

Chairman's Corner

by Vernon K. Veal, CPCU, CLU



Vernon K. Veal, CPCU, CLU, is chairman of the CPCU Society's Senior Resource Interest Group Committee. He retired following 40 years of service with State Farm Insurance. His career involved underwriting, product development, and project management; and he drafted and implemented original versions of many commercial and personal lines policies in use today.

Veal graduated from the University of Nebraska at Kearney, and received the CPCU designation in 1967. He is a past president of the CPCU Society's Central Illinois Chapter, and continues to serve as a member of various committees. He has served the CPCU Society for more than 20 years, including stints as director and regional vice president.

“**C**PCU: Heritage and Horizons” is the CPCU Society’s 2008 Annual Meeting and Seminars theme being held on September 6–9 in Philadelphia, Pa. Watch for information in *CPCU News* and *e-LINK* and on the Society’s web site. This theme will focus on the heritage of our industry and change for our future needs. Fundamentals

continue with the influences of the future environment.

Greetings fellow Senior Resource Interest Group members! Summer is near as it follows a spring renewal. We hope you are enjoying your retirement or have plans to do so in

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Chairman's Corner

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the near future. Opportunity abounds for all of us! How are you doing with it? As in the lead paragraph, one of those is planning for the 2008 Annual Meeting and Seminars in beautiful and historic Philadelphia.

The CPCU Society Leadership Summit concluded April 5 in Orlando, Fla. The Interest Group Resources & Governance Task Force reported on their work and recommendations. Exciting things are being developed for the members beginning in 2009! Everyone will be receiving information on changes through regular communication channels. Look for and read the information given to everyone. After hearing some details, we have exciting changes coming to benefit all members.

Your Senior Resource Interest Group Committee developed plans to apply beginning now. Some will reach you before this newsletter does. We will be sending all members a survey asking for your ideas similar to the survey done in 2006. Our committee is seeking additional people to serve on this group that guides and directs many of our activities. We will be in touch via e-mail and phone on these and other issues.

Our annual Senior Interest Group Dinner will be held during the CPCU Society's Annual Meeting and Seminars. This year's dinner will be held at Philadelphia's Old Original Bookbinders. Tickets for the dinner can be purchased using the Annual Meeting and Seminars registration form. Please look for your Annual Meeting and Seminars brochure in your mailbox and sign up early!

Our CPCU Travel Program had a successful trip. Look for an

upcoming report from **Richard A. Vanderbosch, CPCU, CLU, AIS**, in the SRQ. We are working on plans for the 2009 trip and will offer that to you as soon as possible. Thank you for your support for this program.

The plans and details for one free interest group membership in 2009 are being developed. We will help explain this change as more information develops.

Here are some comments on the age wave and silver tsunami marked with the aging baby boomers. One key is a need for meaningful people engagement as social animals. Volunteering is the greatest way to engage with others. Let's do it! Another factor affecting all retirees is our health and financial security. We can work on both—exercise, save, etc. Let's do it! Read this newsletter to learn what others are doing with volunteering.

If you have not used the CPCU Society web site, please take some time to study it and review what is available. You can also access our Senior Resource Interest Group web page for more information. We look forward to your ideas for our web site. You may also want to explore the CPCU Society Online Library at <https://webster.cpcusociety.org/source/pubs/index.cfm>. This feature of the web site includes a publications index of the CPCU *eJournal* (and CPCU *Journal*), CPCU *News*, interest group newsletters, and special reports. You can search these publications by author, title, subject, and more.

Recent CPCU *eJournal* (and CPCU *Journal*) and CPCU *News* articles (1999 to present) are available to all paid CPCU Society members. Interest group newsletter articles

(1998 to present) are available to paid CPCU Society members who belong to a specific interest group.

Important note: To access the articles, CPCU Society members must first log in to the web site.

If you are interested in obtaining a copy of an article prior to 1999 for the CPCU *eJournal* (and CPCU *Journal*) and CPCU *News* or prior to 1998 for interest groups newsletters, please contact the CPCU Society's Member Resource Center at membercenter@cpcusociety.org or (800) 932-CPCU, option 4.

Until we share again, these are, **words from my chair . . . in your humble service!** ■

AARP Driver Safety Program



Response to the recent article written by **Frances M. Pommer, CPCU**, has been excellent. If you want information on local courses or wish to volunteer as an instructor, call (888) 227-7669 (888-AARP NOW) or visit www.aarp.org/drive.

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*.

The CPCU Society has been blessed over the years with excellent staff which has served as the foundation of success. On the other hand, the driving force or "engine" to attainment has always been the large cadre of volunteers at all levels. One could assume the desire to serve and/or give back is intrinsic among CPCU Society members. With the rapid increase in the number of our people who are about to retire or already enjoying their Golden Years, it seems appropriate to offer some suggestions from time to time as to the opportunities that are available with respect to volunteering and how to get involved.

Actually this is not a new subject and examples and experiences of our members have been reported on in several past issues of *SRQ*. To help get some new and different insights I interviewed a number of local people who direct and manage various volunteer services. While

particular to our area, most of what they had to offer was generic in nature and available nationwide.

Our chairman, **Vernon K. Veal, CPCU, CLU**, offered some excellent advice in his column in the last issue of *SRQ* so that might be a good place for you to do some reviewing. Far and away the biggest hurdle for most seniors is finding the right niche and then getting started. Not to be overlooked are opportunities with and through the CPCU Society both on Society and chapter levels. Once again we would really appreciate having you send in your experiences and recommendations. My e-mail is KIRSCH1312smhspm@pcu.net.

Also, readers report liking humor so an increased sprinkling is included in this issue. A special thanks to **Edwin W. Storer III, CPCU**, Dr. Ross Smart, and the other Jim Kirschbaum who keep my e-mail loaded with "tons" of the latest funny stuff, primarily I believe, from the Internet. ■

Senior Bumper Stickers

Birthdays are good—the more you have the longer you live

Goodbye tension . . . hello pension

It ain't the age . . . it's the mileage

Old age comes at a very bad time

I'm not old . . . I'm chronologically gifted

Support bingo . . . keep grandma off the streets

Just married . . . for 55 years

I was at the beauty shop for two hours and that was just for the estimate

The only good thing about Alzheimers . . . you get to meet new people every day

Retirement is twice as much husband, half as much money

Senior Corps

A Program of the Corporation for National and Community Service

Editor's note: For complete details, Google either Senior Corps or RSVP—the latter being part of the former. Opportunities are impressive!

My research started in our local yellow pages under volunteering which led me to Mary Lou Schroeder who heads up the RSVP program in our area (see her article on page 7). She says her operation is fairly typical of what exists elsewhere in the country. In her case she is sponsored by and has an office in our Senior Center.

Mary Lou oversees and coordinates hundreds of senior volunteers in a large variety of assignments. Most can start at age 55 while a few like

“foster grandparents” must be age 60. Except for a few hardship cases, who receive modest travel reimbursement, everyone serves without salary.

She strongly recommended going to the web site (<http://www.seniorcorps.org>) which tells all about the organizations and most importantly enables you to check needs by state and even zip code. Interestingly, Mary Lou also provides volunteers to supplement programs at the hospital, senior center, and several other organizations which have their own volunteer programs.

Among the activities of her hundreds of volunteers are: mentoring of children and shut-ins; docents; modeling parent skills for teen mothers; helping children receive



immunizations; providing counseling to new and small businesses; assisting with food distribution to needy; driving for Meals on Wheels; participating in a neighborhood watch; maintaining community gardens; advocates and ombudsmen; helping other organizations operate more efficiently; helping build houses—the list seemed endless. ■

Heard From . . .

I have heard from **Edwin S. Overman, Ph.D., CPCU**, who wished to be remembered. Ed and Kathryn really enjoy their senior home and are looking forward to seeing old friends at the CPCU Society's Annual Meeting and Seminars in Philadelphia. Ed again expressed appreciation for **Lowell S. Young, CPCU, CLU**, who provides transportation for Ed when he goes to the Institute office. He also advised **George L. Head, Ph.D., CPCU, CSP, CLU, ARM, ALCM**, who also is retired, is well and keeping busy writing and counseling in risk management.

Frans R. Eliason, CPCU, who also is doing well as is his wife Ellie. They celebrated their 50th wedding anniversary during the holiday season while at their beautiful home in Scottsdale, AZ. Frans expressed real

gratitude that they were in Arizona for the winter rather than at their Wisconsin summer lake home. What goes with global warming?

Richard A. Vanderbosch, CPCU, CLU, AIS, our immediate past chairman who goes south from Colorado for the winter. While there and when not golfing, on a river cruise or safari, Dick mentors second and third graders who need extra help in subjects like math and reading. I hope to have a full report from Dick on the latest CPCU Travel Program (he was on board)

Louis P. Sigel Jr., CPCU, CLU, and his wife Shirley are both doing well. They moved into what sounds like another really wonderful Philadelphia area senior facility. It is in Audubon which is west of the city and King of Prussia near Valley Forge Park. They

sold their Florida place and Lou, at age 87, no longer plays golf. He finally retired from the agency at age 80. It is now run by his CPCU son, Eric, whose daughter Teresa works with her dad. That makes it a fourth generation operation, which is a rarity these days.

Bernard J. Daenzer, J.D., CPCU, is very grateful for all the support received from SRQ readers and others who contributed to the Casa Pro Vita project. Bernie reports that the response was so great they were able to do more than planned including making their own electricity. Bernie provided us a “final” report which is included in this issue. Bernie, at age 92, says this is his last hurrah. Despite what he says we all doubt that—in fact I'd bet the San Francisco Giants will win the 2008 World Series before he hangs it up. ■

Hospital Care . . . The Flip Side

Boy did I luck out! In doing research here and in northern California for a hospital that had a reputation for being a leader in volunteerism, I discovered our own Logan Regional Hospital, a 150-bed facility, is at the leading edge with respect to utilization of volunteers. As soon as I met their director of volunteer services, Marilyn Sedgwick, it was very obvious why they are held in such high regard.

Marilyn herself started 20 years ago as a volunteer. Currently as a hospital employed director of the department, she reports directly to the hospital administrator and is so well organized personally, she works, at her own option, part time. Her only employee is a full-time staff coordinator who helps keep scores of volunteers well organized and functioning. Interestingly, by design, none of the volunteers work in her department.

Volunteering in a hospital offers an incredible diverse group of positions. In this case, participants range from students to people in their 90s. Most of the younger people work in medical services areas to gain experience relative to their career training. Seniors on the other hand work to support and complement regular hospital employees. Volunteers are not engaged to replace staff. Sometimes this can be a challenge—she cited having an engineer with an incredible background come on board to work in the department in the field in which he was truly expert. He soon became frustrated since he was no longer running things or in a position to perform staff functions. For somewhat similar reasons she would not bring in a retired medical doctor or registered nurse to provide volunteer medical services.



In reviewing the profile of typical CPCUs with her, Marilyn felt we would be ideal candidates for hospital volunteer service since we would offer some great life experiences which would be of tremendous value. Positive impacts can involve patients, visitors, and fellow volunteers. The flip side is the benefit to the volunteer and this is often overlooked. Sharing with and caring for others has a very positive effect on both length and quality of life. Some of the volunteer jobs might at first appear to be repetitious or even menial but in reality prove to be anything but as the volunteer experiences the value of what he or she is doing. Marilyn cited the experience of one person, (literally a retired Thiokol rocket scientist), who joyfully drove the golf cart shuttle in the parking lot. When the weather got too cold for him he moved inside to help assemble operating room packets. He loves it!

Marilyn indicated much has changed over the past 20 years. Today, instead of a simple half-page application, there is a very structured process,

starting in their case with an online application. This is followed by a criminal background check, urine drug screen, tuberculin skin test, health history, and immunization record. The entire process, which has a 14-item checklist, including orientation and initial training, could take as long as two weeks. This is not an overwhelming task and your hospital at this stage may not as yet be this thorough. The opportunities and benefits appear to be great so don't hesitate. One good way to start is to question one or more of the current volunteers at your local hospital. It won't take much to get headed in the right direction.

■ In reviewing the profile of typical CPCUs with her, Marilyn felt we would be ideal candidates for hospital volunteer service since we would offer some great life experiences which would be of tremendous value.

Here is the philosophy of Marilyn's department: "We believe each patient who enters our facility is entitled to receive care in a safe and nurturing environment and also believe each visitor is entitled to receive courteous and responsive attention." Her department is committed to selecting volunteers who will exemplify this philosophy. (I'm almost ready to get sick.) ■

Casa Pro Vita—The Final Stage

by Bernard J. Daenzer, J.D., CPCU



■ **Bernard J. Daenzer, J.D., CPCU**

First, I must thank all of you who have contributed so generously to our project in the Dominican Republic. The new buildings we wanted have been constructed. In fact, money kept pouring in and we were able to go in an entirely new direction. We are the first on this island to make our own electricity!

You will recall that we were having lots of trouble with electricity. It was very expensive and failing frequently, day and night. Our mentor, Fr. Frank Permuy, S. J., said, "Why not build our own electricity plant?" We found an expert in our own backyard, Ralph Granja. Right now, he is adding electrical panels to our largest building. A specialty firm in California is shipping a 6.2 kilowatt solar system, including a three-day battery backup service, to our construction site. Our first phase should be finished and operating early in May.

Phase two will depend on your response to our current fund-raising activities. A bare minimum, \$100,000, would take care of solar panels on the other buildings and a windmill. If you doubled that amount, say, \$200,000, it would make Sister Laura very happy. We had to interrupt her normal educational program at "Casa Pro Vita" when we started the trade schools. We have been proven right. More than 500 girls have now been trained in the use of sewing machines. They are earning nice salaries in the local business community which helps the family budgets enormously.

Reaching \$200,000 would get us back to "regular education" classes. We need more seats, more books, more supplies, and more teachers. We

might even end up with scholarship funds for higher education in the Dominican Republic or abroad.

There is an opportunity to provide all the bakery products for the 5,000 students in nearby Catholic schools. Our new, self-contained, and continuous electricity will make that possible. If you are as generous in phase two as you always have been, we could install modern bakery equipment to make maximum use of the new electricity.

Finally, they could use shoe repairing machines plus the necessary supplies for all kinds of repairs. We would get trained shoe repairers to act as teachers. Currently, most children are barefoot or go around with hand-me-downs that are falling apart.

Historically, this is a big turn-around for the people of Dajabón. Our "Casa Pro Vita" operations can provide enough income to pay for the proper education of the children, a better medical center, and, eventually, employee benefits for those we must hire.

Take time now. Make out a check for what ever you can afford to: Belen Jesuit Fathers. Under purpose, put "Casa Pro Vita." Mail payments to:

B. J. Daenzer, J.D., CPCU
29 Angelfish Cay Drive
Key Largo, FL 33037-5271 ■

RSVP

by Mary Lou Schroeder

■ **Mary Lou Schroeder** is program director of RSVP and allied volunteer programs in Cache County Utah. Her office is in the senior center and she is sponsored by the county. Her outreach extends far beyond the senior community in both recruiting and placing volunteers. Her formal studies were in elementary education specifically child development and family relations. After rearing her own children, she volunteered to become an interviewer in the Utah State University program dealing with memory and aging. This was the beginning of her own career in volunteering which led to her current position.



The month of April was National Volunteer Month. During April, RSVP and the Senior Companion Program partnered together to recognize our volunteers and the many hours that our volunteers spend in serving others in the community. In the past, we have recognized our volunteers with a dinner. This year, the two programs decided to honor our volunteers in the different way.

This year RSVP and the Senior Companion Program will be holding a carnival. The carnival will be held on June 20, 2008.

Volunteer Thought of the Month

Your volunteer potential has never been stronger, the need has never been greater, and the time to get involved has never been better!

Weather Trivia Quiz

1. Regarding the lower 48 states:
 - A. Which three recording, but not reporting, U.S. weather stations consistently have the lowest recorded temperatures?
 - B. What is the lowest raw temperature ever recorded and when?
 - C. What is the lowest April temperature ever recorded and when (big, big surprise) and where?
2. What are the only two states that have ever had both the lowest and highest temperature in the United States on the same day?

See page 8 for the answers.



Support the Loman Foundation with an Individual Contribution

Like many insurance professionals, you may have benefited from some type of educational assistance on your way up. If you're looking for a way to give back to the industry, you can make a difference through the CPCU-Loman Education Foundation

The Loman Foundation is a not-for-profit organization that works with the CPCU Society and others to support and encourage research, study, publications, career pursuit, and public and professional education in the fields of insurance, risk, and risk-bearing. The most noteworthy activity currently is the scholarship program.

The Foundation depends on contributions from Society chapters and members so that it can continue to support these worthwhile projects and activities.



Chapter support remains strong, which is greatly appreciated. But even if your chapter contributes to the Foundation, the organization still needs individual contributions.

Here are some ways you can help:

- **Join the CPCU Club** (for new designees only) by contributing \$100 in a lump sum, or \$25 per year for four years.
- **Join the Loman Club** by contributing \$1,000 in a lump sum, or at least \$100 per year for up to

10 years. Loman Club members who give additional contributions can move into the Loman Club Silver, Gold, or Platinum levels.

- **Make an honorarium contribution** in honor of a CPCU, an industry professional, or other individual.
- **Make a memorial contribution** in memory of friends or family.

For more information on making an individual contribution, please contact **Pam Barnes** at (800) 932-CPCU, ext. 2744, or visit the Foundation's web site at www.cpculoman.cpcusociety.org. ■

Actual Signs

In front of a funeral home . . .
Drive carefully, we'll wait.

On a muffler shop entrance . . .
No appointment needed, we'll hear you coming.

On a front door . . .
We are all vegetarians except the dog.

In a restaurant . . .
Shoes are required to eat in the dining room, socks can eat anywhere.

On a maternity ward door . . .
PUSH! PUSH! PUSH!

At an optometrists office . . .
If you don't see what you are looking for, you've come to the right place.

In a non-smoking area . . .
If we see you are smoking we will assume you are on fire and will take appropriate action.

Best of all . . .
May your troubles be less, may your blessings be more, and may nothing but happiness come through your door. ■

Weather Trivia Answers

1A. Pinedale and Big Piney (southwest Wyoming) and Peters Sink (22 air miles east of Logan, Utah).

1B. Minus 69 degrees at Peters Sink in 1985

1C. Minus 45 degrees on April 2, 2008 at Peters Sink, Utah

2. California and Utah



Senior Resource Interest Group Dinner

Monday, September 8, 2008 • 5:30 – 9 p.m.

All are invited to attend the Senior Resource Interest Group Dinner during the CPCU Society's Annual Meeting and Seminars. The dinner will be held off-site at Old Original Bookbinder's. Tickets are required and can be purchased using the Annual Meeting and Seminars registration form. Please look for your Annual Meeting and Seminars brochure in your mailbox and sign up early! Tickets are \$62 each and include a reception from 5:30 to 6:30 p.m. followed by dinner at 6:30 p.m. Coffee, tea, and soft drinks are included. A cash bar will be available.

Old Original Bookbinder's has long been a Philadelphia landmark. For Joe DiMaggio, Lillian Russell, Richard Nixon, The Rat Pack, Bob Hope, and a host of other celebrities, Old Original Bookbinder's was a special place to enjoy seafood, cocktails, and friendship. It hosted to Presidents, local politicians, countless international dignitaries, and celebrities. For more than a century, it has been considered Philadelphia's prime dining spot and social Mecca. In the 1950s and 1960s, devotees of its famous five-pound lobsters included Elizabeth Taylor, Frank Sinatra, and Julius Irving ("Dr. J"). In later years, Bookbinder's continued to attract a celebrated following including David Bowie, Madonna, and Muhammad Ali, who dined alongside local residents and tourists. And for a new generation of luminaries and locals . . . owner John E. Taxin ensured the continuing success of Bookbinder's with a completed renovation at the original location (2nd and Walnut Streets) in 2005! ■

Old Original Bookbinder's

125 Walnut Street
Philadelphia, PA 19106
(215) 925-7027

Reception
5:30 to 6:30 p.m.

Dinner
6:30 p.m.



New England Clam Chowder

or
President's Room House Salad



Ahi Tuna
seaweed salad, wasabi, and sweet soy

or
Jumbo Lump Crab Cake

or
BBQ Double-Cut Pork Chop
or
Filet Mignon



Panna Cotta with Fresh Berries
or
Bookbinder's Cheesecake

Coffee, tea, and soft drinks are included. Cash bar will be available.

Heavenly Humor

From ancient times to today, it has been preached that humor is good for our health and well being and that we should strive for a happy/smiley face. For confirmation and validation get out the Old Testament and check Proverbs 17:22 which reads, "A cheerful heart is good medicine."

Here is a "story" that is good for a laugh even in Sunday School:

A new pastor was making getting acquainted visits to his parishioners' homes when he came to a house that appeared to have someone home. After repeated rings and knocks however, no one came to the door. He finally took out one

of his cards and wrote on the back "Revelation 3:20."

His card was returned via the collection plate the following Sunday with a new citation "Genesis 3:10." This cryptic message evoked a gale of laughter from the pastor. (To save you the trouble, Revelation 3:20 begins "Behold I stand at the door and knock." Genesis 3:10 reads "I heard your voice in the garden and I was afraid for I was naked.")

Here is still another good for a laugh story built around a religious flavor:

Reverend Ole was the pastor of the local Norwegian Lutheran Church and Pastor Sven was the minister

of the Swedish Covenant Church across the road. Yesterday they pounded a sign into the ground that read:

"Das End is Near! Turn Yourself Around Before It's Too Late!"

As a car sped past them, the driver leaned out and yelled, "Leave us alone you religious nuts!" A moment later, there were screeching brakes and a loud splash. Reverend Ole turns to Pastor Sven and asks, "Do you tink maybe da sign should just say 'Bridge Out'?" ■



Attend the CPCU Society's Annual Meeting & Seminars

September 6-9, 2008 • Philadelphia, PA
Philadelphia Marriott Downtown

Commemorate "CPCU: Heritage and Horizons"

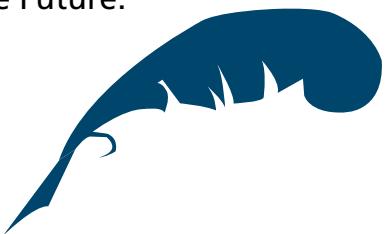
Celebrate with colleagues and new designees at Conferment! Hear Phil Keoghan, adventurer and television host. Best known for his role in *The Amazing Race*.

Gain first-hand historic insights! Hear Keynote Speaker Doris Kearns Goodwin, an award-winning author and historian. Author of the *New York Times* best seller, *Team of Rivals: The Political Genius of Abraham Lincoln*.

Glean inside perspectives on where the industry is heading! Attend two new exciting panel discussions: "Heritage and Horizons: Leadership Perspectives of Large Regional Carriers," and "Through the Looking Glass: Industry Insiders Contemplate the Future."

Increase your professional value! Experience an all-new educational lineup of 30-plus technical, leadership, and career development seminars.

Register online today at www.cpcusociety.org.



Have You Considered CPCU Volunteer Leadership Opportunities?



The CPCU Society membership is what makes the CPCU Society one of the most thriving and successful organizations in the industry today. As a member of the CPCU Society and your local chapter, you'll find many opportunities to contribute to the success of the Society—while developing your leadership skills and giving something back to the industry.

How can you get involved?

- At the local chapter level by:
 - Serve on a chapter committee or task force.
 - Step up and express interest in becoming an officer or chapter leader.
 - Volunteer to coordinate a chapter Good Works project, such as a joint event with a community organization.

- At the Society level by (filling out an Application for CPCU Society Service):
 - Apply to serve on a task force.
 - Reach out to an Interest Group Committee and inquire about possible opportunities to become a committee member.

Interest group committee involvement offers unique one-of-a kind networking, learning, and fellowship opportunities that can translate into career advancement and allow you to give something back to the organization and industry.

For more information, contact the CPCU Society at (800) 932-2728, option 4. ■

This Is a Biggie

Do you ever wonder how Wal-Mart gets all its stuff from China? While air freight is still the predominate vehicle, there is a new “lady” on the scene—her name is *Emma Maersk* and she is **huge** and she can really get around.

Emma was built in Denmark in five sections and her first test was to survive a large shipyard fire. She was designed and built for a direct run, starting in 2006, from China to California and is far too large, with a beam of 207 feet or two-thirds the length of a football field, for any existing canal. Her 1,302 foot length

makes her 31 yards longer than four football fields.

Propelled by the biggest diesel engine ever built, she averages 31 knots, which enables her to cross the Pacific in just four days. Designed basically as a container ship, she has 11 on-deck cranes, enabling her to quickly load or unload a cargo of 15,000 20-foot containers.

Her command deck is higher than a 10-story building. A USN carrier is big, but far smaller than Emma, and has a complement of more than 5,000. Emma is run by a crew of 13.

Why are we telling you all this? More and more CPCUs are cruising in the Pacific, hence you are now alerted that you aren't having a morning after “nightmare” if Emma appears one morning on the horizon. Don't run to your cabin to get your binoculars because by the time you get back, she'll be gone. ■

Check out the “Senior Resource Library”

Visit the CPCU Society’s Senior Resource Interest Group web site and click on “Senior Resource Library.” This page provides a listing of web sites that are of interest to seniors. Subjects covered include:

- Health and Fitness
- Retirement, Here I Come
- Handling Your Finances
- Enjoying Your Free Time
- Insurance Program Costs
- Computer, Internet, etc.
- Learning Continues Forever
- Auction, Sales, Product Research
- Sharing Your Free Time Helping Others
- Planning On Moving
- Looking for Work
- Find Something New or Different to Do
- Search Engines
- News Online



<http://seniorresource.cpcusociety.org>

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