

Message from the Chair

by Vernon K. Veal, CPCU, CLU



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

Veal is a past president of the CPCU Society's Central Illinois Chapter, and continues to serve as a member of various committees. He has served the CPCU Society for more than 20 years, including stints as director and regional vice president.

Greetings

We offer warm greetings to each member of the Senior Resource Interest Group. Thank you for staying connected to, and active with, the CPCU Society and for being a member of our interest group. For some of you, that has been many years. Your years of service, learning, caring and sharing have been part of the culture we enjoy in the Society. We hope you continue with us for many years to come. Thank you, again.

Newsletter

After 50 years in this business, **James L. Kirschbaum, CPCU**, past Society president, has turned his Society responsibilities, including the SRQ newsletter editor duties, over to others. Thank you, Kirsch, for your many years of service to the Society and to the Senior Resource Interest Group. And we also thank you for your personal farewell article

in our last SRQ newsletter. Senior Resource Interest Group Past Chair **Dick Vanderbosch, CPCU, CLU, AIS**, and Kirsch's close friend, **John Crandall, CPCU, AIM**, send him their personal thanks in this issue.

We thank Dick Vanderbosch for assuming the editor duties for this issue of the newsletter. **Judy Brannon, CPCU, ARE, AIAF, API, ARP**, will be taking over the role of co-editor of SRQ beginning next year. **Note:** We are seeking someone who would be willing to be co-editor with Judy. Please contact me to help us: e-mail Vernon Veal at vvea@verizon.net or call (309) 661-7802.

Philadelphia

The Annual Meeting and Seminars in Philadelphia was inspiring, educational and enjoyable for

Continued on page 2

What's in This Issue

Message from the Chair	1
CPCU Travel Program — Revisited	2
Editor's Corner	3
Additional Thoughts	3
Canadian Survival	4
Ireland in Depth	7

Message from the Chair

Continued from page 1

all who attended. Many learning opportunities were available for each person. And keynote speaker **Doris Kearns Goodwin** spoke eloquently and passionately about our presidents, especially Abraham Lincoln. Monday night's Senior Resource Interest Group dinner at Bookbinders was excellent.

New

As you know, beginning in 2009, every Society member will be entitled

to receive benefits from every interest group and will enjoy access to all their information and publications. The Society will be updating members on these changes before the end of the year.

As shared in the last SRQ, doers do! As you receive information on interest group benefits, please carefully consider how you can contribute.

Travel

Lastly, we thank Dick Vanderbosch for offering the "Ireland in Depth" CPCU travel trip in 2009.

Kirsch, we thank you!

Until we share again, these are "Words from my Chair" ... *in your humble service!* ■

CPCU Travel Program — Revisited

by Richard A. Vanderbosch, CPCU, CLU, AIS

Now that we have several CPCU trips under our belts, it might be a good time to review our program. Here are just a few of the comments from our travelers over the years:

- "Great trip. I can't wait for the next one."
- "The food and service were wonderful."
- "It's great traveling with other CPCUs."
- "A very professional group. Thanks for including me."

Our program was introduced in 2004, with our first trip taking place in 2005. The Senior Resource Interest Group has sponsored a trip annually ever since, and in 2009 we will be celebrating our fifth anniversary with a trip to a favorite location — Ireland.

Our program's destinations are as follows:

- 2005 Great Rivers of Europe
- 2006 Canadian Rail Adventure
- 2007 Storybook Landscapes along the Rhine



- 2008 Eastern Europe River Cruise
- 2009 Ireland in Depth

The primary purpose of our program is to provide an opportunity for CPCUs, their families and friends to travel together in a relaxed, casual setting. It is designed to bring CPCU professionals of all levels, ages and disciplines together for exciting travel adventures around the world at reasonable prices.

Each year the most popular destinations are identified and evaluated. Input is solicited from both prior and future CPCU travelers, which is the basis for the selection

for the subsequent year's trip. Other principal considerations are the trip's length (two weeks maximum), the total cost, the quality of the tours and the safety of the destination.

Timing considerations are also made to avoid calendar conflicts, i.e., major holidays and CPCU Society meetings. The trip announcement is made in the fall, flyers are distributed at the Annual Meeting and Seminars, and information is posted on the Senior Resource Interest Group Web site.

If you like to travel, or want to start traveling, this just might be perfect for you. Why not give the CPCU Travel Program a try and experience the wonderful camaraderie for yourself. For additional information or if you have questions, contact me at (970) 663-3357 or rbosch@aol.com.

Hope you will join us on the next trip!

Happy traveling! ■

Editor's Corner

by Richard A. Vanderbosch, CPCU, CLU, AIS



Richard A. Vanderbosch, CPCU, CLU, AIS, retired in 1999 after a 36-year career with State Farm. Named a CPCU Society Standard Setter in October 1998, he continues to be active in Society activities. He is a member of the Colorado Chapter and the Senior Resource Interest Group.

Editor's note: Judith A. Brannon, CPCU, ARe, AIAF, API, ARP, will be taking over a co-editor role beginning in 2009.

My how life's highways and byways have a way of finding avenues one never dreamed existed. Bear with me as I attempt to piece together my first SRQ in a manner that honors the many quality issues produced by **Jim Kirschbaum, CPCU**.

As many of you may already know, Jim has decided to resign from Society service after 50 years of unselfish volunteerism. Yes, that's right — a mere 50 years! During this time, Jim has taken on many different roles, including most recently, editor of the Senior Resource Interest Group newsletter and member of the CPCU-Loman Education Foundation Board of Trustees.

Our hats are off to Jim for all he has contributed in his journey with the CPCU Society — from his presidential leadership in 1986–87 to producing our *Senior Resource Quarterly* for the past four years. His total commitment to quality and his genuine interest in people have served him well in all his roles.

Jim, this SRQ is especially for you. A sincere thanks for all you've done, or even better, for all you've given. You have served the Society well!

Our best wishes to you and Bev for many years of good health and happiness. Don't forget your many friends at the Society. Come back and visit us anytime!

Until we meet again ... ■

Additional Thoughts ...

by John L. Crandall, CPCU, AIM



John L. Crandall, CPCU, AIM, retired from Protection Mutual Insurance Company (now FM Global) in 1990. He has held a number of Society positions over the years.

In the last issue of the SRQ, you read that our editor, **Jim Kirschbaum, CPCU**, was leaving our committee and would no longer be our editor. Jim has been a great asset to the Senior Resource Interest Group, and he will be greatly missed — especially by this writer.

Warren G. Brockmeier, CPCU, J.D., and I were instrumental in getting Jim to serve with us. Jim has worked on several of our symposia, and because of him they were very successful.

Jim, the committee will miss your presence, your camaraderie and your insight. All members of the Senior Resource Interest Group wish you and your lovely wife, Beverly, the very best of everything. Thanks, Jim, for all you have done for us and with us. ■

Canadian Survival

by David L. Bickelhaupt, CPCU, Ph.D., CLU, ChFC, ARM



David L. Bickelhaupt, CPCU, Ph.D., CLU, ChFC, ARM, is emeritus professor of insurance, Fisher College of Business, at The Ohio State University, where he taught undergraduate and graduate courses on insurance and risk management for nearly 30 years. He also taught at the Wharton School of the University of Pennsylvania, Skidmore College, Georgia State University and the University of Arizona. Bickelhaupt is the author or co-author of a number of textbooks, and has written many articles for a variety of publications. He earned his doctorate and bachelor's degree from the University of Pennsylvania and his master's degree from Columbia University.

Have you ever wondered whether or not you could survive if stranded in the wilderness with nothing but the clothes on your back? Well, our 18-year-old grandson Jeremy and his 17-year-old Boy Scout friend Austin wondered. Then they decided to actually test their survivorship skills in the wilderness while on vacation with my wife, Lee, and I.

Lake Temagami and Island #237

The boys did just that during our August visit to remote Lake Temagami, a big, beautiful lake about 300 miles north of Toronto, Canada. Its name comes from the Ojibway First Nation native language and means "deep water."

The boys did survive. And so did Lee and I, although we remained in or near our island cottage with all its conveniences while the boys went off on their own to distant parts of the lake. We enjoyed our electricity, stove, refrigerator, microwave, indoor toilet and even a bathtub with hot water. No one ever realizes the importance of such everyday things until they don't have them!

Located in the central part of the lake called "The Hub," Island #237 is only about two acres in size. Our four-room cottage, right on the water's edge, was remodeled from a very small log cabin. The old boathouse is a survivor, too, and harbors our 16-foot motorboat safe from wind and rain. The nearest other building is a quarter-mile away, on the inside of a bay that has so little boat traffic that it is like having a private lake in our backyard.

Out our front window we do see some boats, sometimes several at the same time but often none for several hours. The lake's remoteness is maintained by laws of the province of Ontario, which keep the lake in its natural state, with no buildings permitted along almost all of its hundreds of miles of basic shoreline. The only buildings seen are occasional ones on the islands. An exception to this is the little town of Temagami, 15 miles away at the end of one of the lake's five long bays.

Our daughter Carol, and her husband, Ken, live less than two miles away on the lake, owning and managing busy Boat Line Bay Marine. The marina offers auto parking space, dockage, gas and repairs for boats, winter storage, boat taxi service and a small grocery store. We enjoyed seeing the new addition to their home. It's still in the process of being painted and finished, and will give them more room for their family of four. We celebrated Carol's 47th birthday with them on Aug. 18 by having one of Lee's famous lasagna dinners at our cottage.

Getting There

The boys flew from Florida to the Akron-Canton Airport, where we met them. Then we drove around Buffalo and stayed overnight near Niagara Falls. The timing was good, as we were able to enjoy a phenomenal view of the tremendous waterfall cascading over the cliffs in the river on the Canadian side. We also had the bonus of being there for colorful fireworks at 10 o'clock that night. It was spectacular!

The next day we drove the remaining 400 miles to Lake Temagami in about seven hours. The green fields of



Southern Ontario gradually gave way to a much more rocky landscape. The roads were good, though, including the final 12-mile dirt road called the Lake Temagami Access Road. Recent grading made it no problem this year.

It takes time and lots of lugging to move into an island cottage. Everything that takes a day to pack into a car has to be unloaded and then put in a boat. Next, the unloading requires picking up boxes and bags and carrying them up (never down!) to the cottage. We cheated a bit by using an old wheelbarrow for this part of the task, but the back muscles still felt it the next day. Rain sometimes compounds all the problems. Luckily, we had our two Canadian grandsons, Kendal and Davis, help with the lugging, although they were artful at quickly disappearing at times.

The Survivorship Challenge

Jeremy and Austin couldn't wait to get off on their first survivorship challenge. They spent a day looking for possible campsites some miles

away. They found that many of the best ones had already been taken during the weekend. The next day they chose a campsite at Devil's Point, which is about 10 miles to the north. They took off by boat with a few essentials — matches, sleeping bags, knives and an ax. A fishing pole for catching fish (and a few ramen noodle packages, if needed!) covered their meals. They found that the nights were very dark. Because of some wind and cold temperatures of about 40 to 50 degrees, they tried to keep a campfire going all night, or at least most of it. We suspected that they might return to the cottage within a few days. They did — tired and hungry and miraculously just in time to devour Lee's good spaghetti dinner.

Survivorman Videos

After resting for a day, they were ready to try survivorship again. The incentive to do so was enhanced by watching "Survivorman" videos, a series of films about a man who tries to survive seven days in each of five wilderness locations. One setting was Lake Temagami, and the

circumstance was a simulated plane crash; the other videos focused on areas up in Alaska and down in the Florida Everglades.

The videos are very well done and educational in nature because they provide many good ideas about how to improve chances for survival. Survivorman films his own adventures in desolate areas, without a TV crew or other people to help him in life-threatening situations. Lacking equipment and supplies, in one of the videos he finds flint and steel to make campfires, catches fish in a net made from his shirt, and builds lean-tos for shelter by using pine and green boughs tied on poles with vines. Berries and insects provide some sustenance, just like they do for bears in the wild. Mushrooms are eaten only if they are positively identified as non-poisonous varieties. Making snares for catching rabbits helps, too, but the video warns that too much rabbit food without balancing fats over several weeks can cause a deadly paralytic reaction.

Surviving in the wilderness is not easy. It requires commonsense plus knowing some of the "tricks" of survival that Survivorman explains. Some of them are simple, while others are amazing and need to be learned in survival training.

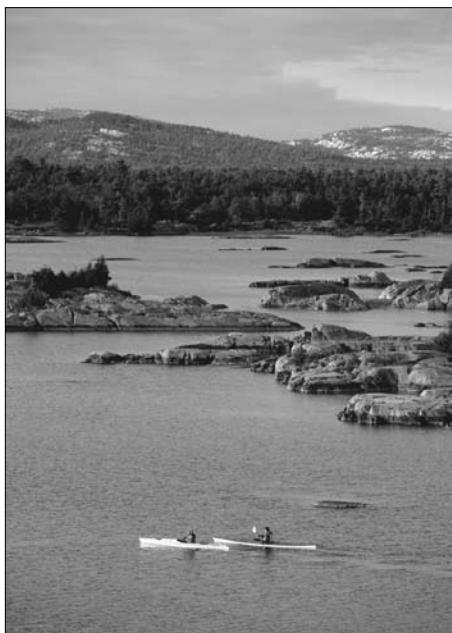
Hardships in Surviving

The boys tried to make their experiences realistic, but not overly dangerous. Although miles away from other people, they had a motorized boat to get help if needed. They learned to have enough gas and a charged-up battery, and to tow a

Continued on page 6

Canadian Survival

Continued from page 5



canoe for emergencies when they were many miles from civilization. The second time they left our cottage, they took very little. Sleeping on a big flat rock wasn't much fun, fishing was lousy, and they became hungry enough to try eating raw fish, namely, the one small bass they had caught. They only recommend doing that, though, if you are really hungry!

Another trip started out on a rainy Sunday, which made for a miserably wet night for them. It was so dark that the adage "early to bed and early to rise" fitted their situation perfectly. The night was followed by a cold morning and trying to get their clothes dry over a campfire. The convenient clothes dryer at home was sorely missed! Later, the sunshine that broke through the clouds was much appreciated that day. After a long night of little or no sleep, the boys found that it was smart to take naps in the day's warm sunshine whenever possible.

Adapting to their environment was a constant challenge every day and night. On one trip they discovered

using their flashlight unnecessarily was a mistake, because too many mosquitoes and other bugs were attracted to the light. They also learned to carefully choose their campsites — proper drainage and out of the wind. Correct paddling of the canoe was tricky, too, especially turning the paddles just right and in sequence when there were high waves or winds. Fortunately no upsets, as happened in one of the Survivorman videos, occurred.

Ducks Unlimited — Surviving in Style!

One night we all joined our daughter Carol and her family, and went into the town of Temagami for a once-a-year benefit dinner and auction. The charity Ducks Unlimited sponsors this event, and uses the profits for protecting ducks, other wildlife and the environment.

In the large Temagami skating rink, there were three ways to buy or bid on more than a hundred donated wildlife, camping and hunting items. These included knives, guns, many framed pictures and paintings, and other things. After a sumptuous buffet dinner, the prizewinners of the raffles and written bids were announced and a regular auction of more special items was conducted. Almost all of the attendees went home with at least one memento, and some had many.

I won the bid for a nice framed print of flying ducks and two sculptures of stuffed walleye fish. Ken won the bid for a large framed print by an artist he knew. Carol won folding canoe paddles. Kendal won the bid for a gorgeous — and expensive — coffee maker, which, ironically, had been donated by Carol. Both he and Davis won big alarm clocks, but we haven't

heard if those are helping them get to school on time. In the raffle, Jeremy won a nice framed picture of an Adirondack chair with the lake in the background. He was disappointed, however, when the bidding for a set of professional crossbows and arrows he wanted went too high for his budget.

In all, it was a pleasant and fun evening away from the Temagami wilderness.

Back to Civilization

The trip home to Columbus went smoothly, except for delays at the border. We tried to avoid long lines at the Peace Bridge on Saturday night by staying overnight near Fort Erie in Canada, but got lost and found that all the motels had already been booked. Then we chose the slowest of nine lines of cars at the bridge, and worse yet were randomly selected for a half-hour inspection for drugs, alcohol and whatever else these types of searches hope to uncover. That was the first time in 19 years we experienced that process, so we can't complain too much. We made it to Hamburg, N.Y. — and to a Holiday Inn — at about 8 o'clock.

Sunday we stopped at our son Paul and our daughter-in-law Terri's home in Medina, Ohio, for a delicious pork roast picnic lunch. We drove on to Columbus, but Jeremy and Austin remained overnight, winding down their adventures with skeet shooting that afternoon and "water ski-doing" the next day with the cousins and their friends. On Tuesday they were lucky to get out of Akron-Canton Airport just in time to make it to Orlando, only twenty minutes late and before Hurricane Fay closed everything down. That's survivorship right up to the final minutes of a vacation! ■

CPCU TRAVEL PROGRAM

SPONSORED BY THE SENIOR RESOURCE INTEREST GROUP

Ireland in Depth

**GALWAY • KILLARNEY • CORK •
WATERFORD • DUBLIN**

13 days from only \$2795

including international airfare from New York

Plus, enjoy these optional extensions:

Northern Ireland: 5 nights from only \$895

Dublin, Ireland: 3 nights from only \$495

Please be sure
to mention
Service Code
GG93319



The story of Ireland is a magical tale—one filled with ancient ring forts, monasteries, and castles set in a land of mythical green valleys and soaring coastal cliffs, and a bit of the old blarney thrown in for good measure. Begin your journey in Galway and visit Killarney, the Ring of Kerry, County Cork, Waterford; and finally, finish up your sojourn in the Irish Republic's cosmopolitan capital, Dublin. It's an in-depth discovery of everything Irish—the history, the land, and above all, the gregarious charm of the people, who will welcome you with the steady lilt of their brogue.

WHAT'S INCLUDED

- Roundtrip international air transportation**—aboard regularly scheduled flights from New York to Shannon, returning from Dublin
- Private, roundtrip airport/hotel transfers
- Accommodations**—for 11 nights at Superior First-Class, First-Class and unrated hotels in comfortable rooms with private baths: 3 nights in Galway, 3 nights in Killarney, 2 nights in Cork, 2 nights in Waterford, and 1 night in Dublin
- 18 meals**—11 breakfasts, 2 lunches, and 5 dinners, including a Welcome Dinner, Home-Hosted Lunch in Cobh, and Farewell Dinner in Dublin
- 7 sightseeing tours**—Galway, Burren & Cliffs of Moher, Ring of Kerry, Blarney, Cobh, Waterford Crystal Centre, Dublin
- Exclusive Discovery Series Events**—Sheep dog demonstration, Home-Hosted Lunch
- Exclusive services of a Grand Circle Program Director
- Private motorcoach land travel
- 5% Frequent Traveler Credit toward your next Grand Circle trip**—at least \$139 per person
- Baggage handling for 1 piece of luggage per person, including tips

ITINERARY MAY 13, 2009

PRE-TRIP OPTION: 5 NIGHTS IN NORTHERN IRELAND FROM ONLY \$895

DAY	DESTINATION/HOTEL	MEALS
1	Depart U.S./Galway, Ireland	
2-4	Galway Ardilaun House Hotel ★★★★	2 B, 1 D
	OPTIONAL TOURS: Connemara & Kylemore Abbey, Dinner & Ceili	
5-7	Killarney Killarney Towers	3 B, 1 L, 1 D
	INCLUDED TOURS: Burren & Cliffs of Moher, Ring of Kerry	
	OPTIONAL TOURS: Simsa Tire Performance, Dingle Experience	
8-9	Cork Imperial Hotel Cork ★★★	2 B, 1 L, 1 D
	INCLUDED TOURS: Blarney, Cobh	
10-11	Waterford Fitzwilton Hotel Waterford	2 B, 1 D
	INCLUDED TOUR: Waterford Crystal Centre	
12	Dublin Camden Court Hotel ★★★	1 B, 1 D
13	Depart Dublin/U.S.	1 B

POST-TRIP OPTION: 3 NIGHTS IN DUBLIN, IRELAND FROM ONLY \$495

Hotel ratings are based on Hotel and Travel Index classifications: ★★★★—Superior First-Class; ★★★—First-Class

Hotels not rated by the Hotel and Travel Index have been evaluated by Grand Circle's travel planners as meeting our standards for quality, comfort, and value.

**Space is limited—
please reserve by
November 1, 2008!**

Reservations & Information: Call Grand Circle Travel **Toll-Free 1-800-597-2452 Option #2**

Plan to Attend

CPCU Society's 2009 Leadership Summit

April 21–25, 2009 • Phoenix, Ariz.



Witness Leadership in Action!

Plan to be a part of this distinguished gathering of CPCU Society leaders and insurance industry professionals. Open to all volunteer leaders.

This unique event will feature:

- Society business meetings.
- Specialized chapter leader workshops.
- CPCU Society Center for Leadership courses, including courses designed for chapters and interest group leaders.

Visit www.cpcusociety.org in early 2009 for the latest information.

Senior Resource Quarterly

is published four times a year by and for the members of the Senior Resource Interest Group of the CPCU Society. <http://seniorresource.cpcusociety.org>

Senior Resource Quarterly Editor

Richard A. Vanderbosch, CPCU, CLU, AIS
E-mail: rbsch@aol.com

Senior Resource Interest Group Chair

Vernon K. Veal, CPCU, CLU
E-mail: vvea@verizon.net

Director of Program Content and Interest Groups

John Kelly, CPCU, AIS
CPCU Society

Managing Editor

Mary Friedberg
CPCU Society

Associate Editor

Carole Roinestad
CPCU Society

Design/Production Manager

Joan A. Satchell
CPCU Society

CPCU Society
720 Providence Road
Malvern, PA 19355
(800) 932-CPCU
www.cpcusociety.org

Statements of fact and opinion are the responsibility of the authors alone and do not imply an opinion on the part of officers, individual members, or staff of the CPCU Society.

© 2008 CPCU Society

 Printed on Recycled Paper

PRST STD
U.S. POSTAGE
PAID
BARTON & COONEY

Volume 19 Number 4
November 2008
Senior Resource Quarterly

CPCU Society
720 Providence Road
Malvern, PA 19355
www.cpcusociety.org

