

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 State Farm Insurance for 40 years. 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.

Greetings from mid-America sandwiched between the two United States coasts. Politics build, weather happens, cultures change, and we watch with amazement, wonder, and maturity. Seniors attain a sense of intentional participation and perseverance. We seek inwardly to make a difference that extends externally to our community. We want joy and fun.

Last year, a very large number of people began turning 60 years old. They are the group society calls the "baby boomers." People have studied this generation and say they shape the world around themselves. They will likely redefine retirement and volunteering from the view of their predecessor generation. Their expectations are for meaning in what they do, a sense of immediacy in what they do, and may cause change in what they do. Their numbers are great, giving us an opportunity to engage some of them in serving with us in sharing needs.

A few other ideas impact them as joiners and doers. First, raising awareness and interest in opportunities for service are important. Second, creating high-impact opportunities that touch their interest and skills are important. Thirdly, relationships and networking with others helping to expand their role are important.

The future of our Senior Resource Section is fantastic, expansive, and exciting. The two generations

will mix and energize each of us to increase our potential. We may even find some change in our ways of providing value for membership in our section. And, yes, we can have fun.

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Chairman's Corner

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When you read this, the CPCU Society's 2007 Leadership Summit in Florida will have occurred offering learning and growth for many people. And, we are on to Hawaii in September for a truly special event with many new completers, if past experience remains true. Assimilating new people within the Society is always fun and rewarding for them and us. We may even have a few "seniors" who complete and will join our section.

Please reflect on what we can offer you that is important and useful as a

member of our section. You can send an e-mail to me or any committee member. The names, addresses, and e-mails are available on the Senior Resource Section web site, <http://seniorresource.cpcusociety.org>. Use your password to look at our web site, which provides an excellent resource of web sites that you may use. If you have ideas for other web addresses, please let me know.

Let me share one other thought in conclusion of my Chairman's Corner. Our health and medical care share front and center in our lives as we

age. Like a tissue roll, aging goes faster near the end. Being active with good health allows us to travel, visit, and look forward to each day. We understand that some of you may have challenges impacting your life. Simply, we care and encourage you to live life to the best of your ability to make a difference. We enjoy being a part of that with you. ■

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

Seniors—Ever Obedient

Hospital regulations across the country require all patients being discharged to be taken out in a wheelchair without exception. One day a student nurse came upon an elderly gentleman sitting on the bed in a private room. He was fully

dressed with a packed suitcase at his feet. He politely but firmly insisted he did not need the student's help in leaving the hospital. The student persisted stating the rule requires being wheeled out. Finally the senior reluctantly got in the wheelchair. As

they neared the elevator he was asked if his wife was meeting him. "I don't know," he replied. "She's still in the bathroom changing out of her hospital gown." ■

Be Sure to Attend Your Senior Resource Section Seminar at the 2007 Annual Meeting and Seminars in Hawaii!



Diversity and Inclusion: Making It a Destination of Choice

Monday, September 10, 2007 • 10:45 a.m. to 12:45 p.m.

This seminar will look at the reasons a firm should embrace the concept of diversity and inclusion in the workplace. It will also help the participants understand the characteristics of a truly diverse workforce and how to implement an inclusion plan to reach this destination of choice.

Register today for the CPCU Society's 2007 Annual Meeting and Seminars at **www.cpcusociety.org**.

Identity Theft Update

Editor's note: Thanks to an interview and discussion with Julia Cronquist, AVP, Zions First National Bank.

The problem is huge and getting bigger. Seniors are particularly vulnerable for ID theft and scams in general. The latter is mentioned since some of the suggested safeguards are the same or similar. Experts say it is impossible to be totally safe against a determined and competent thief, but much can be done by each of us to protect ourselves and minimize the risk.

While Social Security ID theft is big, there are a number of others such as medical, driver's license, passport, vital records, character, and financial. ID theft neither begins nor ends with adults. It involves children, especially the newly born and deceased persons. It is now estimated the total annual dollar loss to businesses, financial institutions, and individuals exceeds \$100 billion annually.

One of the prime sources for ID theft is stealing pre-approved credit card offers from mailboxes or getting them from garbage facilities. It is often hard to safeguard mailboxes, but you should destroy any such solicitations with a vertical/horizontal shredder—one that makes confetti rather than simply strips. Better yet, put a "stop" to the solicitations by calling (888) 5-OPTOUT. This will initiate notice to the three major credit card companies not to share your information with mass marketing and promotional listings. In a few days after your call, they will send you a letter requesting your signature for verification and shortly thereafter these solicitations should stop.

Experts recommend writing each of the three main credit reporting companies requesting that "my personal information is **not** shared for any marketing or promotional list and/or similar purpose." The addresses are:

- Experian
Consumer Opt-Out
701 Experian Parkway
Allen, TX 75013
- Equifax
Options
PO Box 740123
Atlanta, GA 30374-0123
- TransUnion
Marketing List Opt-Out
PO Box 97328
Jackson, MS 39288-7328

Be sure to include your full name and address, and that of your spouse.

You might also wish to include something along the lines of "we do not wish any new or expanded limits or other changes, such as

new persons, change of address, etc. on any credit cards, loans, or other financial items without written instructions or verification from us." For "blocking" other junk mail, e-mail, and telemarketers, you can opt out via the following web sites provided by the Direct Marketing Association:

- Direct Mail:
www.the-dma.org/consumers/offmailinglist.html
- E-mail:
www.dmacconsumers.org/offemaillist.html
- Telemarketers:
www.the-the-dma.orgconsumers/offtelephonestlist.html

The three major credit bureaus can be contacted at the following toll-free numbers:

- Experian: (888) 397-3742
- Equifax: (800) 685-1111
- TransUnion: (800) 888-4213 ■

Phishing Season

You probably won't find this variation of the word "fishing" in your personal dictionary, but it will make all the new editions since it is a 365-day occurrence and seniors are prime targets.

This growing "sport" consists of increasingly sophisticated efforts by thieves to obtain key personal information from individuals. The larger your income and the bigger your asset base, the more likely you will be "solicited." This whole activity is an essential part of identity theft since the usual information being sought is full names, Social Security numbers, credit card—as well as bank and other financial institution—data.

The techniques are very, very good, hence, one has to be extremely wary. E-mail seems to be the principal vehicle of choice, and the forms and mastheads appear absolutely authentic. For this reason, and others, legitimate organizations have stopped using this approach to obtain updates, verifications, etc. online. If you get such a request, assume it is phony and do not open and/or respond. The same approach should be taken if the request involves such things as unsolicited sweepstakes, retail offers, free trips, etc. even if it comes from a well-known organization.

Here's to Good Health!

by David L. Bickelhaupt, Ph.D., CPCU

■ **David L. Bickelhaupt, Ph.D., CPCU**, is professor of insurance emeritus at the Ohio State University.

All together now—one, two, three, say SOOTH! That's my new motto, which is an abbreviation for "Stay Out Of The Hospital! Those were my final words of my article "My Daze in the Hospital," which I wrote in September 2004, while in the hospital four days for a rare fever and bacteria infection called "enterococcus faecalis." Antibiotic pills fixed me up in a few weeks, and I've had no reoccurrence. I heeded my own advice to stay out of the hospital for a year and a half, but failed to do so on March 10, 2006.

It all began with a follow-up colonoscopy exam in November 2005. Two sessile polyps were found in the cecum, and the biopsies were benign. However, because these were of a kind that sometimes develop cancer, surgery was recommended.

Not very good news to get. January checks with three doctors still advised the surgery. Looking into surgery led to a cardiologist who ordered an electrocardiogram (EKG), echogram, "CAT scan," and stress test. These took more than a month to complete. Apparently, they were needed because I had an "aortic stenosis," which is a heart valve that tightens because of calcification, probably because of old age but perhaps related to rheumatic fever I had at age seven.

On March 10, 2006, I checked into the hospital. The surgery, which only took an hour and a half, was done with a "laparoscopic" incision, only a little longer than an inch, in

the middle of my belly. (A few years ago this operation required a full abdominal incision and months of recovery.) "Right colectomy" surgery means that about 10 inches of my colon on the right side were removed. That sounds worse than it apparently is, because I'm told that we all have four or five feet of colon, with enough to spare.

The hospital was very comfortable, and parking was easy for my wife Lee and visitors. I was there for four and a half days. I had stomach pain for a few days. They gave me pain pills to take whenever I felt the need for them. I only took a half dozen while in the hospital, and one a day for a few days after getting home. I had a plastic container that I was told to inhale from deeply and hold my breath for a count of five. Doing this several times an hour is said to reduce the chances of catching pneumonia. I was hooked up to have my blood pressure recorded continuously for the first two days, and then they took it every several hours, day and night. It remained good during and after the operation, although I suspect it was plenty high just before it! Glucose (sugar) readings were every few hours, too, so you have the overall impression that something will happen to or for you almost every waking, and lots of the sleeping, hours. Such is the busy life of hospital patients!

You should have seen the long, white nylon stockings up to my hips I wore all the time. (Fortunately no photos have surfaced, yet!) I also had heavy leg wrappings while I was in bed, to prevent blood clots. It worked, so who am I to complain?

I walked briefly in the room the second day, slowly! It was a treat to be able to stand up and look out the window. Then I was encouraged to walk every few hours up and down the halls. It was easier after the IV drips came off. I got to watch the OSU—Iowa bowl game on Sunday afternoon, but after leading by six points with five minutes to go, they lost.

A positive attitude helps greatly in the hospital, but it's easy to have too many negative thoughts. You do have more time to think of various things, but not as much time as you might think! Medications and IV drips are constant. Blood pressure, temperature, and sugar checks start at 5 a.m., and happen every several hours all day and more than you expect during the night. Although I didn't have much appetite during the first few days, the meals were of good variety and plentiful in size. Think of it all as a change from your ordinary routine, with room and board!

Reflections

Trying to stay positive, I perused the advantages of a stay in the hospital. It didn't take long to do so, but I did think of the wakeful night hours as one of the best parts of the day. There are no distractions to interrupt the "jumping mind!" Time moves slower, too, which with older age seems like an advantage. Also, if you want to improve your vocabulary, a hospital is the perfect place. Medical terms you've never heard of suddenly become quite important. For example, what are they going to scan when they do a "CAT scan"? (Or if they call it a "C-scan," what are they trying to see?) Another example is that doctors call many things "unremarkable." That sounds pretty dull to me, but I'm told that they use it frequently so

that they are not sued for something turning up later to be other than “good” or “bad!”

Colon surgery, I think, has become one of the more popular (I guess “common” would be a much better word here) surgical procedures today. I’m told that this may be because Medicare only started to pay for the “look-see” colonoscopy exam a few years ago. Thus, problems are being discovered earlier, and more surgery is being done. If you haven’t ever had a colonoscopy exam, it is now recommended for everyone reaching 50 years old, and earlier if you have a family history of colon problems. After the first exam, doctors suggest follow-ups on a schedule of two to 10 years. It’s really not as bad an exam as you may expect—embarrassing perhaps—but not usually very painful. The cost is not cheap, averaging about \$3,000, but Medicare and other insurance you may have will probably pay for all but a few hundred dollars.

If I learn that this report encourages at least one person who reads it to get a needed colonoscopy exam (you?), I’ll consider my time well spent.

A Good Recovery

It was great to have my appetite return and have a normal diet soon after leaving the hospital. (I was on a liquid diet the week before and while in the hospital.) Everything tasted gourmet! I did lose about 10 to 15 pounds, but with a somewhat swollen belly and expanded waistline, I don’t think the loss was very noticeable. Now my belts fit again, and all the “plumbing” is working fine.

I do get tired more easily, but at 78 I shouldn’t be too surprised at that. I’ve kept up with the weeding in the garden, but avoided real heavy yard work. Green beans from the garden this week were my reward, and the tomato crop is changing from green to red. I’m enjoying the hammock



on our back screened-porch almost daily now, with a short nap to top things off. I’ll have to wean myself off those—sometime—but I’m not in a hurry! How can life get any better than only having to worry about that kind of a problem? ■

Heard From . . .

Genevieve Decaminada and CPCU Society Past President Joe have requested that we express their appreciation for all the concern and outpouring of best wishes they have received from so many of their CPCU friends. As most of you know, Joe has had some health issues including a balance problem. This latter contributed to a serious home stairway fall resulting in a major hip fracture shortly after the Nashville Annual Meeting. The hip has recovered very well and while

Joe can get out, it requires him to be very careful. In view of the balance problem, he requires a night care person to assist if he needs to get up. Our very best wishes to them both and especially to Genevieve who is a loving and dedicated caregiver.

Also heard from Cleo Cline, CPCU, who has moved from southern California to Boise, Idaho. Cleo served the CPCU Society at many local and national levels, including chairman of the Senior Resource

Section. She contributed many travel articles to SRQ, and still is an avid traveller especially in Idaho fishing and visiting friends with her husband, Jack.

They recently celebrated their 60th wedding anniversary, and Cleo helped put together her 60th high school reunion. She is also very active with the Idaho legislature lobbying for bills on taxation and on the Advisory Committee on Aging. ■

Will Yours Survive?

In just a generation, the odds have gone from absolutely to just maybe. There are some dark things going on with respect to the long-term marriages of senior couples.

Disturbing, but true! Generally speaking in recent years, overall divorce rates worldwide have been dropping. The only age group showing an increase is the over-age-50 bracket with the coining of a new label the “grey divorce.” The traditional low rate among seniors resulted in a low base, which in part contributes to the large percentage gains but the absolute growth is very real.

In a recent issue of Canada’s *MacLeans* magazine, and elsewhere, it was reported between 1993 and 2003, overall divorce rates dropped 11 percent. On the other hand, for those aged 50–54 the rate rose 34 percent, those aged 55–59 rose 47.8 percent, 31.7 percent for those aged 60–64, and 9.2 percent age 65 and older. In Japan, for example, divorces for those married 20 years or more doubled in 10 years, and the rate for the 30-plus group quadrupled. The phenomenon in Japan has been dubbed the “mature divorce” and has been nicknamed “wet leaves.” This latter comes from problems Japanese women attribute to recently retired husbands who have a tendency to cling.

While to date relatively little has been studied and/or reported about this new trend, in May 2004, AARP published a fairly comprehensive report titled “The Divorce Experience: A Study of Divorce at Midlife and Beyond.” Copies of this are available from AARP and from its web site.

What, if anything, can you **and** your spouse do to prevent/minimize a late in life divorce happening to you? Plenty—but it takes positive action.

Here are a few very good tips that can and do work:

1. Evaluate your basic relationship well in advance of retirement. If there are any weaknesses or inherent problems in your marriage, work them out early and most certainly prior to retirement of either or both of you.
2. Recognize and accept the fact that both of you will incur major changes upon retirement, despite whether only one or both have been in the workplace. A stay-at-home spouse, for example, may have extensive regular commitments, e.g. golf, tennis, bowling, bridge, church, volunteer work, luncheon clubs, etc. Overnight the newly retired party can be a major interruption, hence, spawning a “you have ruined my life” reaction. This largely



can be minimized by advance analysis, planning, and taking positive action.

3. Go slowly! Be patient! Phase into an era of increased closeness—companionship and togetherness **but** leave room to let each other have his or her own space.
4. Cultivate new and old friends and relationships wherein you can and do enjoy each other’s company and activities.
5. Plan dates—keep the fires burning. Boredom or a feeling of being taken for granted can be “killers.”
6. Communicate! Communicate! Communicate! Really listen, and don’t take anything for granted. A common complaint is “my spouse has developed selective hearing loss.”
7. Take it easy on alcohol. Overall, this has become a major problem for seniors—as has other drugs. A forced early retirement can be devastating to an individual’s self-esteem—a serious health problem may surface—a relocation might be necessary, etc.—all can and do cause monumental stress and other problems. It is too easy to turn to the bottle or pills. Instead, seek help from your clergy person, your physician, or other professional.
8. Avoid distractions and temptations.
9. Build a closer relationship—but not overly close—with your children, grandchildren, and great-grandchildren. Help with

nurturing and providing aid such as occasional babysitting, tutoring, etc., but do it as a “team” and do not over-extend yourselves. Don’t let them move back home unless very, very special!

10. Volunteer. There are almost an infinite number of opportunities. Many of these involve couples so it can provide an excellent chance to do something together, hence, the potential to really bond with each other. Don’t overlook foreign overseas opportunities!
11. Consider a new or expanded hobby—especially one you can do together. Don’t let it become a personal “hobby horse,” which can make it non-inclusive and/or overly time-consuming.

Any Personal Ideas or Experiences?

As always we are seeking input. So if you have found something that really has worked, let us hear from you so that we can share. ■

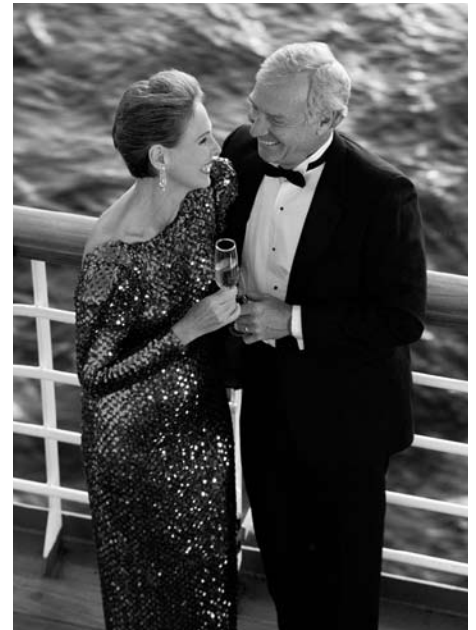
Ocean Cruise News from the Files of Savvy Saleore

Been out to sea lately? If not, you are in for some big surprises. It will be hard for you to equate the present with your own past experience as respect cruising in view of all that has taken place, especially over the past five years or so. Some of these changes may be perfect for you, while others may be a complete turn off. What is important today is to make sure to investigate thoroughly what a specific ship and scheduled trip offer, and how that fits with your likes and expectations.

The number of new ships continues to grow—in both number and size. Seven new ships were built in 2006, and nine are scheduled for this year. Almost all sailings are sold out, and marketing surveys indicate a huge increase in future travel is expected. All age brackets from children through those hitting 50 and beyond show huge increases in projected cruising.

The name of the competitive game seems to be **innovation**. This has triggered a huge increase in kids travel—well over a million anticipated in 2007 for all cruise lines. Disney has now added Europe in response to parents looking for a broader cultural exposure. More and more ships have added child-friendly activities, including such things as teen nightclubs, water parks, arcades, basketball and volleyball courts, special eating facilities, scavenger hunts, karaoke and video game competitions, rock climbing walls—you name it. Grandparents are frequent hosts to their little ones.

The Caribbean continues as the most popular area for Americans, but Europe has gained to about 20 percent share with many new and



expanded areas including places like Greenland, Iceland, and northern Norway. Ten- or eleven-night itineraries have grown in popularity, with as many as eight stops and 200 or so shore options available—including some fairly expensive choices. South American and southeast Asia cruises have proven very popular since they offer different season opportunities. The Mexican Riviera continues to be very popular, and is a very good choice for those with limited time and/or budget. Alaska is still a great choice and it’s no surprise to be the leader as respects repeat travelers.

Casual and flexible have become bywords. This involves not only choice of attire but also where and when you can dine, and in a few cases what facilities you can use. These are areas critical to being thoroughly reviewed in advance. An otherwise great at sea adventure can be ruined if you end up with an unwanted and unacceptable set of circumstances. Accordingly, while the Internet might be your usual purchase mode of choice, a very good travel agent might be your best value. ■

Volunteering . . . A Profile Plus

A recent interview of the local representative of a national organization (Senior Corps or RSVP) that organizes and coordinates the activities of seniors who are engaged in providing volunteer services developed some very interesting information.

For any senior interested in providing volunteer service, contact can usually be made through your local governmental agency on aging or through your local senior center.

The local unit interview revealed some very interesting data, which apparently is fairly typical:

- 63 percent are females (great need for those of the other gender)
- 69 percent over age 70
- 27 percent over age 80
- 5 percent over age 90

Maximum service—28 years

Average service—5-plus years

Volunteers were “placed” with 16 different agencies or organizations. Tasks were very varied and numbered in the hundreds, e.g. all the way from mentoring to “meals on wheels.”

Elder Care

A tremendous need for volunteers exists in this area. This is another area wherein input from our section members relative to any personal experience would be of interest and benefit. Our ages run the gamut, so we have cases involving our own needs, spouse needs, siblings, parents, close friends—the list goes on as do the number and types of assistance needed.

One critical area is providing *caregiver relief*. In too many cases a caregiver, for example a spouse providing 24/7 aid to his or her companion, can end up worse in many ways than the patient. Stress can have devastating consequences. At least two things need to be

considered. First, if you are the caregiver, seek assistance and/or relief. Don't let possible feelings of inadequacy or even guilt impede you from seeking help. You will not be of much value to anyone if you end up having some kind of a breakdown yourself.

Second, if you are aware of any situation where someone is in a caregiver role, step up and offer your services to help that individual. Too often all the focus is on the patient, and the needs of the caregiver go unnoticed. Such simple tasks as helping with the grocery shopping or providing “sitter” service so the individual can go out to eat or take in a movie are of tremendous value and are greatly appreciated. A cited individual served for more than two years as a coordinator lining up relatives, friends, neighbors, and fellow church members to come over to provide caregiver relief for a woman caring for a stricken spouse. ■

Meet Your AICPCU Liaison to the Senior Resource Section



■ **Lowell S. Young, CPCU, CLU, APA, AIAF, ARC, ASLI**

Lowell S. Young, CPCU, CLU, APA, AIAF, ARC, ASLI, is director of content development in the newly formed Print Products Department at the American Institutes. Young joined the Institutes in December 1988 and worked in the Curriculum Department with the economics and accounting and finance CPCU parts. He coordinated the development of the Associate in Fidelity and Surety Bonding (AFSB) program, and was appointed program director for the Associate in Premium

Auditing (APA) program. Young earned B.S. and M.B.A. degrees from the University of Utah, and did graduate work in insurance as a Huebner Fellow at the University of Pennsylvania. He worked as an economist for Sun Oil Company for 17 years, and taught risk management and insurance for three years at Temple University as an assistant professor before coming to work at the Institutes. ■

So Just What Is a SHIIP Volunteer Counselor?

by Judith A. Brannon, CPCU



■ **Judith A. Brannon, CPCU**, 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.

When I tell people I am a SHIIP volunteer counselor, the usual response I hear is “a what?” SHIIP—Senior Health Insurance Information Program—is a program of the Iowa Department of Insurance, and is one of 50 similar state programs whose goal is to assist anyone on Medicare with Medicare and insurance-related questions.

The umbrella term for the various state programs is SHIP—State Health Insurance Assistance Program—though the name of the program in each specific state may be different. (For example, in California, the name is “Health Insurance Counseling and Advocacy Program”; in Colorado it’s “Colorado State Health Insurance Assistance Program”; in Georgia “GeorgiaCares”; and in Pennsylvania “Apprise.”) Run by insurance or aging departments of each state, SHIP programs are funded by grants from the Centers for Medicare and Medicaid Services (CMS), a federal agency.

While the name of each state’s SHIP program may be unique, the purpose of each is the same. We assist people with questions such as:

- I’m retiring. What kind of health insurance do I need?
- I can’t make sense of my Medicare statements and medical bills. What do I do next?
- I’ve been considering long-term care insurance, but is it a good option for me?
- Do I need a Medicare supplement policy?
- How can I help my parents with health insurance?
- Which Medicare prescription drug plan would be most cost-effective for me?

We work with clients one-on-one to help them resolve whatever issues they have. SHIP counselors do not recommend particular products or insurers; we assist in providing factual information pertinent to the client so the client can make an informed decision. Because of this, it is important for volunteers not to have conflicts of interest by way of ties to providers.

In Iowa, clients find a volunteer counselor by contacting the state SHIIP program, where they are referred to a sponsoring agency in their county. From there, they are put in touch with an individual counselor. We may help clients over the phone or face to face. Personally, I often meet with the client at my sponsor’s site at a time mutually convenient for both of us. (My sponsor is my church; other sponsors typically may be hospitals, senior centers, or senior living facilities. The duties of a sponsor include providing a private place for the counselor to meet with

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So Just What Is a SHIP Volunteer Counselor?

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the client, and necessary equipment such as a computer with Internet access.)

When I first decided to volunteer with SHIP, I certainly did not have the necessary knowledge about Medicare. The Iowa program provided five days of initial training, followed by quarterly updates, and periodic newsletters and e-mails. I have a two-volume resource handbook, a web site, and a number I can call to reach SHIP staff if I have questions. While volunteers come from all walks of life, I found my insurance knowledge to

be very useful. No, I didn't work with health insurance or long-term care insurance, but insurance is insurance.

I have found volunteering with SHIP to be a wonderful retirement activity. I am working with people one-on-one, providing genuine help to them, while using my insurance knowledge, and learning things myself. I can set my own time schedule. If I go on vacation, I can ask my sponsor not to give me any calls while I am gone. Some volunteers, who live part of the year in one state and part of the year in another, volunteer in both.

Our clients are very thankful for our assistance. And yes, sometimes I get hugs. This is a very satisfying and rewarding volunteer activity.

If you would like to check into volunteering in your state's SHIP program, you can find state-specific contact information on www.medicare.gov. On the bottom half of the page, look under "Search Tools," then "Find helpful phone numbers and websites." Chose "Find a specific organization" and scroll down to SHIP. ■

Editor's Corner

by James L. Kirschbaum, CPCU



■ **James L. Kirschbaum, CPCU,** has experience spanning more than 50 years. He served as CEO and chairman of an insurance holding company and two insurance companies; director of two major financial services companies, a reinsurance company, an independent agency, and a managing general agency. "Kirsch" was a member of three risk management committees, including the U.S. Olympic Committee. He served as the 1986-1987 CPCU Society president, and currently serves as the editor of *SRQ*.

Even as I reflect on the article on divorce in this issue, I'm pleased to report Bev and I celebrated our 60th anniversary of being married to each other on March 28. As we considered how we might celebrate the occasion, we were shocked to realize that with the exception of two of my school buddies, every other person who was at our wedding is now deceased. It is amazing how time passes so quickly with so many happenings that we often don't fully equate and appreciate all that has occurred in our lives. One of our celebration events was hosting a St. Patrick's Day dinner for 45 people, none of whom we even knew five years ago. Making new friends has certainly been a bright spot in our waning years, and we have greatly enjoyed hearing first hand of the varied and interesting careers and experiences of others. Despite some serious health challenges of several in our group, we have been awed to see how a positive attitude pays off—it pays to reach out!

One business-related thought! As I read and re-read James Klauke's account in our last issue, I couldn't help but reflect on the tremendous job claims people do. They are the ones most in contact with our customers and the public, and in most cases are under one form of pressure (stress) or another. Usually their positive efforts are taken for granted or go unnoticed. Any thoughts out there as to how we might do a better job of recognizing, saluting, and letting others know of their good works? ■

Sections Strategic Task Force Report Summary

by Kathleen J. Robison, CPCU, CPIW, ARM, AU



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At the CPCU Society's 2005 Annual Meeting and Seminars, the Board of Governors created a Sections Strategic Task Force. The task force developed a strategic vision for sections, and presented it to the board at the CPCU Society's 2006 Annual Meeting and Seminars in Nashville in September. The Board of Governors accepted the report and referred it to the Executive Committee to develop detailed recommendations for consideration

by the board at the April 2007 Leadership Summit meeting. This article summarizes the report and recommendations.

David Medvidofsky, CPCU, CIC, chaired the task force. Members of the task force were **Tony L. Cabot, CPCU**; **Matthew J. Chrupcala, CPCU**; **John L. Crandall, CPCU**; **Clint Gillespie, CPCU**; **Michael J. Highum, CPCU**; **Kelli M. Kukulka, CPCU**; **W. Thomas Mellor, CPCU, CLU, ChFC**; **Kathleen J. Robison, CPCU, CPIW**; **Eli E. Shupe Jr., CPCU**; **Nancy S. Vavra, CPCU**; and **Barry R. Midwood, CPCU**, as CPCU Society liaison.

The task force began its assessment by focusing on issues of strategy and purpose. It developed a series of strategic questions designed to answer "who, what, and why," before addressing the question of "how?"

After task force consensus on the questions, feedback was shared with designated section liaisons. The task force also met with key stakeholders at the mid-year meeting to share findings, to test attributions, and to obtain additional input.

The task force took a qualitative approach relying on member input and interviews to develop findings. Prior survey data were reviewed.

Prior to creating the strategy, the sections' current mission and vision statement were reviewed. The task force recommended the following changes.

Special Note: *One of the recommendations is to re-brand the sections into interest groups. Therefore, the reader will note the reference to interest groups rather than sections.*

Proposed Mission

The CPCU Society aligns its members within interest groups consistent with the major disciplines of the property and casualty insurance industry. Serving the industry and other stakeholders in an ethical and professional manner, interest groups add value by increasing interest in attaining the CPCU designation and by helping make CPCU the most recognized, valued, and highly respected designation in the property and casualty industry through consistent and valuable technical content.

Proposed Vision

Interest groups offer targeted educational content that make CPCU the most widely recognized, valued, and highly respected professional designation/brand in the property and casualty industry. Instead of being focused toward a value-add for a narrow target, interest groups are at the forefront for name recognition and desirability of the CPCU designation by reaching a broad audience. Although segmented by discipline, interest groups target their consistent and high-quality technical content to anyone in the industry seeking focused information.

Interest group affiliation is provided automatically to CPCU Society members. This enables consistent and ongoing technical content to reach CPCUs affording continuing education and reminding them of the value of CPCU Society membership.

Ultimately, the reach of interest groups extends beyond just CPCU Society members. All industry professionals are, therefore, exposed to CPCU through the work of its

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interest groups. Exposure to the high-quality, technical content of the volunteer interest groups:

1. draws industry professionals to interest groups through exposure to their work; which
2. increases interest in CPCU and other Institute programs as a course of study; which
3. increases Institute participants and program designees; which
4. increases CPCU Society and chapter membership

Special Note: *The above is a recommended long-range vision for sections. Included in the recommendations are specific steps to position sections for the proposed mission. The task force believed strongly that attaining the mission would be a staged process. The sections' offerings must first be of consistently high value on par with other offerings before extending sections' reach beyond Society members.*

Proposed Strategy

The strategy is to position sections as a provider of readily available, high-quality, technical content to stakeholders. The level of content and delivery will vary based on the audience:

- **For prospective CPCU candidates**, sections offer technical information such as symposia and expertise within the disciplines of the industry.
- **For current CPCUs** the newsletter and web site are of high value and encourage CPCUs not presently part of the CPCU Society to see the benefits of joining. Retention of current CPCU Society members increases by providing consistent, high-quality, technical content within member disciplines. CPCU

Society members are connected to others within a functional discipline offering networking and resource advantages not available through other industry designations or associations.

As the technical content is consistently on par with competitor offerings, “associate memberships” are offered to non-CPCUs working in the industry and to industry providers (e.g., vendors). This provides a new revenue stream for the CPCU Society and further increases name recognition of CPCU. Candidate interest in the Institute’s programs increases as well as through the exposure sections create.

Accomplishing this vision requires strategic actions that are presented as a series of strategic initiatives that align with four key perspectives:

- organizational structure
- leadership development
- membership
- value-added services

These strategic initiatives are summarized with a proposed template for reporting on results.

Organizational Structure (OS)

OS1—Re-Brand Sections as Society Interest Groups

Rationale: The term “sections” does not concisely describe their purpose. Other associations with similar structures such as PMI, ABA, etc. use “interest group” terminology. As the vision for sections evolves, re-branding them as interest groups signals something “new and improved.” Further, the phrase “sections” carries connotations of

silos where “interests” applies whether one works in a discipline or just has “interest” in learning more.

OS2—Create Interest Group Resource and Governance Committee

Rationale: As the interest groups are exposed to a wider audience, the demand for consistent, high-quality content will increase. CPCU Society staff provides excellent support. Interest groups can enhance CPCU Society capacity by forming a rotating four-member committee overseeing standards of content (see Recommendation VA1) and providing a resource for backup, training, and consultative advice. This committee would consist of:

- a former section chairman
- a former section web liaison
- a former section newsletter editor
- an additional member with experience in one of the above tasks

OS3—Assess Current Interest Groups and Align Them with Major Industry Functions

Rationale: The industry has evolved since the creation of sections. For example, many companies no longer have “underwriting” departments—they have moved staff functions to product teams and field functions to production positions. Project management is integrated into most positions but has no discrete focus. As membership is opened, there needs to be a clear alignment between technical interests and the content focus of interest groups.

OS4—Open Interest Group Membership to all Society Members

Rationale: Open membership will expose all CPCU Society members

to the work performed by interest groups. Providing newsletter and web site access will consistently remind CPCU Society members of the value they receive by belonging to the Society. This recommendation also supports the CPCU Society's goal of visibility. Continuing education is provided while leveraging one of CPCU's key differentiators: the ability to connect its members at both the interdisciplinary level (chapters) and the intradisciplinary level (interest groups).

Leadership Development (LD)

LD1—Formalize Standard Interest Group Leader Training and Orientation for the Chairman, Newsletter Editor, and Web Liaison. This training will include an operations manual and continuously updated list of best practices.

Rationale: As membership is opened, interest group offerings will have wider exposure. Content value will become more important. Formalized training and reference materials need to be provided as tools to support the key interest group roles.

LD2—Create a Developmental Scorecard for Interest Group Volunteers and CPCU Society Members

Rationale: As budget and time demands increase, employers and employees will need to understand and demonstrate the value of their commitment. A development scorecard will show employers what their investment provides. It will also enable employees to easily articulate the value they receive. The present CPD qualifier may be promoted or modified to meet this need.

Membership (M)

M1—Create Value Statements and Other Communications Tools to Promote Interest Groups

Rationale: As the sections are re-branded and membership is opened up to all CPCU Society members, value statements and a communications strategy must be created. These efforts must crisply articulate the value of interest group membership, and describe how the value of CPCU Society membership has increased. This highlights the differentiation that interest groups provide CPCU Society members through focused technical content that CPCU Society members will continuously receive.

M2—Establish Affiliations between Interest Groups and Other Industry Organizations (e.g., PLRB, The "Big I," and RIMS)

Rationale: To promote the technical expertise of CPCU Society interest groups and to support the goal of making CPCU the most widely recognized and highly respected designation, affiliations should be formed with other associations and/or designation programs. By presenting at their conferences and contributing to their newsletters, the CPCU Society increases their reach to potential designees committed to continuous learning.

M3—Refresh the Interest Group Newsletters

Rationale: As the reach of newsletters increases (first to all CPCU Society members and longer term as a revenue-generating product) they must be refreshed. This will support the re-branding efforts. A task force should be formed to finalize recommendations—potential areas of review include electronic

versus hard copy delivery (or option for both), the colors, logo, and layout, and the possibility of providing one comprehensive quarterly interest group newsletter with space for each interest group's contribution (versus publishing 14 separate newsletters).

M4—Designate Liaison(s) to Promote Interest Group Benefits to Chapters, Major Employers, and the Insurance Services Community

Rationale: The value of interest groups may be promoted by expanding the Connections concept. A discussion of the value of the interest groups must be added to the present agenda. Designating special liaisons will expand capacity to extend outreach to chapters and industry service providers.

M5—Strengthen Connection between CPCU Society and Accredited Risk Management and Insurance Degree Programs

Rationale: Students pursuing degree programs in risk management and insurance are future prospects for the Institutes' programs. Increasing awareness helps capture interested students. Recommendations to strengthen this connection include offering interest group membership to any approved university, offering a pool of guest lecturers, and providing a student forum for web site and newsletter submissions.

Value-Added Services (VA)

VA1—Develop Consistent Format and Content Standards for Core Interest Group Offerings

Rationale: As membership increases to all CPCU Society members,

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interest groups have an opportunity to promote their value to a wider audience. Longer term the strategy is to broaden interest group reach outside of the CPCU Society. This strategy requires content that compares favorably with alternative offerings. Specific content targets and standards assure the CPCU Society member regularly receive high-quality content. Support and governance for this recommendation is contemplated under recommendation OS3 above.

VA2—Expand Delivery Methods of Technical Content

Rationale: Time and expense dictate member participation. Present delivery methods of the newsletter and the CPCU Society's Annual Meeting and Seminars for technical content should be expanded by the interest groups to include webinars,

more symposia, and chapter-ready presentations through a pool of local speakers. The possibility of on-demand or ability to purchase video of the CPCU Society's Annual Meeting and Seminars must be considered to meet the needs of our growing international presence and those who cannot attend CPCU Society's Annual Meeting and Seminars.

VA3—Encourage Interest Groups to Convert Highest-Rated CPCU Society Annual Meeting Technical Seminars into Symposia

Rationale: A great deal of work goes in to producing quality technical sessions that are presented at the CPCU Society's Annual Meeting and Seminars. In their efforts to re-brand themselves and increase awareness of

their offerings, interest groups have an opportunity to convert these programs into tested and finalized symposia. Not only does this effort support the strategic goal of industry outreach, but it offers an additional revenue source to the CPCU Society.

VA4—Conduct SWOT Analysis for Each Interest Group; Implement Findings

Rationale: As the interest group expectations change and the prospective members increase to all CPCU Society members, each interest group needs to assure that their offerings align with member needs. Action plans should be developed based on the findings and reported back through the interest group governors. ■

Having a Senior Moment

We have all heard this expression and perhaps even used it ourselves. From time to time we have indeed forgotten something, but memory loss is a natural part of aging. To some degree since most healthy older people occasionally will forget someone's name or misplace something. Usually we can laugh it off and keep going normally.

Unfortunately, the difficulty can present a very real problem if the incidents are more severe. The possibility of Alzheimer disease does exist, but the symptoms are much more pronounced than simple occasional memory lapses. True symptoms affect communications,

learning, thinking, reasoning, and eventually will have an impact on a person's work and social life.

The Alzheimer Association has developed the following list of warning signs of the disease:

1. memory loss
2. difficulty performing familiar tasks
3. problems with language
4. disorientation of time and place
5. poor or decreased judgment
6. problems with abstract thinking
7. misplacing things

8. changes in mood or behavior
9. changes in personality
10. loss of initiative

If you or someone you know is experiencing these problems, suggest consulting with a physician. There may not be anything to worry about, but if there is a problem it is very important to not only know what is going on, but also to have reliable information and support. Your doctor should be your primary resource, but the Alzheimer's Association web site www.alz.org is invaluable. ■

I Love This Doctor! A Humorous Health Q&A Session

Editor's note: As is often the case with material circulated via the Internet, we're not sure where this started and who wrote it. However, we enjoyed it and wanted to share with our *SRQ* readers! I suppose we should say "we're not responsible for the results. . . ."

I've heard that cardiovascular exercise can prolong life; is this true?

Your heart is only good for so many beats, and that's it . . . don't waste them on exercise. Everything wears out eventually. Speeding up your heart will not make you live longer; that's like saying you can extend the life of your car by driving it faster. Want to live longer? Take a nap.

Should I cut down on meat and eat more fruits and vegetables?

You must grasp logistical efficiencies. What does a cow eat? Hay and corn. And what are these? Vegetables. So a steak is nothing more than an efficient mechanism of delivering vegetables to your system. Need grain? Eat chicken. Beef is also a good source of field grass (green leafy vegetable). And a pork chop can give you 100 percent of your recommended daily allowance of vegetable products.

Should I reduce my alcohol intake?

No, not at all. Wine is made from fruit. Brandy is distilled wine, that means they take the water out of the fruity bit so you get even more of the goodness that way. Beer is also made out of grain. Bottoms up!

How can I calculate my body/fat ratio?

Well, if you have a body and you have fat, your ratio is one to one. If you have two bodies, your ratio is two to one, etc.

What are some of the advantages of participating in a regular exercise program?

Can't think of a single one, sorry. My philosophy is: No Pain . . . Good!

Aren't fried foods bad for you?

You're not listening!!! Foods are fried these days in vegetable oil.

In fact, they're permeated in it. How could getting more vegetables be bad for you?

Will sit-ups help prevent me from getting a little soft around the middle?

Definitely not! When you exercise a muscle, it gets bigger.

You should only be doing sit-ups if you want a bigger stomach.

Is chocolate bad for me?

Are you crazy? Hello cocoa beans! Another vegetable!!!

It's the best feel-good food around!

Is swimming good for your figure?

If swimming is good for your figure, explain whales to me.

Is getting in shape important for my lifestyle?

Hey! "Round" is a shape!

Well, I hope this has cleared up any misconceptions you may have had about food and diets.

And remember:

"Life should **not** be a journey to the grave with the intention of arriving safely in an attractive and well-preserved body, but rather to skid in sideways—Chardonnay in one hand—chocolate in the other—body thoroughly used up, totally worn out, and screaming "WOO HOO, What a Ride!" ■

SRQ History . . . In Case You Forgot or Perhaps Never Knew

The *SRQ* was originally called the *Senior CPCU Section Quarterly* and popularly called the *SSQ*.

Paul O. Dudey, CPCU, was the editor from the Spring 1990 issue to Fall 1992 (nine issues). He was followed by **Herbert W. Hoell, CPCU**, who served Winter 1993 to December 1999 with a whopping 28 issues including the first *SRQ* in May 1997. Next came **Frank C. Bins, CPCU, CLU, ChFC**, who was responsible for seven issues—May 2000 to August 2001. **Warren G. Brockmeier, J.D., CPCU**, served as editor from December 2001 to August 2003 (eight issues). Current editor, **James L. Kirschbaum, CPCU**, has had 13 issues starting in January 2004 to the present.

In Remembrance

Regretfully, our ranks keep getting thinner, but with particular regret two close CPCU friends recently passed away. I know many of you knew either one or both, hence, it would be very thoughtful and appreciated if donations in their memory were made to the CPCU–Loman Education Foundation.

First, **Richard H. Chipman, CPCU**, who was a competitor when I first met him in the mid-1950s. Dick died on February 21 in Idaho leaving a great legacy consisting of the host of people he influenced and taught (CPCU and other classes, 1967–1988 and CE courses until last year). He was a great high school athlete and later an avid golfer. He was devoted to his family and loved to serve others—for example, donor of more than 10 gallons of blood. He served in many

leadership positions (including Most Loyal Gander of The Honorable Order of Blue Goose) and received many awards and recognition. I never met a prouder CPCU.

George M. Gottheimer Jr., Ph.D., CPCU, CLU, ARe, died on March 2. George was a true-blue CPCU in every respect. He was a business leader, educator, authority, expert, panelist, witness, lecturer, and associate professor at St. John's University (formerly College of Insurance). What was equally remarkable was the wide range of subjects he had mastered—including reinsurance, solvency, and agency issues. George was a major force in getting the interest section concept under way within the CPCU Society, and pioneered having a section produce an Annual Meeting seminar. ■

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