

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.

Last spring we conducted a member survey to determine your interests and expectations of the Senior Resource Section. While we didn't get as many responses as we would have liked, the ones we did receive provided some valuable input for our programs.

Our findings indicated that the respondents were split between being fully retired and working full or part time. Most had been members of the Senior Resource Section for one to ten years.

We asked two important questions about what services should be added and what topics should be considered for future seminars. While the two questions were actually designed for different purposes, the responses told us collectively what you want to hear or what you want to know more about. The following topics received the most requests:

- travel information and opportunities
- resource information and available services for seniors
- retirement and financial planning information
- maintaining a healthy lifestyle—mentally and physically
- new learning opportunities, including computer technology

We will be taking a look at each of these items and will be addressing them in future issues of the SRQ and on our web site. Where feasible, we will also be including them in our programs.

Additional comments were made to place more emphasis on the 55 to 60 age group. Since we aren't sure exactly what this means, we will need more discussion to determine the intent and extent of these feelings. If you have any thoughts in this regard, please share them with us.

These are the interests of today, but we know tomorrow will bring even more changes and new interests. Keep us informed of what you want to see or hear. The Senior Resource Section is for you, and we want it to be what you want it to be. We can only do this with your continued input.

Finally, if you or someone you know would be willing to write an article for the SRQ on one of these topics, we would be more than happy to consider it for publication in a future issue. Contact either myself or **Jim Kirschbaum, CPCU**, our SRQ editor. ■

What's in this Issue?

| | |
|---|---|
| Chairman's Corner | 1 |
| Editor's Corner | 2 |
| International Insurance Seminars Reflections | 3 |
| Senior Resource Section Chairman Featured in New Ad Campaign..... | 4 |
| London and the United Kingdom | 5 |
| Health Watch..... | 6 |
| Subscription Opportunities | 8 |

Editor's Corner . . . Beginning Thoughts

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*.

Those of you who read and remembered **Warren Brockmeier's** comments from the editor (January 2004 issue of *SRQ*) will probably note the twist I put on my first masthead versus his last. For someone who has been a longtime fan and admirer of Warren, I have difficulty in accepting his use of the word "final" even as I recognize a brilliant mind may sometimes be deceived by an aging body. Warren's planned knee surgery had to be postponed since a pre-op examination led to bypass surgery. He's recovering nicely and hopes to be with us at the next Senior Resource Section Committee meeting. God bless.

Perhaps the biggest and most frustrating aspect of being editor is getting input and suggestions from you. Chairman **Dick Vanderbosch, CPCU, CLU, AIS**, in his last column requested your input but so far it has been a total zero. Please join together in a conspiracy to drive me nuts with an overload of valuable input. For the next 45 days or so, I'll be at 1507 Mount Logan Drive, Logan, UT 84321-6710. You may also contact me by phone at (435) 755-0898. ■



In Memoriam

I'm very saddened to report that **Valerie Daenzer** passed away on February 29, 2004.

Valerie and Bernie were married for 63 years. She was extremely supportive of Bernie's participation in the CPCU Society and she attended every CPCU Society foreign seminar. She missed only one Annual Meeting in a half century, and that was due to illness.

In 1993, Valerie won the Ibby Phelan Award given by the CPCU-Loman Education Foundation. She was a member of Lloyd's of London for 25 years.

International Insurance Seminars Reflections

by David L. Bickelhaupt, CPCU, CLU, ARM

■ **David L. Bickelhaupt, CPCU, CLU, ARM**, recently retired after a distinguished 30-year career as professor of insurance at Ohio State University–Columbus. Bickelhaupt completed his undergraduate and doctoral work at Wharton–University of Pennsylvania and his master's at Columbia. He authored *General Insurance*, which between 1960 and the 1990s had six editions serving the IIA program and was used by more than one million students in more than 300 universities. Today, under the title *Fundamentals of Insurance*, the book is used by The American College (life) in its financial planning program.

Editor's Note: David and his wife Lee are dedicated travelers. He provided us with a great article on adventures in the Baja, Mexico in the last issue, and now submits this article.



The 2003 International Insurance Seminars were held in Singapore with about 300 members and 250 spouses and guests. These seminars, started 38 years ago by Dr. John Bickley in Texas, are considered the premier annual insurance group meeting to discuss worldwide insurance developments. Most members are insurance executives and regulators. Insurance educators serve as moderators with discussion groups of 20 to 40, which encourages exchange of ideas. I have served as a moderator at least 20 times. Many of the first seminars were in the United States but I have been a moderator in Japan, Brazil, and about 10 European countries. The general theme of the three-day seminar was "Changing the Economics of Insurance." The plenary sessions covered many of the current problems and challenges of the global insurance market. Four separate two-hour sessions provide time for further discussion of these and other topics on an informal and off-the-record basis. I went to all of these sessions enjoying them as a participant rather than being a moderator—easier too. Retirees are

not eligible to moderate anymore, hence I was there representing Ohio State University and the Griffith Foundation to accept the Insurance Hall of Fame Medal for Dr. Edison Bowers. He was chairman of the Economics Department at OSU when I started my teaching. He and I and our wives became close friends. Dr. Bowers died in 1971 after a distinguished career as a pioneer of insurance education in the midwest. His accomplishments included hiring three insurance educators as they began their insurance careers at Ohio State University. All three were previously elected to The Hall of Fame. They are Dr. Davis Gregg, Edwin S. Overman, Ph.D., CPCU, and Dr. John Bickley. The 2004 seminars will be held this summer in London. ■

Senior Resource Section Chairman Featured in New Ad Campaign

Senior Resource Section chairman **Dick Vanderbosch, CPCU, CLU, AIS**, appears in one of the Society's three new "I Am" campaign ads. The Senior Resource Section is proud to be represented in the new ad series through Dick—he is a dedicated Senior Resource Section Committee member.

Dick is featured in the ad with his daughter **Lynn M. Davenport, CPCU, AIC, AIM, AIS, AIT**, and her husband, **Dave Davenport, CPCU, AIC**, who are both CPCU Society volunteers. Look for the ads in leading P/C insurance publications: *Best's Review*, *National Underwriter*, *American Agent & Broker*, *Risk & Insurance*, and *Business Insurance*. In the meantime, learn more about Dick and his family connections to the CPCU Society!

Lynn M. Davenport, CPCU, AIC, AIM, AIS, AIT, is a team manager for State Farm in Greeley, Colorado, responsible for implementing new claims technology for a six-state region. Lynn followed in Dick's footsteps and is an active member of the CPCU Society. In addition to serving as webmaster for the IT Section and being active in the Colorado Chapter, Lynn recently joined the Society's Distance Mentoring Task Force.

Dick Vanderbosch, CPCU, CLU, AIS, is retired after a 36-year career with State Farm. He served in a number of roles there, always keeping a close eye on quality. Dick previously held a number of Society volunteer positions, and remains active with the Society as chairman of the Senior Resource Section. He is also a member of the Colorado Chapter.

I Am . . .

Setting an example for others to become CPCUs and get involved in the CPCU Society.

A champion of quality—it has always been a strong influence on my career.

Proud to still be an active member of the CPCU Society, even in retirement.

Richard A. Vanderbosch, CPCU
Retired
CPCU Class of 1989

I Am . . .

Connected to Society members around the country, who are incredible resources.

A firm believer in high ethical standards, which I apply to my work every day.

A dedicated professional who believes working in our industry is all about helping people.

David L. Davenport, CPCU
Auto Claims Team Manager
State Farm Insurance Companies
CPCU Class of 1998

I Am . . .

Thankful for my family's encouragement to obtain the CPCU designation and be an active Society member.

Taking control of the future by developing sound leadership skills.

A role model for my colleagues—participating in both education and volunteer opportunities with the CPCU Society.

Lynn M. Davenport, CPCU
Team Manager
State Farm Insurance Companies
CPCU Class of 1999



We're Celebrating 60 Years of CPCU Society Success!

Dick, his daughter Lynn, and her husband Dave are not only dedicated CPCU Society members—they are family members, too. They're joining nearly 27,000 CPCU Society members, celebrating 60 years of dedication to ongoing education, ethical behavior, and professional development. During 2004, the Society is commemorating its 60th anniversary and "Insuring the Success" of CPCU Society members, all of whom have earned the prestigious Chartered Property Casualty Underwriter, or CPCU, designation.

www.cpcusociety.org

Dave Davenport, CPCU, AIC, is an auto claims team manager for State Farm in Greeley, Colorado. Dave is a member of the Claims and TQ Sections, as well as the Colorado Chapter. He is a firm believer in the commitment to ethics associated with the CPCU Society, and applies this to his work every day. ■

London and the United Kingdom

Planning a trip to the United Kingdom in the near future? Here are a few tips even experienced visitors might find useful. First, it's strongly recommended to utilize the resources of the British Tourist Authority (new name for the old shop), 551 Fifth Avenue, Suite 701, New York, NY 10176-0799. Phone: (800) 462 2748, e-mail: travelinfo@bta.org.uk, web site: wwwtravelbritain.org. Contact by telephone is recommended since it has so much available for advance planning, that conversation usually generates surprises. For example, it has an excellent paper on aids and sources for tracing ancestors (a significant reason many opt to visit the area). It covers England and Wales, Scotland, Northern Ireland, Isle of Man, and the Channel Islands.

London is still a great place to visit, so here are some updates:

- The British Airways Eye on London has been given extended life so it will be available for 25 more years at least (originally scheduled for demise in 2004). It's just a short walk across the Thames from either the Embarcadero or Charring Cross Tube stations. To avoid a long wait, book your boarding time in advance and for early in the day.
- The Tube is still the preferred way to get around, but consider using the bus. Like the Tube, advance bus tickets and passes can be purchased. They afford a great way to see London with extensive routes and frequent service. They are also an excellent substitute for taxis, which often are very difficult to get between 10 p.m. and 1 a.m. on Friday and Saturday nights.

- Pubs at long last are utilizing nonsmoking areas so they have become more attractive for visitors. Pubs provide excellent lunch alternatives for fairly reasonable prices.
- Harrods is still a magnet but Selfridges is worth a look if shopping is your thing. It is huge and merchandise ranges from the expensive to the outrageous. Another interesting big store is Fortnum & Mason, which is a really upscale place to buy foodstuff. Right behind F & M is Jermyn Street, which is loaded with custom shirt and shoe shops.

If you are in London on your own, it's worth a try to contact a tour company travel desk at one of the hotels specializing in tour groups. Most will be pleased to offer you their special deals. These include day travel trips to places like Chester, York, Bath, Oxford, and even Scotland. They even offer very competitive van or bus options to the airports. The best deal we found was their theatre package to see *The Lion King*—van pickup and return to our hotel, gourmet dinner at Simpsons on The Strand, and third-row center seats all for less than the New York show ticket prices alone! ■

2004 Annual Meeting and Seminars



Los Angeles is the site of this year's Annual Meeting and Seminars, October 23-26. While the seminars and functions will once again be outstanding, there are a lot of senior-specific benefits. Reduced registration fees continue and functions such as the Loman Lunch and Senior Section Dinner afford splendid opportunities to make new friends and renew old friendships. The Los Angeles area and the coast both north and south are a senior traveler's dreamland—so much to see and experience. Come early and stay late—it's a splendid opportunity to arrange some extended activities or travel with fellow Annual Meeting attending seniors. Judd

Tierney, once again, will be staging the latest version of the always popular Senior Section seminar on financial planning—even for those already in retirement this is extremely valuable if one has children or grandchildren.

Visit www.cpcusociety.org for more information or to register for the Annual Meeting and Seminars.

Health Watch



Doctors report a huge increase of diabetes in adults—especially among overweight males age 50 plus—and women are not exempt. The causation includes the extra pounds, less exercise, and, more importantly, the amount of sugar ingested. Most of this comes from “hidden” sources, e.g. fruit juices, white flour products, low-fat items, and other flavor-enhanced foods. An excellent aid is the book *Sugar Busters*—later editions are preceded by “new.” Written by Leigh Steward, published by Ballantines, the book is about \$8 in paperback and \$25 hardcover. You’ll be amazed at what you’ll learn, e.g. a can of condensed tomato soup has about the same number of grams of sugar as most “nickel” candy bars. A small low-fat yogurt can have as much as three times as much sugar as does a popular California culture health drink. With a few changes you might

end up avoiding the needle, and as a bonus you’ll drop a few pounds. That aforementioned California culture health drink has a sugar range of 11 grams (same as a candy bar) to 43 grams depending on “flavor.” It’s a guarantee at the whole range to boost anyone’s sugar level. ■

The CPCU Society Presents . . .

“Reach for the Stars!”

**60th Annual Meeting and Seminars
Los Angeles, CA, October 23-26, 2004**



Join other CPCUs, new designees, and industry VIPs in Los Angeles for the best in education, networking, and leadership the property and casualty insurance industry has to offer—and to “Reach for the Stars!”

- ★ Join in our special **60th anniversary** celebratory and recognition events honoring you and 60 years of member contributions.
- ★ Meet up with your fellow CPCU Society members, colleagues, and industry leaders at an **exciting variety of Special Events**.
- ★ Open your eyes, your heart, and your mind to a radical redefinition of leadership with **2004 Keynote Speaker Tom Peters**, author of the seminal business book *In Search of Excellence*.
- ★ Continue your commitment to lifelong learning by choosing from **more than 20 Property and Casualty Insurance Track seminars** offering the latest P/C insurance education.
- ★ Grow your communication, management, planning, and organizational skills through **more than 20 Leadership and Career Development Track seminars**.

Register Today!

Be sure to check out the special registration pricing for retired and lifetime retired members and their guests. For the latest information about this year's meeting, to register online, or to download the registration form, visit the CPCU Society web site, www.cpcusociety.org. If you have any questions or if you'd like to request a registration form, contact the Member Resource Center at (800) 932-CPCU, option 5, or e-mail us at membercenter@cpcusociety.org.



Subscription Opportunities



An excellent senior structured publication is *Bottom Line/Tomorrow*. Most of you are probably already familiar with one or more Bottom Line products, but this one is specifically for our age group. It is published monthly and while it has some regular features, it is expansive and timely in addressing a wide range of useful subject matter. The March 2004 issue featured: best financial advise online; cultivating patience; great U.S. cities to visit; fun at the races—boost your odds. Available for \$39 per year from *Bottom Line/Tomorrow*, PO Box 80323-1317 (paid subscriptions earn a freebie booklet, *Retirement Secrets*).

Another worthwhile read is *The Week*, a fairly new publication, which has proven to be a surprisingly comprehensive and factual compilation of happenings around the world and at home. It is newsy and loaded with a wide range of interesting and helpful information. Some of the content is original work but a good amount consists of “clips” e.g.: the main stories and how they were covered; the world at a glance; people; best columns—the U.S., Europe, international; health and science; review of reviews—books, stage, art, film, music; food and drink; travel; and much more. Readers agree it has done an excellent job of living up to its theme: all you need to know about everything that matters. \$29.75 will get 25 weekly issues from *The Week*, PO Box 421243, Palm Coast, FL 32142-7622. ■

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