can move forward? Do not think that you can wish away those weaknesses. You can't. If you need more education or greater networks or a different geographic location find a way to fix what's wrong. No one else will do it for you. You cannot expect someone else to clear the way for your dreams.

(continued on page 16)

Charting Your Journey through Personal Strategic Planning (continued)

Look far and wide for opportunities that will bring you one step closer to realizing your vision. Never miss an opportunity.

Last, threats will exist and it is up to you to neutralize them. First you have to identify them and know how they can stop you and how you can stop them. Be honest with yourself and act!

Celebrate

Invite others on your journey and include them in your celebrations. Everyone loves a party. Everyone wants to celebrate. As you live your mission and vision, there will be many people who cheered for you, opened doors for you, and cried with you. As you celebrate together you will motivate them to realize their own dreams. There is nothing more important than facilitating the dreams of others.

The Path of Least Resistance

Physics has taught us that everything in the universe is made up of energy and energy travels the path of least resistance. It stands to reason, then, that if you want the life of your dreams you must develop a new path for the energy to travel. You must have a vision for the result you want to create or the energy has no path to follow. Be honest about where you are now. Appreciate your current reality and simultaneously put your focus on the vision you wish to achieve. Adjustments may be required but giving up the vision is not. Robert Fritz described this process very well:

You are never the victim of your circumstances. These circumstances are simply part of the raw material of the creative process. Learning to create is very natural...The instinct to create does not go away. It seeks expression. When you create, you align yourself with your most natural state of being. As a consequence, many of the difficulties of your life either disappear or are no longer important issues for you. In the orientation of the creative the physical, mental, emotional, and spiritual dimensions of your being realign themselves and work in harmony. Based on their realignment, the path of least resistance in your life leads you toward fulfilling your deepest and most profound life purpose. (Fritz, 1984, 148-149)

As Bob Dylan famously sang “The Times They Are A-Changin.” Strategic planning is important for organizations and it is important for individuals, as both are facing rapid change the likes of which we have not seen before. The next wave of innovation and globalization will usher in a new economy. All organizations and individuals will be affected. The industries of the next 20 years will be built around “...robotics, advanced life sciences, the code-ification of money, cybersecurity, and big data—as well as the geopolitical, cultural, and generational contexts out of which they are emerging” (Ross 2016, 12). Considering what is to come, have a plan and work your plan.

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Editor’s Note

By: Jan Zari



Hello and Happy January, NCBC Members! It is hard to believe, but here we are at the start of another exciting new year here at the NCBC! This is an exciting time as I begin my second term as your NCBC Impact Editor. I’d like to welcome back your hardworking Editorial Committee members as well: Jeff Peirce, Leslie Murin, Meredith Klassen, Jennifer Mahar, Dailin Pena, Shawna Taylor, and Monica Yepes. I write to you on the heels of an exciting weekend trip to the “Big Apple” itself: New York City, where the NCBC Board has just wrapped up its Mid-Year Meeting at the site of our host hotel for the Annual Conference in August! I won’t spoil any surprises, but I am excited for all of the amazing things that the NCBC and the Southern District of New York have in store for everyone this summer! As always, we want to hear from YOU! Please feel free to share your stories, amazing accomplishments, and wonderful innovations from your court! I can be reached at Jan_Zari@cacb.uscourts.gov.