

WIFLE®



Women in Federal Law Enforcement



MARCH 2020



REGISTRATION NOW OPEN!

It's not too early to plan for this year's Annual WIFLE Leadership Training in Tampa, Florida, August 3 – 6, 2020, at the Marriott Water Street. WIFLE has an interesting agenda planned, including keynote speaker, career- relevant law enforcement and security workshops, the annual WIFLE Awards banquet, career fair, and much more. [Download the agenda](#) (subject to update) from the website to use with your training request.

The formal opening ceremony is Tuesday, August 4, however, WIFLE is offering optional training sessions on Monday, August 3 for those who are authorized to travel on Sunday. These optional training sessions are limited in size, so enroll immediately after payment.

8:30 AM – 4:30 PM **Suicide Education and Awareness Training**

Grand Salon I *Dr. Kier Maxwell United States Secret Service* [Pre-Registration Required](#) Class limit: 48

8:00 AM – Noon **Leadership and Implicit Bias Morning**

Grand Salon J *Rachel M. Salamanca Director, Tools for Tolerance for Law Enforcement, Museum of Tolerance*
[Pre-Registration Required](#) Class Limit: 40

1:00 – 5:00 PM **Leadership and Implicit Bias Afternoon**

Grand Salon J *Rachel M. Salamanca Director, Tools for Tolerance for Law Enforcement, Museum of Tolerance*
[Pre-Registration Required](#) Class Limit: 40

For women in law enforcement at the higher levels of supervisory and management responsibilities, The WELI (WIFLE Executive Leadership Institute) is one of the most popular sessions offered during the Leadership Training. Non-Government speakers and leaders lead the group in challenging, thought-provoking sessions geared to broaden your mind to think out-of-the box for managerial solutions. Seats are limited to only 40 so please register for WELI immediately after payment.

Check the WIFLE website regularly at www.WIFLE.org for additional details about the Leadership Training.

We hope to see you in Tampa!

MARIST



MEMBERS SAVE OVER \$16,000 ON NASPAA-ACCREDITED MPA

ONLINE GRADUATE PROGRAMS

- Business Administration (MBA)
- Business Analytics (Certificate)
- Information Systems (MS and Certificate)
- Integrated Marketing Communication (MA)
- Public Administration for Law Enforcement and Emergency Services (MPA)

ONLINE ADULT UNDERGRADUATE PROGRAMS

- Professional Studies (BA/BS)
- Management Studies (BS)

SWORN OFFICERS AND CIVILIAN EMPLOYEE BENEFITS

MPA

- 1/2 off tuition for the MPA
- 100% online option available
- Classroom-based hybrid option offered in Albany, Poughkeepsie, and Queens
- Five Concentrations to choose from: Health Care, Non-Profit Management, Ethical Leadership, Public Management, and Analytics

ADDITIONAL BENEFITS

- 25% off tuition for select graduate and adult undergraduate programs
- 25% discount for immediate family members

Undergraduate applicants must be age 22 or older to be eligible



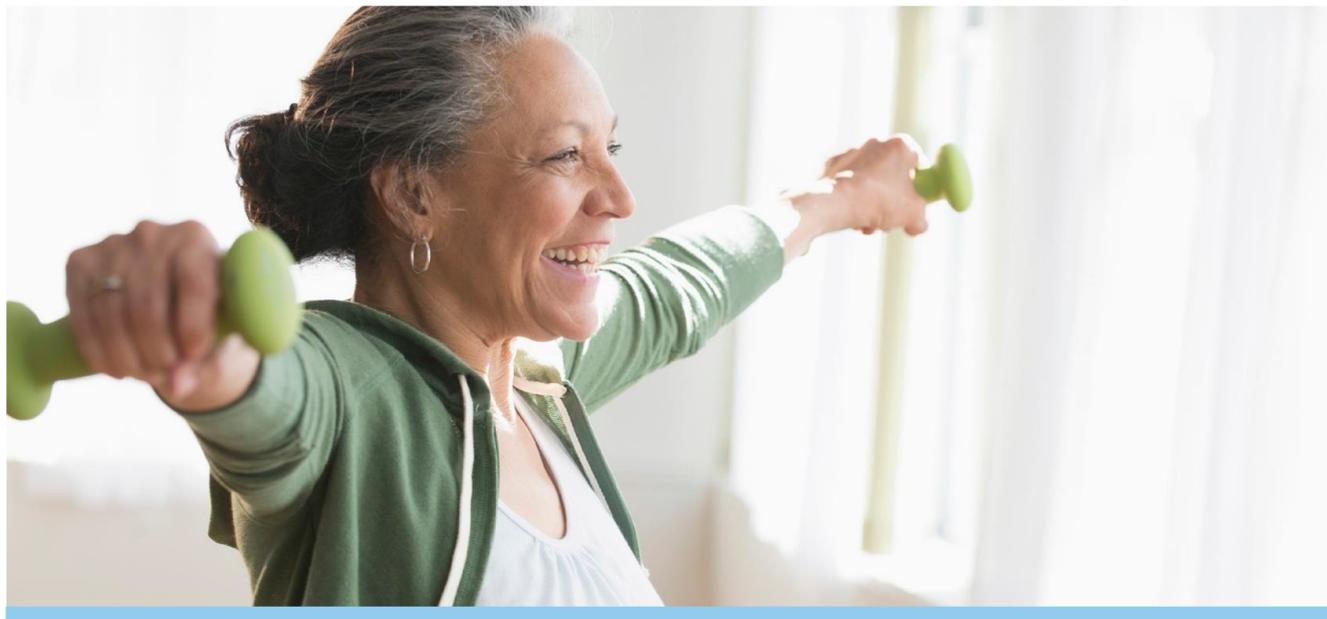
UPCOMING EVENTS

The best way to find out about our programs is to attend an open house or virtual information session! Visit our website and RSVP.

CONTACT

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Healthy habits, happy heart

You can help avoid future heart problems by making healthy changes today. And the same habits that help keep your heart strong also reduce your risk for other conditions — another good reason to take these health tips to heart.

Know your numbers

Get regular screenings with your doctor to keep tabs on your blood pressure and body mass index (BMI). Blood pressure over 120/80 and BMI of 25 or higher are both linked to increased risk for heart disease and stroke.*

Stand up for your health

The more you sit, the higher your risk for heart problems. Try standing when you'd normally sit, like when you're watching TV — or setting a reminder on your phone to get up and move once an hour.

Get the facts on fats

Some fats are healthier than others. Unsaturated fats like olive oil and avocado are considered superfoods you should eat often — whereas you should limit saturated fats like butter and avoid trans fats altogether.

Visit kp.org/heart.

*American Heart Association

Kaiser Permanente health plans around the country: Kaiser Foundation Health Plan, Inc., in Northern and Southern California and Hawaii • Kaiser Foundation Health Plan of Colorado • Kaiser Foundation Health Plan of Georgia, Inc., Nine Piedmont Center, 3495 Piedmont Road NE, Atlanta, GA 30305, 404-364-7000 • Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., in Maryland, Virginia, and Washington, D.C., 2101 E. Jefferson St., Rockville, MD 20852 • Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232 • Kaiser Foundation Health Plan of Washington or Kaiser Foundation Health Plan of Washington Options, Inc., 601 Union St., Suite 3100, Seattle, WA 98101



Your Federal Benefits Explained

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

Estate Planning Steps

Estate Planning is not just for the wealthy; it is part of an overall plan for anyone who wants to meet financial goals.

Know Where You Are

Create your net worth which is an inventory of what you own and what you owe. Break your assets into “accessibility” categories; meaning can you get your hands on the asset value without restrictions or penalties and know what the value will be. This is important so that you know what you have as your emergency fund. After you have accounted for your liquid assets, marketable assets (those with a ready market to convert the asset into cash, but you have to take what the market will pay), non-marketable assets (those frequently with greatest asset value but you have rules and regulations to meet before you can access the value – (TSP, 401(k)s, Business Partnerships, etc.)

Next account for the fair market value of your primary residence and your vacation home (if you have one).

Finally, list all the rest of the things you own; autos, recreation vehicles, collections and hobby equipment, jewelry, furniture and household accessories, all other things that you own. Most of the items in this category depreciate but if you owe on these items you need to account for the value. Further, once you have accounted for all that you own pull out your homeowner’s insurance policy, even with a “full replacement” value policy any items that are not incidental to daily living are not part of the “full replacement” concept. If you have a single item or category of multiple items valued at more than \$2,500 you should consider a rider to your policy.

After accounting for everything you own you must account for all that you owe on what you own. Total assets minus total liabilities establishes your net worth – the “you are here” in your financial road map.

Develop a Contingency Plan

This is a documented plan so that if you should become incapacitated your affairs could be carried on without anyone going through the court system. This document is known as a Durable Power of Attorney for Financial Affairs. You can include a “springing” clause which requires that certification of your incapacity must be provided before the “Durable Power” is invoked. You can establish the number of medical care providers who must certify that you are incapacitated.

Provide for Children and Dependents

Your estate plan should include provisions for any children, this should include naming a guardian for any dependents and providing for children from a prior marriage that would not be addressed by leaving assets to a current spouse. Consideration should be given to address the care and income of children or relatives with special needs, careful planning is needed to avoid jeopardizing eligibility for government benefits.

Document Your Wishes

Estate Planning allows you to indicate how you want your assets distributed if you should become incapacitated or in the event of your death. This includes designation of beneficiaries (including the four that apply to your federal benefit package: TSP-3 for your Thrift Savings Account, SF-2823 for FEGLI, SF-1152 for the money the government would owe you if you died while employed, SF-3102 for the money you have contributed to the FERS retirement fund that you have not recovered at the time of your death assuming that you have no one eligible to receive a monthly survivor's benefit).

There will be other designation of beneficiary forms for outside insurance, brokerage accounts, IRAs, etc.

Remember that your Will never supersedes a Designation of Beneficiary.

Review How Assets are Titled

Assets of value (such as automobiles, accounts and real property) are titled but assets can be held jointly in one of three ways: Tenancy in Common, Joint tenancy with right of survivorship, Tenancy in the Entirety. Of course, you can hold an asset as a sole owner, some assets can be titled in the name of a trust (you can not change the title of your TSP account while it is in the TSP) and some States have community property.

Appoint Persons to Act on Your Behalf

Once you have gotten your plans in place you need to designate someone to act on your behalf if you are unable to do so – as executor of your will, trustee for your assets in your trust, legal guardian for your dependents and/or personal representative or power of attorney if you become incapacitated. Make sure that those you name are aware of and agree to their duties or responsibilities and that they know where to find your legal documents and records of your assets.

Whether you are just starting out or have accumulated wealth over a lifetime, an up-to-date estate plan helps you minimize the impact of unexpected events on you and your family by preserving, protecting and managing your assets.



What's New with the Federal Long Term Care Insurance Program?



The Federal Long Term
Care Insurance Program™

www.LTCFEDS.com

In fall 2019, the new Federal Long Term Care Insurance Program (FLTCIP) 3.0 plan was launched. FLTCIP 3.0 is the only FLTCIP plan available to new applicants on or after October 21.

The U.S. Office of Personnel Management worked with the FLTCIP insurer, John Hancock Life & Health Insurance Company, and the program administrator, Long Term Care Partners (LTCP), LLC, to design a plan that offers comprehensive coverage with added premium stability.

FLTCIP 3.0 is a traditional long term care insurance plan that includes a stay-at-home benefit and home care provided by formal and informal caregivers. It provides many of the same comprehensive benefits that have made the FLTCIP a meaningful way of addressing long term care risks.

In addition to its core coverage, the new plan offers the recently introduced premium stabilization feature, an innovative means of addressing the risk of large future premium increases—a concern many consumers have wanted addressed by the long term care insurance industry. Under certain conditions, this amount may be used to offset an enrollee's future premium payments or provide a refund of premium death benefit.

FLTCIP 3.0 benefits also include:

- international coverage up to 100% of the maximum lifetime benefit
- choice of a 3% automatic compound inflation option or future purchase option
- choice of a two-year, three-year, or five-year benefit period

The FLTCIP is available to eligible federal and U.S. Postal Service employees and annuitants, active and retired uniformed service members, and certain qualified relatives. Qualified relatives include spouses, domestic partners, adult children, and parents, parents-in-law, and stepparents. Visit LTCFEDS.com/eligibility for the full eligibility listing.

With benefits designed specifically for the federal family, the FLTCIP can help protect your savings and assets in the event you or your loved ones ever need long term care. Developed to provide solutions for a range of financial situations, this employer-sponsored program has grown to be the most successful and utilized program of its kind, providing valuable coverage for more than 268,000 enrollees.

The FLTCIP is a medically underwritten benefit, so it's important to apply when you are in good health to avoid the risk that a future illness or condition may prevent you from obtaining coverage later. Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage.

To learn more about FLTCIP 3.0, visit LTCFEDS.com, where you can sign up for a webinar, view full program details, or view a video on the new premium stabilization feature. Or, call **1-800-LTC-FEDS** (1-800-582-3337) TTY 1-800-843-3557 to speak with a program consultant.

The Federal Long Term Care Insurance Program is sponsored by the U.S. Office of Personnel Management, insured by John Hancock Life & Health Insurance Company, and administered by Long Term Care Partners, LLC.



Your Federal Government Training Could Be Worth College Credit

If you work for the U.S. federal government, you should be proud to be a part of one of the country's most highly skilled workforces. Your rigorous agency training courses have prepared you with the knowledge in technology, management, and communications needed to serve our communities, and you deserve credit for being part of the foundation that keeps our nation running. Now you can apply that training toward college credit as well with Excelsior College! Read more here. Members of WIFLE, along with spouses and domestic partners, are eligible to receive a tuition and fee discount with Excelsior College's educational partnership program with WIFLE. Visit <https://www.excelsior.edu/partner/women-in-federal-law-enforcement/> for more information.

Note from WIFLEFoundation.org: WIFLE 21st Annual Leadership Training. registration will close on **July 5, 2020**. You may substitute another individual up through July 5, 2020. After June 28, no refunds are provided. However, you will have through July 5 to substitute another individual. A refund processing fee of \$125 is applied to a booth cancellation at any time. No onsite registration offered. Online, in advance registration is required. [Visit the website for details.](#)



FEDagent invites you on a journey across the fifty states!



FEDagent is located in the heart of Washington, D.C. So it is easy to become entrenched in the workings of agency headquarters and only focus on the happenings in the nation's capital. However, as reported in our sister e-report **FEDmanager**, 85 percent of federal employees live and work outside D.C.



Starting Fall 2019, **FEDagent** introduced a new column, **The Federal Fifty**, to highlight the federal service taking place in every state.

FEDagent Editor Maya Meltsner, a native of Washington, D.C., and her dog Huey, a native of Puerto Rico, are traveling the nation in an RV to highlight outposts of the federal government in each state.

Do you work in one of the fifty states? Would you or your colleagues like to be interviewed for the column? Know any federal destinations Maya and Huey shouldn't miss?

Get involved by emailing publisher@fednewsletters.com

Never miss an installment of The Federal Fifty,

subscribe to FEDagent today!



FEDagent is published by the law firm (and WIFLE partner/sponsor) Shaw Bransford & Roth P.C. FEDagent.com has been online since 2002 and is proud to be known as the first and only electronic report exclusively serving the federal law enforcement community.



Check Yourself – Remember to Annually Review Your Personnel Records

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



When making decisions regarding your employment – be it your continued suitability, access to classified information, or merit promotion eligibility – your employing agency typically reviews information about you maintained in “Privacy Act” system of records (*e.g.*, Official Personnel Folders (OPFs), Employee Performance File (EPF), Adverse Action Files, or Personnel Security Clearance Files). (*See generally*, National Archives and Records Administration (NARA), Transmittal No. 28 (Jul. 2017), General Records Schedule (GRS) 2.2; 2.3; and 5.6). The accuracy of that information is essential to your continued employment, career advancement, and benefit entitlements. Fortunately, the Privacy Act of 1974, 5 U.S.C. § 522a, provides you with a means by which to seek access to and amendment of those records. *See* 5 U.S.C. § 522a(d)(1) & (2).

The Privacy Act provides you with a means of access similar to that of the Freedom of Information Act (FOIA). However, the Privacy Act only permits you to seek access to your own “record,” and only if that record is maintained by the agency within a “system of records” -- *i.e.*, is retrieved by your name or personal identifier -- subject to ten Privacy Act exemptions. 5 U.S.C. § 522a(d)(1). Furthermore, you may request to amend your own record to correct any information that you believe is inaccurate, irrelevant, untimely or incomplete. *See* 5 U.S.C. § 522a(d)(2). If your agency refuses to amend your record, you may file with the agency a concise statement setting forth the reasons for your disagreement with the agency and your statement of disagreement must be included with any subsequent disclosure of the record. *See* 5 U.S.C. § 552a(d)(3) & (4). Additionally, “[w]henver any agency . . . makes a determination under subsection (d)(3) . . . not to amend an individual's record in accordance with his request” you may bring a civil action against the agency. 5 U.S.C. § 552a(g)(1)(A).

Just as you would typically obtain a copy of your credit report prior to purchasing or refinancing a home mortgage, it is a good idea to review your OPF, EPF, and Personnel Security Clearance File before applying for a merit systems promotion or undergoing a single scope background (SBI) investigation for continued eligibility to access classified information. Civilian employees should develop the regular habit of yearly requesting access to personal records about them maintained in Privacy Act system of records. The accuracy of the information contained within those record systems could affect many of your rights incidental to your federal law enforcement employment, such as your continued eligibility to access classified information, your leave entitlement, or retirement benefits.

At the Jeffrey Law Group, PLLC, we assist Federal employees in Privacy Act requests by:

- Filing requests for records that properly identify the records sought;

- Appealing initial denials of records through the applicable agency appeal process;
- Filing requests for correction or amendment of records; and
- Appealing initial denials of requests for correction or amendment of records.

Accurate and complete personnel records are essential to demonstrate your continued eligibility to access classified information, your leave entitlement, and future retirement benefits.

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 author recommends you consult a licensed attorney who is knowledgeable about the area of law in question.



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Split-Second Decisions

by Brenda Wilson, FEDS Protection

Law enforcement officers need not be told that gang members and violent criminals commit ruthless, savage and heinous acts; criminals and criminal acts are becoming more brazen; and use of force is still the most debated law enforcement issue in America. So earlier this month, when the Alabama Attorney General acknowledged a record level of lethal violence against law enforcement officers in his state after seven county and police officers were shot and killed over the last 13 months, law enforcement officers weren't at all surprised.

The mindset, activity and sophistication of offenders and criminals often force agents and officers to make difficult, split-second decisions under unique circumstances that only people who do this every day can truly appreciate. These fallen officers and the facts surrounding their deaths, painful as it is, need to be shared and reshared because the media, special interest groups, politicians, and lawmakers need to understand not only the exposures and dangers law enforcement officers face, but how often and how quickly and senselessly minor matters and incidents escalate and result in death.

Birmingham police Sgt. Wytasha Carter was shot and killed in January as officers questioned two people suspected of trying to break into cars.

Mobile police Officer Sean Tudor was shot and killed in January. He was trying to apprehend a suspect when he was killed.

Auburn police Officer William Buechner was shot and killed in May while responding to a report of a domestic disturbance.

Tuscaloosa police Officer Dornell Cousette was shot and killed in September while trying to arrest a wanted man. Cousette had spotted the suspect outside and was shot to death after chasing him into a house.

Lowndes County Sheriff John Williams was shot and killed in November at a convenience store. The attorney general said he was responding to a noise complaint. The teenager charged in his slaying is the son of a deputy in a neighboring county.

WIFLE NEWSLETTER MARCH 2020

Huntsville police Billy Fred Clardy was shot and killed as a suspect opened fire when officers tried to intercept a suspected drug delivery.

Kimberly Police Officer Nick O'Rear was shot and killed earlier this month while helping a neighboring department in a pursuit. The fleeing suspect shot him.

It is imperative for the safety of all, that the media, special interest groups, politicians, and lawmakers truly understand the circumstances today's law enforcement officers are facing, and consider their words and reactions carefully, especially in unique or supercharged environments until all facts are known and presented by appropriate sources.

As always, we've got your back. The liability exposures and legal aspects associated with law enforcement decisions are just as complicated as the issues surrounding policing today. These vulnerabilities are the reasons professional liability insurance is necessary and your agency reimburses half the cost. For brochures or additional information, email feds@fedsprotection.com.



PRESIDENT'S MESSAGE - TRANSITIONS

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

Each year, WIFLE transitions our Executive Committee. This year President Tira Hayward joins our Past President's Council and Katherine Castaneda from the Bureau of Alcohol, Tobacco, Firearms and Explosives steps up as our 2020 Executive Committee President. With Katherine's elevation, Melissa Riemer Stormer (Air Force Office of Special Investigations) steps up as the new Vice President and Jess McTigue (Diplomatic Security Service) will assume the duties of Secretary.

I also have another transition to announce. After many years of capable leadership and service, Sheree Mixell, WIFLE's Vice President and Deputy Executive Director has decided to retire from this position. During her tenure, Sheree has been instrumental in putting together agendas of several Annual Leadership Training Programs and has been a sounding board for me on all things WIFLE. I am sad to see Sheree move on, as she has been my rock for the majority of my time as WIFLE President/Executive Director. As a team, she helped to hide my weaknesses and complimented my strengths. There are not enough words to thank Sheree for being my teammate and partner.

While I regret to see Sheree step down, I am excited to inform you that our new Vice President and Deputy Executive Director is Jessie Lane. Many of you already know Jessie from her ever-popular Flash Mentoring programs at the last several Leadership Training Programs.

WIFLE NEWSLETTER MARCH 2020



A little background on Jessie Lane: She began her career with the U.S. Secret Service as a Stay-in-School Clerk in the Richmond (VA) field office on January 8, 1979. A native of Richmond, Jessie attended Virginia Commonwealth University and earned a Bachelor of Science degree in Mass Communications. Her interest in the field of law enforcement led to her transfer to the Secret Service Headquarters in Washington, DC. In 1985, she accepted the position of Writer/Editor in the Office of Government Liaison and Public Affairs, writing speeches and press releases on behalf of the agency's Director and his executive staff.

In 2002, Jessie was selected to serve as the agency's first Diversity Program Manager. She constructed a diversity strategy to identify special capabilities of the agency's employee population, thus validating the mission-related benefits derived from their work and employing people with diverse backgrounds. In 2007 she received a Master of Science in Management from the Johns Hopkins University. Jessie served as a WIFLE Advisor and as the 2011 WIFLE, Inc. Executive Committee President. She was the first individual to hold that position from the non-sworn ranks of women in federal law enforcement.

Jessie retired from the Secret Service in December 2019 after 40 years of service. She is now looking forward to the challenges of her new position and to meeting all of you. Once again, I have a new teammate and partner who is a strong leader and compliments my strengths.

When you next see Sheree and Jessie, please congratulate them on moving to a new chapter in their lives. I hope they both find this chapter exciting and rewarding!

ABOUT WIFLE

WIFLE has been in existence since ICWIFLE in the 70's when it was an interagency committee formed by the U.S. Departments of Justice and Treasury. WIFLE incorporated a non-profit organization in June 1999 as Women in Federal Law Enforcement, Inc. to better continue the work of ICWIFLE. The WIFLE Foundation, incorporated in 2006, is the educational arm for WIFLE providing Annual Leadership Training, seminars, and Scholarship Programs. The WIFLE Executive Leadership Institute (WELI) established in 2011 provides immersive leadership training sessions for GS Grades 13, 14, 15, and SES (and State, county and local equivalents) which is held in conjunction with the Annual Leadership Training. To this day, WIFLE continues to be the only non-profit in the United States dedicated to addressing reasons why women remain underrepresented in Federal law enforcement. The two WIFLE organizations work together to promote and support women in federal law enforcement. These two entities form the WIFLE organization.