

## Chairman's Corner

by Vernon K. Veal, CPCU, CLU



■ **Vernon K. Veal, CPCU, CLU**, is chairman of the CPCU Society's Senior Resource Interest Group Committee. He retired following 40 years of service with State Farm Insurance. His 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 graduated from the University of Nebraska at Kearney, and received the CPCU designation in 1967. He is a past president of the CPCU Society's 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.

**D**oers do and others watch! Doers are people who take action instead of just thinking or talking about it. WOW! As continuing CPCU Society and Senior Resource Interest Group members, you are go-getters, achievers, live wires and active people, i.e., doers. Congratulations and thank you!

**Jim Kirschbaum, CPCU**, our *Senior Resource Quarterly* (SRQ) editor, is a doer. He has indicated his plans to move on to other things, and we thank him for his service. Thank you, KIRSCH! (More on KIRSCH will be in a future SRQ.)

Around the time you receive this SRQ newsletter, the CPCU Society's Annual Meeting and Seminars will be right around the corner (Sept. 6–9 in Philadelphia, Pa.). Maybe we will see you at our dinner on Sept. 8 at the Old Original Bookbinders. Plan to attend, if you can.

It is appropriate that we will be celebrating this year's "Heritage and Horizons" theme in Philly as our nation's presidential campaign gears up and we anticipate choosing our next president. Doers will be actively involved in learning about the candidates.

Please let me share a little philosophy with you. Some call aging an "awkward problem." Others call "old folks" the happiest and the most socially active people. And so it is that opinions vary. We choose how we live our senior years.

But remember, for most, happiness comes from being with others.

Volunteering is a great way to share your lives with a wide variety of individuals. The aging process creates diminishment awareness, i.e., needing less and remembering more. Sharing with peers enhances our happiness.

The last SRQ shared news about volunteer activities taken on by a number of people — all doers! Keep these items coming in! We want to hear from you.

Let me share a couple of things for the fall:

- (1) Look for information on the CPCU Travel Program for next spring.

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## Chairman's Corner

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- (2) Beginning in 2009, every Society member will be entitled to receive benefits from every interest group and will enjoy access to all their information and publications.
- (3) As part of the technology culture opportunities for business, efforts will be made to use these in the Society as part of the value of membership. Look forward to it

and prepare to embrace it. Doers are learners, too.

- (4) As our SRQ encourages, stay in touch with your leadership of this Senior Resource Interest Group. My email is vvea@verizon.net.

To recap, I offer you the following:

- (1) There are two types of people in this world . . . “doers” and

“watchers,” and (2) You are either doing or you are watching other people do. CPCUs are part of the “doers” of the world. Thank you for doing. Please invite others to join you. Doers care!

*Words from my chair . . . in your humble service! ■*

## Called to Serve

by James L. Kirschbaum, CPCU

From previous *Senior Resource Quarterly* articles, and several other sources and experiences, you know many retired CPCUs have been called upon to serve on committees, foundations, boards and similar organizations. Considering the professionalism and leadership qualities possessed by most CPCUs, this is not surprising, including the fact CPCUs are frequently called upon to chair such groups. Accordingly, a number of experienced persons were interviewed to share some “tips” which might help a novice, whether a member or chairperson, and whether being asked to serve or doing the asking.

At the outset, it is well to remember there are commonalities among various organizations, but there are also many fundamental differences. For example, board members basically are in governing roles — setting policy, monitoring performance, providing oversight, etc. Committees conduct business, perform assigned tasks, provide input, etc. Foundations are unique because they are usually run by a small group of individuals, each a trustee with significant fiduciary responsibilities. It's

important to know very specifically the primary role and functions of the basic unit of the organization you will be serving.

The following suggestions and recommendations apply (again whether you are the one being asked to serve or the one doing the asking — and roles do change):

- (1) Avoid, when being asked, casual situations such as being taken aside in a group situation. Rather, arrange a private (though some situations call for a spouse to be present) get-together.
- (2) Insist on specifics.
  - Nature and objectives of the overall organization.
  - The specific role (job description) of the position you are being asked to fill.
  - Amount of time required — don't be satisfied with vague answers or statements like “hardly none.”
  - Number of meetings, including typical times, locations, etc.
  - Travel, if any.
  - Expense reimbursement, if any. Most retirees do not

have secretaries and formal offices, and expenses for travel, phones, copy work, postage, etc., comes out of their pockets. It is okay to “eat” a little, but in some cases the costs can become challenging.

- To whom will you report?
- What relationships are there?
- Any letter writing and/or public speaking?
- Any calling — via phone or in person — on third parties?
- Any special insurance required and what does the organization provide to protect you?
- In particular, regarding foundations, are any donations and/or fundraising expected?
- Length of appointment or term.

It looks imposing, but not all questions will apply in every case, and most answers do not require long responses. But anyone asking you to volunteer should provide the information without even being asked. It's important to remember that the one being asked should not hesitate to ask if the information is not provided. ■

# From the Editor ... 'Til We Meet Again

by James L. Kirschbaum, CPCU



■ **James L. Kirschbaum, CPCU**, has experience spanning more than 50 years, which has been uniquely varied. He started in accident and health and employee benefits, and was the CEO and chairman of an insurance holding company and two insurance companies. Kirschbaum has served as the director of two major financial services companies, a reinsurance company, an independent agency, a managing general agency, and as a member of three risk management committees, including the United States Olympic Committee.

Kirschbaum served as the 1986–1987 CPCU Society president, and currently serves as the editor of *SRQ*.

*So long and best wishes to many, many great and wonderful fellow CPCUs and your spouses. Bev and I will fondly remember you always with gratitude for our experiences together, for wonderful memories and for your friendship.*

**H**aving received my designation in 1952, simple math will confirm why, after these many years of Society service, I have decided to resign from the Senior Resource Interest Group Committee (and as your SRG editor) and as a Loman Foundation trustee. My first SRQ issue was May 2004, and this is number 18. Time and space don't allow listing everyone who has been special to me during 50 years of CPCU Society service, but I hope I will be excused for just mentioning a few by name.

At the top of my list is Bev, my sweetheart wife of 62 years, who has totally supported me from day one. In the early days, there were no career paths and little company financial support; hence, most CPCU funds came from the family budget. Next would be **Wes Ooms**, an exceptional person in every respect, who was on the Research Activities Board with me going back to 1967. Next would be **Lou Siegel** and **Burt Proom**, with whom I worked as a team running the Insurance Society of Philadelphia for several years.

As chairman of the Budget and Finance Committee, and then as treasurer, it was an honor and a privilege to work closely with two different executive committees. Of the 10 different presidents, all had a lot in common — each was very inspiring; really, really smooth; dedicated and committed; and an outstanding leader.

As Society president I had an exciting term, thanks in large measure to **John Folsom** and **J.L. Jerden**. Interest sections got off to a great start (Do you recall how some felt they would destroy the Society?); planning was expanded and made more formal; the regional officer conference (ROC) format was restructured; staff reorganization was completed; new data processing and accounting procedures were installed; change in Institute leadership occurred; and **Jim Marks** was brought onboard, just to mention a few key happenings.

Several past presidents over the years stand out as true statesmen, each with an incredible wife. I refer to **Bernie and Valerie Daenzer**, **John and Ibby Phelan**, **Frans and Ellie Eliason**, and **Joe and Genevieve Decaminada**. And, of course, I would also add **Ed and Kathryn Overman** to this group.

Finally, I wish to thank everyone who has contributed to the SRQ and/or offered suggestions or recommendations. Thanks to committee chairmen **Dick Vanderbosch** and **Vern Veal** for their support and patience, and a very, very special thanks to **John Kelly** and **Joanie Satchell** and other Society staff members who provided great support.

Lastly, best wishes to my successor. I promise you'll love the "job" because the pay is way beyond expectations. ■

# Senior Cycling ... Or More than Just Turning Back the Clock

by James L. Kirschbaum, CPCU

**M**ost of us as youngsters enjoyed years of biking. It was easy to do for most; our primary means of getting around, including in many cases the means of getting to and from school or earning some money, like a paper route; and it was cheap and it was fun. Back then bikes were inexpensive, but sturdy, no complicated gears or brakes, no helmets or other special equipment. Generally biking was quite safe, and we could fix our flats and do most minor repairs.

Boy, how things have changed — and not just with ourselves! Today there is a tremendous amount of new interest in cycling, including among seniors, who in some areas are out in droves. To gather some current insights, an avid senior cyclist plus the manager of a large bicycle shop and a claims adjuster, themselves avid bikers approaching retirement, were interviewed. The thrust of discussions was on bike safety, which seems to have three “pillars.” In no particular order, there is bicyclist

attitude and behavior; motorist attitude and behavior; and the road itself. Failures or breakdowns in any of these areas can result in a disaster. Hopefully, this article will help readers avoid problems and increase biking pleasure.

Unfortunately, most older roads were simply not designed for motorists and cyclists to safely share. Newer roadways with well designated bike lanes have done a lot to improve road sharing, but problems still exist. While the number of cyclists has gone way up, so has the number of motorists. And cyclists say “motorists are getting meaner and meaner.” Some of this appears to result from the increased number of bikes, especially as more and more people are using bikes to commute or otherwise use a bike instead of a car. Motorists are getting more and more frustrated for a lot of reasons, beyond just increased numbers of bicycles on the road. Retirees should avoid main thoroughfares, especially during peak hours.

A major recommendation, whether you are a novice or an “old pro,” is to find and deal with a bike shop which carries the right equipment and provides professional advice. The latter should start with making sure you have the right bike for your intended use. The same is true regarding any special equipment and personal gear, including helmets. You should be well aware of maintenance requirements for your bike, starting with tire air pressure. Most bikes now require periodic tune-ups. (One shop advertised three levels of this service, with tune ups ranging from \$39 basic to \$159 deluxe.) Your chosen shop should also help make sure you are properly operating your bike in every aspect.

Know the rules of the road with your attendant obligations. Remember, to motorists you may be considered just another vehicle, or even a nuisance or an obstacle. Always remember that even a motorcycle has physical advantages over you and your bike. Stop at stop signs — don’t act like a pedestrian. Signal all turns. Be extra wary and alert when turning right against a red light. When in a right side lane (for example, a bike lane) and you intend to continue straight ahead, yield, use a hand signal to point straight ahead and be extra cautious.

If riding at night, wear clothing that does not blend in with the terrain and hopefully is reflective. Make sure you have lights and they are on and working; ditto reflectors. Your chances of not being seen, or otherwise becoming a victim, go up significantly at night and/or near dusk or dawn.

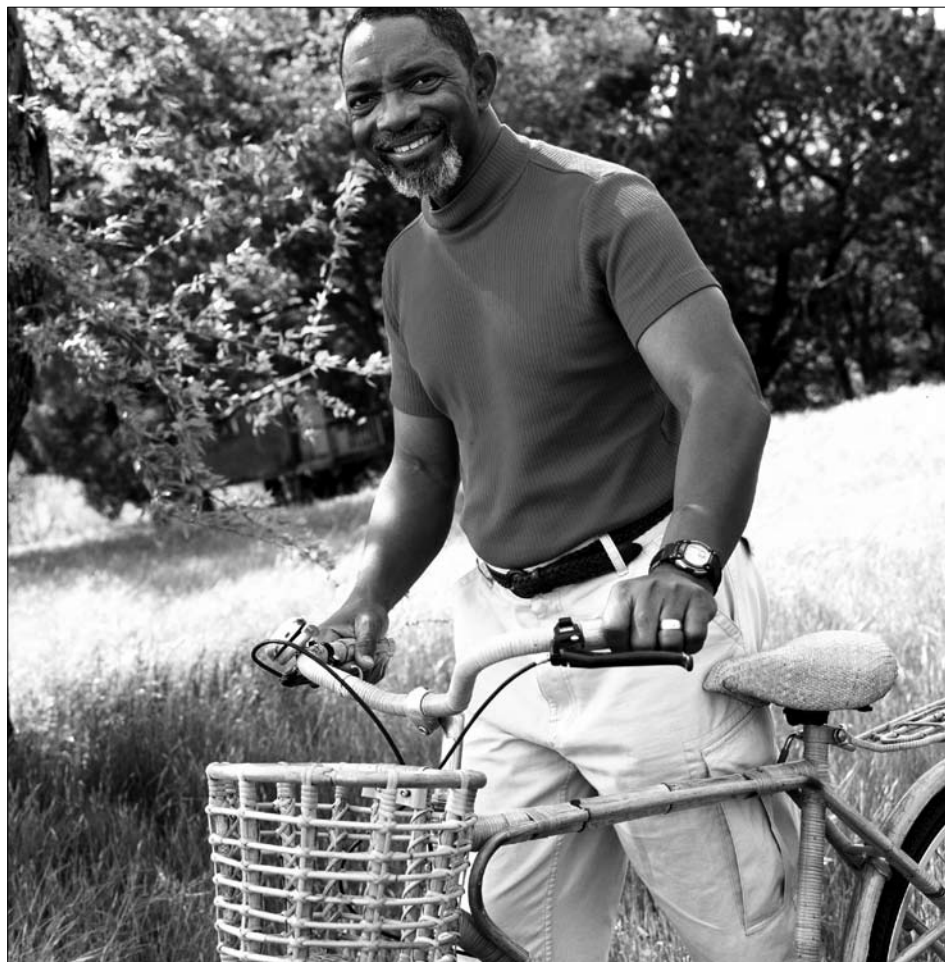




Ideally, seniors should seek out and use areas with dedicated cycling trails, as well as other areas having favorable conditions, such as less motorist traffic, no “blind” curves or hills, no narrow roadways, and easy-to-exit areas for rest stops or communicating and re-grouping. Be wary of pedestrians and entering or crossing less traveled secondary roads on which motorists may not be fully alert and attentive. Regarding motorists, do not assume having eye contact means they see you and understand fully what is going on.

There is little you can do to fully protect yourself if you have to use an undesirable road for even a short distance. Sometimes, for example, you may have to ride in the middle of the driving lane so motorists can see you. This should, of course, be done very carefully, and you should move over promptly so as not to irritate motorists. Also, so motorists can see you better, during daylight hours wear bright-colored clothing. In most jurisdictions, vehicle codes now require cyclists to ride with the traffic flow, not against it, as was the case years ago. It is prohibited to ride two or more abreast, and you should never ride while using a cell phone or other listening device. Safe riding requires full attention and common sense.

Cycling is an excellent aerobic and muscular activity, but it can result in the cyclist becoming exhausted, strained or dehydrated. Warm up with stretching exercises and “running” in place before getting on your bike. During your ride, provide for periodic rest stops, carry plenty of water and/or plan for



rest stops where water is available. Enjoy your water frequently and partake safely. Drinking water while moving or trying to communicate with companions can be extremely dangerous. Safe biking, just as safe driving, requires full attention — even a momentary distraction can be unforgiving

So, start peddling! It's great fun and wonderful exercise, and with the proliferation of clubs and special events, cycling is becoming an increasingly social activity. And it does not take much to make it safe. You can start cheap, but the three experienced individuals who gave

such excellent advice seem to have between \$5,000 to \$6,000 each invested in bikes and gear. ■

# A CPCU View of Old World Prague and the Blue Danube — 2008 CPCU Trip

by Ronni Molloy, CPCU, CIC, ARM

The CPCU Senior Resource Interest Group sponsored a fabulous River Cruise on the Danube in March this year. Destinations included Hungary, Austria, Slovakia and the Czech Republic. Eighteen of us will attest that this was one of the busiest and most informative vacations ever. Our hosts, **Dick and Norma Vanderbosch**, held a welcome party and cordially made sure everyone got to know their fellow CPCU travelers.

From Hapsburg history to home-cooked goulash, we savored our way, starting in Budapest. We were welcomed to Hero's Square, honoring past leaders beginning with St. Stephen from 1000 A.D. Then, views of Parliament seemed even more majestic when our ship, *M/S River Aria*, docked directly across from it with an unobstructed view. Gellert Hill and Fisherman's Bastion gave us post card views of the Chain Bridge and Pest. We learned that Budapest was once two separate towns, Buda and Pest, with vastly contrasting landscapes — hilly Buda and flat Pest — separated only by the Danube River.

Outside Budapest, in Holloko, we enjoyed an optional home-hosted visit (including snow). It was the coldest day of the trip, and we were at the foot of the Alps, so snow seemed perfect. Gracious hosts showed us their skills with *paprikash* (hot pepper), which is used in everything. The next stopover was Bratislava, capital of Slovakia. There we noted resurgence in the economy from a country that only a few years ago was completely war torn. College students spoke to us about local life and compared it to life in the United States.

We then sailed to Vienna, with Mozart and Strauss music everywhere. The ornate St. Stephen's Cathedral, Hofburg Palace and Belvedere Palace led up to a stirring musical performance at the Kursalon. The Vienna Chamber Orchestra, ballet dancers and opera singers gave us a true Viennese experience.

Back onboard our ship, we sailed through the Wachau Valley, a UNESCO-protected area. Quaint towns, castles, and their ruins and vineyards provide a most peaceful and picturesque environment. Next we traveled to Melk, and then on to Linz for wine tasting. We could not leave Austria without seeing Salzburg, home to Mozart and *The Sound of Music*. Here, the town requires ornate store signs. We wondered, was that McDonald's with real "gold arches?" Salzburg also seems to be the painted egg capital of the world.

We were back on the *M/S River Aria* for a final night dinner, complete with a parade of our crew — and sparklers, too. The crew certainly made us feel like kings and queens. We'll miss our ship, its great food and excellent service, but there was still more to see.

Boarding buses, we were on to Cesky Krumlov. Although the smallest town in the Czech Republic, it has its own castle, including a moat and bears. The town was the stop for another delicious home-hosted meal. The ladies of the house were welcoming. We only wished they spoke some English; but we got along with sign language and a few words they had written down.

Later we arrived in Prague, and the next day we got an extensive overview during our city tour. The guides patiently explained the subway system, so we ventured out on our own. We found museums, shopping and beautiful buildings we would have otherwise missed. Many of us visited Hradcany (Prague) Castle and St. Vitus Church; the famous Charles Bridge, lined with statues and ornate lampposts; and Old Town Square, with its renowned Astronomical Clock.

A tour to Nosolov took us on a home-hosted visit to Mr. Lampar's Rathskeller, where our host and our guide became part of the



entertainment. We relished in a great meal, a polka band and dancing. Was it the *slivowitz* (plum brandy) or did we just have a really good time? Sychrov Castle was our last stop. What a treat to see a fully furnished summer home for kings and queens! We had dinner there to add to the royal treatment.

We left Europe with that regal feeling very much intact and look forward to visiting again soon. ■



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## Volunteering

by James L. Kirschbaum, CPCU

**V**olunteering is a win/win activity, especially for those in or near retirement.

Ralph Waldo Emerson once said: "It is one of the most beautiful compensations of life that no man can sincerely help another without helping himself."

Medical science increasingly has discovered that volunteering not only adds years to one's life but also dramatically improves the quality of it. Stories abound about the depth of a volunteer's dedication, for example, a person literally getting out of a sick bed to fulfill a commitment to help another. Can you, for example, visualize a 78-year-old woman just 3 days after a mastectomy back at a food bank lifting boxes weighing 30 pounds or more?

In the last issue of SRQ (and again in this one), we tried to provide you with a broad spectrum of ways to help get you started. One key is to search for something you have always had a keen interest in but never had an opportunity to pursue. You will probably be amazed at the needs out there waiting to be filled. And the "pay" is great!

### Volunteers of America

Volunteers of America® is one of the nation's largest, most comprehensive and highly acclaimed human services organizations. Approximately 150,000 volunteers serve more than 2 million people each year.

Those getting help include at-risk youth, veterans, recovering addicts, homeless individuals and families, the frail elderly, the disabled, and male

and female ex-prisoners; the list goes on and on.

The types of services needed are almost as unlimited as the types of people needing aid. The organization's motto is, "There are no limits to caring®."

Volunteers include individuals, families and groups from businesses, churches, schools and service clubs. Some volunteers work on short-term projects, while others have weekly or monthly assignments. Near total flexibility exists. Volunteers of America could really use your help.

It is easy to get involved! Go to [www.voa.org](http://www.voa.org), click on "get INVOLVED," and scroll down to your state for simple-to-follow instructions. ■





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