

## Chairman's Corner

by Vernon K. Veal, CPCU, CLU



■ **Vernon K. Veal, CPCU, CLU**, is chairman of the CPCU Society Senior Resource Section Committee. Recently retired, he worked for 40 years 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 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.

**H**appy New Year to everyone! We are looking forward to the new happenings we will experience in the next months. Absence of "hurricanes" hitting the United States in the past season helped many in the parts of our country affected by their impact. Surprisingly, heavy snow in the front range of the Rockies created havoc

during holiday travel and for people living there. This reminds us that weather is uncontrollable and we have difficulty predicting it accurately. As insurance-based people, we are aware of this. Such is life!

Thanks to **Richard A. Vanderbosch, CPCU, CLU, AIS**, for his superb "Reflections" article in the December 2006 SRQ newsletter. We share in Dick's pride in "growing" the Senior Resource Section during his service as chairman. Appropriately, he gave thanks to the team of people serving on the Senior Resource Section Committee with names and their roles of service. *Congratulations, Dick, and thank you!*

Remembering that we are the "Senior Resource Section," we can be positive doers, forward-thinking, and anxiously excited people who enjoy life and opportunities we find and create within it. We hope this newsletter finds you well, happy, and supportive of your CPCU Society. Being involved invigorates each of us to *make a difference* for others. Our committee seeks to help you do that as part of our Senior Resource Section.

We thank all of you who are members of our section. With the dues you pay, your committee works to provide value for all of you. We look forward to "doing our best" for you, and ask you to help by letting us know what you need and want. We will follow through on comments from the survey conducted last year and bring you the activities and help requested.

Please send us your ideas via e-mail or mail, keeping us in touch with you and your needs. (The Senior Resource Section web site has our e-mail and mailing addresses.)

Our team of people serving you continues with their many years of experience with the section and the CPCU Society. Three new members joined our committee: **Judith A. Brannon, CPCU, Thomas P. Myers, CPCU**, and **Daniel W. Snyder, CPCU**, at the CPCU Society's Annual Meeting and Seminars in Nashville.

The CPCU Travel Program, Storybook Landscapes along the Rhine, scheduled for early March is a tremendous success with more than 40 people participating. More information will be shared after the trip, and details about a future trip will be offered later.

We encourage you to experience the CPCU Society web site, [www.cpcusociety.org](http://www.cpcusociety.org), both public and private (password required to enter). With your Senior Resource Section membership, take a look at our section web page. Our Society provides an excellent web site, and we believe your section's site is exceptional as well. If you have some ideas for what to put on it or how we can improve it after your review, please send me or any of the committee members an e-mail or letter.

Words from my chair . . .  
*in your humble service!* ■

# Katrina—An Unexpected and Previously Unreported Incident

by James D. Klauke, CPCU



**James D. Klauke, CPCU**, is executive general adjuster with Crawford Technical Services and a member of the CPCU Society's Senior Resource Section Committee and Claims Section.

**A** major hidden and unreported Katrina loss was the “damage” to insurance claim personnel nationwide. Claims people understand the problem and its long-term effect resulting from the stress and strain on the staff who went to the southeast, and those remaining at home doing double duty with greatly reduced personnel.

The regular position of claims adjuster is one of considerable stress and most of us cope quite well. As an independent adjuster, there is the push to handle as many files as possible to keep billings up and bonuses paid. Companies want staff adjusters to be as efficient as possible. All of this means having the fewest adjusters handle the maximum number of files.

Katrina, and later Rita and Wilma, resulted in a much greater number of files than during the typical hurricane season. Five states took a direct hit, and others got aftermath along the fringe. All the storms caused severe and widespread damage with several high-density urban centers such as New Orleans, Miami, and other Florida cities receiving direct hits. Many companies went to 12-hour days and six-day work weeks for claims staff. Some companies reported as much as 10 percent quit because they could not take the long hours and volume of work. Some hired retirees and others as temporary people for short periods just to handle the excess work. I had up to six different examiners to report to on several of my files.

As an independent adjuster, I was in Mississippi from September 9, 2006, through January 2007, working with few exceptions, 16-hour days plus back to Denver and St. Louis for existing work being conducted from afar. Since there was too little time to find a healthy meal, readily available fast food was grabbed on the run and eaten in the hotel room while completing reports. This existence/lifestyle can generally be tolerated from time to time with little effect other than a loss or gain of weight. However, the 2005 hurricane season immediately followed Hurricane Ivan from the prior year. We just about finished with one, and the three ladies arrived on the scene. Then there were the normal claims back home that needed to be adjusted. It all added up to two years of high stress and bad eating habits.

When people say they are “under stress,” they are usually speaking

of things in their life (problems, pressures, demands, responsibilities). When one says he or she is feeling stressed, he or she usually is talking about feeling upset, anxious, irritated, angry, or depressed. A major form of stress can result from job responsibilities; demands and pressures of people; imposed work and time conditions; and the hassles of everyday work, commuting coupled with life in general. Do these sound familiar?

The following stress factors increase the probability of illness: exaggerated life event upset (losing a job); exaggerated pessimistic/cynical/out-of-control thinking (intensity and tension, often driven by insecurity and anxiety); exaggerated emotional upset (anger, depression, anxiety); exaggerated aggressive, time-urgent behavior (competitiveness and the need to “win” and “be right”); exaggerated physiological arousal (problem in a personal relationship). These and other stresses contribute to illness in four ways.

1. Long-term wear and tear on mind and body reduces resistance to disease.
2. Stress directly precipitates illness such as heart attack or tension headache.
3. Stress aggravates existing illness such as arthritic pain.
4. Unhealthy coping with stress is associated with smoking, alcohol abuse, overeating, not getting enough exercise, and sleep deprivation.

The connection between the mind and the body is incredibly complicated. Stress is perceived by the person, felt emotionally, thought to be threatening, and experienced physically. Research indicates that 80 percent of the problems people bring to the doctor are stress-related.

For most of us in the claim business, we cannot do much to reduce the stress in our working lives. However, there are ways to deal with the stress to reduce the damage caused to the body. The two most important are diet and physical exercise. The president of the country is probably the most stressful job that man has ever created. Have you noticed that all presidents for the past 50 years follow a rigorous exercise program? An interesting quote from an unknown author may be helpful as well:

God grant me the serenity to accept the things I cannot change, the courage to change the things I can, and the wisdom to know the difference.

For me, it all started unraveling on a Friday afternoon in October when I was pressed by my wife and doctor to get a heart stress test. (I wrote this article to strongly suggest if you are over 50 and have worked hurricanes, or have similar job stress, you should get such a test as well.) Though I had no recognizable symptoms of heart trouble or a family history, my doctor strongly recommended the test indicating it would do no harm. Perhaps he and my wife saw something that I did not. The test took about 15 minutes, which turned out to be the most important 15 minutes in the rest of my life.

The test was "abnormal" with the suggestion of heart blockage. While calling my wife, an ambulance was

ordered by the doctor to take me to St. Luke's Hospital. I was still wondering about the true definition of "abnormal result" as I was loaded into the ambulance, but I got a partial answer when the red light and siren were turned on for my trip to St. Luke's. During the entire afternoon and into the evening, I was feeling just fine with no symptoms of any kind.

Arrival at the emergency room was reassuring as I thought I was now in a place where I was safe, and anything wrong could be fixed. Interestingly, all my EKGs were now reading normal once again. Hundreds of questions about my life and those of most of my immediate family were asked as they looked for some history that might explain why I had the "abnormal" test result. The staff cardiologist recommended a cardiac catheterization exam the next morning.

The cardiac catheterization exam is a procedure whereby a tube is inserted in the groin area and pushed up to the heart. They inject a dye and then an x-ray is taken of the arteries that supply blood to the heart. These are not the large arteries that supply blood to the heart for pumping to the rest of the body, but are the small arteries that are critical to feeding the heart itself. The doctors can determine if any of the arteries are blocked, and if minor they can immediately repair it with a balloon procedure sent through the same tube. A more permanent procedure is to install a stint, which is like a little screen that spreads and opens the artery. You are awake throughout the procedure and talk to the doctor the entire time.

I was told I was not a candidate for either procedure and bypass surgery could not be avoided. Further, it would be done the next morning on

Sunday, and a team would be brought in for the weekend. The hospital was booked for the full week that followed, and doctors did not feel I could wait longer. I later learned I was close to a heart attack. By this time my sons had been called and were traveling to St. Louis. My wife and I talked about "what ifs" and spent some trying hours together. That evening, my sons arrived and I began to feel better and worse at the same time. It had been a whirlwind day with emotions up and down like you could not believe. Though the doctor felt the procedure had a 99 percent success ratio, it's that damned one percent that just stays in your mind.

At 10 a.m. on Sunday morning with my wife and two sons by my side, I was taken to the OR prep room. I had a brief discussion with my surgeon and was told what to expect. It should be noted that this procedure requires the heart lung machine to be attached, and your heart to be stopped. Then the staff prepared me for the trip to the OR. The low moment occurs when you have to look at your wife and sons to say "goodbye" or just "see you soon." I can't tell you how good it felt to know my life-long friend, my wife, and my two sons were there to see me off, not knowing the road I was about to travel.

As you enter the OR fully awake, you look around and see more equipment than you can believe. You stare at the ceiling and pray a little. I looked around because I wanted to see the people who were about to use their expertise to try and save the rest of my life. I was afraid to look into their eyes and noted that they talked like people in my business at the water cooler. The subject was the latest "Grey's Anatomy" program, I kid

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# Katrina—An Unexpected and Previously Unreported Incident

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you not. I was soon strapped down and hooked up to the medication that puts you to sleep. A smiling face looked me in the eye and said good night. I could not even respond as I was immediately out.

An “instant later,” I started to wake up in the ICU. It seemed to take just a few minutes to regain consciousness, but I could not move. I remember my first thought, “well, I’m not dead.” My next thought was how to communicate with someone, since I could not move any part of my body. I didn’t have the strength to raise something as light as my eyelid. I began to wonder if I had awakened in a coma. I heard family members talking nearby and truly struggled to make any kind of movement. Sometime later when I was finally able to move, it was my eyelid but only part way. By then the family was gone to the waiting room and I saw a beautiful nurse. The next hour was the worst part of the entire ordeal as I became fully awake and began to realize my surroundings and regain movement ability. Nothing really hurts in a painful way, but you are about as uncomfortable as you can imagine.

I won’t go into the gory details of this brief stay in the ICU that is so necessary and gets your body started back from the abyss; however, all that goes on around you is overwhelming. There were two IVs in my neck with four tubes each and four more in my arms and hands permitting the flow of medicines and the removal of blood for testing. In short, I did not have to get stuck with a needle for the rest of my stay. Always hated needles. After several long hours in the ICU, I was taken to my hospital room for the rest of my recovery. Incidentally, Einstein was proven wrong in the ICU. Time definitely slows down in that room.

**Cardiac Step Down**—This phase started in room 6726. Things seemed to calm down and I started to feel a little comfortable. Shortly thereafter, the family arrived from the waiting room for a warm hug and kiss. Recovery definitely began to speed up from that point on. The step down floor is only for cardiac patients. The nursing staff of St. Luke’s is the best. They gave constant attention without hovering. They were courteous and always smiling. They were cheerful when you were not, and always professional. My spirits were always kept high and you always knew what was coming. I am not sure how they can always be so cheerful in a job that really requires long hours and attention to people who feel badly and can sometimes be very demanding.

After a mere four days, I was ready to go home. You see it is not possible to sleep or get much rest in a hospital. There are such things as a roommate on a different schedule than you and the never-ending tests, shots, and medicine. And then there are the beds. They adjust for both the head and the feet. The first night you feel so good but can’t sleep because of the discomfort and some pain. The rest of the stay, you grow to hate that bed, and just can’t wait until you get home on your own.

You go home with a lot of paperwork to read, and half a drug store. Most had to do with “what if’s” and diet. You are told you can eat anything the first 30 days but then you must make changes. After all, clogged arteries are mostly the result of stress and bad diet. It is then time to leave and you must be wheeled out in a chair. Time to say thank you but so many who helped are not around. You just want

to jump up and hug the nearest nurse. I discovered that flowers and a thank-you note are just not enough.

*How does one say thank you to so many ladies and gentlemen whom you have never met and will probably never meet again, who have just saved the rest of your life?*

I wrote this article for two reasons. One, to convey my admiration and thanks for a group of medical practitioners I do not know but who saved the rest of my life. There is no way to truly say thank you and convey what you feel. Two, to point out that at no time did I have the typical symptoms of heart disease. Though I was close to a damaging heart attack, I had no real symptoms. The only reason I took the test was my inability to keep up with my wife while walking on the beach in Gulf Shores in August.

Since my surgery, I have personally requested all my friends over 50 get a heart stress test. My doctors told me that 40 percent of heart attack victims have no previous symptoms and do not survive. Stress and poor diet are the leading causes of heart disease. The test costs little, and just might show what mine did. If you wait, there could come a time when you will have a damaging heart attack. I am 62, and was lucky and caught my heart disease in time. Be lucky, too. If you’re over 50, get the test. I am back on the job, eating much healthier, and getting more exercise. ■

# What's in Your Mayonnaise Jar?

**W**hen things in your life seem almost too much to handle, when 24 hours in a day are not enough, remember the mayonnaise jar and the two cups of coffee.

A professor stood before his philosophy class and had some items in front of him. When the class began, he wordlessly picked up a very large and empty mayonnaise jar and proceeded to fill it with golf balls. He then asked the students if the jar was full. They agreed that it was.

The professor then picked up a box of pebbles and poured them into the jar. He shook the jar lightly. The pebbles rolled into the open areas between the golf balls. He then asked the students again if the jar was full. They agreed it was.

The professor next picked up a box of sand and poured it into the jar.

Of course, the sand filled up everything else. He asked once more

if the jar was full. The students responded with a unanimous "yes."

The professor then produced two cups of coffee from under the table and poured the entire contents into the jar effectively filling the empty space between the sand. The students laughed.

"Now," said the professor as the laughter subsided, "I want you to recognize that this jar represents your life. The golf balls are the important things—God, your family, your children, your health, your friends, and your favorite passions—and if everything else was lost and only they remained, your life would still be full."

The pebbles are the other things that matter like your job, your house, and your car.

The sand is everything else—the small stuff. "If you put the sand into the jar first," he continued, "there is no room for the pebbles or the golf balls. The same goes for life. If you

spend all of your time and energy on the small stuff you will never have room for the things that are important to you."

"Pay attention to the things that are critical to your happiness. Play with your children. Spend time with your parents. Visit with grandparents. Take time to get medical checkups. Take your spouse out to dinner. Play another 18. There will always be time to clean the house and fix the disposal. Take care of the golf balls first—the things that really matter. Set your priorities. The rest is just sand."

One of the students raised her hand and inquired what the coffee represented. The professor smiled. "I'm glad you asked."

"It just goes to show you that no matter how full your life may seem, there's always room for a couple of cups of coffee with a friend."

Please share this with people you care about. I just did. ■

## Enough Happiness to Keep You Happy



**W**hile the New Year holidays are long behind us, may each of us during 2007, and beyond, enjoy:

- enough happiness to keep you sweet
- enough trials to keep you strong
- enough sorrow to keep you human
- enough hope to keep you happy
- enough failure to keep you humble
- enough success to keep you eager

- enough friends to give you comfort
- enough wealth to meet your needs
- enough enthusiasm to make you look forward to tomorrow
- enough determination to make each day better than the day before

(Original source and author unknown.) ■

# Reflections

by Donald Cook, CPCU

**I**t has been six years since I retired after 40 years in the insurance business. These six years have gone by quickly, hence a good time to reflect on how this retirement worked out. Did it meet my expectations? Is it going "well," and where should it be going from here?

Nancy and I consciously prepared for retirement for many years. In her case, as an artist, she often says, "I don't ever plan to retire." She knew what she would be doing. Her growth and development as an artist are constants that allow her to continue what she loves and does best.

We did 401k and IRA plans to make the financial part of the future work.

As for me, my retirement plans centered on part-time teaching. To help prepare, I went back to school 16 years before I planned to retire. The master's degree I earned helped me professionally, and enabled me to begin teaching part-time at Temple University and later Illinois State University. I not only enjoyed this, but teaching business, management, and business strategy gave me different perspectives that helped me on my job. This experience carried over in retirement as it gave me both experience and credibility to teach at our local college and in seminars.

Another part of my plan was to be active in civic and community and professional groups after retirement. I did a lot of this, including United Way, symphony, the CPCU Society's chapter president and director, and other organizations during my career. This service gave me much personal satisfaction and it was great experience for doing this after I retired since I

am currently active in mentoring and serving on three boards.

We chose where we would live mainly by eliminating areas. We wanted a semi-rural setting, but close enough to a metropolitan area to access it in a reasonable time, with a change of seasons but not harsh winters. We wanted affordable housing with reasonable taxes and an art-friendly environment. We also followed advice received years ago—if you want to see your children and grandchildren often, choose a location that they would not mind vacationing in. The assumption there was that as much as they love you, it is difficult for young families to use limited free time to visit you in an area that may not have much appeal to children.

Nancy accompanied me on many business trips and we both vacationed in different areas of the country. By process of elimination, we narrowed our search to the mid-Atlantic states finally choosing the eastern shore of Maryland. It was an area that fit our entire criteria—semi-rural, close to Washington, DC and Baltimore, much art and other cultural activities, good choice in homes, and low real estate taxes. I did some research at a web site called [www.relo.com](http://www.relo.com) that allowed me to compare weather, taxes, and utility costs. We actually found on the Internet the house that we bought. It is close to the Chesapeake Bay and beaches in Maryland and Delaware. It also fit one other goal, and that was to be in an area where we could sail, which I took up while in central Illinois (not the sailing capital of America but learned sailing on a relatively large and safe lake). We now sail our

25' O'Day in an area considered the sailing capital of the United States. Nancy's art has flourished in both sales and awards.

So, in reflection, we believe we made the right choice, and given good health, we look forward to many more years here.

Am I advocating this plan to everyone? I would not presume to suggest this. Everyone has different aspirations and hopes for their future. I am reminded of what a good friend said to me when I asked him what his plans were for his imminent retirement. He very forcefully told me that "He didn't have to have plans; that I who was still working had to have plans—not he!"

Retirement obviously means many things to different people. I would encourage you to share yours in future publications. ■

# Saratoga Memories

by David L. Bickelhaupt, CPCU

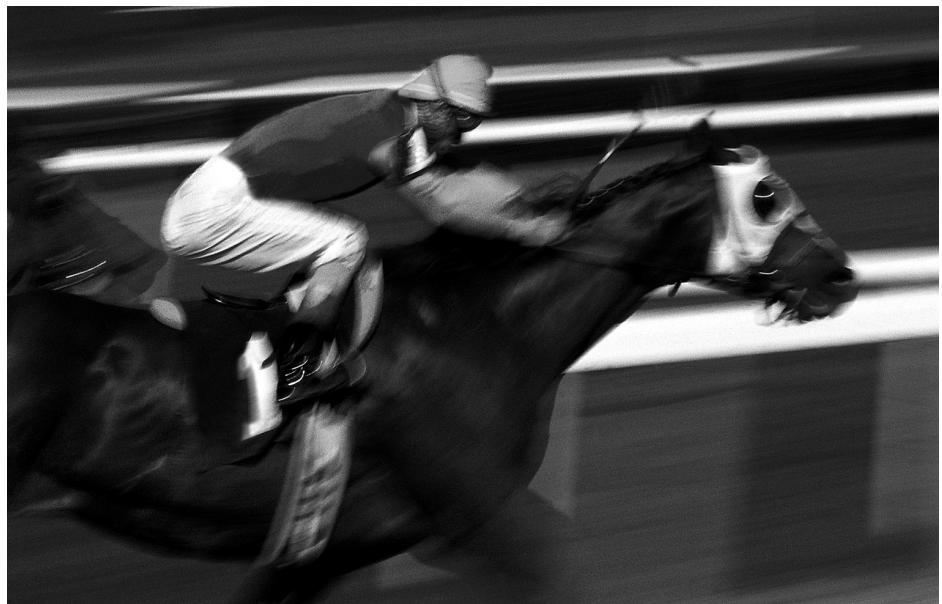
■ **David L. Bickelhaupt, CPCU**, is a professor emeritus at Ohio State University.

**Editor's note:** If you enjoy camping and boating, include those activities as well. Beautiful Lake George is truly great!

My wife and I had fun during a recent summer trip to our boyhood/girlhood hometown of Saratoga Springs, New York. It was great to visit there, and to see my brother, John, and his wife, Nancy. Although the town has had some ups and downs since we left in 1955, the last decade has been particularly good . . . a revitalized spirit, and renovation of many of the graceful old Victorian homes. Skyrocketing values have been akin to those elsewhere, with the emphasis on restoring beautiful old homes instead of building new ones.

The drive from Ohio to Saratoga took about nine hours. The route along Interstate Route 90 included nostalgic views we have seen on many trips that way in the past, especially near Syracuse (where I was born) and Utica (where my dad was born). The picturesque Mohawk River is always a favorite sight as it winds along, first on one side of the road and then the other. The Amsterdam exit put us on Route 29, so that we could get stocked up on New York State cheddar cheese and doughnuts at the Old Mill country store that we like so much.

Soon after arrival we were "off to the races" (as the old expression goes) enjoying the colorful old tree-lined setting where hopeful bettors try to pick which beautiful thousand-pound-plus horse can run around a circle to



get its nose across a finish line first. We didn't do well in picking our bets, but the scenery and seeing Saratoga friends there made an enjoyable afternoon. We purposefully chose not to be there for the famous Travers Stakes because of the big crowds that day.

My college summer jobs consisted of parking cars in the mornings at the famous Saratoga Racetrack (for thoroughbreds on what is called a flat track), next putting on a Pinkerton uniform (complete with a revolver at my hip) during the eight races, and then jumping on a bike to go several miles to the Saratoga Raceway (for harness racing) where I sold programs, until 10 p.m. I misled people by telling them that I "put myself through college at the races" . . . but then added "but from working there, not betting!" Working three jobs each day was not unusual for Saratogians during the August racing season.

Saratoga is a favorite vacation spot for the racing crowd, especially because it takes them away from the heat and "concrete jungles" of other tracks in New York City, New Jersey, and Florida. It has a great history,

opening in 1863 as the first flat track for thoroughbred horseracing in the United States. Big hotels such as the United States and The Grand Union became famous for their opulence. The gambling, Victorian splendor, and celebrities such as "Diamond Jim" Brady, Lillian Russell, and "Bet-A Million" Gates made Saratoga the place-to-be a 100 years ago.

Saratoga is much more than just the races, however. It still triples in size during the summer, welcoming people to enjoy the healthful waters at the Saratoga Spa, nearby Lake George, and Adirondack mountain retreats. Today, its "History-Health-and-Horses" motif entices vacationers from everywhere. Skidmore College is an important part of Saratoga. My wife, Lee, graduated from there and her mother, Minerva Rogers Barron, was head of the Art Department. I did my first college teaching (part-time) there in 1952 to 1955. If you saw me teaching the 8 a.m. class in accounting to 30 beautiful, but sleepy girls, you might wonder why I ever left to go back to graduate school at Penn. After 60 years

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# Saratoga Memories

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as an all-girls college, Skidmore finally got with the times and welcomed boys in classes. With about 2,500 students, Skidmore is a vital part of the spirit and economy of Saratoga.

The nearby Saratoga Spa has become very popular and fun to visit. The Saratoga Performing Arts Center is an outdoor amphitheater that seats 5,000 under cover, and up to 15,000 more with hillside seating on the grass. The Philadelphia Orchestra and the New York City Ballet are in residence there during the summer. We saw Marvin Hamlisch and the orchestra for a delightful evening of music.

Eating well is always part of the joy of Saratoga. We did that in grand style at the Saratoga Golf Club one night. More casual was lunch at Papa Joe's,

about 20 miles northwest in the little town of Lake Luzerne in a beautiful spot overlooking the falls of the Hudson River. It had burned down the previous summer, so having eaten there over many years, we were glad to see it restored. Friends and patrons from all over New York state sent them old milk bottles to duplicate the interesting display in the restaurant. For another lunch, we drove about five miles to Saratoga Lake to enjoy the view and the Waterfront restaurant, one of our favorites.

Another day we went up the Northway and then west to Blue Mountain Lake, a 90-mile, two-hour drive. Our objective was the Adirondack Museum, which we heartily recommend. A dozen separate buildings are spaced for an

easy walk to see the various historical exhibits. Boats and canoes, mining, lumbering, trapping, geology, and the people and their activities of the past in the Adirondacks are featured in well-done displays and an introductory movie. A good cafeteria with a panoramic view of the lake below makes a great lunch stop too.

For us seniors, the return drive to Columbus included an overnight motel stop in Ashtabula, Ohio. This gave us extra time to reminisce and think how lucky we were to have had such a busy and fun week in Saratoga Springs. You could be that lucky, too, by planning and taking such a trip now! ■

## Senior Chuckles

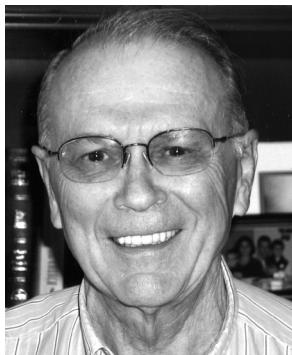
Thanks to all those CPCUs who regularly send in various sometime oldies, but almost always goodies—here are a few of the “latest” clues to letting **you** know when you are **old**:

- You remember today your birthday was yesterday.
- You can't get your rocking chair started.
- Your knees buckle but your belt won't.
- You need a fire permit to light your birthday candles.
- You get your exercise as a pallbearer for your friends who work out.

- You stop lying about your age and start bragging about it.
- You bite into a juicy steak and leave your teeth there.
- You enter a bridge tournament and get lost in the shuffle.
- You learn the little old lady you helped cross the street was your wife.
- You have more hair on your chest than on your head. ■



# Spotlight on New Committee Members



## Thomas P. Myers, CPCU, ARM, ALCM, AMIM

Thomas Myers' insurance/risk management career spanned 45 years. He retired in May 2005 after forming the first risk management department for the newly created FedEx Corporation. His first 15 years were spent in claims, mainly with GAB and AIG. For most of the next 30 years, he worked in risk management. After working with US Gypsum, Inc. in Chicago, he set up risk management departments at US Home, Inc. and TECO Energy, Inc. Prior to joining the CPCU Society's Senior Resource Section Committee, he worked for more than 10 years on committees with the CPCU Society, and has been a member since 1961. He currently resides in Lakeway, Texas, with his wife, Wanda. They have four children and four grandchildren (two in Austin, TX, and two in southwestern France).

Myers served two years active duty with the Fifth Regiment-USMC. He went on to LPO Jr. College in LaSalle, Illinois, then on to the University of Illinois where he majored in industrial education.



## Judith A. Brannon, CPCU

Judith Brannon earned her undergraduate degree and M.B.A. in insurance from Drake University, becoming a CPCU in 1977. In 2004, she retired as a vice president from GuideOne Insurance after 36 years of service. Brannon has been president of the CPCU Society's Iowa Chapter, where she now is a committee chairman. Most recently she was a CPCU Society governor. In 2006, she was inducted into the Iowa Insurance Hall of Fame.

She currently serves as president of a non-profit agency and as a SHIP volunteer helping people with Medicare-related issues. In her spare time she studies Spanish.

## Daniel Snyder, CPCU

Daniel Snyder graduated John Carroll University with a degree in English and American Constitutional History. Prior to joining State Farm, he worked for a while in the banking industry. Snyder retired from State Farm in 2004, and now resides in Goodyear, Arizona. He joined State Farm in 1971, and his entire 33-year career with the company was in claims, starting as an auto claims representative in the Michigan region. In 1978, he was promoted to divisional claim superintendent in Westlake, CA. In addition to other duties, he supervised the regional SIU operation and managed State Farm defense litigation in southern California. In 1995, he was promoted to claim consultant-SIU in the general claims department, the position he held at the time of his retirement.

## 2007 Income Taxes ...

**Y**ou may want to discuss with your personal **tax advisor** the opportunity to make charitable contributions from your IRA. For 2007 the IRS permits, as it did in 2006, making such contributions from your mandatory (if applicable) annual IRA distribution. You lose the deduction *per se*, but the amount contributed may reduce your distribution. The benefits, if any, are marginal, but may help in the area of Alternative Minimum Tax, since ordinary income might be reduced. Any actions you take should be based on the advice of a tax professional! ■



# Meet Your CPCU Society Section Liaison



## John J. Kelly, CPCU, CLU, ChFC

John Kelly is director of technical programming and chapter/interest sections at the CPCU Society in Malvern, PA. Following a career that included positions with major insurance companies and brokerage houses, he joined the CPCU Society staff in 1995. Kelly has worked with the American Institute for Chartered Property Casualty Underwriters and

the Insurance Institute of America as an exam grader and author, and taught their programs through The Insurance Society of Philadelphia, which twice honored him with their "Outstanding Educator Award." He earned a bachelor of business administration from Temple University in 1971, the CPCU designation in 1979, and various other professional designations over ensuing years. ■

## Fun Holiday Trivia

With the holidays and football behind us, I thought it would be interesting to share some not-so-valuable but interesting facts courtesy of Juli Cronquist, AVP Executive Banking ZFNB.

- Seven out of 10 British dogs get holiday gifts from doting owners.
- The average U.S. household will mail out 28 holiday cards each year and receive 28 in turn.
- During the holiday season, Visa Card use averages 5,320 per minute in the United States alone.
- More than 1.76 billion candy canes are made for the holidays.
- Charles Dickens considered three other names for Tiny Tim in "A Christmas Carol": Little Larry, Puny Pete, and Small Sam.
- Considering all the times zones, Santa has 31 hours to make all his deliveries.
- Most U.S. retailers make between 50 percent and 70 percent of their revenues between Thanksgiving and Christmas.
- About 400,000 Americans get sick each holiday season from eating leftovers.

## Heard From . . .

**B**oyd and Joyce Bruce are enjoying life in the 292-unit independent living section of Freedom Village in West Brandywine, PA, an hour or so southwest of Philadelphia. This is a continuing care facility with skilled nursing. Boyd and Joyce had serious medical challenges in 2006, but both are now improved. Boyd's sight further deteriorated, and because of their problems neither can drive; however, they enjoy an active social

life on premises. Boyd can walk an hour and a half daily, and enjoys Books (tapes) for the Blind, and the VA has provided a CCT, which enables him to read newspapers, etc. He is on a PA Commonwealth Tax Commission dealing primarily with tax "shifting" for school districts.

They opted to retire near family and a familiar environment. Boyd volunteered "because of heating and

air conditioning weather is not an issue." Their facility is somewhat unique. While it has a central kitchen offering the same food, it has five adjacent dining rooms with varying themes and decorations. No boredom there! Boyd also praised having a recovery facility. Following Joyce's recent surgery, Boyd was able to join her for each meal. They would love to hear from you—[bbrucecpcu@hotmail.com](mailto:bbrucecpcu@hotmail.com). ■

# Seniors and the Employment Scene

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*.

**A**bout 20 years ago I gave a talk at a chapter meeting at the Lakeshore Club in Oakland, CA, on this subject. Based on audience participation, we concluded most CPCUs would have at least three or four, perhaps even more, different employers during their business lives. Is this true today? You bet . . . with one important new dimension: many, if not most, in today's workforce will very likely have more than one **career**. That is, they will probably end up in another profession or industry doing something very different from what they did previously.

This is already happening big time! Many employers are still engaged in one form or another of downsizing or some other type of expense containment. Despite laws and other controls to "protect" older employees,

the results are not good. Technology has also contributed to the fact that senior members of the workforce find themselves without employment, coupled with the lack of opportunity to get hired again in the field, and/or with the type of position they previously held.

For five years I worked 20 to 25 hours a week as a volunteer in an employment program sponsored by our church. The local "team" I headed up consisted of eight to 10 people, all volunteers. Our assistance helped more than 500 individuals in their efforts to get a job and/or upgrade with their present employer. A disproportionate number were more than 50 years of age, and most came to us more than a little discouraged, despondent, and even depressed. In some cases

their retirement packages were quite good, so financial concerns were only part of the problem. Often they had simply become bored with leisure and were desperate to get back into a meaningful role in the workplace.

My first reason for this article is to reassure any and all that if you or your friends, neighbors, or family members suffer any such job loss, instead of a negative, it may actually be a real blessing. In a future issue we'll provide ideas and resources that will be of help. The second reason for this article (and subject) is to solicit input from you about any experiences you may have had or witnessed relative to the subject. And even better, we would really like to hear about any success stories and what may have caused them "to come about." ■

## Editor's Corner

by James L. Kirschbaum, CPCU

**W**elcome to all our "new" readers. It is a pleasure to have you as part of our "audience" and we want to make sure we meet your expectations with respect to the *SRQ*. Accordingly, your input in any form is always welcome.

Perhaps you can contribute as an author—or recommend someone else for that role.

Maybe you have a question or subject to "toss out" for exploration; or you may wish to share some experience or just tell us what is going on in your life. As respects to the latter, there is considerable interest in learning about old friends, so don't hesitate to update us.

On the flip side, you may wish us to update you with respect to someone you have lost track of. Again . . . any and all input, suggestions, recommendations, even barbs are appreciated.

Reach me at [cherrytree1@pcu.net](mailto:cherrytree1@pcu.net) or 1507 Mt. Logan Drive, Logan, UT 84321. ■

# Erratum

With profound apologies we wish to advise an error was made in the editor's note included in the "World War II Homefront Recollections" article in the December 2006 SRQ. The "Buddy" referred to in the article was **Myron F. Steves, CPCU**, not **Myron F. Skinner**. ■

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### Senior Resource Quarterly

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