

Reflections . . . Until We Meet Again!

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.

Fall can often be the best time of the year: children going back to school, the heat of the summer subsiding, the leaves changing colors, the World Series beginning, football kicking into high gear, and we begin anticipating some of the favorite family holidays—Thanksgiving and Christmas! These have always been my favorites, with Thanksgiving being a special time for remembering our many blessings and for being thankful for our family, our friends, and our freedom. At this time of the year we will always be reminded of 9/11, only five years ago, and pray that such a tragic event may never occur again.

It's been three years since I became chairman of the Senior Resource Section, and my term has now expired. That means I will be moving on to a new and different role. Since I feel so strongly about the importance of this section, I have elected to continue as a section committee member. **Vernon K. Veal, CPCU, CLU**, will be replacing me as chairman. He has great credentials and experience, and will do an excellent job of leading our section.

Our goal each year has been to "add value" to our programs, but there will always be new "member needs" to be addressed. Still, our accomplishments have been many. We have added a travel program, a resource library, conducted seminars and symposia each year, and we

continue to sponsor Senior dinners at the CPCU Society's Annual Meeting and Seminars. We have significantly improved our communication through our newsletter, web site, and e-mail. Looking back, a lot of progress has been made and we are proud to say that we have earned the prestigious Circle of Excellence "gold" level the past two years.

To continue monitoring our success, we recently conducted a **member survey**. Measuring our effectiveness is an ongoing process that constantly needs your input. The results of our survey reflect that what we are doing is on target—not perfect, but heading in the right direction. Your responses indicate you want more information on retirement programs, i.e., pre-retirement planning, financial planning, estate planning, volunteering, and traveling.

You also told us you wanted more information in the newsletters about fellow members. Several of you made specific mention of wanting more opportunities to socialize with peers at the local chapter level. We are working on these things and others. Hopefully, you will see the fruits of your comments in the coming months and years. The complete survey results are posted on our web site at <http://seniorresource.cpcusociety.org>.

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Reflections ... Until We Meet Again!

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Our committee members deserve all the credit for what we've accomplished. **Joseph A. Wilkerson, CPCU**, who is retiring from our committee, has given many years of dedicated service, including a stint as chairman. We will miss his wisdom, experience, and leadership.

I also want to recognize others on our committee who have given their best effort and solid support in the interest of your programs. These are the CPCU professionals who make it all happen: **James L.**

Kirschbaum, CPCU, newsletter editor and symposium coordinator; **Joseph H. Long, CPCU**, webmaster; **John L. Crandall, CPCU**, Senior dinner coordinator; **Vernon K. Veal, CPCU, CLU**, resource library; **William J. Wetter, CPCU, CLU, ChFC**, backup newsletter editor; **James D. Klauke, CPCU**, travel coordinator; and **Justin N. Tierney Sr., J.D., CPCU**, and **Doug J. Gant, CPCU**, Annual Meeting Seminar coordinators. They all deserve a big round of applause!

One last expression of appreciation goes to the CPCU Society and the Institutes staff who have provided top-notch assistance. While I can't begin to mention them all, our liaisons, **John J. Kelly, CPCU, CLU, ChFC**, and **Lowell S. Young, CPCU**, have always been available for guidance and support.

It's been a great term as chairman, made easy because I've been surrounded by the very best. Now it's time for me to "pass the wand" and say goodbye! ■

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*.

This is a pretty full issue so I'll be short. First, thanks to **Donald W. Cook, CPCU**, and others who have made suggestions regarding potential articles. I have already put them to use! Next, my very best wishes for a happy and joyous holiday season for you, your family, and loved ones. As seniors we all have to cope with the voids resulting

from the loss of someone close to us. Isn't it great though to have a load of wonderful memories to help ease the pain? My prayer for each of us is that we may be blessed with joy, happiness, comfort, and good health in the days ahead and always. ■

SRQ Riddle: What do life and a roll of toilet paper have in common?

Answer on page 16

Meet the New Senior Resource Section Chairman: Vernon K. Veal, CPCU, CLU



Vernon K. Veal, CPCU, graduated from the University of Nebraska at Kearney. He began his insurance career with Liberty Mutual in Chicago followed by 40 years with State Farm, retiring in January 2004. His 1967 CPCU designation led to the Central Illinois Chapter and in 1985 to national service. Roles include MIS and Research Committee chairman, national governor, regional vice president, Total Quality Section and Senior Resource Section memberships. A lifelong learner and volunteer, his pride comes in helping people. ■

Chairman's Corner

by Vernon K. Veal, CPCU, CLU

Greetings are from the corn and soybean harvest in Central Illinois. This Chairman's Corner comes as your new Senior Resource Section Committee chairman. Serving you will be my pleasure, opportunity, and a great experience. Your national section committee works to bring value to you as a member of the Senior Resource Section. Your input will be welcome any time. You will find useful information reviewing the "members only" Senior Resource Section web site including online copies of the newsletter, resource library, promotions, etc. Our section received the gold Circle of Excellence for the last two years, 2004–2005 and 2005–2006.

Richard A. Vanderbosch, CPCU, CLU, following three years of service, passed the committee leadership on in Nashville. Please thank Dick for his dedication and service on our behalf. He is continuing on the committee for which we thank him very much. We have three new committee members: **Judith A. Brannon, CPCU**, **Thomas P. Myers, CPCU**,

and **Daniel W. Snyder, CPCU**. Welcome . . . biographies will appear in future newsletters. **Joseph A. Wilkerson, CPCU**, has retired from the committee after years of service. We thank Joe immensely for his work and guidance.

We appreciate everyone who responded to our membership survey. Results were reviewed and will guide the future committee plans to bring you what you request. Details will appear on our web site.

We met on September 9 at the Opryland Hotel leading into the 2006 CPCU Society Annual Meeting and Seminars. Opryland is a large facility and an enjoyable meeting place. Our Senior Dinner was very nice with more than 30 people. Our "Financial Planning: As Time Goes By" seminar offered good advice for planning. We shared in "The Workforce of the Future! It Is Here, Are We Ready?" seminar. The travel trip down the Rhine River on March 5 has been offered and is receiving a good response.

The Sections Strategic Vision/Plan Task Force reported its findings to the board at its meeting in Nashville. The recommendations were approved for development as future plans and more details. We encourage everyone to ask your fellow seniors (55 and over) to consider joining the Senior Resource Section. We work to grow our membership with your help and hope many will join us next year.

Thank you to everyone for their work with our section in the past years. We especially thank those who serve on the national committee carrying out many tasks. Dick, as chairman, worked tirelessly serving the section. It is an honor to follow his leadership.

In closing, we serve you and look for your **ideas** on how we can help you receive **value** from your membership. ■

... in your humble service!

The Life You Save May Be Your Own

Having heard from several people who credited lifeline screening with providing them critical medical information that identified serious problems their doctors had not discovered during their recent complete physical exams, we decided to give them a "look."

They have about 80 teams of technicians around the country operating out of mobile vans. They travel to senior centers, malls, schools, and other locations close to potential clients. Their initial non-invasive tests are sent along with the individual's detailed medical history to a central location where

a group of expert doctors review each submission. The results and recommendations are returned to the individual who, if necessary, can take them to their local physician.

Their tests cover stroke risks, peripheral arterial disease, abdominal aortic aneurysm, and osteoporosis. We opted for the first three, which combined only cost us \$109 per person. Their telephone is (800) 407-4557 and web site is www.lifelinescreening.com.

They list stroke risk factors as: high blood pressure, smoking, diabetes, high cholesterol, obesity/poor diet,

and heart disease—especially an irregular heart beat known as atrial fibrillation (AF).

Stroke warning signs are numbness or weakness in the face, arm, or leg, difficulty speaking, severe dizziness, loss of balance or coordination, sudden dimness or loss of vision, sudden intense headache, or brief loss of consciousness.

Doctors claim there is a three-hour window for best treatment of a stroke, so if you have any of the warning signs get medical help immediately. ■

Is It a Cold or the Flu?

The CDC offers the following comparative symptoms to check and help decide on seeking advice or treatment from your physician. It further reminds us that the best protection against the flu is getting a flu shot. Further information is available from CDC at (800) 232-2522 and www.cdc.gov/hip/flu.

Symptoms	Cold	Flu
Fever	Rare in adults and older kids but can be as high as 102° F in infants and small children	Usually 102° F but can go up to 104° F and usually lasts 3 to 4 days
Headache	Rare	Sudden onset and can be severe
Muscle aches	Mild	Usual and often severe
Tiredness and Weakness	Mild	Can last 2 or more weeks
Extreme Exhaustion	Never	Sudden onset and can be severe
Runny nose	Often	Sometimes
Sneezing	Often	Sometimes
Sore throat	Often	Sometimes
Cough	Mild hacking cough	Usual and can become severe

A New Life

by Robert L. Bailey, CPCU, ARM

■ **Robert L. Bailey, CPCU, ARM,** is the retired CEO, chairman, and president of the State Auto Insurance Companies. Following retirement at year-end 2000, he took three days off, became bored so he began a new career. He is now billed as America's Business Success Speaker, speaking on building successful businesses through leadership, customer service, sales, ethics, strategic planning, and similar business topics. He is author of the book *Plain Talk About Leadership* (available from most online book sellers or the author's web site) and is a columnist for *Rough Notes* magazine.

Visit www.bobbaileyspeaker.com or contact him at (941) 358-5260 or bob@bobbaileyspeaker.com.



Ahhh! Retirement!

Over the years I've known people who have kept a daily tally of the number of days remaining before they can sleep in and smell the roses. A few readers of this publication may be among those who checked off the days on their calendars with the unyielding commitment of a politician voting on a tax increase. "Just think, only 462 days to go before I can stash that briefcase."

Then the day arrives. There's the "gold watch," a lunch or dinner with cohorts, and kind and glowing testimonials that will forever challenge the credibility of the well-wishers.

Now what? Maybe catch up on your rest, which is usually achieved over a long weekend. Then perhaps an extended vacation—with no time constraints, no deadlines, nobody looking over your shoulder. A cruise, a cross-country drive, visits with relatives. After traveling for two or

three months, with an ample serving of frustrations by the airlines, too many nights in crummy hotels, and lousy restaurant food, home arrival is like settling in at Mar-a-Lago, Donald Trump's 18-bedroom, eight-car garage, \$125 million home in Palm Beach. Home never looked so good.

For as long as you can remember, your spouse has been encouraging you to do certain things around the house—the ever-popular "honey do" list. With three months' rest under your belt, you're ready to tackle the job. And two weeks later you find these jobs aren't nearly the fun you thought they would be. In my case, my wife created a "honey don't list," since she found it was cheaper to have a professional do the job initially without ultimately having to call someone to do the job plus fix the damage I caused.

After some six months of "the good life," many Americans are deciding

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A New Life

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that there's more to life than TV and golf. Throughout America more and more workers are remaining in the workforce after age 65, a trend that began in the mid-1980s.

In 1950, 46 percent of men 65 and older were in the workforce. This dropped to 16 percent by 1985 as the trend toward early retirement grew. Then the trend reversed. Now the 65ers have grown to 20 percent of the workforce with more rapid growth anticipated in the future.

AARP research shows that 77 percent of workers do not plan to retire at age 65. Merrill Lynch research says 76 percent will continue to work—but 56 percent say they will work a different type of job. Gallup-UBS says 89 percent will continue to work, at least part time.

The trend is fueled by a number of factors—health, financial needs, and sense of purpose.

Health—There is strong evidence that people who work beyond 65 are healthier and live longer. Dr. Jochanan Stessman's research shows there is a direct link between work and health and longevity.

Research by the University of Michigan and National Taiwan University shows that 100 hours of work per year is all it takes, leaving plenty of time for leisure pursuits. Those working for pay, their research shows, are only half as likely as non-workers to have bad health or die.

Why? Work forces us to have social contact, mental stimulation, and physical exercise, all of which promote physical and mental health and longevity.

Financial Needs—It's a fact that most people approaching retirement haven't given enough thought to the financial demands that retirement will bring. It's also true that most people haven't accumulated enough wealth to finance a comfortable retirement.



For those who haven't properly planned for retirement, there are only a few alternatives to the financial constraints that retirement brings—die early (not an option I would recommend); plan on a second career (not a bad choice, incidentally); or brace yourself for some meager retirement years.

Sense of Purpose—For some retirees, it's not concerns about money that will hamper their retirement style. It's boredom. Everybody needs a purpose and a worthwhile mission beyond taking up space on this earth. They need to contribute to society. They need to be connected to the real world.

In my circle of friends and acquaintances, those most happy and in good health are physically and mentally active and have a good sense of humor. Yes, retirement can bring about a "new life" that is exciting, rewarding, and fulfilling. ■



Mark Your Calendar!

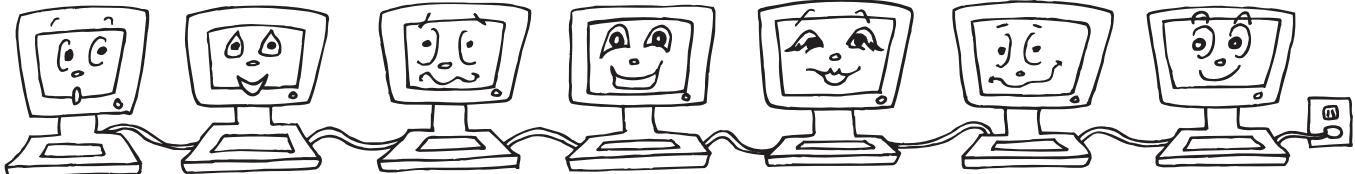


We hope you'll join us at the CPCU Society's 2007 Leadership Summit, which will be held April 17–21, 2007, at the Rosen Shingle Creek Resort & Golf Club in Orlando, FL.

And don't miss the Senior Resource Section symposium on identity theft on Saturday April 21, 2007, from 5 to 7 p.m.

Watch for details in early 2007. Your Senior Resource Section Committee looks forward to seeing you there!

April 17–21, 2007



Taking Passwords to the Grave

Recent articles in places like news.com and elsewhere portray horrible experiences of situations wherein deceased literally took their passwords and ID numbers with them when they died. Everyone should be certain to leave these critical items behind in a secure place and with a trustworthy person or persons with full details as to where and how each is used. Be very, very cautious since this information should always be treated as highly confidential on a need-to-know basis.



Rental Cars

Anyone out there have any personal experiences or problems you can share with the rest of us regarding rentals cars—especially as to how the difficulty was solved or handled? Any and all learning situations could be valuable to the rest of us. Send your stories to **James L. Kirschbaum, CPCU**, at cherrytree1@pcu.net

Choosing a Retirement Community

by Robert B. Holtom, CPCU, ARM, AU, AIM, LL.B.

■ Robert B. Holtom, CPCU, ARM, AU, AIM, LL.B., is a true professional in every sense. His education and various designations speak for themselves. His professional career spanned 35 years as an underwriting and product development senior executive with two major insurance companies. Long recognized as an outstanding expert in fields like personal lines underwriting and property insurance, Holtom capped his company career with 15 years of service as an insurance consultant including two years as a special consultant to the California State Insurance Department.

Holtom has served as a leader in the CPCU Society's Los Angeles and Orange Empire Chapters plus as a regional vice president of the CPCU Society. Has taught CPCU and other courses, and authored countless articles for the *CPCU Journal* and other publications including four books on underwriting. He was co-author of one of the texts used in the IIA underwriting program. Holtom was also very active in industry organizations such as California Fair Plan (Chairman 1972, 1980), member Special Earthquake Study Committee, and AIRAC. In addition to his writing, he has served as an editor, associate editor, and technical consultant to *Best Underwriting Guide*.

He is now enjoying life in Freedom Village, a retirement community in Lake Forest in Orange County, California.



If you're near 70 or already there, you have probably been wondering about the next stage of personal residency. You may ask questions like:

1. What if I fall and break a hip, who is going to take care of me?
2. Suppose I have an emergency operation requiring a recuperation period. Who will choose a nursing home for me? Will it be one I would have selected?
3. How much longer do I want to be cutting grass, taking out trash, preparing all the meals, painting walls, repairing breaks, etc.

These were some of the questions that came to mind for us plus others like should we move closer to the kids, look for better weather, etc. As we began our search we soon discovered every retirement community is different. Hence, it is important you make a lot of visits before you need one. We took a lot of time to compare features before selecting the one that fitted us best. Here are some of the

variable features we found important to compare:

- **Type of Community:** Some are rental communities charging month-to-month payments generally with one level of senior living. Continuing Care Communities offer several levels of living and some have a guarantee of long-term life care. These latter usually require an entrance deposit with monthly fees.
- **Meals:** The number of meals differs greatly ranging from three a day to only one with other options. Monthly fees vary accordingly. Also important is to investigate the seating arrangements. These vary from pre-assigned regular tables and partners to open style. Most offer prospects a chance to have a meal, which is very important since a sample will give you an idea as to menus and quality.

- **Services:** Most we looked at included weekly changes of linen and cleaning of bathrooms and kitchens as standard with other services available at an additional charge.
- **Transportation:** Since you will probably have to give up personal driving at some point, check out what van or bus or other transportation is available. Also find out how patrons can utilize these for trips to doctors, shopping, church, etc.
- **Activities:** Again these can vary significantly by facility. Most have “static” options such as shuffleboard, bocce, putting greens, pool or card rooms, theaters, auditoriums, and even computer rooms. We also found a wide offering of variable activities such as day trips, longer excursions, bringing in entertainers, group activities such as card games, and exercise. The important consideration is what suits you best.
- **Health Care Facilities:** Some of these are what we used to call “nursing homes” and some retirement communities are just that—Manor Care is an example. In other cases medical facilities are simply an adjunct to “normal” housing such as a condo or even a house. These latter range from minimal, for example a nurse on premises, to a full-scale clinic. In the case of the latter, discounts are often provided to residents thereby reducing the need for expensive long-term care insurance. We also checked carefully to see what assisted living facilities, meaning extra or special attention for those who needed it, were offered. Also check out the availability of professional caregivers who will for a charge provide special care needs.

- **Others:** Check out the neighborhood to see if it will satisfy you. How close are stores, service stations, and other services? Try to get a handle on the friendliness of neighbors and residents. Are there parks or walking trails nearby—that sort of thing.
- **Management:** We tried hard to check out the quality, stability, and attitude of the managers and key staff. Equally important is to learn about the financial strength and stability of the facility. You may be there for a number of years, hence, you want to be sure it can survive potential problems. You also need to check out very carefully the dues structure and history as well as assessments.

Finally, I strongly recommend you start early in your deliberations and searches. Take your time looking but don’t take too long. If you say “I’m not ready to move,” you will miss out on a number of years when you could be enjoying the many activities in a retirement community. ■

Senior Musings

courtesy of John L. Crandall, CPCU

- Eventually you will reach a point where you stop lying about your age and start bragging about it!
- The older you get, the fewer things seem worth standing in line for.
- You have to wait until evening to see how splendid the day has been.
- Being young may be beautiful but being old is comfortable.
- If you don’t learn to laugh at trouble when you are young, you won’t have anything to laugh about when you are old.

Winter Driving Tips



While snow and ice are a major worry, most of the same problems and concerns when driving on such roads also apply in **rainy** conditions. Challenges increase dramatically with age.

1. **Know** your vehicle. Refresh your study of your owners' manual especially the sections on braking, gears, tires, etc. ABS, 4WD, and AWD usually have special instructions regarding their use and application.
2. Retirement usually means you have the opportunity to plan your travel to avoid the worst conditions, heavy traffic, or simply stay at home. Enjoy a good book!
3. **Slow** down and be **patient** (even with 4WD and AWD and snow tires, which provide improved traction it still takes longer to stop).
4. Make sure your car has been serviced for winter driving including carefully checking your regular tires and making sure you have the best for slippery conditions.

5. Never attempt driving unless all your windows are clear of ice and snow as well as your headlights and taillights. Keep windows clear of "fog" while driving. Have a long-handle snow brush/ice scraper in your car within easy reach.
6. Make sure your wiper blades are in prime condition and be sure and turn them off when you stop.
7. Allow more time so you won't have to rush.
8. Avoid heavily traveled streets and freeways where you are apt to be inundated with snow or slush thrown up by a passing truck or other vehicle.
9. Make sure in advance to have your car checked for proper tire inflation, coolant levels, washer fluid, transmission fluid, battery condition, etc. Keep your gas tank full plus enough emergency supplies to see you through. Always dress warmly even if you plan on just a very short trip—you never know when a serious problem may arise. ■

Input Needed

Editor's note: Some of the articles in this issue and previous ones have already addressed some of this, but there are always variances so keep your input coming and tell us a little about yourself currently. Thanks.

In his recommendations, **Donald W. Cook, CPCU**, suggested asking readers for their biggest surprises (good and bad) immediately after retirement (in the following areas or spheres):

- for any wish you had done prior to retirement
- for how you chose the place you retired to (even if it was staying put)
- for experiences of you retirees who stayed in the workplace (full or part time) and why you did what you did
- for descriptions of your volunteer activities and how you felt about them
- for how you like where you are living after retirement and describe the advantages for retirees in that specific area

Send your feedback to **James L. Kirschbaum, CPCU**, at cherrytree1@pcu.net.

World War II Homefront Recollections

by Myron F. Steves, CPCU



Editor's note: Myron F. Steves, CPCU, and much more! Truly at age 94, a living active legend.

This article was originally published in the Spring 2006 issue of the quarterly *Record of the Houston Genealogical Forum* as one of 23 articles depicting the homefront during World War II. Readers will learn much about Myron's early life plus some of the things that he experienced during those war years.

During his years in Mobile, he studied for and took the CPCU examinations earning the designation in 1949. Under the original numbering system he was 298—a real pioneer. His conferment was at the Annual Meeting and Seminars at the Baker Hotel in Dallas. He says "it was a cut above anything he had previously experienced." He was greeted at the ballroom door at the first reception by Dean Loman with the comment, "our first designee from Alabama."

His three "war time babies" mentioned in his article are all now CPCUs. Fred is Frederick Benteen Steves, CPCU; Terry is Teresa Steves Skinner, CPCU; and Buddy is Myron F. Skinner Jr., CPCU. They now are the principal owners of Myron F. Steves & Company started in 1955 with

headquarters in Houston and branch offices in San Antonio, Austin, and Dallas, accommodating some 200 employees.

Myron continues to regularly attend the CPCU Society Annual Meeting and Seminars and Senior Resource Section functions where his knowledge, wisdom, and razor-sharp wit and humor are always much appreciated.

Frances Susil died January 5, 2006. During WWII, as related in her obituary, she was "Rosy the Riveter," contributing her skills to help her country. She enrolled in one of the government schools set up for training personnel to fill the wartime requirements of burgeoning industries. After completing the course, she went to work as a grinder in a tank transmission plant at the then-high hourly rate of 68 cents. Fran was typical of the wartime "Rosy the Riveters" who flocked into cities like Houston and Mobile, Alabama, where I lived and worked from September 1941 to January 1951.

Why was I there? My employer insured three large shipyards plus other industrial and construction enterprises—but had no office in Mobile. Living in New Orleans and expecting a war, I joined one of the

last of the horse cavalry National Guard units expecting to be in active service by January 1941. On November 10, 1940, however, I was party to a head-on automobile collision. Injury to my left hip disqualified me for military service. My company's need for an office in Mobile and the probability I would be 4F resulted in my moving there with my wife, Maria Luisa Benteen (I called her Bennie), and first son Fred who was born June 8, 1941, followed by a daughter, Terry, born March 14, 1944, and Buddy, born May 12, 1945—all wartime babies.

■ **Very few families had two cars. Gasoline rationing called for measured use and careful planning.**

Mobile in 1940 had a population of 78,720; at war's end, approximately 300,000. The population explosion alone caused supply and housing shortages, exacerbated by rationing, which started in 1942, ended in 1946. My new 1940 Plymouth (cost \$600) was a total wreck; it sold for \$40. The 1941 Ford I drove in Mobile was furnished by my employer. It had to last for the duration of the war because no new ones were being built—only tanks, trucks, jeeps, and the like. Most cars furnished in those days to employees (both private and governmental) had strict personal usage restraints. Except for other company employees occasionally, I was the only driver. Very few families had two cars. Gasoline rationing called for measured use and careful planning. There were, as I recall, three classes of ration coupons: A, the most restrictive, was for personal use; B was for business people; C for those

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World War II Homefront Recollections

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whose activities were vital to the war effort. My longest business trips were to Dothan, in the southeast corner of Alabama, and to Eufaula, mid-state north of Dothan on the Georgia line. My allotment of ration coupons barely took me that distance. To save gasoline, the speed limit was set at 35 miles per hour.

In order to avoid detection from German U-boats lurking in the Gulf at night, the top half of headlights were painted black. A ploy of mine (and others) on highway trips was to follow along behind big trucks in order to share their lights. Sometimes on such trips I would travel by train, using an overnight connection through Montgomery, some 150 miles north of Mobile. Most of the passengers were military, wonderful to talk with even though the trip was tedious, smoky, and slow. One of our favorite evening pastimes was to ride downtown to the big railroad station with the children to see and hear the trains come and go and talk with soldiers passing through.

Since vacation travel was limited, an elegant holiday was the Grand Hotel on the eastern shore of Mobile Bay (Mobile itself being on the western shore), a beautiful resort, which is still there operated by a national chain. We vacationed there in 1942 just before it was leased to the United States Coast Guard for the duration of the war. The hotel had (and still has) beautiful hardwood floors, and everyone had to remove shoes and boots before entering. Further east toward the Florida line was Gulf Shores, which at that time was the most beautiful white sandy beach I had ever seen. In the other direction about 60 miles away was Biloxi, Mississippi and the Buena Vista Hotel, one of our insureds and

one of my favorite destinations. One night at the long piano bar, I sat little Fred on the counter and talked with a young pilot from nearby Keesler Field who had a marvelous baritone voice. His songs were nostalgic and poignant; the next day, he said, he would be leaving for Europe.

I was cooking breakfast that Sunday morning in our rental house when the news of Pearl Harbor interrupted my radio program. We had to make plans for the "duration," not knowing what that meant. I learned that one of my home builder insureds was constructing 200 "war housing" homes in Spring Hill, some three miles west of the city center. All of the houses were about 30' x 20', two bedrooms, one bath, no air conditioning. The one bedroom for our oldest son served well when we moved in—it became crowded when he was joined by his two siblings. Those in the course of ordinary commercial business were not eligible to rent these houses. I was because I handled the insurance for a number of enterprises directly involved in war activities, including, as luck would have it, the contractor who also screened applicants. These houses cost between \$2,500 and \$3,000 to build, and after the war we were required to buy for \$6,000 or move. In 1952, after we left Mobile, I sold it for \$7,500 and thought I was stealing from the purchaser. On a vacation trip in the late nineties, we drove by to look around the old neighborhood. The little house by then cost \$75,000.

Ration coupons for groceries were allotted based on family size. When our last two children arrived, we had more of some coupons that we needed because at first they ate little that was rationed. Some staples were chronically in short supply. However,

in time we became better known to the store personnel and could learn when deliveries of milk, coffee, sugar, butter, and meat were expected. Everyone schemed to stretch supplies, especially coffee. President Roosevelt confided that he used old coffee grounds with a few spoonfuls of new. We liked chicory coffee (which I still prefer) as it is served in New Orleans. So to the coffee we were able to purchase, we added about 20 percent chicory.

The automobile accident that dramatically changed the course of my life also caused the loss of a tooth. The dentist told me most of my teeth were chipped, and checked and through a magnifying glass "looked like a tiled bathroom floor." He also said that if I continued to smoke, the tar in the cigarettes would discolor my teeth. I told him I would quit. Nothing was said about cancer. Indeed, tobacco companies were deemed patriotic in sending free cigarettes to soldiers overseas. The accident, I am convinced, is at least partly responsible for my being able to celebrate 94 years on July 11, 2006.

At war's end an ad appeared in the *Mobile Register*, "Pair of shoes for sale, moving back to Mississippi." ■

2006-2007 Senior Resource Section Committee

Chairman

Vernon K. Veal, CPCU, CLU
15 Spring Ridge Circle
Bloomington, IL 61704-9114
Phone: (309) 661-7802
E-mail: vvea@verizon.net

Webmaster

Joseph H. Long, CPCU
73 Grennan Road
West Hartford, CT 06107-1615
Phone (860) 561-2848
E-mail: joejer@sbcglobal.net

Newsletter Editor

James L. Kirschbaum, CPCU
1507 Mount Logan Drive
Logan, UT 84321-6710
Phone: (435) 755-0898
E-mail: cherrytree1@pcu.net

Judith A. Brannon, CPCU
3510 SW 27th Street
Des Moines, IA 50321-2622
E-mail: jabrwj@msn.com

John L. Crandall, CPCU
9216 Spatterdock Court
Lakeland, FL 33810-2344
Phone: (863) 859-0289 (Florida)
E-mail: jlc913@sbcglobal.net

James D. Klauke, CPCU
Crawford Technical Services
928 Haven Wood Drive
OFallon, MO 63368
Phone: (636) 561-3411
E-mail: james_klauke@us.crawco.com

Thomas P. Myers, CPCU
8831 Chalk Knoll Drive
Austin, TX 38139
Phone: (901) 240-2488
E-mail: tpmyers@ix.netcom.com

Daniel William Snyder, CPCU
14476 West Roanoke Avenue
Goodyear, AZ 85338
Phone: (623) 476-2947
E-mail: dws623@cox.net

Justin N. Tierney Sr., J.D., CPCU
Apt. 613, 3225 Freeport Boulevard
Sacramento, CA 95818-4262
E-mail: jtinerneysr@aol.com

Richard A. Vanderbosch, CPCU, CLU, AIS
419 Clubhouse Court
Loveland, CO 80537-7978
Phone: (970) 663-3357
E-mail: rbosch@aol.com

William J. Wetter, CPCU, CLU, ChFC
William J. Wetter Insurance and Risk Management
Consulting
1733 San Vito Lane
Camarillo, CA 93012
Phone: (805) 987-8236
E-mail: thewetters@msn.com

Liaisons

John J. Kelly, CPCU
CPCU Society
720 Providence Road
Malvern, PA 19355
Phone: (800) 932-2728, ext. 2773
E-mail: jkelly@cpcusociety.org

Lowell S. Young, CPCU
AICPCU
720 Providence Road
Malvern, PA 19355-3402
Phone: (610) 644-2100, ext. 7539
E-mail: young@cpcuiia.org



ITINERARY MARCH 5, 2007

PRE-TRIP OPTION: 3 NIGHTS IN AMSTERDAM
FROM ONLY \$495

DAY	ARRIVE	DEPART
1	Fly USA/Amsterdam, Netherlands	
2	Amsterdam Embark am Meals: L, D	
3	Amsterdam Nijmegen	8pm 1pm
4	Nijmegen	9pm
5	Dusseldorf, Germany	8am overnight
6	Cologne	8am overnight
7	Koblenz	8:30am overnight
8	Koblenz Mainz	6:30am 2pm overnight
9	Frankfurt Disembark am Fly Frankfurt/USA Meals: B	overnight

POST-TRIP OPTION: 3 NIGHTS IN FRANKFURT
& HEIDELBERG FROM ONLY \$445

Please note: Days 3-8 include daily breakfast, lunch, and dinner.

Itinerary subject to change.

**At this time,
34 members of the
“CPCU Group” have
registered for the trip.**

**A small number of cabins
remain, so contact
Grand Circle Travel
quickly if you are
interested!**

CPCU TRAVEL PROGRAM*

Storybook Landscapes along the Rhine

aboard Grand Circle's M/S Concerto

**THE NETHERLANDS: AMSTERDAM •
NIJMEGEN • GERMANY: DUSSELDORF •
COLOGNE • KOBLENZ • MAINZ**

9 days from only \$1545

including roundtrip airfare from 7 U.S. cities

Plus, enjoy these optional extensions:

Amsterdam, the Netherlands:

3 nights from only \$495

Frankfurt & Heidelberg, Germany: 3 nights from only \$445

***Sponsored by the SENIOR RESOURCE SECTION**

Please
be sure to
mention
Service Code
GG73-319

Gather your friends and relatives and join other CPCU professionals on this spectacular River Cruise. Wend your way along the historic Rhine River and discover the storybook regions of the Netherlands and Germany—fairy-tale towns nestled in the riverbends, terraced vineyards climbing the hillsides, medieval castles perched along craggy cliffs. Unpack just once and step ashore in sophisticated cities and vintage villages, your local Program Director by your side to lead your discoveries. And if nine days only whets your appetite for more of Europe, expand your vacation with affordable optional extensions in Amsterdam and Frankfurt & Heidelberg.

WHAT'S INCLUDED

- ◆ **Roundtrip transatlantic air transportation**—aboard regularly scheduled flights from 7 U.S. cities to Amsterdam, returning from Frankfurt
- ◆ **Airport welcome** by a GCT representative at your destination and private, roundtrip airport/pier transfers
- ◆ **Accommodations**—for 7 nights aboard a private Grand Circle river ship in an outside cabin
- ◆ **Outside Cabins** with picture windows on the Sonata Deck
- ◆ **ALL meals**—7 breakfasts, 7 lunches, and 7 dinners
- ◆ **5 exclusive, guided sightseeing tours**—Amsterdam, Dusseldorf, Cologne, Koblenz, Mainz
- ◆ **Exclusive Discovery Series events**—Home-Hosted Dinner
- ◆ **Exclusive services** of up to 4 experienced Grand Circle Program Directors
- ◆ **Shipboard commentary** during cruising
- ◆ **Informative handouts** featuring maps and tips for discovery on your own
- ◆ **Captain's Welcome and Farewell Reception and Dinner**
- ◆ **Private motorcoach land travel**
- ◆ **5% Frequent Traveler Credit toward your next Grand Circle trip**—at least \$77 per person
- ◆ **Baggage handling** for 1 piece of luggage per person, including tips

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

Extend your trip and your value

AMSTERDAM, the Netherlands

3 nights pre-trip from only \$495

Your optional extension includes:

- **Accommodations**—for 3 nights at the Superior First-Class Moevenpick Hotel or similar
- **3 meals**—daily breakfast
- **Sightseeing**—Amsterdam city tour
- Exclusive services of an experienced Grand Circle Program Director
- All transfers
- **Plus, consider these optional tours**—Amsterdam Adventure (\$65 per person), Double Dutch Treat (\$50 per person)

Price per person: \$495. Single supplement: \$195. ►ATA2007

FRANKFURT & HEIDELBERG, Germany

3 nights post-trip from only \$445

Your optional extension includes:

- **Accommodations**—for 3 nights at the new NH Frankfurt City Hotel or similar
- **4 meals**—daily breakfast and one lunch
- **Sightseeing**—Frankfurt and Heidelberg city tours
- Exclusive services of an experienced Grand Circle Program Director
- All transfers

Price per person: \$445. Single supplement: \$195. ►ATF2007

Trip extensions subject to availability.

STORYBOOK LANDSCAPES ALONG THE RHINE

Prices are per person for 7 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:

MARCH 5, 2007

Baltimore, Boston, Miami, Newark, New York, Philadelphia, Washington, DC	Sonata Deck	\$1545
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Sonata Deck cabins feature a picture window.

►ATF2007

PRICES ABOVE NOW INCLUDE AIR FUEL SURCHARGES.

KNOW BEFORE YOU GO

- *Throughout the River Cruise season, weather conditions affect European river depths, and water levels may require adjustments to your itinerary.*
- *Traveling in March, you can expect cooler temperatures or inclement weather.*
- *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.*

Additional departure cities may be available. Call for details.

Single supplement: 25% of fare. Single accommodations are limited.

Additional taxes of \$162.60 (subject to change) will be applied. Ask for details.

Cancellation Charges for River Cruises: For all cancellations we will refund the cost of your trip less the following per-person charges. Charges shown include the \$150 administrative fee:

Prior to departure	Charge
121 days or more	\$150
120–90 days	\$500
89–60 days	40% of selling price
59–30 days	50% of selling price
29 days—departure	100% of selling price

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

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

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.

Reservations & Information: Call 1-800-597-2452 Option #2

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

Service code: GG73-319

Trip name/code: Storybook Landscapes along the Rhine / ATF

Departure date: March 5, 2007

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Senior Resource Quarterly

is published four times a year by and for the members of the Senior Resource Section of the CPCU Society.
<http://seniorresource.cpcusociety.org>

Senior Resource Quarterly Editor

James L. Kirschbaum, CPCU
E-mail: cherrytree1@pcu.net

Senior Resource Section Chairman

Vernon K. Veal, CPCU, CLU
E-Mail: vvea@verizon.net

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

Statements of fact and opinion are the responsibility of the authors alone and do not imply an opinion on the part of officers, individual members, or staff of the CPCU Society.

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the faster it goes!
SRQ Riddle Answer: (from page 2) The closer you get to the end,

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Senior Resource Quarterly

SRQ

Volume 17

Number 4

December 2006

CPCU Society
720 Providence Road
Malvern, PA 19355
www.cpcusociety.org

PRSR STD
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