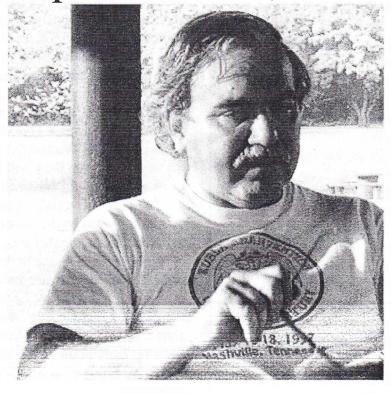
Frequent Flyer

By Tom Feller
PO Box 68203
Nashville, TN 37206
tomfeller@aol.com
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We were pleased to get signs for our new street. We've had a hard time giving directions to our new house, because there was no sign telling people when they passed our street.

9/11 Aftermath—

The September 15 issue of Business Insurance (BI) had a long article in observance of the second anniversary of the attacks. First, it reported that a federal judge is allowing victims to sue the two airlines, American and United, the Port Authority of New York and New Jersey, which owned the World Trade Center, Boeing, the manufacturer of the four jets, and others. They have until December 22 to decide whether to sue or file a claim with the Federal September 11 victims fund.

Then BI reported that five groups of insurance companies are suing the Al Qaeda, Osama Bin Laden, Saudi Arabia, Iran, Iraq, Sudan, Syria, and 191 Islamic individuals, corporations, and charities. These insurance companies have paid \$2.23 billion in property losses and \$500 million in workers compensation claims. BI also had an editorial cartoon showing a process server going after Bin Laden with two generals in the background. One of the generals asks, "Now, why didn't we think of that?"

Finally, Deutsche Bank AG is suing the state of New York for \$1.05 billion for not allowing them to contain the damage done to its New York headquarters, now completely gutted.

In another article, BI reports an estimate of the insurance losses by the Insurance Information Institute:

- Business Interruption: \$11 billion
- Liability: \$10 billion

- Property damage, including vehicles, but excluding the twin towers: \$6 billion
- The twin towers: \$3.5 billion
- Life insurance: \$2.7 billion
- Workers Compensation: \$2 billion
- Event Cancellation: \$1 billion
- The four jets; \$500 million

The insurance companies with the largest amounts of claims were

- General Reinsurance: \$1.42 billion
- Allianz Insurance: \$625 million
- St. Paul Fire & Marine: \$554.8 million
- National Indemnity \$499.8 million
- American Re-Insurance; \$451.7 million

Both General Reinsurance and National Indemnity are owned by Berkshire Hathaway, the company headed by legendary investor Warren Buffet.

As for me personally, I have not let the threat of terrorism change my travel habits with one exception. I do not like being out of town on September 11. Since 9/11 was a Thursday this year, I came home on Wednesday night. For the next two years 9/11 will be on weekends so I won't have to worry.

I am also trying to work smarter by learning how to do more of my work at home. In the payroll area, I have been quite successful. Since both our time and attendance software and our payroll processing software are operated by an Application Service Provider, I can do almost as much payroll analysis and auditing from home as if I were in the corporate office or at one of our properties.

Romeo and Juliet-

August in Nashville means that it is time for The Nashville Shakespeare Festival to perform one of his plays at the Centennial Park band shell, within sight of the Parthenon. Anita and I first dropped by the Sportsplex for a swim. One of the things we miss about apartment living is the swimming pool, and the gym is across the street from the park. After a refreshing 40 minute swim, we picked up some fried chicken, found a parking place, and set up our lawn chairs for the play. There was no admission fee, but we did make a donation. Debbie Hussey met us there and provided potato chips and chocolate.

There was a short concert at 6:30 and the play itself started at 7:30. The actors wore contemporary clothes and props. For instance, Romeo, Mercutio, and their companions carried cans of beer when they are about to crash the costume party where Romeo and Juliet meet. At the party itself, the actors danced the jitterbug. They also went out into the audience for some of their scenes. When Romeo started the speech that begins, "But soft ...", he was about six feet behind us.

It is easy to forget that up until the scene in which Mercutio and Tybalt die, the play is almost a comedy. I say "almost", because like every literate and semi-literate person in the world, we knew what was coming. I wondered whether Shakespeare took his original audiences by surprise when he followed the exuberant first half of the play with the unhappy developments of the second.

They cast twenty-somethings who could pass for teenagers in the title roles and emphasized the youth of the characters. Mary Tanner Bailey, whom we saw as Viola in *Twelfth Night* a few

years ago, played the Nurse in an overthe-top performance and pulled out a whiskey flask every so often. Anita observed the Juliet had almost no relationship with her parents, but a strong one with her Nurse.

Comments on #234

SFPA sightings-

I saw Randy Cleary at both Dragoncon and DeepSouthCon and Guy Lillian, Toni Reinhardt, Gary Robe, Sheila Strickland, and George Wells at DSC as well.

Iraq—

While I was pleased with how quickly coalition forces defeated the Iraqis, I am appalled by the administration's lack of preparation for the occupation and reconstruction of the country. Although I expected to find weapons of mass destruction and was afraid they would be used on our troops, their absence means that the urgency that the administration claimed was also absent as well the main reason for going to war. The bottom line is that if I knew then what I know now, I would not have supported the war.

Harry Potter and the Order of the Phoenix—

I bought this at a discount at Kroger's and read it in a few days. As Sheila Strickland says, the last hundred pages are impossible to put down. I knew that a major character was going to die and agree with a reviewer that it made perfect sense in the context.

I also agree with Sheila that Harry is rather difficult to take in this installment. On the other hand, he is fifteen years old and most fifteen year olds are difficult to take. I am sure I was.

On the other hand, I also agree with Janice Gelb that it could have used some editing.

Sheila Strickland—

If I can't have Halle Berry in SFPA slash, I'm not gonna play!

Mike Weber-

I'm an Avis customer myself. Our corporate rate is lower with them than with Hertz.

Guy Lillian-

Re the two employees who were "caught with their hands in the cookie jar." The first was fired and is making restitution under threat of prosecution. However, with the second, the evidence was more ambiguous and was given a slap on the wrists.

In 1995, we outsourced the internal audit function, but in the last few years we've taken it back. Fortunately, I don't have to do it all. I have more experience than anyone else in the company with white collar crime and actually helped send one person to prison years ago. Therefore, I get the call whenever criminal behavior is possible.

I just read the latest installment in Harry Turtledove's alternate World War I series in which Germany wins. Now called the American Empire series, it ends just before a subsequent World War II begins. Now Harry will have two alternate World War II series. This one and the one in which aliens invade in 1942. The new alternate World War II series will have the equivalent of Nazis, but it will be the Freedom Party of the Confederate States of America.

Actually, Harry had foreshadowed this development in the previous 2 books.

Janice Gelb-

Anita and I watched one episode of *Queer Eye for the Straight Guy* out of curiosity and found it mildly amusing. We have not watched another one, however.

Gary Robe-

You were right about the church where Rickey Sheppard got married being easy to miss. We drove past the Cecilia Memorial Presbyterian Church the first time and had to go around the block to get back. It was big enough for the size of the wedding though.

Rich Dengrove—

In his autobiography *In Search of History*, Theodore White (*The Making of the President* series) described Patrick Jay Hurley as a hustler.

Astronauts on the space station are required to exercise for a certain amount of time each day to minimize the loss of bone calcium and muscle mass.

Don Markstein-

I can't believe that I recognized and remembered Pixie and Dixie and looked up your article on Toonopedia.

Eve Ackerman-

Interesting that Micah procrastinated over getting his learner's permit for driving. I got mine the first day I was eligible. I was younger that most of my classmates who already had their licenses by the time I got my permit.