



# WIFLE Newsletter

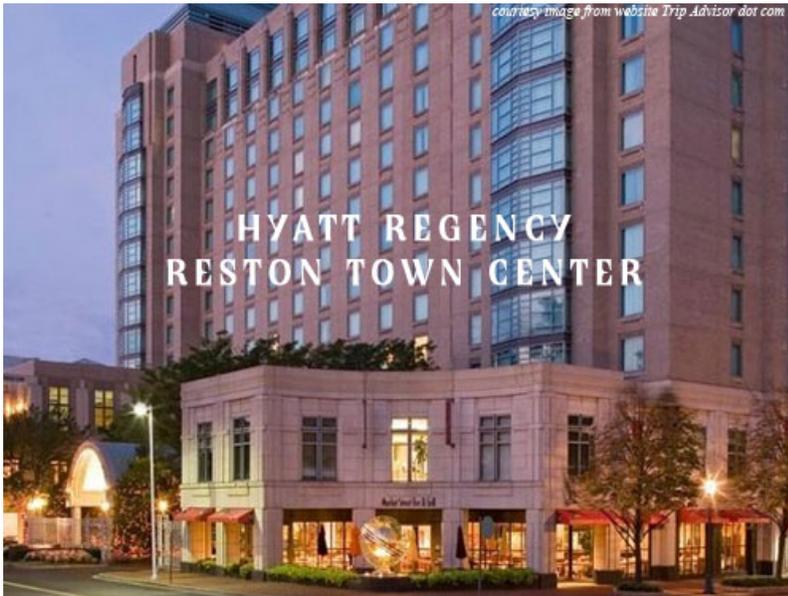
## March 2016

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## WIFLE Leadership Training 2016



The Hyatt Regency at the Reston Town Center in Reston, VA, is the site WIFLE's 17<sup>th</sup> Annual Leadership Training. This year's Leadership Training will take place the week of July 18-22, 2016. The registration fee is \$495 for reservations made through April 30, and \$550 after that date. Registration fee includes the Annual Awards Luncheon on Wednesday, July 20. Additional events connected with the

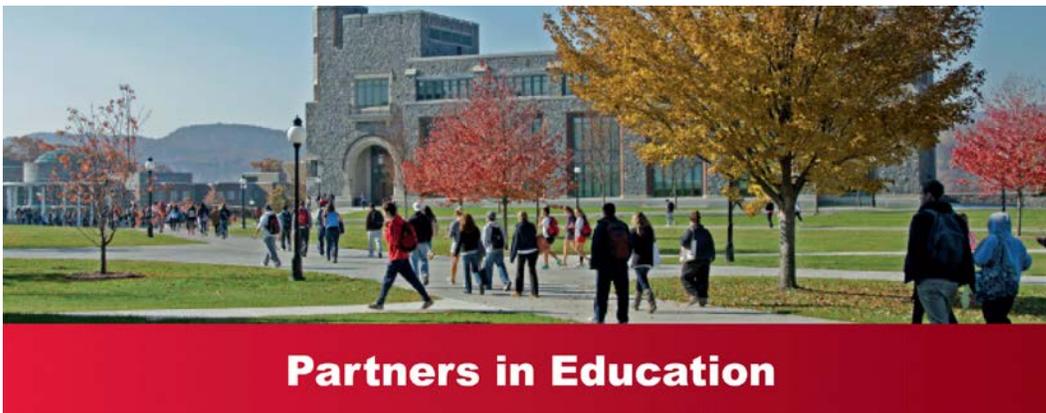
Leadership Training include the WIFLE Executive Leadership Institute (WELI), the annual Julie Y. Cross Charity Golf Tournament®, a WIFLE 5K Fun Run/Walk, Career Day, and more. Please go to [wifile.org](http://wifile.org) for all the details and registration information. ***Don't miss this one!***

# WIFLE Twitter Feed Established for the 2016 Leadership Training



New this year! WIFLE has established a Twitter feed for the up-coming 2016 Leadership Training. You can follow @wifle2016 (<https://twitter.com/wifle2016>) for training updates and details.

Ensure your training slot by registering today for the WIFLE Foundation, Inc. 17<sup>th</sup> Annual Leadership Training, July 18-21, 2016, to be held at the Hyatt Regency at the Reston Town Center, Reston, VA. Early bird fees will be honored through April 30, 2016.



# MARIST

**Women in Federal Law  
Enforcement (WIFLE)**

## Marist College Master of Public Administration (MPA) Program Granted Accreditation

Marist College is proud to announce that our Master of Public Administration (MPA) program has been granted accreditation from the Network of Schools of Public Policy, Affairs and Administration (NASPAA).

This accreditation is highly coveted by colleges around the world offering programs in public policy, affairs and administration, and further demonstrates our commitment to excellence in public services education. For more information about this announcement, please [visit the NASPAA announcement.](#)

On average Marist College enrolls between 35 - 45 members of law enforcement per year in the MPA program, making the Marist MPA by far the most popular masters degree with the law enforcement community. The program is offered 100% online, or in a unique hybrid format at three select locations in New York. Students represent a diverse mix of professionals from local, state, and federal agencies throughout the Nation. The MPA program offers three distinct concentrations and each three-course concentration allows you to specialize in a particular area of interest – Public Management, Ethical Leadership, or Health Care Administration. With nine MPA information sessions scheduled both onsite and online over the next few months, it is time to sign up and learn more about how this program could be right for you!

Please click on the link below for specific dates and times  
<http://www.marist.edu/admission/graduate/eventsvp.html>.

To learn more about the curriculum and the required application items, please [view our MPA program fact sheet](#).

For WIFLE members, The Marist College Master of Public Administration (MPA) for Law Enforcement is just \$333/credit (\$12,987 total tuition for the program). In addition, members of WIFLE and their immediate adult family members are eligible for a 25% discount on other select graduate and adult undergraduate degrees, many of which are offered 100% online.

*Qualified students must be 22 years of age or older upon admission, and applying through our graduate admission or adult undergraduate admissions office*

If you have any questions, please contact Van Riley 845-575-3981 or via email at [Van.Riley@Marist.edu](mailto:Van.Riley@Marist.edu).



The **Federal** Long Term  
Care Insurance Program™

[www.LTCFEDS.com](http://www.LTCFEDS.com)

## Responsible Claims Handling Is a Hallmark of the Federal Long Term Care Insurance Program

If you're thinking about long term care insurance, a company's track record for prompt, responsible claims payment should be a primary consideration. Both the ease and the fairness of the claims paying process will be essential to you and your loved ones' ultimate satisfaction.

The Federal Long Term Care Insurance Program (FLTCIP) has an excellent track record in claims payment, as reflected by the high degree of reported claimant satisfaction. The program's organizational structure, procedures, and service philosophy work together to assure that all claims are processed in a fair and timely manner.

**Personalized customer service adds to efficiency, quality, and confidence.**

To initiate the claims process, FLTCIP enrollees (or their legal representatives) make a toll-free call to the Long Term Care Partners customer service center to explain the nature of their long term care needs. Each claimant receives personalized attention from a registered nurse who is assigned to the case and serves as a care coordinator. In addition to setting up an individualized plan of care, the nurse explains the claims process, monitors progress, and helps the claimant make the most of every benefit dollar.

**The track record is telling.**

After action has been taken on their claim, claimants are asked to complete a satisfaction survey where they rate their claims experience based on factors such as timeliness, accuracy, and communications. To date, FLTCIP enrollee satisfaction with the claims process has been very high, with ratings averaging 4.5 out of a possible score of 5. Since its launch in 2002, the FLTCIP's claim approval rate has also been excellent with an impressive 97% to 98% of all claims approved for payment. Additionally, approved claims must be paid within five days.

**Independent third-party reviewer.**

If a claim is denied by the FLTCIP, an enrollee has the right to appeal the decision by requesting a review from an independent third party—an important consumer protection. If the reviewer finds the claim was improperly denied, the decision is reversed and the program must pay accordingly.

**FLTCIP puts your interests first.**

All FLTCIP claims are paid out of an experience fund comprised of enrollee premiums. John Hancock, the FLTCIP's insurance carrier, receives a set fee for providing the insurance. It doesn't keep any unused premiums, nor are experience fund assets comingled with the company's other lines of business. Rather, all premiums are accounted for through the FLTCIP's experience fund, which is owned by the FLTCIP and not by the insurance carrier or administrator. [READ MORE...PDF](#)



**KAISER PERMANENTE®**

**You've got 365 opportunities to thrive this year. Seize the days.**

Make the most of every moment. Every day is a chance to become happier and healthier, and here's a few reminders for March, April, and May! Use these tips to remind you that changing for the better is easier than you might think.

Sneak in a workout, plant secret nutrition bombs into your meals, and delight in sunny day. Make a positive, purposeful choice every day, and imagine where you'll be in a year!



You are what you eat! If you want to be healthy, eat healthy. Fill up on fresh veggies and fruits. Get as many colors onto your plate as you can. Give your body the fuel it needs to thrive, and you'll feel better, look better, and live better.

### **Seize the days and eat well**

Like all great power couples, these healthy foods are even better together. Try these

combinations for a nutritional one-two punch

#### **Yogurt + bananas**

Probiotics in yogurt need to eat, too. Probiotics thrive on prebiotics like the ones in bananas.

#### **Tomatoes + avocados**

The healthy fat in avocados helps your body absorb more of the lycopene in tomatoes.

Guacamole, anyone?

#### **Spinach + lemon**

The vitamin C in lemon helps your body absorb more of the iron found in spinach.

[Read MORE PDF](#)

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., in Maryland, Virginia, and Washington, D.C., 2101 E. Jefferson St., Rockville, MD 2085

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## **Your Federal Benefits Explained**

by *Sandra K. Harman, President, Harman & Associates, Inc.*



### **Do You Qualify to Fund a Roth IRA in Addition to the TSP?**

Many Federal employees do qualify to participate in the Roth IRA even though they may be fully funding the TSP (either tax-deferred or Roth 401(k)). In order to fully fund a Roth IRA, an employee must have Modified Adjusted Gross Income below certain limits. To fully fund the Roth IRA a single tax filer must have Modified Adjusted Gross Income below \$117,000; if you are

married filing jointly your Modified Adjusted Gross Income must be under \$184,000. If you are a single tax filer and exceed \$117,000 but not \$132,000, or married filing jointly and exceed \$184,000 but not \$194,000, you can partially fund the Roth IRA. Once you exceed \$132,000 filing single, \$194 married filing jointly, or if you are married filing separately you can not fund a Roth IRA.

For 2016 if you qualify to fund a Roth IRA outside of the TSP, you can contribute \$5,500; if you are 50 any day in the calendar year or over you can contribute an extra \$1,000 in catch-up contributions.

There are advantages of funding a Roth IRA:

- You will receive tax-free income when you make withdrawals. You fund the Roth IRA with money that was taxed and it grows tax-free. If you fund a Roth IRA early in your career that equals decades of tax-free compounded interest. The concept of tax-free money in retirement is very appealing.

Since you have paid income tax on the money contributed to the Roth IRA, it is particularly advantageous to fund it when you are at lower earnings or at least lower tax bracket because you have dependents and deductions. Further, fully funding the traditional tax-deferred TSP could lower your tax bracket.

- A Roth IRA can provide tax-free cash in an emergency. That's because the Roth contributions can be withdrawn penalty and tax-free at any time since they were already taxed.

You don't want to withdraw the earnings or gain as there would be potential taxes and potential penalties. To access the earnings or gain tax and penalty free you must be at least 59 ½ years of age and the account must have been established for 5 years. However, there are some exceptions:

- A withdrawal of up to \$10,000 for a first time home purchase;
  - Post secondary education expenses;
  - Disability;
  - Unreimbursed medical expenses that exceed 10% of adjusted gross income;
  - Back taxes;
  - Paying health insurance premiums while unemployed; and of course
  - Death.
- Contributions can continue after age 70 ½ as long as you have wages or self-employment income, unlike a traditional IRA and the TSP which require minimum distributions at April 1 following the attainment of age 70 ½, if retired. Since there is no tax liability there are no IRS required minimum distributions; you can allow the account to continue to grow.
- A Roth IRA can be left to your beneficiaries tax-free. As an estate planning tool it's powerful.



## The Hatch Act's Time, Manner and Place Restrictions in a Telework World

By Peter J. Jeffrey, Esq., Member, The Jeffrey Law Group, PLLC, *The Federal Employee's Law Firm* ®

As the U.S. Office of Special Counsel (OSC) notes on its website, "Social media and email—and the ease of accessing those accounts at work, either on computers or smartphones—have made it easier for federal employees to violate the Hatch Act. " (U.S. Office of Special Counsel, "The Hatch Act: Frequently Asked

Questions on Federal Employees and the Use of Social Media and Email,” <https://osc.gov/Pages/The-Hatch-Act-Frequently-Asked-Questions-on-Federal-Employees-and-the-Use-of-Social-Media-and-Email.aspx>). And while the OSC has attempted to streamline its online Frequently Asked Questions (FAQs) format “to be shorter, clearer, and more accessible to federal employees,” the OSC falls short of warning Federal employees of the pitfalls of social media in a Telework World. (U.S. Office of Special Counsel, “OSC Updates Hatch Act Guidance for Social Media” (Nov. 12, 2015), <https://osc.gov/News/pr15-23.pdf>). As set forth in its November 12, 2015 press release, the OSC advises that:

Federal employees may display campaign logos or candidate photographs as their profile pictures on their personal Facebook or Twitter accounts. However, because a profile picture accompanies most actions on social media, employees would not be permitted, while on duty or in the workplace, to post, “share,” “tweet,” or “retweet” any items on Facebook or Twitter, since each such action would show their support for a partisan group or candidate in a partisan race, even if the content of the action is not about those entities.

(*Id.*) But neither the OSC’s Press Release nor the FAQs adequately warn Federal employees of the Hatch Act’s Time, Manner and Place Restrictions in a Telework World.

As reported in the U.S. Office of Personnel Management’s (OPM) 2014 Federal Employee Viewpoint Survey, roughly 11% of the 392,752 Federal employees surveyed at least telework on an ad hoc basis. (See U.S. Office of Personnel Management, “Federal Employee Viewpoint Survey Results” (2014), [http://www.fedview.opm.gov/2014files/2014\\_Governmentwide\\_Management\\_Report.PDF](http://www.fedview.opm.gov/2014files/2014_Governmentwide_Management_Report.PDF)). Further, in the Washington, DC Metropolitan area, OPM has often provided the option for Telework Ready employees to work *Unscheduled Telework* in response to weather events. (See *e.g.*, U.S. Office of Personnel Management,

Washington, DC, Area Dismissal and Closure Procedures (Dec. 2015), <https://www.opm.gov/policy-data-oversight/pay-leave/reference-materials/handbooks/dcdismisssal.pdf>). In those telework situations (usually in response to weather events), it would be normal for Federal employees to share news and coordinate childcare via social media. In fact, most school systems now use social media to communicate information regarding openings, closings and delays.

However, the teleworking Federal employee must beware and not “share,” “tweet” or “retweet,” such information if she had a campaign logo as her profile picture, as to do so would be a violation of a Hatch Act time restriction. The simple act of using your personal Facebook Messenger, Google Chat, or Twitter to communicate with a spouse or partner may be a career-ending act, if your profile picture displays a campaign logo and you send that message during duty time, even if you are home.

Remember the default penalty for a Hatch Act violation is removal. 5 C.F.R. 734.102(b). Obviously the resulting draconian punishment of removal is not a rational or reasonable response to the technical Hatch Act violation described above, but it is the reality absent OSC action to clarify its impractical interpretation of the Act. Further, the minimum penalty for any Hatch Act violation is a 30-day suspension. (*Id.*) **To play it safe, Federal employees should avoid accessing any personal social media accounts during duty time, be they working from the office or teleworking from home, as well as think twice before using a campaign logo or candidate photograph as a profile picture.**

*The information contained in this article is of a general nature and is subject to change; it is not meant to serve as legal advice in any particular situation. For specific legal advice, the authors recommend you consult a licensed attorney who is knowledgeable about the area of law in question.*



June Werdlow Rogers, PhD  
Retired DEA Special Agent in Charge

## Why Do Law Enforcement Officers Risk Their Lives?

Inspired from watching the new hit movie, *Our Finest Hour*, about a daring coast guard rescue, I was struck by the extent some will risk their lives to save others. For many working outside of emergency response, placing one's life on the line defies reason. And attempts to explain this mysterious concept can prove elusive as well.

Dr. Matthew Desmond posed the question to firefighters of why they put their lives on the line to protect other people's property and lives. He learned and reported that while others may, the firefighters do not consider their work as dangerous. Basically, firefighters view fire as a predictable force that can be controlled by trained individuals such as themselves.<sup>1</sup> This reasoning seems logical, but what if your adversary is less controllable – like the armed offenders law enforcement regularly come up against?

There are so many unknown factors when officers respond to calls, execute arrest or search warrants, engage in undercover operations and especially make traffic stops that unequivocally law enforcement is dangerous work. Still every day, you and thousands of your fellow officers and agents are willing to engage threats on a regular basis.

For decades, women in federal law enforcement have worked in the face of danger such as Secret Service Special Agent Susan M. Gerstberger's moving victims to safety during the 2001 World Trade Center bombings with debris falling all around. In 2004, DEA Special Agent Towanda Thorne prevailed while undercover in a gun battle during an attempted robbery of her and a source. These are just a couple of examples of women who "displayed an unusual degree of courage, stamina, and willingness to go above and beyond the call of duty resulting in an exceptional heroic achievement in law enforcement" resulting in recognition from WIFLE.<sup>2</sup> These memorial awards were presented to recipients in honor of Julie Y. Cross, a Secret Service agent who was killed while on surveillance during a robbery attempt. Ultimate sacrifices like that of Special Agent Cross intensify the question of risk and illuminate the undeniable danger.

Shedding light on risk and danger in federal law enforcement was Secretary of State Hillary Rodham Clinton,<sup>3</sup> then First Lady in 1998. I had the honor to hear her speak at the 20<sup>th</sup> anniversary of the original WIFLE organization where she acknowledged the death of two border patrol agents saying "the loss of Mr. Salinas and Ms. Rodrigues reminds us that the work you do carries risks with it. You have to be well prepared, you have to be well trained, and those of you who are willing to take up this line of work are also going to accept the risks that go with it and we are very grateful to you. Because each of you is making extraordinary sacrifices to safeguard our Nation's freedom." That's it. Simply put, while not consciously aware of why you put your life on the line, that decision was probably made long ago.

When you lifted your right hand, when you took the oath of office, when you were sworn in and when you accepted that badge – the matter of doing what is necessary to protect the Nation against all enemies foreign and domestic was settled. You promised and committed to help keep the United States of America safe. Perhaps the real question is not one of why do people in law enforcement risk their lives, but what drives them to do so – namely, the mission. Be inspired knowing that what you do matters. Thank you so very much for your service.

1. [Why do firefighters take such a risky job?](#)
2. WIFLE's criteria for the Julie Y. Cross Memorial Award
3. [First Lady Hillary Rodham Clinton, Women in Law Enforcement Event](#) (The White House)



## Former Federal Prosecutors on Law Enforcement Liability Exposure

WIFLE believes that no federal law enforcement officer should be without professional liability insurance. The FEDS policy gives those in law enforcement the protection they need to do their jobs.

Here's what former federal prosecutors have to say on law enforcement liability exposure:

"Big cases, big problems. Little cases, little problems. No cases, no problems. If you are a federal law enforcement official, you have heard this anecdotal expression often enough to know that it contains more than a kernel of truth. [Read More.](#)

"I served as a federal prosecutor with the Department of Justice for 14 years and for the past 19 years, I have headed up a boutique criminal defense law firm in Washington, D.C. [Read More.](#)

"I first heard of FEDS when I joined the U.S. Attorney's Office in Washington, D.C. At the time, I didn't think I would ever need insurance. [Read more.](#)

Agencies will reimburse all law enforcement officers **up to half the cost of FEDS Protection**, and with WIFLE's \$10 discount, your out of pocket costs could be as little as \$140 per year. For more information or to enroll, please call 866-955-FEDS or visit [fedsprotection.com](http://fedsprotection.com). WIFLE's discount code is **WIFLE**.



## Please Consider a Donation to the WIFLE Foundation, Inc. - Scholarship Fund

Women in Federal Law Enforcement, Inc. and the WIFLE Foundation, Inc. are both commonly known as "WIFLE." In June 1999, WIFLE incorporated a non-profit professional organization as Women in Federal Law Enforcement, Inc. to better continue the work of the earlier ICWIFLE body. The WIFLE Foundation, Inc.,

incorporated in 2006 as a tax-exempt charitable/educational organization as described in 501(c)(3) of the Internal Revenue Code, is the educational arm for the WIFLE entity providing Annual Leadership Training, seminars, and Scholarship Programs. To this day, WIFLE continues to be the only non-profit in the United States dedicated to addressing reasons why women remain underrepresented and undervalued in Federal law enforcement.

### **How does your donation help?**

Your gift to The WIFLE Foundation, Inc., will directly support the Scholarship Programs. WIFLE encourages and supports aspirations of higher education in law enforcement by awarding scholarships to deserving students. We rely on WIFLE membership fees and the generosity of friends like you to award students who have demonstrated achievement and commitment to serving communities in the field of law enforcement.

[WIFLE webpage describing both scholarships \(regular and Members Only\)](#)

### **Ways to Donate**

- A one-time or monthly gift can be donated, or a gift in honor or in memory of someone. Gifts can be made on the WIFLE website at <http://www.wifle.org/donate.htm>.
- A Bequest in Your Will  
We also encourage you to consider including a bequest or other life income gift for the WIFLE Foundation, Inc. (Scholarship Fund) in your estate plan.

Your attorney can help you design an estate plan that protects your family, preserves your property, and benefits The WIFLE Foundation, Inc. (Scholarship Fund). You can bequeath a percentage of your estate or a specific dollar amount.

After signing a new will that names The WIFLE Foundation, Inc. (Scholarship Fund) as a beneficiary, please be sure to inform us.

### **Useful Information for Making a Bequest to WIFLE**

Legal Name: WIFLE Foundation, Inc.  
Address: 2200 Wilson Boulevard Suite 102, PMB-204 Arlington, VA 22201-3324  
Federal Tax Identification Number: 20-4532945

### **Sample Bequest Language**

"I hereby give, devise, and bequeath to The Women in Federal Law Enforcement Foundation, Inc., Arlington, Virginia, \_\_\_\_\_-percent of my net residuary estate (or the sum of \$\_\_\_\_\_, or the rest and residue of my estate after payment of the foregoing bequests). This is an unrestricted gift and may be used to further the objects and purpose of The Women in Federal Law Enforcement Foundation Inc."

The above language is merely a sample and should be reviewed by your attorney. Upon request, we are pleased to provide the necessary tax exemption letter to your attorney or financial advisor.

Your support makes our efforts to support educational opportunities for deserving students possible.

Thank you.

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**On February 24<sup>th</sup>, WIFLE held its first Happy Hour** thanks to the efforts of Air Force Office of Special Investigations (AFOSI) Agency Representative, Stephynie Velez.



Stephynie selected and arranged the get-together at the 201 Bar, near Union Station in DC. We were nervous that people wouldn't come, because of the bad weather forecast, but at least a dozen people braved tornado warnings and torrential downpours to attend. We had a great time and people made new friends and were able to reconnect with others they hadn't seen in a while. You knew people were having a good time because 45 minutes after it was scheduled to end - people were still there! Stephanie received great feedback from the attendees, so we are going to try to hold these events monthly, on a Thursday, at the same location.

There was also a recommendation that we have quarterly WIFLE brunches where we have a speaker who will talk for twenty minutes on a subject of interest to the attendees. Stephynie is searching for a location for that event. Stay tuned for dates and other information.

Now for those of you who can't make it to DC, please try to get a group of friends or co-workers together and take the time to invest in yourself. Contact a bunch of people and charge them with bringing a friend. Sit down and just talk to each other - relax and laugh. Trade those business cards.

Having retired from Immigration and Customs Enforcement (ICE), I can see that you don't realize how much effort you put into work, home, kids, and other commitments because it just seems like a normal day AND you make it look easy. It DOES, however, take a toll on you personally and professionally. If you can't do once a month, then try to schedule something on a quarterly basis where you spend just a little bit of time taking care of yourself.

I hope to see many of you at this year's Leadership Training and our networking events.

Catherine Sanz  
President, WIFLE Foundation, Inc.  
Executive Director, WIFLE

**DISCLAIMER:**

The views expressed by the author(s) of article(s) published in this newsletter are their personal views and should not be interpreted as the views of Women in Federal Law Enforcement (WIFLE) or its individual members. See full disclaimer [here](#).