

Message from the Chair—Hello, Goodbye

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, including a term as a regional governor, and a member of the Society Executive Committee and the Audit Committee.

Hello and goodbye are two simple words that come into everyone's private and business worlds at some point. Some of you may have recognized those two words as the title of the song, "Hello, Goodbye," written by The Beatles' **John Lennon** and **Paul McCartney**.

What does a Beatles song have to do with the CPCU Society and the Retirement Resource Interest Group? As I sat down to pen this, my last chair letter for our newsletter, I could not get this song out of my head. I think we have all been there. While I doubt it is what the two men had in mind when they wrote the lyrics for this particular song, the song describes what the Society has been going through. The two reoccurring lines in each chorus of this song are all about transition: "You say goodbye and I say hello/I don't know why you say goodbye, I say hello."

As the affiliation of the Society and The Institutes continues to move forward we will be saying goodbye to the Society that many of us have known and served as volunteers at the chapter and national levels for decades. That in itself is not a bad thing, and the Society has made several changes to survive throughout the years. One thing that will not change is that the CPCU designation will continue to be the premier designation of the property-casualty insurance industry.

We are saying hello to the support, expertise, and direction The Institutes will bring to the Society at all levels. We experienced some of this at the Leadership Summit held last April. While there will be bumps in the road, there will be a positive impact on all of the interest groups that will put them in better positions to

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enhance their seminars and webinars in the future. The Retirement Resource Interest Group will be looking into presentation ideas such as mentoring programs.

After the CPCU Society Annual Meeting and Seminars in Washington, D.C., we will be saying goodbye to three of our committee members whose terms will be ending. Each has contributed so much to the Retirement Resource Interest Group that there is no way to say thank you enough. Each of these people has made the chair's job easier: **Judith A. Brannon, CPCU, ARe, AIAF, API, ARP**, newsletter editor; **Irwin Lengel, CPCU, ARM, AAM, AIT**, assistant editor and feature writer; and **Richard A. Vanderbosch, CPCU, CLU**, travel coordinator.

I would like to personally say hello and welcome to **Robert E. McHenry, CPCU**. Bob will be assuming the chair position for the Retirement Resource Interest Group after the Annual Meeting. Bob brings a lot of national experience and knowledge to the group. The Retirement Resource Interest Group will be in good hands.

So for now, I will just say goodbye. ■

Message from the Editor

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 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 is a volunteer counselor for the State Health Insurance Assistance Program (SHIP) and works part-time for Iowa's Senior Health Insurance Information Program.

It's been my privilege to edit this newsletter for you the past four years, with the help of **Irwin Lengel, CPCU**, assistant editor. Irwin has been a most prolific contributor of articles for *Adding Value*, including penning the series "CPCU's of the Past" and "Achievement of the CPCU Designation and Beyond."

One of the messages the Retirement Resource Interest Group wants to impart is that even after we are done actively working, we still benefit from continued involvement with the CPCU Society. I've enjoyed the six years I spent as a member of the Retirement Resource Interest Group (RRIG) committee. As it is with any CPCU service—local or national—serving on this committee kept me in touch with fellow professionals and friends.

As my term ends, I want to say thanks to everyone who has written articles for *Adding Value*, both those of you who volunteered to do so and those who said "yes" when requested. And thanks to you, RRIG members and other readers. ■

Achievement of the CPCU Designation and Beyond—Donald J. Viewig CPCU, CLU

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.

How many of us think back to how and when we first became involved with the insurance industry and said to ourselves, "A career in insurance? Not me!" Yet, many of us have found that while it may not have been our intention to pursue a career in insurance, now that we are indoctrinated into the complex operations of such a fine industry, we cannot even think of anything else we would rather have done with our lives. Our next candidate has such a story to tell. **Donald J. Viewig, CPCU, CLU**, was born in Brooklyn, New York, and grew up in Malverne, Long Island. For those of you not familiar with Malverne, according to the Official Village of Malverne website, "The true history of Malverne goes back further than anyone knows. Located on the south shore of Long Island, our village has quite possibly existed for millions of years."¹ The name Malverne comes from old English and means "green mall" or "green park." (The British pronunciation sounds like "mall-vrd." Our pronunciation sounds more like the Latin prefix "mal," which means "bad.")

While still a junior in high school, Don joined the United States Navy Reserve at the age of seventeen. After graduating from high school, Don spent two years of active duty during the Vietnam War as a yeoman in the Air Department. He spent 1967 to 1968 doing a Western Pacific tour on board the USS Ticonderoga (CVA-14). After being in the Navy, Don was a member of the Pennsylvania Air National Guard and later served as a member of the North Carolina Air National Guard. Don graduated from Nassau Community College with an

AAS in business administration and then earned his BBA in personnel management from Hofstra University.

Don would be the first to admit that he came to join the insurance industry by accident! Actually, he went to an employment agency after college, and the staff told him that since he had not interviewed with anyone yet, he should go on an interview just to see what kinds of questions were being asked. Don's employment counselor told him that Aetna gave great interviews, and an appointment was set up. While he had no interest in working for an insurance company, Don did want the experience an actual interview would provide him, and so he went on the interview with Aetna as a practice session. The position Don was interviewed for was that of a controller trainee. After hearing all that was involved with the actual position (the duties and responsibilities sounded similar to those Don had performed in the navy), the job became even more appealing to Don when he learned that after a year of formal (paid) training, he would become a supervisor. That got his interest! The job sounded so good that when the position was offered, Don accepted and went on to spend the majority of his insurance career with Aetna.

One could say that Don truly enjoyed his time with Aetna. Don started his career with Aetna Life and Casualty in May 1973, and eventually devoted twenty-one years to them. He started as a trainee, became a supervisor in the Controllers Department in

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Albany, New York, and was then promoted to superintendent in the Pittsburgh branch office of Aetna. Eighteen months later, another promotion to superintendent—this time in Charlotte, North Carolina—had him relocating once again. Fourteen months after the move to Charlotte, yet another opportunity for advancement came about, and Don was promoted to controller in the Grand Rapids, Michigan, branch. As Don would tell you, he and his family moved from Long Island to Albany, Albany to Pittsburgh, Pittsburgh to Charlotte, and Charlotte to Grand Rapids, all within a five-year period of time. Some of Don's fondest memories of these many moves were the new friends they met each time Don and his family were relocated.

However, times were changing. Aetna was eliminating marketing managers and giving responsibility to the underwriting managers. Being an astute insurance person, Don assumed some marketing functions and began visiting agents while serving as a controller. As a result, when the next reorganization occurred at Aetna (which as we all know was a frequent happening during those years), Don was promoted to commercial lines marketing manager for the Grand Rapids branch office. Two years later, Don moved from commercial lines to personal lines, which included responsibility for life insurance, individual health insurance, and annuity products. Aetna wanted all their personal lines marketing managers to have the CLU designation, and as a result, Don earned that distinction within the next five years.

Not being one to rest on his laurels, when a new position became available within the Commercial Lines Department, Don showed his interest and subsequently became the industry affairs manager for the Michigan Commercial Lines branch office. This position required attaining the CPCU designation, and Don decided to concentrate on achieving that designation as well (something he had started while in Charlotte). We all know the ups and downs of the insurance industry, and in 1994, after twenty-one years with Aetna, Don's position was eliminated by Aetna, and Don found himself looking for a new job. However, fate can be both good and ironic. In January 1995, Don was fortunate to be chosen as the president and general manager of the Connecticut FAIR Plan. After working for Aetna for twenty-one years, Don found himself moving to Connecticut to work for a company other than Aetna. Don was with the Connecticut FAIR Plan until he retired in August 2011. Don moved back to Michigan where he taught two college insurance classes at Olivet College. Don looks forward to working part-time as an insurance continuing education (CE) instructor.

Don's recollection of why he decided to become a CPCU brought back memories of several mentors and former colleagues. Don made mention of a colleague, **Tom Carpenter, CPCU**. Tom was the branch manager in Charlotte, North Carolina, and was very supportive of the CPCU designation. It was in Charlotte, under Tom's tutelage, that Don took his first CPCU exam. Don had noticed that all the department managers in Charlotte had a CPCU

designation or were working toward attaining the designation. As a result, Don recognized the importance of the designation and how having his CPCU would benefit him in regard to future promotions and how much knowledge about the industry itself he would learn.

Don will be the first to admit that the CPCU designation is recognized by many and that attainment of this designation shows one has taken the time to learn about insurance and has committed to acting in an ethical manner. His CPCU designation assisted him during his search for employment after Aetna. Having the CPCU designation also assisted Don while working for the Connecticut FAIR Plan when a unique claim showed up and he had to review the policy language to determine coverage. It was at moments like these that Don knew the time spent studying for CPCU had paid off.

We asked Don what roles he has played in the CPCU Society, either locally or nationally. Don's response was that he felt fortunate that he was able to meet Roger Wells, past national president, when he moved to Connecticut. Roger assisted Don in getting involved at the national level on different task forces. Don also acknowledged the support he had from the Connecticut FAIR Plan to attend these task-force meetings. Don was active in the Connecticut Chapter of the CPCU Society and was also "I-Day" chair for two years. In addition to serving on various local committees within the chapter, many of the ethics CE programs the chapter hosted were the result of Don's involvement. Don

has also been a guest speaker for the Central Massachusetts, Rhode Island, New Hampshire, and Southern Connecticut chapters. Don has been involved with and put on various ethics seminars on behalf of the CPCU Society for both Massachusetts and Maine. Don has also been a member of the Ethics Committee for five years and was actively involved in creating presentations for the national meetings. Part of this project involved the creation of ethics awareness kits for chapters to use.

One of the biggest changes Don has seen in the industry over the years is the decrease in financial support and time for CPCU Society members from their employers. Don has seen first-hand how hard it is to get Society members to commit to working on task forces or committees when their managers will not allow them enough time to participate. Many companies are still encouraging their employees to earn the CPCU designation but are not willing to allow them to expand their knowledge after they have it.

As far as advice for young people starting their careers in insurance today, Don would tell them: Learn about our industry. Enroll in a CPCU class. Keep on learning by enrolling in other classes. Be ethical all of the time. An insurance company is only as ethical as its least ethical employee. The public's perception will determine your company's reputation. Do not be the one to tarnish that reputation. Learn from your co-workers.

According to Don, he is thankful to several individuals that greatly contributed to his effort to

become a CPCU: **Tom Carpenter, CPCU; Graham Mason, CPCU; Robert Cleaver, CPCU; and Bob Richardson, CPCU.**

Without the achievement of the CPCU designation, Don is of the opinion that he would not have been hired as president and general manager at the Connecticut FAIR Plan. While Don admits that he never worked as an underwriter, attainment of the CPCU designation showed the hiring committee at the time that he not only had a working knowledge and understanding of insurance, but that he also had an understanding of what underwriting was all about. Since the position was that of ultimate decision maker for all underwriting decisions, it was Don's knowledge from the CPCU program that clinched his being chosen for this important and prestigious position. Another benefit of becoming a CPCU has been networking and becoming friends with other CPCUs. A surprising benefit was learned unexpectedly. When applying for his insurance license, Don learned that he did not have to take any classes or tests because the insurance department in his state accepts the CPCU designation as proof of knowledge necessary to become an insurance agent.

Even though he is retired, Don is still active with the CPCU Society Western Michigan chapter and was elected president of the Western Michigan Chapter in April of this year. Don also works with the chapter to hold CE classes. It is this writer's opinion that the industry has been very fortunate to have Don Viewig, CPCU, serve as he has these past

thirty-eight years. Thank you Don for all your years of service to both the CPCU Society and the industry we all love and respect. ■

Endnote

1. Village of Malverne, "The History of Malverne," www.malvernevillage.org/history.html (accessed August 16, 2012).

American Fire Marks—A Good Story Part 2 of 2

by Robert M. Shea, CPCU and William L. Pope, CIC, CRM



Robert M. Shea, CPCU, is retired from General Accident Fire and Life Assurance Corporation, Philadelphia, where he served as an underwriter. He is a former instructor for the Insurance Society of Philadelphia, where he prepared candidates for CPCU and other insurance-related certifications.

Bob is a director and an officer of Fire Mark Circle of the Americas, an association of collectors of fire insurance marks and firefighting memorabilia.



William L. Pope, CIC, CRM retired in 2006 from John Burnham Insurance Services after 38 years in the insurance business (35 with Burnham). He was executive vice president and principal owner of Burnham, a commercial insurance agency with 130 employees. Bill negotiated the sale of Burnham to Union Bank of California in 2002. He is currently a volunteer business counselor with SCORE. Bill is also Vice President of Fire Mark Circle of the Americas, an association of collectors of fire marks and firefighting memorabilia.

Editor's note: In Part I: Some early United States insurers borrowed a practice from England's insurers, issuing a fire mark with their fire policies. Insureds were obliged to affix the fire mark to their buildings as a way of telling a fire company the building was insured. Early insurers in England had their own fire brigades and only fought fires on buildings they insured. In the U.S., few early insurers issued fire marks, and some offered rewards to volunteer firefighters if they fought fires on buildings they insured. However, the public-spirited volunteer firefighters in the U.S. were driven more by a sense of honor and, in some cases, rivalry with other firefighting companies; consequently, they fought building fires when no fire mark was present.

Fire Marks In 18th Century Philadelphia

If fire marks were not used by the volunteer firefighters to tell which properties were insured, what was the purpose of fire marks in America? The answer differs by insurance company and insured.

The first American insurance company to issue a fire mark was The Philadelphia Contributionship for the Insurance of Houses from Loss by Fire, founded in 1752. The Contributionship adopted the practice of using fire marks for a good reason—half of the Contributionship's directors were members of the Union Fire Company, founded by Benjamin Franklin in 1736 as America's first volunteer fire company.¹ As both contributors and volunteer firefighters, they would suffer a financial loss for each fire they insured. Therefore, the

fire mark identified a property that all contributors would be encouraged to save from destruction.

Fire marks also served to inform a vengeful arsonist that the owner of the property would not suffer a financial loss from a fire—the insurance company would pay. This fact may have deterred some would-be arsonists.

The second Philadelphia insurer, The Mutual Assurance Company, was formed in 1784 by a group of dissident Contributionship policyholders. In 1781, the Contributionship voted to refuse policies to houses with trees in front of them. The Mutual Assurance Company, meanwhile, covered houses that had trees in front of them and made a fire mark a requirement of coverage.

The third Philadelphia insurer, the Insurance Company of North America (INA), organized in 1792, made the purchase of a fire mark optional. While almost all policyholders paid extra for a “badge,” or fire mark, not all did. INA may have made fire marks optional because there were already 24 active volunteer fire companies in Philadelphia and they were a stock insurer, not a mutual. Therefore, fire marks were not necessary for firefighting and insurance became more of an organized business.

Firemen's Insurance Companies

Whereas the English insurers organized their own private firefighting brigades, associations of volunteers in many large American cities organized their own insurance companies. Not all these insurance

companies issued fire marks, but of those that did, most issued a large cast iron mark. Many depicted a fire engine or fire plug, which doubled as a recognizable advertisement for the insurance company.

In a 1937 history of the Firemen's Insurance Company of Washington and Georgetown, in the District of Columbia, John Clagett Proctor wrote that before and since 1837, volunteer fire companies controlled the insurance companies, and, therefore, would give preferential attention to properties with their marks.² The statement of control is difficult to substantiate. If "control" means own, then it should be noted that prior to 1840 there were only nine known insurance companies organized by volunteer companies. It is more likely that Fireman's issued a fire mark to gain a competitive advantage by using the mark to advertise their company.

This triangle of fire mark, fire insurance company, and volunteer fire company may have led modern writers to an erroneous association of fire marks and volunteers that exists to this day. That is, unless a fire mark was on a property, the volunteers would not fight the fire or would receive a reward.

The Demise of Fire Marks

Since fire marks were not required for a volunteer fire company to fight a fire, and a fire mark did not guarantee a reward to the volunteer fire company, what was the purpose of a fire mark? While the fire marks served many purposes, the main reason remained that it was a sign that the property was insured.

After the elimination of the volunteer fire companies, the commonly accepted idea has been that fire marks became more of an advertising

emblem rather than a "fire mark." This idea is even found in Alwin Bulau's *Footprints of Assurance*.³

The fact that fire marks gradually disappeared at the same time as the paid fire departments spread is merely a coincidence. Through technology, the fire mark was replaced by more colorful and less expensive advertising, such as printed material using chromolithography. At the same time, technology led to the development of the steam engine, and new firefighting equipment created the need for a full time, professional, fire service—especially in the larger cities.

Historic Reminders

For over 150 years American insurance companies issued fire marks. The Philadelphia Contributionship and The Baltimore Equitable Society keep the tradition alive. The marks of Philadelphia's Fire Association; Mutual Assurance Company; and United Firemen's, the Firemen's of Washington, D.C., and the Firemen's of Baltimore are still reproduced and may be found on houses throughout America. Shorn of all the ad man's hype, fire marks tell an interesting

story—that of an industry and the companies that left their mark.

The late Dick Doyle, a former Vice President of the Home Insurance Company, who worked with Alwin Bulau on *Footprints of Assurance*, said it best, "[Fire marks] are an expression of the insurance industry's history, tradition, and longevity. In an industry with little, if any, tangible evidence of its existence other than contracts and pieces of paper, they were a visual sign for people to see and remember."⁴

Endnotes

1. Nicholas B. Wainwright, *A Philadelphia Story: The Philadelphia Contributionship for the Insurance of Houses from Loss by Fire* (Philadelphia: William F. Fell Company, 1952), p. 21.
2. John Clagett Proctor, *Into Another Century, 1937-2037, The 100th Anniversary of the Founding of the Firemen's Insurance Company of Washington and Georgetown, in the District of Columbia, SIGNED By President of Firemen's Insurance Company* (The American Historical Society, Inc., 1937), p. 12.
3. Alwin E. Bulau, *Footprints of Assurance* (The Macmillan Company, 1953), p. 9.
4. Insurance Institute of America, "Fire Marks: Symbols of a Proud Tradition", *Insurance Review*, March/April 1985, p. 16.

Fire Mark Circle of the Americas is an association of collectors of fire marks and firefighting memorabilia dedicated to preserving the historical aspects of insurance and firefighting. For additional information and membership, go to www.firemarkcircle.org.



Fig. 1



Fig. 2



Fig. 3

Fig. 1 The Philadelphia Contributionship for the Insurance of Houses from Loss by Fire
Fig. 2 The Mutual Assurance Company ("The Green Tree Company")
Fig. 3 The United Firemen's of Philadelphia

Senior Professionals

by Vernon K. Veal, CPCU, CLU



Vernon K. Veal, CPCU, CLU, is immediate past chair of the CPCU Society Retirement Resource Interest Group Committee. He retired following 40 years of service with State Farm. Veal's career involved underwriting, product development and project management; he drafted and implemented original versions of many commercial and personal lines policies in use today.

Veal is a past president of the CPCU Society Central Illinois Chapter, and continues to serve as a member of various committees. He has served the CPCU Society for more than 20 years, including stints as director and regional vice president.

Hello, it's me again, **Vernon K. Veal, CPCU, CLU.** This time, I am sharing another volunteer opportunity that I enjoy and have been involved with for some time. This is the Illinois State University (ISU) Senior Professionals organization on the ISU campus, which has 22,000 students. While it offers a wide variety of degrees, ISU has historically been a teacher's preparation school. ISU students and staff tend to dominate Normal, Illinois, a town of 110 thousand people. With Illinois Wesleyan University and its 2,000 students, Heartland Community College and its 8,000 students, and Lincoln College and its 800 students, people in our town often remark, "the students are in town," or "the students are away." We are also the home of a State Farm Insurance location with 15,000 employees, a Mitsubishi auto plant with several thousand employees, and Country Financial with thousands of employees. College students have a huge role in our community.

Dr. Charles Bolen started Senior Professionals at ISU twenty-five years ago. He was seeking retired people in the community from diverse backgrounds who were active, willing to share with others, and interested in being associated with ISU and life-long learning. With now over two hundred members, we serve as volunteers in many ways.

Our program enhances student mentees while providing civic opportunities for the mentors. ISU students receive local support, guidance as appropriate, and friendship. As an intergenerational opportunity, both students and senior professionals expand themselves by

sharing and caring. As an eight-year member of ISU Senior Professionals, I have participated mostly in four areas. Let me share experiences in each.

Mentoring Honor Students

I have mentored three honor students, beginning in their freshman years. The first young man was interested in a degree in sports management, focused on baseball. He wanted to be on the staff of a Major League Baseball (MLB) team and studied Spanish to better communicate with players. He wrote to all the MLB team general managers asking for a job and assembled the rejection letter signatures of many well-known managers. My second mentee was a young lady who wants to be an elementary school teacher and is on her way to becoming one. My current mentee is changing careers. He is a man in his late thirties with a wife and four children, and he drives sixty miles daily to earn a degree in actuarial science. He is classified by ISU as a "nontraditional student" and qualified for the honors program.

As mentors, we meet with the students regularly for conversation, share meals, attend Senior Professional events and socials, and are friends away from home. We even occasionally meet mentees' families. Each year, three \$1,000 scholarships are awarded in honor of Dr. Bolen to mentees who have shown interest in the community.

Mock Interviews

In cooperation with the ISU Athletic Department and Career Services, all ISU junior student athletes are required to participate in mock

interviews in preparation for future jobs. We also have done mock interviews with criminal justice majors as they prepare to do a one semester internship in their fields, for example, for law schools, law enforcement, or justice departments. We meet with a student privately for one hour to review his or her resume and plans. We conduct a screening interview, followed by a short evaluation. Some athletes cry, others speak confidently, and others ask for advice. In this short time period, one young lady developed enough trust to ask how to handle a learning disability in a job interview. Some students are polished, poised, and prepared by their parents to “sell.”

Passages

All universities have orientations, in which guides help new students on their first day. We have the joy of meeting parents and students as they nervously face separation that day. We also assist with graduations, job fairs, and other programs that allow interaction with the student community and faculty.

Adult Enrichment Programs

Multiple classes are offered to our group and are open to the community as well. These are often led by ISU faculty or leaders in the community for small fees. The senior professionals coordinate and help conduct these classes. Trips within the community and bus trips to nearby locations are offered for members.

The university provides a part-time staff person to guide, coordinate, and assist in leading this organization.



Additionally, ISU Senior Professionals has a board of leaders who oversee the group, along with multiple committees to serve the organization.

Belonging to the organization only requires a tax-deductible donation to the ISU Foundation (currently \$125). In addition to the programs above, benefits include access to a parking permit for campus, an ISU Redbird library card to Milner Library, discounts to certain athletic events and selected shows, computer classes, Tech Zone access to purchase computer equipment and software at discounts, an ISU e-mail account accessible anywhere via the Internet, Help Desk access for computer

questions, the Speech and Hearing Clinic, wellness programs, access to the Student Fitness Center, and more.

This is a program available at ISU that I truly enjoy and find very rewarding. My special interests are mentoring and mock interviews. This type of program may be available near you or maybe you can help create one in a nearby college or university. For more information, visit our ISU Senior Professionals website: <http://seniorprofessionals.illinoisstate.edu/>. Additionally, here is the website for ISU: <http://illinoisstate.edu/>. ■

Kodiak Island, AK

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

By air, Kodiak Island lies 50 minutes southwest of Anchorage. The island is the largest in Alaska, measuring about the size of Connecticut. Kodiak National Wildlife Refuge, established in 1941, covers about two thirds of the island.

With a population a little over 6,000, the city of Kodiak—located on the northeast side of the island—is the 8th largest population center in Alaska. Primarily a commercial fishing village, according to the official visitor's guide (www.kodiak.org), the city's port is one of the top three fishing ports in the United States.

My husband and I and two other couples spent five days on Kodiak Island in July, 2012. Why visit Kodiak? For the fishing, hunting, whale watching, bear watching, beautiful scenery, flowers, history, sure, but not for the weather! The Weather Channel reports that Kodiak receives 75 inches of precipitation each year.¹ It rained on us four of the five days we were there. The temperatures during our visit were high 40's to low 50's, but that was much better than the 100 plus degree temperatures Iowa had while we were in Alaska, so it didn't dampen our experience.

Although my husband and I have been to Alaska five times in our thirty-four-year marriage, we'd never been to Kodiak. We went there because, well, we'd never been there.

One of the main attractions in Kodiak is the fishing, and there are many charters waiting to show visitors the fishing of a lifetime. Salmon is the main fish caught in the waters of the Gulf of Alaska, but



also halibut, pollock, cod, flounder, octopus, black rockfish, herring, perch, squid, and crabs. Not being fisher-people, we didn't fish; we were there to see the bears!

Kodiak Island is home to about 3,500 Kodiak bears, relatives of the brown, or grizzly, bear and the largest bear in

the world. Alas, we didn't see a single Kodiak bear. But we did see bears—coastal brown bears, a relative of the Kodiak bears, in Katmai National Park on the Alaska peninsula. Our first full day in Kodiak, we booked a bear-watching trip to Katmai. We donned hip boots and boarded a float plane, along with the pilot and a guide.

Because it was raining hard that day, the flight service also provided us with parkas. I wore theirs over mine. With two parkas, a turtleneck, a sweater and gloves, I was both dry and warm.

The first surprise was the flight. One of our friends on the trip is a pilot, and he predicted at breakfast that day that we would not go, as the ceiling was 900 feet. We went. Float planes—at least the one we were on—fly about 500 feet above the water. Another surprise was the landing. Smooth as glass. I'd never been on a float plane and I've **never** experienced a landing in a commercial airline as smooth as that.

On our flight to Katmai, we saw a raft of sea otters below us, and a whale.

Once we arrived over Katmai, we flew around looking for bears, and when we saw some, we landed. That's where the hip boots came in, as we got out in about two feet of water. We walked down the beach and observed a number of bears digging for clams. Some of the bears were distracted by other bears, but mostly they



were looking for food. They weren't bothered by us, but our guide knew bear behavior well and advised us on how not to bother them.

While this was my first float plane experience, I would not hesitate to go on one again.

As for history, the Russians arrived in Kodiak in the early 1800's and built a salmon cannery there. The oldest building in Kodiak, now the Baranov museum, was built in 1808. Other evidence of Russian influence exists in Kodiak, including several Russian Orthodox churches.

Kodiak Island also played an important role during World War II. As the Japanese occupied some of the western islands in the Aleutian Islands, defenses were set up in Kodiak and at other strategic points along the Alaska coast. Today, the Kodiak Military History Museum in Fort Abercrombie State Historical Park showcases the role of the troops in Kodiak in protecting the U.S.

During our stay on Kodiak Island, we drove all 100 miles of paved road, and a few unpaved roads as well. We saw wonderful scenery and many wildflowers; it is a beautiful island, even in the rain.

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Kodiak Island, AK

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Our last evening in Kodiak, we booked a dinner whale-watching cruise through Galley Gourmet. The 42 foot boat accommodated just the six of us, plus Marty and Marion, the owners. We spent three hours looking at sea otters, sea lions, eagles, puffins, other birds, and enjoying a delicious meal of halibut and a salad made with produce from Marion's garden. This was the one day on our visit that it did not rain.

Would I go again? Yes, but I would go a little later in the summer. We were there a couple weeks before the salmon run, and had we been a bit later, we probably would have seen Kodiak bears as well as the bears in Katmai.

For further information, go to:
www.kodiak.org ■

Endnote

1. The Weather Channel,
<http://www.weather.com/outlook/travel/businesstraveler/wxclimatology/monthly/graph/USAK0133>
(accessed August 22, 2012).

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