



National Conference of Bankruptcy Clerks

Issue #4

November 2016

IMPACT Newsletter

Dedicated to the professional development of its members

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President's Message

By: Gina Thomas, NCBC President

Happy Fall! It is my favorite time of the year – cooler weather, college football and the holidays. The surprising part is that it seems only a few weeks ago that we were enjoying the fall of 2015! My mother was right.....the older you get, the faster time goes! The 2015-2016 NCBC year was a very good one; busy but gratifying. Of course, it was capped off by a very successful annual conference. I hope you enjoyed the special conference edition of *Impact*. My thanks to Jan Zari and his team for getting that out to our members so quickly. Now it is time to focus on the 2016-2017 year.

The NCBC Committee Chairs for this year are:

Benefits Committee

Yvonne Cherokee

Education Committee

Teresa Underwood

Membership Committee

Sabrina Palacio-Garcia

Mentorship/Scholarship/Awards Committees

Mona Sparks

Outreach Committee

Vito Genna

Website Committee

Joe Markley

Impact Editorial Committee

Jan Zari

We welcome new people to serve on our committees so please contact me or any committee chair if you are interested.

Ken Hirz – He is a treasure(r)!

I was recently advised that our current treasurer, Ken Hirz, will retire as Clerk of the U.S. Bankruptcy Court, Northern District of Ohio effective December 31, 2016. While we are thrilled that Ken can enjoy a well-deserved “next chapter,” this is a tremendous loss for the bankruptcy community and the NCBC. Ken has tendered his resignation from the NCBC Board effective November 8, 2016. In his email to me, Ken stated “I spent my first term on the board 2001-2003; and have served continuously since 2008, adding up to a total of 10.25 years as Board member, Vice President, President, Past President and Treasurer. It's been a great ride and I've enjoyed serving on the board these many years.”

The NCBC IMPACT

Is the official newsletter of the National Conference of Bankruptcy Clerks

M. Regina Thomas
President

Published by the IMPACT Editorial Committee. Suggestions and comments are always welcome.

Please email **Jan Zari**, Impact Editor at

Jan_Zari@cacb.uscourts.gov

(Continued on Page 2...)

President's Message (Continued)

By: Gina Thomas

Ken – we cannot thank you enough for all your contributions! We will miss but hope you won't be a stranger. All the best to you and your family – enjoy retirement!



Louisiana Flood Relief Fund

Sincere thanks to all the NCBC members who responded to the call for assistance for our Middle District of Louisiana colleagues. In a few short weeks, we collected over \$8,500 which was distributed to court employees who lost all their personal property during the recent flooding. Your generosity is inspiring and much appreciated! I have included some comments from a few of the thank-you emails I received:

"I am in awe and extremely appreciative of the benevolence being expressed by the NCBC."

"This is so unexpected and I will be forever grateful to everyone, not only for the donations but also for their thoughts and prayers."

"Words cannot express how much this means to me and my family."

NCBC Member Survey Results

Thanks to everyone who took the time to answer the Member Survey. We are reviewing the responses and suggestions carefully - our goal is to make sure we are providing members with what they want from the NCBC. It was clear from the responses that some members may not be clear on what benefits are afforded with their NCBC membership. In response, this issue of Impact provides lots of information. If you have more questions, please reach out to Benefits Committee Chair, Yvonne Cherokee or me.

Also, if you are interested in having Jim De La Torre and his team at FedAdvantage come to your court for financial and retirement training in 2017, please let us know. The training programs over the past year were a huge success and we are fortunate that Jim is willing to do more. So check you court calendars to see when you can bring this valuable training to your court for everyone – not just NCBC members.

Stay tuned for some exciting announcements about new member offerings in the near future!

Job Opportunities: Don't forget to post your vacancy notices on the NCBC Jobs Board. It's easy to use – just send questions or court vacancy notices to: NCBCJobs@ganb.uscourts.gov

NCBC Website: The website is regularly updated, so please visit often. In case you have not checked in a while, the website now contains presenters' course materials and photos from the 2016 Joint Conference and the first bit of info about Denver – site of the 2017 conference!

Wishing you and yours a wonderful holiday season and all the very best in 2017!

Gina Thomas

President, NCBC

Why the TSP is Crucial for Retirement Planning

By: Chris M. Callies, ALNB

It's never too early to begin retirement planning or too late to reassess your current financial situation. As a federal employee, you have the unique ability to participate in the Thrift Savings Plan (TSP). The TSP is a retirement savings and investment plan which was authorized by Congress in the Federal Employees' Retirement System Act of 1986 (FERSA). The plan provides federal employees with savings and tax benefits similar to many private sector packages offered to employees under common 401(k) plans. This plan is a key component of the three tier retirement package for federal employees along with a FERS basic annuity (pension) and Social Security.

The primary goal of the plan is to give the employee an ability to participate in a long-term savings and investment plan that provides flexibility including:

- A diversified choice of investment options
- Low administrative cost (or load)
- Payroll deduction
- Agency matching contributions (FERS employees only)
- Choice of contribution tax treatments
 - Traditional (pre-tax) contributions that are tax-deferred
 - Roth (after tax) contributions with tax-free earnings at retirement (certain IRS requirements apply).



Traditional and Roth contributions are dependent upon your federal income tax rate now versus the future.

The TSP is a combined contribution plan in which FERS specifies how much an employee may contribute and how much the agency must contribute to each account. FERS participants (unlike CSRS employees) are entitled to receive agency matching contributions up to 5 percent. Since the government matches the first 5 percent of the employee's contributions, it only makes sense to take advantage of this rule - it's free money!

The retirement income you receive depends on these key factors:

- 1) The amount of money contributed to the plan.
- 2) The earnings on the contributions.
- 3) The amount of time the contributions have to grow.

Investment Options - The TSP offers two primary portfolios for investing your money:

- Individual Funds that allow you the flexibility of making your own decisions within these five funds: G, F, C, S and I.
- Lifecycle Funds (L Funds) that use the existing funds G, F, C, S and I for a target retirement date when the participant intends to withdraw the funds. As the target date approaches, the mix of each fund becomes more conservative.

Investment Strategies - A time-tested strategy that can help you tolerate market instability is known as dollar-cost averaging. When market fluctuations occur, we seem to move, buy and sell at the wrong time. Dollar-cost averaging calls for making investments of a fixed amount of money at regular intervals whether the market is going up or down. In doing so, you are able to buy more shares of an investment when the price is low and buy less when the price is high, which can be an effective way to accumulate more shares over time once the asset value increases, enabling you to meet long term goals.

Investment Growth - The value of your TSP plan is calculated each business day based on the daily share price and the number of shares you hold in your investment fund(s). Once the markets close at the end of each day, the total value of the funds holdings is divided by the number of shares to determine the daily share price.

You can learn more about each fund, description of investments, objectives, risk, volatility, types of earnings and administrative cost by visiting <https://www.tsp.gov/InvestmentFunds/FundsOverview/ComparisonMatrix>.

Death Benefits - One of the most important decisions is to determine how your TSP benefits will be distributed to your loved ones in the event of your death. Neither a Last Will and Testament, divorce decree, property settlement agreement nor court order will dictate how TSP will be distribute your funds. You must submit Form TSP-3 (Designation of Beneficiary) to properly designate your "intended" beneficiary. This is the only form the TSP will honor to distribute death benefits according to your wishes. Failure to properly file Form TSP-3 will cause your money to be distributed by state law which may not be your intended consequence.

In conclusion, many federal employees may find investing in the TSP confusing and do not understand the principles behind their investment options, strategies and growth potential. Everyone's situation is unique and if you have questions about how or where to invest your money, it is always wise to consult a qualified financial advisor. But, it is crucial to keep contributing to the Thrift Savings Plan for your future!

Web References:

Thrift Savings Plan: www.tsp.gov || **OPM:** www.opm.gov || **Social Security:** www.ssa.gov || **IRS:** www.irs.gov || **NCBC:** www.ncbcweb.com

MSU Fall 2006 Happenings

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

Thinking about Your Career? Think about Michigan State University!

Some of us are goal-setters and some of us aren't. Regardless of whether we chart a path for our future or rely on serendipity, the future will become our present and before we know it the future will be our past. The first question, then, is this: *What do I want to do and be?* I'm hoping that you have answered that question, at least in part, through your choice to work in the judicial branch. I believe that choice indicates that you have made the decision to give your gifts and passions in service to the promise of justice for those who rely on the courts to be the keeper of our rights and the heart of our democracy.

After you answer the first question, the second question is: *What must I do to make myself ready to give and achieve at the time, place, and level of my desire?* The answer to that question will be multi-faceted. You will consider many factors like kids and family, finances, time commitments, location, and your age. Other factors are more complicated and harder to decipher. They relate to your readiness to challenge yourself to gain new knowledge, develop your mind, add depth and breadth to your reasoning, be energized by exposure to different points of view, and believe in your own success.

Build Your Career Through the Judicial Administration Certificate Program

The National Conference of Bankruptcy Clerks (NCBC) and Michigan State University (MSU) already believe in you and both organizations are investing in your future. The only thing you need to do is say "yes" to the opportunity, and through saying "yes" to the opportunity you are saying "yes" to yourself and your future.

Three educational choices are available to you and all provide opportunities for learning:

NONCREDIT CERTIFICATE IN JUDICIAL ADMINISTRATION. To obtain the noncredit certificate, students must complete 60 contact hours and a capstone experience project. Required core courses are Caseflow Management; Information Technology Management; Human Resources Management; Leadership; Purposes and Responsibilities of Courts; Resources, Budget and Finance. Students must complete 40 contact hours with at least 6 contact hours in each core course. Required elective courses are Court and Community Communication; Education, Training, and Development; Essential Components of the Courts; and Visioning and Strategic Planning. Students must complete 20 contact hours in at least 3 of the elective courses. Students will be able to complete the noncredit certificate through courses offered by participating local, state, national, and federal organizations or online.

Prerequisites: None

Current Cost of Noncredit Certificate:

- \$20.00 nonrefundable application fee
- \$720.00 for the required 60 contact hours (\$12.00 per contact hour)
- \$60.00 for the capstone experience

Additional Information: <http://cj.msu.edu/programs/judicial-administration-program/judicial-administration-non-credit-certificate/>

GRADUATE CERTIFICATE IN JUDICIAL ADMINISTRATION. To obtain the graduate certificate, students must complete 12 graduate credit hours in the following 4 courses: CJ 864 Elements of Essential Court Operations; CJ 829 Trends: National and Global Trends in Court Planning; CJ 812 Preparing to Lead: Analyzing and Developing Organization and Personal Leadership; and CJ 860 Historical Foundations/Contemporary Frameworks of Judicial Administration.

Location: Online

Prerequisites: High School Diploma or Equivalent

Current Cost of Graduate Certificate:

- \$20.00 nonrefundable application fee
- In-state tuition is \$8,061.00 for twelve graduate credits (\$2,015.25 per three credit course for lifelong education in-state students)
- Out-of-state tuition is \$10,329.00 for twelve graduate credits (\$2,582.25 per three credit course for lifelong education out-of-state students)

Additional Information: <http://cj.msu.edu/programs/judicial-administration-program/judicial-admcertificate-in-judicial-administration/>

MASTER OF SCIENCE DEGREE IN JUDICIAL ADMINISTRATION. To obtain the master of science degree, students must complete 30 graduate credit hours in the following areas: 15 credit hours in core foundation courses; 6 credit hours in core research methods courses; 6 credit hours of approved elective courses; and 3 three credit hours for policy paper research.

Location: Online

Prerequisites: Bachelor's Degree and GRE scores. The GRE exam is waived for candidates with a cumulative undergraduate GPA of 3.2 or higher from an accredited and recognized college or university, and for applicants with a completed graduate degree.

Current Cost of Master of Science Degree in Judicial Administration:

- \$20.00 nonrefundable application fee for the Judicial Administration Program
- \$50.00 nonrefundable application fee for the Graduate School @ Michigan State University
- \$20,640.00 for thirty (30) graduate credits (\$2,064.00 per three credit course)

Additional Information: <http://cj.msu.edu/programs/judicial-administration-program/judicialadminmasters/>

Editor's Note

By: Jan Zari



Hello and Happy November NCBC Members! I can't believe that 2016 is nearly over. This issue marks the final issue of the Impact for the year and the completion of my second year as your Editor.

Much of the success of this newsletter would not be possible without the hard work and dedication of my talented committee members:

(Continued on page 10...)

MSU Noncredit Certificate Courses @ the 2017 NCBC Conference

For students who are just joining the MSU program or those continuing their studies, **Information Technology Management** for 6.0 contact hours and **Human Resources Management** for 7.0 contact hours will be offered at the 2017 NCBC conference in Denver, Colorado.

MSU and NCBC Five-Year Plan of Noncredit Certificate Course Offerings

The NCBC board approved a five (5) year plan for courses offered through the 2018 conference year. The schedule of courses offered, along with the number of contact hours, appear below:

NCBC
2014
Purposes & Responsibilities of Courts (6)
Leadership (6)
2015
Court & Community Communication (5)
Caseflow Management (8)
2016: Combined FCCA and NCBC Conference*
Essential Components of Courts (5)
Resources, Budget, & Finance (7)
2017
Information Technology Management (6)
Human Resources Management (7)
2018
Education, Training, & Development (5)
Visioning & Strategic Planning (5)
NCBC Total Hours Available: 60

MSU students are reminded that, in addition to this schedule of courses offered at NCBC conferences, they can also complete the required coursework for any MSU/JA program course by participating in either of MSU's two online course delivery options: traditional and interactive.

More Information

For more information about the MSU/JA program, please visit the program's website at <http://judicialadministration.msu.edu>. If you have any questions about building your education portfolio, please contact Cathy White at gamperca@msu.edu.

Graduate Certificate and Master of Science Degree in Judicial Administration Program Spring 2017 Enrollment Information

Potential graduate certificate students who wish to start in the Spring of 2017 must complete the lifelong education application (<https://reg.msu.edu/ROInfo/EnrReg/LifelongEducation.aspx>) by **December 9th, 2016**. Please contact Cathy White (gamperca@msu.edu) after completing the application to finalize the enrollment process.

Potential Master of Science Degree students who wish to start in the Spring of 2017 must submit their completed application packages by **November 16th, 2016**.



Interactive Online Course Delivery Option

The MSU Judicial Administration Program is again offering students the option of enrolling in instructor-led courses as a means of completing their required coursework toward the Judicial Administration Non-Credit certificate. In these courses, a program graduate, with a specialty in a given area, facilitates discussions with students throughout the duration of the online course. Students have the opportunity to exchange ideas, share thoughts, ask questions, and provide feedback with their court colleagues. Students are responsible for reading the online course material, participating in discussion groups, and completing the final course evaluation. These courses are offered between September and April. The schedule of remaining 2016-2017 interactive courses appears below.



Interactive Online Course Delivery Option (Continued)

Date	Noncredit Online Course Offering	Contact Hours	Course Fees
October 31 st - November 13 th , 2016	Education, Training, and Development (Elective)	5	\$60.00
November 28 th - December 11 th , 2016	Visioning and Strategic Planning (Elective)	5	\$60.00
January 9 th - January 29 th , 2017	Caseflow Management (Core)	8	\$96.00
January 30 th - February 12 th , 2017	Leadership (Core)	6	\$72.00
February 13 th - February 26 th , 2017	Essential Components of Courts (Elective)	5	\$60.00
February 27 th - March 19 th , 2017	Information Technology Management (Core)	6	\$72.00
March 20 th - April 2 nd , 2017	Human Resources Management (Core)	7	\$84.00

Local Court Spotlight: United States Bankruptcy Court, Northern District of Illinois

Chief Judge: Bruce W. Black
Clerk of the Court: Jeffrey P. Allsteadt
Divisions: Chicago (Eastern Division) and Rockford (Western Division)
Authorized Judgeships: 10
Number of Employees: 136
NCBC Local Representative: Beverly Griffeth-Bryant



Local Innovations:

Gov Delivery

Some of the reasons we made the move to Gov Delivery included:

- Ability to send graphics, and other html content (versus text only in our old system)
- Recipients can password protect their subscriptions
- Newsletters are sent from outside the DCN (and are not subject to Judiciary network issues)
- Bouncebacks, e.g., invalid, expired, or deleted recipients e-mail addresses, do not adversely affect our "ilnb.uscourts.gov" name as was the case with the old system
- Ability for test messaging
- Significant enhancements to reporting (such as who opened the outgoing e-mail, etc.)
- A significant number of IT administrative improvements

Date Blocker currently known as Judge Not Sitting

The "Date Blocker Program," called Judge Not Sitting (JNS), is a new feature that has been added to CCI. The beauty of this feature is that it does not alter the interface of CCI, it does not interfere with the speed and/or other functionality of CCI, and it doesn't take long to input JNS dates in CCI. The date blocker feature prohibits external users from setting matters on days in which the Judge is not sitting on regular court days and/or when the Judge is on vacation.

The U.S.B.C. Corporate Toastmasters

The program was implemented by Shenitha Burton and started in 2015 which has about 25 members and growing. Toastmasters teach speaking and leadership skills. The members are able to organize activities, conduct meetings and speak in public.

Michigan State University Judicial Administration Program—Alumni Spotlight

By: Heather Burse

The MSU Alumni Spotlight is a new 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 Sheri Brolick.



Name: Sheri Brolick

Title: IT Systems Manager

Court: Michigan 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 involvement in the MSU program has provided me with a broader knowledge of the operations of the court, beyond the IT department which I manage.

What other benefits has the program brought into your life?

I established career-long relationships with other participants.

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

I made a decision to attend the courses in person. In-person learning works best for me. By doing so, I took me longer to complete the program but also had little impact on my lifestyle other than attending the conferences which I enjoy.

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

After attending the MSU program orientation, I began to think of a topic that I would like to address with my capstone project. It was important to keep the subject in mind while attending all courses.

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

Establish your goal and make a plan on how you are going to accomplish it. Set a deadline to complete your capstone project and stay with it. Before you know it, you will have completed the program.

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

I thought I could write my capstone paper during work breaks. That turned out to be too difficult, so I spent a couple of weekends at home to complete the project. Once I started putting my thoughts down on paper, the rest was easy.

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

Communication and networking are essential. Reach out to the NCBC Court Liaisons and ask them to share the program with their Clerks and Human Resources departments. I'm so glad mine did. It has been a great experience.



Pay or Else: Your Data is at Risk

From: Administrative Office of the US Courts



What would you do if you lost access to everything stored on your computer? Would you pay money to get it back? Are you readily able to restore it from a backup? Would you simply accept the loss and start over?

Many users are grappling with these questions as a new form of malicious software, known as ransomware, takes hold. In fact, over a three month period, the Administrative Office's Security Operations Center (SOC) confirmed 38 cases of ransomware on judiciary networks. Our experience mirrors what is happening elsewhere in other industries, such as healthcare, law enforcement, and education.

How does it work?

Like other malicious software, ransomware uses many different methods to get a foothold into your computer. For example, an unpatched application, such as a browser or Adobe Flash reader (often used to run online presentations), could provide the software an unprotected path onto your machine. Or, simply clicking on a link contained in an email or surfing to a legitimate website that has been compromised by a hacker can result in an infection. And, once installed, the ransomware uses powerful encryption to render data unusable. In order to restore the data to its original form, the hacker demands the victim pay a fee—or lose their data permanently. Not only is this scheme widespread, it is proving highly lucrative as cyber-extortionists made off with \$209 million dollars in the first three months of 2016 alone.

To pay or not to pay?

While some businesses and individuals have successfully recovered their data after paying the ransom, this remedy is ill-advised. Think about it—cyber criminals have broken into your computer. By construction, this hostile act calls into question their moral compass. Hence, the only thing you can be sure of if you pay the ransom is that the criminals will be that much richer. There is no guarantee that the criminals will restore access to your data or refrain from making a copy or modifying it for unauthorized purposes. Worse still, paying their demands may flag you as someone who has been successfully exploited in the past and, therefore, may be an easy target for future attacks. To break a potentially vicious cycle, you should be prepared to lose the ransomed data, unless...

Your backups can save the day!

The best way to reduce the impact of data lost as a result of ransomware is to have a current backup. If you can restore the information from a backup, then it does not matter if the lost data remains lost—you have a copy of it and can get back to work as soon as the copy is loaded! You will not have to pay the ransom and you will have lost little to no information. The data you save to **network** drives is likely automatically backed up for you each evening by your local IT staff. On the other hand, information you may save to your **local** hard drive (whether it is a judiciary provided or personally owned computer) will be your responsibility to back up to removable media (such as a thumb drive), another device, or the cloud.

Best Idea: Take steps to avoid being a victim

An ounce of prevention is worth a pound of bitcoins (the currency often used to pay the ransom). Tools, such as Symantec Endpoint Protection (SEP), can help reduce the occurrence of ransomware infections. [SEP is available at no cost to court units](#)—and even to judiciary [employees to use on their personal computers. Ask your local IT staff how to get it.](#)

Additionally, if you do not need administrative access to your workstation to run court applications, ask that it be removed—or its use limited to only those circumstances in which it is required. Lots of malicious software (including forms of ransomware) require these privileges to install and run, so removing unnecessary privileges gives you another layer of protection.

Lastly, if you are a part of your court IT staff, check to see if web-based threat protection technologies, such as Websense, are running and configured to prevent access to your network by known malicious sites. Given the threat, it's especially important to use all available defenses to keep our information safe.

<http://sanfrancisco.cbslocal.com/2016/02/18/california-hospital-ransomware-attack-hackers/>

Security Tip: [Don't Get Hit by a Drive-by Download](#)

[Cisco 2016 Annual Security Report](#), p.10

CNN: [Cyber-extortion losses skyrocket, says FBI](#)

Kaspersky: [Ten facts about ransomware](#)

Local court staff should regularly test their backup strategies to ensure mission-critical data is recoverable.

PC Magazine: [The Best Online Backup Services for 2016](#)

Symantec: [Ransomware Do's and Don't's: Protecting Critical Data](#)

Security Tip: [Don't Give Malware Permission to Launch](#)

JNet: [Websense Software](#)

Open Season is Quickly Approaching. Get Ready, Set and Go!

By: Susan Young, GBDS

It is that time of year again to consider what plans and benefits are right for you. As a member of NCBC, you have resources and tools available that can help make the Open Season decision making process a little easier. Here's a list of complimentary services and plan offerings to help you **Get Ready** with awareness, be **Set** with understanding, and **Go** forward, making the best choices to maximize your potential for a successful new year.

Complimentary Services offered through FedAdvantage:

Disability Financial Impact Analysis - This needs-based calculator helps you quantify the financial impact you may face, should you suffer a prolonged disability. This custom analysis helps you to determine gaps in your coverage by using charts and graphs to outline your situation with and without supplemental disability income insurance.

Life Insurance Needs Analysis - Financial needs analysis to allow you to properly assess your life insurance needs.

Federal Employee Benefit Analysis - This benefit calculator can help make tracking your retirement simple. This planning tool tracks your core benefits both today and through your retirement. It can compare all TSP withdrawal options, run "What-if" scenarios, and more.

Long-Term Care Needs Analysis - A Long-Term Care consulting service that walks you through a process to help understand the things to consider before purchasing a policy.

Financial Monthly Newsletters - A choice of two financial education newsletters: Financial Ink or The American Investor. All content reviewed by Financial Industry Regulatory Authority.

Plan offerings through FedAdvantage:

Supplemental Disability Income Insurance - Both Short-term disability (STD) and Long-term disability (LTD) insurance plans are available, underwritten by MetLife. These plans are designed to "fill the gaps" left from your paid leave and disability retirement by providing you with a continuous stream of income through all phases of a disabling condition.

Life Insurance - Competitive Life Solutions designed to compare your current FEGLI Option B coverage.

Inpatient Hospital Medical Expense Insurance - A low cost insurance plan that reimburses you up to \$5,000 for out-of-pocket expenses, required by your health plan for inpatient hospital stays.

Long-Term Care Insurance - Access to long-term care solutions to help meet your needs.

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

To learn more about these services and plan offerings go to the **Benefits page** on the **NCBC website** or reach out to me directly. Make sure you are ready for open season this year.



Susan L. Young, GBDS

Susan Young has over 25 years of accomplishments in managing employee benefit plans. Susan offers practical solutions to help employees optimize their employee benefit programs. She has significant experience in working closely with federal employees and has conducted federal benefit and financial planning seminars across the country. She has broad knowledge in human resources, employee benefits, financial planning and retirement benefits. Susan is Senior Vice President and Chief Financial Officer of De La Torre & Young Insurance Services, Inc. and is a Principal of FedAdvantage; a program offering educational services and benefit solutions available to federal employees. Susan holds the Group Benefits Disability Specialist (GBDS) designation from The National Underwriter Company. Susan Young can be reached at (415) 202-6372 or by email at syoung@fedadvantage.com

The Administrative Office Joins Twitter

From: Administrative Office



The Administrative Office is stepping into the Twittersphere.

The account, [@uscourts](https://twitter.com/uscourts), will provide a new channel for the agency to communicate with the public about a wide array of topics including news, key program developments, civics education, data, and other topics of general interest.

With its succinct format, ease of distribution, and widespread public use, Twitter offers new opportunities to share information and stories that support the Judiciary's mission, increase transparency, and to engage audiences about the Judiciary's role in the federal government.

The debut of the account is timed to coincide with this year's Constitution Day and Citizenship Day activities on September 16. Working in conjunction with courts across the U.S., as well as United States Citizenship and Immigration Services, the National Park Service and other partners, the AO will provide coverage of naturalization ceremonies around the country, using Twitter to help raise public awareness of the events.

[@uscourts](https://twitter.com/uscourts) joins roughly 20 federal courts, the U.S. Sentencing Commission, the Federal Judicial Center History Office, many state courts, and others in federal and state government in using Twitter to complement existing channels for sharing information with the public.

Editor's Note (Continued)

By: Jan Zari

Dailin, Monica, Meredith, Shawna, Jennifer, and Justin, and for the contributions from the NCBC Board. Many thanks also go out to our special contributors from around the judiciary for letting us tell your stories. I encourage you all to take the initiative to get involved in all things NCBC. Join a committee, write an article, serve as a local representative, sign up for our mentorship program, and attend our conference in Denver! The ways to get involved in our organization are endless and we welcome and encourage you to get involved.

As always, please feel free to contact me at Jan_Zari@cacb.uscourts.gov if you have any questions, comments, or suggestions for the Impact. See you in 2017!

Life Insurance: FEGLI and FedAdvantage

By: Jeffrey Peirce

From the Office of Personnel Management website:

The Federal Government established the Federal Employees' Group Life Insurance (FEGLI) Program on August 29, 1954. It is the largest group life insurance program in the world, covering over 4 million Federal employees and retirees, as well as many of their family members.

Most employees are eligible for FEGLI coverage. FEGLI provides group term life insurance. As such, it does not build up any cash value or paid-up value. It consists of Basic life insurance coverage and three options. In most cases, if you are a new Federal employee, you are automatically covered by Basic life insurance and your payroll office deducts premiums from your paycheck unless you waive the coverage. In addition to the Basic, there are three forms of Optional insurance you can elect. You must have Basic insurance in order to elect any of the options. Unlike Basic, enrollment in Optional insurance is not automatic -- you must take action to elect the options.

The cost of Basic insurance is shared between you and the Government. You pay 2/3 of the total cost and the Government pays 1/3. Your age does not affect the cost of Basic insurance. You pay the full cost of Optional insurance, and the cost depends on your age.

The OPM's website also has a FEGLI calculator which enables you to determine the value of your FEGLI coverage.

The calculator, as well as other information regarding FEGLI coverage can be accessed via <https://www.opm.gov/healthcare-insurance/life-insurance/>

The JNET also has extensive information on the FEGLI program and can be accessed via <http://jnet.ao.dcn/human-resources/benefits/life-insurance>

If you missed enrollment for FEGLI (first time in 12 years) or want additional coverage, then you have options as a member of NCBC, one of our exclusive benefits is access to private life insurance at a discounted rate via our benefits administrator FedAdvantage. Full information on the life insurance products they offer can be accessed via the benefits section of the NCBC website or <https://www.fedadvantage.com/life-insurance%20>



My Personal Experience with the Medical Expense Insurance Program Plan 1 offered by NCBC FedAdvantage

By: Yvonne Cherokee

Imagine discovering you have to have surgery to remove a brain tumor. I am sure you find this hard to do, unless you are one of the few that has had to actually live it. Well I never would have imagined it, but that is exactly what happened to me on November 2, 2015.

Last year, I was taking care of my mom, who had stage 4 lung cancer. After two of my 24 hour caretaking shifts, I had an episode where I could not get out a word (it lasted less than 20 seconds). I thought I was sleep-deprived, so I went to bed.

For about a month, I also had a dull headache and a little balance issue (similar to ear or sinus infection). Since I have had previous issues with sinus headaches, I thought this was like the others, not bad enough to require an appointment with my doctor.

After my mom passed away, another episode of not being able to say a word (again less than 20 seconds) happened, so I made an appointment with my primary care doctor who referred me to a neurologist. The neurologist sent me for all kinds of tests – the first one was an MRI of my brain. Some would say, to count the marbles that were there.

Well, I actually had one too many marbles. The MRI revealed a right parasagittal falcine meningioma brain tumor (it was a little wider than a half dollar coin). On November 5, 2015, I was admitted into the hospital and had another MRI, a CT scan, chest & lung x-rays and then that afternoon, I had a craniotomy to remove the 3.2 cm atypical meningioma tumor.

I woke up paralyzed on my left side and was in ICU for another week. After ICU, I was moved to a rehab facility and finally came home on November 20, 2015. There were many more days of therapy until February, 2016. By the way, I am now a new version of me and back to 95% of where I was before surgery. All of the tests and expenses did not end here. During all this chaos I decided to sign up for FedAdvantage medical expense plan in December. I am so glad that I did!!! Although I did have to pay for all of my 2015 expenses which reached the catastrophic limit on my BCBS insurance.

Without going into further detail, and to keep this article from turning into a book, since April, I have had to have an MRI, EEG, X-ray, Blood tests, Iron Infusions, etc. – none I would have imagined ever needing before November, 2015.

I share all of this with you, because you never know what life will throw your way, but you can plan for the unexpected as much as possible. Since January, I also have had more unexpected expenses. Enough of that, I think you get an idea now.

Because I decided to sign up for Medical Expense Insurance with FedAdvantage, I can share with you firsthand how it has helped me keep some money in my pocket.

The amount that I paid for this insurance is considerably less than the amount they paid out for me. This year they have already paid the \$1000 outpatient coverage for me, and if (let's hope not) I were to be admitted to hospital they would pay up to \$2000 towards my inpatient expenses.

TEST	CHARGED	BCBS PAID	MEDICAL EXPENSE PAID	OUT OF POCKET
MRI	\$2133.73	\$1545.28	\$277.45	\$350.00 Deductible
Iron Infusion	\$2133.06	\$1813.12	\$319.94	\$0.00
EEG	\$1072.34	\$911.49	\$160.85	\$0.00

TIP: They do not pay copays and they start paying after you have reached your deductible.

To get a quote: <https://www.fedadvantage.com/quote>

NCBC Conference Reflection

By: Tanisha Lozano,
2016 NCBC Scholarship Recipient



I am thoroughly grateful to have received a scholarship to attend this year's NCBC conference in Washington, D.C. I have never visited the city before and was excited to go. The history the city offered coupled with the education provided by the conference made the trip a rewarding memorable experience. Some highlights for me at this year's conference included the course on "It's more than Rock and Roll". The course included songs by the Beatles and other famous bands. The facilitator, George Prentice used famous bands and the roles played by the band members to show how their roles are similar to the roles we play in life, and how to work together as a team. I also enjoyed the final plenary session with keynote speaker Barbara Braunstein, in which she shared her personal message on how to stay positive through trying times. Once again, I am extremely thankful for being chosen as 2016 scholarship recipient, and I advise all NCBC members to take advantage of all the programs NCBC has to offer.

NCBC Member Spotlight: Mary Isenhower, IASB



The NCBC Member Spotlight is a new feature coming to the IMPACT 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 Editorial Staff. In this issue, we meet NCBC Member Mary Isenhower!



Name: Mary Isenhower

Position: Management Analyst

Court: Iowa Southern Bankruptcy Court

Time with the Judiciary: I have been with the Judiciary for 6 1/2 years

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

I have been an NCBC member since April of 2010. I was a member of the Awards Committee in 2011 and have served on the Membership Committee, serving as the Local Court Representative for 2 years and as the Circuit Liaison for 3 years.

What is your favorite NCBC Conference experience?

I had an amazing time at the New Orleans conference in 2011!

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

I am interested in serving on the NCBC Board of Governors.

NCBC Mentorship Program By: Mona Sparks



**We are calling YOU !
Won't you please answer the call?**



The NCBC Mentorship program is seeking both mentors and mentees.

Mentors have the opportunity to share their experience to help guide and advise other Bankruptcy Court employees who may be new to the Judiciary or who may have recently accepted a new position with their court.

Mentees can benefit from the knowledge shared by a veteran employee who can assist by conveying information or exposing a fresh way of approaching a challenge.

Do you need to be a supervisor or manager to be a mentor? No. Of course, we encourage supervisors, managers and CUEs to be mentors but in the past, many of the mentors have been operational or administrative support employees.

We will soon be matching up the mentors and mentees and you don't want to miss out. Submit your applications today for the NCBC mentorship program. <http://www.ncbcweb.com/mentor-program> . If you have questions about the NCBC mentorship program, contact Mona_Sparks@kyeb.uscourts.gov.



Membership Awards - 2016 By: Mona Sparks



Membership certificates for 2016 have recently been posted to the NCBC website. Was your court Gold, Silver or Bronze this year? Log on to print the membership certificate for your court at <http://www.ncbcweb.com/2016-membership-awards> and celebrate your court's achievement.

Congratulations to the following eight courts who achieved GOLD membership status during 2016: AK, CAS, GAM, HI, IAS, ME, MT, and NE.

FJC's Judiciary Executive Leadership Program

From: The Federal Judicial Center



The [Federal Judicial Center](#) is now accepting applications for the third class of the *Judiciary Executive Leadership Program (JELP)*, a leadership program for experienced court executives. The deadline for applications is October 21, 2016. This class of the program will run from January through December 2017.

The goals of this [program](#) are to revitalize and inspire experienced court unit executives, provide them an opportunity to further develop their expertise, and expose them to leadership ideas and strategies they can pass on to up-and-coming leaders in their own organizations.

JELP participants learn about and reflect upon state-of-the-art thinking in organizational development and new solutions to perennial leadership and management challenges. More specifically, participants:

- Gain a system-wide perspective on court issues and solutions,
- Collaborate and share expertise with peers across court units,
- Attend seminars and webinars featuring experts and thought leaders from inside and outside of government,
- Consider different perspectives on management and leadership challenges faced by diverse organizations,
- Learn through a curriculum built around judiciary-identified leadership competencies plus relevant books and articles,
- Work one-on-one with an executive coach to develop self-selected leadership competencies, and
- Enhance their coaching and mentoring skills.

Court unit executive with at least three years' experience in their current position with plans to remain in the position until December 2019 (two years after this JELP class concludes) are eligible to apply. For JELP, a court unit executive is defined as Circuit Executive, District Executive, Clerk of Court (Appeals, Bankruptcy, District, BAP), Chief Probation and/or Pretrial Services Officer, Senior Staff Attorney, Chief Pre-argument/Conference Attorney, Bankruptcy Administrator, Circuit Librarian and Chief Circuit Mediator.

To receive the application information, please contact Senior Education Specialist Angela Long (along@fjc.gov or 202-502-4136).

Opportunities to Join the NCBC Team for the 2017-18 Year!

By: Eileen Garrity

For 2017-18, there will be three (3) Board of Governors and one (1) Secretary position open. If you are interested in getting involved with the NCBC, please think about these positions. Look for more information about these opportunities and applicable deadlines after the first of the year.

FJC's Leadership Education Plans for New Chief Judges and Court Unit Executives

From: The Federal Judicial Center

The [Federal Judicial Center](#) (<http://fjc.dcn/>) has developed a multiphase leadership program for new chief judges of district and bankruptcy courts.

The leadership [curriculum](#) (<http://fjc.dcn/content/316136/leadership-curriculum-new-chief-judges>) for new chief judges consists of three components:

Leadership Toolkit for New Chief Judges

- Future chief judges will have access to online leadership resources that will allow them to better transition to their new role. The toolkit will launch Spring 2017.

Face-to-Face Seminar for New Chief Judges

- New chief judges will be invited to attend a one-and-a-half-day workshop with other new chief district and bankruptcy judges. During this seminar, participants will focus on their leadership values, their vision, and the culture of their respective courts. The first of these seminars will be offered June 12–13, 2017, in Washington, D.C.

Face-to-Face Seminar for New Chief Judges and Their Court Unit Executives

- New chief judges will be invited to attend a two-day workshop with other new district and bankruptcy chief judges along with the court unit executive(s) from their own court. During this seminar, participants will develop a plan to implement the chief judge's vision for the court by building a strong executive team. We plan to offer these seminars at least once per year. The first of these seminars will be offered June 14–15, 2017, in Washington, D.C.

This curriculum was developed in consultation with a planning committee of current and former chief district and bankruptcy judges

Questions about the curriculum can be directed to Senior Education Specialists Jane Nelson (at jnelson@fjc.gov or 202-502-4135) or Michael Siegel (at mesiegel@fjc.gov or 202-502-4107).



NCBC Conference Reflection

By: Kelly Reaves

2016 NCBC Scholarship Recipient

While attending the 2016 NCBC, I was fortunate enough to be able to attend several classes that directly relate to my area within the court. The initial discussion with the AO's Audit Panel I found exceptionally helpful. As the Fiscal Clerk of the San Fernando Valley Division for California Central, I was able to obtain a more detailed



understanding of the audit functions and the importance of Internal Controls. This is especially important given our need for cross training due to reduced staffing levels. Ensuring that all Fiscal Policies and Procedures are adhered to will help minimize the risks of fiscal role violations in other areas of the court, therefore allowing for a successful yearend audit.

Overall my experience at this year's NCBC was wonderful. By participating in the courses offered, I was able to gain insight into various areas of the court ranging from audit practices to interpersonal development skills. The Information Sharing session was beneficial in that it allowed for the opportunity to network with staff from other districts and to explore upcoming technological advancements and practices within the court. I appreciate the opportunity provided by the NCBC Scholarship Program and look forward to using the skills gained back home in my division.

NCBC Conference Reflection

By: Kimberly Romero

2016 NCBC Scholarship Recipient



Attending the National Conference of Bankruptcy Clerks in Washington, D.C. was such a great experience. I am so grateful to our Clerk of Court and the Judges for making education and training a priority within our Court family. The conference is all about personal growth, education and making new contacts with court staff from courts all around the country.

I have learned so much in the classes offered at the conference. This year, I attended all the MSU classes offered and am on track to receive the Judicial Administration Certificate from Michigan State University.

Being a member of NCBC has been an awesome experience and I would recommend that all bankruptcy clerks join! Being able to attend the conferences and take MSU classes makes it so easy to finish the Certificate program, anyone can do it!



NCBC Conference Reflection

By: Sandra Mohammad

2016 NCBC Scholarship Recipient

My name is Sandra Mohammad and I am employed as an Operations Support Clerk for the Central District of California, (Riverside Division). I began my career as a mail clerk with the court, over 25 years ago, in a small town known as Little Rock, Arkansas. In 2010 I transferred to the Riverside Division where I currently work with a wonderful group of people.

I recently had the opportunity to travel to Washington D.C. and attend the combined NCBC / FCCA conference. With more than 900 in attendance it was a very special conference filled with informative classes and guest speakers. I especially enjoyed "Understanding and Managing the Courts Budget" as well as "Courthouses: An Introduction to Space and Facilities (MSU)". Our own court has been working at reducing space so it was very enlightening and interesting to learn about this aspect of the Court. There were also many other interesting breakout sessions with topics such as "How to Make Money in TSP" and "Deciding Cases-The Role of Dist. and BK Court (MSU)".

I just completed the six month Mentorship Program in August and it was such a great career building opportunity for me. I was able to engage with a highly knowledgeable and respected mentor who assisted me on improving my technical skills as well as focusing on short and long-term goals. I also greatly benefited from networking and sharing ideas with other MSU students. As a fairly new member of FCCA I was also able to gain valuable information about the organization and learn more about their mission and goals.

As a second year MSU student I was able to enjoy the many educational programs MSU had to offer. MSU allowed me to focus on building my career as well as receiving feedback that will benefit me for years to come. It wasn't all work and no play! I was able to venture out and see many museums and monuments that D.C had to offer. With my extended stay in Virginia I toured the famous Arlington Cemetery where J.F. Kennedy and Jacqueline B Kennedy were buried and I was also able to see the changing of the guards at the Tomb of the Unknown Soldier. I was very blessed to be a part of this year's NCBC Conference.

