

WIFLE
2200 Wilson Blvd.
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NEWSLETTER
JUNE 2018

Editors:
Dorene Erhard
Betsy Casey



19th Annual Leadership Training



Westin Mission Hills
Rancho Mirage, CA
June 25 - 28, 2018



WIFLE Award Banquet
Wednesday, June 27

WIFLE Leadership Training, June 25-28, 2018

There is still time to enroll in this year's WIFLE Leadership Training at the Westin Mission Hills in Rancho Mirage, California, June 25-28, 2018. WIFLE has a packed agenda planned, including interesting speakers, career-relevant law enforcement and security workshops, work-life balance seminar, Career Fair hosted by the United States Marshal Service, Flash Mentoring session and much more.

Also, don't forget to sign up for the Annual Julie Y. Cross Golf Tournament on June 24. The golf event will take place on the Gary Player Signature Course located right on the grounds of the Westin Mission Hills in Rancho Mirage. All proceeds benefit the WIFLE Scholarship Fund.

For more information, visit www.wifle.org. Looking forward to seeing you in California!



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FEDERAL EMPLOYEE PROGRAM ADMINISTRATOR

More Frequently Than Ever, Women in Government Are Being Sued

By Starr Wright USA

If you think women get in trouble at work less than men, think again.

According to Starr Wright USA, an insurance company specializing in federal employee professional liability insurance, women are charged with workplace misconduct at a higher rate than ever before. The insurance company found that men and women reported claims at about the same rate. But the company expects that ratio to change.

In 2017, Starr Wright USA reported that 34 percent of their liability claims came from women. The record high claims at the company follow a stark increase in claims against women. According to Starr Wright USA, claims against women are up from 27 percent in 2015, and 32 percent in 2016.

Honey Fender, director at Starr Wright USA, said that while she noticed the rising rate of litigation rates against women, she has trouble pinpointing the cause. “While we are still unsure what exactly is causing this increase, we think it may have to do with the rising number of women in law enforcement and management positions within the federal government,” Fender said.

According to Fender, law enforcement officials in the federal government are more susceptible to litigation than other federal workers. “Federal law enforcement officers are exposed to more legal risks than other federal workers,” Fender said. “Their day-to-day duties require them to handle responsibilities and complete tasks that are more actionable.”

But women are prone to further misconduct complaints. According to a 2016 Women in Law Enforcement (WIFLE) essay aimed at transforming law enforcement, research has shown that women and minorities become the victims of anonymous complaints of misconduct after filing a complaint of discrimination/sexual harassment. According to the essay, these complaints are often filed to intimidate the employee.

Fender said increasing litigation rates against women make federal employee professional liability insurance more important than ever. “Women will spend money on their family members before they will spend money on themselves,” Fender said. “But this is a purchase you can make that helps keep your entire family safe.”

Starr Wright USA protects women in federal law enforcement by making it easy to secure their livelihood. Programs like Federal Employee Professional Liability Insurance help women in federal law enforcement secure their peace of mind without breaking the bank. With federal employee professional liability insurance plans starting as low as 80 cents per day, peace of mind is more affordable than ever.

As a proud supporter of Women in Federal Law Enforcement, Starr Wright USA offers association members further discounted rates for professional liability insurance.

Don't risk your livelihood: Visit WrightUSA.com and [secure your way of life today.](#)



Don't get burned — be smart in the sun

Sun exposure is the leading cause of skin cancer — and it's also to blame for up to 90% of the visible signs of aging.* But you don't have to shun the sun completely. Just be smart about the time you spend outside on sunny days.

Block it out

Wear sunblock with SPF 30 or higher — every day, and on every body part that's not covered by your clothes. And remember: If you can see light through the shirt you're wearing, UV rays can get through, too.

Don't let the forecast fool you

You don't have to be at the beach to burn, and summer's not the only time when sun safety matters. Sun damage adds up day after day — even when it's cloudy — so make sun protection part of your everyday routine.

Check your shadow

Not sure if it's a good time to hang outside? Use the shadow rule. If your shadow is shorter than you are, it means the sun's harmful rays are at their strongest — and it's time to head for the shade.

READY TO ENJOY SUN SAFELY?

Visit kp.org/sunscreen and follow us @kpthrive.

*Skin Cancer Foundation

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

**WIFLE Lifetime Member Regina Lombardo Promoted to ATF #2 Position****First Woman to Occupy this Rank in the Bureau's History**

Regina Lombardo was appointed the second highest ranking official of the Bureau of Alcohol, Tobacco, Firearms and Explosives in March 2018. As the Associate Deputy Director (ADD) and Chief Operating Officer (COO), Ms. Lombardo is responsible for the day-to-day operations of the agency charged with enforcing laws and regulations related to firearms, explosives, arson, and alcohol and tobacco trafficking.

Ms. Lombardo, a member of WIFLE since its inception as an organization, began her law enforcement career in 1992 as a Special Agent in the ATF Miami Field Division. Rising through the ranks at ATF, she served in a number of management positions including, most recently, as the Assistant Director for Human Resources and Professional Development and Deputy Assistant Director of ATF Field Operations' Central Region, along with Special Agent in Charge of the Tampa Field Division and the Assistant Special Agent in Charge in New York. ADD Lombardo also established ATF's office in Toronto, Canada, serving several years as the Assistant ATF Country Attaché, enhancing cross-border cooperation and cultivating a strong working relationship between U.S. and Canadian law enforcement.

Regina Lombardo served as the 2017 President of the WIFLE, Inc. Executive Committee.



Show Your Parents You Care: Have a Conversation about Long Term Care Insurance

The next time you look back at the many years your parents cared for you, consider the possibility that they may require care themselves someday. Long term care insurance can help ensure that your parents will get the care they need, should there come a time when they require help managing some of the activities we associate with independent living.

Millions of Americans require long term care during their lifetime,¹ which includes assistance with simple tasks like bathing, eating, and dressing—trivial things we do every day without a second thought. In reality, the type of care needed to provide assistance with these activities can be expensive and is generally not covered by traditional health plans or Medicare.

Should the need for long term care arise—whether it's assistance to perform activities of daily living or supervision due to a severe cognitive impairment—it's likely to be provided by a family member or friend. Unfortunately, this may not be an ideal option, with many families living far apart from each other. And, your parents may not be willing to place that burden on you or even a close friend. The good news is, they are eligible to apply for coverage under the Federal Long Term Care Insurance Program (FLTCIP).

Encourage your qualified relatives to plan now

The best time for your family members to consider long term care insurance is long before they need it. Because the FLTCIP is medically underwritten, it's important for your qualified relatives to apply when they are in good health to avoid the risk that a future illness or condition may prevent them from obtaining coverage later. Also, premiums are directly related to age. This means the younger people are when they apply for coverage, the lower their premium.

You may wish to consider applying for coverage as well, as a way to help secure your family's future. With benefits designed specifically for the Federal family, the FLTCIP offers a smart way to help protect your savings and assets should you or your loved ones need long term care services someday.

Many members of the Federal family are eligible to apply for coverage under the FLTCIP, including Federal and U.S. Postal Service employees and annuitants, as well as active and retired members of the uniformed services. Certain family members, or qualified relatives, are also eligible. Qualified relatives include your spouse, domestic partner, parents and parents-in-law, and adult children.

For a complete list of who 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. They are available to answer any questions you may have and can walk you step-by-step through the plan design and application process.

Register for a FLTCIP webinar

If you or your qualified relatives would like to learn more about the FLTCIP's comprehensive benefits and features, register for one of our upcoming webinars or view our existing library of on-demand topics at LTCFEDS.com/elearning.

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.

¹ Center for Disease Control and Prevention. "Long Term Care Services in the United States," http://www.cdc.gov/nchs/data/nsltcp/long_term_care_services_2013.pdf (accessed September 2017).



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FEDagent WEEKLY E-REPORT

FEDagent® (www.FEDagent.com), published by the law firm, and WIFLE partner/sponsor, Shaw Bransford and Roth P.C., is a free weekly E-Report providing up-to-date news for 1811 Special Agents and other federal employees engaged in the mission of federal law enforcement and homeland security. From top news stories in the federal law enforcement and homeland security arena to understandable reporting on key court decisions, you will find unfiltered, unbiased news in an easy-to-read, straightforward format designed to keep readers informed about their work force.

In addition to the top new stories, each week readers will find the following regular feature columns:

The Takedown – Read this article each week to learn about the most recent and significant bust made by federal law enforcement. Whether it be news from the border, the world of fugitives, national security crimes, or law enforcement's efforts to combat drugs, the details are brought to you.

Case Law Update – Here you will find comprehensive summaries of recent court decisions in the area of criminal law, including the never-ending developments in search and seizure law, federal sentencing guidelines, and the law of governmental immunity. This legal update is written by an attorney, but without all that legal jargon, so that you can readily stay on top of key legal developments in the criminal law arena that affect how you do your job.

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Your Federal Benefits Explained

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

SAVE EARLY FOR AN EARLY RETIREMENT

Many employees pass on the opportunity to participate in the TSP when they are first hired. Frequently they think they cannot afford to participate; they are routinely at their lowest income levels, they may have student loan debt and other expenses. But delaying saving for retirement could mean that they will not be able to retire when they are first eligible (age 50 with 20 years of LEO service, any age with 25 years of LEO service) or they may find that even at mandatory retirement age 57 they will have to start a second career in order to maintain their life style. There are two concepts that make investing early so valuable. The first is compounding, the second is dollar cost averaging.

Compounding is a term used to describe the process where the interest earned on an investment over a set period of time is added to the original principle. The interest payable for the next period is calculated on the sum of the original investment and previous rate of return. The word compounding refers to the magnified effect that this method has on an investments growth potential.

Dollar Cost Averaging is an investment strategy designed to reduce volatility in which securities are purchased in fixed dollar amounts at regular intervals regardless of what direction the market is moving. Thus, as prices rise, fewer units are bought and as prices fall more units are bought. All shares will earn the same rate of return.

In addition to the above two basic but very important investing concepts, investing in the TSP from the first pay period assures that the employee will get the maximum “free money” from their agency automatic and matching contributions; further the process is automatic with payroll deductions.

All employees should assure that they are contributing 5% of their base pay every pay period; if they are not they are giving up “free money.” Further, the automatic and catch-up agency contributions are “perishable,” you can never catch them up since they are paid pay period by pay period; once missed they are gone.

Starting early is extremely important; for example, if you start saving for retirement at 25, putting \$2,000 a year for 40 years you will have around \$560,000 assuming an annual rate of return of 8%. If however, you wait until 35 and put \$2,000 away for 30 years assuming the same 8% annual rate of return, you would end up with roughly half of the value -- \$245,000. (Again this emphasizes the importance of compounding of interest.)

Keep it simple; most of us are not investment pros with the TSP and you don't have to be. If you aren't certain what you should be investing in, consider the Lifecycle Funds (L Funds). Think about the point-in-

time when you will likely need the money to make your budget in retirement and select the L Fund closest to that year. For example if you plan on using your TSP account to live on 25 years from now, consider the 2050. Each of the L Funds has a percentage of your overall account balance in each of the core funds (G, F, C, S and I); the longer the time horizon the more is invested for growth. The L2050 will become more conservative each quarter so that in 2050 it will look like the current L Income.

Beyond participating in the TSP, here are three investment apps that make it fun and easy to save:

- Stash offers more than 40 different exchange traded funds (ETF) and stocks for a minimum deposit of only \$5.
- Acorns lets you round up credit and debit card purchases to the nearest dollar and then invests your digital change.
- Robinhood is a stock brokerage app that lets you buy and sell individual stocks for \$0 a trade. The Robinhood app is free, while Acorns and Stash charge a low management fee.

A big advantage to micro-investing apps is that they let you bypass brokerage account minimums.



WIFLE REMEMBERS

SPECIAL AGENT MELISSA S. MORROW

United States Department of Justice - Federal Bureau of Investigation, U.S. Government

End of Watch Thursday, March 22, 2018

Special Agent Melissa Morrow died as the result of brain cancer that she developed following her assignment to the search and recovery efforts at the Pentagon following the 9/11 Terrorist Attacks. She was assigned to FBI Washington Field Office's Evidence Response Team and spent 10 weeks recovering and processing evidence from the site in hazardous and contaminated conditions. After being diagnosed with a highly aggressive form of glioblastoma brain cancer in July 2016, Melissa passed away in March 2018. Following her diagnosis, she said, "Every single day, hour, minute, and second being alive is a precious gift and one that I will never, ever take for granted again. Remarkably, I have never felt more at peace than I do now. I have placed my faith and trust in God, knowing that everything will work out the way it is supposed to be."

Special Agent Morrow had served with the FBI for 22 years and was assigned to the Kansas City Field Office at the time of her passing. She is survived by her parents and sister.

Failure to Refuel a Rental Car Proves Costly for Employee Trying to Make His Scheduled Flight



By [Peter J. Jeffrey, Esq., Member, The Jeffrey Law Group, PLLC, The Federal Employee's Law Firm ®](#)



Increasingly, we are seeing Federal employees' travel expenses coming under scrutiny. Although the Federal Travel Regulation (FTR) authorizes payment of transportation expenses when you perform official travel, not all potential expenses associated with travel are authorized. 41 CFR 301-10.450. For example, the FTR specifically prohibits reimbursement for purchasing pre-paid fueling options for rental cars and requires travelers to refuel rental cars prior to drop off. 41 CFR 301-10.450(d). Unfortunately, for Department of the Navy (DoN) employee Keith A Courshon, the requirement that travelers refuel rental cars prior to drop off, took priority over making his scheduled return flight. See *In the Matter of Keith A Courshon*, CBCA 5839-TRAV (Mar. 27, 2018).

While on office travel to attend a meeting in Lynnwood, Washington, Mr. Courshon rented a vehicle. With a return flight scheduled for 4:00 PM and an approximate drive time of one hour to the rental car return facility, Mr. Courshon left his meeting at 1:00 PM believing he had plenty of time to return the rental car and make his flight. Unfortunately, due to traffic congestion, Mr. Courshon did not arrive to the rental car facility until 2:45 PM, just a mere 75 minutes before his scheduled flight. Determining that if he stopped to refuel the rental car at the closest gas station he most likely would miss his flight, Mr. Courshon returned the rental car without refueling. However, the DoN denied Mr. Courshon's travel claim to cover the rental car facility's refueling of the car. On appeal to the Civilian Board of Contract Appeals (CBCA), the CBCA judge agreed with the DoN finding that "Claimant's decision to refuel at the rental car facility was not due to safety concerns or the location of the closest fueling station, but to unexpected traffic;" and therefore, Mr. Courshon was not entitled to reimbursement of the cost of refueling at the rental car facility. (*Id.*)

The CBCA judge went on further to state that:

[F]ederal travelers are required to 'exercise the same care in incurring expenses that a prudent person would exercise if traveling on personal business.' *Teresa R. Jones*, CBCA 5774-TRAV, 17-1 BCA ¶ 36,836, at 179,505 (citing *Jeffrey M. Downing*, CBCA 5032-RELO, 16-1 BCA ¶ 36,221, at 176,712); 41 CFR 301.2.3. Claimant's failure to refuel on his way to the rental car facility was not prudent and led to non-reimbursable refueling charges.

(*Id.*) Unclear from the decision is whether the CBCA judge has a misinformed view of the time it takes for one to pass through security and travel to a gate at most airports, or whether it is more prudent to prioritize refueling your rental car than making your flight. Further, unlike official travel, most federal employees travelling on personal business are not typically flying on a full fare refundable ticket, and cannot simply rebook a missed flight. That said, travel expenses are under a microscope right now. So before you travel on official government business, be sure to understand what expenses the FTR will authorize for reimbursement, so that official travel does not cost you more than your time and inconvenience.

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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Excelsior College may accept up to 117 college credits toward a bachelor's degree (or 57 toward an associate degree) from regionally accredited institutions. We also award credit for military and workforce training, professional licenses and certifications, as well as from other approved sources (certificates, ACE approved exams, and portfolio assessments of real-world experience).

How soon can I start after I apply?

Excelsior College does not have an application deadline. We offer open enrollment for 8- and 15-week terms. You may

enroll/matriculate as soon as you receive the results of your preliminary credit review that lists how your prior college credits may apply toward a degree.

How will I complete my degree at Excelsior?

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Are financial aid and scholarships offered?

Financial aid is available regardless of income, with low interest rates and flexible payment options. Start by filing the Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov. Excelsior College offers scholarships for a wide variety of programs and also accepts military and veteran benefits.

Are these benefits available to current students?

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ALL IN THE FAMILY

*By June Werdlow Rogers, PhD
Drug Enforcement Agency SAC (Retired)*

Lately, I have been asking people what they wish they had known before undertaking important steps on their life-paths. For example, I polled young adults and learned not only about what they lacked in college prep, but most notably – their regrets for not knowing. This led to my own musings about whether there was something I wish I had known prior to retiring as a woman in law enforcement. The answer is “yes,” and it’s a family thing.

The closeness starts in the academy. Hours of instruction on life-saving subjects lend an urgency that causes people to get to know one another quickly. Since digging deep is the only way to make it through demanding fitness challenges, before long everyone is coaching and encouraging. The forging of teams is made complete in the crucible of practical and tactical exercises where you are dependent on each other to make it. Having been an academy instructor, I can attest that everything done in that environment is purposeful including binding candidates to the common cause of supporting and defending the Constitution of the United States. It works!

You are now likely enjoying the sense of family that comes with working in law enforcement. I daresay you know how members of your unit like their coffee, or even if they drink it at all. No doubt you have learned how to gently approach those who are not “morning people,” and how to politely leave the company of “night owls,” who will be up long past an operation’s end. There is a sense of belonging.

Of course everything is not always peachy within law enforcement clans. True, he may be your “brother officer,” but there’s still the sibling rivalry of battling for the same promotion or the respect of the boss. *(And explain again why I wasn’t assigned the newest g-car, when mine is the oldest? Oh, that’s right, I learned others sacrificed, as the next vehicle to go in service was the seizure I really needed to blend in on surveillance).* Even with the growing pains, it is unlikely you would trade the experiences with your law enforcement family for anything. But back to your relatives.

What is the degree of your learning about and bonding with your extended family? Will you like me, come to realize that the answer is “not so much.” And so I retired, returning to a home state I had not lived in for 25 years, and to a family I rarely saw. They had matured into people I did not know nearly as well as those I had served with. So goes my regret.

I wish I knew more, especially that “supporting and defending” now means dealing with the needs of ailing and aging loved ones. While being a woman in law enforcement turns out as great preparation for this next chapter, if I had known then what I now know, I would have found a way to remain more



connected to my natural family while still savoring my time among those I served with. Dynamics change in every relationship. For example, right now I am in a six-month telephone tag with a sister agent who is still actively working. In this message, I aim to convince you to live in the moment and take advantage of the time you spend with those you care about, whether you are related to them by birth or affinity. Balance.

Julie Y. Cross Memorial Golf Tournament®

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