

## 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.

With each new year we are provided a time for celebrating the old and making resolutions for the new. Even though we are several months down the line, there's not a better time to compare what we said we wanted to do and what we have actually accomplished. We now have a second opportunity to correct or adjust anything we might have missed or let slide and get back on track.

Most of us will have at least one thing we didn't maintain, and now we can start fresh by putting it back on the list.

As I relate this to the accomplishments of the Senior Resource Section, I am amazed at what we have done this past year. We have continued adding member value to our programs. This is why our committee exists and what keeps the section alive and vibrant. It gives you some new looks at some old programs and some first looks at some new ones—whether it be a program like “CPCU Travel” or the enhanced and greatly improved Senior Resource Section web site. We have truly added value to our section and best yet . . . much more is in store for 2006!

In the last couple of newsletters, I have continued to place emphasis on “adding value.” And while I don't want to overkill, it is probably the single-most important thing we can do as a committee. Without it we would become stagnant and repetitive, and lose the interest of our members. You will no doubt hear this term several times over the next 12 months. You be the judge as to how well we've done. In the final analysis, *your* feelings are what really count, and we will soon be asking you to share them with us.

We are off to a good start in 2006. After a two-year sabbatical, we are again planning to conduct a midyear symposium following our April Section Committee meeting

in Phoenix. **James L. Kirschbaum, CPCU**, is coordinating this activity. We will also be codeveloping a second seminar at the CPCU Society's Annual Meeting and Seminars in September. It will be a joint effort with the Diversity Committee. **Douglas J. Gant, CPCU**, is handling this for us. Check the newsletters for more details. You can bet these will both be great learning opportunities that you won't want to miss. As mentioned in the last newsletter, we will soon be implementing the Resource Library developed by **Vernon K. Veal, CPCU, CLU**.

The excitement of the future and the new year has obviously consumed my thoughts. As each of us prepare to make 2006 our best year, let's remember to include something we can do for ourselves, something we can do for others, and something we can do together!

*Until we meet again . . .* ■

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# CPCU Society Senior Resource Section Symposium

by James L. Kirschbaum, CPCU

## **"Fourth Quarter Strategy"** **Phoenix, Arizona** **April 29-30, 2006**

This education program will be unique in several respects. First, it will be a true symposium. While our director and facilitator will be our good friend and former CPCU Society President **Frans R. Eliason, CPCU** (assisted hopefully by his twin brother Hans, who is already well known to many of you), attendees will be the real presenters through lively and free-wheeling discussions on a host of subjects. Personal experiences, plans, and/or hopes can be freely shared, since we want to learn from each other about successes and failures on various subjects and approaches. Thus, we'll have the group agree that "what is discussed in Phoenix will stay in Phoenix." It will be unique also in that the target audience and subjects will be very different than past programs, which were designed to encourage us to "begin early to build a nice nest egg."

Why our title and objective? Let's start by assuming a life span that covers "four quarters" roughly as follows:

- 1st Quarter—ages 0 to 22
- 2nd Quarter—ages 23 to 44
- 3rd Quarter—ages 45 to 66
- 4th Quarter—ages 67 to 88 or higher, we may hope

The symposium program will focus on the fourth-quarter age group. Thus, people already in the fourth quarter (or about to enter it) are the ones targeted for attendance. Eliason will endeavor to tie this in with the same importance coaches place on planning for success in the fourth quarter of a game.



While we will be looking for topics and catchy titles, here are a few already lined up: "Hey mon be Happy!"; "Please Die in 2010"; "Do Self—Or Not?"; "1031—A Good Number?"; "How to 'Cheat' the IRS and Leave Them Smiling—After all, Do You Really Trust Your Ex?"

Attendees will not only benefit from getting together with old (please not "old"—people from earlier times . . . sounds better doesn't it) friends and being buoyed up with new hope and confidence. Stress is good—at least good stress *is* good—bad stress is bad, so we'll help get rid of the latter while building the former. The plan is to hold a high-quality session at a bargain price. This will be held at the same hotel as the mid-year committee meeting, and would mean only one additional night's stay. The only meals will be dinner Saturday night (this will be on your own) and continental breakfast on Sunday morning (included in the modest registration fee). We hope to set up a pre-dinner reception "on our own" in one of our rooms. By doing things this way, including self-promotion, the registration fees will be \$49 for

CPCU Society members and \$5 for spouses/guests (who are welcome throughout the education program). The symposium will be held at the Pointe Hilton Squaw Peak Resort, 7677 North 16th Street, Phoenix, AZ 85020. The phone number is (602) 997-2626. The CPCU Society Leadership Summit will commence on Tuesday, April 25. The Senior Resource Section Committee meeting will be held the morning of Saturday April 29.

The "Fourth Quarter Strategy" symposium will commence at 2:30 p.m. on April 29, and adjourn at approximately 6 p.m. Dinner on Saturday will be "on your own." The second session will commence at 8:30 a.m. Sunday morning with a continental breakfast, and will adjourn at noon. This will enable interested attendees to attend the CLEW Section Retreat, which begins at 1 p.m.

If you plan to attend any CPCU Society functions before the Senior Resource Section symposium, or the CLEW Section Retreat after the symposium, simply adjust your hotel arrangements to accommodate. If you are coming only for the Senior Resource Section symposium, and wish to make a reservation at the Pointe Hilton Squaw Peak Resort, you may call them at (602) 997-2626, and mention the CPCU Society.

**Important:** Whether you plan to attend any other function at the CPCU Society Leadership Summit, please register for the Senior Resource Section symposium as soon as possible by calling the CPCU Society Member Resource Center at (800) 932-2728, option 4. The representative will process your registration and send you a confirmation letter. We hope to see you in Phoenix! ■

# Arizona Travel



**F**or those attending one or more of the Society's April functions in Phoenix (and others of course), you will have the opportunity to experience some great sights and sounds. The area in and around Phoenix/Scottsdale abounds in things to see and do, plus it serves as an anchor for many day trips. The Tucson area also has a lot to offer and is just a couple of hours or so drive to the south.

Last year the Decaminadas and Kirschbaums went north for an exciting four-day trip.

It was about a two-hour drive (125 miles) to Sedona, which was their "anchor." Whether hiking or "jeeping," the red rock formations alone in the Sedona area are worth the trip. There are a ton of Bed and Breakfasts and hotels and motels to choose from—they picked the Sedona Real Inn and Suites, which offered very comfortable suites, outstanding staff (who helped with all the needed information and reservations), and even provided a good breakfast.

Sedona is awash with shops and galleries, and the area has some

wonderful Native American stores. Tlaquepaque, modeled after an old Mexico square, is the centerpiece place to browse, shop, or eat. The gallery district is across the way, and Oak Creek Canyon offers still more shopping and browsing.

No trip to the area would be complete without an exploration of the red rock and cliff areas—they are incredible to look at and experience. We all opted for the 90-minute Sedona Red Jeep Tour of Soldier Canyon. It is a bumpy ride but worth every painful moment. I still can't believe the boulders they take you over. Sights included a giant sinkhole at Devil's Kitchen, the meditative Seven Sacred Pools, and a host of unique flora plus some "wild" tourist lore stories.

Early on the second morning it was take-off time to the Grand Canyon up the Oak Creek Canyon to Flagstaff. En route we stopped at the largest view turnout.

A number of Indian ladies were there with their wares. Most were handmade native jewelry of high quality and attractive prices. The

Grand Canyon itself was a major surprise, despite being repeat visitors—it was **green**. One of the senior rangers told us 2005 was year 25 for him and the only time he had ever seen it looking like that—thanks to all the earlier rain, plant life had exploded. We returned to Flagstaff for dinner followed by a thrilling dark night drive down Oak Creek Canyon.

Believe it or not, the Sedona McDonald's has green arches. For a great lunch with the locals, we parked by the arch place **but** then walked about 30 feet away from it and the road to a great old-fashioned local restaurant. Dinner was at Dahl & DiLuca about a mile or so west of central Sedona, on the south side of Highway 89A. Reservations are a must! We had the best waiter we have had in years—a charming and alert young man. The wild mushroom soup was out of this world—incredible!

But even better, if one can believe it, was the superlative Colorado young lamb rack.

Going back to Phoenix, we opted for the alternate route over the pass to Jerome and then dropped down to Prescott. Some of the huge buildings dating back to Jerome's mining heydays are still standing and some have been renovated, with one housing an interesting museum. Naturally there is an assortment of antique-type shops. Prescott has really grown in the past 10 years or so. Twenty years ago all the restaurants were simply called saloons—not so these days.

All in all, a **great** several days—really beautiful country exceeded only by the lovely people we met. ■



# 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*.

**T**he December issues of most section newsletters, including ours, were subject to some processing delays, hence receipt by members was later than planned—sorry for some of the timing aberrations.

Hope your 2005 was excellent, and best wishes for an even better 2006. Chairman Dick has some ambitious activities in the works so our value level continues to elevate. The Fourth Quarter Strategy symposium should be outstanding since it addresses what, along with health issues, is a major concern for most seniors—the perpetuation and adequacy of our finances throughout retirement. There is no single happy solution, and some of the savings and investment choices are plain scary. Participation in this symposium may be your best-ever investment.

Thanks to everyone who sends me input material. I have a small backlog but still need more. Humorous items are always good since laughter is excellent therapy for seniors.

Anything dealing with health issues, financial planning, travel wills and estates, etc. are always welcome.

Best wishes and hope to see you in Phoenix. ■

## Passports

**A warning of sorts  
has been made and  
should be considered.**



- Several countries will not honor a passport with six months or less to expiry. Others will not honor one that has less than two blank spaces for stamping. Check to be certain you don't have either problem—could save some last-minute stress.
- Passport costs are increasing even as real seniors\* are using them less. What do you think of suggesting that some special consideration be given? One idea is to make a passport issued to anyone 70 or over **lifetime**—another suggestion would be to give anyone 65 to 70 the option of paying an extra amount, say \$10, to get a **lifetime** passport. Do either of these suggestions have any appeal? Any other suggestions or ideas how we might get the ball rolling?

\* *Real seniors age 65 or over—based strictly on calendar, not performance.*

# Don't Get Done in by the Senior Nemesis— The Slip and Fall

As we age, our faculties tend to “betray” us from time to time. Our responses tend to be slower, vision and hearing less acute, distractions more pronounced, less flexibility and strength, increased fatigue, bouts of vertigo or dizziness, negative effects of medications, etc., etc. All these various factors are there, and they’ll usually get worse rather than better. The net result is a marked increase of slips and falls as we age.

Pretty scary but even worse is what happens to elderly victims of slips and falls. With advancing age, bones become more brittle, muscles and tendons weaken, and the healing process lessens. The recovery stage is usually much longer and rehabilitation much more arduous than for the younger, and full recovery may be elusive.

On the *positive side* we can do something to minimize or even eliminate the negative possibilities from happening to us and those around us. It doesn’t take much on our part but it does require some positive actions by us on an ongoing basis.

On a general basis, awareness of everything around us that may be potential problems should be noted continuously. Closely related to awareness is the need to be alert and attentive. This advice is applicable 24/7 since a large percentage of incidents occur in and around the house. Sound advice is to maintain your strength and flexibility through regular exercise, stretching, and otherwise being active. Do this within your own range of capability, and don’t overextend yourself—and the latter includes reaching, lifting, moving, and carrying things.

A good place to start working on avoidance is in and around your bed. A fair amount of problems exist in this area, and what you do here has many applications elsewhere. When arising make sure you are fully awake and aware. Arise slowly and “test” your legs and feet and hold on to the headboard or bed for balance and support (this same advice applies when arising from chairs or sofas). Any aids such as a cane or walker should be easily and safely in reach. Floors should be kept free of obstacles, and all floor coverings kept level and “slip-proof” (this applies throughout the premises). Night lights should be used or easily accessible switches utilized since dim or no light is a real hazard. Give consideration to the placement of collateral furniture, such as night stands. If a fall does occur, a head coming down on a sharp corner is bad news.

Items used regularly should be stored so as to be easily reached without having to use something to stand on. With advancing age it may be necessary to place on lower levels than at first. Some people become prone



to dizziness when reaching or looking up. In this connection a good rule of thumb is to keep your feet firmly planted on the floor or ground—that means no ladders or step stools. (If one of the latter is essential, keep it to one step and make sure it is firm and steady—when using make absolutely sure it is resting on all legs evenly and on a firm base.)

Bathrooms can also be a challenge. Tubs and showers should have non-slip areas—use them. If not, obtain a rubber mat designed to be used in a tub or shower. Use the handrails to help in getting in and/or out of your tub or shower (or while using your toilet) and to maintain balance. If your unit doesn’t have a handrail, then it is advisable to have some professionally installed. If you experience real difficulty using your tub, switch to shower use only if you have one or arrange for regular assistance. Keep floors dry and uncluttered using only non-slip rugs. A night light is very helpful.

Both in and around your home, keep floors clean and uncluttered. Avoid wax or cleaners that leave a slippery surface. Clean up spills. Keep halls and walks clear of anything that could present a problem, such as low tables, loose rugs, magazine racks, lamps or electrical cords, plants, footrests, etc. If you have stairs, be sure and have strong handrails on each side. Keep the stairs uncluttered and free of anything that could slide or trip you. Never overextend carrying anything up or down, and always keep one hand free. Watch each step carefully.

The same basic advice as respects the interior of the home applies to

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## Don't Get Done in by the Senior Nemesis—The Slip and Fall

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basements, garages, patios, pools, spas, exercise areas, and drive and walkways. Wear comfortable shoes with low heels and non-skid soles and heels. Be sure they are fully and properly laced at all times.

When away from home, most of the same basics apply both inside and out. Some special situations do exist. For example, use elevators when possible other than escalators. If using the latter, be very attentive getting on and off, and don't overextend carrying stuff since one hand should be free to grip the moveable rail. Be alert to such things as spills, wet floors, and loose items on the floor or walks. For example, stepping on a wet plastic bag in a produce department rivals stepping on a banana peel. Watch for pot holes, uneven or overlapping surfaces, repair work, curbs, or barriers. Be very careful when attempting to step over or going around a hazard.

Weather causes some particular challenges, especially winter. Extra care should be used on all wet surfaces especially with snow or ice. Stepping on packed wet leaves, as another example, can result in a real and unwanted thrill.

It's impossible to list and comment on every possible condition but if you use common sense and follow a few basics, you should do well. After all, who wants a wheelchair or even crutches??? In summary, be aware, alert, and attentive; keep surfaces clean, dry, and uncluttered; wear the right kind of shoes; keep active but don't overextend yourself; keep your feet on the ground; and don't be afraid to hang on or seek assistance. ■

## Quotes and More from Here and There

- George Bernard Shaw once said: "The reasonable man adapts himself to the world, the unreasonable one persists in trying to adapt the world to himself. Therefore, all progress depends on the unreasonable man."
- "Once you lose your paddle, you're close to losing the canoe."
- "In all thy ways acknowledge **wisdom** and it shall direct thy paths."
- "With greater **understanding**, misunderstanding fades."
- "It is better to confront opposition bravely than to appease it with forfeiture of principle or character"—President Andrew Jackson
- Calvin Coolidge said: "Nothing in the world can take the place of persistence. Talent will not; nothing is more common than unsuccessful men with talent. Genius will not; unrewarded genius is almost a proverb. Education will not; the world is full of educated derelicts. Persistence and determination alone are omnipotent. The slogan 'Press On' has solved, and always will solve, the problems of the human race." (As a note of interest the world-class athletes at the recently completed Olympics agreed with the foregoing adding only one additional trait—**focus**.)
- On a prison wall in the Hanoi Hilton: "Freedom has a taste to those who fight and almost die for it that the protected never know."

### ***More Senior "Testing" Questions ...***

You know you are a senior **when**:

- You remember today that yesterday was your birthday.
- The little old lady you helped across the street was your wife.
- You know all the answers but no one asks the questions.
- Everything hurts and everything else doesn't work.

# Hospice

**W**hat is it? (This is the first of a series about different types of care facilities available for seniors—though often not exclusively so.)

Hospice programs are available in most communities. Their emphasis on **hope, love, and care** more or less tells the background story since Hospice is a program of compassionate family-centered care for the terminally ill. Services are available to persons who can no longer benefit from curative treatment and who have a short life expectancy—typically a few months or less. Most patients receive care at home surrounded by the people and things that give life meaning. Hospice believes quality of life is as important as length of life. To help achieve this concentration is to make patients as free of pain and as comfortable as they want to be.

Hospice patients are cared for by a skilled and experienced team of doctors, nurses, social workers, home health aides, clergy, therapists, and volunteers. An individually tailored program is established for each patient, which can include medication, supplies, equipment, and various helpers. Volunteers can provide support and companionship for the patient and family members by assisting with transportation, light housework, errands, child care, etc.

## ■ *Hospice believes quality of life is as important as length of life.*

Patients can be referred by family members, friends, clergy, or health professionals, and must be approved by the patient's primary care

physician. Insurance coverage is widely available through most private health plans and Medicare. Patients without insurance are accepted based on health needs rather than ability to pay whenever the local Hospice organization has the funds. (You might check with your local unit and ask how you can help with funding—some have thrift stores and periodic fund-raising functions.)

Hospice is unique since service extends to the entire family, not just the patient, and continues after death with bereavement support.

If you are interested in becoming a volunteer, contact your local Hospice. They need all kinds of helpers and provide extensive initial and ongoing training. ■



## ***International Travel News (ITN)***

Because of the favorable comments generated by our earlier notice regarding this publication, I thought it was worth repeating—it's about 8½" x 11" using newsprint in magazine form and it is truly definitive for the serious traveler. It's loaded with feedback from people going on various excursions throughout the world plus suggestions of a very practical and helpful nature, and of course, loads of enticing ads. The cost is \$19 per year but you might ask if they have shorter trial subscriptions. Call (800) 486-4968 to subscribe.



# Better Safe than Sorry

Whether associated with a holiday feast, a summer picnic, or an everyday meal, people increasingly are ending up with intestinal problems. While some of these are plain annoying and uncomfortable, others are quite serious. In the past, cramps, nausea, and diarrhea were usually associated with the flu. Today most such occurrences are attributed to some form of food poisoning, "tainted food," or bacteria.

Fortunately we can do a lot to avoid and/or minimize this happening to us. Whether the middle of winter or mid-summer, the same key factors are operative: **cleanliness, storage, and temperature** of food and related items. The number-one recommendation is washing hands and preparation surfaces before and after handling food, and if handling multiple items, wash well between handling each. Hand washing is essential after shaking hands, coughing or blowing your nose, changing diapers, sneezing, using the bathroom, treating a sore, handling a pet, being outdoors, making beds, doing laundering, house cleaning, etc. Cleaning surfaces is critical if you have a cat or any other pet loose in the house.

Proper **transporting** of foods is very important. It's advisable to keep a

cooler chest in your vehicle for frozen or perishable items, e.g. milk, other dairy products, meats, prepared salads, eggs, etc. Avoid hot vehicle trunks in the summer or in very cold winter weather. Transfer from the vehicle as soon as possible since even an hour can be too long.

Store foods promptly (never leave raw meat or other perishables at room temperature for more than two hours). Keep hot and cold items separate until you are ready to eat. Follow your refrigerator instructions for temperature control—usually around 40 degrees, and 0 degrees for the freezer section. It's helpful to utilize separate appliance thermometers in each section as separate monitors. It's important to wash fruit and vegetables (even if you are peeling them)—do this just before using rather than when storing.

Thawing should not be done at room temperature—thaw in the refrigerator or microwave. Cooked food should be refrigerated as soon as cooled—transfer from large vessels to smaller and more shallow ones. Keep stored food, especially leftovers, in sealed containers or pouches. Remember, leftovers, and most other foods, have a limited "shelf life"—some recommend just three days for most leftovers. ■

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