

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.

Our Annual Meeting and Seminars in Atlanta was another very productive one. New committee members **Vernon K. Veal, CPCU, CLU**, and **William "Joe" Wetter, CPCU, CLU, ChFC**, and guest **Douglas J. Gant, CPCU**, made great contributions to our discussions and volunteered to assist in our succession

plans. We welcome all of them as well as **James D. Klauke, CPCU, CIC, RPA**, who will be joining us at our mid-year meeting. I'd also like to thank **John A. Lindquist, J.D., CPCU**, whose term expired this year and **Michael S. Smith, Ph.D., CPCU**, who resigned from our committee, for their many years of dedicated service.

Goal setting is commonplace at the Annual Meeting and Seminars, and the Senior Resource Section is no exception. I want to share with you the direction we're heading and our plans for getting there. As we prepare to kick off another year, our overall theme is to strengthen each of our programs and set the stage for the future. The specific goals established are:

- add value to our section
- retain and recruit new members
- succession planning

The first goal is to "add value" to everything we do. We need to constantly remind ourselves to make sure we are giving our section membership (you) the programs you want and the quality you expect, i.e., newsletters with articles of interest, a web site with current and pertinent information, seminars and symposia with contemporary topics, a travel program with exciting destinations. And finally, relating to all of these things, a strong communication link to keep you well informed.

The other two goals are designed to maintain our membership and

our committee by planning well in advance and sharing our section values with current and prospective members. To ensure the continuation and smooth transition of our plans, we are identifying backup candidates for all key positions on our committee: chairman, newsletter editor, web administrator, and seminar coordinator. We now have identified backups for three of these.

Other activities that took place at our meeting are also worth noting. Vern Veal has developed a resource library to help you find information on topics of interest. Some of the initial topics included are health, fitness, volunteering, travel, and relocation. While this is a web site/Internet application, any special requests outside of that technology could be handled on an individual basis. Look for a detailed introduction to this program in the spring newsletter.

Our Senior Section dinner in Atlanta was held at Azio Downtown. Joe Wilkerson deserves the credit for this one. The ambiance was good, the food was excellent, and the camaraderie, as usual, was best of all. We had a great turnout.

This year we were involved in two major seminars at the Annual Meeting. **Justin N. Tierney Sr., J.D., CPCU**, coordinated our seminar "Financial Planning—As Time Goes By"—an always appropriate topic for any age group. The other seminar was "Senior Boom Drivers: Powerful

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Chairman's Corner

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Solutions," which was co-sponsored by the Personal Lines Section. **James L. Kirschbaum, CPCU**, was part of a panel of speakers who presented some interesting facts and figures about seniors' driving habits.

Our mid-year meeting in April will again be held in Phoenix. Jim Kirschbaum is researching the possibility of a symposium. However, a final decision will not be made until late this year or early next.

In summary, it has been a very good year. As I begin my last year as chairman of this committee, my

hope is that I have served you and our committee well. I couldn't have done it without the excellent support of our committee members. A special thanks also to **John Kelly, CPCU**, our CPCU Society liaison, who is always there for us, and to **Lowell Young, CPCU, CLU**, our AICPCU liaison. With this team effort, I hope we have truly "added value" and enjoyment to your membership in the Senior Resource Section.

Have a happy holiday season! ■

Until we meet again . . .

CPCU Travel Program

Please review pages 3-4 outlining the Trans-Canada Rail Adventure commencing May 23, 2006. Also, we suggest that you read Bill Witt's report on the 2005 European Rivers Cruise. The 2006 trip should be even better. The Vancouver-Victoria extension is three nights pp from only \$445, and the three-night Toronto-Niagara Falls extension from \$345 pp. Call Grand Circle Travel at (800) 597-2452, Option #2. Group Name CPCU Travel Program, Service code GG63-319, Tripname/code Trans-Canada Rail Adventure /TRR departing May 23, 2006.

Reservation cut-off date is December 31, 2005.

Recognizing a Stroke

Becoming acquainted with a few simple warning signs can help you help another and **yourself**. For the latter to happen it is **very important** you share this message with your family, friends, and neighbors.

Physicians and other experts generally advise there is a window of approximately three hours in which proper medical action must be taken if the stroke victim is to be saved from permanent disabling consequences or even death.

Key symptoms of a potential stroke are such things as slurred speech, weakness in the limbs, often on one side, and facial weakness. Now it is strongly suggested the individual affected be asked three simple things:

1. Smile.
2. Raise both arms.
3. Speak a simple sentence.

If there is any doubt, seek professional medical attention immediately.



ITINERARY MAY 23, 2006

PRE-TRIP OPTION: 3 NIGHTS IN VANCOUVER & VICTORIA FROM ONLY \$445

DAY	DESTINATION/HOTEL	MEALS
1-2	Vancouver, British Columbia Vancouver Marriott Pinnacle Hotel ★★★	B, D

INCLUDED TOURS: Vancouver

3	Ride Rocky Mountaineer to Kamloops, British Columbia Hotel chosen by Rocky Mountaineer†	B, L
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OPTIONAL TOURS: Two River Junction Dinner and Musical Revue

4	Ride Rocky Mountaineer to Banff, Alberta Banff International ★★	B, L
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5	Banff Banff International ★★	B
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INCLUDED TOURS: Banff National Park

6	Jasper Chateau Jasper ★★★★★	B, L
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INCLUDED TOURS: Chateau Lake Louise, Columbia Icefield Excursion

OPTIONAL TOURS: Athabasca River Rafting

7-8	VIA Rail VIA Rail's The Canadian ★★ Daily B, L & D	
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9-10	Toronto Delta Chelsea Hotel ★★★★★	Daily B, 1 L, 2 D
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INCLUDED TOURS: Toronto (with Harbor Cruise)

11	Depart Toronto for home	B
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POST-TRIP OPTION: 3 NIGHTS IN TORONTO & NIAGARA FALLS FROM ONLY \$345

Hotel ratings are based on Hotel and Travel Index classifications: ★★★★★—Superior First-Class
★★★—First-Class ★★—Moderate First-Class

†The hotel chosen by the Rocky Mountaineer offers basic but comfortable accommodations. If you choose standard RedLeaf Service, you'll stay at the Quality Inn. If you upgrade to GoldLeaf Service, you'll stay at the Four Points by Sheraton.

CPCU TRAVEL PROGRAM*

Trans-Canada Rail Adventure

VANCOUVER • BANFF • JASPER • TORONTO

11 days from only \$2295, (land only)
Or, \$2645, including roundtrip airfare from Chicago, Dallas, Denver, or San Francisco

Please be sure to mention Service Code GG63-319 and Group #3319

Begin your trip in Vancouver & Victoria: 3 nights from only \$445, and extend your trip in Toronto & Niagara Falls: 3 nights from only \$345

* Sponsored by the SENIOR RESOURCE SECTION

Gather your friends and relatives and join other CPCU professionals on this great travel adventure through the heart of Canada. It's one of our most popular Canada vacations: a journey that spans almost the entire country, traversing the full spectrum of its magnificent landscapes. Begin your trip in magnificent Vancouver before boarding the world-renowned Rocky Mountaineer for a two-day journey through the indelible Rockies. You'll explore the splendor of Banff and Jasper National Parks and savor sweeping views of emerald forests and glittering lakes as you depart the Canadian Rockies aboard VIA Rail's The Canadian. Finally, cap off your experience with a two-night stay in Toronto.

WHAT'S INCLUDED

- **Rail transportation**—scenic train journeys aboard the Rocky Mountaineer for 2 days and VIA Rail's The Canadian for 3 days
 - **Accommodations**—for 8 nights at Superior First-Class, First-Class, and Moderate First-Class hotels; plus, 2 nights aboard VIA Rail in a bedroom (all double-occupancy bedrooms feature upper and lower berths)
 - **21 meals**—10 breakfasts, 6 lunches, and 5 dinners
 - **6 sightseeing tours**—Vancouver, Banff National Park, Lake Louise, Columbia Icefield excursion, Jasper National Park, Toronto
 - **Exclusive Discovery Series Events**—Glass blowing demonstration, Meet a Mountie, Luxton Museum of the Plains Indian visit
 - Exclusive services of a resident Grand Circle Program Director
 - Private motorcoach land travel
 - **5% Frequent Traveler Credit toward your next Grand Circle trip**—at least \$99 per person
 - All gratuities on trains
 - Baggage handling for 1 piece of luggage per person, including tips
- Please note:** Due to varying flight times, airport transfers are not included.

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

Extend your trip and your value

VANCOUVER & VICTORIA

3 nights pre-trip from only \$445

Your optional extension includes:

- **Accommodations**—for 1 night at the First-Class Vancouver Marriott Pinnacle Hotel and 2 nights at the First-Class Victoria Marriott Inner Harbour Hotel
- **3 meals**—daily continental breakfast
- **Sightseeing**—Victoria city tour, Chemainus, and The Butchart Gardens tour
- Exclusive services of a Grand Circle Program Director
- Roundtrip ferry transfers.

Single supplement: \$165. ► **TRV2006**

TORONTO & NIAGARA FALLS

3 nights post-trip from only \$345

Your optional extension includes:

- **Accommodations**—for 3 nights in Toronto at the Superior First-Class Delta Chelsea Hotel
- **4 meals**—daily breakfast, 1 lunch
- **Sightseeing**—Niagara Falls, including lunch and the *Maid of the Mist* boat tour
- Exclusive services of a Grand Circle Program Director

Single supplement: \$195.

TRANS-CANADA RAIL ADVENTURE

Prices are per person for 10 nights, based on double occupancy, and include roundtrip airfare as listed below, and meals and sightseeing as specified in the What's Included box.

Depart from:

MAY 23, 2006

Tour only	\$2295 per person
Chicago, Dallas, Denver, or San Francisco	\$2645 per person

► **TRR2006**

Note: Additional departure cities are available. Call for pricing and details.

Single supplement: \$495.

Additional taxes and surcharges of \$79.33 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: \$350 per person, refundable (less a \$125 processing fee) for written cancellations received up to 71 days prior to departure. For cancellations within 71 days, the following per-person charges apply: 70–46 days prior to departure—\$300; 45–30 days prior to departure—\$500; 29 days—to 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 Travel Program

Service code: GG63-319

Trip name/code: Trans-Canada Rail Adventure / TRR

Departure date: May 23, 2006

Space is limited so reservations should be made by December 31, 2005.

The Great Rivers of Europe

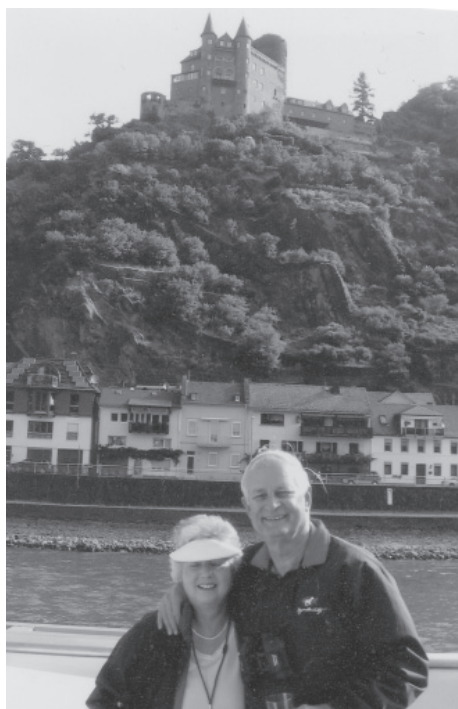
Excerpted from a report by William J. Witt, CPCU, ARM

Editor's Note: Bill and his wife, Janet, were the first participants in the 2005 CPCU Travel Program.

After lunch at the Los Angeles Airport we flew non-stop to Frankfurt, Germany, where we joined up with others from Southern California heading for Vienna.

Even as we flew into Vienna we were impressed with the apparent beauty and prosperity of this large ancient city. We fortunately had opted for the three-day Vienna pre-river cruise package. Our hotel was the Sofitel Vienna, which provided comfortable, well-decorated rooms with a full American plan buffet daily. A lovely park was within walking distance.

Bicycles abound. With the high cost of gasoline, they are an efficient way to get around the bustling city.



We were intrigued by the racks of rental bicycles located all over the city. There were no attendants and rates were by the hour. You simply deposited your Euro coins and took off on your rental bike.

We marveled at buildings occupied by companies such as Allianz, Generali, and Swiss Re. Our too-brief stay in Vienna included tours of palaces built in the 15th and 16th centuries now occupied by museums, art galleries, and other public buildings.

In the evenings we enjoyed coffee houses, beer halls, and just strolling the streets while gorging on Viennese chocolates. Vienna is one of the world's most romantic cities, and for us our visit exceeded that in Paris last year.

Open-air markets are a huge part of European culture instead of supermarkets. Couples love to stroll through them browsing and buying flowers, live poultry, fresh fish and meat, all sorts of fruits and vegetables, wines, herbs, and spices.

While the Vienna Opera House was on holiday in July, we still enjoyed a tour and explanation of the live performances of works by masters like Strauss, Beethoven, and Mozart. Leading up to the Opera House is a "Walk of Fame" featuring these men and other masters of classical music. While similar in design to the Hollywood Star Walk back home, there were no stars for Kermit the Frog or even Miss Piggy.

Long before we were ready to leave Vienna, the time arrived for us to board Grand Circle Travels' five-year-old river cruiser, MS River Melody. The ship is about the length of a football field but amazingly it

has a draft of only about five feet. It has three decks and 70 passenger staterooms. We chose a middle deck stateroom having a four-by-six-foot full picture window. The upper deck had cabins with sliding doors and two-foot patios but this space was deducted from the stateroom.

The ship could accommodate 140 passengers—the average age was about 65. Three meals a day were provided. Breakfasts and lunches were buffets with a wide variety of selections including individually prepared egg dishes for breakfast, and soups and salads for lunch. Dinners included wine (really enjoyed this benefit since our bar bill for the two weeks was only \$45). The dinners were sit-down, and featured a choice of three American entrees.

The very friendly crew all spoke English—with different levels of proficiency. The weather ranged from the high 60s to the mid-70s during the day. Typical of Europe, we had a little rain on nine or 10 of the days. Showers seldom lasted more than an hour, and did not impact our travel plans.

The 14-day cruise took us nearly 1,000 miles from Vienna to Amsterdam with 11 stops with accompanying optional tours. Our memorable stops in Germany included Passau, Regensburg, Lintz, Kelheim, Nuremberg, Bamberg, Wurzburg, Heidelberg, Wein, Coblenz, and Cologne. We passed through 67 locks, three to five every 24 hours, taking 20 minutes to an hour to go through each. The width of the river, and sometimes adjoining canals, ranged from around 100 feet to a half mile. We were never out of sight of land.

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The Great Rivers of Europe

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Bridges were more common than locks, and going under them was a real adventure.

The water on the three rivers was just a few feet from flood stage. Flooding appears to be as common as earthquakes in California or hurricanes in Florida.

The entire pilot room was collapsible to about four feet. It was interesting to see the pilot with his head through an opening in the roof. On occasion all deck furniture had to be folded flat, and passengers outside were asked to get down on their knees. Instead of a wheel, the ship was navigated through a series of levers and knobs that resembled a video game in a shopping center mall.

There were lectures on board during travel periods, which informed us about the culture, economy, and mores of the people in the areas we were to visit next. Somewhat depressing, but very informative, in-room movies about World War II certainly enhanced our visit on the following day to a revitalized city 60 years later.

Janet and I are extremely grateful to have the income, the health, and the interest in traveling as seniors. We encourage all CPCUs to consider taking advantage of traveling with fellow insurance professionals and expanding your understanding of our global society and making many new friends. ■

How to Plan and Prepare for Your Own Death

Can a Genealogist Do a Better Job of It?

Editor's Note: This is the conclusion of the article found in our September issue. This excellent material was provided by John Crandall, CPCU. He received it from his pastor, Robert Wise, who granted permission for us to print by the author, Jerry D. Moore, a genealogist relative. (You'll recall we were encouraged to set up a series of six microcassette tapes so as to record various elements of our life—this picks up with tape #4.)

3. Put in each section a short list describing the appropriate tape as follows:

- **Tape 4:** Without any notes, see how much of your genealogy you can describe on an ad-lib basis. Tell about your parents, your grandparents, and their siblings and of course your own children. Describe what lines you are working and give the current status of each including when you last worked each. Give the key to your own quirky filing system. Indicate your correspondence list—whom you have written or interviewed, whom you are working with, whom you don't "trust" or want involved and why. What software have you used and where can the information including copies and backups can be found? Do you have hard copy files, including source materials, books, family records, and photographs—where are they kept and how are they stored and labeled or cataloged? Make sure those who follow will be able to find and build on everything you have already done and that all meaningful materials and records will be preserved for future generations.

- **Tape 5:** Summarize your family history as you know it from personal experience and first-hand knowledge. Tell about your parents and grandparents and what they told about their family and friends. Tell about known and unknown connections including who knew who. Include friends of the family who you knew or heard mentioned and by whom. Record family traditions and/or legends and their source. Mention nicknames and their source. Indicate when and why second names instead of first were used and why. Identify any family friends by name. You never know when one may turn out to be a relative or when one known as Aunt _____ had no blood relationship. Include where more in-depth family history or stories can be found and what you consider to be family heirlooms.
- **Tape 6:** Express your funeral wishes here, e.g. where you want to be buried, cremation or interment, funeral home, flowers, donations, etc. Write your own obituary and arrange to update it periodically, fill out a blank death certificate—leaving out the date of course.

Lastly, have your tapes transcribed with copies given to your children and other key individuals. **And** make sure all your records and materials are properly labeled so they don't get tossed.

Now then, live a long and healthy life. ■

New Committee Member Profiles



**James D. Klauke, CPCU,
CIC, RPA**

Met James D. Klauke, CPCU, CIC, RPA, executive general adjuster for Crawford Technical Services. Klauke started his professional insurance adjusting career 37 years ago with Royal Insurance. Prior to joining Crawford in 1998, he served in a host of senior claims and management positions with several other organizations. Experience includes large and varied loss adjusting, construction/liability cases, and expert witness/appraiser activity.

James has been a CPCU since 1985 and has contributed extensively in either conducting or participating in numerous panels, seminars, or other programs plus authoring or assisting in the publication of many articles and texts. In 2002, he was recipient of the "Ace/Claims Professional of the Year" Award. Most recently he served as chairman of the CPCU Society's Claims Section Committee. ■



Vernon K. Veal, CPCU, CLU

Vernon K. Veal, CPCU, CLU, hails from Nebraska and is a graduate of The University of Nebraska at Kearney. He earned his CPCU designation in 1967. Having started with Liberty Mutual, he recently retired from State Farm after more than 40 years there.

Vernon has been very active, and continues so, locally with the CPCU Society, including serving as the president of the Central Illinois Chapter. His national CPCU Society service has spanned more than 20 years including being a national director and a regional vice president. He has served as chairman of both the Management Information Services and Research Committees and comes to us from the Total Quality Section Committee.

At State Farm, Vernon was a fire executive and served in several of the company's departments in underwriting, product development, and project management. He drafted and implemented many of the commercial and personal lines forms now in use by the company.

In addition to his previous work and CPCU activities, Vernon has been very active in his church, Lions Club, and a number of other civic and professional organizations and continues such service. ■

William J. "Joe" Wetter, CPCU, CLU, ChFC, is a resident of Camarillo, California. Joe's career began in 1965 as a commercial fire and inland marine trainee with Safeco Insurance in Los Angeles. He is retired from Allstate Insurance Company and FM Global Insurance (formerly Allendale Insurance). In 2001, Joe started his own firm, William J. Wetter Insurance and Risk Management Consulting, specializing in providing underwriting programs and services for insurance companies, risk purchasing groups, and MGAs.

Joe received his CPCU designation in 1980, CLU in 1984, and ChFC in 1986. He has served as a CPCU instructor for Cleveland State University and Cuyahoga Community College in Ohio and the Insurance Educational Association. Joe has been a committee chairman or officer in several CPCU Society chapters including president of the Mt. Diablo California and California El Camino Chapters. He currently is a director of the Los Angeles and California El Camino Chapters.

In addition to his CPCU, CLU, and ChFC designations, Joe has earned 13 associate designations from the American Institute for CPCU/IIA including those in risk management, loss control management, underwriting, claims, and insurance regulation.

Outside of insurance, Joe has served in leadership positions in scouting and youth sports. Joe is a graduate of Los Angeles Pierce College, and attended San Jose State University and San Fernando Valley State College. He's been married to Arline for 42 years, has three grown children and eight grandchildren. ■

Who Said a Tug of War Was Fun?????

Perhaps they still are if at a summer picnic or field day. On the other hand, too many tug of wars today are no longer a game and certainly no fun. A prime example is the recent case involving Terri Schiavo. Unfortunately in such situations not only are there no “winners,” but usually everyone is a “loser.” In no sense was her case unique or unusual since scores or perhaps hundreds of cases with underlying similarities arise daily.

Contributing to what’s happening with increasing frequency is the fact the traditional family is no longer the norm. People today are living longer lives, travel more, have multiple homes, and relocate on a seasonal basis or when retiring. Couple this with increasing divorces, remarriages, same-sex relationships, mixed racial or religious or cultural relationships and marriages, and changing jobs and careers, and the problems proliferate. The range of options is almost unending as is the question of who is going to be in charge if something sudden or unforeseen happens as respects possible impairments, trauma, serious or disabling health conditions, or even death.

Fortunately we can ameliorate our individual situations by taking advance steps to either simplify or even eliminate problems if or when something serious and/or unforeseen happens to us. This can be done by spelling out in advance what your wishes would be if something happened and someone else had to act to fulfill what you would have done if you could have.

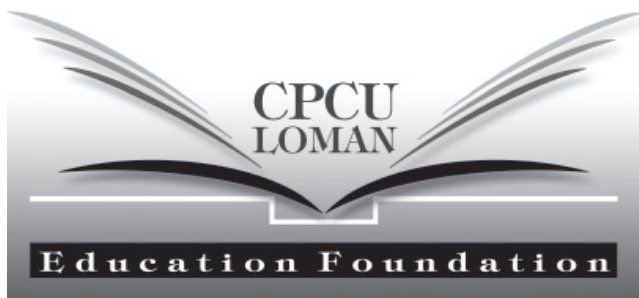


The minimum documents needed if you want *your wishes* adhered to are a **living will**, a **special power of attorney**, and a **medical treatment program**.

A living will is a legal document that recognizes your right, as an adult, to give written instructions to physicians, hospitals, and other health care providers regarding life-sustaining and other medical procedures. A special power of attorney permits you to appoint another person to make medical decisions on your behalf if you are unable to communicate your wishes in the event of illness or injury. A medical treatment plan is a legal directive to physicians and other providers of medical services that describes what medical care and treatment are to be provided or withheld.

These documents can of course be prepared by your attorney. On the other hand, they are available on a state-by-state basis on the Internet, through local doctors, hospitals, state and county health centers, etc. Further, most state bar and medical associations have the forms available and offer free assistance. A very important consideration is to be absolutely certain anyone you designate knows and understands what you desire and is willing and able to serve properly. ■

Investment Opportunity



It's tough these days to find any good places to put our money, but here is a sure-fire recommendation and there is absolutely no risk—all positives. As you contemplate your year-end giving, please consider the CPCU-Loman Education Foundation. Many of you are already great contributors, but the Foundation desperately needs everyone's help right now. Is the Foundation in trouble? The answer is yes and no. On one hand, the Foundation has been very successful—the corpus has grown well and is now an Endowment. This latter means it will be conserved for the future. In addition, our prime support program—scholarships—has grown considerably and promises to be even bigger and better henceforth. The problem is current income does not meet “demand” since lower investment returns

do not provide sufficient available money. As the endowment grows and investment return, primarily interest income, better, the problem should be eliminated. Right now the Foundation needs contributions from all of us to help maintain the integrity of the endowment.

Tax-deductible gifts of cash or appreciated stock will all be welcome. Appreciated stock is especially good since donors can claim the higher value without otherwise having to pay the usual tax.

Please send your contribution to CPCU-Loman Education Foundation c/o CPCU Society, 720 Providence Road, Malvern, PA 19355, Attn: Pam Barnes, and mark your envelope Senior Campaign. Thanks again! ■

Home Safety for Seniors

Hundreds of children and elderly die each year in home fires. Tragically, most of these deaths occur in homes without working smoke detectors. The most common cause of non-working smoke detectors is worn or missing batteries.



Maximize your protection (working smoke detectors cut nearly in half the risk of dying in a home fire) simply and effectively by **changing batteries** at least once a year. Most fire fatalities occur between 10 p.m. and 6 a.m. when most people are sleeping. A working alarm provides precious extra seconds to get out safely.

Choose a set day each year, such as when you change your clocks in the fall or spring, to change your batteries. ■

2005-2006 Senior Resource Section Committee

Chairman

Richard A. Vanderbosch, CPCU, CLU, AIS
Loveland, CO
(970) 663-3357
rbosch@aol.com

Newsletter Editor

James L. Kirschbaum, CPCU
Logan, UT
(435) 755-0898
cherrytree1@pcu.net

John L. Crandall, CPCU

Lakeland, FL
(863) 859-0289 (Florida)
(815) 777-0218 (Illinois)
jlc913@sbcglobal.net

James D. Klauke, CPCU, CIC, RPA

Crawford Technical Services
Littleton, CO
(303) 932-1514 (Work Phone)
(303) 932-1535 (Home Phone)
james_klauke@us.crawco.com (Work)

Joseph H. Long, CPCU

West Hartford, CT
(860) 561-2848
JOEJER@prodigy.net

Justin N. Tierney Sr., J.D., CPCU

Tierney Assoc., Inc.
Sacramento, CA
(916) 446-1616
jtierneysr@aol.com

Vernon K. Veal, CPCU, CLU

Bloomington, IL
(309) 661 7802 (Home Phone)
vvea@verizon.net

William J. Wetter, CPCU, CLU, ChFC

William J. Wetter Insurance and Risk
Management Consulting
Camarillo, CA
(805) 987-8236
thewetters@msn.com

Joseph A. Wilkerson, CPCU, CIC

Carrollton, TX
(972) 416-8616
wilkersonj@aol.com

Liaisons

John J. Kelly, CPCU, CLU, ChFC

CPCU Society
Malvern, PA
(610) 251-2773
jkelly@cpcusociety.org

Lowell S. Young, CPCU, CLU

AICPCU
Malvern, PA
(610) 644-2100, ext. 7539
young@cpcuiia.org

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*.

Hard to believe another year is almost history. It seems inevitable that as we age we encounter a mixed bag of blessings and challenges. The former includes births, graduations, and marriages.

The latter includes more visits to doctors and even hospitals, more prescriptions, more sick friends and relatives, and more funerals. It's wonderful though that the positives can always be used, if we but let them, to outweigh the negatives. We should all be very grateful for the opportunity that is ours to live in these exciting times and in particular in this great nation, which uniquely provides us such an unequalled level of freedom and opportunity. In addition we should be very proud of this great industry we have been a part of and the positive role each of us have played in it. We should swell with pride whenever thinking of how the industry responded after the World Trade Center and Pentagon attacks (recall how some in high places referred to them as acts of war??) and the tremendous response after these recent horrific natural disasters.

The best of wishes for good health and times for each of you and your associates and families and for a most enjoyable holiday season. ■

PART 14-X: The Nu-Age CPCU Exam

The flunk ratio was 97.325 percent from the last issue so don't be ashamed because you were wrong. To refresh your memory do the following in your head without any aids. Start with 1,000, add 40, add another 1,000, add 30, add another 1,000, add 20, add another 1,000 and finally add 10. To get the correct answer use a calculator or adding machine. The latter is preferable especially if it has a tape. ■

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Senior Resource Quarterly Editor

James L. Kirschbaum, CPCU
e-Mail: cherrytree1@pcu.net

Senior Resource Section Chairman

Richard A. Vanderbosch, CPCU, CLU, AIS
e-Mail: rbosch@aol.com

Sections Manager

John Kelly, CPCU
CPCU Society

Managing Editor

Michele A. Ianetti, AIT
CPCU Society

Production Editor/Design

Joan Satchell
CPCU Society

CPCU Society
720 Providence Road
Malvern, PA 19355
(800) 932-CPCU
www.cpcusociety.org

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