

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.

Hi, fellow CPCUs and especially retirees and those soon-to-retire! As I write this message, the Central Illinois area is enjoying a heat wave. This seems to be occurring in many parts of our country. The first hurricane has hit the Gulf with many more predicted.

Some people and many baby boomers joining us think of themselves as "other-than-seniors." For many, active and busy lives represent those who are retirees or soon-to-retire. We hear about the quality of aging and that many people are aging gracefully and live a positive lifestyle well beyond the usual expectations.

Update to Last Edition's Column

My use of "Hi" comes more easily. I am using it more and others are responding with it. Anyway, keep trying and drop a note if you wish.

Our Community

As people living in our autumn years, we have fantastic opportunities to enjoy life — keep active and healthy, travel, share with family and friends, be challenged with the digital world, and one of the most important of all, volunteering. Volunteering helps our community, provides social networking and, studies show, helps extend our lives. Related to volunteering, let me share. SCORE "Counselors to America's Small Business" has been one of my activities for seven years.

SCORE volunteers help people start new businesses or grow existing ones. Our local SCORE chapter provides this free service to our clients. Statistically, older Americans start more businesses. The reasons are experience, maturity, financial resources, people networks and the

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Message from the Chair

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challenge. Volunteering may be the greatest asset for those no longer working for pay. It gives us a reason to get up, go, meet and greet, stimulate the mind and add to our community. CPCUs are good at this!

Social Media

Our CPCU Society has created a presence on Facebook, LinkedIn and Twitter. If you have not looked into social media, please do. There are direct links to the Society's sites on the home page of the CPCU Society's website, www.cpcusociety.org. (If not already a member of these sites, you first will be directed to open an account.) Please follow the discussions.

The Senior Resource Interest Group (SRIG) sponsors its own Facebook and LinkedIn pages. Links are available on our SRIG Web page. Joining multiple groups offers opportunities to connect to many more insurance professionals and seniors!

CPCU News — July/August 2010 Issue

Let me call your attention to the article on Page 4 of the July/August issue of CPCU News about memberships for retired CPCUs. Please encourage others to look at membership as a way to "stay" within our community. Also in this issue, President and Chairman **Douglas J. Holtz, CPCU, CIC, CSP, CRM**, offers an important message on Page 2, as he shares excellent thoughts on the value of being a CPCU Society member. Retirees (or soon-to-retire) are part of a global community and share their lives with friends. Our SRIG recommendation on a membership change is reported under Board Actions on Page 11. More study continues. We will keep you posted.

Survey Results

We offer a thank you to everyone who responded to our recent survey. We appreciate your time and replies. **Judy Brannon, CPCU, ARe, AIAE, API, ARP, and Irwin Lengel, CPCU, ARM, AAM**, provide a summary of the survey responses in an article in this issue of *Adding Value*.

Travel

Richard A. Vanderbosch, CPCU, CLU, AIS, announces next year's CPCU Travel Program trip in this issue.

CPCU — Your Bridge to the Future

We look forward to seeing you at the Orlando Annual Meeting and Seminars. Greet fellow members with a big "Hi." Please attend our financial planning seminar on Monday, Sept. 27, led by **Daniel Eck, CPA, CFP**, with Ernst and Young LLP. And we hope to see many of you at our dinner on Monday evening!

Help and Thank You

As always, we look for more volunteers to help with our interest group. Specifically, is someone interested in helping with our webinars for retirees?

Thank you for your membership and support. Please let us hear from you — e-mail me at vvea@verizon.net.

Until we share again, this message comes from my chair — *in your humble service.* ■



CIRCLE OF EXCELLENCE
RECOGNITION PROGRAM

Senior Resource Interest Group Earns Gold!

Your Senior Resource Interest Group (SRIG) has earned Gold recognition in the 2009–2010 Circle of Excellence Program, which represents six years in a row at this level.

Thank you to all our members whose activities contributed to this recognition and to committee member **Joseph "Joe" Long, CPCU**, who compiled the data and made the submission.

April in Paris

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. Vanderbosch is coordinator of the CPCU Travel Program, member of the CPCU Society's Colorado Chapter and contributing writer to the Senior Resource Interest Group.

Bonjour!

Our CPCU Travel Program trip this year was billed as a Paris to Normandy river cruise on the Seine River. Actually, our trip started in Normandy and went the other way — ending in Paris. We had a group of 20 CPCUs and friends, all of whom thoroughly enjoyed the history, the arts and the culture of France. The native French people were very friendly and helpful. To top it off, the weather was near perfect. It was sunny every day, with temperatures in the 50s and 60s. For those who can remember back far enough, the song "April in Paris," made famous by actress/singer **Doris Day** in the 1952 musical of the same name as the song, accurately describes the atmosphere of the last five days of our trip.

The towns, the food and the cruising down the Seine River, plus the people and weather previously mentioned, all added up to a fabulous trip. And while we were all eager to get home at the end of our scheduled tour, we were at the mercy of Iceland's volcanic eruption. The volcanic ash

extended our stay in Paris by four days. But if you're going to be delayed, there's probably not a better place to be than in this capital city.

Our trip started at the beaches of Normandy, which still depict some of the bloodiest battles of World War II. Standing on the edge of the 100-foot cliffs overlooking the beaches, one can only imagine this major invasion, with extensive German emplacements scattered across the ridge, and then the significance of the landing battle that ensued. Casualties were heavy, with 6,000 Americans losing their lives in the initial invasions and 40,000 losing their lives in the overall battles of Normandy. This was a decisive battle leading to the liberation of France.

We also visited the Normandy American Cemetery in Colleville-sur-Mer, where more than 9,000 American soldiers are buried, 300 of whom remain unknown soldiers. While there, we participated in a short program, ending with the playing of taps. It was a very touching and emotional ceremony.

Initially, our boat was docked in the harbor town of Honfleur, a town rich in artistic and historic heritage with picturesque streets, old houses and monuments. The center of town is charming, filled with restaurants and shops located around the perimeter of a large rectangular pond, which catches their reflections in its water.

Once we began our river cruise, our first stop along the Seine was Rouen, the historical capital of Normandy where Joan of Arc was burnt at the stake in 1431. From there we sailed

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Harbor town of Honfleur.

April in Paris

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on to Les Andelys, where we visited the ruins of a fortress that overlooks the town and the river.

Next was the town of Giverny. Here we visited **Claude Monet's** farmhouse, studio and gardens, where he painted one of his most famous works, "Water Lilies." The property is well manicured with beautiful flowers and ponds — certainly inspiring for anyone with artistic talents.

We did a walking tour of Auvers-sur-Oise, the town where **Vincent van Gogh** spent the last 70 days of his life. Both he and his brother, who died six months after van Gogh, were buried in the local cemetery. Van Gogh seemed to have had a very lonely and unhappy life and was a pauper when he died. It was after his death that his paintings became so valuable.

The final stop on our river cruise was Paris, the capital of France. Paris is

a city rich in history, with countless bridges, monuments, fountains, museums and buildings of historical significance. A nighttime cruise on the Seine River provided a spectacular lighting display of many of these, with the glittering lights of the Eiffel Tower the finale.



Eiffel Tower, Paris

Spending the extra days in Paris gave us an opportunity to see most of its major attractions. Some of these, with which you may already be familiar, include the Eiffel Tower; Arc de Triomphe; Montmartre,

with its artists' square and many fine restaurants; Luxembourg Gardens and Palace; Notre-Dame Cathedral, where we listened to an organ concert; and the Louvre Museum. Some of the group also enjoyed visiting the Palace of Versailles, former home of 3,000 princes, ministers and servants. This was first built as a hunting lodge by Louis XIII in 1623.

One of the most enjoyable social pastimes in Paris is sitting in a sidewalk café, sipping coffee or cappuccino, while watching the people stroll by. On several occasions we also thoroughly enjoyed the experience of just sitting and relaxing, enjoying the scenery and practicing our French.



Our tour group of CPCUs and their guests. Front row (Left–Right): Tom Mayes; Imojeane Mayes; Connie Hunt; Peggy Courtney; John Courtney, CPCU; Ginny Meiers; Stephanie Robertson; Jim Robertson, CPCU, ARM; Rita Stitz; Norma Vanderbosch; Dick Vanderbosch, CPCU, CLU, AIS.

Back row (Left–Right): Peggy Weymouth; Phil Weymouth, CPCU, AAI, AIC; Bob Goldsmith; Bob Oswald; Donna Oswald; Don Stitz; Gwen Faherty; Bert Faherty, CPCU, ARM, AIM.

Again, this was one of our best trips, and it was even more special traveling with fellow CPCUs and their guests. Our next CPCU Society Travel Program destination is China, where in May 2011 we'll explore the cultural cities of Shanghai, Xian and Beijing. (See the ad on pages 10–11.)

Au revoir! ■

CPCUs of the Past — Then and Now —

Joseph “Joe” H. Long, CPCU

by Irwin Lengel, CPCU, ARM, AAM, AIT



Irwin Lengel, CPCU, ARM, AAM, AIT, enjoyed a lengthy insurance career, which began after high school in the personal lines department of American Casualty Company in Reading, Pa. He then moved on to the commercial side with INA, which became known as Cigna Property and Casualty until its acquisition by ACE. He retired as an underwriting manager after 25 years. During his career, Lengel also worked as an independent agent in Arizona. He currently teaches CPCU 551 and CPCU 552 classes online and is the Senior Resource Interest Group's assistant newsletter editor. Lengel and his wife reside in Florida.

Up until now, the life stories of CPCUs who earned the designation shortly after the Society was formed have been presented in this publication in narrative form. These stories were compiled based on either an actual in-person meeting, such as the interview by Wade E. Sheeler, CPCU, CIC, ARM, AIAF, ARP, with Lawrence “Larry” William Matthews Jr., CPCU, for the April 2010 SRIG newsletter or the one done via snail mail and telephone, such as my article on Louis “Lou” Sigel Jr., CPCU, CLU, in the SRIG June 2010 newsletter issue.

As a change of pace, in this issue we will walk you through the actual interview by showing the questions presented by the Senior Resource Interest Group (SRIG) as well as the answers from **Joseph “Joe” H. Long, CPCU**. What follows is the dialogue that emerged when Joe responded to questions from SRIG and how his answers provide us with an interesting picture of the life of a CPCU who attained his designation in the 1960s. Joe, age 85, is a member of the SRIG Committee and a person who embraced technology as part of his everyday life. Congratulations, Joe Long, for many outstanding past accomplishments as well as your continued participation in CPCU programs and activities.

SRIG: Where were you born and where did you grow up?

Long: I was born in Chicago on Feb. 27. I grew up in Villa Park, Ill., a suburb of Chicago. I spent boyhood summers on a relative's farm and early on learned the importance of a good work ethic.

SRIG: Did you serve in the military?

Long: I served in the Army Air Corps in WW II. I had hoped to become a pilot, but after about 45 hours of primary flight training, I found I was subject to motion sickness. That ended the flying career. However, I did get into something very interesting — radar.

SRIG: What is your educational background?

Long: I attended grade school and junior high at Ardmore in Villa Park and went to York High School in Elmhurst, Ill. I was not the greatest of students. Back then, we all knew we

were headed for the military as soon as they could grab us. A lot of us reasoned, “Why break your neck when your future is already decided?” In my case, if I was interested in the subject (science, history), I did OK. If it wasn’t my cup of tea, I got by. My view of education changed significantly as the result of my military experience. I noticed that one of the important differences between those of us on KP and the gentlemen enjoying themselves in the officers’ club was two to four years of additional education or a special skill. Then the GI Bill came into being. This was the ticket to the future. I spent 1 1/2 years at Wright Junior College in Chicago and then transferred to the University of Illinois at Urbana, where I majored in accounting at its School of Business. I graduated in 1950.

SRIG: How did you come to join the insurance industry?

Long: As we were completing our final college semester, I began to imagine spending the next 40 years dealing with numbers. I wasn’t so sure that was the thing for me. So, I went to the School of Business recruiting office, which consisted of one professor and a secretary, and asked for advice. He said, “Son, take a look in the card catalog and see if you find something interesting.” I started to thumb through the job openings and saw the word “adjuster.” I did not know what an adjuster was or did, but I decided that was the job for me. How lucky can you get?

SRIG: Describe your career in the insurance industry.

Long: I started with Travelers as an inside adjuster, then moved to Hartford Accident & Indemnity and became a

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CPCUs of the Past — Then and Now — Joseph “Joe” H. Long, CPCU

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resident adjuster in Central Michigan. In my opinion, this was the best of all claim jobs. After six years, the boss told me that the vacation was over and that I needed to move to Chicago and go to work. I worked my way through supervisor and assistant manager roles and took on the management of a Chicago-area field office. As a result of a change in insurer accounting by the N.Y. Insurance Department, the Hartford began the consolidation of the various claim units attached to the subsidiary companies. I came back from the field to address this at the departmental level. In 1970, Hartford’s Claim Department created a user project team to automate the processing of claim transactions. I was called in to be the team leader. Ultimately, I became involved in the various operational facets of the claim function. I retired as deputy director of claim administration.

SRIG: How is it that you decided to become a CPCU?

Long: When I returned to Chicago as a claim supervisor, I became interested in learning more about insurance company organization and operation. For several years, I had been spending company money settling claims, but I didn’t know too much about how the money got into the company cash box. The CPCU program seemed to be a good way to expand one’s understanding of the business. At that time, CPCU was thought to be a study course designed primarily for underwriters and special agents. It was considered unusual that a claim person would become involved with the program. I received the designation in 1963.

SRIG: What has being a CPCU meant to you?

Long: This is a difficult question to answer because in the course of a

career many factors in addition to the CPCU education interact. I would say that achieving the designation enhances professionalism. It broadens one’s horizons, and it improves one’s value and marketability.

SRIG: What roles have you played in the CPCU Society, either locally or nationally?

Long: I served on the board of the Connecticut Chapter — chaired the Public Relations Committee and became webmaster, a role that I continue today. At the national level, I was a member of the Management Information Committee, and I’m now a member of the Senior Resource Interest Group Committee and the webmaster for the Senior Resource Interest Group.

SRIG: What are the biggest changes that you have seen in the industry?

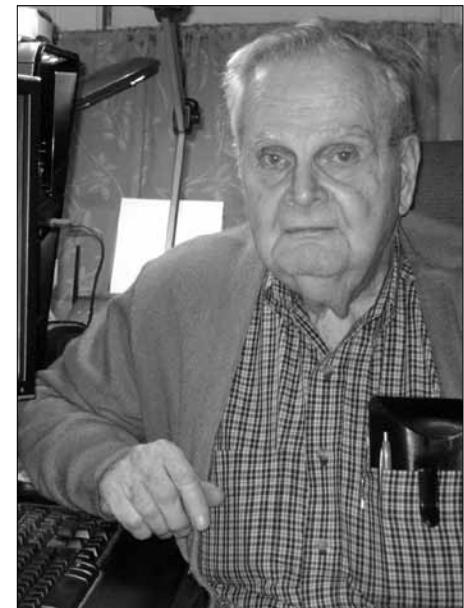
Long: The advent of information technology has dramatically reshaped the industry.

SRIG: What advice would you give young people just starting their careers?

Long: I’d suggest considering the claims function as an entry point. Aim to become an outside/resident adjuster. The claim professional deals with the delivery of the insurance product — coverage, liability and damages. Claim experience is a valuable background for a future career in just about any area in the industry. Concurrently — study. CPCU will provide broad exposure to the industry. Also, consider function-specific educational programs such as AIC.

SRIG: Is there someone who contributed to your efforts to become a CPCU?

Long: There was a friend who organized a CPCU I study group and



Joseph “Joe” H. Long, CPCU

encouraged me to join. That got me started!

SRIG: What personal or business benefits did you derive from becoming a CPCU?

Long: I felt significant personal satisfaction from qualifying for the designation. I believe that preparing for and then achieving the designation contributes to one’s professionalism. To identify any specific business benefit that was directly linked to obtaining the designation is difficult, but I do believe that the broad industry knowledge did influence my career. I know it made the business more interesting. The meeting and interaction with other CPCUs were also important pluses.

SRIG: Has any one in your family followed your path regarding CPCU?

Long: Yes. One of my sons received the designation 25 years after I did. ■

Just When You Thought It Couldn't Hurt Anymore . . .

Submitted by Judith A. Brannon, CPCU, ARe, AIAF, API, ARP



Judith A. Brannon, CPCU, ARe, AIAF, API, ARP, retired in 2004 as a vice president from GuideOne Insurance after 36 years of service. She earned a bachelor's degree in insurance and an MBA from Drake University. Brannon has been president of the CPCU Society's Iowa Chapter, served as a CPCU Society governor and is a member of the Senior Resource Interest Group Committee. In 2006, she was inducted into the Iowa Insurance Hall of Fame. Brannon currently serves as president of a nonprofit agency, a volunteer for the State Health Insurance Assistance Program (SHIP) and a part-time worker for Iowa's Senior Health Insurance Information Program.

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Protecting the deceased from identity theft! Just when you thought it couldn't hurt anymore, it begins. You get a credit card bill in the mail or a debt collector calls asking for a loved one who has passed away. Neither you nor your loved has ever done business with this company. Could it be a clerical error or something much worse? Identity thieves get their information from obituaries, death certificates and websites that offer Social Security Death Index information. Sometimes even family members can be involved in this crime.

Even after death, your credit and financial files live on and will remain open for another 10 years unless you notify the creditors and credit repositories otherwise. "Criminals have known for years that assuming the identity of a deceased person buys them some time," said **Diane Terry**, director of the Fraud Victim Assistance Department at TransUnion, one of the three major credit repositories. Prompt action on your part will save you needless worry, time and the additional grief that is involved in untangling bank records and resolving the credit issues of your deceased love ones.

"Even after death, your credit and financial files live on and will remain open for another 10 years unless you notify the creditors and credit repositories otherwise."

Relatives can reduce the risk of identity theft of the deceased by taking these simple steps:

- Reduce the amount of personal identifying information you place in the obituary, especially details like addresses, month and day of birth (use only the year) and middle names (use an initial if needed).
- Consider whether you will need to file a hold or forwarding order for mail with the U. S. Postal Service, as it will continue to deliver mail addressed to a deceased person until notified of a change in delivery preference. If you would like the deceased's mail to be forwarded to a different address, such as that of an appointed executor or administrator, simply file the request at your local post office.
- Call the Social Security Administration at (800) 772-1213 as soon as possible so the Social Security number of the deceased can be listed as "inactive."
- Close all credit, financial and insurance accounts. Ask creditors, financial institutions and insurers to note on the account that the holder is deceased (along with the date of death) as soon as possible. Be sure to remove a deceased spouse from all joint accounts. Keep a log of the businesses, account numbers and people you have contacted.

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Just When You Thought It Couldn't Hurt Anymore ...

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- Send the Department of Transportation a copy of the death certificate, requesting that the driver's license or state identification card be flagged as "deceased" to prevent duplications from being issued. Preferably, send the notice by certified mail with a return receipt requested.

Editor's note: Send to your appropriate state Department of Transportation. In Iowa, the address is as follows:

Department of Transportation
Office of Driver Services
P.O. Box 9204
Des Moines IA 50306

- Send the passport (if applicable) along with a copy of the death certificate to the U. S. Department of State requesting the file be flagged as "deceased."
- Send the three major credit repositories (Equifax, Experian and TransUnion) a copy of the death certificate requesting a "deceased alert" (noting the date of death) as soon as possible. Preferably, send the notice by certified mail with a return receipt requested.

Equifax
P.O. Box 105069
Atlanta, GA 30348

Experian
P.O. Box 9520
Allen, TX 75013

TransUnion
P.O. Box 6790
Fullerton, CA 92634



- Obtain a free annual credit report from each of the three major credit repositories by calling (877) 322-8228. Review each report carefully for unfamiliar credit card accounts or other suspicious activity, such as incorrect addresses or indications of delinquent payments.
- Remove the name, address and phone number of the deceased from marketing lists. The Direct Marketing Association (the nation's largest marketing group) has established a Deceased Do-Not-Contact List for the sole purpose of removing deceased individuals from commercial marketing lists. Go online to register for this service at <http://preference.the-dma.org/cgi/ddnc.php>. ■

Senior Resource Interest Group Survey — The Results Are In!

by Judith A. Brannon, CPCU, ARe, AIAF, API, ARP, and Irwin Lengel, CPCU, ARM, AAM, AIT

Our thanks to the 205 CPCU Society members who have selected the Senior Resource Interest Group (SRIG) as their “primary” interest group — and another 147 members who read *Adding Value* — for responding to our survey. Your input is very helpful to the SRIG Committee as we look for ways to add value to your experiences with SRIG.

Who are we? (All percentages are based on total responses.)

- Sixty-eight percent of us are male; 32 percent are female.
- Seventy-six percent are 55 or over, 31 percent are 65 or over, and 21 percent are 70 or over.
- Seventy-three percent of the respondents are not yet retired and 65 percent work full-time.
- Of the 27 percent who are retired, 18 percent are fully retired and the other 9 percent work full- or part-time in their “retirement.”

Unlike many other CPCU Society interest groups, SRIG members come from all sectors of our industry. The largest disciplines represented among SRIG survey respondents are management (31 percent), underwriting (30 percent), insurance producer (22 percent) and claims (17 percent).

The SRIG is the only interest group to which 30 percent of responders belong.

Those who regularly read *Adding Value* like to see articles (in order of ranking) on:

- Stories about CPCU Society members.

- Financial planning.
- Travel.
- Retirement planning.
- Medicare.
- Volunteer Activities.
- Fitness.
- Internet/social networking.
- Upcoming SRIG/CPCU Society meetings.
- Elderhostel.

Attendance at SRIG seminars is not the highlight of those completing the survey. Of the respondents:

- Eighty-six percent had never attended a SRIG seminar.
- Eleven percent have attended one to three seminars.
- Two percent have attended four to five seminars.
- One percent have attended five or more seminars.

Editors' note: We didn't ask how often respondents attend CPCU Society Annual Meetings at which these seminars are presented. It is possible that many who have never attended a SRIG seminar also do not regularly attend Annual Meetings.

Topics for future seminars, in order of ranking:

- Staying active mentally and physically/maintaining a healthy lifestyle.
- Making the adjustment to retirement.
- Financial planning and asset protection.
- Pre-retirement planning.

- Flexible employment opportunities.
- Travel opportunities.
- Services available for seniors.
- Volunteering opportunities.

Last on the list? Insurance considerations and cost! Guess our respondents feel they have a handle on that topic!

How do we reach SRIG members/potential members?

- Twenty-six percent are interested in interacting via social media — Facebook, LinkedIn, etc.
- Twenty-three percent are not interested.
- Fifty-one percent are not sure whether they are interested.

Your interest group committee will be studying the survey results and looking for ways that SRIG can add value to your membership. Again, thank you to those who responded. Further comments may be directed to **Vern Veal** at vvea@verizon.net or **Judy Brannon** at jabrwj@msn.com. ■

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	INCLUDED TOURS: Shanghai, Suzhou	
	OPTIONAL TOURS: Dinner & Acrobatic Show & Bund	
6-8	Xian Hotel King Dynasty	3 B, 2 L, 1 D
	INCLUDED TOURS: Xian, Terra Cotta Army	
	OPTIONAL TOUR: Tang Dynasty Show & Dinner	
9-13	Beijing Feng Ze Yuan Hotel	5 B, 2 L, 2 D
	INCLUDED TOURS: Beijing & Forbidden City, Ming Tombs & Great Wall	
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Please be ready to give the reservations agent the following information



Service code: GG13 319

Trip name/code: China's Cultural Capitals/SXB

Departure date: May 10, 2011



Senior Resource Interest Group

Volume 21 • Number 3 • September 2010

Adding Value

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

Address Service Requested

Your Senior Resource Interest Group Presents ...

Financial Education and Counseling in These Challenging Times

Monday, Sept. 27 • 10:15–11:45 a.m.

Financial planning has never been more important! Everyone needs to consider goals for short- and long-term money handling and identify and plan for his or her personal retirement needs. With regard to the current economy, a financial planning professional will examine the current state of employee financial education and counseling programs at large companies. This discussion will include details such as phone counseling conversations, topics of current concern and counselor-provided guidance. In addition, the presenter will provide an overview of trends illustrating how planning has changed, or remained constant, during the recent cycle and will review recent relevant legislation.

Senior Resource Interest Group Dinner

Monday, Sept. 27 • 6:30–9 p.m.

Renew friendships with your colleagues at the Senior Resource Interest Group Dinner. The Senior Resource Interest Group promotes discussion of issues meaningful to CPCUs who are retired (or planning to retire) to encourage a spirit of fellowship and community.

The Senior Resource Interest Group newsletter is published by the Senior Resource Interest Group of the CPCU Society.

Senior Resource Interest Group
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