



Just in case it matters to you:

CLIENT / CONTACT BULLETIN 10-28

- **STAY AWARE OF EMPLOYEE ACTIONS ONLINE.** “Today’s laws are at least five years behind developing technology, so do not look at the courts to protect privacy... *People are being sued for what they post* on social-networking sites for everything from privacy, defamation, and content ownership... A review program that periodically examines employee pages will at least encourage them to restrict access to ‘friends.’” The Information Systems Security Ass’n warns that *trouble can also come from utilizing such sites as part of back-ground checking* and that “employers may find themselves facing a discrimination lawsuit if not careful.” Risk management techniques in this area are evolving daily from ‘on the ground’ experience and DCG affiliates are writing the rulebook to help protect against unpleasant surprises. [ISSA JOURNAL – Feb 10]
- **WHILE CALIFORNIA’S UNIVERSITY, SCHOOLING AND HEALTH CARE BUDGETS ARE BEING CUT,** the legislators “who are wailing loudest” include liberals who *caused* much of the deficit problem by voting for defined-benefit public-employee pensions “that are now crowding out those very programs.” The current annual pension payout level has just been increased to \$4 billion (by “order” from CALPERS, administrating now the largest public pension system in the country), and the unfunded liability for state retirement obligations now approximates \$500 billion – some seven times greater than the ‘official debt’ number – according to two independent studies. But in order to pay the benefits which original assumptions were based on, “the Dow Jones would need to have reached 25,000 by 2009” – two and a half times its current level. “Probably the most generous public-sector benefits in the country” evolved a decade ago when Gray Davis (then-Governor) was elected with union support and thanked workers with “pension increases of between 20% and 50%; many Highway Patrol officers, for example, are allowed to retire at age 50 with benefits at 90% of their final salary.” [THE ECONOMIST – Jun 26, 10]
- **AMERICANS WITH ‘STEM’ SKILLS – SCIENCE, TECHNOLOGY, ENGINEERING & MATH – ARE RAPIDLY DIMINISHING.** Over 60% of workers with STEM degrees are over 45; less than 4% of ninth graders now graduate with degrees in that sector; only one-sixth of high-school seniors have attained math proficiency to even consider a STEM major; and computer science degrees declined by 27% in three years. “While observers blame different causes – lousy secondary schools, boring college courses, lazy students – few deny a crisis exists.” One national insurance company with 36,000 employees has more ‘technology-classified’ than ‘insurance-classified’ workers, and needed to bring in “an entire upper tier of computer scientists from India” when trained Americans could not be found. [FORTUNE – June 14, 10]
- **SUMMER INDULGENCE TIPS:** (1) Alcohol and sunshine don’t always mix. ‘Hangover Hell’ is partly due to dehydration, so drinking 8-oz. of water every hour is a good idea. And remember that sobering up completely is a four-hour process, since “your poor liver can filter booze only so fast... It takes the average man one hour to reduce blood-alcohol content by .02%.” (2) Exercise injuries send thousands to emergency rooms – nearly 10% from “overexertion.” An 8-year study at Ohio State Univ. also found that two-thirds of injuries resulted from “dropped weights,” 17% from people “hitting themselves or smashed between weights,” 3% from falls after losing balance, with only 5% from actual lifting. (3) Bee stings – definite ‘buzz kills’ – are mostly avoidable. “A circling bee isn’t mad; its scent glands may be agitated by a grooming product, so it’s seeking the source... However, if it aims for your face, brings friends, or is around for longer than a minute, you might be in its territory and time to go: *jog in a straight line to gain distance quickly...* Don’t bother zigzagging since bees can follow scent... and don’t bother diving into water since bees will sting your face when you resurface.” [MENS’ HEALTH – July/Aug 10]
- **WHITE RICE IS THE REMNANT, AFTER STRIPPING BROWN RICE** of its outer layers of bran and germ (the nutritious fiber and nutrients part) which “gets digested and converted into blood sugar more quickly...heightening the body’s insulin response.” This impact *increases the risk of developing diabetes by 17%*, compared with people who ate little or no rice, according to a recent 200,000 person study at Harvard University; conversely, people who ate unstripped brown rice were *11% less likely* to develop diabetes. “Replacing a third of white rice intake with other whole grains, like barley and whole wheat, could cut diabetes risk by as much as 36%.” [THE WEEK – July 2, 10]
- **THOUGHTS FOR THE WEEK:**
“No one party can fool all of the people all of the time. That’s why we have two parties.” - Bob Hope
“Patience is something you admire in the driver behind you, but not in the one ahead.”