WIFLE NEWSLETTER JUNE 2017

Women in Federal Law Enforcement
Leading Change through Communication, Cooperation and Collaboration

18th Annual Leadership Training
July 31 - August 4, 2017
Houston, Texas

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Join WIFLE for the 2017 Leadership Training in Houston, TX!

WIFLE’s 18th Annual Leadership Training will be held July 31 – August 4, 2017, at the Westin Galleria, Houston, TX. The opening ceremony is Tuesday, August 1, featuring our keynote speaker, Annise Parker, former Mayor of Houston, inaugural fellow at Rice University’s Doerr Institute for New Leaders, and fellow at Harvard University’s Kennedy School of Government. Also on opening day, we are excited to welcome NASA Astronaut, Commander Sunita Lyn Williams. This year’s training promises some terrific seminars and workshops, including:

- A panel of representatives from the FBI, ATF, and the Orlando Police Department discuss the response to the mass shooting at the Pulse Nightclub in Orlando
- WIFLE Executive Leadership Institute program
- Career fair sponsored by the U.S. Marshals Service
- Special session by the always popular Janine Driver, and much more!

For attendees whose agencies will authorize Sunday travel, optional training sessions are available on Monday, July 31. Early reduced-fee registration is extended to June 16, 2017!

For all the details on the training and registration information, please go to [www.wifle.org](http://www.wifle.org).
Julie Y. Cross Memorial Golf Tournament®

Monday, July 31, 2017
The WILDCAT GOLF CLUB
12000 Alameda Road, Houston, TX 77045

8:00 a.m. Shotgun Start
Scramble 7:30 a.m. Check In

All Skill Levels are Welcome!
WIFLE ANNUAL GOLF TOURNAMENTS ARE FUN!
Registration: $75 per Golfer

Your $75 per-person fee includes: green fees, cart, practice balls, after-game lunch. Prizes awarded for longest drive, closest to the pin and hole-in-one competition. Please arrive by 7:30 a.m. for check-in. Register online with credit card at www.wifle.org or by mail with check (form attached) payable to the WIFLE Foundation and mail to the below listed address: attention Golf Tournament. All proceeds of the golf tournament go to the WIFLE Scholarship Fund to support young women in achieving their goals of a career in criminal justice field. Our scholarship is open to all undergraduate and graduate level students.

Support the WIFLE Scholarship Fund by becoming a Sponsor

PREMIUM SPONSORSHIPS FOR HOLES

___ $500.00 Beverage Cart (your name or company name at hole)
___ $300.00 Closest to the Pin (your name or company name at hole)
___ $100.00 Regular Holes (your name at hole)
___ Other Contact Margie Moore, 301-805-2180, Golf Chair, to discuss
Registration Form

Julie Y. Cross Memorial Golf Tournament
Monday, July 31, 2017
8:00 a.m., Shotgun Start
7:30 a.m. Check In

The WILDCAT GOLF CLUB
12000 Alameda Road
Houston, TX 77045

Registration Fee - $75.00 per person. The fee includes green fees, cart, chance to win free rounds of golf, after game lunch. Prizes are awarded for longest drive, closest to the pin and hole-in-one competition.

- Enclose a check for the fee of $75.00 for each participant.
- $25 rental fees are paid directly to the club. (Bring check with you on day of tournament)
- Registration deadline is July 14, 2017

CONTACT DETAILS

Name: ___________________________ Email: ___________________________
Address: ___________________________ Telephone: ___________________________

GOLFER DETAILS

For each golfer named below, indicate a skill level of Beginner, Intermediate or Advanced. Also indicate whether rented golf clubs are Ladies’ or Men’s, Right or Left clubs.

<table>
<thead>
<tr>
<th>Golfer 1</th>
<th>Golfer 2</th>
<th>Golfer 3</th>
<th>Golfer 4</th>
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<tbody>
<tr>
<td>Name</td>
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<tr>
<td>Skill Level</td>
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<tr>
<td>Ladies/Men’s Right/Left</td>
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</table>

Complete this form, and mail with a check made payable to the WIFLE Foundation. Mail payment and registration form to: WIFLE Golf Event, 2200 Wilson Blvd., Ste.102, PMB-204, Arlington, VA 22201-3324.

All payments must be received no later than July 14, 2017. Please note you must be registered to participate in the golf tournament. Friends and relatives of law enforcement participants are welcome.
Excelsior College Offers Degree Programs to WIFLE Members

Excelsior College has made college degrees accessible to working adults for more than 45 years. Since WIFLE is a partner organization with Excelsior College, its members have the opportunity to complete a degree through Excelsior’s high-quality academic programs, discounted tuition and fees for partner employees, flexible learning model, and generous credit-transfer policy, [http://www.excelsior.edu/web/partners/women-in-federal-law-enforcement](http://www.excelsior.edu/web/partners/women-in-federal-law-enforcement).

Excelsior’s degree programs in Criminal Justice and Public Service are designed to help WIFLE members obtain a new position or advance their career.

Criminal Justice

The criminal justice degree programs are particularly geared toward adults with professional military or law enforcement experience. The programs will provide you with solid foundations in the practices and procedures of criminal justice as you learn from highly qualified faculty who teach across the country.

Excelsior offers associate, bachelor’s, and master’s degrees in criminal justice. Students in the bachelor’s program can choose to focus on one of the following concentrations: criminal justice administration, homeland security, investigative forensics, and law enforcement and public safety. In the master’s program, students can focus their work on general study or choose a concentration in justice administration, or homeland security and emergency management.

Public Service

There is an increasing need for leaders in local, state, and federal government as well as in nonprofit sectors to serve the public by developing policies and legislation, creating strategies, implementing plans, administrating projects, and managing programs, budgets, and personnel. A Master of Public Administration (MPA) helps you develop the analytic and leadership skills necessary in various public administration jobs.

The MPA will prepare you to support public and nonprofit agencies with skills applying civil employment regulations, overseeing collective bargaining, administering contract provisions, creating partnership agreements, and maintaining relations with executive, legislative, and judicial offices. Students in the MPA program can choose general study or a concentration in mediation and arbitration.

Visit [www.excelsior.edu/programs/public-service](http://www.excelsior.edu/programs/public-service) to learn more about the criminal justice and public service programs at Excelsior College.
AMERICANS WITH OSTEOPOROSIS FACE AN INCREASED RISK OF NEEDING LONG TERM CARE

May is national osteoporosis awareness and prevention month. Osteoporosis, which causes thin and weakened bones, is a progressive disease that is a major health threat for our aging population. In fact, 54 million Americans have osteoporosis or low bone mass today. Studies show that half of the female population and 25% of the male population older than age 50 will suffer a fracture due to this disease in their lifetime, often without symptoms until a fracture occurs. Women are at a higher risk due, in large part, to the drop in estrogen production after menopause. By age 75, the risk is the same for both men and women.

Causes of the disease and how to fight it
Without proper prevention and treatment, a person suffering from osteoporosis faces the possibility of a dramatically altered lifestyle. The human body produces anywhere from 85% to 90% of its bone mass by the time a person is 18 to 20 years old. At that point, new bone generation begins being outpaced by bone loss. Hormone levels, calcium and mineral retention, exercise, and other factors all play a role in determining the likelihood that osteoporosis may become a reality for you or your loved ones.

Assessing your risk for osteoporosis
If you are 50 years or older, it may be a good idea to speak with your health care professional about your potential risk for this disease. Your doctor may want to evaluate your risk factors by asking questions about your diet, height and weight, lifestyle, family bone health history, and use of certain medications. A fracture is the most common symptom of osteoporosis. Should a fracture occur, there is a significant possibility that physical independence and overall mobility could be limited. In these cases, the need for long term care is often a sudden reality.

The FLTCIP can help
The Federal Long Term Care Insurance Program (FLTCIP) offers comprehensive long term care insurance coverage for care services in a variety of settings and your choice of caregiver. Care may be provided at home by informal caregivers such as friends, family members, and other private caregivers, as well as formal care by licensed caregivers. Informal caregivers cannot have lived in your home at the time you became eligible, but they can live in your home after you become eligible.

In addition, the FLTCIP’s care coordination services offer you and your qualified relatives information about long term care resources, such as local care providers and relevant community programs, as well as valuable support to your family as you manage the conditions of osteoporosis.

Many members of the federal family are eligible to apply for FLTCIP coverage, including federal and U.S. Postal Service employees and annuitants, active and retired members of the uniformed services, and qualified relatives. To find out if you or a loved one is eligible to apply, visit LTCFEDS.com/eligibility. For personalized assistance, call 1-800-LTC-FEDS (1-800-582-3337) TTY 1-800-843-3557 to speak with a program consultant.

More about the FLTCIP
Established by an act of Congress in 2000 and overseen by the U.S. Office of Personnel Management, the FLTCIP is designed to meet the specific needs of the federal family. The FLTCIP provides industry-leading benefits and offers flexible options that allow enrollees to tailor coverage to meet their needs.

Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You need to apply to find out if you qualify for coverage under the FLTCIP.

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

ON BEING “WOKE” ON AGENCY TIME

Liz Newman, Member & Litigation Director, The Jeffrey Law Group, PLLC
The Federal Employee’s Law Firm

In the previous edition of the WIFLE Newsletter, The Jeffrey Law Group article discussed the Hatch Act prohibitions on partisan political activity as a Federal employee. In this edition, we will discuss the use of Agency time to engage in non-partisan activity, such as the Women’s March or other rallies for non-political causes. (We use the slang term “woke” in the title as being aware or awakened to social issues in one’s community.) Initially, the Office of Special Counsel (OSC) advises that,

The Hatch Act does not prohibit employees at any time, including when they are at work or on duty, from expressing their personal opinions about events, issues, or matters, such as healthcare reform, gun control, abortion, immigration, federal hiring freeze, etc. For example, while at work, employees may express their views about healthcare reform, e.g., “I agree with healthcare reform.”

However, what an employee who is actively engaged in expressing her personal opinions must remember is that she is entitled only to the reasonable personal use of government-supplied phones, computers, and other electronic devices and only to the reasonable use of her personal time at work in furtherance of that non-partisan activity and/or any other personal activity. In other words, it is allowable to be engaged in issue-based discourse and even to organize that discourse outside of the workplace, but you must limit your use of Agency time and resources in furtherance of those activities.

Thus, prior to engaging in issues-based activity, every employee should review her own internal agency guidance on reasonable personal use. For example,

Department of Justice employees are generally authorized to make personal use of most office equipment and library facilities where the cost to the Government is negligible and on an employee's own time. 28 C.F.R. § 45.4. In addition, personal use of DOJ computers and computer systems is permissible only as set forth in DOJ Order # 2740.1A.

Furthermore, while DOJ employees can engage in activities such as fundraising, fundraising should not be done on government property, or on government time. And any activity that could be considered work, even if unpaid, which would arguably include helping to organize marches, rallies, or fundraisers, must be approved in writing at DOJ.

In conclusion, although you may engage in issues-based activity, you are wise to do so on your own time and using your own resources.

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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(845) 575-3981 | Van.Riley@Marist.edu
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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

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http://www.marist.edu/admission/graduate/

Online Adult Undergraduate degrees available

Accepting Applications Now!
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Only 5–10% of cancers are hereditary.* This means the other 90–95% of cancers are largely due to environment and lifestyle choices. Start building healthy habits today — like eating well and exercising — to live a healthier tomorrow.

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**Where’s your weight?**

Carrying excess weight around your waist might mean higher levels of hormones in your body, which can lead to cancers.† Stay lean and shoot for a BMI on the lower side of the scale.

**Stop staying stationary**

Aim for at least 30 minutes of physical activity every day. That means whatever gets your heart rate up and breathing deeper. Short bursts of exercise count, too!

**Are you a new mom?**

New mothers should breastfeed exclusively for up to 6 months after birth to lower the risk of breast cancer. You’ll protect your little one from gaining excess weight, too.†

Find out more about our commitment to cancer prevention at [kp.org/cancercare](http://kp.org/cancercare).

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*National Cancer Institute
*American Institute for Cancer Research

Services covered under a Kaiser Permanente health plan are provided and/or arranged by Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., in Maryland, Virginia, and Washington, D.C., 2101 E. Jefferson St., Rockville, MD 20852
How Can We Save More for Retirement

Nearly 7 in 10 Americans have less than $1,000 in savings. This becomes a particular issue since the defined benefit with COLA’s is a dying breed. Even under FERS which does have a reduced defined benefit element and some COLA, saving for one’s own retirement becomes more and more important.

Here are some things to ensure a nice retirement nest egg; the longer before retirement the larger the nest egg.

**Always Pay Yourself First**

The Thrift Plan is ideal for this since it is withheld from pay before you get it. Additionally, establish a budget and stick to it.

**Make Sure Your Money is Working for You**

We all have a “risk tolerance profile.” Learn how you react to loss of principal. Then instead of holding onto extremely conservative investments, educate yourself about risk vs. reward. There is no perfect investment; even an investment that guarantees you principle has inflation risk. (Most of us didn’t receive basic financial education in high school or college, so we have to learn this on our own.)

**Make Sure You Don’t Leave “Free Money” On The Table**

Make sure that you contribute 5% of your base pay each pay period. In the TSP, your agency contributes 1% automatically, then you receive dollar-for-dollar match on up to 3% of your base pay contributions, then 50 cents on the dollar for the 4th & 5th percent you contribute. The match is on a pay-period-by-pay-period basis; contributing 5% rewards you with 100% match before the money is invested.

**Consider Opening a Roth IRA**

If you qualify - for 2017 Single Filers that means Modified Adjusted Gross Income (MAGI) under $118,000 - you can fully fund a Roth IRA. Then, up to MAGI of $133,000, the contribution amount phases out. Above MAGI of $133,000, you do not qualify. Married Filers with MAGI under $186,000 can fully fund a Roth IRA for each spouse. Up to MAGI of $196,000, the contribution amount phases out. Above MAGI of $196,000, you no longer qualify to fund a Roth IRA. You can contribute $5,500 if you are under age 50; an additional $1,000 if 50 and over for a total of $6,500. Remember that the
money going into a Roth IRA has been taxed and grows tax-free; therefore, when money is withdrawn it is tax-free.

Keep Investments Simple and Low Cost

The universe of investment options can be overwhelming, but they are basically made up of cash, bonds and stocks in different ratios depending on whether the investment is designed for growth or income. Understanding what you are investing in helps to understand how it will react in good markets and bad. Keeping costs low allows your money to grow more rapidly. Always understand what the administrative costs are, and the net rate of return not the gross rate of return. Understand the value of compounding. Compounding is the process in which the value of an investment increases because the earnings on an investment, both Capital gains and interest, earn interest as time passes. This exponential growth occurs because the total growth of an investment, along with the principal, earn money in the next period.

Look at Your Overall Financial Security

Review your risks. Are you insured against disability, a long-term illness, or death of the wage-earner? Understand your insurance; life, homeowners, disability and long-term care.

Don’t Put Off Saving for Retirement

If you put off saving until later, you could make it difficult to ever catch up. Only a few years can make a big difference in how much you’ll accumulate.

Save as much as you can as early as you can. Why? **Compounding of interest.**

This shows how much you could end up with, starting at different ages, if you began saving $200 a month to age 65 at different assumed rates of return.

<table>
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<th>Rates of Return</th>
<th>Start at Age 20</th>
<th>Start at Age 30</th>
<th>Start at Age 40</th>
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<td>$182,746</td>
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<td>$458,776</td>
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Phone: 410-795-9296 Fax: 410-549-1261 Website: http://sharmansite.com
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Read more: [S. Harman and Associates, Inc. | Federal Employee Benefits Experts](http://sharmansite.com/#ixzz4iYyla5yY)
5 WAYS TO SURVIVE A BAD BOSS

By June Werdlow Rogers, PhD
Retired DEA SAC

If you haven’t already had a bad boss, it’s probably only a matter of time, so you may as well prepare for the inevitable. This article provides tips for surviving a bad boss situation. What constitutes a “bad boss?” You’ll know one when you see one!

Avoid Avoidance – When dealing with bad bosses, particularly a tyrant, an urge to “tie yourself to a tree,” like they are storms blowing through may be tempting. However, you need to do more than hide. Bullies thrive on fear. Don’t be goaded into a fight, but do “speak truth to power.” You may even be surprised to find that when you do stand up to them, they listen and back down. As an ASAC, I faced an authoritarian SAC who planned to discipline agents in one of my groups. However, after I explained the entire situation that went beyond the misleading incomplete version offered him by a later found to be corrupt ASAC, the SAC did not admonish my agents and instead offered regrets. While there is no guarantee that things will work out the same for you, if you cower, you will never find out and risk damage to your reputation.

Avoid Backbiting – When a bad boss shows up, there is so much to criticize it may be hard to bite your tongue. Let’s get it off your chest here: “That non-supervising, spineless, won’t make a decision, hiding-in-his-office, micro-managing, Napoleon-complex, cheap-suit wearing……” (Did I miss anything?) Well, fill in the blank letting this moment alone be your safe zone because gossip flows quickly within agencies, often reaching the ears of the target. Does anything that you are angry enough to complain about rise to a level that the supervisor needs to know, or that you need help with? The fairytale about the emperor not wearing any clothes is humorous, but perhaps your boss is new and does not feel the chill. Instead of assuming that your supervisor “knows better,” think of ways you can help. Brief or seek clarification during a one-on-one where you can slip in information the boss needs to know in a non-threatening-to-the-ego manner. Granted, this may be uncomfortable, but be a woman about it as communicating unpleasant subjects is a familiar task to a law enforcement professional like you.

Resist the Urge to Get Even -- As a trained investigator, you could actually have proof that what your bad boss did to you was unkind – so be it. More than once I had the opportunity to give some payback to those who had wronged me, but I passed and so should you. If you cannot attribute a discretionary act to an acceptable motive, it’s better to abstain from making a questionable decision. Doing the wrong thing with the right intention, such as making a mistake, will hold up better under scrutiny than doing the so-called right thing with a wrong motive. Besides, getting even is near impossible, because doling out punishment equal to an offense is not easy. (See below for matters that constitute mandatory
reportable offenses). Anger fueled conduct like coups, votes of no confidence, and anonymous letters often call into question credibility - nor is sabotage the answer to force an outcome. If your supervisor is as bad as you think it won’t be long before everyone knows, including his/her boss.

**Blow the Whistle?** -- No one is saying you must go down with the ship operated by a commander who is carelessly or recklessly maneuvering your unit into a crash. There may be times when you must be loyal to a position occupied by someone undeserving of your trust. But ultimately as a public servant, your loyalty is to the United States of America; so if things reach the point where you have to choose – it must be to country. When a boss violates the oath of office, you are left with no choice. If you must blow that whistle, do so decisively and loudly.

**Do your job.** -- Whether the bad boss is lazy, crazy, or hazy at their job, you still have your job to consider. Another person not executing their duties properly can never be an excuse for you to stop working. Your best protection is a job well-done. Besides, hard work is a great distraction from noticing your supervisor’s shortcomings. Remember, long after the bad boss has left, you will still be there, which is more reason to ensure that your integrity remains intact.

Now that we have briefly explored bad bosses, ensure that you avoid imitating their behaviors. And know that WIFLE is here for you. Whether it is offering webinars on the Whistleblower Protection Act or relevant seminars at the 2017 Annual Leadership Training, to be held this year in Houston from July 31-August 4, 2017, WIFLE is committed to ensuring that women in law enforcement are prepared.

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**OPTIONAL MONDAY SESSIONS  WIFLE 2017 Leadership Training**

For those participants whose agencies will authorize Sunday travel and per diem, WIFLE offers optional classes for Monday, 31, 2017. (WIFLE Training kicks off Tuesday, August 1, 2017.)

**Trauma Management**  
**First aid skills for the Immediate Responder**, 9-Noon and 1-4pm

Students will be provided with knowledge and hands on skills empowering them to provide life-saving treatment during a traumatic event. Participants learn basic lifesaving interventions, including bleeding control with a tourniquet, gauze and hemostatic agent as well as opening an airway. Individual first aid kit and supplies are provided.

**Opiates**, 2-4pm

**WIFLE Executive Leadership Institute**: Leadership Development Workshop, in partnership with Booz Allen Hamilton. For GS-13 through SES and State and Local Equivalents. Fast paced leadership sessions. If you are at the grade range and would like to attend, choose WELI at checkout. No extra fee if registered for the week.