

## Obituary

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HAROLD PETER CLAY  
PETER HONDORP  
FRANK RUSSELL JORDAN  
KERMIT LANG  
ROBERT K. LAWRENCE  
JOSEPH BROTHERTON MACLEAN  
WILLIAM PENMAN  
EDWARD PERLMAN

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1904 . . . . . Harold Peter Clay . . . . . 1970

Harold Peter Clay died in July, 1970, at the age of sixty-six. At the time of his death he was president of the Metropolitan Pensions Association Group of London, England.

Mr. Clay became a Fellow of the Institute of Actuaries in 1927 and an Associate of the Society of Actuaries in 1934. His early career was spent with distinction in the service of the Metropolitan Life Insurance Company of New York. In July, 1936, he chose to leave this company and join what was then one of the very smallest companies, Metropolitan Pensions Association, to which he devoted substantially the rest of his commercial life. There is little doubt that he was one of the leading pioneers of the occupational pension scheme industry in England and that he contributed enormously to its development. It was only shortly before his death that he retired from Clay & Partners, the firm of consulting actuaries which he founded and of which he was for many years the senior partner.

Mr. Clay was always appreciative of the education he received at Christ's Hospital School in England, and he contributed throughout his life to many activities of this foundation, which honored him in 1962 by electing him to be a presentation governor of the school.

An active man in many senses, it is recorded that Mr. Clay was still playing English-style Rugby football at the age of fifty for the Old Blues Rugby Football Club, for which he was for many years the secretary.

Mr. Clay is survived by his widow and his two sons.

1903 . . . . **Peter Hondorp** . . . . 1970

Peter Hondorp, a Fellow of the Society of Actuaries, died suddenly on October 16, 1970, in Chicago.

Mr. Hondorp was born on December 14, 1903, in Grand Rapids, Michigan. On graduation from the public schools of Grand Rapids, he entered the University of Michigan and received a B.A. degree from that institution in 1926.

Following graduation, he joined the actuarial department of the Central Life Assurance Company, Des Moines, Iowa. In 1929, Mr. Hondorp became a Fellow of the American Institute and the Actuarial Society of America, having been one of the youngest men ever to complete the written examinations of both groups. Subsequently, he transferred to the agency department of Central Life, where he began demonstrating his well-known sympathy and understanding for the problems of the insurance salesman.

After serving in World War II in the Eighth Air Force, Mr. Hondorp became head of the pension department at Continental Assurance Company of Chicago, in which position he spent the balance of his business career. During this time he became widely known in the pension and group insurance fields. His imaginative approaches to employee benefit problems, tempered with a considerable stock of common sense and enlivened with a droll sense of humor, made his counsel prized by brokers, consultants, and employer representatives. During the same period he was able to build a notable esprit de corps among the employees of his division at Continental. He retired from the service of that company on December 31, 1968.

Mr. Hondorp is survived by a brother and by three sisters.

1887 . . . . **Frank Russell Jordan** . . . . 1970

Frank Russell Jordan, an Associate of the Society of Actuaries since 1914, who retired in 1960 as vice-president and actuary for the Franklin Life Insurance Company, died on September 23, 1970.

Mr. Jordan was born in York County, Ontario. He earned a B.A. degree in 1908 from MacMaster University (at Toronto, now located in

Hamilton). He worked from 1908 to 1912 in the actuarial department of the Canada Life Assurance Company. In 1912 he joined the Franklin Life Insurance Company as assistant actuary, becoming actuary in 1919 and vice-president and actuary in 1942.

Mr. Jordan was a man of vision. His company was the first in the United States to write nonmedical ordinary insurance, the first to provide unrestricted life insurance coverage to airline flight personnel on a standard basis, and the first to contract for a large-scale digital computer known as the Univac. He was an avid golfer and a camera enthusiast.

He is survived by his widow and a daughter.

**1913 . . . . Kermit Lang . . . . 1970**

Kermit Lang, a Fellow of the Society since 1941 and former actuary of the Equitable Life Insurance Company of Iowa, died October 13, 1970, at Mesa, Arizona.

Mr. Lang was born on a farm near Norwalk, Iowa, on April 13, 1913. Following graduation from Drake University in 1934, he spent one year at the State University of Iowa and was awarded a Master of Science degree in 1935. During his university days he became a member of the Phi Beta Kappa scholastic fraternity and the Sigma Xi honorary scientific fraternity.

Mr. Lang joined the Equitable of Iowa on August 1, 1935, and, except for approximately four years of military service in New Zealand during World War II, spent the next thirty-two years with the Equitable. He elected early retirement in 1967 in order to enjoy extensive world travel, which had been a particular interest of his for many years. Later he became associated with the Arizona Insurance Department and continued in this connection until his death.

Mr. Lang's technical competence was of the highest order, and his work was characterized by complete solutions, theoretically correct and practically useful. His conclusions were always accorded respect by his colleagues.

He is survived by a son and a brother.

**1925 . . . . Robert K. Lawrence . . . . 1970**

Robert K. Lawrence died Tuesday, September 22, 1970, at a Houston hospital at the age of 45.

A native of Toronto, Canada, Mr. Lawrence graduated from the University of Manitoba. He was a veteran of World War II and served in the Royal Canadian Navy.

He began his insurance career with the Northern Life Assurance Company of London, Ontario, Canada, in 1950. In 1956, he moved to the United States and joined the Commonwealth Life Insurance Company of Louisville as associate actuary, leaving there in 1959 to become research actuary with the Indianapolis Life. In 1964, he joined the executive staff of the American General Life Insurance Companies and at the time of his death was vice-president, secretary, and a director of the Companies.

Mr. Lawrence was a charter member and a ruling elder of St. Thomas Presbyterian Church and served on many civic committees. He had been a member of several committees of the American Life Convention and the Life Insurance Association of America. At the time of his death he was serving as president of the Actuaries' Club of the Southwest.

Mr. Lawrence is survived by his widow, a son, a daughter, and two brothers.

### 1889 . . . Joseph Brotherton Maclean . . . 1970

Joseph Brotherton Maclean died at Yarmouth Port, Massachusetts, on July 29, 1970, in his eighty-second year. There are few names as well known in the actuarial and life insurance worlds.

Born in Glasgow, Scotland, Mr. Maclean had an outstanding record at Glasgow High School, and on leaving school he entered the service of the Scottish Temperance Life Assurance Company (now renamed the Scottish Mutual). Immediately he proceeded to pass the examinations of the Faculty of Actuaries in the successive years of 1907, 1908, and 1909. His older brother, the late Alexander T. Maclean, also well known on both sides of the Atlantic, passed the final Faculty examination in the same year.

Turning to the examinations of the Institute of Actuaries, Mr. Maclean became a Fellow of that body in 1911. In that year he emigrated to the United States and joined the Mutual Life Insurance Company of New York. In 1913 he qualified by examination as a Fellow of The Actuarial Society of America. At the very young age of 24, he was a Fellow of each of the actuarial bodies in the English-speaking world.

With the outbreak of war in 1914 he returned to Scotland and enlisted as a private in the Cameronians, a famous regiment of Scottish Rifles. He served with the First Battalion at Nieuwpoort, Ypres, Passchendaele, and other places on the British front. He came out of the war a captain and was awarded the Military Cross for gallantry in action. This decoration was bestowed upon him in 1919 on board the British battle cruiser H.M.S. *Renown* in New York harbor by the Prince of Wales (now the Duke of Windsor).

Mr. Maclean returned to the United States and to the Mutual Life in 1919. A year later he was made an assistant actuary, and in 1926 he was promoted to associate actuary. He was elected vice-president and actuary as of March 1, 1941.

In 1924 *Life Insurance* by J. B. Maclean was first published. Based on a series of lectures Mr. Maclean had given at Columbia University, this textbook became that extreme rarity among business books, a "best-seller." It is now in its ninth edition, has been printed in Japanese and Spanish, has sold over 100,000 copies, and is still a highly recommended textbook for students. The book has been basic study material for the examinations of, among others, the Society of Actuaries, the Life Office Management Association, and the American College of Life Underwriters.

Jointly with E. W. Marshall he wrote "Actuarial Study No. 6," *Distribution of Surplus*. This volume, published in 1937, is still on the Society's listed reading for students.

Mr. Maclean wrote his first paper for the Actuarial Society at the age of 24. At the age of 75 he contributed to the discussion of Dr. Fischer's paper on "Actuarial Students, Examinations, and the Profession." In between, he wrote formal papers, articles, and letters and contributed to many actuarial discussions.

There is a long record of official service to the profession, starting with the vice-chairmanship of the Examination Committee in 1925. He served on the Council for twenty-three years, from 1932 to 1938 he was Secretary, in 1940 and 1941 he was Vice-President, and in 1942 he was elected President. Due to war conditions he held the office of President for an unprecedented term of three years. In one of his presidential addresses he put forward the suggestion that the time had come to consider a possible union of the American Institute of Actuaries and the Actuarial Society. This suggestion bore fruit six years later, when the Society of Actuaries came into being.

Mr. Maclean continued as vice-president and actuary of the Mutual Life Insurance Company until 1947, when he took early retirement and moved his permanent residence to Cape Cod. From there he continued his writing and undertook consulting actuarial work.

Mr. Maclean was, until he reached retirement age, a trustee and member of the Executive Committee of the Teacher's Insurance and Annuity Association and a trustee of the College Retirement Equities Fund. He was frequently consulted by other insurance companies and individuals, as well as by government agencies. He served as a panel member of the American Arbitration Association.

The lengthy record of his work does not adequately convey a picture of Joe Maclean. His Scottishness was marked. He had the burr and the bristling eyebrows, but beyond these outward evidences he possessed Scottish traits of forthrightness, reliability, sound thinking, and rectitude. He was an independent thinker and paid little homage to ideas or viewpoints if their only merit was expression by those whom we now call "the establishment." He appreciated theory but always applied the test of practicality. Occasionally he might seem a bit dour, but he was seldom without a dry sense of humor. Fond of Robert Burns, he could and sometimes did quote him, though without translation his American friends often had to enjoy the sound and not the substance. For many years he was a member of the Saint Andrews Society of the State of New York and had served on its board of managers.

His writings on other than actuarial and insurance subjects include an article "59 Years of Golf" (*U.S.G.A. Golf Journal*, August, 1965) and the history of the Cummaquid Golf Club of Yarmouth and Barnstable, of which he was a member.

Mr. Maclean was exceptionally proud of his Fellowship in the Faculty of Actuaries. The Faculty on its part recognized him as an outstanding overseas member and in 1956 paid him the signal honor of electing him a Vice-President, the first Fellow of that body resident outside Great Britain to be so honored.

By the force of his ability, industry, and character, and with his exceptional talent for exposition, Mr. Maclean became one of the best-known actuaries of his day. His contributions of service to the profession were numerous and extraordinarily valuable, and throughout his life he exemplified the finest qualities of the profession. His many friends inside and outside the actuarial profession will treasure the memory of a great actuary and a great individual.

Mr. Maclean is survived by his widow, by their two children, and by three grandchildren.

1880 . . . . William Penman . . . . 1970

William Penman, who became a Fellow of the Institute of Actuaries in 1905 and an Associate of the Society of Actuaries in 1950, died on April 6, 1970, at the age of 90.

He was educated at Alleyn's School, Dulwich, and entered the service of the Northern Assurance Company in London in 1897. In 1906 he joined the Atlas Assurance Company, of which he became actuary in 1914 and actuary and life manager in 1924. He retired on December 31, 1945.

Mr. Penman served on the Council of the Institute for twenty-four years and was president from 1940 to 1942. He was chairman of the Life Offices' Association in 1931 and 1932.

He was a man of many parts, with a very wide variety of interests outside his ordinary work. He played an active part in the administration of many charities up to the time of his death. During the years 1948-50 he was chairman of four Working Parties set up to advise the Minister of Health on matters concerning the National Health Service. He served for many years in the City of London Special Constabulary, of which he became Commandant.

As a director of the Montreal Life (a subsidiary of the Atlas) he paid many visits to North America during the years 1929 to 1945, and he valued highly the friendship of numerous actuaries in the United States and Canada. He took a prominent part in the English-speaking Actuarial Conference held in New York in October, 1938.

1943 . . . . **Edward Perlman** . . . . 1970

Edward Perlman, an Associate of the Society of Actuaries, died suddenly on Sunday, June 7, 1970.

Mr. Perlman was born in Montreal, Quebec. He entered the service of the Standard Life Assurance Company in Montreal in May, 1964, immediately on graduating in Honours Mathematics at McGill University. He spent his first three years in the actuarial department, then moved to the group department, where he became closely involved with new-business administration and held the title of actuarial assistant.

Mr. Perlman qualified as Associate of the Society in January, 1968, and was also a student member of the Canadian Institute of Actuaries.

A friendly, quiet, and reserved colleague, Mr. Perlman expressed himself clearly and succinctly. Throughout his short career, he was known for his sound judgment and integrity, while the quality of his work was of a high order. In addition to his mathematical and actuarial studies, he had a wide range of interests, including archaeology and classical music.

He is survived by his parents, his sister, and two brothers.

