



THE NETWORK

Newsletter of The Retired Employees of San Diego County

November 2016

Honoring Yesterday—Protecting Tomorrow

Vol. 47, No. 11

PRESIDENT'S MESSAGE

By John McTighe



October was a very busy month for RESDC. I was glad to see so many of our members at the Coming Home to the COC event on October 5th, and at the Health Fair Picnic at Admiral Baker Field on October 26th. Both events have given members who live in the San Diego area an opportunity to come together, get reacquainted, and receive valuable information.

I was pleased to run into several people I had not seen since I retired in 2007, and I'm sure others had similar experiences. In addition to these activities open to all RESDC members, your RESDC board members and Executive Director Mark Nanzer participated in other events on the association's behalf. The first was the San Diego Retirement Security Roundtable held on October 6th, where Mark and several RESDC board members met with representatives of retiree organizations from the City of San Diego, the State of California, and the federal government. This group meets twice a year to share meaningful information among organizations that represent retirees from public agencies with defined benefit pension systems. Then, from October 17th to 19th, a few RESDC board members and Mark attended the California Retired County Employees Association (CRCEA) semi-annual conference in Walnut Creek. CRCEA is comprised of associations similar to RESDC that are from the 20 California counties which have retirement systems authorized by the County Employees Retirement Law of 1937. These conferences give board members an opportunity to find out what's happening in other counties and learn from experts in the field of retirement. Frankly, it also gives us a chance to brag about some of the good things going on at RESDC. Through continued involvement with these and other organizations, RESDC is able to provide ongoing advocacy for defined benefit programs on behalf of our members.

When you receive this NETWORK, like me, you may have already cast your election ballot. For some years now the San Diego County Registrar of Voters has been

(President's Message Continued on Page 5)

RECENT EVENTS

❖ The Center for Retirement Research at Boston College has released a new study entitled "Will Pensions and Other Post-Employment Benefits (OPEB) Break State and Local Budgets?" This study finds pension and OPEB costs are manageable for most governments. But, for the worst off states, counties, and cities, the study says four options exist to improve their situations. The good news is that total cost burden appears under control in many jurisdictions, but a handful face an enormous challenge. The full study can be found at:

<http://crr.bc.edu/briefs/will-pensions-and-opebs-break-state-and-local-budgets/>

❖ In collaboration with the County of San Diego, RESDC hosted its second annual "Coming Home to the County Operations Center (COC)" on October 5th. This event built off the success of the "Coming Home to the CAC" event held in 2015. Over 70 attendees enjoyed speakers from RESDC, Employee Resource Group (ERG) Council Chair Moe Zarabi, and our excellent keynote speaker, Don Steuer, the County's Assistant Chief Administrative Officer. Don did a great job of providing a historical context of the COC from the vision to completion of this incredible County campus. Attendees also visited resource booths and took guided tours of the COC's amazing public art collection.

See Page 4 for photos of the event.

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NOVEMBER CALENDAR OF EVENTS

- 10—(Thurs.) RESDC Board of Directors Meeting**
8825 Aero Dr., Suite 205, 9:30 a.m.
- 11—(Fri.) Veterans Day**
RESDC & SDCERA Offices closed for holiday
- 12—(Sat.) RESDC Day at the Races**
Del Mar Race Track, 11:00 a.m.
- 17—(Thurs.) SDCERA Board of Retirement Meeting**
2275 Rio Bonito Way, Suite 200, 8:30 a.m.
- 24-25—(Thurs.-Fri.) Thanksgiving Holidays**
RESDC & SDCERA Offices closed for holiday

THE PERILS OF SOCIAL SECURITY NUMBERS

By Stan Coombs, Director

Social Security numbers: "There are 450 million combinations in use, and by learning yours, hackers can obtain credit cards in your name, wire money from your bank accounts, or learn enough from telephone records or medical histories to trick you into divulging more information." Jordan Robertson, "Here's Why Your Social Security Number Is Holy Grail For Hackers."

In early 2015, Anthem Inc., the second largest U.S. health insurer, reported hackers had penetrated their systems, gaining access to the personal information of some 80 million customers. That's about a quarter of the U.S. population. The hackers had apparently stolen password credentials of five high-level employees, accessing names, dates-of-birth, Social Security numbers, addresses, email addresses, and employment and income information. It was alleged, Anthem hadn't encrypted the personal information it collected.

The FBI investigated. Anthem apologized and offered two years of credit monitoring services and insurance coverage to those impacted. Security Analyst Avivah Litan opined that monitoring services do "absolutely nothing to compensate" once the damage is done.

Anthem is only one of many. The Identity Theft Resource Center (ITRC) is a non-profit organization that provides victim assistance and consumer education. They track data breaches, defined as "incident(s) in which an individual's name plus a Social Security number, driver's license number, medical record or financial record is potentially put at risk because of exposure."

ITRC's "2015 Data Breach Category Summary" reports 780 breaches that year alone, exposing 177,866,236 personal records overall. Another 687 breaches were reported for the first nine months of 2016, exposing another 28,795,464 records.

It's not just the big guys being hit. In her article, "Data Breaches: Who Has Legal Liability?" Judith Delany, of the insurance industry, notes that the personal records of 1,700 people in the Virginia-based Dominion Resources were accessed through a subcontractor's system. The South Carolina Orangeburg-Calhoun Technical College notified 20,000 current and former students that their So-

cial Security numbers were on a stolen laptop. And, an Encinitas, California employees' retirement system document, containing 615 current and former employees' Social Security numbers, was inadvertently made public on the city's website. She concludes that when information is hacked through an entity's on-line systems the entity is probably liable. She lists numerous class action suits filed.

The most sensitive personal information has to be Social Security numbers. "Anyone can easily find it out (the Social Security number), it's used everywhere, and it's really hard to change if it falls into the wrong hands," in the words of George Washington University Law Professor Daniel Solove. It's valuable on the black market too.

Our nine-digit Social Security number was created in 1936. It was never intended to be a universal identifier, only a means of tracking earnings to determine taxes credited to each worker's account.

Between 1946 and 1972, Social Security Cards explicitly stated that the number and card shouldn't be used for identification. By then the number was nearly universally used for that purpose, too convenient, and the statement was removed.

Social Security numbers have been stolen for years, but, the enormous scale of today's thefts is new. Unlike an accessible file cabinet, a violated server provides millions of bits of data in one intrusive swoop, and Social Security numbers aren't changed because they've been stolen; you have to prove they've been abused.

What's a Social Security number worth on the black market? Bankrate, a New York financial services company, says it's first the volume, "If they sell 100,000 Social security numbers for a penny each, that's \$1,000." But the profit is far more with additional info. Sold as part of a "Fullz" dossier (name, date of birth, health insurance credentials, credit card credentials, or bank account numbers), Social Security numbers can fetch \$30, and the full "Kitz" can bring up to \$1,300, according to a referenced Dell SecureWorks report. Multiply those figures by Anthem's 80 million exposed customers!

(Continued on Page 7)



**Veterans Day
is November 11th!**



PENSION FACTS

Column Offers More than Retirement Focus

By Chris Heiserman, Director

Reading this column over time, you probably noticed “Pension Facts” isn’t always about retirement issues for public employees. It can get tiresome writing each month to “fact check,” explain, and rebut the continuous stream of attacks on defined benefit public pensions by those who believe everyone should be forced to spend their retirement years trying to live on Social Security and what they could set aside in a 401(k) savings account.

These anti-public pension voices press the narrative that the private sector has it right, despite the substantial evidence that Americans in general are not saving anything close to enough for an adequate quality of life in retirement. In addition, there’s the fact that high earners are much more capable of deferring significant amounts of salary to a 401(k) account, thus adding to the national concern over growing income inequality in America.

So there you have it – the recurring themes in the debate over defined benefit public pensions versus defined contribution 401(k) accounts or hybrid plans surfacing in some states or local governments across the country. But I think RESDC members and others who read The NETWORK might be interested or concerned about a much broader spectrum of contemporary issues, and I sometimes feel the need to share some thoughts or information outside the pension realm.

A few decades ago I was the Managing Editor of my college’s weekly newspaper. I started a column on the Sports Page called “Chalk Talk,” published each week with a little line drawing portrait of me with my crew cut. The portrait was so readers could identify me on campus should they feel the need to react to something in “Chalk Talk.” The column was usually about the school’s major athletic teams and intramural sports, but I would often find myself utilizing sports metaphors and other journalistic techniques to weigh in on campus politics, conflicts between students and the administration, or major local, state, or national issues of the day.

Last month in “Pension Facts,” I complained that political coverage by all the major cable and satellite news outlets – liberal, moderate or conservative – more closely resembled a three-ring circus than objective reporting. Using the September 7, 2016 hour-long NBC Commander-in-Chief Forum as a prime example, I pointed out that for several hours before the event and several more afterwards, each media source had anchors, political analysts, reporters, military “experts,” and presidential candidate surrogates discussing what the candidates could or should say during their half hour of actual broadcast air time. My contention was that such continuous overblown news coverage is confusing and nonsensical, especially since a viewer can watch newscasts on two different

channels and get two completely different versions of the same event.

At least two RESDC members took issue with portions of what I wrote for the October NETWORK. One individual disagreed with my characterization of certain media sources as liberal, moderate, or conservative; the other found objectionable my claim that National Public Radio (NPR) “...at least strives to be objective and non-partisan.” I appreciate the feedback on my column and I am grateful folks are taking the time to read it and express their views.

If anyone wants to put a face to the name in the byline above, they can check out the Board of Directors biographies on the RESDC website (www.resdc.net). And it’s a lot easier to provide direct electronic feedback to someone today than it was on a college campus in the 1960s. I can be reached by e-mail at: cheiserman@resdc.net.



WELCOME NEW MEMBERS

Romeo B. Bautista	
Susan M. Brazeau*	Human Resources
Frederick C. Brenner	Health & Human Services
John Gaines	Sheriff
Fred F. Heckerath	General Services
Charles Lyons	Social Services
Carlos M. Manalili	Sheriff
Mary M. Molony	Health & Human Services
Janet M. Rasco	Probation
Mary L. Scheck	Sheriff
Roena Tibayan	
W. Harold Tucker Jr.	
Rachel M. Weber*	Human Resources

*Associate



NOVEMBER RESDC OFFICE SCHEDULE

The Retired Employees of San Diego County office will be closed on Friday, November 11 in observance of Veterans Day. RESDC will also be closed on Thursday and Friday, November 24 and 25 for the Thanksgiving holiday.

COMING HOME TO THE COC EVENT RECAP October 5, 2016

By Liz Silverman, RESDC Technology Manager

Thank you to those who attended our Coming Home to the County Operations Center event! We hope everyone enjoyed the speakers, visiting the resource booths, meeting or reconnecting with friends, and taking a tour of the COC Art Collection.

It's our hope to continue hosting an annual "Coming Home" event that showcases new and renovated County sites.

If you'd like to visit the Art Collection on your own, you may visit www.sandiegocounty.gov/general_services/COC.html for more information.

If you're on Facebook, visit the RESDC Facebook page for photos from the event, and be sure to like us to receive future updates! We use Facebook to keep our members informed of upcoming events and newsworthy announcements. We also post photos from recent gatherings, meetings, and lunches. We invite you to use our Facebook page as another way to stay in touch with RESDC!

If you're not on Facebook, you may also view the photos from the Coming Home event on the RESDC website, www.resdc.net.

We look forward to seeing you at future RESDC events!



Don Steuer, Chief Operating Officer of San Diego County, addressing the attendees.



Attendees gathered to hear from speakers John McTighe (RESDC President), Moe Zarabi (ERG Council Chair and President of Middle Eastern Employees Resource Group), and Don Steuer (Chief Operating Officer of San Diego).



Group taking a tour of the COC Art Collection.

Photos by Mark Nanzer and Laurie Pennington



(President's Message, Continued from Page 1)

encouraging voters to cast their ballots using the permanent mail ballot, so a large percentage of the ballots are now cast before Election Day. This has been the most bizarre election I've experienced in the 50 years I've been voting. Not only has the presidential election been unusual, with unprecedented and unpredictable happenings occurring on a regular basis, but the number and variety of issues we are faced with on the November ballot is large and, in some instances, baffling.

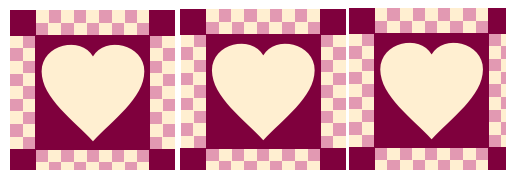
Where I live, I'm voting on eight contested political races from President of the United States down to my local Water Board representative. That's not such a daunting task. But, added to the people I'm asked to vote for, I'm faced with 17 state propositions, one county proposition, one city proposition, and three school district propositions. That's a total of 22 propositions! This year, I opted to receive my sample ballot material via email. Little did I realize that when I downloaded and printed it, it would be over 100 pages! I'm happy to do my part to save the Registrar of Voters a little money, but I'm not sure I'm so happy using up that much ink and paper printing out my sample ballot.

On a serious note, no matter how cumbersome, confusing, and lengthy our election ballot has become, it's important to not give up our right to vote. I don't want to sound too preachy, but one of the things that distinguishes the United States from many other countries is our free and open election process. Even if we don't feel adequately knowledgeable or prepared to vote on some of the races or propositions, our system of government depends on our participation. If necessary, vote only on those people and propositions you feel qualified to cast your ballot on, but do vote. Not voting allows a small minority to determine the outcome that we will all have to live with for years to come. So please, if you have not already cast your ballot, I encourage you to do so either by mail if you have a mail ballot, or at your polling place on Tuesday, November 8th. If you live in San Diego County and do have a mail ballot, but aren't sure whether it will get to the Registrar of Voters office on time to be counted, you can take it there or to one of the 24 convenient drop-off locations around the county.

If you need further information, check with the Registrar of Voters website at www.sdvote.com or call them at (800) 696-0136.



SDCCU is conveniently located in Kearny Mesa at the corner of Farnham Street and Overland Ave. This full-service location is open Monday through Thursday from 9 a.m. to 5 p.m., Friday from 9 a.m. to 6 p.m., and Saturday from 9 a.m. to 4 p.m. The branch also offers a walk-up ATM that accepts deposits and issues \$1, \$5, and \$20 bills. For details, visit sdccu.com. We look forward to seeing you soon! *Federally insured by NCUA.*



BITS AND PIECES

Jean Schoonover celebrated her 80th birthday in March! She was employed at County Mental Health Services first as an aide in the Chief Nurse's office and then as Ward Clerk on Ward 200, the locked men's unit. Jean retired in 1998 after 28 years and moved to Lake Elsinore in 2004. Now she works full time at Lakeside High School as a Para-educator for students with special needs.

John Cantor and his wife, Lois, celebrated their 74th wedding anniversary last month. John was a County Clerk and Custodian of the Exhibit Room. He is 99 years old and lives in Rancho Bernardo now. He still drives and enjoys volunteering in his community.



SEE'S CANDY CERTIFICATES GREAT HOLIDAY GIFTS! PURCHASE FROM RESDC FOR LESS!

See's Candy is now priced at \$19.00 per pound if you buy it at one of their stores. RESDC members can purchase See's gift certificate from us at \$15.70 each.

If you would like to order certificates from our office, please address an envelope to RESDC, 8825 Aero Dr., Suite 205, San Diego, CA 92123. Enclose a check for \$15.70 for each certificate.

Also enclose a business size (#10) self-addressed stamped envelope, as the certificates will not fit in a small envelope. If you order over five certificates, please put 68¢ postage on the self-addressed enclosed envelope. Please include a stamped envelope for every 10 certificates. Candy certificates are redeemable at any of the See's retail stores for ready-packed or specially packed boxes.

These certificates do not have an expiration date. See's Candy Certificates are available through RESDC all year long.



RESDC DAY AT THE RACES TICKETS STILL AVAILABLE!

November 12, 2016

By Mark Nanzer, RESDC Executive Director

For the third straight year, Del Mar will host a fall race. The event has already become an annual gathering of race enthusiasts after a very successful first run in 2014. I encourage you to join us as we host "RESDC Day at the Del Mar Races." **We have a limited amount of tickets remaining, so it's first come, first serve!**

The Bing Crosby Season harkens back to the glamour of the 1930s when singer/actor Bing Crosby and his friends founded the track. This fall season of elite thoroughbred racing is focused on old Hollywood style.

Opened in 1937, the seaside track has played host to celebrities for decades, from Lucille Ball and Desi Arnaz to the stars of *Entourage*. Unlike any other track in the nation, Del Mar is known for its sophistication, fashion, and excitement of horse racing that attracts visitors from across the country looking to experience the Old Hollywood allure.

I hope to see you there!

EVENT DETAILS:

RESDC is offering for purchase, five inside tables (with four persons per table) at the beautiful Clubhouse Terrace Restaurant, located indoors, track-side. A great view, the Del Mar experience, fun with family and friends...sign me up!

Tickets are \$50 for a table of four, or \$12.50 for single tickets. Tickets are for admission only and not for food or parking expenses.

To purchase tickets, send a check made out to RESDC, to 8825 Aero Dr., Suite 205, San Diego, CA 92123. Tickets will be mailed to you.

DATE: Saturday, November 12, 2016
LOCATION: Del Mar Thoroughbred Club – Clubhouse Terrace Restaurant
2260 Jimmy Durante Blvd, Del Mar, CA 92014
858-755-1141

RACE DETAILS: 9 Races
Gates Open: 11:00 am
First Post: 12:30 pm



RESDC MEMBER AUTHORED AWARD-WINNING NOVEL IN RETIREMENT

A few years into retirement, RESDC member **Layla Fiske** wrote an award-winning historical novel inspired by her grandmother's life in early 20th century Palestine before, during, and after World War I.

"**The Fig Orchard**," published in 2013, is the emotional story of a woman dealing with war and cultural mores, and desperately struggling to hold her family together. The book has won numerous awards, including the prestigious "Theodore S. Geisel Award."

As a first-generation Arab American, Layla said she spent much of her youth wishing she could distance herself from her ethnic origins and meld seamlessly into the free-spirited ways of the American culture. As an adult she realized she was part of this historical perspective, molded by an upbringing rich in culture, foods, and strong family ties. In her own words:

"As I sat down to write **The Fig Orchard**, I realized that the time we spend with our loved ones is precious and fleeting. I regret that in my youth I did not ask more questions of the elders and record the detail of their lives. I was young and ready to make my own way in the world, not wanting to linger in the wistful shadows of the past. Sadly, those who came before me are now gone and I can only pray that it was through their heavenly guidance that this book finally came to be written."

The Fig Orchard is available for purchase on Amazon.com in either print or e-book format. Ms. Fiske can be contacted at: laylafiske@sbcglobal.net

**PENSION FACTS
AT A GLANCE**

Approximately 3%

Percent of Total CalPERS retiree population of 611,000+ that are safety members who retired with 30 or more years of service.

ASSOCIATION OFFICERS

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 2nd Vice Pres....Chris Heiserman
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....Karen Hazel

....Liz Silverman

NETWORK EDITOR....Karen Hazel**RESDC Office E-mail Address:**

resdc@resdc.net

IN MEMORIAM

Helen Barnes	Planning & Land Use
Addie Brown*	Health & Human Services
Rod Calvao	Auditor & Controller
William Clyons	District Attorney
Eileen Connolly	Surviving Spouse
Albert Cull	Auditor & Controller
Michele Curley*	Health & Human Services
Aaron Eurich	Surviving Spouse
Janice Frates	Health & Human Services
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Edith Hatcher	Surviving Spouse
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Patte King	District Attorney
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Dona Mehlhouse	District Attorney
Robert Menard*	Facilities Management
Vicki C. Moore	District Attorney
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John Quesal	Surviving Spouse
Edward Ruble	Surviving Spouse
Wayne Shipley	Chief Administrative Office
Frances Stinchcomb	Surviving Spouse
Matilde Szymendera	Health & Humans Services
Vincent Taitano	General Services
Samuel Templeton	Sheriff

***Active**

**Gone from our sight, but never our memories.
 Gone from our touch, but never our hearts.**

**The Perils of Social Security Numbers
(Continued from Page 2)**

According to the Consumers Union, 20 states have followed California's lead, since 2001, passing legislation that restricts printing on cards, mailing, and display and internet use of Social Security numbers. Thousands of businesses are changing their practices to comply. Alaska's particularly strong legislation restricts the request, collection, sale and sharing of Social Security numbers by both private parties and government agencies.

The U.S. General Accounting Office issued a directive in 2007 to all federal agencies to develop a plan for reducing the unnecessary use of Social Security numbers, and explore alternatives. Congressional hearings were held on the problem.

It seems only sensible to minimize the collection, storage, and use of Social Security numbers to the least possible number of transactions. Many public and private agencies are doing just that.

San Diego County retirement fund net assets increased \$69.4 million in August, bringing fiscal-year-to-date gains to \$292.3 million and total net assets to \$10.6 billion.

The surviving spouse of a member is eligible for RESDC membership. For enrollment assistance, call (866) 688-9229.

MEMBER PRIVACY

Any retiree or surviving spouse who doesn't want his/her death notice published in the "In Memoriam" section of this newsletter may notify the RESDC office and your privacy will be maintained.

**IN MEMORIAM
ROD CALVAO**

Rod Calvao, former President and CEO of San Diego County Credit Union, and former San Diego County Auditor and Controller, recently passed away peacefully surrounded by his loving family.

He was hired by San Diego County as a Junior Auditor and quickly worked his way up to become the Auditor and Controller. Rod left the County when hired as President and CEO of San Diego County Credit Union in May, 1992. Under his leadership, SDCCU grew in assets from \$400 million to almost \$4 billion, and more than doubled the number of branches. Rod served as SDCCU President and CEO for 15 years.



Office Hours: 9 a.m. to 2 p.m. Monday through Friday
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NETWORK is the official monthly newsletter of the Retired Employees of San Diego County, Inc. (RESDC), a private non-profit organization.

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Business and Inquiries: Business matters and address changes may be recorded on the office voice mail at any time, call (866) 688-9229. Please spell your last name so the correct member record can be located.

The information printed in the NETWORK is believed to be from reliable sources. However, no responsibility is assumed by the NETWORK for inaccuracies contained herein.

2016 HOLIDAY LUNCHEON

Wednesday, December 14, 2016

Social Time 11 a.m.-11:30 a.m.

Lunch will be served at 11:30 a.m.

Bahia Resort Hotel, 998 W. Mission Bay Drive, Mission Beach

Cost—\$22 per person



Menu: Roast Turkey or Vegetarian Dinner.

Program: President's Welcome, introduction of guests, approval of the 2017 budget, and entertainment by Christian Youth Theater.

Reservations: Reservation forms and payment must be in our office by **Wednesday, December 7th**. Cancellations must be received by **December 7th**; no refunds can be made after that date. **Reserved tables will be provided only for groups of ten. No Exceptions. All ten names must be on one reservation form with payment for all ten on one check.** Indicate on the reservation form below the names of those in your party and include payment for all. Please make your check payable to RESDC, enclose it along with the form and mail to: **RESDC, 8825 Aero Dr., Suite 205, San Diego, CA 92123**. Badge and raffle ticket packets should be picked up at the registration table at the event. They will not be mailed. If handicapped seating is required, please call our office at (866) 688-9229, or inform us on your reservation form.

Directions: From I-5 South, take Sea World Drive to West Mission Bay Drive. From I-5 North and I-8 West, take "Beaches" to Sports Arena/West Mission Bay Drive. Bahia is on north side of West Mission Bay Drive.

ANNUAL HOLIDAY LUNCHEON RESERVATION FORM

Member Name(s) _____ Telephone # _____

Name of Spouse or Guest(s) _____

of Reservations _____ at \$22 each = \$ _____ (Total Enclosed)

Menu Selection: # of Roast Turkey _____ # of Vegetarian _____

Please indicate menu selections for each person.

Email _____ Date Retired _____ Dept. _____