

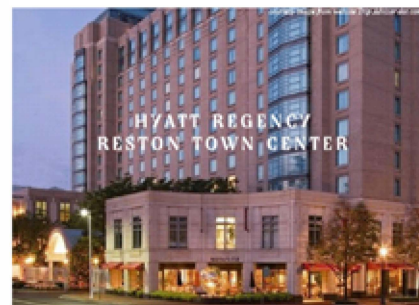


# WIFLE NEWSLETTER

## JUNE 2016

Women in Federal Law Enforcement

### WIFLE 17th Annual Leadership Training in Reston, VA July 18-21, 2016



Don't miss WIFLE's 17th Annual Leadership Training to be held July 18-21, 2016, at the Hyatt Regency in Reston Town Center, Reston, VA. This year's training agenda will focus on Civil Rights and Procedural Justice.

Special training sessions will be held on Monday, July 18, with the formal opening ceremony and full training program kicking off on Tuesday, July 19, 2016. As always, there is an agenda packed with interesting seminars and presentations. Also, the WIFLE Annual Awards Luncheon, the cost of which is included in your full-week training registration, will be held on Wednesday, June 20.

If you are a golfer, please sign up for the Julie Y. Cross Memorial Golf Tournament on Monday, July 18. This year's tournament will take place at the beautiful Reston National Golf Course. Or, if running is more your style, sign up for the WIFLE 5K Fun Run/Walk on the Washington and Old Dominion Trail. The \$25 registration fee includes a commemorative T-shirt, but don't delay as registration is limited. All proceeds for both event benefit the WIFLE Scholarship Fund.

To learn more about the full agenda of seminars and activities, or to register for the training, golf tournament, and Fun Run, please go to [www.wifle.org](http://www.wifle.org).

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## TO WIFLE MEMBERS: A MESSAGE FROM THE EXECUTIVE DIRECTOR

In April, the State Department invited me to travel to Santiago, Chile to speak to representatives of each of the Chilean law enforcement agencies about setting up a WIFLE-type organization for the women in law enforcement in Chile. There are three agencies: one that would be equivalent to our FBI; one a uniformed agency that does it all from local to federal issues; and a third that is a corrections agency similar to our Bureau of Prisons. I also met with the Prosecutor's Office, women Justices to include two Supreme Court Justices, and representatives of the Defense Department.

Each Chilean law enforcement agency has a distinct culture that doesn't promote the kind of close relationships that we have in U.S. agencies. In the United States, we find a great deal of common ground among the federal agencies, and we create task forces and teams to conduct investigations. Chile does not have this cooperative culture. Also, in our federal agencies, agents and officers often move from one to another in search of an agency that meets their needs.

Even with these differences, women in each of the Chilean agencies voiced the same issues that I have heard many of you voice. Some agents have experienced no to little discrimination, while others are pioneers in their agency and profession. Recently, women in Chile have been allowed to participate in peacekeeping missions, join bomb squads, and graduate from the Naval Academy. What I found remarkable was that even within the same agency the women had never sat in a room and listened to each other's stories. Providing an opportunity to talk about and listen to the experiences of other women in federal law enforcement is something that WIFLE has promoted since the 1980's.

The U.S. Ambassador graciously opened his home one evening and hosted a reception for me and all the women who had participated in the briefings during the week. It was the first time that these women had all been in one place together. I compare it to WIFLE's welcome reception at our leadership training. We had a wonderful time. The evening reminded me how important it is for women to network and associate with fellow officers that they may not normally get to meet.

As a result of my week in Chile, WIFLE extended an invitation to the U.S. Embassy to arrange for representatives from Chile law enforcement agencies to attend our 17th annual leadership training in July 18-21, 2016, in Reston, Virginia. While describing WIFLE is interesting, you really have to experience our training and networking events to truly understand how we can support each other. We are pleased to host three representatives in Reston from Chile, one each from the National Prosecutor's office, the Policia de Investigaciones de Chile (PDI), and the Carabineros. If you are attending this year's training, please seek out our visitors. Welcome them to WIFLE and engage them in conversation about their careers. And especially, share your stories.



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## EARN YOUR DEGREE AT MARIST

See you at the 2016 WIFLE Leadership Training Conference!



### Benefits for Sworn Officers and Civilian Employees Include:

1. Over 50% off tuition for the MPA (\$333/credit; \$12,987/total tuition)
2. 100% Online - no residency required
3. Classroom-based hybrid options offered in Albany, Fishkill, and Queens, New York
  - Part-Time 2 1/2 years
  - Full-Time 1 1/2 years
4. Employees receive 25% discount on other select graduate programs (see reverse side)
5. Same 25% discount extended to immediate adult family members

Qualifying students must be 22 years of age or older upon admission and applying through either Graduate or Adult Undergraduate Admission

## Master's in Public Administration NASPAA Accredited

Our program teaches you how to be an effective leader – and challenges you to embrace the qualities and values necessary for success in the public/nonprofit arena.

"Many people feel that after you graduate with your Bachelor's Degree that if you don't stay in school, you will never go back. I am living proof that is not true. I waited seventeen years before I returned for my graduate degree. Sometimes life gets in the way and you start a career and family and before you know it, you think that it's the end of your educational life. That does not have to be the case. I held a full-time, stressful job, two young children, a husband, a house to keep and I still found time to further my education."

- Rachael L. VanDeusen '08 Lieutenant - New York State Police

Contact:  
Brian Scott, Associate Director Graduate Admission  
Brian.Scott1@Marist.edu | (843) 575-3980

# MARIST

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## In-Demand Specialized Concentrations

Marist MPA students have the option of choosing from among three career-based concentrations, each of which is a comprehensive degree program that emphasizes best business practices in all areas.



**Ethical Leadership**



**Healthcare Administration**



**Public Management**

## About Marist

- Marist is regionally accredited by the Middle States Association of Colleges and Schools, Commission on Higher Education.
- Marist is recognized by the U.S. Department of Education
- Marist is one of a small group of schools included in The Princeton Review's new *Colleges That Create Futures: 50 Schools That Launch Careers By Going Beyond the Classroom*.
- 10th consecutive year Marist has been named to *Kiplinger's Personal Finance's* list of the Top 300 Best College Values

## Online Graduate Programs

- Business Administration (MBA)
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- Advanced Certificate in Business Analytics
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For more information visit:  
<http://www.marist.edu/admission/graduate/>

Online Adult Undergraduate degrees available

**Accepting Fall Applications Now!**  
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**Application Deadlines:**  
**Fall Start – August 1 | Spring Start – December 1**

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## WHAT YOU SHOULD KNOW ABOUT LONG-TERM CARE

Long term care is the kind of care that you need if you can no longer perform everyday tasks by yourself due to chronic illness, injury, disability, or the aging process. Long term care also includes the supervision you might need due to a severe cognitive impairment (such as Alzheimer's disease).

You can receive long term care in a variety of settings, including your own home or a facility, such as an assisted living facility or nursing home. This type of care can be expensive and is generally not covered by traditional health plans or Medicare. Long term care insurance is one way of helping to pay for these expenses.

With benefits designed specifically for the Federal family, the Federal Long Term Care Insurance Program (FLTCIP) offers important support should the need for long term care ever arise. By including the FLTCIP in your financial plan, you're helping to protect everything you've worked for, both now and during your retirement, in the event that you need long term care services someday. In addition, it will allow you to receive care in the setting that works best for you. Enrollees can feel secure about the program's comprehensive coverage because the FLTCIP is:

- the largest group long term care insurance program in the nation
- sponsored by the U.S. Office of Personnel Management (OPM)
- insured by John Hancock Life & Health Insurance Company

Because the FLTCIP is medically underwritten, 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. It is also worth noting that premiums are directly related to your age. This means the younger you are when you apply, the lower your premium.

### FLTCIP 2.0 benefits

The FLTCIP provides comprehensive coverage for care that takes place in a variety of settings, including the following:

- At home, with care provided by a nurse, home health aide, therapist, or other authorized provider.
- Within the community, with services provided at adult day care centers.
- In an assisted living facility, including specialized care for persons living with Alzheimer's disease.
- In a nursing home, including skilled, intermediate, and custodial care.

### Valuable consultative services

Experienced and knowledgeable FLTCIP program consultants can help guide decision-making, compare plans, provide personalized rate quotes, and assist in completing an application for coverage.

### Experienced care coordination

Enrollees have access to the FLTCIP's care coordinators, who are registered nurses experienced in long term care. The care coordinators can help you find high-quality care providers in your area;

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share the results of state survey reports about service availability, quality, costs, and licensing; arrange for discounted services; monitor the care you are receiving; work with you at the time of claim; and assist with changing your plan of care as your needs change.

Certain care coordination services are also available to your qualified relatives at no cost, even if they are not enrolled. This can be invaluable in helping reduce the stress that may develop if a relative needs long term care.

## Who is eligible to apply?

Many members of the Federal family are eligible to apply for coverage under the Federal Long Term Care Insurance Program (FLTCIP), including Federal and U.S. Postal Service employees and annuitants, active and retired members of the uniformed services, and qualified relatives. Visit [www.LTCFEDS.com](http://www.LTCFEDS.com) for the full eligibility listing.

This program is medically underwritten, which means that you'll have to answer questions about your health on your application. Certain medical conditions, or combinations of conditions, may prevent some people from being approved for coverage. You need to apply to find out if you qualify for coverage under the FLTCIP.

## Plan design

The FLTCIP accommodates a range of budgets by offering four prepackaged plans, which combine the program's most popular features, as well as an option to customize your own plan.

- If you need assistance choosing a plan, launch our Online Consultant Tool, which uses video and interactive features to help you learn more about long term care, determine long term care costs in your area, and design a FLTCIP plan that suits your needs.
- To calculate a premium\*, use the Premium Calculator for different FLTCIP plans based on your age.

You'll find more valuable resources at [www.LTCFEDS.com](http://www.LTCFEDS.com).

\*Premiums are not guaranteed. Your premium will not change because you get older or your health changes or for any other reason related solely to you. However, your premiums may increase if you are among a group of enrollees whose premium is determined to be inadequate. While the group policy is in effect, OPM must approve the change.

## Qualifying for benefits

If you apply for coverage and are approved, you may be eligible to receive plan benefits if a licensed health care practitioner certifies in the last 12 months that:

- you are unable, without substantial assistance from another person, to perform at least two activities of daily living for an expected period of at least 90 days due to a loss of functional capacity; or
- you require substantial supervision due to a severe cognitive impairment

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If your benefit eligibility is approved, a care coordinator will call you and you will receive written notification that states the date you are eligible for benefits. The notification will also include the forms that you can use to submit charges for reimbursement (along with proof of payment when required) or to count care toward your waiting period. You will also be assigned a personal care coordinator to assist you. Benefits can begin (after the waiting period) as long as the covered services are part of a plan of care developed by a licensed health care practitioner and approved by us.

If your benefit eligibility is denied, a care coordinator will call you and additional written notification will state the reason for the denial. If you still feel strongly that you are eligible for plan benefits, you may request a review of the denial by sending a written request to us no later than 60 days after the date of the denial. After our review is completed, we will send you written notice of our decision. If we uphold the initial denial you may request an appeal, at that time

To learn more about the FLTCIP, visit [www.LTCFEDS.com](http://www.LTCFEDS.com) or call 1-800-LTC-FEDS (1-800-582-3337) TTY 1-800-843-3557 to speak with a program consultant.

The FLTCIP is administered by LTC Partners, a versatile benefits administrator that has supported the Federal family since 2002.



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## A WOMAN-TO-WOMAN TALK

By June Werdlow Rogers, PhD  
Retired DEA Special Agent in Charge

Doctors and lawyers may think they have it bad with people seeking free medical or legal advice, but women in law enforcement are regularly sought out for counsel in social settings too. From how to get out of a ticket, to predicting the odds of arrest for burning a cheating husband's clothes that she bought -- we have heard it all!

My first exposure came through a telephone call from my hometown. It didn't take long to figure out where the conversation was going when a casual acquaintance I hadn't seen in years tracked me down inquiring about whether I was still an officer. "Yes," came my explanation that while I was no longer a local police officer, as a federal agent I still was working in the law enforcement field. "Oh, so does that mean you have access to computers where you can check people out?" Translation: I want you to run a criminal history on my man. After emphatically refusing to perform an unlawful search of confidential databases, I asked her about her suspicions. Her response confirmed that she was probably involved with an offender. In the end, I told her that a criminal history search was unnecessary to tell her what she already knew in her heart and mind. To be sure, the subject of a love interest is often why women seek law enforcement advice.

"Looking-for-love-in-all-the-wrong-places" would be the most suitable hashtag for my thinking on internet dating – but that's because I grew up in a different era. Today's young women have met, dated, and are living happily with people they have met online. But whether a relationship develops online or onshore, there are warning signs when a potential partner is dangerous or may place a woman's life in peril. The specific advice I give on this topic is in an article entitled How to Shock Your Internet Date into Being Safer.

Based on training and experience, women working in law enforcement are uniquely qualified to provide meaningful advice in these woman-to-woman discussions to help thwart crime. You just need to take a close look. Each time that I participated in a drug raid where a woman was on the scene, I noticed that she reacted in one of three ways: expectant and defiant because she knew about the drug dealing; surprised but not shocked since she had suspicions about the drug dealing; or terrified and confused, because she did not have a clue. I particularly had empathy for the latter group, but also recognized that even women in a suspicious or knowledgeable state likely were naïve at some point. Either way these wives, mothers, sisters and aunts who hid and transported drugs knowingly or unwittingly or who concealed assets unaware that they engaged in money laundering now found themselves in a living nightmare. Seeing so many women's lives shattered after involvement with drug dealers led me to develop a behavioral profile of how they operated.

I called it "dangerous liaisons, drug dealers and you," and with my agency's support, I spoke to as many women's groups as possible to equip individuals to be able to spot a drug trafficker before they "fell in love" and got caught up in facilitating the drug trade. What about you? What answers can you provide to point a woman in the right direction to reduce her chances of becoming a crime victim or offender?

I know that "giving back" is such a tired cliché that it can be a turn off. But the idea of helping others when we can should never become outdated. As WIFLE exemplifies in its strategic goals to "direct forums on priority issues, such as human trafficking," we must pursue and embrace every opportunity to improve society by reducing crime. And this time I want to hear from you. Some have already used their investigative skills to track me down, but for the rest of you, please contact me through my webpage [urnotcrazy.com](http://urnotcrazy.com). I also need to know what issues you want me to address in future articles. May you have an enjoyable, productive, and safe summer.



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## Your Federal Benefits Explained

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



### SPOUSAL RIGHTS WHEN ACCESSING YOUR TSP

All federal retirees have a number of options when accessing their TSP accounts: (1) a lump sum, (2) life annuity, or (3) TSP monthly payments – a set amount of actuarial projected lifetime payments. However, married FERS participants have a requirement to provide the notarized signature of their spouse if they are married at the point-in-time when they start making withdrawals.

Otherwise, if the total account balance is more than \$3,500, the spouse is entitled to a joint life annuity with a 50% survivor benefit, level payments and no cash refund. Your entire TSP account balance will be moved from the TSP to an insurance COLA (at present, MetLife has the contract). Specifics that every FERS employee should know about the annuity option:

1. Once money has been moved from the TSP to the insurance company, no changes can be made. The annuity is in effect a contract. The insurance company guarantees to pay a benefit each month for your lifetime, even if they pay more than you transferred when you elected the annuity (or had it provided if your spouse would not sign the notarized statement).
2. "Level Payments" means no increases for cost-of-living adjustments once the payments have started.
3. "No Cash Refund" means no matter how much was handed over to the insurance company and how much or little has been received by both spouses there is no return of any of the principle.
4. "Joint and 50% Survivor Spouse" means that no matter who dies first, the survivor will receive 50% of what you were receiving as a couple.

This is true even if it is your TSP account balance that was annuitized and your spouse predeceases you; your TSP annuity – joint and 50% survivors will be cut in half – if you are the survivor.

If you want to request a partial withdrawal after separation or you request a loan while employed, and you are a married FERS participant, your spouse must consent. Your spouse's signature must be notarized.

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

## THINK YOUR USE OF SOCIAL MEDIA IS YOUR OWN BUSINESS – THINK AGAIN

The Office of Personnel Management (OPM) plans to conduct a pilot program to automatically track public social media postings of people applying for security clearances. In preparation for that pilot program, OPM recently conducted market research to identify companies that can perform automated social media tracking and other types of Web crawling as part of the background investigation process.

On May 12, 2016, Director of National Intelligence James Clapper signed Security Executive Agent Directive Five, codifying federal background investigative authority to incorporate publicly available social media information in the security clearance process. Directive Five defines publicly available social media information as “any electronic social media information that has been published or broadcast for public consumption, is available on request to the public, is available to the public by subscription or purchase, or is otherwise lawfully accessible.” (SECURITY EXECUTIVE AGENT DIRECTIVE 5 (May 12, 2016), at ¶D(7)). While the new policy permits agencies to collect publicly available social-media information, it prohibits investigators from requesting or requiring applicants to provide social media passwords, log into private accounts, or disclose non-publicly available social media information. (See *id.*, at ¶E(5)). Further, the policy prohibits agencies from creating accounts or using existing accounts on social media for the purpose of connecting to a covered individual or enlist the assistance of a third party in order to bypass privacy controls and/or access otherwise non-publicly available social media. (See *id.*, at ¶E(7)). However, such privacy protections for applicants may be short lived.

In his Statement for the Record at the May 13, 2016 Hearing before the Subcommittee on Government Operations and Subcommittee on National Security, Oversight and Government Reform, United States House of Representatives, William R. Evanina, Director of the National Counterintelligence and Security Center, Office of Director of National Intelligence (ODNI), admitted that “the federal government’s authority to collect and review publicly available social media information in the course of personnel security background investigations and adjudications raises important and legitimate civil liberties and privacy concerns.” Nevertheless, the overall questions and concerns of the majority of the Subcommittees’ members gave little indication that the Subcommittees were concerned with the civil liberties of privacy concerns of applicants. For example, Subcommittee on National Security Chairman, Congressman Ron DeSantis (FL-6), questioned why the Standard Form (SF) 86 does not inquire about applicants’ online identities (e.g., Facebook, Instagram or Twitter accounts). Further, Subcommittee on Government Operations Chairman, Congressman Mark Meadows (NC-11), questioned why ODNI has not required applicants to identify social media aliases as part of the background

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## **THINK YOUR USE OF SOCIAL MEDIA IS YOUR OWN BUSINESS – THINK AGAIN**

investigation process. Moreover, as Congressman Mick Mulvaney (SC-5) pointed out to Director Evanina, an applicant via his SF-86 has consented to a Government search, so the applicant has in fact waived any privacy to his social media accounts. Based upon the overall tone of the Subcommittees' hearing, it is likely that the current privacy protections set forth in Security Executive Agent Directive Five will erode.

As a Federal law enforcement officer, you should be mindful of what types of social media you use and how you use that social media. Specifically, you should regularly review your social media security and privacy settings; consider restricting with whom you share your social media postings; and avoid using government information technology, even if permissible, to access your personal social media accounts. Last, even if you restrict your social media information from the public, you should only post information that you would otherwise share with the public, as your Federal employer may one day soon start accessing that information.

*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.*

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## FIT TIPS

GOOD LITTLE IDEAS FOR BIG RESULTS

**Good health is ... everything.** Being healthy really begins with a good attitude. And realizing that good health can come from lots of little things.

At Kaiser Permanente, we understand that the pursuit of healthiness is a highly individual thing. And that's why we support our members in a variety of ways, through every phase of their lives. Here are a few little suggestions to help you livewell, livelong, and thrive.

Learn more at [kp.org](http://kp.org).



**Good health is ... acting smart with sweets.** How about a craving that doesn't necessarily leave you feeling guilty? Studies have found that dark chocolate may help keep high blood pressure down, your blood flowing, and your heart healthy. Still, we recommend small bites.



**Good health is ... bending not breaking.** Sitting or standing for long periods of time can take a toll on your muscles and your mood. Try simple office stretches throughout the day to ease common stiffness and boost your energy.



**Good health is ... laughing out loud.** Is laughter the best medicine? And is it contagious? Maybe it's both. Recent medical research has shown that laughter can boost your immune system and reduce tension, stress, anxiety, irritation, anger, and depression.



**Good health is ... spring-cleaning your mind.** Find balance within by beginning or ending your day with a 5-minute meditation. It'll clear your mind and help you escape the hustle and bustle.



**Good health is ... getting your ZZZs.** We all need our ZZZs. Lack of sleep can result in poor mental and emotional health, low energy, and even weight gain. To avoid restless nights, foster healthy habits like staying away from alcohol, nicotine, or caffeine before bedtime.



**Good health is ... taking one more step at a time.** They say every journey begins with a single step. Well, imagine what 10,000 steps can bring you. Start by using a pedometer to see how many steps you take in a typical day. Try to add 1,000 steps each day until you get to 10,000, or whatever goal you set.



**Good health is ... arming yourself against the flu.** Achooo! Odds are at one point you've caught the flu. Usually plenty of liquids, rest, and maybe some chicken soup will put you back on your feet. But sometimes the flu can be severe. The single best way to avoid the flu is getting a flu shot each fall.

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**PLEASE CONSIDER A DONATION TO  
WIFLE FOUNDATION, INC.  
(SCHOLARSHIP FUND)**

Women in Federal Law Enforcement, Inc. and the WIFLE Foundation, Inc. are both commonly known as simply WIFLE. In June 1999, WIFLE incorporated as a non-profit professional organization, Women in Federal Law Enforcement, Inc., to better continue the work of the former Inter-agency Committee on Women in Federal Law Enforcement co-sponsored by the Departments of Justice and Treasury. 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.

In addition to focusing on issues pertaining to women in law enforcement, 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.

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

Your gift to The WIFLE Foundation, Inc. will directly support the Scholarship Programs. We rely on WIFLE membership fees and the generosity of friends like you to award students who have academic potential, achievement and commitment to serving communities in the field of law enforcement.

#### **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://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 (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, be sure to inform us.

Please send any questions on donating to [wifle@comcast.net](mailto:wifle@comcast.net).

Your financial contribution assists WIFLE's efforts to support educational opportunities for deserving students.

Thank you!!