

Chairman's Corner

by Joseph A. Wilkerson, CPCU, CIC



Your committee continues with its comprehensive plans for the symposium and Leadership Summit meeting in Tampa in May; as well as the Annual Meeting and Seminars in New Orleans; and the 2004 Spring meeting in the New England area. The satisfying aspect of being chairman of this committee is the work done by the committee members. My term as chairman is already about half over, and I really haven't done much of anything to further the mission of the section. Yet all types of plans and activities are happening. Moreover, I can't even take credit for their dedicated work, as they were all appointed and motivated by the prior leaders with the help of Society staff before I became our chairman.

The hazards of travel are frequently the subject of senior discussion. Many fear travel at this time because of war and terrorism. Given that I have been traveling the world for 60 years, Shirley and I are taking the risk with the advantage of ultra discount deals on airlines, hotels, rental cars, and cruise ships. Just for

asking, the hotels and cruise ships will usually upgrade their guests to an executive room. Moreover, the hotels will frequently throw in free meals or a bottle of wine. The cruise ships will even include shipboard credit along with the upgrade.

Now all these savings are very appealing to me as a very old claims man who has already lived more than a normal lifetime. And the Highlands of Scotland, or Iceland, seem safer to me than my home in Dallas, Texas. But travel with the present security risk is not for everyone. You must have a mindset that allows you to be comfortable with the risk involved. It is my philosophy that the greatest risk in life is to take no risk at all. This has worked well for me, but not necessarily recommended for others. It appears our future may continue to be filled with terror.

As I write, we are in Inverness, Scotland, looking for the Loch Ness monster. The Iraq war is in progress. We watch it at night on TV. But, most of the friendly "locals" are drinking ale and watching soccer games instead. We have seen no protests or marches, just a bunch of friendly, polite, and fun-loving people. The seas and firths are blue, the pastures are green, the farms are well tilled. We are learning all about hills, dales, moors, and lochs. Whatever your plans, remember there are both good and bad people the world over, but at this point many more good than bad.

For those seniors who do not wish to travel, but enjoy reading and

remembering what they have read, heard, or done, I recommend *Don't Forget!* This easy-to-read book is a jewel written by Danielle C. Lapp, a member of the memory research team at Stanford University. The publisher is Perseus Books, Cambridge, MA, and the book is available from Barnes & Noble for under \$4. A native of France, Dr. Lapp was schooled at the Universities of Strasbourg, Nice, and Paris Sorbonne. You will find her book not only intellectually and emotionally stimulating, but also fun and easy to read while improving your memory. Our memory involves concentration and attention more than just retention. The essential links are need/interest, motivation, attention, concentration, and organization. This book is a gift to all with aging memory problems. Shirley, what was I just talking about? I forgot. ■

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Conquering Loneliness

by Warren G. Brockmeier, J.D., CPCU



Loneliness is one of the hazards that appear during post-retirement years. Others are poverty and ill health. By careful planning and husbanding of resources, one can deal with the first of those. By careful living, coupled with a good program of diet and exercise, along with a dollop of good luck, you can combat the second. But how do you deal with the third scourge of old age—loneliness?

Rabbi Harold Kushner, in his book *Who Needs God*, tells of the breakup of traditional family structures in the twentieth century, morphing into individuals living in a common home but with decreasing communication and interaction—frequently not eating together, talking out concerns, or playing together as a family. This creates loneliness before old age!

The conditions surrounding retirement and the ensuing years tend to lead to some degree of isolation and loneliness. First, you leave behind your associates in the workplace. A select few may have become good friends—be careful that you do not take them for granted and do everything you can to maintain that friendship. Friends are one of the most valuable assets you have—more important than what appears in your investment portfolio or bank statements.

You may decide that the house in which you raised your family is now too large for you and your spouse, so you sell it and move to a condo in a new neighborhood, or maybe to a different community or even a different region of the country. That means leaving behind neighbors and may also mean leaving your church or synagogue. Don't lose touch with the friends you had there.

Your family should be treasured. I envy those with several children and a whole clutch of grandchildren. I am blessed with one son and three grandchildren, and they are a great asset. Don't let old family feuds or arguments of years long past keep you apart from the relatives you have.

■ **But how do you deal with the third scourge of old age—loneliness?**

As time goes by, you will lose old friends and relatives, for many will predecease you. The cruellest blow comes if you lose your spouse. I have experienced this, and loss of several of my closest friends, in the last four years. One thing they left me is a huge storehouse of memories, which I visit practically every night as I drift off to sleep.

Edgar A. Guest was a poet of the middle twentieth century—many of you may recall him. He was not highly esteemed by literary folk, but he had a way of stating truths in common language. He had this to say about Old Friends:

I do not say new friends are not considerate and true,

Or that their smiles ain't genuine, but still I'm tellin' you

That when a feller's heart is crushed and achin' with pain,

And teardrops come a-splashin' down his cheeks like summer rain,

Because his grief an' loneliness are more than he can bear,

Somehow it's only old friends, then, that really seem to care.

The friends who've stuck through thick an' thin, who've known you, good an' bad,

Your faults an' virtues, an' have seen the struggles that you have had,

When they come to you gentle-like an' take your hand an' say:

"Cheer up! We're with you still," it counts, for that's the old friend's way.

Of course, we must adapt to changing conditions, and go on living as long as the Lord allows us to do so. So here are some thoughts for conquering loneliness.

- Hold on to the friends you have. Maybe they will no longer be living close by, but that is why God invented the United States Postal Service, the telephone, and e-mail. (Sorry, Al Gore, I have to give credit where credit is due.)
- Remain active, to the extent possible. A rocking chair on the front porch may seem comfortable, but it is not a substitute for an activity with some group. That group may be golfing buddies, fellow professionals, a Bible study class, a hospital volunteer organization, or any of a number of other opportunities. I have a good friend whose husband died several years ago, who works as a

volunteer one day a week at a prominent museum. Does she have technical competence to lecture on the objects in the museum? No, that isn't necessary for her work at the information desk. But she is a friendly, considerate person who enjoys meeting a wide range of people, and giving them assistance.

- Do not disregard religion as a source of comfort and of contact with caring people. Several years ago an older cousin who was somewhat of a fanatic in religious matters passed away. I did not agree with his theology of his church, but when he was in his final days in a hospital bed there were always folks there praying for him and keeping him company. It mattered not whether their theology or mine was closest to the truth, whatever that may be. What mattered was that he was not alone.
- Travel, if you are able to do so. It keeps the intellect perking, and gives you the opportunity to make new friends. Group travel can be great.
- Reach out to new friends.
- If you do not wish to have a new housemate, pets can be good friends too. You have that on the authority of a man who never owned a cat in his life, until two years ago. I now have three that share my house with me. Or maybe they have agreed to let me share the house with them.
- Don't be competitive, other than at the card table or bowling alley. One of the problems of society today is that our culture is too competitive. Harold Kushner tells the story of the young man

from a well-to-do family who decided that the rat race of the business world was not for him, and went to India to study and meditate in the company of a well-known guru. Six months later his parents received a letter in which he told how happy he was living this peaceful life. He confided that he was now ranked as the number two disciple in the group, and maybe in another six months he would be number one.

- Bowling alley? One of the group of about 15 of the older men at my church who meet once a month for lunch at a local restaurant just celebrated his 94th birthday. We had a cake for him, and he said this was too much—they had a party for him at the bowling alley the previous night. It is never too late to have fun!

■ ***Of course, we must adapt to changing conditions, and go on living . . .***

- When the time comes, don't put off entering a retirement community. You may find great resources of friends, activity, friends, comfort, and a freedom from worry, which you did not realize was still available. The experiences of John Phelan and Boyd and Joyce Bruce in living in a retirement community speak volumes about the change from the perspective of "Old age is Hell" to "It's a wonderful new life." One of the keys is that they found places where their fellow residents care about them. **Isn't being in the midst of a caring community the best antidote to loneliness?**

Nobody promised that you were going to be the best flower in the landscape. However, with the company of others, the garden will still be beautiful, even on days when you are a bit droopy. May peace be with you. ■

SRQ Committee Member Profiles



Dick Vanderbosch, CPCU, CLU, AIS

Dick is a native of South Bend, Indiana, and a graduate of Western Michigan University. Following college, he began a 36-year career with State Farm Insurance in accounting management. With State Farm, he had opportunities to work in regional offices in Ohio, Maryland, Texas, and Illinois. When he retired in January 1999, he was director of Data Management Services at Corporate Headquarters in Bloomington, Illinois.

Throughout his career, Dick's greatest sense of pride was in the development of management people and in maintaining a high level of quality in his operations. Quality has always been one of Dick's top priorities; and under his direction, a company-wide quality program for accounting operations was developed and implemented. His greatest personal achievements were the earning of his CPCU designation in 1989 and being named a CPCU Standard Setter in October 1998.

Dick has always been involved in CPCU Society volunteer work since earning his designation. In the Central Illinois Chapter, he has worked on the Ethics and the New Designee Committees and chaired the Good Works Committee. On a national level, he chaired the Intra-Industry

Committee and the Continuing Education Committee. He also assisted in the development of the Total Quality Section. Dick's present involvement with the Senior Resource Section gives him an ongoing opportunity to associate with many of the best insurance professionals in the country and to maintain an awareness of current issues and trends.

Since retirement, Dick and his wife, Norma, enjoy traveling throughout the world and spending their winters on the Gulf of Mexico. They also spend much of their time in Colorado visiting their two daughters, Lynn and Cari, and their families. Lynn and her husband, Dave, are also CPCUs and both are currently serving on national committees.

Dick enjoys playing golf and tennis and staying involved with his church and local community.

John Lindquist, J.D., CPCU, ARM

If John has a mixed accent, it may be due to being born and going to college in Minnesota, serving in the U.S. Army in France, working in Minnesota, Kentucky, Arkansas, and Pennsylvania, and then living and working in Texas for the rest of his life.

John received his CPCU designation in 1963. Since the conference and conferment were on the same weekend he married Diane, September 21, 1963, he missed the conferment. Good thinking! He received the ARM designation in 1967 and his law degree from the South Texas College of Law in 1974.

His involvement in the CPCU Society over the years included being a charter member and serving as president of the Little Rock Chapter in 1964, and

serving as president of the Houston Chapter in 1979. He graded RM54 exams for the Insurance Institute of America in 1967 and taught RM classes during the '70s.

John worked for the Travelers Insurance Company for seven years, and subsequently became a corporate risk manager and executive, working in those capacities for General Acceptance Corporation, Anderson-Clayton Company, and Browning Ferris Industries. Highlights of his career include being on the first Board of directors of EXEL Insurance, serving as a director from 1986 to 1990, and being selected to the *Business Insurance* Risk Management Honor Roll in 1989.

In 1991 John established a consulting firm, which currently provides risk management consulting, expert witness, and outsource risk management services to its clients. He still has his office in Houston but spends time, when not consulting, in the home on the Guadalupe River he and his wife built prior to her death in December 2001. It was one of the few homes on the river that did not flood during the Great Flood of 2002.

John says he was blessed with great bosses who gave direction and support while at the same time trusted him and allowed him to do his job. They included three Travelers Insurance Company office managers, a treasurer, an assistant to the president, and a chairman and CEO, and he considers them all mentors.

His current interests include a little fishing and golf, but primarily his time is spent in activities with his three sons and their families, which include grandchildren (five girls and two boys ages 4 [twin girls] to 19).

John is a real asset to your Senior Resource Section Committee. ■

The Editor's Column

by Warren G. Brockmeier, J.D., CPCU



In this issue of *SRQ* you will find profiles of two of your Senior Resource Section Committee members. I had hoped to have another good guest article for you as well, but did not receive anything from outside, so I dashed off an article myself, and hope you will find it acceptable.

While this is redundant with the information in the April issue of the CPCU News, John G. Ruhl, CPCU, passed away January 7, 2003, at age 77. John served as president of the CPCU Society in 1972-73, and he will be missed by his many friends. Another outstanding CPCU leader, Clifford Jefferis, also passed away. Those of you who attended the Annual Meeting and Seminars in San Antonio in 1987 will remember the wonderful arrangements made by Cliff for that meeting.

Our chairman, Joe Wilkerson, CPCU, CIC, has continued his travels around the globe. This has taken him to Europe and South America since the last issue of *SRQ*. Right now, as I write, he and Shirley are cruising along the Mexican coast. Their frequent reports during their travels have been very upbeat, indicating very little animosity toward Americans among the people that they were in contact with during their travels. Still, airlines have been

suffering during the past two years, as well as cruise lines and hotels. Cleo Cline has declined writing the "Travel Watch" column, on the basis that there is little worth reporting. Well, here goes your editor, leaping again into an area he should avoid. Like most users of the Internet, I get plenty of spam, most of which I delete without opening or reading. However, I got a message from VacationsToGo.com, which had three interesting tips about cruises, which are very cheap at this time:

- Book within 30 to 90 days of departure. Great deals abound, there is plenty of availability, and there will be less time for unexpected developments to pop up that affect your plans.
- Pay with a credit card. Under most circumstances, if a travel company you have paid is unable to deliver what it promised due to bankruptcy or liquidation, your credit card company must refund your money for nonperformance. It's important to note that the Fair Credit Billing Act stipulates that you must dispute a charge within 60 days of its appearance on your monthly statement—another excellent reason to book close to departure.
- If you need air transportation, book it through the cruise line. If the airline ceases operation or cancels the flight as part of a restructuring, you will not be left holding the bag—the cruise line will have to seek new flights for you.

So happy sailing, or at least happy days, this summer! ■

Are You Ready to . . .



Jazz It Up in the Big Easy?

59th Annual Meeting and Seminars New Orleans, LA • October 11-14, 2003

Make your plans today for **the premier event in the P/C industry**. Join your fellow CPCUs, the Class of 2003, and top industry leaders for the best in leadership, education, and networking at the CPCU Society's 59th Annual Meeting and Seminars, being held this year in the great city of New Orleans.

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Jazz Up Your Connections

Connect and network with your friends and your fellow Society members, colleagues, and industry leaders at the many special events—the General Sessions on Leadership and Success, the 2003 AICPCU Conferment Ceremony, the Loman Foundation Luncheon, an Expo of Industry Resources, Interest Section Luncheons, Receptions, and the great Final Night Celebration!



Special Seniors Pricing

Be sure to check out the special registration pricing for retired and lifetime retired members and their guests. Go to the web site or call the Member Resource Center for more information.

Connect with Cal Ripken, Jr.

Hear **Cal Ripken, Jr.**, the retired, record-setting Orioles shortstop and **the CPCU Society's 2003 Keynote Speaker**. Known as baseball's "Iron Man," Ripken played more consecutive games than any other baseball player in history. This baseball legend will be talking about the value of hard work, leadership, and perseverance—qualities that lead to success both in baseball and in business.



Enjoy New Orleans!

Plan some time to explore the Crescent City, renown for its history, cuisine, shopping, and more. Tours are available—from city, plantation, and garden district tours, to the opportunity for "Cookin' in the Quarter" or coasting through the Honey Island Swamp!



Register Today!

It's easy! To get further information or to register, just go to www.cpcusociety.org. If you have questions, contact the Member Resource Center at (800) 932-CPCU, option 4, or at membercenter@cpcusociety.org.



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Notice: If you would like to place an ad in subsequent issues, please submit your ad to the editor. All ads must be of business card size. Please remember that the Senior Resource Section Committee has directed that each ad automatically expires at the end of each calendar year and must be resubmitted before January 1 of the following year.

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