

## 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.

**T**ime is really flying by. Where does it all go? Here we are, more than halfway through the year, and it seems like just yesterday that we heralded in the new year. Even in retirement, it seems there is never enough time to do everything one wants to do, whether it's work related, volunteering, family activities, travel, or just satisfying one's leisure hobbies. And, in talking to others, it appears these feelings are pretty much universal.

Making the most of this "time" is what really matters. For individuals, how their time is spent will be determined by their personal interests, physical abilities, and desires. We are all very different. Our lives, our friends, and our activities

are what make each of us unique as a person. Whatever we enjoy doing in our maturing years, we have an opportunity to contribute to our society by being the best that we can be and by making the most of our talents and abilities. We all can make a difference!

### ■ **We all can make a difference!**

Speaking of making a difference, we conducted our mid-year Senior Resource Committee meeting in May. What a great group of professionals we have that are representing you and

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your interests. With their energy, wisdom, and valuable guidance, I see some exciting years ahead, with great programs that will continue to respond to your needs.

One such program, that we just approved, is a discount travel program. The details of this program will be developed through the Fall, with a formal announcement to follow. We plan to offer the first travel adventure in 2005. Watch our newsletter and our web site for more information. In the meantime, gather your friends and start planning to join your fellow CPCUs on our maiden trip. It will be a fully guided travel experience that is reasonably priced and geared to mature travelers. I know you'll be pleased with the destination and even more pleased with the results . . . stay tuned!

**Jim Kirschbaum, CPCU**, and I will be coordinating the development and kickoff of this new program. We welcome any comments or suggestions you might have. This can be submitted on our web site or by direct contact with either one of us.

Looking ahead, we will need to add a few new members to our committee for 2005. If you are interested and willing to give some of your time for the benefit of the Senior Resource Section, please let me know. We are looking for people who want to get involved and want to make a contribution. My address is on the back of this publication.

I look forward to serving you on this committee over the next few years. We plan to continue making our programs more and more appealing and responsive to the desires of our members.

"Until we meet again. . . ." ■

## Cruise News



**I**n the 1950s and 1960s, to most of us cruising meant nothing more than riding in cars up and down Main Street on a warm summer night—remember *American Graffiti*? Not surprising, since only a privileged few in those years ever had the opportunity to vacation on the water. There were a handful of luxury liners in the North Atlantic, primarily traveling between our East Coast and Europe, a few foreign flag regional lines, and on the West Coast, two or three Matson Liners traveling from San Francisco and Los Angeles to Hawaii and the South Pacific. For the cheap and adventurous, there were opportunities to try a ferry or freighter.

A real "explosion" has occurred in the last 30 years or so as respects cruising. The number of ships has increased exponentially, itineraries have been expanded almost without limit, prices have remained competitive, optional activities at ports visited are geared to all tastes and pocketbooks, etc. The most important change as respects ocean cruising, however, is probably the size of the vessel—it's not uncommon now to have more than 2,000 passengers! Cunards' new Queen Mary 2 is **huge**—21 stories high. Royal Caribbean's Ultra Voyager, now under construction, will carry 3,600

passengers with a crew of almost 1,500. Ship designers have done a magnificent job of organizing shipboard facilities so that passengers are generally unaware of just how many are on board. The big problem, and it is **big**, is the impact on ports being visited. Just one of these giant vessels can be overwhelming, and when two or more come in at once, the negative impact can be staggering.

Because of the latter, and the fact many of us have "been there done that," a series of relatively new options (at least as respects the number of vessels and itineraries) have emerged.

These include smaller vessels, including under sail, adventure programs, all-inclusive tours, and **river cruises**. The latter are springing up all over, with the most numerous and popular at this time in Europe. Participants in these river cruises have given them rave reports. They have been described as "floating hotels," providing all the advantages of a motor coach excursion, but without the curse of packing and unpacking daily. They have a lot of other benefits, such as smaller groups, excellent food, and other amenities and dedicated guides. There are a growing number of operators in the field including several who own or lease their own vessels. While your travel agent should be a good resource, two American companies that have received high praise are Vantage (800) 322-6677 and, in particular, Grand Circle Travel (800) 221-2610. Please keep the latter in mind, since there may soon be some exciting benefits to us from them. ■

# Editor's Corner

by James L. Kirschbaum, CPCU



■ **James L. Kirschbaum, CPCU,** has experience spanning more than 50 years, which has been uniquely varied. He started in accident and health and employee benefits, and was the CEO and chairman of an insurance holding company and two insurance companies.

Kirschbaum has served as the director of two major financial services companies, a reinsurance company, an independent agency, a managing general agent, and as a member of three risk management committees, including the United States Olympic Committee.

Kirschbaum served as the 1986-1987 CPCU Society president and currently serves as the editor of *SRQ*.

One of the early challenges I've encountered is getting something to edit. Your help in providing input, especially in the form of an article, would be most welcome, especially since our readers would love hearing about you and learning something from you. So far, I've been told you'd like some humor and perhaps something inspirational—so I will do that! Several months ago, I concluded a term as chaplain of our local combat veterans club—like me, mostly WWII vets with some from the Korean War. Visits with 14 families of deceased comrades were all consistent in only one aspect. Every one of the survivor families said they wished the deceased had left a

personal or family history. For this reason, and the fact I know some of you are already working on this, I asked a long-time friend, Phil Noble, to provide us with some help—starting with this issue. We would love to hear from any of you who have already done some work on your own personal history or that of your family. There are a lot of different approaches to do this, so we can learn from each others' experiences. Let's hear from you! ■

## 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 Resource 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](http://www.cpcusociety.org) for more information or to register for the Annual Meeting and Seminars.

# On Beginning Your Family's Genealogical History

by Phillip W. Noble

**Editor's Note:** (Phil, though not a CPCU, is a retired property insurance executive with more than 40 years of experience. He started his family history more or less as a hobby many years ago, and literally has a "library" of dozens of well-organized data spanning centuries. Despite the limitations two or three short articles on the subject have, Phil was pleased to allow me to adapt some of his instructional material as a basis for these articles.)

## On Looking Back . . .

*There are those who say  
Let 'em lay,  
Who really cares  
Who went this way?*

*But without their being,  
Without their seeing  
Beyond their stay,  
Where would we be today?*

*That we came to be at all  
Place us ever in the debt  
Of those that went before  
Who remind us not to forget.*

*And so it is we can not forestall  
A look to our kin from the past,  
That for all around us and in our lives  
They make our family one to last.*

—Phillip Whitfield Noble  
August 1993

## Looking Back

**S**omewhere in the back of most of our minds there lingers a question about who we are and where we came from. We may be at the annual family picnic or holiday gathering, or wake up in the middle of the night curious as to grandmother or grandfather's parents, and their parents, and their parents, and their parents. . . . This is a very natural question and one that can become a major endeavor. The adage "climbing the family tree" is quite descriptive of the process. From the beginning one must keep clearly in mind that a "tree," by its very nature, is a thing, of many branches. In looking back at one's "family tree," we accept that the whole structure is lineal by nature—you, to your parents, to their parents, and to their parents, ad infinitum. This structure is the essential beginning core of any genealogical study. The place to begin is with one's lineal ancestors and then expand that into their various collateral families. Start with yourself! While there are literally hundreds of sources of data out there, start first with your own knowledge and seek out the archived sources only to guide you on later in your research. Why? There are several reasons, any one of which can be used to justify one's time and devotion to the genealogical definition of one's family. Perhaps the most common "Why?" is curiosity about one's past: Where did I come from? Not one of us just materialized out of thin air—though some may wonder about that! There are more practical reasons for defining family history—especially when it addresses matters of health. In today's world of hereditary scientific wonders, family health history often can be a very significant factor in dealing with "what ails us?"

A family genealogy can provide a means to record specific maladies for current and future generations. Still another reason is of a legal nature. Establishing rights of inheritance or conservatorship related to those "treasures" found in great grandfather's attic can be difficult without a road map or pedigree defining the family of a deceased progenitor.

**■ It is very important to record the source of your data, since disagreements or conflicting data can be a major impediment as you move your work ahead.**

## Getting Started

Actually, all you really need to begin is a plain piece of paper and a pencil. Highly recommended, however, is the purchase of one of the many software programs readily available for very affordable prices. One of the best and least expensive is available from the Mormon Church (800) 537-5971 called Personal Ancestral File or PAF.

There are several phases to genealogical work including data gathering, organizing, and recording. All of these programs provide the necessary forms to help identify and organize the essential information needed from the outset, and they provide the means to expand that data on a relationship basis.

## Planting and Growing Your Family Tree

Most recommend starting with yourself; however, some suggest beginning with your oldest grandchild or even great grandchild. The advantage of the latter is that, as you work back to yourself, you will already have three or four generations done. Further, you will usually have all the data readily available on all these people and also on your own parents and grandparents as you start going back. (Wasn't that quick and easy to get five or six generations done?!) You're sure to be the star of the next family get-together or reunion. I suggest using a pencil as you draft your first worksheets, since at the initial stages you may have to make corrections, hence erasures are in order.

It is very important to record the source of your data, since disagreements or conflicting data can be a major impediment as you move your work ahead. The first document you'll be working with will probably be called a Family Group Sheet, and will provide space for the data on each family unit. It is a very good idea to begin by recording date data using the international or universal genealogical "recording method" found in much of the data you will be researching in the future. September 19, 1935, would be recorded as 19 09 1935. Draft your own worksheet starting with your full birth name, your birth date, and marriage(s) date(s). List your father's full given name, birth, marriage(s), and death dates, as applicable. Immediately below your biological father's name, do the same for your biological mother, her birth name, not by married name(s). Using this format, talk with other members of your family to see if they can help you continue on to great great great grandparents and beyond. Start with



your own Family Group Sheet (Genealogical Data Worksheet) and follow with a single family worksheet for each immediate family starting with a husband/father and fill in the information on the worksheet. In order to continually tie one family group to another, be very sure to record the parents of the husband/father and then complete a new family worksheet for those parents, and likewise for their parents, etc. At some point you will be assigning a Family Group Number (FGN) to each family group. On each Family Group Sheet where the husband/father is recorded, also record the same data for the spouse/mother, if any. In the case of multiple marriages, record similar data for each sequential spouse. This is especially important where there are issue from one father or mother and sequential spouses. Record the issue (children) in the order that they were born. No other data on issue is recorded, as it will appear on separate Family Group Sheets where they will group. Subsequently, you will be adding the collateral relations—the brothers and sisters of your parents and their issue, your aunts and uncles, and your cousins.

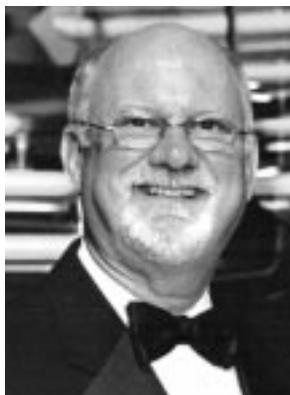
Record also all historical information you know about the principals on each Family Group Sheet, such as education, profession/occupation, military service, particular life events of note, etc. These data will form the basis of your written family genealogical history.

If you have progressed this far and the urge to know more has taken hold, rest assured that there are more data sources out there than you could ever count. Of special importance are the genealogical archives of the Church of Jesus Christ of Latter Day Saints, the Mormon Church. Their records can be found by locating the nearest Mormon Church for direction. The Internet is loaded with sources, as are your local library and state and federal government archives. ■

# News from the CPCU-Loman Education Foundation

## *Opportunities to Give Back a Little: "Have You Made a Difference Today?"*

by William E. Sleeper, CPCU, CLU, ARM, AIM, AAI



**William E. Sleeper, CPCU, CLU, ARM, AIM, AAI**, is president of Sleeper, Sewell & Company, a large, multiple-line insurance agency with two offices in Dallas, Texas. He serves commercial and personal clients as an account executive in property, casualty, life, and health insurance. Sleeper is a past president of the national CPCU Society and its Dallas Chapter. He currently serves as vice chairman of the CPCU-Loman Education Foundation. He has also served as an officer or board member of the Independent Insurance Agents of Dallas; Park Cities Rotary Club; Rotary International, District 5810; and the Dallas Wind Symphony. Sleeper has received a Distinguished Service Award from the Independent Insurance Agents of Dallas; and a Leadership Recognition Award by the CPCU Society. Outside the world of business and public service, he enjoys life with his wife, Mica, four daughters, and six grandchildren. In his "spare time," he is a percussionist with various local musical ensembles. Sleeper can be contacted at (972) 419-7500 or [bill.sleeper@sleepersewell.com](mailto:bill.sleeper@sleepersewell.com).



**Y**es, that's the name of the organization now. We've taken Dr. Harry J. Loman's first name off the working name of the entity, although the corporate charter hasn't changed.

As vice chairman, I have offered to write a little about the Foundation and its activities, and to mention some opportunities for providing support. Many of us are already members of the Foundation. I'm glad I joined. In fact, I just stepped up a level to silver, in hopes of hitting the more precious metal levels soon.

What's up with the Foundation?

- More than \$75,000 in scholarships in 2003 from 47 CPCU Society chapters.
- A new scholarship initiative, with the National Association of Insurance Women.
- The Insurance Education Foundation program funding (10 chapters) \$6,300.
- Library Matching Gift program, more than \$1,000.
- National Leadership Institute seminar speaker sponsorship.
- Annual Meeting and Seminars speakers, including the Loman Luncheon.

Moreover, the Distinguished Graduate Awards continue to provide nice recognition to outstanding students at the Annual Meeting and Seminars.



And I really want to mention *Pathway to Progress: Life & Leadership in the 21st Century*. This is the latest book by retired AICPCU President Emeritus **Lawrence G. Brandon, CPCU**,

**AIM, ARM**. It's not really a look at insurance. Larry has reflected on his career and life and has compiled a cogent presentation of profound values that, if embraced by the reader, can set the reader in the path, that a grandparent like me, would hope they'd take. Click on the big, green logo for *Pathway* at the Loman web site, [www.cpculoman.cpcusociety.org](http://www.cpculoman.cpcusociety.org)

Additionally, low interest rates and the less-than-stellar performance of the stock market have impacted the Foundation's investment income. Our fixed income portfolio has weathered the lowest interest rates in years.

The readers of this newsletter know better than our younger colleagues about their desire to support the charitable institutions that resonate for them. The CPCU-Loman Education Foundation has that attraction for many of us who have a sense that the insurance industry has been pretty good to us, and now we have an opportunity to give back a little. Especially where Uncle Sam is willing to help out with some charitable deductions.

So how is that done? I found a securities firm's web site primer about the plethora of trust instruments. It's at [www.charitable-remainder-trust.com/index.shtml](http://www.charitable-remainder-trust.com/index.shtml). This isn't a plug for that securities firm, but rather, a direction to a pretty good place to pick up the vocabulary of charitable giving and wealth of acronyms, at least enough to determine that a professional in this area is needed. Then there's life insurance donations, which is an effective means to estate planning and giving.

Besides writing a check, the second easiest giving tactic is through a codicil to your will. This entitles you to membership in the Ella Rachel Lyons Club. Pam Barnes, our very capable Loman administrator in Malvern, can get you information on the Foundation, its Tax ID number, which is 23-2031260, and all the information that you would need to give to your attorney. You can reach Pam at (800) 932-CPCU, ext. 2744. The CPCU-Loman Education Foundation address is 720 Providence Road, Malvern PA 19355-0709.

The good news is that no trust document is needed if you really want to keep it simple.

Our friends at Loman will take a check and send you a nice note of thanks. It doesn't have to be an outright gift of cash. On occasion, a generous donor will provide appreciated assets such as securities.

One often overlooked act of kindness is a gift to the Foundation in memory of a deceased friend. The family will receive the acknowledgment and the generosity will benefit more people longer than cut flowers. An honorarium contribution may be made in honor of a CPCU, an industry professional, or other individuals at any time. Both the sender and the person being honored will receive a letter of acknowledgement and thanks.

The Board of the CPCU-Loman Education Foundation and all its beneficiaries thank you sincerely for your past gifts. And we encourage your further consideration. ■



## Travel Reading

**N**ational Geographic Traveler is another fine magazine that provides a world of valuable information and aids for all levels of traveler. Normal cover price is \$39.60 for a full year. Periodically, it has specials—for example, \$12 plus some goodies like maps. It is located at 1145 17th Street N.W.,

Washington, DC 20036-4688, and worth at least a trial. Send a note or do as I did—send a check for \$12 for an annual subscription. Its web site is [www.ngtbservice.com](http://www.ngtbservice.com).

Another travel magazine worth reviewing is *Cruise Travel Magazine*. Its address is PO Box 342, Mt. Morris, IL 61054-7780. Recent issues at the newsstand contain vouchers offering a 50 percent discount on annual subscriptions.

# The Senior Resource Section Essence

What is the Senior Resource Section all about? Good question, and one that would probably generate a lot of different responses. It would be safe to assume, though, that all would include a strong reference to “friendship”—or as former chairman, **Joe Wilkerson, CPCU**, said, “camaraderie.” The following poem from a high school alumni flyer does a great job of conveying this thought. It serves as an excellent reminder that we should constantly nurture old relationships while reaching out to embrace others—we’re unique in that prospective section members are, for the most part, old friends already. Remember our mid-1980s theme “Each One Reach One”? If every current section member invited just one new member to join, we could double in size and expand our worth many fold.

## New Friends—Old Friends

by Joseph Parry

*Make new friends, but keep the old;  
Those are silver, these are gold.*

*New-made friendships, like new wine,  
Age will mellow and refine.*

*Friendships that have stood the test,  
Time and change, are surely best;*

*Brow may wrinkle, hair grow gray,  
Friendship never knows decay.*

*For 'mid old friends, tried and true,  
Once more we reach and youth renew  
But old friends, alas! may die;*

*New friends must their place supply;  
Cherish friendship in your breast—  
New is good, but old is best;  
Make new friends, but keep the old;  
Those are silver, these are gold.*

As you read this issue of your SRQ, baseball action is heating up as the race for the World Series intensifies; and the NFL season is here. Here are two interesting accounts, from sources unknown, which involve both sports.

## My Super Bowl Story

I received a free ticket to the Super Bowl from my neighbor. I couldn't believe my good luck! Unfortunately, when I arrived at the stadium, I realized the seat was in the last row in the corner of the stadium. I was closer to the Goodyear Blimp than the field! About halfway through the first quarter, I noticed an empty seat ten rows off the field right on the 50-yard line. I decided to take a chance and made my way through the stadium and around the security guards to the empty seat. As I sat down, I asked the gentleman sitting next to me, “Excuse me, is anyone sitting here?” The man replied, “No.” Very excited to be in such a great seat for the game, I said to the man next to me, “This is incredible! Who in their right mind would have a seat like this at the Super Bowl and not use it?” The man replied, “Well, actually, the seat belongs to me. I was supposed to come with my wife, but she passed away. This is the first Super Bowl we haven't been to together since we got married in 1967.” “That's really sad,” I said. “But still, couldn't you find someone to take the seat? A relative or a close friend?” “No,” the man replied. “They're all at the funeral.”

## Baseball Detective

This story concerns three elderly ladies, a large bottle of Jack Daniels (Black Label), and a baseball game. In addition, you get to be a detective.

Our three protagonists went to their first Dodgers game, something that was an occasion of great excitement to them. To add to the excitement, they smuggled a bottle of booze into the game, and started immediately to enhance the soft drinks they bought. It was a good game. There was a lot of action on the field and a lot of action in the stands. All too soon, long before the game was over, the bottle was nearly empty.

By now, I have given you enough information to be able to tell us how far along we are in the game, and what the status of game is. Have you figured it out yet?

It's the bottom of the fifth, and the bags are loaded. ■

# Singapore—A Definite Top Five Visit!

by David Bicklehaupt, CPCU

**Editor's Notes:** Again we are indebted to David Bicklehaupt, CPCU, Insurance Professor Emeritus—Ohio State University, and this time to his wife Lee, as well.

I might add that Bev and I spent a memorable week there enjoying most of these same sights. We also stayed at the Shangra-La plus the Peninsula and Raffles. The highlight of our last visit was the Night Zoo. This is unbelievable—being among all the nocturnal animals—truly an all-time great experience. Our last visit was just before Christmas, and we have never seen more or better decorations—and the Indian colony left up all its holiday trappings. Truly impressive!



Like a clean, modern New York, Singapore began as an English-Chinese trading center in the 1800s. After Japanese occupation in 1942–1945, and several Malayan mergers, it became an independent state in 1965. Today its population is 70 percent Chinese, 15 percent Malayan, and 15 percent Indian. It's on a small island, approximately 28 miles square, so land is very expensive. Ninety percent of the people live in government housing, mostly in 10 to 12 story apartments that average 90 square meters (20 by 25 feet). It is a very new-looking city, because almost all the roads and buildings, including many skyscrapers, have been built in the past 15 to 20 years. Singapore is noted for its tight government controls on many things . . . drug violations result in fast, long imprisonment, and even littering results in punishment for everyone (it has heavy fines or gives you a yellow uniform and make you sweep the streets!). It is definitely the financial center of Southeast Asia, and besides that has a large, attractive harbor for international shipping.

We arrived at 5 o'clock and took a taxi to the Shangra-La Hotel . . . a long ride, but only \$20. First impressions: A clean, crowded modern city with good roads, cars still driving on the right side of the road as in Thailand, hundreds of trishaws (three-wheeled bikes), lots of flowers, and a slightly cooler temperature but still hot.

Lunch at the Coffee Garden was a splurge, but superb. We tried hard, but probably only sampled one-tenth of all the appetizers, entrees, and desserts.

One of the new things we tried were the durian puffs. This is the most expensive fruit in Southeast Asia . . . very popular and eaten raw and cooked in many forms. It has a brown lumpy melon-sized shell, and the fruit is green.

Durian is best known for its pungent smell, so strong that hotels often have big signs saying "No fresh durians allowed!"

A two-hour tour of Singapore featured the Supreme Court and Parliament buildings, City Hall, and the Cricket Club, plus an hour in the National Museum. Dioramas pictured the history of Singapore from colonial English and Chinese trading days in the 1800s until its emergence as an independent state in 1965, and then its recent growth as the commercial and financial center. The tour ended with a drive to nearby Mt. Faber for a nice broad view of the tall city buildings and the harbor. Next, the tour went to the National Orchid Garden, the largest orchid showcase in the world. Also included was a visit to Jurong Bird Park, which is home to more than 8,000 birds of 600 different species, and then a luncheon. The Wednesday tour was to learn some history about Singapore as it developed under the Peranakan Legacy during the late 18th and early 19th centuries. Cultural artifacts from this era were seen in the Tao Nan School. We also saw the Temple of 1,000 Lights. A picturesque luncheon featured Poh Plah, fresh hand-made spring rolls. ■

# The Senior Resource Section Web Site . . . How to Get There!

by Joseph H. Long, CPCU

■ **Joseph H. Long, CPCU**, currently serves as a member of the CPCU Society's Senior Resource Section and is the section's webmaster.

**H**ere's how Senior Resource Section members can access timely and valuable information on the web site:

Log in to the Society web site, [www.cpcusociety.org](http://www.cpcusociety.org).

That will bring up a "Login" screen. This page provides an explanation of the member login and the member password.

## Login and Password

**Member Login:** Last Name and Last four digits of member number, example: aaaaaaxxxx

**Member Password:** Year of designation/Society member number (seven digits), example:

XXXX/XXXXXXX

After logging on, the Society home page will come up. On the blue menu bar, click on:

"Special Interest Sections"

On the left-hand side of this page there is a list of all of the Special Interest Sections. Click on:

"Senior Resource Section"

This should do it. Any questions or problems? Simply call the CPCU Society's Member Resource Center at (800) 932-CPCU, option 4. See you online! ■

**Log on Today!**

**<http://seniorresource.cpcusociety.org>**

## Home Safety for Seniors (and Others)

**A** recent rash of break-ins and thefts prompts a reminder of the importance of some basic dos and don'ts. Many of the culprits are on drugs, hence some of their actions are often unexpected and almost stupid—all of which makes being alert extra important. Further, gated communities have caused many to be complacent and negligent in using common sense. Lastly, senior citizens are singled out, since they may be considered easier prey.

- Keep doors and windows locked at all times—especially when away and at night (house and car), including the front and garage doors when you are working in the rear.

- Garage doors should be kept closed except when in use; when traveling, the mechanical locks (on most garage doors) should be slid to the locked position.
- Shrubs, or anything else that would provide hiding "cover" for a culprit, should be trimmed or removed.
- Maintain a lived-in/at-home look when traveling. For example, either put newspapers and mail on hold, or have them picked up; have lawns groomed; have advertisements and deliveries picked up; etc.
- Let immediate neighbors and/or nearby friends (and your Neighborhood Watch Captain) know when you are going to be away.

- Use your peephole (install one if not already in), and be wary of opening the door for strangers, including delivery persons.

- Never let a stranger in your home to use the telephone; tell him or her that you will make the call if necessary.
- Be wary of strangers soliciting for a charity. Good practice is to ask them to leave their information at your door—you can examine it later. Seniors are prime targets for bogus solicitations, so don't be "taken in" by letting a stranger in your home, or by making a contribution or a small "loan." ■

# Senior Resource Section Dinner

**To:** Senior Resource Section Members and Friends

**From:** Dick Vanderbosch, CPCU, Chairman; John Crandall, CPCU, Dinner Committee

**What:** Dinner at the 2004 CPCU Society Annual Meeting and Seminars

**When:** Sunday, October 24, 2004 6:30 p.m.

**Where:** Shadow Room at Ciao Trattoria Restaurant 815 West Seventh Street Los Angeles, CA (213) 624-2244

Come meet old friends and make some new ones at the annual Senior Resource Section Dinner, which this year will honor the Class of 1974! The menu includes:

- **Salad:** Insalata Mista
- **Entree:** Choice of:
  - **Pollo Marsala:** Breast of chicken sautéed with mushrooms and marsala wine; **or**
  - **Veal Saltimbocca:** Medallions of veal sautéed with prosciutto and mozzarella cheese in a chardonnay wine sauce; **or**
  - **Grilled Halibut:** Charbroiled filet of fresh halibut with a Hawaiian sauce; **or**
  - **Ravioli all' Aragosta:** Pasta filled with lobster meat and topped with grilled shrimp, spinach, tomatoes and mushrooms in a creamy marinara sauce.

- **Dessert:** Assortment of European Pastries

**Dinner Is Served With:** Bakery fresh rolls, coffee, tea, decaf, and soft beverages

The cost per person for the dinner is \$45, which includes service charge, tax, and gratuities. There will be a **cash bar** for cocktails. ■

## CPCU Society Senior Resource Section Dinner Reservation

Please complete and mail this form, along with a check made out to CPCU Society in the appropriate amount, to **Liliana Rizzo, CPCU Society, 720 Providence Road, Malvern, PA 19355-0709.**

Name

Designation Year

Guest Name

Address

City, State, Zip

Phone

e-Mail (Optional)

Number of Pollo Marsala orders \_\_\_\_

Number of Grilled Halibut orders \_\_\_\_

Number of Veal Saltimbocca orders \_\_\_\_

Number of Ravioli all' Aragosta orders \_\_\_\_



# Sneak Preview

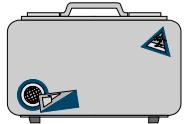
## Senior Resource Section Discount Travel Program

*River Cruises*

*Ocean Cruises*

*Land Tours*

Check our web site,  
[www.seniorresource.cpcusociety.org](http://www.seniorresource.cpcusociety.org)  
and the next issue of *SRQ*  
for details and the soon-to-be-announced  
first trip in 2005!



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