

Message from the Chair

by Donald W. Marwin, CPCU, CLU, ARM



Donald W. Marwin, CPCU, CLU, ARM, is chair of the CPCU Society Retirement Resource Interest Group Committee. He retired after 34 years in the insurance industry, holding various positions. Marwin's career involved commercial property, casualty, specialty lines, field underwriting and 25 years of commercial and personal lines management experience. Since receiving his designation in 1980, he has served the CPCU Society in various volunteer positions at the local chapter and Society levels, including chapter officer of three chapters, Society service on various committees and interest groups, a term as a regional governor, and a member of the Society Executive Committee and the Audit Committee.

At the CPCU Society Annual Meeting and Seminars in Orlando, I assumed the chair position for the newly renamed Retirement Resource Interest Group (RRIG). While change is inevitable, I follow a gentleman who not only brought the interest group to a new level, but also set a standard that in my humble opinion will be hard to duplicate.

I would like to take this opportunity to recognize Past Chair **Vernon K. Veal, CPCU, CLU**, for his outstanding service and leadership of the Retirement Resource Interest Group, and I am extremely happy to have him continue on the committee to mentor and guide the rookie chair.

Kudos also to the rest of the faithful committee members who are continuing to serve: **William J. "Joe" Wetter, CPCU, CLU, ChFC**, vice chair; **Judith A. Brannon, CPCU, ARe, AIAF, API, ARP**, newsletter editor; **Irwin Lengel, CPCU, ARM, AAM, AIT**, assistant newsletter editor; **Joseph H. Long, CPCU**,

webmaster; and **Richard A. Vanderbosch, CPCU, CLU, AIS**, CPCU Society Travel Program coordinator. Many thanks for what this group has done and is doing for this committee and the CPCU Society in general.

Retirement Resource Interest Group Vision and Diversity

We will continue to reach out to members who are nearing the end of their careers to provide an interest group that will be a place to continue their association with CPCUs and a means to participate at a different level in the Society. The RRIG Committee and the CPCU Society recognize the diversity of the members of this interest group in that they come from every conceivable discipline in the insurance industry and also that it is a group of CPCUs that is and will be growing in numbers over the next decade.

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Mission

The Retirement Resource Interest Group's mission will continue to be *Adding Value* to all CPCU Society members. When you total our experience, knowledge and talents, the number of years this group has in the insurance business is staggering. The RRIIG will continue to pursue opportunities to utilize mentoring opportunities at the Society, chapter and interest group levels. Networking with fellow CPCUs now can be fun — nothing to sell, nothing to buy, and just sharing with others the good experiences that come with being a CPCU.

Retirement Resource Interest Group during 2011–2012

For 2011:

- May 10, 2011 — the CPCU Travel Program to China's Cultural Capitals was a standout success!
- 2011 Annual Meeting seminar entitled, "A Winning Strategy for Your Financial Future — Are You Planning?"

- Annual Meeting Retirement Resource Interest Group Dinner — Monday evening, Oct. 24, 2011. Seating is limited, so make sure to sign up EARLY.
- Retirement Resource Interest Group newsletters.

For 2012:

- Planning for the CPCU Society Travel Program, destination to be determined. Suggestions are welcome at this time. Contact Dick Vanderbosch, CPCU Society travel coordinator, with recommendations at rbosch@aol.com.
- 2012 Annual Meeting Retirement Resource Interest Group Dinner in Washington, D.C.
- Planning a financial-based seminar for the 2012 Annual Meeting and Seminars.
- Retirement Resource Interest Group newsletters.

We also have the RRIIG website available, which is updated periodically and provides the latest information on

many of the events for the Retirement Resource Interest Group.

Speaking of websites, if you have not done so, I encourage you to make sure you are receiving information about not only the Retirement Resource Interest Group but also receiving information on any interest group you indicate. You only need to go to the CPCU Society's website, log in and select "Interest Groups." You can then select your primary interest group (Retirement Resource — hint, hint) and then any or all interest groups from which you would like to receive notice of newsletters and the format you want them delivered.

The Retirement Resource Interest Group Committee is looking forward to serving its members by *Adding Value* throughout the year and beyond.

Until next time ... ■

2011 Annual Meeting and Seminars

Oct. 22–25, 2011 • Las Vegas, Nev.

The Retirement Resource Interest Group Presents

A Winning Strategy for Your Financial Future in Challenging Times — Are You Planning?

Monday, Oct. 24 • 1:30–3 p.m.

This seminar focuses on helping you plan for your financial future — from developing savings and investment plans to considering related tax and estate issues. This program also covers how current legislation may affect you.

Presenter: Daniel J. Eck, CPA, CFP, Ernst & Young LLP

Retirement Resource Interest Group Dinner

Monday, Oct. 24 • 6:30–9 p.m.

Renew friendships with your colleagues at the Retirement Resource Interest Group Dinner, which will be held on premises at Caesars Palace. **Tickets are required** and can be purchased for \$65 each. To register, select this option on the Annual Meeting registration form.



Message from the Editor — Welcome to Our New Chair and Vice Chair

by Judith A. Brannon, CPCU, ARe, AIAF, API, ARP



Judith A. Brannon, CPCU, ARe, AIAF, API, ARP, retired in 2004 as a vice president of GuideOne Insurance after 36 years of service. She earned a bachelor's degree in insurance and an MBA from Drake University. Brannon has been president of the CPCU Society Iowa Chapter, served as a CPCU Society governor and is a member of the Retirement Resource Interest Group Committee. In 2006, she was inducted into the Iowa Insurance Hall of Fame. Brannon currently serves as president of a nonprofit agency, a volunteer for the State Health Insurance Assistance Program (SHIP) and a part-time worker for Iowa's Senior Health Insurance Information Program.

At the CPCU Society Annual Meeting and Seminars in Orlando last fall, **Donald W. Marwin, CPCU, CLU, ARM**, assumed the duties of chair of the Retirement Resource Interest Group Committee. At the same time, **William J. "Joe" Wetter, CPCU, CLU, ChFC**, became vice chair. We welcome both to their new positions and thank them for their willingness to serve.

By way of introducing Don and Joe, I asked each to give me the "scoop" on his background.

Don was born and raised in Southern California, and attended Colorado State University. After college, he went to work in a steel and iron foundry, leaving it in 1973 to join Royal Insurance Company at the insistence of his new bride, who wanted him out of the foundry even though it meant cutting his annual pay in half and involved wearing a coat and tie.

"Ironically, as a commercial account underwriter at Royal, I handled the workers compensation account for the very foundry that I left," Don says. "Even more dramatic was a death claim that was filed by that foundry on a friend of mine who was performing the job that I previously had. Sometimes it pays to listen to your spouse." (Editor's aside: Well, yes, Don, it does!)

In 1977, Don joined State Farm in its Northwest region as a commercial underwriter and then later was a commercial field underwriter based in northern Idaho. The field territory included eastern Washington, northern Idaho and Montana. In the

14 months in the field, he logged 55,000 miles on two cars. Don spent the next six years in State Farm's Greeley, Colo., office, managing commercial underwriters, and then it was on to California for 22 years before retiring early. At the time, he held the position of personal lines section manager.

Don earned his CPCU designation in 1980, his ARM in 1984 and his CLU in 1990. Don says, "Like most of us who are active at the Society level, I was recruited into chapter work about a month after receiving my designation, and then later went on to volunteer service at the CPCU Society level."

He and his wife, Susan, have two grown children, Kirsten and Stan, and two grandchildren. Their children, as well as Susan, her parents and siblings, were all born in the same hospital in Denver, Colo. Don and Susan's grandchildren were born in Durango, Colo., where they now live. "No wonder I was outvoted on the place to retire," he reports.

Don has a love of sports, especially baseball and golf. He started playing baseball at age four, two years younger than the legal age for playing in the city league. He shares that two years later, someone looked at his birth date and determined he should not have been playing for the previous two seasons.

Until 1997, Don played baseball competitively (not professionally), and this past January, he was in Tucson, Ariz., at a Colorado Rockies

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Fantasy Camp for five days of hardball. Don says, “Side note here, the gentleman that hired me to work at the Royal played for the New York Yankees AAA team. It was a three-hour interview, and we talked baseball the whole time.”

After spending so much time traveling during his career, Don never really planned to do more traveling in retirement. But that changed when his wife asked if he wanted to go to Europe, and when he replied, “Not really,” her response to that was, “Well then, I will go by myself.” Together they have been to Europe twice, Japan, Hong Kong, Thailand and are contemplating a trip to Australia in the future.

Vice Chair Joe Wetter also is a native Southern Californian, born and raised in Los Angeles. He is now a retired insurance and risk management consultant with more than 45 years’ experience in the commercial property-casualty field on the Pacific Coast and in the Midwest. He previously retired from both Allstate and FM Global (formerly Allendale Insurance).

After receiving his CPCU designation in 1980, Joe went on to earn his CLU in 1984 and his ChFC in 1986. He has earned 13 associate designations from The Institutes, including in risk management, loss control management, underwriting, claims, reinsurance and insurance regulation.

Joe has served as a CPCU course instructor in Ohio and northern California, and as a CPCU Society chapter president in Minnesota, Ohio, and northern and Southern California. He also served as an officer in the CPCU Society Cleveland

Chapter before becoming president of the Mt. Diablo California Chapter and California El Camino Chapter. In September 2010, Joe completed a three-year term as a CPCU Society director and western regional governor, with responsibility for the six Southern California chapters.

He has also served as an officer of the Northern California Chapter of Insuring the Children and served as a director of the Southern California Chapter of the Scleroderma Foundation.

At present, Joe is completing his term as CPCU Society Los Angeles

Chapter president as well as serving as vice chair of the CPCU Society Retirement Resource Interest Group.

He and his wife of 48 years, Arline, live in Camarillo, Calif. They have three children and eight grandchildren. Joe and Arline just came back from a family vacation in Puerto Vallarta with the other 14 members of their immediate family. When not busy with CPCU-related activities, Joe likes to travel, read mysteries and follow sports of all kinds. He is an avid USC football fan. ■



CPCU Society Travel Program Contributes to CPCU-Loman Foundation

The CPCU Society Travel Program donated \$500 to the CPCU-Loman Education Foundation.

Richard A. Vanderbosch, CPCU, CLU, AIS, coordinator of the travel program, presented the check at the Loman Luncheon, held during the CPCU Society Annual Meeting and Seminars in Orlando, Fla., last September.

The CPCU–Loman Education Foundation is a nonprofit organization that funds the advancement of education in the fields of insurance, risk management and risk bearing, through efforts such as the matching scholarship program.

CPCUs of the Past — Then and Now!

Frank E. Raab, CPCU, ARM

by Irwin Lengel, CPCU, ARM, AAM, AIT



Irwin Lengel, CPCU, ARM, AAM, AIT, enjoyed a lengthy insurance career, which began after high school in the personal lines department of American Casualty Company in Reading, Pa. He then moved on to the commercial side with INA, which became known as Cigna Property and Casualty until its acquisition by ACE. He retired as an underwriting manager after 25 years.

During his career, Lengel also worked as an independent agent in Arizona. He currently teaches CPCU 551 and CPCU 552 classes online and is the Retirement Resource Interest Group's assistant newsletter editor. Lengel and his wife reside in Florida.

Editor's note: Do you know anyone who would be a good subject for a future column on "CPCUs of the Past?" If so, please email Irwin Lengel at iglengel@aol.com.

Frank E. Raab, CPCU, ARM, is a retired CPCU and a past president of the CPCU Society (1972–73). We caught up with him in Riverside, Calif., where he now lives.

Frank is a third-generation Californian, but his grandparents were from Sweden — his granddad was a blacksmith shoeing horses in Riverside, Calif., before the days of the automobile. Frank's dad was a district manager for the Union Oil Company.

After receiving a bachelor's degree in business administration at the University of California, Berkeley, Frank joined a Navy program that enabled individuals to graduate more rapidly than usual. His involvement with the Navy goes back to his college days, when Frank attended a Naval Officer Program at the Harvard BIL School (the Navy had taken over the school). Upon graduation (as an ensign), Frank was assigned to the 6th Naval Construction Battalion (Seabees).

Their duties included going to Argentina, Newfoundland, where they were to expand the naval air base there. Another fascinating part of his naval career was when his unit was transferred to the Pacific, where they built naval bases on Samar, Philippines, as well as on Guam.

With the war over, Frank found himself assigned to the 96th Seabees at Tsingtao, China, attached to the 6th Marine Division, expanding an old German-built airport and also building facilities for the Marines. After being discharged as a

lieutenant, Frank stayed in the U.S. Navy Reserves, serving in various submarine, surface and air units.

During the Korean War, Frank was recalled for two years as a lieutenant commander at the naval air station in Seattle, Wash. At the conclusion of the Korean War, Frank was discharged once again but stayed in the reserves. After serving his country for six years on active duty and 36 years total, he retired from the military as a rear admiral.

Frank has a history of 25 years of involvement with the U.S. Naval Sea Cadet Corps, a fine program for young men and women ages 13 to 17 who are interested in developing their skills in leadership, basic seamanship, courage, self-reliance and military discipline, and are committed to being drug and gang free. During those 25 years, Frank has been involved as a "liaison" with individual Sea Cadet units as a regional director, and served as national chairman for four years.

After World War II, many companies had training programs for returning veterans. Through the University of California, Frank interviewed with many companies. Even though he had no insurance courses in college, Frank chose the Insurance Company of North America (INA) as having the best formal training program. Classes were held at the home office in Philadelphia, and Frank was in the first class, which lasted six months. As Frank would say, it was like taking a college course, not on-the-job training.

The class had 50 students, and all but a couple of the students knew nothing

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CPCUs of the Past — Then and Now! — Frank E. Raab, CPCU, ARM

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about insurance. The first three months everyone attended the same general classes. Later, the class was divided into three groups — liability, property and marine. Frank was in the property group. After training was complete, he was sent to San Francisco for on-the-job training.

The following are the many assignments Frank had while at INA: Portland, Ore., as a special agent; Seattle, Wash., as a special agent, and later as an assistant manager and then manager with a territory that included Washington, Idaho, Montana and Alaska — “Lots of territory but not much business”; Spokane, Wash., as a branch office manager; San Francisco, Calif., assistant manager; San Jose, Calif., assistant manager; Dallas, Texas, manager with a territory that included Texas, Oklahoma and Arkansas; Philadelphia, Pa., home office, vice president of underwriting; Los Angeles, Calif., vice president of policyholder services and then president and CEO of Pacific Employers Insurance Company (a workers compensation specialty company purchased by INA); and finally in the home office in Philadelphia as executive vice president of underwriting (in charge of underwriting worldwide) and then president and CEO in charge of worldwide operations.

After 30 years with INA, Frank retired from the company. He joined Allianz, and was chairman, president and CEO of the Allianz Insurance Company, located in Los Angeles, Calif., for approximately 10 years. Frank will be the first to admit that he is a workaholic, so he still does consulting, arbitration, mediation and expert witness work. He still serves as the chairman and director of two small agencies, is on the board of two



Frank E. Raab, CPCU, ARM

agencies and also serves on the board of two non-insurance companies.

When asked what drew him to CPCU, Frank mentioned that INA was a big advocate of CPCU from the very beginning. There were no formal CPCU classes, but INA furnished study guides and textbooks. At the time, Frank was in Spokane, Wash., and no one had ever heard of CPCU in that area. So, Frank started studying on his own and eventually became the first CPCU in eastern Washington state. Upon taking five tests in two years, Frank received his CPCU designation in 1950. He remembers being told that he was the 436th CPCU to receive his designation. Frank has always considered — and preached — that getting the CPCU designation was equivalent to getting a master's degree in insurance.

When asked what CPCU has meant to him, Frank said, “I have always felt that all insurance company people have to sell is know-how. Since most policies are very similar, our job is to

help the agent select the right product and help the agent know about each product to best serve the policyholder. I believe company people should be the ‘specialists’ to help agents who are, by necessity, ‘generalists.’ Studying for my CPCU, attending CPCU seminars and reading CPCU materials have greatly helped me reach these goals. The Society has brought me many close friends; especially included in this group is **Robb B. Kelley, CPCU**, (the CPCU Society president before me) and **John G. Ruhl, CPCU**, (the Society president after me).” Point of interest — Frank believes INA to be the only company to have three past CPCU Society presidents.

As far as his role in the Society, Frank has been active in Society chapters in Seattle, San Francisco, Dallas, Philadelphia and Los Angeles. He served as chapter president in Seattle in 1957. (“We held the first All Industry Luncheon in Seattle during my term as president.”) In addition to being the guest speaker for Hawaii’s first All Industry Luncheon in 1970, Frank also served as a regional director for several years and was CPCU Society president in 1972.

The biggest change Frank sees in the industry today is the growth of professionalism in our industry. Two groups contribute to that: (1) the CPCU programs and the CPCU Society through educational seminars along with their emphasis on ethics, and (2) the growth of risk managers and RIMS. According to Frank, years ago risk managers were basically insurance buyers. Today, they are a very professional group, and a vast majority of them also have their CPCU designation. That is why Frank also earned the ARM

designation. Frank's philosophy is that risk management is what we should be doing to help our customers manage risks and not just sell insurance. Pushing loss control and loss prevention is good for everybody — the customer, the agent, the insurance company and the general public

Frank's advice to young people today: "I know I am repeating, but the key is to learn all you can. All we have to sell is our know-how. Read and re-read your policies. To agents — be sure you know the product you are selling. For example, if you are involved with a jewelers block policy and you are not familiar with it, get a company specialist to help you or partner with an agent who is a specialist to work with you. Split the commission; don't be a pig. I have done a lot of expert witness work, including E&O claims, and one of the most common problems I have been involved in is the agent not knowing enough about the product he is selling. Remember my slogan — 'Nothing is Easy!'"

Frank's advice to young people today: "I know I am repeating, but the key is to learn all you can. All we have to sell is our know-how. Read and re-read your policies."

When asked what person contributed to his becoming a CPCU, Frank responded by naming **Robert O. Young, CPCU**, who, at the time, was a vice president at INA in the home office in Philadelphia. (Young was one of the three INA CPCU Society presidents. He served as Society president in 1960.) "Bob dedicated his life to CPCU and the Society.

He was a 'pioneer' when CPCU was in its infancy. The person who kept me heavily involved was **Edwin S. Overman, CPCU, Ph.D.**, who was president and CEO of the American Institute for CPCU in Malvern, Pa., from 1966–1987. He traveled the country urging everyone on and preaching education and ethics."

Frank is still active in the CPCU Society and occasionally attends local chapter meetings. The biggest change today, according to Frank, is how much the CPCU designation is recognized and how highly regarded it remains. For example, today the national trade journals publish articles

regarding the activities of local chapters and the election of local chapter officers. In the old days, Frank says, we were lucky to get an article regarding the election of Society officers or Society activities.

Another thing Frank has always "preached" is that our Annual Meetings are the best education bargain in town — for quality of speakers, content and price. Of course, there have been great changes since the old days. Today, CPCU has grown up and is much bigger and better and can accomplish even higher and more important goals. ■



10 Reasons Why You Should Attend the CPCU Society Annual Meeting and Seminars

1. Celebrate with the CPCU Class of 2011.
2. Spend four great days with the best and brightest in the business.
3. Hear exclusive insights from senior-level executives on today's hottest topics.
4. Sharpen your knowledge through the industry's finest array of educational programs.
5. Be inspired by compelling speakers to achieve your goals.
6. Learn new technical skills that you can put to use immediately.
7. Strengthen your leadership skills.
8. Find out how to take control of your career.
9. Network with your CPCU Society peers at special events.
10. Be energized to achieve your personal best!



Consulting in the Insurance Industry

by Pamela Millard and Dale C. Crawford

Pamela Millard began her career at an independent insurance agency in St. Paul, Minn., and later held various staff and management positions with the CNA Insurance Companies. She is a co-founder and principal with Transformation Advisors Inc., providing strategic management consulting to independent insurance agents and brokers. Millard lives in California and can be contacted at pam@transformationadvisors.com.

Dale C. Crawford is a former insurance and reinsurance executive who provides expert witness services to those industries. He also has a certification in reinsurance arbitration and has been appointed to resolve more than 30 disputes between insurers, reinsurers and general agencies. He lives in Littleton, Colo. His website is www.dalecrawford.com.

Have you ever had the vision of becoming a consultant? If so, you are in good company. Chances are, most of us have at some time thought about an alternative to the conventional corporate job. In recent years, it may have been even more on the minds of many in the business world, including the insurance industry.

With the economic downturn of the last three years, many have faced a dual setback — loss of a job combined with a substantial decline in the value of their retirement savings. Therefore, consulting may shift from more of a casual thought to a serious need to replace lost income or savings. Consulting can also serve as a bridge for those leaving corporate employment — voluntarily or otherwise — or transitioning into retirement.

A career in insurance can provide the basis to offer services to others using the experience, education and training acquired through years of employment. A few examples might include:

- Risk management advisory services to businesses.
- Loss control professionals providing this service either directly to businesses or through independent firms.
- Expert witness testimony in insurance-related legal actions.
- Sales and marketing consulting and coaching.
- Business management and financial consulting and services.
- Training in various aspects of insurance.

- Adjusters providing services to independent firms, as needed, following natural disasters.

These are a few examples; opportunities are many if one is willing to find or create them.

Regardless of the services to be offered, anyone contemplating providing consulting services must first consider a number of practical matters regarding working independently rather than in a corporate job. Listed below are some of the basic issues to consider in determining whether a plan is practical.

A career in insurance can provide the basis to offer services to others using the experience, education and training acquired through years of employment.

Funding

This is a primary consideration. Even if you start small, there will be start-up costs, and there will be ongoing costs to run the business. And, unless you are lucky enough to start your business with a large contract and retainer, you'll need to cover personal expenses — and never, ever, mix business and personal cash flows! If there is going to be a dramatic change in your personal finances as you get the business up and running, be sure you — and your family — are prepared for the changes.

Sales and Marketing

Unless your prior experience, and maybe even part of the skill set you take to the marketplace, includes sales and marketing, you may have to develop a new competency. You should be prepared to spend as much as 20 percent of your time on business development.

Competitive Advantage

Who are your target customers and what services will you provide? Even if you are considering only the insurance industry, there are lots of consultants and consulting firms. The most successful have a well-defined vision of what they do very well and what they don't do particularly well, or don't have the skill or inclination to do at all. Specialization, by customer characteristics or by subject matter, gives you an advantage. At the very least, you should know and be able to articulate why someone should do business with you rather than someone else.

Pricing Structure

A critical part of any business is revenue. How will you charge for your services? It is common for consultants to charge by the hour, but there are some challenges for both you and the customer. If everyone is watching the clock, you may not be able to deliver your best work. You may want to develop your pricing based on the "job" or, even better, the "result" for the customer. If your consulting will involve travel, will you bill travel expenses separately or include estimates of expected travel expenses in the project cost? Both methods work, and both are common; in some cases, the fee structure is unique to the type of service.

Contract adjusters are typically paid on some formula based on the number of claims investigated and settled; expert witness services are billed on an hourly basis.

Costs

One way in which independent consulting is far different than the corporate world is the handling of expenses associated with consulting. You are responsible for all the expenses of operating your business, from office supplies to medical insurance. Those who are retired may have access to health coverage; for others, it is an item of major consideration. All costs must be reflected in your rates.

Regardless of the services to be offered, anyone contemplating providing consulting services must first consider a number of practical matters regarding working independently rather than in a corporate job.

Summary

Depending on the services provided, there are many other aspects about consulting to consider. An adjuster who responds to natural disasters will necessarily have to travel and may be required to be gone for many weeks or months. A person who is retained as an expert witness must make herself available to testify at a trial at the specified time.

As with any other endeavor, there are challenges and hurdles. For the professional who wants to create his

or her own opportunities, can work without the guarantee of a regular paycheck and is willing to "eat what you kill," independent consulting can prove to be rewarding. ■

Maiden Voyage

by Irwin Lengel, CPCU, ARM, AAM, AIT

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Author's note: When I first assumed the role of assistant newsletter editor of the Retirement Resource Interest Group newsletter, I had to ask myself, "What have I gotten myself into?" But then, after thinking on it for a while, I asked myself, "What are other CPCUs doing to prepare themselves for retirement?"

What are individuals like me doing with their free time — those who have already retired? If that question, or a similar one, were to be asked of my children, they would promptly, yet politely, say, "Oh, is my dad retired? We didn't know that because he does so much now that he isn't working we just assumed he had gotten another job or two!"

Fact of the matter is that I am now doing the things I had wanted to do earlier in life but "work" sort of got in the way. I mean things that I enjoy doing even though there is no monetary gain from doing them — stuff like line dancing, writing, teaching, co-editing a newsletter, chairman of social activities where we live, all of which created responsibilities that I never even considered taking on when I was working. But they are fun!

Being co-editor of this newsletter is just one of many things I do in my retirement years. As co-editor, I see my role as one that not only assists the editor in finding articles by authors on subjects you, our readers, will find interesting, valuable and on occasion humorous, but a role that allows me to share with you thoughtfully well-written prose on a variety of subjects.

With that in mind, allow me to share with you the following story that, hopefully, will bring a smile to your face or even perhaps a slight or hearty chuckle. And if I am lucky, it will possibly enable you to look back in time to a memorable event you or someone close to you experienced. Now, if you will, sit back, relax, grab a cup of coffee and take a trip back in time with me as we experience, "The Maiden Voyage."

While enjoying my morning coffee, several sunflower yellow school buses passed the café window. Immediately, I went back in time to southern Arizona and a different bus.

It all started while I was away on a fishing trip with my boss. My wife and children had spotted the bus in a parking lot with a "For Sale" sign in the window. To hear them tell it, the bus was the greatest thing since apple pie — it was cool! This mustard yellow (no — it wasn't sunflower yellow) bus was an older model, late '60s I believe, with the words "Blue Bird" on its body. As a school bus, it carried about 40 school children; however, now that it was a converted camper, it would only accommodate four, maybe five, people.

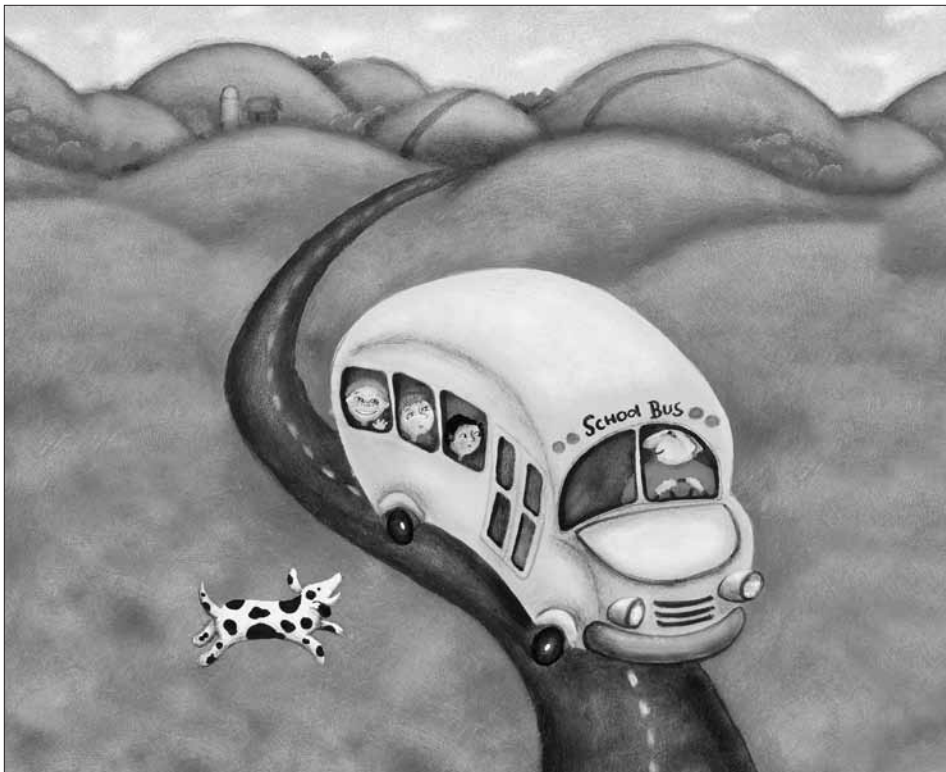
A full-size bed, where my wife and I would sleep occupied the space that was formerly the rear of the bus. On each side of the bus, there were bench-type seats serving two purposes. These seats were where we sat when taking our meals (there was a removable pole in the center of the floor separating these seats that served as the base of the table). At the end of the day, the tabletop was removed, stored along with the pole in the wardrobe, and the seats were used as beds for the boys.

The bus had a refrigerator, propane gas stove and a sink for washing dishes. All of the comforts of home! There was also a small but adequate bathroom with a toilet, lavatory and shower. This would be great to use on trips to the mountains, fishing or hunting for rocks.

The children could not wait for me to get home from my fishing trip so that they could take me to see the camper. Their dream was that I would like it as much as they did and buy it on the spot. Upon returning home from my three-day fishing trip, and before I barely made it to the front door, the boys were all over me asking, "We found a neat camper. Can we go see it, huh? Please, Dad, please!" Whoa, hold on there, just a minute. After having been in the woods for three days fishing without the comforts of home (no bathroom, shower or other necessities), I was surprised anyone was even standing close to me! I was not particularly in the mood for them to be screaming at me, "Can we get it Dad? Can we get it? Can we go now and look at it, please?"

As a school bus, it carried about 40 school children; however, now that it was a converted camper, it would only accommodate four, maybe five, people.

Finally, I composed myself and said, "Okay, calm down, calm down. Before we do anything, I need a shower. Three days in the boonies without the benefit of soap and water has me feeling like a caveman. But, once I have showered, eaten a bite and feeling like a human being again, I promise we will go take a look at this bus you are ranting and raving about."



After I showered and had a bite to eat, we took a drive to see the bus/camper. I was more impressed than I had thought I would be. But there was a problem! The bus had a manual transmission — later to be associated with the term “four on the floor.” I thought back to the day I had first learned to drive. The guy who taught me had a car with an automatic transmission, and with the exception of an old ’53 Dodge (a semi-automatic vehicle), I have been driving cars with automatic transmissions ever since. So, while I was familiar with a manual transmission car, as they are called, driving such a vehicle was not my idea of fun. Add to this picture the fact that this bus had the gear-shift lever coming out of the floor! What’s that all about?

My wife, being the eternal optimist that she is, stated, “Oh, honey, that is not a problem. My father knows how to drive a bus. He can teach you.” Reluctantly,

I gave in, and a call was placed to the owner asking if it would be possible to have a trial run to see how well the bus handled. I can still remember to this day my words to the owner after the test drive, “Well, I would like to buy it, but I can only do so on one condition — you have to deliver it to our house. I do not even know if I am going to be able to drive this thing.” Turning and looking toward my wife and kids, I said, “I can’t believe you guys talked me into this.”

A deal was made! I purchased the bus, and it was delivered to the house. One thing I had to say about my father-in-law, affectionately known as “Pappy,” he definitely knew how to operate and drive a bus. Pappy had owned and driven motor homes and large trucks, and had been a bus driver for the school district. He thought it was a great idea to have the camper so that we could go fishing, rock hunting or just use it to see parts of Arizona.

Before I knew it, he was giving me instructions on how to handle the clutch, how to shift gears by listening to the sounds of the engine, and other little tidbits of information from his vast knowledge of these vehicles. My wife was correct when she said Pappy would be able to teach me how to drive the camper, because in no time he had me behind the wheel maneuvering that rig on the back roads behind our home.

Well, after several driving lessons on the roads behind our home, I began to feel comfortable driving the bus. I wasn’t too concerned about driving the bus because Pappy had taught me well, and those trial runs on the roads behind our house had assured me that I was ready to go it alone. It was Mother’s Day weekend and time for us to take our first trip. The plan was to drive to a campsite only two hours away (close enough to get there before dark, yet not that far away should we have to return home in a hurry), go fishing in the morning and then return home on Sunday. Since school let out three hours before I was done working, my sons assisted my wife, who was eight months pregnant, load the camper with food and supplies. I arrived home around 5 o’clock, changed clothes and off we went for a great weekend of camping and fishing.

When I made my first right-hand turn onto the highway as we were leaving town, the refrigerator door flew open, and we heard this crash on the floor of the camper. The last person who had put food into the refrigerator forgot to insert the “pin,” which is sort of a locking mechanism that keeps the refrigerator door closed while the camper is in motion. We learned real

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Maiden Voyage

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quickly that the refrigerator opened by itself if the pin was not in. We had pickles, cheese, a carton of orange juice, a gallon of milk and some broken eggs on the floor of the camper before we even got out of town. As soon as this assortment of goodies hit the floor, Vicky, our fun-loving schnauzer, was in the midst of this conglomeration of food trying her best to eat everything in sight. It would have been funny if it hadn't made such a mess.

But, mess or no mess, we were not going to let this little incident ruin our trip, so I pulled off the road, and we got everything cleaned up, including Vicky, who had looked as though she was foaming at the mouth, what with her beard and all being smeared with eggs, milk and orange juice. Now that was funny! While this minor inconvenience delayed us a bit,

within 30 minutes, we were back on the road as we once again headed out for our first camping adventure.

Now, if you have never driven a "four on the floor" vehicle, a few training sessions do not a bus driver make! Depressing the clutch, shifting gears and doing all this while trying to give the darn thing some gas can be a little bit intimidating, especially when attempting to drive uphill. What made it even worse was that time had passed by so quickly! Remember the fiasco with the refrigerator? That slight delay had cost us more time than I had thought because the sun was rapidly beginning to set. My attempt to drive the bus uphill on a very narrow, very dark mountainous road was to be the next adventure we were to experience during this, our "Maiden Voyage!" ■

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