

SamCERA Times

Your San Mateo County Employees' Retirement Association Newsletter
Volume 9, Number 2, June, 2001



Trustee Election Results

David Tom, the County's new Elections Officer has certified the results of *SamCERA*'s recent elections for three trustee positions on the Board of Retirement.

Bette Perroton Stuart won her bid for reelection as *SamCERA*'s **Retired Member Trustee**. Bette retired in 1988 after managing the Retirement Office for ten of her twenty years with the County. Bette joined the Board in December 1990 and served as its Chair from 1996 to 1998. According to the County Elections Officer, Bette garnered 1,381 votes to Ted Kai's 140.

Alma R. Salas was sworn-in May 22nd as *SamCERA*'s new **Safety Member Trustee**. Alma was unopposed in the election to replace Sgt. Keith Hoffman, who retired. Ms. Salas is a Deputy Probation Officer III with Adult Probation.

Tom E. Bryan also ran unopposed in his bid for reelection as one of *SamCERA*'s two **General Member Trustees**. Tom is a Supervising Assessor and a Steward with SEIU Local 715. Tom joined the Board in July 1986 and served as its Chair from 1989 to 1990.

The nine members of your Board of Retirement encourage you to participate in the governance of *SamCERA*. The Board meets on the fourth Tuesday of each month (except December) at 1:00 p.m. in *SamCERA*'s Board Room, Suite 280, 702 Marshall, Redwood City.

MEET YOUR BOARD OF RETIREMENT

Aron H. Hoffman, Chair
Tom E. Bryan
Lee Buffington
John J. Carberry
Donna Wills Colson
William R. Cottle, Vice Chair
Michael E. McMahon, Secretary
Alma R. Salas
Bette Perroton Stuart

Voluntary Time Off to Count

SamCERA Members who were still employed by the County on March 27, 2001 will receive *SamCERA* service credit for all of their "Voluntary Time Off Hours Used" (VTO)(Pay Code 090).

If you retired before March 27, 2001, the new VTO rule does not apply to you. Benefit enhancements granted by the Board of Supervisors do not alter the benefits for those who are already retired.

SamCERA will begin posting VTO hours to individual member accounts later this year. The County payroll system will provide *SamCERA* with all VTO hours worked since 1991.

For VTO hours prior to 1991, *SamCERA* will research your payroll history on a case-by-case basis.

First priority will be given to those who retired on or after March 27th. Second priority will be given to those who are retiring. Third priority will be given to those who are approaching thirty years of service credit.

Since members with 30-years of service credit are not required to pay member contributions, please contact *SamCERA* if you have worked for the County thirty years **and** you have participated in the VTO program. *SamCERA* will refund contributions collected for service in excess of thirty years service credit.

The County has sponsored a VTO program since 1977. The participating employees sign contracts that express their desire to work less than 80 hours per biweekly pay period. Because of the way the payroll system works, the participants receive pay for 80 hours, but at an hourly rate reduced to reflect their voluntary time off.

In the past, VTO participants received *SamCERA* service credit based upon the hours they actually worked, while contributions were collected on their full pay.

On March 27th the Board of Supervisors ratified an amendment previously adopted by the Board of Retirement to Regulation 6.7.2 of the *Regulations of the Board of Retirement*. The amendment grants "service credit for all County service reported as Voluntary Time Off Hours Used (090), retroactive for Active Members to the inception of the program in 1977".

Don't Let Them Steal Your Good Name

Identity Theft: The Cybercrime of the Millenium

*SamCERA asked San Mateo County Sheriff Don Horsley
for suggestions on how you can protect yourself against the theft of your identity.
Here is what his Hi-Tech Crime Expert Sgt. Joseph Driscoll told us...*

We've all heard the horror stories

about the telephone call from a collection agency demanding that you pay past-due amounts for merchandise you never ordered... The local merchant confiscates your credit card because you are over your limit... An out-of-state bank demands payment on a large loan... But you have a perfect record, always pay your bills on time and never applied for such a loan.

What has happened? You have become a victim of identity theft.

It can happen to anyone. Each year, more than 500,000 Americans fall victim to identity theft. The crime is on the rise, with experts estimating that it will increase by a 1,000 fold within three years.

Using a variety of methods, criminals steal credit card numbers, social security numbers, driver's license numbers and other key pieces of an individual's identity. With access to this information, the thief can open fraudulent credit card accounts, apply for loans at financial institutions and order merchandise over the Internet using the name of innocent people. The damage to the victim's hard earned credit may take years to repair.

Follow the following safety tips

to protect your good name and prevent becoming a victim of identity theft.

- **Buy a shredder, and use it.** Shred pre-approved credit card applications and other mail with your social security number, bank account and credit card account numbers before throwing them into the trash. Never throw mail with personal information into trash bins at post offices. Criminals have been known to look in residential and post offices garbage cans for this type information.
- To minimize the amount of information a thief can steal, **do not carry extra credit cards, your Social Security card, birth certificate or passport in your wallet or purse, except when needed.** Do not leave personal and financial information in your vehicle. Do not leave receipts at the ATM machine and gas pump.
- **Cancel all unused credit card accounts.** This limits the account numbers listed under your name that criminals can access.
- **Install a locked mailbox** at your residence to reduce mail theft. Or use a post office box. When you pay bills, do not leave the envelopes containing your checks at your mailbox. An envelope in a mailbox for the postal carrier to pick up that contains a Visa bill being paid by a check is a gold mine to an enterprising thief. It supplies the criminal with your name, address, credit card number, bank name and account number, and signature. It is best to mail bills and other sensitive items at the post office.
- **When you order new checks,** do not have them sent to your home's mailbox. Pick them up at the bank instead.
- **Each month review your bank, credit card, and cellular phone statements for fraudulent activity.** If anything is amiss, immediately report the problem to your bank or credit card company.
- **If your bills do not arrive in a timely manner, contact your creditors.** Your bills may have been lost in the mail or stolen.
- **Be extremely careful about giving out personal information,** including place of employment, employee identification number or mother's maiden name. These are key components in identity theft.

- **Never give out your credit card number or other personal information over the phone** unless you have a trusted business relationship with the company and you have initiated the call. Identity thieves have been known to call their victims with fake stories of winning a trip or money from a sweepstakes. All they need is your credit card number and expiration date to verify you as the lucky winner.
- **When creating passwords and PINs** (personal identification numbers), do not use the last four digits of your Social Security number, your birth date, middle name, mother's maiden, pet's name, consecutive numbers or anything else that could easily be discovered by thieves.
- **Memorize all your passwords.** Don't record them on anything in your wallet or purse.
- **Keep a list or photocopy of all your credit cards, the account numbers, expiration dates and telephone numbers of the customer service and fraud departments in a secure place** (not your wallet or purse) so you can quickly contact your creditors in case your cards have been stolen. Do the same with your bank accounts.
- **Order your credit report once a year** from each of the three credit bureaus to check for inaccuracies and fraudulent use of your accounts.

The time and cost of using these prevention techniques will be well worth it compared to the heartache and hundreds of hours of reclaiming your good name.

If you become the victim of identity theft

it is important to act immediately to stop the thief's further use of your identity and minimize the damage.

- Notify your local law enforcement and complete a crime report. Request a copy of the report for future reference.
- Immediately notify your bank(s) of the theft. Cancel your checking and savings accounts and obtain new account numbers. Ask the bank to issue you a secret password that must be used in every transaction. Put stop payments on

any outstanding checks that you are unsure of..

- Report the theft of your credit cards or numbers to the fraud units of the three major credit-reporting agencies and ask that your accounts be flagged. Also, add a victim's statement to your report that includes "*...my ID has been used to apply for credit fraudulently. Contact me at (give your area code & phone number) to verify any and all credit applications.*" Find out how long the fraud alert is posted on your account, and how you can extend it if necessary.
- Call all your credit card issuers. Get replacement cards with new account numbers. Ask that the old accounts be processed as "account closed at consumer's request." Follow-up in writing to protect yourself in case of a dispute with the credit card issuer.

After you have taken these steps to protect yourself, check your credit reports again and continue to do so on a regular basis. Often, the identity of the criminal is unknown. Some cyber-crooks do not use your personal information to commit identity theft themselves. They obtain the information and sell it to others. So, even if an arrest is made in your case, your personal information may still be out there waiting for the next thief to steal your identity. Remember, be careful with your personal information.

Keep these numbers of the major credit reporting bureaus handy.

Equifax

P.O. Box 740250, Atlanta, GA. 30374-0250

Report Fraud: (800) 525-6285

Order credit report: (800) 685-1111

Experian

P.O. Box 1010, Allen TX. 75013

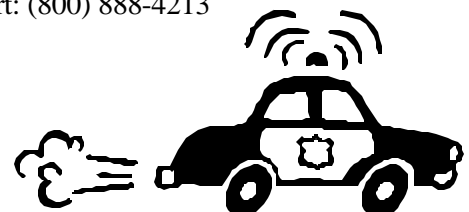
Report Fraud or order credit report: (888) EXPERIAN or (888) 397-3742

Trans Union

P.O. Box 6790, Fullerton, CA. 92634

Report Fraud: (800) 680-7289

Order credit report: (800) 888-4213



Direct Deposit is a Winner

If you are one of the less-than-10% of *SamCERA*'s retirees who insist on getting a check in the mail, please think again.

90% of *SamCERA*'s retirees and beneficiaries now use direct deposit. They do not have to drive to the bank each month to deposit their *SamCERA* benefit, because it is already Money in the Bank. They do not call our office and say that their check was lost in the mail or eaten by their iguana. Try it, you will like it.

Phone now for your Direct Deposit Authorization Form.

Divorce & Your Retirement

Like it or not, *SamCERA* is your partner in the dissolution of a marriage that spanned any portion of your employment with the County.

If you are getting a divorce, *SamCERA* must be joined as a party to the dissolution. Please call and request a copy of *SamCERA's Dissolution of Marriage Guidelines*. The forms in the guidelines should be used to divide your community property interest. Word processing versions of the forms can be downloaded from our web site for your convenience.

If you are already divorced and the marriage spanned any portion of your employment with the County, please contact us so that we can help you determine whether or not your papers are in order. Several recent retirees found it necessary to go back to court to clear things up so that *SamCERA* could begin paying their monthly retirement benefits. Don't wait, contact us soon.

"Brown Bag" Retirement Seminars are a Success

San Mateo County's retirement benefits are comprehensive and good for your lifetime. You owe it to yourself to learn all about them.

Reports are that Susie Lamica is doing a great job of explaining things to everyone who participates in one of *SamCERA*'s mini Brown Bag Seminars. Susie is *SamCERA*'s Member Services Retirement Analyst. She is responsible for reviving our work site seminar program.

Everyone gets their questions answered when they participate in a *SamCERA* Brown Bag Seminar. All you have to do to schedule a lunch time seminar for your work site is e-mail or call Susie Lamica at 363-4821.

Confused about Who to Call? Try Cele or Janell!

When you call *SamCERA*, either Cele Amacker or Janell LeBlanc usually greets you. These two experts can handle 95% of your questions and requests for service. So rather than asking to be transferred to the voice mail of someone who can not help you at the moment, tell Cele or Janell what you need. The chances are very good that they will be able to solve your problem.

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