

# Faces of Risk Management:

## Charles D. Emerson

*The best way to tell the story of URMIA and the growth of the profession is through the voices of our members. In this series, we explore our history through our members' own stories, photos and memories.*

### Charles Emerson gives an insider view on the meaning of membership

At age 17, I was cutting pearl buttons from mussel shells. It was a two-week experience. Based on quality control and after paying for my tools, I was 40 cents in debt.

Next, I was an early physician's assistant, sweeping out the office, washing the car and running errands. It was interesting but, more importantly, paid \$4.50 per week. After that, I took a job washing dishes on a dredge boat - "pearl diving" - on the Ohio River. My skills were not unnoticed, and I was soon promoted to head waiter for the captain's table. These jobs prepared me well for the respect and salary expectations in higher education. Seriously, the university has always treated me well, and I love and respect my work experience there.

I matriculated at Southern Illinois University in Carbondale, Illinois, and finally received a Bachelor of General Studies degree (fondly referred to as a "Bluegrass Special") from the University of Kentucky in 1973. I had a scholarship at SIU for performing in the college symphony and played in small dance bands for my room and board. A full-time job before that was performing in a WPA symphony.

In 1970, I saw a small ad in the Underwriter's Magazine about a new organization - the University Insurance Managers Association (UIMA). Response was directed to the venerable Robert Beth of Stanford University. I hurriedly mailed my \$50 check and soon passed the scrutiny of Bill Ryan for membership. I believe treating him to our cafeteria's luncheon special of the day - liver and onions - did the trick. I feel privileged to have had membership in URMIA, as it later became known, and my contact with the membership is most memorable.

It was our pleasure to host the national conference of URMIA in 1977. We introduced a new subject, a "risk taking seminar," at Keeneland Race Track in the afternoon. The seminar was well-received, and some members learned to respect "risk avoidance" even more. One member had to be retrieved from the track after dark. We assumed her last bet was a bit slow in coming in. There are so many wonderful people and experiences we will cherish forever.

*Charles D. Emerson was risk manager at the University of Kentucky and URMIA President from 1980-1981. He joined URMIA in 1970 and received URMIA's highest honor, the Distinguished Risk Manager award, in 1992 for his contributions to the profession and the association.*



UNIVERSITY RISK MANAGEMENT &  
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## Memories from Charles Emerson's URMIA colleagues and friends

"Charlie, through the University of Kentucky, was a member of URMIA, having joined in 1970. He hosted URMIA's annual conference at Lexington in 1977 and ably served as URMIA's 12th President in 1980-81 when the annual meeting was hosted in New York City. He was awarded the URMIA Distinguished Risk Manager (DRM) award by his colleagues, which was presented to him at a special ceremony in Lexington. Charlie was admired and respected by his fellow risk managers in URMIA. A loving husband, father, grandfather and great grandfather, he was a first class southern gentleman. He coined the phrase "family" as applying to URMIA's members and indeed treated us all as caring family members. If you remember Charlie, you remember his warm smile and never ending list of humorous stories. He and his wonderful wife, Melba, opened their doors to any of us traveling through and opened their hearts as well. Farewell Charlie, you leave us with a wealth of good memories and an untold measure of love and respect."

- Truman Pope

"Many of us have fond memories of Charlie and his profound influence and service to both our profession and to URMIA. I recall being with Charlie one evening while at an URMIA conference, when he turned to me, in his wonderful rich southern accent, 'Murray, I just love URMIA, don't you?' What a challenge for all of us! Charlie, we will miss you."

- Murray Edge



### URMIA's 14th Annual Conference, October 1983

Back row, L to R: Neal Poppenseik, Marty Siegel, Charles Emerson, Cindy Schmidt, Alex Ratka, Truman Pope, Jerre Ward, William Park, Jacob Wamsley.

Front row, L to R: Tom Halvorsen, Reyna Schlaeger, Mary Breighner, Ernest Conti, George Ferris, Woodrow Anderson.



URMIA National Office • P.O. Box 1027 • Bloomington, IN • 47402  
T: 812.727.7130 | F: 812.727.7129 | [urmia.org](http://urmia.org) | [urmia@urmia.org](mailto:urmia@urmia.org)

# UNIVERSITY OF KENTUCKY

LEXINGTON, KENTUCKY 40536-0084

ALBERT B. CHANDLER  
MEDICAL CENTER  
RISK MANAGEMENT  
JOHN W. HUNT, RISK MANAGER

ROOM H-108 MEDICAL CENTER  
(606) 257-6212

## Comments By Charles Emerson Period 1980-81

In retrospect, the period of 1980-81 followed the pattern of my predecessors:

There continues to be some divisiveness between those whose daily responsibilities center around the liability and property exposures and those who work with Employee Benefits, yet the overall trend seems to be a merging as more managers are asked (perhaps by budgetary constraints) to assume the total responsibilities of both areas.

Some members favor limiting the membership to large institutions, however, most readily agree that URMIA has a professional obligation to higher education which can only be served by sharing with, and supporting the smaller institutions.

The support for the professional obligation was expressed from Nacubos' need of URMIA to produce a "Risk Management primer" for distribution to the smaller institutions.

There was a "new awareness of the relative value of Risk Management developing in the Hospital/Medical Systems during the period which resulted in a threat to the fundamental standards of URMIA.

As hospital administrators sought to recruit Risk Managers, at least two educationally oriented organizations promised to produce "instant Risk Managers" through five day seminars. URMIA member Bill Ryan was alert to the problem and Bill Hustedt was asked to work with Bill Ryan to stop the "five day wonder" certification process.

The problem of insuring human subjects research was renewed during the period. John Pettit and Murray Edge agreed to co-chair a committee for response to the national committee in Washington. A new survey of the membership was completed and the results forwarded with the essential conclusion that most institutions did not see a need for insurance to protect the exposures of consideration.

The problem of disposing of hazardous waste material becomes a direct concern of higher education as legal action reduced the number of companies willing to transport and dispose of waste. As the problem of enforcement of standards reached national concern, the Federal Government set up a department to handle

the problems. Mike Klein accepted the responsibility to report to the government and keep URMIA apprised of the developing regulations.

The year in retrospective saw several transfers of managers to better and more responsible areas, James McElveen and Charles Culver resigned their official status to the general membership. Their resignations resulted in the combination of the Finance and Audit position.

The year will be remembered to many of us due to the loss we sustained by the passing of George Reese. All who knew him suffered during his last illness and demise and acknowledged the value of his strength and dedication to URMIA standard, and its professional fulfillment in the future.

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