



# National Conference of Bankruptcy Clerks

## IMPACT Newsletter

Issue #1

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## President's Message

*By: Eddy Emmons, NCBC President*

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## The NCBC IMPACT

Is the official newsletter of the  
National Conference of Bankruptcy Clerks

**Eddy Emmons**

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](mailto:Jan_Zari@cacb.uscourts.gov)

Happy New Year! 2019 certainly got off to a rocky start. Hopefully, we will soon have our full appropriations and can move past shutdowns and Phase 2 planning. The staff of the Administrative Office must be applauded for their extraordinary efforts in dealing with the challenges of accounting for fees, obligations, deobligations and no-year monies to ensure that the employees of the Judiciary didn't miss a paycheck. The same cannot be said for all of our colleagues in other branches and agencies. A letter of appreciation on behalf of the NCBC was sent to Director Duff on January 25, 2019 and can be viewed on the next page.

I want to thank you for your dedication and support of NCBC. Our Membership Drive will take place at the end of February and our annual Membership Appreciation Week will take place in mid-March. The membership period runs from January 1 through December 31. I hope you will renew your membership and encourage co-workers who might not be members to sign up during our membership drive. Please direct questions regarding membership to Mary Schott or Jeffrey Peirce, co-chairs of the Membership Committee.

The NCBC Board met in Chicago on January 13 and visited with the host court, toured the conference hotel, and shared ideas for our conference in August. The Host Court Conference Planning Committee, Jeff Allsteadt, Sharon Zurowski, Melissa Ross, Shenitha Burton, Peter Castaneda, and Joe Agnello presented some of the exciting program details in store for our members! Mark your calendars to attend this year's conference being held in Chicago from August 5 through 8. The Education Committee has also been working hard to ensure this year's education program for the conference is a success. Registration for the conference will be in early May.

Planning for this April's Human Resources Forum in Atlanta, GA, is in full swing and registration information will be forthcoming. Please contact Forum planners Regina Thomas or Lisa Haney if you have questions.

Ever think about running for an NCBC position? This year, three board positions and the position of Secretary will be available at the end of the conference. Terms for board members and officers are two years, beginning from the close of the annual conference in the year in which they are elected. We will send out an email before March 1 seeking nominations for those positions. Please contact me or any other officer or board member with questions.



# National Conference of Bankruptcy Clerks

## Officers

January 25, 2019

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## VIA EMAIL

Mr. James C. Duff  
Director  
Administrative Office of the United States Courts  
One Columbus Circle, N.E.  
Washington, DC 20544

Dear Mr. Duff:

On behalf of the National Conference of Bankruptcy Clerks, I write to express our appreciation for the extraordinary efforts of the staff of the Administrative Office, for dealing with the challenges brought on by the longest government shutdown in history.

We cannot imagine the complexity of accounting of fees, obligations, deobligations and no-year monies to build up the funds needed so that the employees of the Judiciary did not miss a paycheck. The conference calls and JNET page dedicated to the shutdown were incredibly helpful with our own local court planning. In addition, the FAQs were updated regularly and were useful in assisting courts with making difficult decisions to prepare for "Phase 2."

The above reflects the professionalism of the Administrative Office staff during a very complicated period and I thank you on behalf of over 1,400 members of the NCBC.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Edward J. Emmons', is written over the typed name.

Edward J. Emmons  
President

National Conference of Bankruptcy Clerks

cc: Lee Ann Bennett, Deputy Director  
Mary Louise Mitterhoff, Associate Director  
James R. Baugher, Associate Director  
Joseph R. Peters, Associate Director



ADMINISTRATIVE OFFICE OF THE  
UNITED STATES COURTS

JAMES C. DUFF  
Director

WASHINGTON, D.C. 20544

January 31, 2019

Edward J. Emmons  
President  
National Conference of Bankruptcy Clerks  
c/o United States Bankruptcy Court  
Phillip Burton United States Courthouse  
450 Golden Gate Avenue, Box 36099  
San Francisco, CA 94102-3434

Dear Mr. Emmons:

Thank you very much for your thoughtful and gracious letter of January 25, 2019, regarding the efforts of the staff at the Administrative Office during the government shutdown to keep our courts open and our 30,000 employees paid. Your gratitude will lift the spirits of our employees here as it did mine. We are similarly grateful to the National Conference of Bankruptcy Clerks for all you do to improve the work of our courts both in normal times and in challenging ones. We appreciate our solid and beneficial working relationship with you and thank you for taking the time to send us your uplifting letter.

Sincerely,

A handwritten signature in black ink that reads "Jim Duff".

James C. Duff  
Director

**Save the Date!**  
**2019 Human Resources Forum**



**Highlights from the 2018 NCBC Conference Breakout Session:**  
**Peer to Peer: Case Administrators: Legal Advice, Procedures, and Pro Se**  
By: Latonia Isom, FLNB

Pro se debtors, legal advice, and procedures were a topic of interest for the case administrators in attendance. It seems that most courts struggle with pro se debtors asking for legal advice and with procedural matters. The consensus among the courts is the “clerk’s office is prohibited from giving legal advice.”

**Recommendations to assist pro se debtors:**

- Maintain a professional appearance and tone.
- Refer callers and intake pro se debtors to the courts’ website for case filing information.
- Provide a checklist to the pro se debtor.
- Provide Pro Bono information.
- Some courts have a pro se law clerk that will set up conferences to explain the printed materials provided by the court.
- Atlanta Division works with Georgia State law students to come and assist pro se debtors through a clinic.

**Case administration involves working with procedures daily. Here are some of the highlights on this topic:**

- Issuing deficiency notices to inform the debtor of what is still needed by the court.
- Some courts no longer accept a letter from the pro se debtor for an extension of time. The debtor must use the Generic Motion to Extend Time that is found on the website.
- An Order to Show Cause is entered for missing documents.
- If there are pending fees Court will not approve an Application to Have the Chapter 7 Filing Fee Waived.
- Most courts have a procedure manual that is kept either in SharePoint, PDF or Word documents to assist case administrators with procedures.

Case administrators in attendance found this session to be exciting and informative. They were able to freely ask questions and provide answers on assisting pro se debtors without giving legal advice. They were able learn procedures from other courts, and were provided with the ability to network with their fellow peers.



# Subscribe to the FJC's Executive Edge Podcast on Your Smartphone or Tablet

From: Federal Judicial Center

The Federal Judicial Center launched a leadership podcast for judiciary executives called [Executive Edge](#). The podcast invites authors and thought leaders to share research and insight on leadership topics of interest and utility to federal court leaders. Episodes are approximately 30 minutes long, with new episodes released every other month.



The latest episode, [Mastering Civility in the Workplace](#), is now available, and features an interview with Georgetown University professor Dr. Christine Porath on her book *Mastering Civility: A Manifesto for the Workplace*. Previous episodes include:

- Episode 1: [Why Smart Executives Fail](#)
- Episode 2: [Demonstrating Courageous Leadership in Times of Crisis](#)
- Episode 3: [Closing the Gender Gap](#)
- Episode 4: [Scientific Secrets of Perfect Timing](#)

Access the Executive Edge podcast on the [DCN](#) or via smartphone or tablet podcast apps (search for “Executive Edge” and subscribe - no access to the DCN required).

## Deputy Court Unit Executives Invited to Apply to Serve on FJC Faculty

From: Federal Judicial Center

The Federal Judicial Center seeks deputy court unit executives (DCUEs), both type I and type II, to serve on the faculty for two executive leadership programs. Deputies from all circuits and court units are needed. To be considered, DCUEs should have at least three years serving in their current role, and have demonstrated experience teaching and/or facilitating. Successful applicants will be invited to participate in a **Training for Trainers**, to be held in Washington, DC from May 15 – 17, 2019.



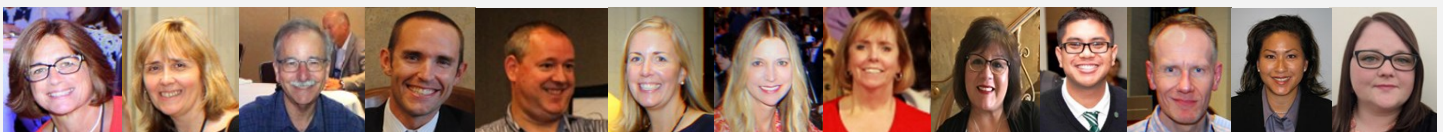
Interested DCUEs should apply **online** at <https://www.research.net/r/DCUEFacultyApp> by **Tuesday, February 19, 2019**. In addition to the online application, candidates must participate in a selection interview with FJC staff and current faculty members. For more details, go [online](#) or contact [Missy Cross](#) at 202-502-4057.

## Introducing the 2019 NCBC Education Committee

By: Eileen Garrity, NCBC Education Committee Chair

This year we started the process of building our committee by appointing a Co-Chair, and I asked Sharon Zurowski, Chief Deputy in Chicago from this year's host court to co-chair with me. We then reached out and were approached by quite a few of our members who were interested in joining our team. I first want to thank all of them for joining our team this year. Barry Lander, Clerk of CASB, has been on this committee since the start of MSU as its liaison and is always a huge contributing factor for securing some of our most talented trainers from the courts, the FJC, and the AO as well as being a facilitator himself. Thank you, Barry!

Matt Brittain, NCMB serves as our Benefits liaison and his committee is always looking to see what our members want to see each year at our conferences. This year, Dr. Richard Marshall from the FJC joined our team to help deliver some of the FJC's sought-after programs. This year, I asked Autumn Porter (NYSB), Sheri Brolick (MIWB) and Sandi Brask (CACB) to head up the Information Sharing portion of our conference, and we hope to add a few new looks to this program this year. I also want to thank Patty Nelson (TXWB) for taking the minutes at our meetings and always coming up with different ways to approach new ideas. A great big thanks to the following who have all helped make up this committee this year, Jan Zari (CACB) who is our Impact Editor, Jeffrey Peirce (NJB) and co-chair of this year's membership committee, Tina Sandoval (CACB) and Tommie Wills (AZB). These are the people who keep my bridge standing!




# Now Available: A Judge's Checklist for a Secure Judiciary

From: Administrative Office of the U.S. Courts

A *Judge's Checklist for a Secure Judiciary* (Checklist) is a quick reference guide containing security-aware behaviors that will help judges protect themselves from cyber threats. In this handy one-page document, readers will find practical tips about email safety, password management, and international travel, among others. Especially interested in a topic? Simply click on the embedded links to learn more.

Whether you are a judge or not, *A Judge's Checklist for a Secure Judiciary* is a valuable reference for all judiciary personnel on IT security. The *Checklist* is available now on JNet at <http://jnet.ao.dcn/information-technology/security/judges-sec-checklist>.

## A Judge's Checklist for a Secure Judiciary




For Internal Use Only

**1**

**My Devices—At Court, at Home, and Domestic Travel**


- ☐ [Lock my computer](#) when stepping away (Windows key + L). Cover camera lenses and mute microphones when not in use.
- ☐ Follow guidance provided by IT staff to secure [my home network](#).
- ☐ Use a [personal Wi-Fi hotspot](#) (phone or other device) and the [judiciary VPN](#) when traveling. Do not use public Wi-Fi.



**2**

**International Travel**


- ☐ Complete the [Judicial Foreign Travel Information Advice form](#). Obtain country-specific threat information from my local Marshal.
- ☐ Use [loaner travel devices](#) with limited personal data.
- ☐ Follow the court's local international travel policy.



**3**

**In My Office and Outside My Office**


- ☐ Take annual [security awareness training](#) and ensure all members of my chambers have done so.
- ☐ Ensure only authorized IT staff install software on my workstation and those of my chambers staff.
- ☐ Turn off [virtual assistants](#) (e.g., Alexa) when not in use.



**4**

**Email**


- ☐ Examine the [authenticity of email](#) before opening attachments or clicking on links:
  - ☐ Closely inspect the "From" address.
  - ☐ Hover over links to verify their destinations.
  - ☐ Look for poor spelling or questionable phrasing.
- ☐ Do not use [personal email](#) (e.g., Yahoo! or Gmail) for judiciary matters.



**5**

**The Cloud**


- ☐ Use only the [judiciary OneDrive](#) (no Dropbox or Box) for cloud document storage and sharing within the DCN.



**6**

**Video Conferencing and Chat**


- ☐ Use only National VTC, Skype for Business, or LN Sametime for court-related [video conferencing](#) and chat.



**7**

**Social Media**


- ☐ Refrain from [posting photos or information](#) that reveal my location.
- ☐ Ensure [posts about the Judiciary](#) are consistent with the court's [social media policy](#).



**8**

**Mobile Devices**


- ☐ Employ a [password lock](#) on my phone, laptop, and tablet.
- ☐ Ensure my IT staff can [erase a lost/stolen device](#).
- ☐ Turn off [location services](#) for my mobile device's camera and other apps that don't need it.
- ☐ [Encrypt](#) my laptop's hard drive.
- ☐ Encrypt my [thumb drives](#) (and any other removable drives).
- ☐ Turn on [mobile device Wi-Fi](#) only when needed.
- ☐ Turn off [Bluetooth](#) when not in use.



**9**

**Passwords**


- ☐ Change [passwords](#) upon suspected malicious activity.
- ☐ Keep my password private (e.g., do not write it down, do not store it in a document on my computer or in my phone, and do not disclose it to anyone). Consider using a password vault.
- ☐ Use [strong passwords](#) (minimum of eight upper/lower case letters, a numeric, and a special character).
- ☐ Opt NOT to have my browser save passwords.
- ☐ Use different passwords for different types of accounts (e.g., online banking and JENIE passwords are different).
- ☐ Use [multi-factor authentication](#) functionality for my online banking and personal email accounts, where offered.



**10**

**Suspicious and Questions**

- ☐ Call my local help desk or the AO Security Operations Center (202-502-4370) when I suspect a security incident has occurred (e.g., an email that doesn't "feel" right).



And, as always, feel free to contact your local IT staff, Circuit IT Security Officer, or [ITSO](#) for more information on any of the topics showcased in the Checklist.

# Michigan State University Judicial Administration Program

## Program Updates

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

### Program Closure Update for NCBC Students

As a reminder, Michigan State University will terminate the Judicial Administration (JA) Noncredit Certificate Program on August 31st, 2019. Below is a program update regarding the closure. Please pay particular attention to those areas that discuss new time-sensitive policies (online courses, outstanding fees, and capstone experience projects). Please contact Cathy White at [gamperca@msu.edu](mailto:gamperca@msu.edu) for additional information.

### Online Courses

All online coursework must be completed by March 31, 2019.

#### Traditional Online Courses

All 10 self-paced courses are available to students until March 31, 2019.

#### Interactive Online Courses

Late registrations **will no longer be accepted** for the interactive online courses effective 09/10/2018.

All registrations and payments must be received by **2 pm ET on the Friday before a course commences**. No exceptions will be made. The schedule of remaining courses is below:



Dates of Course Offering	Noncredit Online Course Offering	Contact Hours	Course Fees
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

Students accepted to the MSU JA Noncredit Certificate Program *may* seek approval to apply the Federal Court Leadership Program (FCLP) final paper to fulfill the requirements for the MSU JA Noncredit Program final capstone experience project. **Students are still responsible for paying the \$60.00 capstone experience project fee.**

### Transferability of Prior Coursework from the Federal Judicial Center

Students accepted to the MSU JA Noncredit Certificate Program may seek approval to apply select prior coursework from the Federal Judicial Center to fulfill the requirements of select MSU JA Noncredit Program courses. **Students are still responsible for paying the MSU course contact hour fees.**





## Outstanding Fees

All student accounts must be **paid in full** by 11:55 pm ET March 31st, 2019.

This includes unpaid fees for past coursework, unpaid application fees, and capstone experience project payments. No exceptions will be made.

## Capstone Experience Project Proposals and Final Papers

- Capstone proposals **must be submitted** to MSU by **April 30, 2019 by 11:55 pm ET or earlier**.  
⇒ No exceptions will be made to this due date. Late submissions will not be accepted.
- Final capstone papers **must be submitted** to MSU by **July 1, 2019 by 11:55 pm ET or earlier**.  
⇒ No exceptions will be made to this due date. Late submissions will not be accepted.

## Student Graduation Ceremony

An MSU JA Noncredit Certificate Program student graduation ceremony will be held at the NCBC 2019 annual conference.



2018 MSU Judicial Administration Program Graduates

2016 MSU Judicial Administration Program Graduates

## This Month in History

By: Jeff Davis, NCBC Co-Historian



In 2003, NCBC announced a logo contest in the March newsletter. Members were asked to create a logo that embodied the spirit and purpose of the NCBC. At the time, the NCBC had more than 500 members, including members from every state and territory. Members were challenged with creating a logo that was reflective of the NCBC's mission of providing education to members and acting as an advocate and leader for the bankruptcy court community. The new logo debuted in the January 2004 and was used until the debut of the current NCBC logo in 2010.





# Michigan State University Judicial Administration Program

## Alumni Spotlight: Haley Poindexter

By: Heather Burse, NCBC Editorial Committee

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 Haley Poindexter.



**Name:** Haley Poindexter

**Title:** Financial Specialist

**Court:** Illinois Northern Bankruptcy Court

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

**Graduation Date:** April 06, 2009

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

The MSU program has allowed me to apply the skills and knowledge I learned about the court processes to my daily work tasks. I was promoted from a Case Administrator to a Team Trainer and I am currently transitioning from Operations to Administration as a Financial Specialist. The MSU program was very beneficial in my career growth.

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

Having a better understanding of how the court operates as a whole is a huge benefit of the MSU program. By learning about all aspects of the court I have a greater respect for other departments in our agency. Through the MSU program, I was able to make a life change from one component of the court to another. I now understand the history of the court. I can say I stand by our court vision to be a leader in court excellence, ensuring the highest standard of service to the community thereby inspiring public confidence in the court.

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

The MSU non-credit bearing program consists of completing 10 courses with the flexibility of taking the courses online with an instructor, at the NCBC conference in-person, or as an on-site class at your Court. I was able to take some courses online. I would set aside time each week to work on my assignments and communicate with fellow students or the instructor. I would attend the NCBC conferences for the other classes.

Learning is one of my top strengths; therefore, it was easy for me to integrate the courses into my daily lifestyle. Whenever an opportunity presents itself to increase my education - I'm there! I excel at learning therefore my lifestyle had minimal changes.

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

As part of the first MSU class, I utilized all resources available to me at that time. I used both online courses and attended in-person classes at the NCBC conferences. I completed the class within a timely matter. I enjoyed attending the NCBC conferences because that experience was more personable. My learning style is more hands-on. I enjoyed the flexibility of having the opportunity to complete the classes online when I'm not able to attend the NCBC conference. The online class was more detailed and required additional time to complete.

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

This program is designed for any lifestyle. At that time, I was part of numerous committees and attending college. Use all resources available to you and talk with other alumni of the MSU Program. As I stated earlier, I was part of the first MSU class. I communicated with other classmate within my class as well as the instructor. If you can apply the tools learned from the MSU program to your current job or future position within the judicial system, do so.

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

There's nothing like that feeling of knowing you've accomplished a goal and seeing the fruit of your labor played out when you receive that beautiful plaque at the graduation ceremony – it makes it worthwhile!

# How to Stay Positive at Work

By: Stephen Grant, NCBC Editorial Committee

Wouldn't it be nice if you could press a pause button on life when things with your job or personal life made you reach your breaking point? Imagine the satisfaction you would feel if you were able to focus on one obstacle at a time as opposed to the realistic simultaneous smattering of issues that pile up in the workplace and at home. Unfortunately, there is no magic remote control, and we all must deal with adversity from all fronts head-on. When this happens, it can be hard to remain positive, especially at work. Just think, some people see their coworkers more than family members. It is a place most frequent five days a week, for 40 or more hours. If we must spend this much time at our place of employment, we might as well be positive and enjoy our experiences. While there is no positivity playbook, there are several things one can do to stay positive in the workplace.

## ***Number one, take a break.***

As I mentioned earlier, for at least 40 hours, five days per week, you make the same commute, sit in the same cubicle or office, see the same people and often have the same conversations each morning. To say it plainly, this can become mentally draining and monotonous. Take an additional small break away from your desk or cubicle. Instead of eating in a breakroom, eat outside. Take a quick walk or get a quick stretch. A five to fifteen minute break could help you stay refreshed.

## ***Number two, continue personal development.***

Your high school or college days may be behind you; however, this does not mean you should stop being eager to learn new things. You can read a new book, take free online courses, pick up a hobby or learn a new language. Personal development can be a small change that gives you something to look forward to and instill a bit of positivity in your work life.

## ***Number three, do not take work home.***

Many people will say that because of advancements in technology, it is easier and commonplace to have email accessible on your cell phone and the ability to remotely access your work system on a home laptop. While all of these things are true, you replying to an email at 7 pm versus 7 am the next day will usually have very little impact on things from a work perspective. Of course, there are the rare emergencies that will require after-hours time. But in most cases, leave the email unread until the morning. It's okay!

## ***Number four, build workplace relationships.***

No, this does not mean you have to find work-besties. It means, developing a positive rapport with the people you see five days per week and share close working quarters with is beneficial. If

you can get along with your coworkers, it will make your work experience much easier and stress-free.

## ***Number five, everyone makes mistakes.***

You are not impervious to making a mistake, no one is. A typo in an email, being a few minutes late to a meeting, reading a document fast and forgetting a detail. These things happen to the best of us. Acknowledge your mistake, remember it, learn from it and move on. Dwelling and letting these things ruin your day or cause you to question your abilities serve zero purpose and are not productive.

Full disclosure: I am no self-help guru. I am just an ordinary, dedicated worker who also struggles with the constant balancing act of being positive while life gets in the way. These five tips are just a few of many you can try. Give them a shot, and I will continue trying to create that magic remote control.

References:

<https://www.lifehack.org/articles/work/15-ways-stay-positive-work.html>

<https://www.entrepreneur.com/article/288068>

## Blow them Away in the "Windy City" with your Court's Ideas and Innovations!

By: NCBC Education Committee



Can you believe the 2019 Conference Registration is roughly 3+ months away? This year's Information Sharing Sub-Committee is excited to see what our court families around the country have been developing and demonstrating and wish to exhibit at this year's conference in Chicago.

The Judiciary and especially the bankruptcy courts have been a driving force over the years for creating and collaborating on new and innovative projects, programs and ideas. Each year at the conference, time is allotted to permit our court families to share their ideas with their peers from all over the bankruptcy communities. If you are interested, please indicate by completing the following [survey](#).

Should you have any questions please email a member of the Information Sharing Sub-Committee [Autumn Porter](#), [Sheri Brolick](#) and [Sandi Brask](#). You can also reach out the Education Co-Chairs [Eileen Garrity](#) and [Sharon Zurowski](#). We hope you will let us highlight your ideas and innovations at this year's Information Sharing session!

# WANTED: Mentors and Mentees

By: NCBC Mentorship Committee



The NCBC's Mentorship Advisory Committee wants YOU to serve as either a mentor or mentee. What does this entail, you ask? See the acronyms below for a small description of each role.

## Mentor:

**M** - Meeting

**E** - Encouraging

**N** - Nurturing

**T** - Teammate

**O** - Ongoing support

**R** - Resourceful

## Mentee:

**M** - Meeting

**E** - Evolving

**N** - Networking

**T** - Teammate

**E** - Expanding knowledge

**E** - Expectant

Of course, pairing up with someone from another court to share information is much, much more! If you are interested, please complete an online application at <https://ncbc.memberclicks.net/mentorship-application> on or before **March 1, 2019**. The Advisory Committee will review new and existing applicants and match mentors and mentees accordingly. If you would like more information, please review the "Mentor Program" link at <http://www.ncbcweb.com/mentor-program>.

A BIG thanks to the members of the committee for volunteering your time to assist with the program and a BIG thanks from the committee to each applicant!

Carolyn Baker, Chair (NCEB)  
Johanne Remy, Co-Chair (CACB)  
La Tia Sanders Terrado (CANB)  
Lia Reid (MDB)  
John Kohler (WIWB)  
Carol Boggess (TXWB)  
Tommie Wills (AZB)  
Trisha McGraw (WAWB)  
Pam Shuler (FLSB)



# NCBC Member Spotlight:

Latonia Isom, FLNB



**Name:** Latonia M. Isom

**Position:** Operations Specialist

**Court:** United States Bankruptcy Court  
Northern District of Florida

**How long have you been with the Federal Judiciary?** January 31, 2019 will be 19 years

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

I have been a member of NCBC since I started with the court in January of 2000. I felt it was a great opportunity for bankruptcy clerks to learn about their jobs, gain valuable information about other bankruptcy courts, attend educational conferences, learn about federal benefits that are offered to all court employees.

NCBC created a new program in 2009 calling for bankruptcy clerks to volunteer as Circuit Liaisons and Local Representatives to represent all the bankruptcy courts. Circuit Liaisons help Local Representatives by answering their questions, providing support, and assisting with materials to promote memberships. Local Representatives provide information and serve as a local point of contact for all NCBC matters. When this program started, I quickly volunteered to become our courts NCBC Local Representative where I still serve in this position.

Recently, I volunteered to be a scribe at the 2018 NCBC Conference in New York for the Peer-to-Peer: CA-Legal Advice/Procedures/Pro Se session. Personally, I found that experience to be beneficial to me because it allowed me to focus on what was being said by all attendees and I learned what other courts were doing for pro se debtors and procedures. I found that taking notes and having to transcribe them benefited me and others who read my notes. I strongly recommend others volunteer to be a scribe at future conferences.

## **What has been your favorite NCBC Conference experience?**

Since New York City was my first NCBC Conference, I would have to say this is my favorite. I enjoyed seeing the sites and meeting other conference attendees. I made new friends and found out how other courts perform case administration duties. The breakout sessions, peer to peer, info-sharing, entertainment, and the plenary speakers were educational and top notch.

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

I would like to continue as the Local Representative for our court. In 2020, I am considering joining the Impact Editorial Committee. I will always treasure this experience and look forward to future conferences.



## Courts in the Community: Riverside Division Participates in Local “Snowman Banner” Donation Drive By: Tracy Estrada, CACB

**Courts in the Community** is a **BRAND NEW** feature of the IMPACT that gives NCBC members across the nation a chance to showcase their own local community outreach efforts, including food banks, volunteer events, charity run/walks, and more! If you would like to feature you and/or your Court in a future **Courts in the Community** article, please contact [Jennifer Mahar](#). In this issue, we feature the Riverside Division of the Central District of California.

Continuing our annual tradition of supporting the County of Riverside’s “Snowman Banner” donation drive, volunteers from the Riverside Division dug deep into their pockets and gave from their hearts. Recipients receiving services from the Riverside University Health System Behavioral Health Department, submitted gift requests in the form of decorated snowflakes. This was the first year we received wish requests from an infant of 18 months old, and several requests from young adults 20 years old and older.

Wishes were simple this year. Gift cards, body sprays, makeup kits, and art supplies topped the list. One young lady requested a joke book or “anything funny” while a young man requested a backpack. Reading the wishes of so many young people in need can really put things into perspective, and the Riverside volunteers gave generously. It was my privilege to deliver the gifts to the donation site, and every time I do, I am struck by the genuine gratitude and heartfelt appreciation expressed by staff and volunteers coordinating the event.



## 2019 NCBC Scholarship Applications By: The NCBC Awards and Scholarship Committee

**Did you know you might be eligible for a scholarship as an NCBC member?** The National Conference of Bankruptcy Clerks offers financial assistance for qualified members, and we are pleased to announce that funds are available to assist you in reaching your 2019 educational goals. The NCBC Scholarship Committee invites you to submit your application for tuition assistance if interested.

**Who decides who should receive a scholarship?** The NCBC Scholarship Committee reviews all applications for eligibility based on the NCBC bylaws. The committee consists of the following members: Teresa Underwood (chair/OHNB), Evangeline Alexandris (MDB), Rugena Bivins (TNWB), Melissa Brearey (NVB), Maggie Ferere (FLSB), and Katherine Schneider (OHNB). To see if you qualify, visit the [Scholarship Info webpage on the NCBC website: http://www.ncbcweb.com/scholarship-info](http://www.ncbcweb.com/scholarship-info).

**How much can I receive?** If eligible, you may receive up to **\$500.00** for use toward your continuing education. This can include the NCBC annual conference registration fee, college tuition, seminars or other qualifying educational expense.

**I received a scholarship last year. Can I re-apply?** Yes, but note that applicants not previously awarded a scholarship may be given priority consideration by the committee.

**How do I submit my application and what’s the deadline?**

Visit the Scholarship Info webpage on the NCBC website: <http://www.ncbcweb.com/scholarship-info> to submit your on-line application from **February 1, 2019** until **April 15, 2019**. Tell us about yourself and your goals to further your education. Incomplete or late applications will not be considered.

**What if I have questions?**

If you have questions about the scholarship process, contact a Scholarship Committee member, your circuit representative, or your local representative. You may also submit questions and comments via the [Tell Us What You Think](#) link at the bottom of the NCBC home page.



# Now Accepting Nominations for NCBC Awards!

By: The NCBC Awards and Scholarship Committee

The National Conference of Bankruptcy Clerks invites you to recognize someone in your court, or the bankruptcy community, for an outstanding accomplishment. Each year, the NCBC recognizes deserving members for notable contributions. In keeping with tradition, the NCBC Awards Committee will publicly recognize deserving recipients at the annual conference in Chicago the week of August 5-8, 2019. If you wish to recognize a few shining stars, please take a few minutes to submit your nominations now. There is no limit on the number of nominations you can submit for consideration.

**Who decides who receives an award?** The NCBC Awards Committee reviews all applications for eligibility. The committee consists of the following members: Teresa Underwood (chair/OHNB), Evangeline Alexandris (MDB), Rugena Bivins (TNWB), Melissa Brearey (NVB), Maggie Ferere (FLSB), and Katherine Schneider (OHNB). Committee members are dedicated to a fair, rewarding process. Celebrating our members' accomplishments is paramount to a successful awards program.

## What types of awards are there?

The NCBC Awards Program provides the ideal platform to celebrate court staff. There are several award categories including Outstanding Service, Outstanding Achievement, Special Service, Administrative Excellence, Outstanding Public Service, Distinguished Service, and the prestigious Judge Ralph H. Kelley Outstanding Achievement Award. To view the full descriptions for awards, visit the Awards webpage on the NCBC website <http://www.ncbcweb.com/awards>.

## How do I submit my nomination and when?

Visit the Awards page of the NCBC website at <http://www.ncbcweb.com/awards> to submit your on-line nomination by **June 1, 2019**. Tell us who you're nominating, select the relevant award for the nominee, and describe in 200 words or less the unique or outstanding service the nominee has provided to the court community. Nominations will remain anonymous unless you choose to share your personal information.

## What if I have questions?

If you have questions about the awards process, contact an Awards Committee member, your circuit representative, or your local representative. You may also submit questions and comments via the [Tell Us What You Think](#) link at the bottom of the NCBC home page. We welcome and appreciate your feedback!

# NCBC 2019: Building the Bridge to a Better Bankruptcy Community

By: Eileen Garrity and Sharon Zurowski, 2019 NCBC Education Committee Co-Chairs

"Building the Bridge to a Better Bankruptcy Community" is this year's conference theme and the NCBC education committee is hard at work building an exciting education program for the 2019 conference in Chicago. We hope you will be joining us as we build these bridges to take our bankruptcy community to new heights. We are still in the construction stage of our building but we hope to have a sneak peak in the coming months. We look forward to our continued collaboration with the FJC and the AO, along with our court trainers from around the country in offering the best education program possible. Here is a sample of our FedAdvantage offerings for this year's conference:

**Taking Control of your Finances** – This class is designed to help individuals strengthen their financial future by adopting key steps in the financial planning process. Through cash management, investment and retirement planning, this program can help you develop realistic goals to overcome common roadblocks that we face every day. It focuses on the importance of having discipline when saving money and examines how to maximize your FERS and TSP pensions. This class is intended to educate and motivate participants, who have more than 10 years before they are eligible to retire, on the importance of putting their money to work in order to build a healthy nest egg.

**Retirement Planning: Projections vs Reality** - Planning for your retirement is more than knowing your monthly income, it's about understanding the challenges you may face and ways to plan around them. Retirement planning includes investments like the TSP and the development of strategies to evaluate and implement a successful withdrawal strategy. This program looks at the new TSP withdrawal provisions and how they will impact you. In this class we will review your sources of income, look at ways to determine retirement readiness and outline the biggest threats to your future in retirement. This class is intended to educate participants who have less than 10 years before they are eligible to retire.

# Crafting Your 2019 Financial Game Plan

From: FedAdvantage

Financial New Year's resolutions are one of the most common; as nearly one-third of Americans plan to make one in 2019, according to a Fidelity survey. While wishing to strengthen your financial situation in the new year is a good first step, actually following through on this can be difficult. Everyone's situation is unique, but let's take a look at a few of the top areas to address when crafting your 2019 financial game plan.

## Reevaluate your savings strategy

The start of the new year is a great time to take a step back and reevaluate your current savings strategy. First, consider looking into your retirement savings options. If you have not already, maximize the match your employer offers for 401(k) contributions. One in five workers are not contributing enough to get the full match from their employer according to research from benefits administrator Alight Solutions.

Additionally, consider sitting down with your financial advisor if your goals or needs have changed recently. Perhaps you have a new child on the way and want to begin an education savings plan, or maybe you have set a resolution to make a big purchase in the new year. Whatever your new goal may be, being prepared for the financial commitment ahead of time will be a big help in achieving it.



## Learn and build your credit score

Your credit score is a constantly evolving number that banks and other lenders use to decide whether to approve you for a loan or line of credit. If you do not know your current score, it can be easily checked for free on a number of sites such as [annualcreditreport.com](http://annualcreditreport.com) or [creditkarma.com](http://creditkarma.com). Checking your score on these sites does not hurt your score since it is a soft inquiry. A hard inquiry, on the other hand, is done by banks or lenders when you apply for a new loan or credit card. Too many hard inquiries in a short period of time can have a negative impact on your score.

Once you know your current score, there are many different actions you can take to improve it. The most impactful, however, is to improve your credit utilization ratio, which is the amount of credit you are currently using comparative to your available line of credit. For example, if you have a \$1,000 line of credit and just made a \$900 credit card purchase, this will likely have a negative impact on your score the longer it remains at this high ratio. Paying off current credit amounts not only helps reduce this ratio but can help you save money lost on accumulating interest charges. Consider consulting your advisor on additional tips to improve your score and pay back debt.

## Identify areas to cut back

Perhaps the simplest financial goal you can make for the new year is to reduce spending on non-essential purchases. One of the most popular ways Americans are cutting monthly costs is by getting rid of traditional cable. Though streaming services like Netflix and Hulu are far from brand new offerings, the content they offer is eliminating the need for many consumers to continue spending on cable TV. This results in cord-cutters saving an average of \$85 per month even including the amounts spent on internet and streaming services according to Fortune.

In 2019, do not underestimate the savings that can be had in other purchase areas like restaurants and entertainment. Forbes contributor Priceonomics found that it is almost five times more expensive to order delivery from a restaurant than to cook at home. Of course, completely ditching all restaurant and entertainment expenses is not a realistic goal, but saving money on these occasions is still possible. Before planning a night out or heading to a restaurant, scan coupons sites such as Groupon and RetailMeNot for deals.



# NCBC Benefits Committee Update

By: Matt Brittain, NCBC Benefits Committee Chair

Happy New Year! I hope your 2019 is off to a good start. I am writing to you from the airport as I travel home from Chicago where I attended the NCBC Board's mid-year meeting at the site of this year's conference host hotel. This is always an exciting trip as we get to preview the facilities and learn about many of the events and special added touches that make each conference great. This year's conference is sure to be great and will not disappoint.

## On the Lookout for New Benefits

The Benefits Committee would like to find some additional, value added opportunities to make available to NCBC members, and we need your help. What new benefits or perks would you like to see added to your NCBC membership? Many of our current benefits are insurance offerings, but you need not limit your suggestions to insurance plans. We welcome any and all ideas that you might have.

We want to hear from you soon. Send your suggestions and ideas to the committee at [benefits@ncbcweb.com](mailto:benefits@ncbcweb.com).

## Thank You

I like to take a moment at the start of each year to thank those who serve on the NCBC Benefits Committee for their hard work and dedication. Their work (along with the work of the volunteers on all the various committees) is what makes the NCBC really great. This year's Benefits Committee members are as follows:

- Kevin Dempsey - Co-Chair (INSB)
- Chris Callies (ALNB)
- Denise Kirkling-Styles (NVB)
- Heather Nuckols (NCMB)
- Jeffrey Peirce (NJB)
- Cristina Querubin Rogers (CACB)



If you would like to become more involved with the NCBC, the Benefits Committee is currently looking for additional members. If you think you might be interested in volunteering, please contact me at [matt\\_brittain@ncmb.uscourts.gov](mailto:matt_brittain@ncmb.uscourts.gov).

## Letting Go

By: Denise Kirkling-Styles (NVB), NCBC Benefits Committee

As much as we try, we cannot avoid stress. However, there are steps that we can take to help us manage stress in a more positive manner. There will be times when we have no control over situations i.e. someone cutting you off on the roadway. When this occurs, let it go. Take control over your reaction. For example, think about something that makes you feel calm and brings you peace.

Take time out for ONESELF. This time can be as short as 10 to 15 minutes. This time will allow you to recharge and let go. Some things you may do during this time out:

- Take a walk
- Read a book
- Meditate
- Get a massage (my favorite)
- Exercise
- Movie binge



As we know, stress can be harmful to our mental and physical well-being if mismanaged. The benefit of letting go allows you to control how you respond to stress rather than stress controlling you.

We are very fortunate to have a wonderful employee benefit such as the [Employee Assistance Program](#). This program has plenty of resources and tools to help you LET GO.



# LEAD Academy

(L=Leadership, E= Excellence, a=and D=Development)

By: NCBC LEAD Subcommittee

The NCBC Is proud to announce a new training program for its members. With the MSU program sun-setting and limited development opportunities for court staff, NCBC is piloting a new program called the LEAD Academy. LEAD Academy participants will gain leadership skills so they may take on greater responsibilities in their current position.

The leadership skills in the LEAD Academy include:

- Coaching peers and be a positive influence in the office
- Understanding how the different teams in the court work together to achieve the court's goals
- Recognizing how culture and trust influence the office
- Leading a team and accomplish goals with others
- Improving self-awareness and personal development



The LEAD Academy uses a blended learning approach that includes completing pre-conference foundational material; partnering with a mentor throughout the program; attending five in-person workshops at the 2019 NCBC Conference; and creating a self-development plan. More details about the LEAD Academy will be shared in the coming months.

NCBC is kicking off the announcement of the LEAD Academy with a logo contest. The selected logo will be used on all print and web materials for the program! The creator of the selected logo will receive a \$25 Amazon gift card. Watch for the flyer announcing the contest next week!

## Chicago Fun Facts

- Chicago is the third largest city in the United States with a population of about 2.7 million.
- Over 52 million people visit Chicago annually.
- Chicago has many nicknames, including the Windy City, the City of Big Shoulders, the Second City, and the City that Works.
- Chicago has 26 miles of lakefront with an 18.5 mile lakefront path.
- Downtown Chicago is known as "the Loop." The nickname refers to the area encircled by the elevated ('L') train.
- Willis Tower, originally known as the Sears Tower, is the tallest building in the Western Hemisphere at 110 stories.
- The Art Institute of Chicago is home to the largest collection of Impressionist paintings outside of Paris.
- The game of 16-inch softball, played without gloves, was invented in Chicago.
- The term "jazz" was coined in Chicago in 1914. The city's native musicians included band leader Benny Goodman and drummer Gene Krupa.
- Chicago is famous for Chicago Style hot dogs (no ketchup) and Chicago Style Deep Dish Pizza.
- The "Twinkie" was invented during the Depression by Chicagoan Jimmy Dewar. The dessert was originally filled with banana cream, but vanilla cream was swapped in as bananas became scarce during WWII.



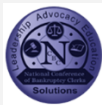
- Wrigley Field, home to the Chicago Cubs, is the second oldest ballpark in Major League Baseball.
- The first Ferris wheel made its debut in Chicago at the 1893 World's Columbian Exhibition. Today, Navy Pier is home to a 15-story Ferris wheel, modeled after the original one.





# Website Committee Update

By: Joe Markley, Web Administrator



National Conference of Bankruptcy Clerks

Member Login

Search our site...

The website committee had a productive 2018 calendar year. We found ways to better leverage the new MemberClicks platform and began the process of revamping the design of our website. We expect to launch the new and improved website soon and will be sure to let the member community know when it is published.

I am fortunate to have such dedicated and talented professionals working with me on the website committee:

- Dorenda Turner (INSB)
- Eileen Garrity (MAB)
- Kimberly Rubal (CACB)
- Matt Brittain (NCMB)
- Rosette-Montes Hempler (NVB)



If you would like to be part of the website committee, please send an email to [Joe.Markley@ncmb.uscourts.gov](mailto:Joe.Markley@ncmb.uscourts.gov). You don't need to have website administration skills or experience to be a contributing member of this committee.

We thank you for your continued support of the NCBC and ask for your constructive feedback on our website, [www.ncbcweb.com](http://www.ncbcweb.com), so we can better serve our member community.

# Editor's Note

By: Jan Zari, Impact Editor



It's our first issue of another new year! It is hard to believe, but here we are in the midst of another exciting and eventful year here at the NCBC!

I'd like to officially welcome back my returning Editorial Committee members, Jeffrey Peirce (Editorial Committee Co-Chair), Monica Yepes (CACB), Jennifer Mahar (MIEB), Heather Burse (MIWB), Dailin Pena (FLSB), and Shawna Taylor (KSB) and welcome Stephen Grant (DEB),

Deanna Anderson (NYSB), and Davida Carter-El (NYEB) to the team!

I write this message on the heels of an exciting trip to Chicago, Illinois, where the NCBC Board has just wrapped up its Mid-Year Meeting at the site of our host hotel for the conference in August! I won't give away any surprises, but I am excited for all of the amazing things that the NCBC and the Northern District of Illinois have in store for everyone this summer! We braved the freezing cold and the snow to explore the city on foot, and were impressed by the number of exciting places and things to eat, see, and do all within walking distance of the conference hotel. I am excited to return in the summer for another taste of Chicago-style pizza from Pequod's, the famous Chicago Mix from Garrett's Popcorn, and another bite of the delicious cheeseburger from Au Cheval!



This year, the Editorial Committee and I would like to showcase more of YOU! With our *Courts in the Community* feature, we would like to spotlight some of your Court's local community service and outreach efforts. If your Court hosts local community groups for tours, participates in a charity run/walk event for a good cause, invites local school groups for mock trials and Q&A panels, hosts a Law Day event, or more, please feel free to reach out to the Editorial Committee so we can feature you in a future edition of the *Impact*! As always, we would also like additional volunteers to be featured in an NCBC Member Spotlight and to contribute articles for the newsletter.

If you are interested in getting involved, please feel free to reach out to me [via email](#) or contact a member of the Editorial Committee!