

Chairman's Corner

by Richard A. Vanderbosch, CPCU, CLU, AIS



■ **Richard A. Vanderbosch, CPCU, CLU, AIS**, graduated from Western Michigan University before embarking on a 36-year career with State Farm Insurance. When he retired in January 1999, he was director of data management services at corporate headquarters. Vanderbosch lists among his greatest personal achievements being named a CPCU Society Standard Setter in October 1998. Following a stint as a leader of the CPCU Society's Central Illinois Chapter, and prior to joining the Senior Resource Section Committee, he chaired the national Intra-Industry and Continuing Education Committees.

By the time you receive this publication, the CPCU Society's Annual Meeting in Los Angeles will be history. And historical it is, with the celebration of 60 years of developing professional excellence in the insurance industry. Truly a remarkable achievement.

New Travel Program

History is also being made with the Senior Resource Section. We are announcing the initiation of the **"CPCU Society Senior Resource Travel Program."** This is the discount travel program that we previewed in the last newsletter. Now we are pleased to roll out the program with the first travel adventure planned for July 2005.

Our maiden trip will be a river cruise on "The Great Rivers of Europe." The itinerary starts in Vienna, Austria, and travels the rivers of the Danube, Main, and Rhine through Germany, ending in Amsterdam, Holland. This is a fabulous trip with great land tours. You will unpack only once during this 16-day adventure. Gather your friends and relatives (only one needs to be a CPCU) and join other CPCU professionals in this historic event. Detailed information is included in this newsletter on pages 6 and 7. Feel free to contact me at (970) 663-3357 for any general questions about this trip. For reservation information, call Grand Circle Travel at the number shown in the enclosed flyer. ***The cut off for guaranteed reservations is February 1, 2005.***

As I have mentioned before, we have a great committee. Unfortunately, some committee members' terms are expiring; and they will be moving on to other interests. Those leaving are **Warren G. Brockmeier, J.D., CPCU**, and **Cleo R. Cline, CPCU, CPIW**. Additionally, we are saddened by the recent death of **John A. Haight, CPCU**. These committee members have made immense contributions over the years and their expertise will be sorely missed. On the positive side, we have added **Charles R. Shaddox, J.D., CPCU**, to the committee. Charlie previously served on the CLEW Section Committee.

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Chairman's Corner

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Watch the next issue for his profile.

I am excited about our activities and our future plans. For our Annual Meeting, **John L. Crandall, CPCU**, did a great job of arranging our Senior Dinner at the Ciao Trattoria Restaurant; and **Justin N. Tierney, J.D., CPCU**, did a great job of arranging and moderating our seminar on financial planning. Our condolences to Justin on the recent passing of his wife, Jean.

We have embarked on a membership drive with an article published in the *Chapter Officer News* in July. Our goal was to clarify the eligibility for membership in our section (55 years or older), identify the programs available, and encourage chapter officers to share information about us with their membership. We will need to continue "spreading the word" to increase our membership base, particularly in the 55 to 60 group. This will be an ongoing focus.

Finally, as we close out another year and prepare to move into 2005, I want to express my sincere appreciation to all of our continuing committee members: **John L. Crandall, CPCU**; **John A. Lindquist, J.D., CPCU**; **Justin N. Tierney Sr., J.D., CPCU**; **Joseph H. Long, CPCU**; **Joseph A. Wilkerson, CPCU, CIC**; **James L. Kirschbaum, CPCU**; **Michael S. Smith, Ph.D., CPCU**; new member **Charles R. Shaddox, J.D., CPCU**; and our Society liaison, **John Kelly, CPCU**—thanks for your support, guidance, and always appreciated professional advice. You are the foundation that makes the Senior Resource Section so successful. Because of you and those who are leaving the committee, we have earned the Silver Circle of Excellence Award for the second straight year. Congratulations!!! ■

"Until we meet again . . . "

Editor's Corner

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 agent, 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*.

On November 21, we relocated to our home in California where we will spend the winter. The only thing newsworthy about this is the fact our e-mail address changed back to: *cherrytree1@totalusa.net*. The Annual Meeting in Los Angeles was a great success. The Senior Resource Section Committee Meeting was excellent as was Judd Tierneys' Financial Planning panel and the Senior Section dinner. We were all saddened by the death of Judd's wife Jean Tierney in September as well as

that of our dear old friend John Phelan. We'll miss both a great deal!

The Loman Luncheon was again a big hit and provided the opportunity to announce our Summer 2005 River Cruise. Signups are already well underway so we urge you to make your plans early and beat the deadline. Happy Holidays to everyone and thanks for your submissions—I have enough already for two more issues, but keep it coming. ■



■ **Shirley Wilkerson** accepts the Ibby Phelan Award at the 2004 Loman Luncheon held in Los Angeles, CA.

Family History



Thanks for all the input based on Phil Nobles' article in the last issue. The second part of his presentation plus other material sent to me by readers will be in the next issue. This delay is due in part to the fact they deal with the forms to use. Such forms are available in computer programs such as Family Tree, which offers three programs ranging in price from about \$20 to \$100.

The program most recommended is the one offered by the Mormon Church. I'm told there are two parts: Personal Ancestral File (PAF) 5.2 and PAF Companion 5.1.3. The former can be used to produce family histories, pedigree charts, family group records, and other reports. It requires 20 to 60 MB hard-disk space. The latter (Companion) prints family history charts and reports. They can be downloaded free from www.familysearch.org or purchased for \$8.25 per package by calling (800) 537-5971. ■

Cute Pet Humor: How Many Dogs Does It Take to Change a Light Bulb?

1. **Golden Retriever:** The sun is shining, the day is young, we've got our whole lives ahead of us, and you're inside worrying about a stupid, burned-out bulb?
2. **Border Collie:** Just one. And then I'll replace any wiring that's not up to code.
3. **Dachshund:** You know I can't reach that stupid lamp!
4. **Rottweiler:** Make me.
5. **Boxer:** Who cares? I can still play with my squeaky toys in the dark.
6. **Lab:** Oh, me, me!!!!!!
Pleeeeeeeeze let me change the light bulb! Can I? Can I? Huh? Huh? Huh? Can I? Pleeeeeeeeze, please, please!
7. **German Shepherd:** I'll change it as soon as I've led these people from the dark, checked to make sure I haven't missed any, and make just one more perimeter patrol to see that no one has tried to take advantage of the situation.
8. **Jack Russell Terrier:** I'll just pop it in while I'm bouncing off the walls and furniture.
9. **Old English Sheep Dog:** Light bulb? I'm sorry, but I don't see a light bulb.
10. **Cocker Spaniel:** Why change it? I can still wet on the carpet in the dark.
11. **Chihuahua:** Yo quiero Taco Bulb.
12. **Pointer:** I see it, there it is, there it is, right there.
13. **Greyhound:** It isn't moving. Who cares?
14. **Australian Shepherd:** First, I'll put all the light bulbs in a little circle.
15. **Poodle:** I'll just blow in the Border Collie's ear and he'll do it. By the time he finishes rewiring the house, my nails will be dry.
16. **Beagle:** Light is overrated.
The Cat's Answer: "Dogs do not change light bulbs. People change light bulbs. So, the real question is: How long will it be before I can expect some light, some dinner, and a massage?" ■

Cruise Reminder



Space is going fast plus the deadline is February 1, 2005.

Call today to make your reservation. (800) 597-2452, option #2.

Ask for the CPCU Society
Senior Travel Group
Great Rivers of Europe
July 12, 2005, Tour/SGE
Service code GG53-319

Identity Theft—Seniors at Risk

by Lynn M. Davenport, CPCU, AIC, AIM, AIS, AIT



■ **Lynn M. Davenport, CPCU, AIC, AIM, AIS, AIT**, is a claim team manager with State Farm Insurance Companies in Greeley, Colorado, whose team of specialists handle water claims for policyholders in three states. Davenport, who has been with State Farm in the claims and technology arena for 16 years, previously was a project manager responsible for implementing new claims technology and processes; and also managed a team of innovators who supported claims technology and processes. She earned an M.B.A. in knowledge and learning management through Walden University in 2004; and a B.A. in psychology from St. Mary's College, Notre Dame, Indiana. A member of the CPCU Class of 1999, Davenport is an active member of the Colorado Chapter as well as the IT Section Committee. She served on the CPCU Society's Distance Mentoring Task Force, and was recently appointed vice president of Walden University's Sigma Iota Epsilon (SIE) business honors chapter. In her spare time, she enjoys mentoring, skiing, shopping, traveling, and spending time with her husband, Dave, and their two children.

Identity (ID) thieves take your personal information (Social Security number, phone, address, bank account numbers, income, etc.) and use it with the intent to commit fraud or theft. This type of fraud began in the 1990s and was designated as a crime in 1998 (McLeer). ID theft is the fastest-growing financial crime in America, increasing by 81 percent in 2002 (Black). In 2002 alone, it struck 9.9 million Americans and cost consumers \$53 billion (McGuire). ID theft occurs in many forms:

- **Physical theft:** they steal personal information from your home or wallet, or mail from your mailbox with personal information inside.
- **Hacking:** they get information from businesses by illegally accessing the company's computers.
- **Dumpster diving:** they rummage through your trash, or the trash of businesses.
- **Skimming:** they steal credit and debit card numbers as your card is processed by using a special information storage device.
- **Impersonation:** they scam information from you by posing as a legitimate business person or government official.
- **Phishing:** online, they may send you an e-mail that looks like it's from your bank, requesting you to click on the link to confirm your account information. When you click, you actually enter your information into a fake web site that then uses the account information to access your funds.

Thieves may use your information to buy expensive items, take out loans or order utility services in your name, write counterfeit checks on your

account, file for bankruptcy under your name to avoid paying their own debts, and sell your house out from under you by pretending to be you in financial transactions.

Seniors are especially vulnerable to ID theft because they have more cash reserves and often a higher disposable income. They don't often check their credit reports and they owe little if any money to anyone. In addition, seniors tend to be more trusting of scam artists and less aware of the technology thieves use to forge documents (Seniormag.com).

■ **Seniors are especially vulnerable to ID theft because they have more cash reserves and often a higher disposable income.**

According to the Federal Trade Commission, identity theft targeting people over the age of 60 jumped from 1,800 cases in 2000 to almost 6,000 cases the following year. Most of those cases involved the use of Social Security numbers.

Seniors can reduce the risk of identity theft by:

- Placing complex (alpha-numeric-character) passwords on your sensitive accounts.
- Don't give out personal information on the phone, through the mail, or over the Internet unless you've initiated the contact or are sure you know who you're dealing with. No one should ever ask you for your password on an account.

- Deposit outgoing mail in post office collection boxes or at your local post office instead of an unsecured mailbox. Remove mail from your mailbox promptly.
- Shred all mail solicitations, receipts, and statements (anything with personal data on it).
- Keep your Social Security card in a secure place and give your SSN only when absolutely necessary. Request an alternate number for your driver's license.
- Make a photocopy of front and back of all cards and personal information in your wallet or purse in the event they are stolen.
- Delete any personal information stored on your computer before you dispose of it.
- Be alert for suspicious-looking forms or things that don't seem quite right.

If your identity has been stolen, place a fraud alert on your credit report through one of the credit reporting bureaus. Close all financial accounts. File a complaint with the FTC; visit www.consumer.gov/idtheft. If you don't have access to the Internet, you can call the FTC's Identity Theft Hotline toll-free at (877) IDTHEFT (438-4338).

- Equifax—To report fraud, call (800) 525-6285.
- Experian—To report fraud, call 888-EXPERIAN (397-3742).
- TransUnion—To report fraud, call (800) 680-7289.

Close credit and checking accounts including all accounts with banks, credit card companies and other lenders, and phone companies, utilities, ISPs, and other service providers. ■

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Congratulations to the Senior Resource Section

for being recognized with the Silver Level Circle of Excellence Recognition Award!



■ Joseph H. Long, CPCU, (left) accepts the Circle of Excellence Silver Award at the Annual Meeting and Seminars in Los Angeles on behalf of the Senior Resource Section.





YOUR ITINERARY
JULY 12, 2005

PRE-TRIP OPTION: 3 NIGHTS IN VIENNA
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1	Fly USA/Vienna, Austria	
2	Vienna	
	Embark noon	7pm
	Meals: L, D	
3	Melk	12:30am
4	Passau, Germany	11am
5	Regensburg	9am
6	Regensburg	4am
	Kelheim*	8:30am
	Riedenburg	10:30am
7	Nuremberg	9:45am
8	Bamberg*	6am
	Haßfurt	6pm
9	Wurzburg	8:30am
10	Wurzburg	8am
	Wertheim	2pm
11	Wertheim	4:30am
	Miltenberg*	8am
	(for Heidelberg)	
	Offenbach	6pm
	Frankfurt	7pm
12	Frankfurt	4am
	Mainz	8am
	Goarhausen	1pm
13	Goarhausen	7:30am
	Koblenz	10am
14	Cologne	6:30pm
15	Amsterdam, Holland	5pm
16	Amsterdam	8am
	Disembark am	
	Fly Amsterdam/USA	
	Meals: B	

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JULY 12, 2005

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Boston, New York	\$3595	\$3695
Chicago	\$3695	\$3795
Los Angeles	\$3795	\$3895
Denver	\$3845	\$3945

Additional departure cities available;
call your Travel Counselor for details.

►SGE2005

KNOW BEFORE YOU GO

- *Throughout the River Cruise season, weather conditions affect European river depths, and water levels may require adjustments to your itinerary.*
- *This program features a fair amount of walking over cobbled streets and older wooden piers. For full enjoyment of this trip, you should be in relatively good health. If you have difficulty walking or are wheelchair-bound, please consult our Travel Counselors for guidance.*

Single supplement: 25% of fare. Single accommodations are limited. Roommate Matching Service is available on select decks.

Additional taxes and surcharges of \$223.80 per person (subject to change) apply. Ask our Travel Counselors for details.

Guaranteed Travel Protection Plan: Please call for details on this optional program.

Deposit & cancellation refunds: \$500 per person, refundable (less a \$125 processing fee) for written cancellations received up to 121 days prior to departure. For cancellations within 121 days, the following per person charges apply: 120-90 days prior to departure—\$500; 89-60 days prior to departure—40% of total charge; 59-30 days prior to departure—50% of total charge; 29 days-day of departure—100% of selling price.

Please note: After you reserve your trip, toll-free customer service is available Monday-Friday 8 am to 5 pm and Saturday 9 am to 3 pm (Eastern time) at 1-800-597-2452 Option #1.

Every effort has been made to produce this information accurately. We reserve the right to correct errors.

Reservations & Information:
Call Grand Circle Travel
Toll-Free 1-800-597-2452 Option #2

Please be ready to give the reservations agent the following information:

Group name: CPCU Society Senior Travel Group

Service code: GG53-319

Trip name/code: The Great Rivers of Europe / SGE

Departure date: July 12, 2005

Space is limited and reservations will be accepted no later than February 1, 2005.

Hkakabo Razi—Culture Trek

by Brenda Davidson-Shaddox

Editor's Note: A slightly different version of this article previously appeared in the *San Antonio Express News*.

■ **Brenda Davidson-Shaddox** is a writer/photographer living in San Antonio, Texas. Her work has been published in numerous newspapers and magazines. A photographic exhibit of her work entitled "Enchanting Myanmar" was sponsored by the Corpus Christi Asian Cultures Museum during the summer of 2002. Georgetown University, Washington, DC, exhibited her work in an exhibition entitled "The Ethnic Tribes of Myanmar" in October 2004. Davidson-Shaddox is married to San Antonio lawyer Charles Shaddox who has been a member of CPCU Society since 1965. He is a current member of the Senior Resource Section Committee. Questions regarding the Tarons or travel in Myanmar may be directed to Brenda at stonflower@aol.com.

In 1998, I was invited by a scientist friend doing research on fresh-water dolphins to participate in a study he was conducting on the Ayeyarwady River in Myanmar (formerly Burma), in southeast Asia. During the dolphin study, I became entranced by Myanmar and its people.

More than 200 ethnic tribes in Myanmar continue to live traditional lives (at least partially), although modern transportation and communication are quickly changing lifestyles of the once remote societies.

Seeing the loss of cultures that most of the world hardly knew existed encouraged me to begin a project to record as much of the tradition as still exists among the tribes people. Since

the dolphin study ended, I have returned to Myanmar each year and traveled the breadth of the country in an attempt to photograph each tribe and sub-tribe that continue to maintain their traditional ways.

In February, my work took me into the far northern reaches of Myanmar, where peaks of a mountain range known as "The Ice Mountains" separate Myanmar from China and Tibet. At the base of the highest mountain in the country, a tribe known as the Tarons, and found nowhere else in the country, live in a tiny village hundreds of miles from any modern town.

Following is an account of how I learned of the Tarons and my record-setting jaunt into the area named for the 19,407 feet Hkakabo Razi Mountain that hovers over Kraung Village where the Tarons make their home.

The Vanishing Tarons

Five years ago I read that along the northern border of Myanmar, on the eastern plateau of the Himalayas, a tribe of people commonly referred to as "Asian pygmies" lived in a small village. They were the only people of their kind in the country.

Though normal in all other respects, the Tarons stand just over three feet tall. They are of Tibetan/Mongolian descent and are named for the Taron Wang Valley of China from which they emigrated centuries ago.

"Discovered" by a Burmese frontier army colonel in 1954, the Tarons were already headed toward extinction. Isolated from the rest of the world, they had married into their own families, resulting in mentally and physically handicapped children, early deaths, and stillbirths. Soon, they did not reproduce at all.

When I first learned of the Tarons, only eight remained. I immediately began planning to go to Hkakabo Razi



■ Brenda Davidson-Shaddox (center) poses with (L-R) her friend and guide Nyein Chan, cook Nam Shar, mountain guide and translator U Kyaw, and personal porter Brent Kyaw who made up the personal support team during her trek into Hkakabo Razi.



■ *A young woman carries wood into her village in a head basket, the same style used by porters who carried supplies and food for Brenda during her trek to Hkakabo Razi.*

to photograph them. However, the Myanmar government had issued travel restrictions to certain regions in their country, plus cost and time were obstacles that had to be overcome.

Sidetracked with other projects, I made no final plans for trekking into Hkakabo Razi until 2003 when I learned that only four "pure" Tarons were still living. One of them was old. Another was mentally and physically handicapped. Of the two healthy ones, the youngest was more than 40 years old. The average life span for a man in the region is only 47. I knew if I did not get to Hkakabo Razi soon, the Tarons may disappear before I had a chance to see them.

Kraung lies within the boundaries of the 1,472-square mile Hkakabo Razi National Park, and Park Warden U Thein Aung is a friend of mine. He agreed to help.

Coordinating efforts with U Thein Aung and my friend Nyein Chan of

SST Tourism in Yangon who had worked with me throughout my years in Myanmar, we planned an expedition for 2004 that would fit my time, budget, and physical ability.

U Thein Aung arranged to have the Tarons travel partway down the mountains to meet me. It would cut my trek time in half. Still, I had a round trip of more than 200 miles to make in one month.

On February 1, Nyein Chan and I flew from Yangon in the far south to Putao (formerly Fort Hertz) in the far north where we would make final preparations for our trek.

Under the guidance of U Thein Aung, who had already arranged a local mountain guide who spoke area dialects, a cook, and my personal porter, we spent the next three days buying supplies, food, gifts, and other necessities needed for the long hike. Meanwhile, U Thein Aung set about trying to find a ride for us to the mountain village of Naungmoon, our planned kickoff point for Hkakabo Razi.

On February 2, we found space on the back of a truck of uncertain vintage, filled with sacks of rice slated for delivery to Naungmoon, for what was to be a one-day, 78-mile drive to the end of the road. Washouts, collapsed bridges, and mechanical problems turned it into a three-day journey.

At the end of the line, after arranging for 15 porters (eight of whom were women) needed to carry our food and supplies and a good night's sleep in a villager's hut, I finally began my trek on February 27.

In what can only be described as miserable magnificence, I entered a world of such natural beauty that torrential rainstorms, leeches, aching bones, and a diet of unlimited rice had no sway over my sense of awe.

Orchids dripped from trees. Colorful birds and fantastical butterflies flitted among the dense jungle where bromeliads with leaves as big as ironing boards draped out of trees. Waterfalls roaring out of glaciers above us splashed rainbows across gullies, and clouds drifted out of the valleys and engulfed us in their white mist.

We spent nights huddled in sleeping bags on the floor of way stations with banana leaves for roofs, or in grain bins in a farm village, or on the floor of a generous villager who allowed us to sleep next to the open hearth in the middle of his hut.

The cook gathered edible wild greens, leaves, and buds that she stir-fried into the only vegetables we would have to eat. Sometimes a hunter would sell us a roast from a deer he had snared, or a village woman would bring us fresh eggs. The guide and porters carried nets they used to seine fish out of streams, which we roasted over an open fire.

While for me this was an adventure, I was mindful that it is a lifestyle for others: people who spend their lives among the cloud leopard, hornbills, red pandas, and other exotic animals inhabiting this pristine wilderness.

Tired and trail weary, we finally picked our way to the village of Pinnidan, dropping from 10,000 to 6,000 feet in three miles. It was a treacherous path, taking nearly a day to maneuver. One incline was so steep that a rickety bamboo ladder tied to the rocks was the only passage.

Crossing a suspension bridge spanning a roaring mountain river, we arrived at the village house where the Wildlife Department had arranged for us to stay while we were in Hkakabo Razi. Although I was unaware of it at the beginning of my trip, it was a

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Hkakabo Razi—Culture Trek

Continued from page 9

record-setting journey, never completed by a lone non-native before. Scientific teams, documentary filmmakers, and mountain climbers had trekked into Hkakabo Razi, but all had done so in organized groups. I was the first foreigner to do it alone, except for native guides and porters.

We made our way to our host house, happy to have the long trek behind us. It was there that Dawei and his sister Lam Dum Too called to greet us. Finally, I met the last of the Tarons, a people who are the only healthy survivors of a tribe that will soon be extinct.

Dawei and Lam Dum Too huddled before the fire. The tea I offered sat steaming before them. They were too shy to drink, even though the day was damp and chilly. I could see the temptation on their faces, their eyes darting toward the cups, then back again to the floor on which we sat. From research I had done about these



■ Villagers gathered around the hearth in the host house where Brenda and her crew lodged during their stay in Pinnidan. Curious about the foreigner, villagers would often sit for long periods of time watching Brenda rest, eat, or write in her journal. The villager wrapped in the colorful, hand-woven body blanket on the left sold it to Brenda when she admired it.

people, I knew they seldom had the tea they loved or the salt their bodies craved. Yet, they were embarrassed to drink with me.

I had to put the Tarons at ease. Otherwise, my pictures of them would be stiff, unnatural. These were people I had traveled around the world to photograph, and there could be no second chance.

Remembering a packet of saltine crackers in my duffel bag that I had brought all the way from America, I placed some on a tin. They had not been opened but were more than one month old. I hoped they would still be fresh. I put them directly before Dawei then continued my gentle questioning.

The crackers provided the enticement I had hoped. Though my habit is to never photograph a person until he is comfortable with me, I regret that I missed the opportunity to capture the image of Dawei after his first bite of an American cracker.

One of the biggest dietary problems for the Hkakabo Razi people is little access to salt—so valuable that a pinch is served in tea to honored guests. There are many goiters in the region, and, sadly, Chinese traders capitalize on the Tarons' need by “charging” them five or six deer hides for a small bowl of salt.

Dawei's acceptance of my gift of crackers was the signal his sister waited for. Soon, they were sipping their hot tea and sucking salt off of the crackers before eating them as they chatted amicably.

While shy with people, the Tarons had a natural affinity with the camera. They allowed me to tag after them, recording their activities. They posed with no sign of self-consciousness. Dawei even joked about becoming a film star.



■ Brenda shakes hands with her new friend, Dawei, as he bids her farewell. Translator, U Kyaw, looks on.

I spent the next several days taking pictures, exploring, and resting. My hospitable host family went to great effort to see to our comfort, and young mothers, village officials, and children filtered in and out of the hut to get a look at and visit with “the foreigner.” Old women brought fresh eggs to me. My hostess cooked regional foods to share with us. One villager even sold me her beautiful hand-woven body wrap used in lieu of a jacket.

Finally, it became time for my two new friends to head higher into the mountains to return to their own village. It was the season to prepare fields for summer planting. Likewise, it was time for my own departure back to Naungmoon, where we hoped we could hitch a ride the last 75 to 80 miles back to Putao.

I had seen the last of the Tarons, a privilege afforded few. Moreover, I was returning home with precious photographs of a vanishing people few know have ever even existed.

The Tarons returned to Kraung with the gifts we had brought to them that included a partial box of saltine crackers. ■

Do You Live In or Are You Planning to Buy, Rent, or Renovate a Home Built Before 1978????

If you answered yes to any of these situations you may have a serious problem of which you are unaware.

The problem is potentially very serious and one many are completely unaware of—the possibility is lead-induced illness. Homes built or remodeled prior to 1978 were painted extensively with lead-based paint. These painted surfaces when intact do not present a hazard but when disturbed can have serious consequences. These disturbances can include biting or chewing by a youngster, chipping, peeling, chalking, sanding, scraping, or other removal.

Childhood lead poisoning is a major U.S. environmental health problem since children are even more sensitive to serious problems than adults, although the latter are not exempt. For example, women difficulties during pregnancy, reproductive problems for men and women, high blood pressure, digestive problems, nerve disorders, memory and concentration problems, and muscle and joint pain.

Federal law requires that individuals receive certain information from landlords, sellers, and renovators before renting, buying, or renovating

pre-1978 housing. Very helpful information is available including a very comprehensive booklet published by the National Paint and Coatings Association, which is available at many retail paint stores and departments and from renovation contractors. You can also visit http://www.paint.org/con_info/leadpaint/guidelines.cfm. Other information is available from U.S. EPA, Washington DC 20460; U.S. HUD, Washington, DC 20410; and U.S. Consumer Product Safety Commission (CPSC), Washington, DC 20207. ■

Beware the Cone Zone



Despite all the red cones and orange warning signs, senior citizens are increasingly being victimized in the **cone zone**, better known to most drivers as "Road Under

Construction." With about one out of every five or six miles of our roadways under construction or repair at any time, coupled with the increasing number of older drivers, the rising

incidence of crashes is not surprising nor is the increased concern at the federal and state levels. Studies reveal most crashes result from excessive speed, following too closely, and distractions.

Several DMVs report a fair number of these incidents involve senior citizens, so diminished reaction time is probably also involved. CALTRANS and others recommend the following: know and obey the standard warning signs, stay alert and maintain full attention, don't change lanes needlessly, don't use cell phones, turn down the radio, watch for lane shifts, merge carefully when directed to do so, don't follow too closely, watch the speed limit, and be patient. ■

Americans Traveling Abroad

If you become seriously ill or injured abroad, a U.S. consular officer can assist you in locating appropriate medical services, informing friends or relatives, and if necessary assist in the transfer of funds from the United States. Payment of medical and other expenses is still the responsibility of the traveler but the consular assist can be both comforting and of real value.

A listing of overseas posts is contained in *Key Officers of Foreign Service Posts* available through the Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402. The same office can provide global health advice in *Health Information for*

International Travel by the Centers for Disease Control and Prevention (CDC). The CDC maintains the international travelers hotline at (877) FYI-TRIP (877-394-8747), an automated faxback service at (888)CDC-FAXX (888-232-3299), and a web site at <http://www.cdc.gov>.

The World Health Department (WHO) has two informative sites: <http://www.who.int/en> and <http://www.who.int/ith>.

The U.S. Department of State web site is located at <http://www.travel.state.gov/medical.html>. ■

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