

Obituary

EDGAR H. ANDRESEN
ARTHUR MUNRO BREMER
LIVERUS HULL HOWE

1925 **Edgar H. Andresen** 1961

Edgar H. Andresen, Vice President and Associate Actuary, Fidelity Life Association, died in Clinton, Iowa, on November 9, 1961, after an illness of six months. He was 35. "Ed" was born in Clinton, Iowa, in 1925, served with the Marines during World War II, and received his Master of Science degree from the University of Iowa in 1949. Following graduation he joined the actuarial department of the Franklin Life Insurance Company, Springfield, Illinois.

He came to Fidelity Life Association, Fulton, Illinois, in August 1951, as Supervisor of the policy issue and policyowners service departments. He was named Assistant Actuary and Assistant Secretary in July 1954, and in September 1958, Vice President and Associate Actuary.

He became a Fellow of the Society of Actuaries in 1961. He had a sound knowledge of the business and was popular with his associates, and readily won their respect and admiration.

He was an Elder in the First Presbyterian Church in Clinton, Iowa, and very active in community affairs in that city. Ed is survived by his wife, Janet, one son and two daughters.

1910 **Arthur Munro Bremer** 1961

Arthur M. Bremer, Executive Vice President, Ostheimer and Company, Inc., died suddenly of a heart attack on October 7, 1961.

Mr. Bremer was born in Winnipeg, Manitoba on October 26, 1910. He graduated from the University of Manitoba in 1931 as a Bachelor of Arts (Honor Mathematics).

His early actuarial career was spent with the Manufacturers Life

Insurance Company, in Toronto. In 1939 he joined the John Hancock Mutual Life Insurance Company in Boston, where he played a major role in the development of its group annuity organization. He became an Associate of the Society in 1940.

In 1947 he became associated with Ostheimer and Company, employee benefit plan consultants and actuaries in Philadelphia. When the firm was incorporated in 1953, Mr. Bremer became its Executive Vice President. As such, he guided the activities of the firm in the employee benefit plan field until his untimely death.

Mr. Bremer was exceptionally well qualified for his chosen profession. His keenly analytic mind, his store of knowledge concerning employee benefits and his qualities of leadership were combined with a most attractive personality and a high degree of sympathetic understanding. He will be sorely missed by his business associates, as well as by his host of other friends.

1872 **Liverus Hull Howe** 1961

Liverus Hull Howe, retired Second Vice President and former Actuary of the John Hancock Mutual Life Insurance Company of Boston and a Fellow of the Society of Actuaries, died August 25, 1961, in his ninetieth year following a prolonged period of declining health.

Mr. Howe was born in Charlestown, Massachusetts, on January 26, 1872. He attended the public schools of Boston to which Charlestown was annexed in 1874.

On July 1, 1889, upon graduation from high school, Mr. Howe began his business career in the home office of the John Hancock, where he was to remain until his retirement on November 30, 1943—a period of service of over fifty-four years with the same firm.

Mr. Howe was assigned to the actuarial department of the Company soon after his entry. Under the instruction and influence of his associates and by natural aptitude for the work, he acquired over the years an extensive practical knowledge of insurance and actuarial principles. He was promoted to the position of Assistant Actuary in February 1909, and in December of the same year was elected Actuary of the Company following the death of his predecessor. In March 1933, he was elected Second Vice President and Actuary. The title of Actuary, held by Mr. Howe for over a third of a century, was relinquished to his successor in February 1943, a few months before his retirement. Over his long tenure as a principal officer, Mr. Howe played a significant role in the progress and rapid

growth of his Company, which upon his retirement had become one of the largest in the industry.

Mr. Howe became an Associate of the Actuarial Society of America in 1910 and was elected a Fellow in 1916. He was a member of the Senior Actuaries' Club. A charter member of the Actuaries Club of Boston, he was one of the local leaders responsible for its organization in 1931.

Outside of his vocation, Mr. Howe was engaged with many activities and interests. He held memberships during his active years in several important civic and social organizations in the Boston community and was long active in the church and in masonic affairs as a Knight Templar and 32nd degree Mason. Many of these interests were continued after retirement in North Falmouth, Massachusetts, on Cape Cod, where he had established permanent residence.

A gentleman of refinement and fine personal qualities, Mr. Howe was scholarly in manner and found pleasure in the pursuit of cultural interests. He was a prodigious reader, was much traveled, and was a lover of good music and the visual arts. He was endeared by the younger men in his office, to whom he offered continual encouragement and warm friendliness as well as exemplary leadership and business sagacity. A deep sense of loss is felt upon his passing by his many friends and former business associates.

Mr. Howe is survived by his wife, Adelaide Rand Howe, a son and a daughter and six grandchildren.