

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.

We held our mid-year meeting in Phoenix on April 21. It's always exciting to see the progress we have made and the plans for the future. All of this is centered around our focus of "adding value" to our section and to our membership.

While we seem to be holding our own with the membership numbers, we are not seeing the growth we would like. This may be a signal that we're not doing as well as we think or perhaps we're not effective in getting the word out as to what we are doing.

This year could be one of the most active ever. In April we sponsored a very successful symposium on fourth-quarter investment strategy. **Frans R. Eliason, CPCU**, an expert in that field, led the sessions. Our resource library is now up and running and is loaded with great information, available with just the touch of a button—all you ever want to know about anything you want to know about!

The Travel Program did a rail adventure through Canada this year and is now planning the 2007 destination, which will be announced soon. We have a financial planning seminar scheduled for the Annual Meeting in Nashville, and we will also be co-sponsoring a workshop on diversity in the workplace. A Senior Dinner will be held in Nashville in conjunction with the Annual Meeting—see page 10. Our web

site is well designed and is regularly enhanced with updated information. And, finally, our newsletter is always full of interesting articles and information about senior happenings.

We think we are continuing to add value to just about everything we do as a section. But, what really counts is whether or not you agree. Are we providing the services and programs that you want? Are you getting the value you expect from us? If not, what can we do to better serve your needs?

Included in this newsletter is a short member survey to identify the positive programs we are currently providing, the ones that are still needed, and those that can be improved. We need your help and we need your input. Without it, we will continue to guess at your needs and take the chance of running in neutral with little or no real progress being made.

I encourage you to complete the survey and mail or e-mail it to me by August 31. Your thoughts and ideas are important to us. Hopefully, the Senior Resource Section will continue to be important to you. We are here to serve you, and with your help, we think we can do it better by adding even more value to your membership investment! ■

...until we meet again!

Member Survey: Senior Resource Section

We continue to try to make the Senior Resource Section the best that it can be. To do that, we need to know what you want or expect, so we can add the maximum value to your membership.

We encourage you to complete this survey and return it by August 31 to **Richard Vanderbosch, CPCU, CLU, AIS**, at 419 Clubhouse Ct., Loveland, CO 80537 or e-mail just your responses along with each of the reference numbers to rbosch@aol.com.

Background Information

☐ Male ☐ Female Age Group: ☐ 55–59 ☐ 60–64 ☐ 65–69 ☐ 70 or Above

Employment: ☐ Full Time ☐ Part Time ☐ Self-employed ☐ Fully Retired

If employed, what is the nature of your work? _____

1. How long have you been a member of the Senior Resource Section? _____

2. Which Senior Resource Section programs are you familiar with and/or have used?

☐ Newsletter ☐ Resource Library ☐ Senior Dinners

☐ Web Site ☐ Travel Program ☐ Seminars and Symposia

3. Which Senior Resource Section services do you like the most? _____

4. Which Senior Resource Section services do you like the least? _____

5. What else can we do to “add more value” to the section? _____

6. What is the best method of communication with Senior Resource Section members?

☐ Newsletter ☐ E-mail ☐ Web Site ☐ Letters/Flyers Other _____

7. What topics would be of interest to you in a future Senior Resource Section newsletter or seminar?

☐ Retirement Planning ☐ Computer Skills ☐ Travel

☐ Volunteering ☐ Financial Planning ☐ Relocation

☐ Estate Planning ☐ Healthy Lifestyle Other _____

8. Any other comments or suggestions: _____

A Personal Experience No One Should Have

by Judith A. Brannon, CPCU



■ **Judith A. Brannon, CPCU**, is currently serving a three-year term on the CPCU Society's Board of Governors.

Editor's note: The identity theft horror stories keep getting bigger and bigger, and unfortunately even worse. An Associated Press article published on June 17, 2006, cited a case where a woman's identity was used 81 times in 17 states (of course these were only the known cases). We simply can't be too careful—the problem is getting worse and worse. The following is a case that is “close to home,” involving the family of CPCU Society national governor, Judith A. Brannon, CPCU.

Identify theft—I thought I was pretty educated about it. I've been to several seminars; I even organized one for our local CPCU Society chapter a few years back. And as a former personal lines underwriting vice president, I thought I was familiar with credit reports. But when my college-age son's identity was stolen last year, I didn't pick up on what should have been the first warning.

The lesson I learned—don't assume things that are incorrect on a credit report are mere errors.

Many personal lines insurers now incorporate statistically significant data derived from credit histories into their pricing. Consumer advocates sometimes object to this practice, and cite statistics about the high percentage of credit reports that contain inaccuracies. I may have listened a bit too much to the claims of inaccuracies because when an account that was not my son's turned up on his credit report, my first reaction was to assume it was a mistake. My son sent a certified letter to the creditor, but he received no response and we did not follow up.

It was six months later, when a collection agency called regarding this same account, that he obtained copies of credit reports from all three agencies, and we realized his identity had been stolen. By that time, there were five fraudulent accounts opened in his name and all had delinquent payments, or had been turned over to collection agencies. Two had been closed for non-payment. There were also 11 inquiries where someone tried—unsuccessfully—to open other accounts.

What did this person do? He simply used my son's name and social security number to apply for credit. We never did learn how he obtained Bill's social security number.

I worked actively with my son to clean up his credit. Arguably, as a retiree, I have more time than he has as a college student. Certainly with my business experience, I was less apprehensive tackling this—and it was a big job to tackle. I looked at my involvement as a chance to both teach my son and help him resolve the problem.

Current law is really favorable to the victim trying to correct his or her credit record, though it helps to be knowledgeable about just what the law says when dealing with the occasional recalcitrant creditor. We now have this pretty much resolved. There remains only one inquiry that is not my son's that has not been removed from his credit report. It took four and one-half months, hours of my time and my son's time, a lot of persistence, and several hundred dollars in postage (certified mail), photocopying, paper, and printer ink.

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A Personal Experience No One Should Have

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cartridges. We spent less than the average cost to resolve identity theft issues. For one thing, neither of us was losing salary while working on this, and we also didn't need to use an attorney. We were lucky in that way.

My son's credit score was abysmal for a while. It affected the premium on his HO-4, but I believe we both discovered and resolved it between renewals of his auto insurance and that policy was not affected. As Bill said, "I don't have much credit but what I have is good." He's now back to a record reflecting only his own credit-related actions.

My biggest mistake was assuming the first account was a mere error and not fraud. We might have headed off more problems, and resolved this more quickly, had we acted more aggressively immediately.

On the other hand, my son recently told me that when he and some friends rented a volleyball, the vendor asked for their social security numbers. Bill said his friends gave their numbers; he refused. He told me he thinks he is more aware of these issues now than others his age may be. My goal of teaching him important lessons may have been fulfilled.

Our two most useful sources of information were an FTC publication, *Take Charge: Fighting Back Against Identity Theft*, which contains some 20 pages of what to do (www.ftc.gov) and a link to a copy of the Fair Credit Reporting Act itself at www.ftc.gov/os/statutes/fcra/ ■

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*.

It was a real pleasure working with **Frans R. Eliason, CPCU**, on the fourth-quarter strategy symposium and thus having the opportunity to converse with so many of you. Based on the success of the program and the comments of so many of the attendees, I believe it would be very advisable periodically to have such a program again in the next year or so.

Success is dependent on a number of factors such as keeping sessions small, intimate, and

highly participatory and of course having a highly committed and prepared facilitator like Frans.

If any of you are interested in us sponsoring another advanced investment session like our last one, please let me know and I'll pass on the word. Also, your ideas, potential articles, and other suggestions for future issues are always appreciated. If nothing else, please let us know what's going on with you! ■

Senior Resource Library

Do You Use the Internet as a Resource?

by Vernon K. Veal, CPCU



■ **Vernon K. Veal, CPCU, CLU,** is chairman-elect of the CPCU Society Senior Resource Section Committee. Recently retired, he worked for 40 years with State Farm Insurance. His career involved underwriting, product development, and project management; and he drafted and implemented original versions of many commercial and personal lines policies in use today.

Veal graduated from the University of Nebraska at Kearney, and received the CPCU designation in 1967. He is a past president of the Central Illinois Chapter, and continues to serve as a member of various committees. He has served nationally for more than 20 years, including stints as national director and regional vice president.

The Senior Resource Section web site includes links to a number of web sites in our Senior Resource Library. (See below for log in and navigation instructions.)

Take a Look ...

We offer web sites under 14 subject categories. These sites will open by clicking on them, allowing you to take a look and research ideas and

interests. We have been out there for a while and call this to your attention for those who haven't found it. Maybe some of you have used the Resource Library and found it useful. If so, send one of the committee members an e-mail about it! (With your permission, we may use your story to encourage others.)

We just added two more categories: Search Engines and News Online. These will list many of the available search engines and a number of news sources. Remember, they change over time too.

If you have a site that you would like for us to consider adding to one of the categories, send me an e-mail at vvea@verizon.net and we will consider it. Remember, these sites are intended to be of interest to our members. If you would like me to research something for you, please send me a letter explaining what you would like looked up, and I will do so and return it by mail.

Thank you . . . and happy looking!

The Senior Resource Web Site ... How To Get There!!!!

- Go to the CPCU Society web site at www.cpcusociety.org.
- Log in from the home page, or click on "Log In Instructions."
- This page provides an explanation of the Member Login and the member password.

Member Login: Last name and last four digits of member number
"aaaaaaxxxx"

Member Password: Year of designation/CPCU Society

member identification number
(seven digits)

"xxxx/xxxxxxx"

- After logging in, the CPCU Society home page will come up. On the blue menu bar click on "Sections."

On the right-hand side of this page there is a list of all of the special interest sections.

- Click on "Senior Resource Section."
- Next click on "Senior Resource Library" from the menu on the left-hand corner of the opening page of the site.

This will bring up the "Senior Resource Library" cover page (index). Click on any one of the subject headings to access the information desired.

Alternatively, you can enter the subject page address (for example, http://seniorresource.cpcusociety.org/page/71252/index.v3page?li_v=lst&li_fid=48710) and go directly to the area of interest.

Senior Resource Library Categories

Auctions, Sales, Product Research

Today, the Internet as well as local sources provide means to buy and sell through auctions, garage and yard sales, and product research for so many other items: http://seniorresource.cpcusociety.org/page/71252/index.v3page?li_v=lst&li_fid=48710

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Senior Resource Library

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Computers, Internet, etc.

In the age of electronic and technology marvels, computers, Internet, music, videos, cameras, and new things keep coming out for our enjoyment: http://seniorresource.cpcusociety.org/page/71252/index.v3page?li_v=lst&li_fid=48711

Find Something New and Different to Do

Online subjects are numerous and offer many interesting things to try, research, experience or simply to ready or study about. Here are a few web sites that may stimulate your interest: http://seniorresource.cpcusociety.org/page/71252/index.v3page?li_v=lst&li_fid=48712

Handling Your Finances

Some help for taking care of your money in retirement is available here: http://seniorresource.cpcusociety.org/page/71252/index.v3page?li_v=lst&li_fid=48713

Health & Fitness

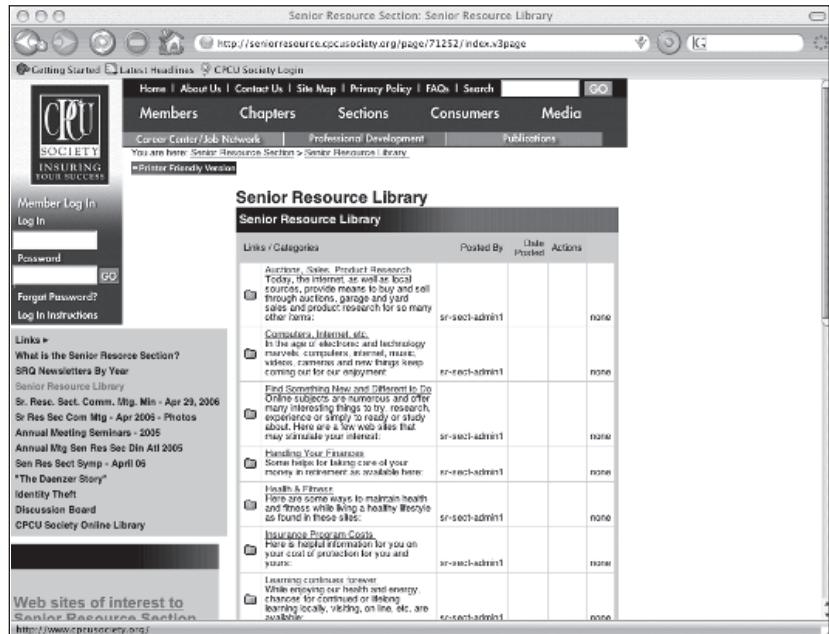
Here are some ways to maintain health and fitness while living a healthy lifestyle as found in these sites: http://seniorresource.cpcusociety.org/page/71252/index.v3page?li_v=lst&li_fid=48724

Insurance Program Costs

Here is helpful information for you on your cost of protection for you and yours: http://seniorresource.cpcusociety.org/page/71252/index.v3page?li_v=lst&li_fid=48725

Learning Continues Forever

While enjoying our health and energy, chances for continued or lifelong learning locally, visiting, online, etc. are available: http://seniorresource.cpcusociety.org/page/71252/index.v3page?li_v=lst&li_fid=48726



Looking for Work

The joy of some employment or consulting remains for many along with supplementing our life style, learning or doing something different: http://seniorresource.cpcusociety.org/page/71252/index.v3page?li_v=lst&li_fid=48727

Planning on Moving

Retirement may result in moving several times, i.e. relocation in housing, geography, life style, etc. http://seniorresource.cpcusociety.org/page/71252/index.v3page?li_v=lst&li_fid=48728

Retirement, Here I Come

These sites offer some ideas on planning for your retirement and/or adjusting to your retirement. http://seniorresource.cpcusociety.org/page/71252/index.v3page?li_v=lst&li_fid=48729

Sharing Your Free Time Helping Others

Venues for volunteering are available both nationally and locally in our communities. These can be challenging, rewarding, and

enjoyable: http://seniorresource.cpcusociety.org/page/71252/index.v3page?li_v=lst&li_fid=48730

Travel and Enjoying Your Free Time

Looking for things to do or try, look at opportunities in travel, tours, sports, theatre, recreation, games, and overall fun: http://seniorresource.cpcusociety.org/page/71252/index.v3page?li_v=lst&li_fid=48732

Search Engines or Where To Look

Different search engines find various web sites of information to answer your requests. Try some of these to find your favorites for each type of request: http://seniorresource.cpcusociety.org/page/71252/index.v3page?li_v=lst&li_fid=53772

News Online

Finding current electronic news online can be fun and helpful. Here are some sites that you may find useful to try: http://seniorresource.cpcusociety.org/page/71252/index.v3page?li_v=lst&li_fid=53773 ■

Solid Financial Advice for Senior Citizens— Actually Guiding Principles

Composed from interviews with three professionals

1. Regularly Review Your Whole

“Picture”—This is your personal chore. It’s okay, in fact preferable in most cases, to utilize expert professionals. Delegate but don’t abandon—keep on top of things. In addition to your broker or financial planner involve:

- Your senior law (wills, trusts, and estate planning) expert
- Your tax expert—there are ways to ameliorate taxes. For example, failure to employ potential/possible options could result in an IRA-mandated withdrawal becoming your most “expensive” tax. Further, portfolios should be revised periodically to reflect changing conditions and activities.
- Your physician
- Your banker

2. Avoid Almost Inevitable Pitfalls and Temptations

- If it sounds too good to be true, it probably is. Seniors are prime targets for scams of every type imaginable. **Victims** themselves are usually driven by greed, gullibility, ego, or fear (individually or in combination).
- Control emotions—no snap decisions or actions.
- Tread lightly with friends or relatives.
- Be conservative **but** throwing good money after bad doesn’t make sense. Can you name anyone who has gone broke by selling too soon?

- Accept the fact no one can consistently pick the exact highs and lows.

3. On a Positive or Proactive Basis:

- Always have an overall strategy—both short- and long-term and try to get your experts into a “proprietorship” role.
- Diversify—at least on a two-tier basis, perhaps even more.
- Rely on facts! There is a “ton” of information available, for example on the Internet—be wary of rumors, “hot tips,” and free or unsolicited advice.
- Don’t be averse to paying fees for meaningful and worthwhile information.
- Be patient but once you make a decision **act**—don’t “sit” on it.
- With pension and Social Security concerns, investment vehicles such as variable annuities are becoming increasingly popular. If you opt for one, carefully review and evaluate cost factors and the investment strategy to be employed.
- Don’t be afraid to think and act **long term!** ■

Ethics Quotes

“Heard” at the Leadership
Summit meeting in Phoenix

“When I do good, I feel good; when I do bad I feel bad. That is my religion.”

—Abraham Lincoln

“Always do right—this will gratify some and astonish the rest.”

—Mark Twain

“A people that values its privileges above its principles soon loses both.”

—President Dwight D. Eisenhower

“To educate a person in mind and not in morals is to educate a menace to society.”

—President “Teddy” Roosevelt

“Associate with men of good quality, if you esteem your own reputation; for it is better to be alone than in bad company.”

—President George Washington

“Leadership is a potent combination of strategy and character. But if you must be without one, be without the strategy.”

—General H. Norman Schwarzkopf

“A good name is more desirable than great riches; to be esteemed is better than gold or silver.”

—Proverbs 22; 1

The New Tsunami of Investment Services ... Exchange Traded Funds

This was perhaps the hottest item discussed at the April 28–29 financial planning symposium—“Fourth Quarter Strategy.” Small wonder since in 2005 there were 221 exchange traded funds (ETFs) with total assets more than \$305 billion and in 2006 investors added \$54 billion.

An ETF is a “basket” of stocks that tracks indexes but unlike traditional mutual funds, they trade on the stock exchange. You pay commissions as with a stock, hence they are appropriate when investing on a lump-sum basis rather than perhaps dollar-cost averaging. (As someone said they act like an index fund and like a stock.)

On the positive side, their low expense (cost) is a major incentive, but certainly not the only one, for their popularity and significant growth. The average ETF has an expense ratio of about 0.4 percent of assets or about half that of index funds and less than one-third of actively managed stock mutual funds, so expense savings over time can be significant. Further they are much more tax efficient than mutual funds—you won’t be inundated with 1099s. They also offer great hedging and diversification opportunities. Vanguard funds were used as examples ranging from total market to income to emerging markets.

Most brokers and investment firms now have specialized people or departments responsible for ETFs, e.g. on the Internet you can go to www.Fidelity.com and utilize the ETF search tab.

Niches for ETFs are almost limitless based on commodities like gold and silver, natural resources, foreign countries or areas, and even TIPs (indexed government bonds tied to interest rates). Accordingly they are excellent vehicles to be specific while at the same time diversified. ■

Senior Laugh Lines

Editor’s note: Thanks to Ed Storer, CPCU, and all the rest of you who find, screen, and share your stimulating moments on the Internet—I wish I had the guts to share the picture of the “forgotten” grandmother since it is the best ever.

Benefits of Being a Senior

- In a hostage situation you’ll probably be released first.
- No one expects you to run into a burning building.
- Things you buy now won’t wear out.
- You can constantly talk about the price of gasoline.
- You get into a heated argument about pension plans.
- You have a party and the neighbors don’t even realize it.

- You can dance to the oldest music and no one laughs at you.
- Your secrets are safe since your friends can’t remember them either.
- You still have great friends who send you lists like this.

Answering Some of Your Many Questions

When is a retiree’s bedtime?

Three hours after falling asleep on the couch.

How many retirees does it take to change a light bulb?

Only one, but it might take all day.

Among retirees what is considered formal attire?

Tied shoes.

Why are retirees so slow to clean out their basement, attic, or garage?

Knowing as soon as they do one of their adult kids will want to store stuff there.

or

Knowing as soon as they do one of their married kids will want to move back in.

(Apologies for the last question since there is nothing funny about either of the two obvious answers.) ■

Colorado Escapade Vacation at Copper Mountain

by David Bickelhaupt, CPCU

Editor's note: We are very grateful to the Bickelhaupts for being such expansive travelers and for their willingness to share their experiences with us!

Skiers flock by the hundreds to Copper Mountain in the winter. It is located 90 miles west of Denver, nestled in a valley at almost 10,000 feet in altitude surrounded by mountains as high as 14,000 feet. It is a relatively small resort town with only about 1,200 houses and condos. It was almost empty when my wife, Lee, and I spent a week there with my sister, Barbara, and her husband, John. Only six units in their 100 condo complex were occupied during our stay. Our place was right across the street from a chair-lift tow and pretty hillside golf course, but traffic was minimal.

Many hikers and bikers were all around enjoying the sights, but the shops in the small village were quite empty except for die-hard Christmas shoppers like us who thought the half-price sales were great. Another excuse for our HO-HO-HO shopping was the snow on the distant peaks, which gave us the holiday spirit. Hopefully we are not betraying residents who want to keep their community a "secret" but it is a fantastic place for a vacation. All summer activities are there, including hiking, biking, fishing, and golfing—and the crowds aren't! (and then there's winter).

Our hosts' condo was the center of relaxing activity for the week. Most days we had late breakfasts with John fixing us fresh fruit. There were early-to-beds too, after a soothing dip in the outside Jacuzzi—even in a light rain several nights.

A pool table in the hall next door was the site for some competitive "eight ball" games. Barbara and John almost caught us in total bridge score with a slam in the final contest.

Watching the scene across the street of the "Copper Station" ski tow lift, from our second floor porch, was fun. Free buses arrived every few minutes. We were told they run regularly even in the off season since they couldn't afford not to since the large colorful paintings on the sides of the buses cost \$10,000 each.

Several good restaurants were still open with many more in Frisco (five miles away), in Breckenridge (15 miles), and other nearby towns. Breckenridge is about 10 times the size of Copper Mountain. One day



we got ambitious and biked the seven miles along a gorgeous rushing river to Frisco. It was all downhill and took us about an hour; fortunately we could load our bikes on a bus for the trip back.

"Copper" has it all—summer, winter, or anytime a great place to vacation. ■

Traveler Alert

A good idea you might consider is to carry your automobile insurance I.D. card with you when you travel. Several mid-year meeting attendees reported they had to show theirs when renting a car at the Phoenix Airport.

Anyone have a similar experience elsewhere, and if so with which rental firm?

Sign Up for the 2006 Senior Resource Section Dinner



To: Senior Resource Section Members and Friends

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

What: Dinner at the 2006 CPCU Society Annual Meeting and Seminars

When: Monday, September 11, 2006, 6:30 p.m.

Where: Ristorante Volare in the Gaylord Opryland Resort & Convention Center

Come meet old friends and make some new ones at the annual Senior Resource Section Dinner, which this year will honor the Class of 1976! The menu includes:

Soup: Wedding Soup with Meatballs

Salad: Spinach, with Mandarin Oranges, Pine Nuts, Grape Tomatoes,
and shaved Parmigiano Reggiano and Balsamic Dressing

Entree: Choice of

- **Baked Scampi:** Baked Scampi with Feta Cheese, Parmigiano Reggiano, Cream and Kalamata Olives, finished with Green Onions and Fresh Roma Tomatoes over Angel Hair Pasta
- **Polla Parmigiana:** Chicken Parmigiana with Pomodoro Mozzarella and Parmigiano Cheese, Served with Penne Pasta and Selection of Vegetable.
- **Scottofiletto Alle Erbe:** 12 oz. New York Strip Rubbed with Chef Maurizio's own Italian Herb Blend, Served with "Pommes Nature," Grilled Tomatoes and Green Beans

Dessert: Amaretto Cheesecake

Dinner is served with: Bakery Fresh Rolls, Coffee, Hot/Iced Tea, Decaf, and Soft Beverages

The per person cost for the dinner is \$65, 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 your check (made payable to CPCU Society) in the appropriate amount before August 18, to Liliana Rizzo, CPCU Society, 720 Providence Road, Malvern, PA 19355.

Name _____ Designation Year _____

Guest Name _____

Address _____

City, State, Zip _____

Phone _____

E-Mail (optional) _____

Number of: Baked Scampi orders _____ Polla Parmigiana orders _____ Scottofiletto Alle Erbe orders _____

Register for the CPCU Society's 62nd Annual Meeting and Seminars

September 9-12, 2006 • Nashville, TN



*Featuring exciting celebrations, timely seminars,
and a riveting Keynote Speaker!*

- Celebrate with your colleagues and new designees at the Opening Session and national Conferment Ceremony on Saturday afternoon, followed by the Congratulatory Reception.
- Enjoy a memorable evening at the Grand Ole Opry.
- Be inspired at Sunday's Keynote Address by retired New York City Fire Department Battalion Commander Richard Picciotto, the highest-ranking firefighter to survive the World Trade Center collapse and author of *Last Man Down*.
- Attend two new exciting panel discussions conducted by industry leaders, focusing on critical industry issues and environmental catastrophes.
- Choose from 35-plus technical education and professional career development seminars.

***Get complete meeting details, and register today
at www.cpcusociety.org.***



Retired FDNY Battalion Commander Richard Picciotto will speak at the CPCU Society's Annual Meeting on September 10, one day before the fifth anniversary of 9/11.



Photo courtesy of Nashville CVB and Heavenly Perspectives.

Don't Miss These 2006 Annual Meeting Seminars Developed by the Senior Resource Section

Financial Planning: As Time Goes By

Sunday, September 10 • 2:45 – 4:45 p.m.

This seminar features financial services professionals who will provide insurance, financial, and legal advice for persons at 30, 45, and 60 years of age. It's never too early or too late to learn how to blend long-term care, personal insurance, and life insurance within an optimal financial plan.

Presenters

Lynn D. McGill, CLU, ChFC, McGill Financial Ensemble, LLC
Stephen Renner, CLU, Coordinated Wealth Management, LLC
Justin N. Tierney Sr., J.D., CPCU, Tierney Associates Inc.

The Workforce of the Future! It Is Here, Are We Ready?

Monday, September 11 • 1:30 – 3:30 p.m.

You hear the word all the time, but just what does “diversity” mean? This seminar will provide answers to the following questions: What are the reasons a firm should embrace the concepts of diversity and inclusion in the workplace? What are the characteristics of a truly diverse workforce, and how does that benefit both employer and employee? What are the consequences of not recognizing a diverse workforce?

Presented by the Diversity Committee and Senior Resource Section.

Presenters

Douglas J. Gant, CPCU, State Farm Insurance
Cheryl L. Koch, CPCU, CIC, Agency Management Resource Group

**Register today for the 2006 Annual Meeting
and Seminars at www.cpcusociety.org!**

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<http://seniorresource.cpcusociety.org>

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