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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.

I can't think of a better way to kick off my first article than by recognizing the accomplishments of the past year.

With the conclusion of the CPCU Society's Annual Meeting and Seminars in New Orleans, another year has become history and a new year has begun. The outgoing chairman, **Joseph A. Wilkerson, CPCU, CIC**, has concluded a very successful year and should be complimented for his professional guidance and leadership of the Senior Resource Section. The committee members have all responded with successful programs that continue to reflect credible achievements during 2003 and a significant amount of planning for the future.

Many of these activities were detailed in the August newsletter, so I won't repeat them. You can see the entire list of committee members on page 12 of this publication. These are the people who are responsible for the success of our section. These are the people who give their time and talents to make our programs happen. They deserve a big round of applause!

As I look to the future, I will have some big shoes to fill. However, I'm confident that with the quality of the committee members and the Society's support staff, we will continue our successful ways. A strong foundation has been laid and all of the pieces are in place to help us achieve new heights in 2004 and beyond.

The upcoming year will bring with it some new and some continuing challenges:

- Maintain the frequency and quality of the SRQ.
- Initiate a program for expanding our membership.
- Review and enhance seminar materials.
- Continue monitoring members' interests.

Our purpose as a committee and section is to provide resource services to our professional members that will satisfy their needs and complement Society programs. To do this, we need to know what is on your mind, what is on your wish list, or how we can better serve you. Let us know by mail, phone, e-mail, or through our web site. I can assure you that we will give all of your comments or requests careful consideration.

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Chairman's Corner

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I encourage you to use our web site for obtaining information on our activities, to ask questions, or to respond to current topics of interest. We plan to post topics on which we would like to have your opinions. These may set the direction for future programs, so your input is important to us. Another valuable resource is our *SRQ* newsletter. It has excellent articles related to senior activities and issues. Are there others you would like to see, or better yet, would you be willing to author an article? If so, contact our *SRQ* editor!

Our committee is constantly changing and we always welcome new additions and new ideas. If you have the time and talents to contribute to our group, I encourage you to volunteer to serve. Contact any of our committee members and we will forward your name to the Society for consideration.

Next year we will be adding a new twist to our spring symposium in Mystic, Connecticut. We are including a technical computer course for seniors. This will be a basic "how-to" training with expert guidance. Want to learn how to use the computer? Here's your opportunity! If it is well-received, we will continue to find ways to make it available.

I'm looking forward to a new and exciting year in 2004. Together, we can make it a success! ■

An Introduction of Your New Section Chairman

Dick Vanderbosch, CPCU, CLU, AIS, is a native of South Bend, Indiana, and a graduate of Western Michigan University. Following college, he began a 36-year career with State Farm Insurance in accounting management. With State Farm, he had opportunities to work in regional offices in Ohio, Maryland, Texas, and Illinois. When he retired in January 1999, he was director of data management services at corporate headquarters in Bloomington, Illinois.

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

Dick has always been involved in Society volunteer work since earning his designation. In the CPCU Society's Central Illinois Chapter, he has worked on the Ethics and the New Designee Committees and served as chairman of the Good Works Committee.

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

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

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

Iceland and Scotland in March

by Joseph A. Wilkerson, CPCU, CIC, and Shirley Wilkerson

Editor's Note: During the first five months of the year, the Wilkersons traveled extensively in five states and 13 countries. I asked Shirley and Joe to summarize their travels for this edition of *SRQ*. Instead, they elected to cover in some detail their three days of travel in Iceland and 10 days in Scotland. Joe reports they like to travel first class at super-discount prices. Hence the extensive travel while most sensible travelers were staying at home. (Joe is frugal, not cheap).

No doubt many of you have traveled Scotland; but we rather doubt many have enjoyed the friendly people, beautiful country, and fine food of Iceland. The salmon, lobster, baby lamb, tender veal, and aged beef are outstanding. Shirley's sister, Edwina, who joined us on this trip, says that even the pizza is great.

When Icelandair offered a deep-discount fare from several stateside cities to Glasgow and elsewhere with a three-day stopover in Reykjavik, we had to make this journey. The three of us flew from Dallas to Boston on American.

After a four-hour flight on Icelandair, we arrived in Iceland at 6 a.m. on March 10 to a chilling ice- and snow-covered airport. Our first impression was that we might have made a mistake coming to Iceland at this time of year. Joe lost his balance and had fallen in our front yard a couple of days before our trip and he had difficulty walking, so we had him transported through the airport in a wheelchair. This is a huge, modern airport that has beautiful hardwood floors throughout. As we stepped outside the airport, a blast of icy wind hit us and immediately cleared our heads after the stuffy flight. The air is so pure and free of pollution; it's like breathing pure oxygen. We boarded

the bus, which took us into the capital city, Reykjavik, some 45 minutes from the airport. We passed through many lava beds on the way. As we neared the city, the snow and ice had disappeared, the streets were dry, the sun was shining brightly, and we changed our minds about being here at this time.

We checked into our hotel, took a four-hour nap, and hired an English-speaking driver to take us on a city tour. Reykjavik is a "relatively" new city and has no grand historic buildings like other European capitals. One interesting place is the Hofdi House, a clapboard building overlooking the ocean, where the important meeting between President Ronald Reagan and Mikhail Gorbachev took place in 1986 to end the Cold War. On a hill, overlooking our hotel is a circular group of hot-water tanks that furnish heat and hot water to the building structures of the town. A glass-domed revolving restaurant, the "Pearl," sits on top of the tanks, which offers breathtaking views of the city. Below is a small evergreen forest, which serves as home to the only rabbits in Iceland. The whole country is heated and electrified with thermal water, rather than fossil fuel.

The focal point of the city is the imposing Hallgrímskirkja Lutheran Church, a super-modern basalt structure that took 30 years to build. Many visitors find the building ugly, but we loved it and thought it beautiful with lovely stained glass windows. It looks like a giant space shuttle about to take off. There is a striking statue of Lief Erickson in front, which was a gift from the United States in 1930. This is a city of sculptures; they are everywhere, almost on every corner.

We toured the old port area, which has many fishing vessels and four old whaling ships with high masts and rigging, but haven't been used for 10 years. There is a lake in the center of town, which serves as a natural breeding habitat for many species of birds, mostly ducks, swans, geese, etc. The white swans are beautiful.

The President's compound, including a church, is a 15-minute drive from town, beautiful, not fancy, and you can drive right up to the door. It doesn't have to be guarded like the White House.

Most of the streets in the downtown lead to the water; it is a wonderful view looking across the deep-blue water of the bay to the snow-covered mountain range in the near distance. Along the way on our tour, we stopped at an appliance store where Joe finally got to buy a 150-watt, 230-volt light bulb for reading.

It turned out to be a beautiful, sunshiny day, not too cold. We continued to marvel at how clear the sky and clean the air were. There is no smog or haze as we experienced on our February trip to mainland Europe. Given that it is part of Europe, Iceland is in the Western Europe (GMT) time zone.

At the end of the city tour we had the driver drop us off at the Opera House restaurant, a lovely place with lots of atmosphere and some semi-seductive paintings relating to the many seamen when this was once their home port; we had a wonderful meal, one of the best in a long time. Joe, Edwina, and I had a good relaxing time just talking and laughing after the long trip from Boston.

The next day we went on a tour into the mountain areas where we saw

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Iceland and Scotland in March

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beautiful waterfalls, a volcano, thermal springs, geysers, and similar scenery, reminding us of Yellowstone National Park. Our female guide was very entertaining telling us many local folklore tales, especially stories about the "little people." It was too early in the season to make a circle trip or otherwise visit northern Iceland.

Upon leaving Reykjavik the next day, we arrived in Glasgow, Scotland, a large friendly city on the River Clyde. We spent four days here staying at the Grosvenor Hotel on Byers Road in the West End, located across the road from the beautiful and interesting Botanical Garden, Kelvingrove Park, and very near the University of Glasgow. Joe's leg continued to be swollen and discolored, so we visited a very nice lady doctor recommended by the hotel. She was not allowed to charge us for the visit, so we gave her a very generous tip. Unfortunately, Joe had to stay off his leg and keep it elevated, so he was limited to sightseeing in a car. Shipbuilding was once very big here; we toured the area where both the Queen Elizabeth and Queen Mary ships were built; however, there is no longer any ship building here. Glasgow is a wonderful place to shop. There were antique shops on Byers Road, where Edwina bought two antique vases at a very good price. We also shopped in Central Glasgow where there are numerous walking/shopping areas with only pedestrian traffic. There are wonderful department stores and boutiques. Kaiser's department store had a shoe department larger than Nordstrom's. We enjoyed riding the taxis and talking with the drivers; we found them extremely helpful and informative. Edwina and I went to the Saturday matinee at the King's Theatre to see *Fiddler on the Roof*, which was great. We looked around



us at intermission and all we could see was a sea of gray-haired ladies in every direction, which we thought a little strange.

On Sunday we took a private city tour in the morning because of a football game in the afternoon when traffic is really heavy; everybody loves football in this city. There is a pub on every corner; Glasgow is also known as the heart-attack capital of the world because of its rich diet. There are very nice museums; admission is free.

Monday we rented a car and drove to Edinburgh. It's not much fun driving the freeway on the "proper" rather than the "right" side of the road. Edinburgh Castle is the best preserved castle we have visited. Princes Street Gardens below the castle are lovely; shopping on Princes Street is also great. There are wonderful views from Castle Hill to the Firth of the Fourth River. On Mills Mount Battery is the "One O'Clock Gun," a gleaming WWII

25-pounder that fires an ear-splitting time signal at exactly 1 p.m. every day. The locals refer to it as the "daily bang." The custom origins date from the mid-19th century, when the accurate setting of a ship's chronometer was essential for safe navigation (finding your longitude at sea depended on knowing the exact time in your home port.) The city authorities installed a time signal on top of the Nelson Monument on Carlton Hill—a ball was hoist to the top of a flagstaff and dropped exactly on the stroke of 1 p.m.—that was visible to ships anchored in the Firth of the Fourth. The gun was added as an audible signal that could be used when rain or mist obscured the ball.

The Great Hall of the Castle was most impressive with the original sixteenth century hammer-beam roof. We visited the Royal Apartments where Mary Queen of Scots gave birth to her son James VI in 1566, and who was to unite the crowns of Scotland and England in 1603.

One of the highlights of our trip was the visit to the former Royal Yacht "Britannia," now moored permanently in front of Ocean Terminal. She was the Royal Family's floating home during foreign travels from 1953 until 1997. The queen's private bedroom was surprisingly simple, but the reception and dining rooms were elegant. The formal dining room will seat 69 guests. The place settings on the table are precisely laid out, and the butler takes a ruler and measures the exact distance between each fork, knife, and spoon. When the queen traveled, along with her went 45 members of the royal household, five tons of luggage, and a Rolls-Royce carefully squeezed into a specially built garage on the deck (the Rolls is still there). The ship's company consisted of an admiral, 20 officers, and 220

yachtsmen. The officers' quarters were quite fancy. The engine room is still as polished and pristine as was required when she was in use. It is so perfect it looks like it has never been used.

We drove from Edinburgh to St. Andrews, the location of the world's most famous golf course, the Old Course. It was quite thrilling to see this golf course located right on the coast. Prince William attends university here, but our paths didn't cross. St. Andrews University has no campus—most university buildings are integrated into the central part of town. We saw students everywhere. The town is extremely beautiful, especially the green grassy areas along the St. Andrews Bay and the North Sea. We stopped at the Scores Hotel (across from the golf course and overlooking the water) for coffee and biscuits (cookies). The hotel owner was in the lobby and introduced himself wanting to know all about us and our itinerary. He is David Mann, a Scotsman in his seventies, who lives in Ft. Lauderdale, and owns several hotels including a new Marriott Courtyard in Key West, FL. He told us many funny stories and when we mentioned that Prince William attends the school here, he said "You think he goes to school?"

The drive through the countryside to Aberdeen was lovely. We spent two days in Aberdeen, a city of renowned

granite architecture. Almost everything is built of gray granite, including the roads. Balmoral Castle is in this area, where the royal family spends part of every summer. One of the biggest industries in the area is the distilling of whisky. Given its location on the North Sea, Aberdeen has become one of the main offshore service ports for one of the largest oilfields in the world.

Joe's leg continued to be painful, swollen, and bruised, so we decided to have another doctor look at it and she thought we ought to have it x-rayed, and sent us to the hospital. The cute, young "male" doctor at the hospital said Joe was okay and didn't think an x-ray was necessary, but he took a blood test to check his coumadin level, which was perfect. The doctors and nurses were extremely nice and concerned that we were being well cared for. There was no charge.

Edwina and I went shopping on Union Street in Aberdeen, the main shopping area. In comparison with the other towns, we were not very impressed with the shops.

From Aberdeen to Inverness, the road cuts across rolling agricultural country that produces everything from grain to flower bulbs. The grain is turned into malt whisky. There is a 70-mile tour of distilleries, including tastings, but we did not have time to taste.

The tour starts at Dufftown, which has seven working distilleries. Locals claim that "Rome may be built on seven hills, but Dufftown's built on seven stills." The landscape is truly lovely; of course, there were many sheep, including one flock that was bright orange. We concluded they must have been dipped. There are also numerous castles, but we will save them for another trip. The castle at Edinburgh was the cream of the crop, as far as we were concerned.

Inverness is located at the northern edge of the Great Glen, a geological fault line running across Scotland from Ft. William to Inverness. The glaciers of the last Ice Age eroded a deep valley along the fault that is now largely filled by a series of lochs—Linnhe, Lochy, Oich, and Ness. In 1822, the lochs were linked by the Caledonian Canal to create a cross-country waterway.

The River Ness runs through Inverness from Loch Ness. The Loch Ness, as Britain's largest body of fresh water, holds more water than all the lakes in England and Wales combined. A complete circuit of the loch covers 70 miles. Most visitors visit for one reason, to find the Loch Ness Monster, affectionately called "Nessie." The loch has a network of subterranean caverns, believed to be the hiding place of the monster.

We drove the 80 miles along all four of the lochs, a very beautiful drive, with hills climbing steeply from the water. Then we turned southeast through some very beautiful mountainous areas and returned to Glasgow for our flight back to Boston. On our return flight we changed planes in Reykjavik and flew over Greenland and northern Canadian territories much of the sunny afternoon. ■



Adventures in the Baja, Mexico

by David L. Bickelhaupt, CPCU

With the fun we had, the Baja ("Bah-ha") could be called the "Bah-ha-ha!" It was February 8, 2003, when my wife Lee and I left Orlando and flew to Phoenix. The first fun was getting up at 6:30 a.m. in order to be at the airport two hours before departure time to navigate the check-in and security lines, of which there were practically none. It was a four-hour flight, during which an interesting Air Force pilot from South Carolina seated to Lee's right, learned much more about our family than he needed to know . . . but he was courteous enough to say he enjoyed it. We met my sister Barbara and her husband John Carter at baggage, and drove a half-hour on nice, new highways to their daughter Karen Thomas' home in Mesa, now a Phoenix suburb. We spent an enjoyable two days there before we headed for Mexico.

On Monday, we headed, with passports in hand, for the Phoenix airport, where we played bridge until 11 o'clock take-off time. A big Boeing 757 took us to Los Cabos International Airport in a few hours, and after renting a car, we drove 20 minutes to San Jose to the condo "La Jolla," we had rented for the next eight days.

General Information About the Baja

Like most really good things, words often don't adequately describe what you want to say. Perhaps a poco Spanish to summarize our primera trip to the Baja will sound mayor, or at least set the stage for your thoughts about Mexico. Anyway, the voyage South of the Border was muy bueno. We were mucho gusto from dias to noches for the whole fantastico week!

The Baja Peninsula stretches for a long 1,000 miles south of San Diego.

We had driven a few hundred miles down the challenging roads to Colonial Guerro about 25 years ago, but even today very few people drive the whole peninsula. Most visitors fly down as we did. Many come from California and the northwestern states, Arizona, western Canada, Alaska, and some even come from Europe and Asia.

Cabo San Lucas (called Cabo, for short) is at the southern tip. It has changed from a sleepy little fishing village into a booming international hideaway escape with a population of 130,000. In essence, this is a seaside resort, an oasis surrounded by desert and nearby mountains. The atmosphere is definitely Mexican, but the big new hotels have a modern American look with all the stateside amenities and an international flair. Los Cabos, which means "the cape," has a big harbor with a curved peninsula extending out into the Sea of Cortez. The marina must have 300 or more expensive yachts from all over the world docked there, plus hundreds of fishing boats of all sizes. Big cruise

ships arrive several times a week and park out in the bay, bringing hundreds of tourists to the small shops, restaurants, and nightspots. At the end of the cape, gigantic rocks jut out of the blue water. Most famous is "El Arco" (the arch), through which you see the Pacific Ocean.

"The Corridor" is the name for the area northward for about 25 miles from Cabo to the smaller town of San Jose del Cabo (San Jose, for short). This highway along the cliffs above the seacoast, part of it two-lane divided, looks down a few miles to a string of fabulous new hotels and either sandy or rocky beaches. Each hotel has fancy gates and impressive winding roads; some with lush tropical greenery, and many flowers. Many are known internationally as golf resorts. Green fairways and putting greens stand out sharply against the background of brown desert and rolling hills. John Carter and his friends from Tucson have meetings scheduled down here in the fall, so we used that as an excuse to check out the options at a dozen of



the most spectacular hotels. We received a friendly welcome from all of them. Some invited us for coffee or lunch if we wanted to hear about time-shares for sale.

From brochures and price lists we found out that we were not sightseeing in a "low-rent district," for the room rates were \$200 a day and up. One of the fanciest, La Palmilla started at \$450, although weekly or longer rentals were probably much less. Judging from the few cars and people we saw at many of the hotels, lower negotiated rates are undoubtedly available. Low occupancies were said to be the result of the September 11 tragedy, and the general economic world slump in travel and business. Definitely a "buyer's market"!

Cliffside views of the Sea of Cortez, beautiful landscaping, gorgeous swimming pools, and sunny terraces are all typical of these resorts. The Westin, for example, is so ultra-modern that it is as breathtaking as any we've seen anywhere. The Solmar, Hilton, and Intercontinental Hotels each have special views and facilities that probably make them worth their price . . . as long as someone else is paying the bill!

Our Condo, "La Jolla"

We stayed in more modest surroundings, a second-floor, two-bedroom condo just a mile or so out of the sleepy town of Jose. It is older, but quiet and well kept up. There are 200 units, about half of them separately owned and the others rented out like our condo. We were almost alone at La Jolla, with only a few of the other units occupied until later in the week and the weekend. A kitchen, dining area, family room with TV, and small porch overlooking the beach make it very livable. Certainly not much to complain about . . . with refrigerator/freezer, bottled water,

daily maid service including the dishes washed, ocean breezes to feel, and waves to hear! Right downstairs is a good-sized swimming pool and Jacuzzi. One building away is a bigger heated pool, more Jacuzzis, a swim-up cocktail bar, and open luncheon terrace. The beach is clean, and great for early-morning sunrise and evening sunset walks. Quite a few fishermen and lots of pelicans to watch, too.

An open-air but covered restaurant a few steps up from the terrace provides a nice view of the pool and beach. We had our first-day and last-day breakfasts there. Also, we got romantic and had one nice candlelit seafood dinner there on Valentine's Day. For most breakfasts and some lunches we bought groceries at the "Super Mercado," and ate in the condo. A big bag of delicious oranges from the market provided us plenty of Vitamin C, as we devoured about three oranges each every day. Daily swims and walks made it a lazy existence. (Who doesn't like to be spoiled?) Challenging bridge games were frequent and fun, not to mention the "happy hours" with tequila and rum drinks! Every evening was the time to explore dinner options and to choose among the very useful list of places recommended by Barbara's friends in Tucson. One of the best things to happen at the condo was for the manager to tell us the day after we arrived that he needed money. He offered a discount if we paid the week's bill with a cash advance, rather than at the end of our stay. A little Mexican negotiation, and we ended up with our whole room bill cut in half!

The Village San Jose del Cabo, or "San Jose"

The town of San Jose is a typical small Mexican village. Located only a few miles from our condo, it has one main street, divided into two one-way roads by a strip of palm trees. The main street, and a few side ones, are filled with small shops. Most of the shops spill their wares out onto the sidewalks. Clothing, jewelry, ceramics, glassware, and lots of souvenirs are predominant. If you ask "Quanto costa?" (how much), then for a "disquenta" (discount), the prices magically come down 20 percent, and if you start to walk away the quoted prices really drop! It's all part of the game there, so join in the "haggling," even if you're not used to it and don't really like it.

We found several great restaurants in or near San Jose. Damiani's is just off the main street, and the shrimp are terrific. Morgan's has a rooftop dining room, with delightful breezes as the sun goes down. Evening temperatures were delightful . . . in the 70s. Try the lamb, or the salmon and shrimp pesto. Meals are reasonable in the Baja, considering its isolated location. About \$15 to \$20 is perhaps average for nice places in picturesque spots with good service. Add on the local drinks, and go easy on the wines, as they seem relatively high in Mexico. For gourmet meals and fancy dessert choices you can spend more, but you can also find many places cheaper. If you want a change, try pizza, as we did one night at Domino's.

For something more upscale, go to Trattoria Da Giorgio's about 10 miles to the south, for a gorgeous panorama view of the coastline at sunset. In Mexico, everyone looks for the "green flash" just as the sun goes down. That may, however, just be a great excuse for a drink outside as the sun sets!

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Adventures in the Baja, Mexico

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They served us free champagne and after-dinner drinks, and we had tasty Italian lasagna, other pasta, and seafood in a panorama patio setting. Sound romantic? It was! In town, sights include a city hall and museum, and in the outskirts there is a large cactus farm to visit.

Cabo San Lucas

Cabo is the largest city in the Baja. It is located right at the southern tip of the peninsula, with a big bay extending to the east into the Sea of Cortez. A large marina has hundreds of beautiful yachts and many fishing boats lined up at the docks there. There were about 300 pleasure craft . . . perhaps worth \$50 million? The harbor is a colorful sight, usually filled with many busy boats and often with several big cruise ships at anchor. Parasailing is popular, too, filling the blue skies with more vivid colors. A few blocks away, the commercial center of the city has about 10 blocks of small streets with a plethora of shops, offices, and



restaurants. It all looks rather "touristy," but it certainly has all the eats, drinks, bargains, and souvenirs for which tourists usually are searching. The old and new are both evident down near the docks, as a marine museum sits right next to an indoor shopping mall called Plaza Bonita.

Small motorboats are for rent, offering an hour's ride for about \$8 per person with a guide. Some have glass bottoms for viewing the colorful tropical fish out in the bay a mile away near the big rocks at the tip of the cape. There you see the cliffs rising out of brilliant blue water and special spots like the La Finistera (Window to the Pacific), Lover's Beach, and The Arch. If you're more adventurous, you can charter a fishing boat for about \$300 (for 4 to 6 persons) to go after the big fish. Plan on being at the docks at 6:30 a.m. Bring a windbreaker for the early-morning chill and breezes, and hats and sunscreen for the hot sun later. We got up at 4:30 at our condo, and on the ride down, in one of those "unforgettable moments," we simultaneously saw a beautiful full moon in the west horizon and a bright orange sun rising in the east.

Los Cabos is one of the premier fishing spots in the world for blue marlin, but don't get your hopes up too high. Captain Armando took our 28-foot boat, San Lucas IV, out about 10 miles. We trolled feathers on three lines through rocky seas for 3 to 4 hours . . . without a bite. Even switching to big live bait for tuna or dolphin didn't help. We fed what was left of \$20 worth of bait to the seagulls from the back of the boat as we returned to dock. Anyway, we didn't need the *fish* . . . just the *fishing!* We did see some big whales blowing, porpoises, and killer whales that jumped straight up out of the

water just like Shamu in Disneyworld. We also got plenty of sunshine and fresh air. Later we found out that the marlin fishing is best later in the summer . . . or maybe we just proved that the fishing is "always better yesterday." Or is it better "over there," or "next week"?

Cabo has many good restaurants. Right on the main street is The Shrimp Factory, advertised as the largest in the world. It must be the factory, because the restaurant patio terrace, open to the street, is small. It is very good, however, with lunch for four costing about \$50, including beer, a kilo (2.2 lbs.) of shrimp, rice, vegetables, and beans. Also try margaritas with a beautiful sunset at DeGiorgio's, and choose among sea bass, shrimp, and coquille relleno, with the popular flan for dessert. If you want another gala evening in very typical Mexican surroundings, go to Edith's . . . on the north side but still in town. As you enter, a whole battery of cooks in white caps greet you at the giant barbecue on the patio. Colorful lanterns are everywhere, candlelight flicker, and troubadours serenade the tables. Sea bass, chicken, and jumbo shrimp from the barbecue are specials. If you're having a birthday, be sure to tell them, as they serve you a free tequila drink, and a piece of cheesecake with a candle in it. Be forewarned, however, as the waiter "serves" you the drink by holding your chin back and pouring it down your throat! (My sister Barbara was so surprised on her 70th birthday with that sudden happening that she laughed enough to have difficulty swallowing! As she recovered, they sang the Mexican birthday song, *Mananitas*, to her.)

More Fun . . . A Drive to Punta Pescadero

About two hours' drive, or 55 miles, north of San Jose is a resort called Punta Pescadero (or "Fish Point"). We traveled there one day because my sister and her husband had flown there from Tucson. They found that driving there was more adventuresome. The roads are deceptively good as you leave San Jose; there's even a two-lane divided highway for some miles past the airport and into pretty desert country. Then the roads become smaller as you go up into the mountains, passing the town of Santiago and going through Barilla. The last 10 miles are the "hang onto the seat of your pants" kind. Bumpy and deeply rutted dirt roads wind along the seacoast cliffs, with no guardrails and only a lot of airspace between you and the beaches down below. You'll be okay if you stay in the one track, even though it's two-way traffic, because you probably won't see any other cars. Your heart may beat faster and breath come in gasps at times . . . but what's an adventure for?

Since you are the adventuresome kind, the hotel setting there will be worth the trip (if successful!). You'll revel in the gorgeous scenery in all directions from the patio as you sip your margaritas. Then you can tackle lunch . . . delicious carrot soup, tender roast pork, fresh fish tacos, mashed potatoes, vegetables, and flan for dessert. How about a nice walk on the beach afterward? More pretty stones than shells, but you probably have too many boxes of shells at home, anyway. The beginning of the return trip is on the same challenging road for 10 miles . . . only it's straight up instead of down. Just think of it as more fun, just slower and in reverse. Stop in Barilla about halfway on the way back for a break. It has nice shops for handicrafts and souvenirs. We were told there that it never rains in



the Baja . . . except when we came out of the store somehow we were in the middle of a nice little shower!

Whenever you sightsee in a foreign country, you should get out of the big cities and into the country. Especially if it takes you (safely) to such a pretty spot as Punta Pescadero! They call it "Eterno Verano Paraiso," which you might guess means "Eternal Summer Paradise."

Recap and Return

Our return trip to Phoenix on February 18 was on a fast nonstop. Getting one of the checked bags through security took as long as the flight, and we never did find out what the problem was. We didn't bring back any Mexican fireworks for the 4th of July. Guess they thought these old senior citizens were going to hijack the plane with nail scissors and tweezers! Lee and I had no other problem on our flight the next day to our Orlando winter home. It's always a good feeling to get home . . . sort of one of the nice benefits of travel anywhere. Added to the good feelings we had in celebrating my sister's

landmark birthday with she and John made it a very special week.

If our lazy fun with swims, walks, bridge, and daily excursions in the car to eat out and "see the sights" doesn't sound idyllic enough, you'll have to go to the Baja and try to improve on it yourself. We hope you do, and let us know if you enjoyed it as much as we did. They need your pesos in Mexico. We have no connection with their Chamber of Commerce; so if you don't have fun in the sun there, tell them rather than us. Bon voyage! ■

Final Thoughts . . .

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



This is my final column as an editor of *SRQ*. It has been a lot of fun. It allowed me to communicate with many interesting people, to sometimes voice an opinion and most of all to learn from others. Jim Kirschbaum, CPCU, will take over as editor for the next year.

This issue concentrates on travel, with articles by Dave Bickelhaupt, CPCU, and Joe Wilkerson, CPCU. They are folks who believe strongly in travel as a good way to spend "golden years," and I certainly don't dispute their choice. I hope you enjoy their articles about travel to lesser-known destinations.

I traveled to a new destination myself. On December 9, I moved to Plymouth Place, a retirement community near my former residence. It is a move being made before it is absolutely necessary, but at a time that I think is appropriate. At 77 years of age, I have been aware of the slow but steady advance of arthritis, making a bachelor life difficult. On January 19, I will have a total knee replacement. At Plymouth Place, I will not have to worry about

maintaining a house, cooking my meals, or being alone any longer. I will have a two-room apartment, with bath, in the independent living section of the complex, with continuity of care totally provided—assisted living without moving from my apartment, skilled care available temporarily or permanently on the same campus, and even an Alzheimer's unit if my senior moments multiply a hundred fold. (Of course, I will be cheating a bit—I will still have my vacation home in Wisconsin to enjoy with my friends and family.)

I guess you can call this risk management. I like to think of it that way. My best wishes to all my friends and associates—I will be seeing you here and there. In addition, my best wishes to Dick Vanderbosch, CPCU, Jim Kirschbaum, CPCU, John Kelly, CPCU, and the rest of the staff in Malvern. I am confidant that you will be well served by them in the year to come. I rather like the Hawaiian custom of using the same word for both greeting and farewell, so to all of you, *Aloha!* ■



Watch future issues of *SRQ* for more details.

Plan on joining us in Mystic, Connecticut, May 2-4, 2004, for the Senior Resource Section's spring symposium.

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