

## Obituary

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JOHN F. B. AMSDEN  
RICHARD A. BOSSHART  
WILLIAM CHODORCOFF  
GERALD M. CROWLEY  
MILTON A. ELLIS  
WILLIAM H. GILBERT  
DAVID HALL  
WILLIAM J. HILLER  
WILFRID L. HILLIARD  
GRADY H. HIPPI  
HAROLD A. LACHNER  
ANDREW M. LENNOX  
W. WARD NIPPER, JR.  
RICHARD D. PERRY

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1924 . . . . . John F. B. Amsden . . . . . 1966

John Francis Bekker Amsden, a Fellow of the Society of Actuaries and an Associate of the Institute of Actuaries, died at his home in the town of Mount Royal, Quebec, on March 8, 1966. Mr. Amsden was in his forty-second year.

Born in Vancouver, John Amsden received his education at Eastbourne College, England. On returning to Canada, he attended the University of Manitoba, graduating with the degree of Bachelor of Commerce, with the Gold Medal, in 1944. He served with the Canadian and British armed forces during and after World War II, terminating his service in 1948 with the rank of major.

Mr. Amsden joined the head office staff of the Sun Life Assurance Company of Canada in 1948. He was appointed a chief clerk in the actuarial department in 1950, assistant mathematician in 1951, mathematician in 1953, assistant actuary in 1955, superintendent of policy administration in 1958, and associate actuary in 1963.

He became an Associate of the Society of Actuaries in 1948, a Fellow in 1951, and an Associate of the Institute of Actuaries in 1951 also. As superintendent of policy administration he was engaged in the development and application of electronic methods to the company's ordinary insurance business, and for several years he served on the Society of Actuaries' Committee on New Recording Means and Computing Devices. When conversion to the new systems neared completion, he returned to the actuarial division of the company and had much to do with the preparations for Sun Life's entry into the individual health insurance field.

Mr. Amsden took a keen and active interest in many community endeavors, serving in many capacities with the Montreal Board of Trade and the Montreal Children's Hospital. From 1958 to 1962, he was a lecturer at Sir George Williams University in Montreal.

He is survived by his widow, the former Audrey Elizabeth Bovey; three young children, Elizabeth Karen, Barbara Jean, and Peter John; his mother, Mrs. P. C. H. B. Amsden; and a sister, Mrs. John Badham, of Ryegate, Surrey, England.

1928 . . . Richard A. Bosshart . . . 1965

Richard A. ("Dick") Bosshart, an Associate of the Society of Actuaries, died of leukemia at the age of 38 on November 23, 1965, after a relatively short period of illness.

For three years following graduation from the State University of Iowa, he was employed by insurance companies in New York City. After returning to his native Chicago, he was associated with actuarial consulting firms before joining the International Harvester Company, where he became general supervisor of retirement plans in the Employee Insurance and Pension Department. He is remembered by his company for his many contributions toward the resolution of problems in the development of its retirement programs.

To his professional associates, he was known for his valuable contributions to discussions of employee benefit plans. By applying his knowledge of the workings of a giant industrial corporation, he frequently presented a unique point of view in these discussions.

Dick Bosshart will be remembered by his friends and associates for all his fine personal qualities, but especially for his tenacity, integrity, and keen sense of humor. Despite his awareness of the discouraging diagnosis of his illness, he remained cheerful. This was not surprising to those who knew him well, since, as a child, he had recovered from

such misfortunes as the loss of a father and rheumatic fever. By conscientiously following the physical therapy prescribed for this childhood illness, he regained his physical strength and became an excellent swimmer and bowler. He was also an excellent bridge player and enjoyed light reading as well as logic puzzles and games.

He is survived by his wife, Avis, a daughter, Gail, and a son, Michael.

1910 . . . . William Chodorcoff . . . . 1966

William Chodorcoff, executive vice-president of The Prudential Insurance Company, collapsed and died April 18, 1966, in New Orleans, Louisiana, shortly after delivering a speech before delegates to Prudential's Canadian National Business Conference in the Jung Hotel there.

He was born in Winnipeg, Manitoba, on April 1, 1910, and educated at the University of Manitoba, where he received a Bachelor of Arts degree in 1930. During his last summer at the University and the summer following graduation, he worked for the Northern Insurance Company, a fire and casualty firm in Winnipeg. His interest in life insurance led him to join Prudential's home office in Newark, New Jersey, in September, 1930.

In 1941, following an eleven-year association with the company's Actuarial Department, he was promoted to assistant comptroller. In 1948 he was appointed associate comptroller. A year later, he was elected a vice-president of the company. In 1957 he was elected senior vice-president and comptroller and in 1962 was promoted to executive vice-president. Mr. Chodorcoff was head of the company's planning and control area, which comprises the Actuarial, Comptroller's and Operations Analysis, and Research Departments.

Mr. Chodorcoff was a Fellow of the Society of Actuaries and a member of the Actuaries Club of New York. He was a member of the Financial Executives Institute and the New York Insurance Accountant's Club.

For many years he was active on a number of committees of the Life Insurance Association and the American Life Convention, having served as chairman of several of these.

In 1962 he was appointed to a special fifteen-man committee of the United States Chamber of Commerce, formed at the request of President Kennedy, to study ways for improving federal budget procedures. He later served as a member of the Chamber's Government Operations and Expenditures Committee.

He was a trustee of East Orange General Hospital and the United Community Fund and Council of Essex and West Hudson. He was also a trustee of Temple B'nai Jeshurun in Newark and past president of its men's club.

He was held in highest esteem by his associates, by members of his Temple, and by the community in which he lived. In 1966 Mr. Chodoroff was a recipient of the Annual Brotherhood Award from the New Jersey Region, National Conference of Christians and Jews.

Mr. Chodoroff is survived by his wife, the former Rita Raphael of Toronto. They have two children: Michael and Karen. Their home is in Short Hills, New Jersey.

## 1910 . . . . Gerald M. Crowley . . . . 1965

Gerald Malcolm Crowley, an Associate of the Society, died December 1, 1965, in a New Jersey hospital shortly following a heart attack.

Mr. Crowley was born in Orangeburg, New York, on New Year's Day, 1910, and, from the age of 5, was a resident of New Jersey. He was graduated from Princeton University with a Bachelor of Arts degree in mathematics in 1930, later attending the University of London as a postgraduate student.

In 1937, after a period of employment by the College Entrance Examination Board and the editorial department of the *Encyclopaedia Britannica*, he joined the Mutual Life Insurance Company of New York, where he continued until his death except for a period of two years of military service during World War II.

In 1949 Mr. Crowley became an Associate of the Actuarial Society of America and afterward filled various positions in Mutual of New York's actuarial and group departments, the last one being that of assistant director of actuarial studies.

Aside from his business life, Mr. Crowley served as a member of the Jersey City Board of Education and as a trustee of the Jersey City Museum Association. His interest in collegiate education was shown by his frequent grants, including those to an educational trust which he commenced and to which he contributed from 1962 on.

His easy disposition, ready wit, and sound scholarship were always highly esteemed by his numerous friends and business associates.

Surviving are his mother, Mrs. Annie F. G. Crowley; a brother, Marshall Crowley; and a sister, Mrs. Kathleen C. Hannon.

1910 . . . . . **Milton A. Ellis** . . . . . 1966

Milton A. Ellis, vice-president of Metropolitan Life Insurance Company, died on March 28, 1966, after a long illness.

Mr. Ellis was born in Manila, Philippine Islands, on May 23, 1910. He received his higher education at the University of Rochester (New York), where he graduated with a Bachelor of Arts degree in mathematics in 1931.

He began his Metropolitan career as an actuarial clerk on July 22, 1931, and immediately set out upon the course of study which was to result in his qualification by examination in 1938 as a Fellow of the American Institute of Actuaries and the Actuarial Society of America. During the same year he was appointed an actuarial section head.

During World War II, Mr. Ellis served in the Navy almost three years, most of the time in the submarine service in the Pacific, where his ship was awarded the Presidential Unit Citation for four successful combat patrols. He attained the rank of lieutenant commander, which he continued to hold in the retired reserve.

Mr. Ellis returned to Metropolitan Life in 1945 and was appointed an actuarial research associate in 1946. The following year he was assigned to the company's insurance relations function and remained in that field until his death.

Mr. Ellis was appointed an administrative assistant in 1949 and was appointed an officer of the company in 1952, with the title of assistant vice-president. He was advanced to third vice-president in 1956, to second vice-president in 1960, and to vice-president in 1963.

Throughout his career Mr. Ellis was active in professional and civic affairs. He served as chairman of the legislative committees of the Bureau of Accident and Health Underwriters and its successor, the Health Insurance Association of America, and was a member of the joint legislative committee of the American Life Convention and the Life Insurance Association of America.

Among his civic activities, Mr. Ellis was president of two Parent-Teacher associations in Englewood, New Jersey, a trustee and treasurer of the First Church of Christ Scientist in Englewood, and gave over twenty years of service to Boy Scout activities at all levels.

Mr. Ellis was a greatly respected member of his profession and a warmly regarded friend to his associates within and without the insurance industry. His special delight was working and playing with children, both his own and others. He is sorely missed by his friends of all ages.

Among his hobbies, he was especially fond of those activities which got him outdoors, such as hiking, driving, and other travel.

He is survived by his widow, the former Miss Kathleen Black; two children, Fred Kimball Ellis and Mrs. Sandra Ellis Lomker; and four grandchildren.

1921 . . . . **William H. Gilbert** . . . . 1966

William H. Gilbert, assistant actuary of the Minnesota Mutual Life Insurance Company, died suddenly on February 10, 1966. He was forty-four years old and had been in apparent good health up to the time of his death.

Mr. Gilbert was born in Minneapolis, Minnesota, on April 9, 1921, and received his early education in that area, graduating from high school as valedictorian of his class. He was elected to Phi Beta Kappa at the University of Minnesota and received the degree of Bachelor of Arts from that institution in 1943. After serving his country in the South Pacific with the United States Navy, he returned to the University of Minnesota and received the degree of Master of Arts in 1946. He taught undergraduate mathematics while studying for his advanced degree.

He became associated with the Minnesota Mutual Life Insurance Company in 1947, which he served ably and loyally for more than eighteen years until his death. He served successively in various capacities in the company's group and data-processing departments until his election in 1959 to the position of assistant actuary in the actuarial department. He obtained his Fellowship in the Society in 1965. He was a member of the Twin Cities Actuarial Club.

The thoroughness and dispatch with which Bill Gilbert approached each task, and his warm interest in the welfare of those with whom he worked, will be sorely missed by his friends and associates, who feel a deep sense of loss by his untimely passing. His close friends particularly enjoyed his keen sense of humor. He was a very active man who enjoyed many interests, especially music, tennis, fishing, and gardening.

Mr. Gilbert is survived by his wife, Elaine, and two daughters, Helen and Jeanne, of White Bear Lake, Minnesota.

1902 . . . . . **David Hall** . . . . . 1966

David Hall, second vice-president of New England Mutual Life Insurance Company, died at his home in Wellesley Hills, Massachusetts, on April 18, 1966, at age 63.

Mr. Hall was born in Concord, New Hampshire, on August 31, 1902. After receiving an A.B. in history from Harvard University in 1922 he entered the teaching profession, first for two years at the American University of Beirut, Lebanon, then at Deerfield Academy.

He joined New England Mutual as an actuarial student in 1930 and qualified as a Fellow of the Actuarial Society in 1942. He served as secretary-treasurer of the Actuaries' Club of Boston from 1944 to 1951.

Mr. Hall was appointed assistant actuary of his company in 1939 and associate actuary in 1945. His interests, however, turned him toward administrative more than mathematical work. In 1950 he was elected an assistant secretary; operations officer was added to his title four years later. He was elected second vice-president and executive assistant in 1964.

He was extremely conscientious in church and community affairs. In the Unitarian Church of Wellesley Hills he served devotedly, most recently as chairman of its Standing Committee. He was for eighteen years a Wellesley Town Meeting member. He maintained a keen interest in music, books, chess, and bridge. He could speak French and German and was a student of the Greek language.

David Hall was a gentleman in the true meaning of that word. Unassuming and generous with a keen sense of humor expressed particularly in poetic whimsy, he was a pleasant, sympathetic companion with a sense of high ideals for himself, for his company, and for his environment. He will be remembered as a warm and likeable person.

He is survived by Kathryn, his widow; three married children, David, John, and Mrs. John P. Denio; and eight grandchildren.

1895 . . . . William J. Hiller . . . . 1966

William John Hiller, a Fellow of the Society, died March 16, 1966, at Tucson, Arizona, where he had resided because of his health since 1951.

Mr. Hiller was born in Ann Arbor, Michigan, on October 2, 1893. Following graduation from the University of Michigan, he joined Bankers Life Insurance Company of Nebraska in July, 1915, where he served as associate actuary until September, 1930. In 1917 he was commissioned a captain in the Coast Artillery and served twenty months overseas during World War I. While at Bankers Life, he spent more than ten years as a member of the faculty of the University of Nebraska, where he taught actuarial mathematics and insurance subjects.

He served Great American Life of San Antonio, Texas, as secretary-actuary from September, 1930, to January, 1940, when he joined the

Franklin Life Insurance Company of Springfield, Illinois, as vice-president in charge of underwriting, continuing in that position until a heart condition led to his early retirement in 1951.

In his earlier years, he was active at hunting, fishing, and gardening, having been president of the Vista Garden Club of San Antonio. He was active in alumni affairs and served as president of the Springfield Chapter of the Alumni Association of the University of Michigan.

Surviving are his widow, Marjorie, and son, Clark.

1896 . . . . Wilfrid L. Hilliard . . . . 1965

Wilfrid Laurier Hilliard, an Associate of the Society of Actuaries and a former associate actuary of the Dominion Life, died in Kitchener, Ontario, on October 11, 1965.

Mr. Hilliard was born at Morriston, Ontario, on February 11, 1896. After serving overseas with the Canadian Army during the first war, he returned to the University of Toronto, graduating in 1922 with a Bachelor of Arts degree.

Following graduation and a short period of service with Dominion Life, Mr. Hilliard was employed by the Commercial Life in Edmonton. In 1925, he rejoined Dominion Life, the company founded by his grandfather thirty-six years earlier. Mr. Hilliard secured his Associateship in the Actuarial Society of America in 1929. In 1940 he was appointed assistant actuary and in 1953 associate actuary. He was engaged in annual statement and reserve work for a number of years prior to his retirement in February, 1962.

Mr. Hilliard's interests were many and varied and included his church, politics, and sports activities.

He was a member of the First United Church in Waterloo, serving as an elder, a steward, and a member of the trustee board. His many years of devoted service to his church were recognized in 1963 when tribute was paid by the official board of the church to his contribution to church work.

He also had a keen interest in politics at all levels. He was a long-standing member of the North Waterloo Liberal Association, serving on the executive board for many years. In addition, he was engaged in municipal politics for a period of six years, serving Waterloo as alderman, reeve, and, during 1947 and 1948, as mayor.

Mr. Hilliard was an avid sportsman. He was an ardent curler and very prominent in lawn bowling circles. In 1950 he was a member of the provincial lawn bowling championship team.

Mr. Hilliard will long be remembered by his associates and the community for his enthusiastic, intelligent approach to his endeavors in many different spheres of activity.

He is survived by his widow, Celia, a daughter, Barbara, and his father, one brother, and four sisters.

1893 . . . . Grady H. Hipp . . . . 1965

Grady Hayne Hipp, former executive vice-president of Liberty Life Insurance Company, died at the age of 72 on June 25, 1965, in a Greenville, South Carolina, hospital following a prolonged illness. He is survived by his wife, Mrs. Thelma Bush Hipp, and a brother, C. Everett Hipp, of Toronto, Canada. Mr. and Mrs. Hipp had two daughters who died in childhood.

A graduate of Newberry College in his native South Carolina, he pursued advanced studies in economics, mathematics, and actuarial science at the University of Virginia. In 1911, Wisconsin passed the nation's first workmen's compensation act and offered a scholarship to students with related backgrounds who could staff the new department. Grady Hipp was one of these first departmental staff members and combined postgraduate work at the University of Wisconsin with his career. He became an Associate of the Actuarial Society of America in 1914 and of the Casualty Actuarial Society in 1927.

After Signal Corps service in World War I, Mr. Hipp became an actuary for the State of New York Insurance Department, and from 1930 to 1943 he was actuary for the State Insurance Fund in New York City.

At the death of one of his brothers, W. Frank Hipp, founder of the Liberty Life Insurance Company, Grady Hipp was called to its home office in Greenville to become executive vice-president, a position he held until his retirement in 1958.

The nursing division of the Greenville County Home, one of his most cherished civic interests, has been officially renamed the Grady H. Hipp Nursing Center in honor of his work in planning the home during his chairmanship of the County Home Board.

In other civic service, he was president and lieutenant governor of the Kiwanis Club, president of the Greater Greenville Chamber of Commerce, and campaign chairman and president of the United Fund. He received the honorary Doctor of Laws degree from Newberry College in 1957.

Possessed of a cheerful and friendly disposition, he will be greatly missed by his many friends and former business associates.

1909 . . . . **Harold A. Lachner** . . . . 1965

Harold A. Lachner, vice-president of the Metropolitan Life Insurance Company and a Fellow of the Society, died on December 26, 1965, after a short illness.

Mr. Lachner was born in Dubuque, Iowa, on November 13, 1909. He was educated at Yale University, where he received his Ph.B. degree, with high honors, in 1931. He also studied one year, commencing in 1928, at the University of Berlin on a fellowship from the Institute of International Education and was elected to Phi Beta Kappa in his Junior year at Yale.

He will be remembered by his associates and the members of his profession for the conscientious application of his exceptional talents to the betterment of his company, his community, and his profession. His service as treasurer of the Highlands Country Club in Garrison, New York, and as a trustee of the board of education of the Garrison Union Free School placed him among those his neighbors depended upon for wise counsel and service.

His chairmanship of the Press Committee of the Society of Actuaries, of the Actuarial and Statistical Committee of the Health Insurance Association of America, and his membership on the Joint Steering Committee on Morbidity Statistics, for both the Health Insurance Association and the Society of Actuaries, marked him as one of that small group of dependables who generally take the lead when there is work to be done.

Mr. Lachner had a varied career at Metropolitan. His efforts earned him steady advancement through clerical and supervisory positions until, in 1944, he was appointed an officer of the company with the title of assistant actuary. He was further advanced to associate actuary in April, 1952, and actuary in November, 1958. On April 1, 1963, he was advanced to second vice-president in the co-ordination division to take charge of an operation that provides company-wide management services and also to deal with matters concerning employee compensation systems. On December 1, 1965, he was again advanced, with the title of vice-president.

His assignments at Metropolitan included actuarial activities in connection with industrial, ordinary, and accident and health insurance and extended to the development of premium rates and values and to the

preparation of financial statements, analyses, and forecasts of operating results. More recently, his work involved research into systems, procedures, methods, compensation systems, and other matters that are company-wide in scope. Of his help in preparing the prize-winning text entitled *Industrial Life Insurance in the United States*, Mr. M. E. Davis, the author, wrote that his "greatest indebtedness is to Harold A. Lachner . . . who, throughout the preparation of the book, gave most generously of his time to collaboration."

Mr. Lachner earned a reputation as a top-notch bridge player among his intimates, but practically all who have had contact remember him for his sincerity, friendliness, and good humor. His friends and associates share a feeling of great loss at his passing.

He is survived by his wife, Mrs. Elizabeth Palen Lachner; a son, James Lachner; a daughter, Elizabeth Anne Lachner; his mother, Mrs. Emil S. Lachner; and a sister, Mrs. Dorothy Sheffer.

## 1901 . . . Andrew M. Lennox . . . 1966

Andrew Murray Lennox, an Associate of the Society of Actuaries, died suddenly at his home on January 21, 1966.

Mr. Lennox was born near Shallow Lake, Ontario, on November 7, 1901. He attended high school in Owen Sound, Ontario, then the University of Toronto, graduating in mathematics and physics from Victoria College in 1924.

After graduation, Mr. Lennox joined the actuarial department of the Imperial Life Assurance Company of Canada and became an Associate of the Society in 1926. For a number of years he served as head of the dividend section of Imperial Life Assurance Company before transferring to the group area in 1956 as group actuarial assistant and later group actuarial officer.

Mr. Lennox had an analytical mind and a quiet sense of humor which endeared him to all who worked with him. His shy, unassuming manner made many business and personal friends. For many years Mr. Lennox served on the committee for setting and marking papers for the examinations leading to the C.L.U. degree. He took a particular interest in assisting the students having difficulties with their assignments. Instead of merely indicating, briefly, the reference books involved, he often developed helpful explanations for them.

Mr. Lennox was especially devoted to his family. He leaves his widow, the former Geraldine Francis; a daughter, Mrs. Fredrick Johnston; and two grandchildren.

1931 . . . . **W. Ward Nipper, Jr.** . . . . 1966

W. Ward Nipper, Jr., assistant actuary at Connecticut General Life Insurance Company, was killed February 12, 1966, in Westfield, Massachusetts, in an automobile accident.

Born in St. Louis, Missouri, September 23, 1931, Ward knew of actuarial science from his earliest days. His father, V. W. Nipper, is senior vice-president and actuary of Mutual Trust Life Insurance Company in Chicago and has been associated with this company for many years. After attending Niles Township High School near Chicago, Ward matriculated at the University of Illinois, then transferred to Knox College, Galesburg, Illinois, where he graduated in 1954.

He then spent three years as an officer in the United States Naval Reserve, serving off the Pacific Coast on a mine sweeper and a sound laboratory ship. Released from active duty in 1958 as a lieutenant, he entered the Graduate School of the State University of Iowa, concentrating in actuarial science. He received his M.S. degree in the spring of 1960 and two months later became an Associate of the Society of Actuaries. He attained his Fellowship in 1963.

Ward began his actuarial career at Connecticut General in 1960. He worked in both the group and individual departments and was a member of the corporate actuary's department when he was appointed an assistant actuary in 1964. Here he was involved in research into the definition and analysis of profits. He had been recently appointed to the Society's Education and Examination Committee for Part 9I.

Ward Nipper possessed a restless and inquiring mind, which, combined with his analytical ability, made him a strong contributor to the actuarial work at his company.

The out-of-doors was his prime avocation; he was especially fond of skiing and sailing. He was full of vigor in both mind and body, proficient in any endeavor. His friends and associates, remembering his vitality, find it difficult to accept his passing.

Our sympathy is extended to his wife, Janet, their three children, his parents, and sister.

1939 . . . . **Richard D. Perry** . . . . 1966

Richard D. Perry, senior actuarial assistant at Connecticut General Life Insurance Company, died March 24, 1966, the result of leukemia, after a lengthy illness.

A native of New Jersey, Dick was born in Jersey City on September 13, 1939. He attended high school in Englewood, New Jersey, and upon graduation in 1957 entered LaFayette College, Easton, Pennsylvania, to study engineering. However, he soon switched to a mathematics-liberal arts curriculum and passed his first actuarial examination in 1960. While at LaFayette he was elected a member of Phi Beta Kappa and won top honors in mathematics. He graduated *cum laude* in 1961.

Dick's actuarial career commenced at Connecticut General in 1961, and within a year he left to serve six months' active duty with the Connecticut National Guard. Upon his return, he worked in both the individual and group departments and was a member of the group pension department's actuarial staff when he became a Fellow in the Society of Actuaries in 1965. Soon after he was appointed senior actuarial assistant.

Dick Perry had outstanding abilities. This was amply demonstrated by his rapid examination progress. His grasp of work assignments easily showed his penetrating analytical ability, and his potential was felt to be of the highest level.

Well liked by his friends and associates, he was a ready listener and forceful contributor. His patient and understanding nature will be difficult to emulate and hard to forget. Golf was his favorite physical activity, but he was always ready to take time for tennis, bowling, or skiing. At the bridge table he was superb, and he studied the game intently.

Our sympathy is extended to his wife, Carolyn, two daughters, Laura and Susan, and to his parents and brother.