

Obituary

ROBERT N. GRISWOLD
HAROLD M. HORNE
JOHN T. HOYT
FRANCIS OSCAR JOHANSON
ESTELLA FISHER KING
CLAIR C. KIRKPATRICK
JOHN W. LINCOLN
JOHN B. ST. JOHN
ROBERT N. STABLER

1887 Robert A. Griswold 1971

Robert N. Griswold, retired second vice-president, actuary, and secretary of California–Western States Life Insurance Company, died in Sacramento, California, on January 9, 1971, after a brief illness.

Mr. Griswold was born in Hartford, Connecticut, on June 30, 1887. He attended Hartford public schools and was graduated from Yale University (Phi Beta Kappa) in 1909. He joined the Actuarial Department of State Mutual Life of Worcester, Massachusetts in 1909 and was with the Connecticut Mutual Life of Hartford from 1911 to 1915. From 1915 to 1917 he was with Western States Life in San Francisco, and he became the actuary of Western Union Life in Spokane, Washington, in 1917.

After service in the army he was associated with the Illinois Insurance Department for a short time before becoming actuary of Inter-Mountain Life in Salt Lake City, Utah, in 1920. In 1928 Inter-Mountain Life was acquired by California State Life of Sacramento, and Mr. Griswold moved to California's capital city as assistant actuary. After the merger with Western States Life of San Francisco in 1931, Mr. Griswold assumed ever increasing responsibilities with the new California–Western States Life organization. He retired on July 1, 1957, at age 70.

Mr. Griswold was recognized by his associates as an extremely quiet individual but one who always had the courage of his convictions. He was

willing to, and did, express his own opinion regardless of opposition. His dealings with other people gave him the reputation of being fair to all. His recommendations in executive matters were invariably founded on sound mathematical and moral principles and practical common sense.

He is survived by his widow, a daughter, a son, five grandchildren, and one great-grandchild.

1894 **Harold M. Horne** 1970

Mr. Harold M. Horne, an Associate of the Society of Actuaries, died November 26, 1970, after a long illness.

Mr. Horne was a graduate of the United States Naval Academy and served in the United States Navy in World War I. He became disabled while on active duty and was awarded the Navy Cross.

Mr. Horne's interest in mathematics led him to the actuarial profession. He became associate actuary of the Girard Life Insurance Company of Philadelphia. He was coauthor of a textbook on life insurance law which for many years was used in the syllabus of the Society of Actuaries and other professional organizations in the insurance field. Upon the transfer of the home office of the Girard Life Insurance Company to Texas, Mr. Horne elected to remain in Philadelphia and established a consulting actuarial practice serving clients in Pennsylvania and several other states. During World War II he again served his country, performing classified research work for the United States Navy, and was an instructor at the Naval Academy.

While Mr. Horne retired from much of his practice in 1959, he did retain several clients whom he served faithfully until shortly before his death. Among his many and varied avocations were included the collecting of chamber music records, the study of foreign languages, and the teaching of mathematics to blind children. He was a charter member of the Actuaries Club of Philadelphia, and his warm humor will be missed.

Mr. Horne, a widower, is survived by his daughter and three grandchildren.

1907 **John T. Hoyt** 1971

John T. Hoyt, vice-president of Metropolitan Life Insurance Company, succumbed to a heart attack on January 16, 1971.

Mr. Hoyt was born in Cedar Rapids, Iowa, on April 13, 1907. He was educated at Iowa State College, from which he received an engineering

degree, and had a year of graduate study in actuarial mathematics at the University of Iowa.

In 1933 he joined the Metropolitan Life in its actuarial division, where he advanced through positions of increasing responsibility. In 1950 he was transferred to the company's administrative operations, becoming an officer in 1952. Thereafter, he advanced through various positions to become a vice-president in 1969, the title he held at the time of his death.

A Fellow of the Society of Actuaries and a charter member of the American Academy of Actuaries, Mr. Hoyt attained his Fellowship in the Society's predecessor organizations, The Actuarial Society of America and the American Institute of Actuaries, in 1940. He served on the debit insurance committee (later called the combination company committee) of the Life Office Management Association and on the Life Insurance Adjustment Bureau managing committee.

Mr. Hoyt was quiet and reserved, with a thorough knowledge of theory, practice, and people, and was highly regarded by his associates, both as an actuary and as an administrator. He served on numerous company committees, where his advice and guidance contributed substantially to formulating policy, designing new products, and improving administrative practices. While he derived great satisfaction from devoting his life to his business career, he also enjoyed his leisure time—his favorite vacations were on the beaches of Rhode Island or on extended ocean cruises. Although health problems forced him to restrict his activities in recent years, he nevertheless continued to carry out his duties to the fullest extent.

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

1894 . . . Francis Oscar Johanson . . . 1970

Francis Oscar Johanson died suddenly of a heart ailment on August 17, 1970, at the age of seventy-six.

He was born in New York City of Swedish parents and attended public school and Stuyvesant High School. He majored in mathematics at Columbia University, graduating with honors in 1916. Following graduation, he was a mathematics instructor at Carnegie Institute of Technology, Pittsburgh. During World War I he served as a first lieutenant in the capacity of military instructor in a southern army training camp.

Following his discharge from the army, he joined the actuarial division of the Metropolitan Life Insurance Company. He became a Fellow of The Actuarial Society of America in 1928 and served as a member of its examination committee for several years.

After his retirement from the Metropolitan in 1961, he continued in full-time employment for several years as a consulting actuary. During his last four years he was occupied by part-time consultation on pension fund management.

Mr. Johanson was known affectionately as a patient instructor by those working under him at the Metropolitan. In addition to his actuarial interests, he was an avid reader, particularly of modern history, and his remarkable memory recalled with ease many quotations long after he had read them or heard them.

He is survived by his wife, a daughter, and a granddaughter born shortly following his death.

1893 *Estella Fisher King* 1970

Mrs. Estella Fisher King, a Fellow of the Society of Actuaries, died on December 29, 1970, after a brief illness. She was the widow of William King, an executive of the New York Life Insurance Company, who died in 1963. She had the distinction of being one of the first women in the United States to become a Fellow of The Actuarial Society of America.

A graduate of Cornell University in 1915, Mrs. King was a member of the honorary societies of Phi Beta Kappa and Sigma Xi. After a brief period of service with the New York Life Insurance Company, she was employed in 1917 as assistant actuary by the city of New York, which was reorganizing its unsound pension plans at that time. She had charge of the actuarial calculations for the New York City Teachers' Retirement System, which began operation in 1917, and later for the New York City Employees' Retirement System, which was established in 1920. She retired from professional work in 1924, but in the period from 1940 to 1945 she again engaged in actuarial work in the field of pensions, in the office of George B. Buck, Consulting Actuary.

Mrs. King is remembered by her associates in the early days of pension fund reorganization for her deep devotion to her work and her high professional standards.

1895 *Clair C. Kirkpatrick* 1970

Clair C. Kirkpatrick was born in Rewey, Wisconsin, on March 28, 1895. He was graduated from Wisconsin State College. He later attended the University of Iowa, where he obtained a Bachelor of Science degree and a Master of Science degree. He was a member of the national honorary scholastic fraternity Sigma Xi.

Following graduation from the University of Iowa, Mr. Kirkpatrick joined the Iowa Insurance Department, where he worked fifteen years, obtaining the titles of Actuary and Chief Examiner of Life Companies. He joined the American Mutual Life Insurance Company of Des Moines, Iowa, as an actuary in 1940 and was elected to the board of directors in 1941. He also served as treasurer of the company from 1941 to 1952. Mr. Kirkpatrick was an Associate of the Society of Actuaries and a member of the American Academy of Actuaries. He retired from the American Mutual Life in 1960, and he had been living in Sun City, Arizona, since that time.

Mr. Kirkpatrick died September 11, 1970. He is survived by his widow and two sons.

1924 John W. Lincoln 1970

John W. Lincoln, a Fellow of the Society of Actuaries, died on November 13, 1970.

Mr. Lincoln was born in Saginaw, Michigan, on September 29, 1924. Following infantry service in Europe during World War II, he received his Bachelor's degree in mathematics from the University of Michigan. He then completed a year of graduate study in Switzerland and returned to take a job with the Metropolitan Life. While at the Metropolitan, he decided to return to the University of Michigan for his Master's degree in actuarial science. He served with the Connecticut Mutual from 1951 to 1953 and with the American United until 1956. He joined the Northwestern Mutual in that year and served as an assistant actuary until the time of his death.

Mr. Lincoln pursued many diverse interests and sought to excel in each, recalling with pleasure his participation in softball, music, and the theater. He mastered his profession and took great satisfaction in it. He was an engaging and stimulating companion, and his associates and friends have felt a great loss.

He is survived by two sons.

1904 John B. St. John 1970

John B. St. John, a Fellow of the Society of Actuaries, died suddenly on November 22, 1970, at his home in Penllyn, Pennsylvania.

Mr. St. John was born in Tientsin, China, of missionary parents. He was educated in the United States and received degrees from North-

western University and Columbia University. He was also a Fellow of the Casualty Actuarial Society and the Canadian Institute of Actuaries and a member of the American Academy of Actuaries.

Mr. St. John began his actuarial career with the Metropolitan Life Insurance Company. Subsequently, he was appointed chief of the Actuarial section of the Bureau of Old Age and Survivors' Insurance of the Social Security Board. In 1944 Mr. St. John entered the consulting actuarial field with Towers, Perrin, Forster & Crosby. In 1949 he established his own consulting firm. In 1967 Mr. St. John's firm was merged with the Wyatt Company, and this relationship continued until his death.

Mr. St. John was one of the pioneers in the development of variable annuities and enjoyed an outstanding reputation as a consulting actuary. His ability to grasp the essentials of a problem and his unflinching good humor and understanding will be missed by his associates and his many friends.

Mr. St. John is survived by his widow, and five daughters.

1927 Robert A. Stabler 1971

Robert N. Stabler was born in Tuscola, Illinois, on December 9, 1927. He graduated from the University of Illinois in 1951 with a Bachelor of Science degree.

Upon graduation, Mr. Stabler joined the New York Life Insurance Company as an actuarial student. After spending a short time with the State Farm Life Insurance Company, he returned to the New York Life. He became a Fellow of the Society of Actuaries in 1958. In 1958 he joined the General American Life Insurance Company and advanced to the position of vice-president with responsibility for all group operations.

Mr. Stabler died on January 23, 1971. He is survived by his widow, two sons, and a daughter.