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Obituary

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1908 . . . . Richard E. Erway 1971

Richard E. Erway, senior vice-president and general counsel of the Equitable Life Assurance Society of the United States, died on June 1, 1971, at the age of sixty-three.

Born in Newfield, New York, Mr. Erway was graduated from the University of Michigan in 1928 and from Harvard Law School in 1937.

An actuary before he became a lawyer, Mr. Erway served with both the Travelers Insurance Company and Acacia Mutual Life Insurance Company before joining the Metropolitan Life Insurance Company in 1937 as an investment attorney. He returned to Acacia Mutual in 1939 as secretary but rejoined Metropolitan the following year. He remained with Metropolitan until 1945, when he entered private law practice with the New York City firm of Wickes, Riddell, Bloomer, Jacobi & McGuire. Mr. Erway joined the Equitable in 1951, later becoming vice-president and general solicitor and then senior vice-president and general counsel.

Mr. Erway used his combined training as an actuary and as a lawyer in dealing with the legal problems of corporate finance. He became a recognized authority on the investment laws governing New York life insurance companies and was responsible for changes in the laws that have helped to modernize the role of insurers in providing investment capital. He was also the author of the investment portion of the standard work on the New York Insurance Law.

In addition to his work in the area of corporate finance, Mr. Erway earned a reputation as one of the insurance industry's outstanding legal figures for his contributions in a broad range of insurer activities. He was a member of the Association of the Bar of the City of New York and served as chairman of that Association's Committee on Insurance Law from 1963 to 1966. His other legal professional memberships included the American and New York State Bar Associations, the Legal Section of the American Life Convention, and the Association of Life Insurance Counsel.

Mr. Erway was also a director of the American Arbitration Association and a member of the Commercial Section of its Arbitration Practice Committee. He was secretary and director of Phi Beta Kappa Associates, a director of the John Burroughs Memorial Association, a member of the American Society of Chartered Life Underwriters, and an Associate of the Society of Actuaries. At the time of his death, he had been selected to serve as the national chairman of the 1971-72 Harvard Law School Fund.

Mr. Erway is survived by his widow and a daughter.

1920 . . . . . Clark Trumbull Foster 1971

Clark Trumbull Foster died on Saturday, August 21, 1971. Born in Brooklyn, New York, on August 22, 1920, Clark grew up in New Jersey. He attended Brown University, from which he graduated magna cum laude in 1940. He was also a member of Phi Beta Kappa and Sigma Xi.

He launched his actuarial career with the Prudential Life Insurance Company in Newark in 1940. He served in the Army Air Corps during World War II and rose to the rank of captain. While stationed with our military government in Korea during World War II, he passed Part 5 of the actuarial examinations. He returned to the Prudential after his discharge and attained his Fellowship in the Society of Actuaries in 1948. He joined Johnson & Higgins at that time, and this association continued until his death. In 1954 he was named senior actuary. He was elected a vice-president in 1957, and in 1965 he became a member of the board of directors. He was instrumental in the considerable expansion of Johnson & Higgins, actuarial and consulting services in New York and its branch offices during this period.

Clark gained national and international prominence in the employee benefit field and was greatly respected as an actuary and as a consultant for his high standards of personal and professional integrity. He was a member of the American Academy of Actuaries, the American Pension

Conference, and the New York Actuaries Club, as well as the Canadian Institute of Actuaries. He made important contributions to these organizations, including his terms as president of the New York Actuaries Club in 1970 and as a member of the steering committee of the American Pension Conference. His many speeches and published works have been widely acclaimed and have had important effects on the course of the employee benefit industry as well as on the success of his own firm.

Clark was an active member of St. John's Episcopal Church in Ramsey, New Jersey, where he served as a warden and vestryman and sang in the choir. He also was on the local school board and worked in numerous other community organizations.

His selflessness was always in evidence through the unstinting help that he provided so generously to his subordinates, associates, and clients and to the industry. No problem was too difficult or too time-consuming to fail to benefit from his incisive, analytical mind, wise counsel, and deep, human understanding. He is affectionately missed by his associates and friends.

He is survived by his widow and three children.

1891 . . . . . Harold Alden Grout 1971

Harold Alden Grout, a Fellow of the Society of Actuaries since 1925 and former vice-president and actuary of the John Hancock Mutual Life Insurance Company, died suddenly at his home in Barrington, Rhode Island, on August 11, 1971, as he neared his eightieth birthday.

Following graduation from high school in East Bridgewater, Massachusetts, Mr. Grout entered Brown University with the class of 1913. In that year he was granted both the A.B. and M.A. degrees and was elected to membership in both Phi Beta Kappa and Sigma Xi honorary societies.

Mr. Grout spent his entire business career in the Actuarial Department of the John Hancock, entering its service in 1913 and retiring in 1957. His early working years were interrupted by World War I, during which he was assigned to duty overseas. He served two years with the Medical Corps of the United States Army, from which he was discharged in 1919.

His early display of promising talent was rewarded by many successive advancements within the company, culminating with his election as vice-president and actuary in 1946, which position he filled until 1956. He then relinquished this title to serve the company as vice-president, during his final year of service, in an advisory and consulting capacity. He held memberships on major policy-making committees of the company, including the executive committee, and the insurance committee, whose chairmanship he held for several years. He was a highly respected gentleman of exemplary character and personal traits. He left the mark of excellence on every project he undertook. His innovative contributions to the early development of the group insurance and annuity lines of business, which the company first established during his tenure, exhibited his high professional attainment.

Mr. Grout resided in Wellesley, Massachusetts, during his entire business career. His outside interests were directed actively toward the community, the church, and his profession. He served as chairman of the retirement board of the town of Wellesley from 1937, when its retirement system first became operative, up to the time of his change of residence to Rhode Island. In the same connection he was consulting actuary to the Brookline Retirement System over the nine-year period 1934–43. He was a deacon of the First Congregational Church of Wellesley Hills and was vice-president and director of the Wellesley Cooperative Bank.

During the years 1941–45, by appointment of the then governor of Massachusetts, Mr. Grout served on a special legislative commission created to study the various pension systems of the state and its political subdivisions. The end result of a huge task was the enactment in 1945 of a unified Contributory Retirement Law for Public Employees. The new act gained widespread acceptance and ultimate adoption in the various political units. Today virtually all state, county, and municipal employees in Massachusetts are participants in this single retirement system, which displaced the many systems which had operated under special acts. Mr. Grout played a very large role on the commission, not only in the financial and actuarial structuring of the new system but also in the framing of the act itself. For this contribution he received high commendation from public officials.

Still in excellent health in 1957, after moving to Barrington, Rhode Island, Mr. Grout became involved in various activities relating to civic, cultural, historical, and religious affairs of that community. At the time of his passing he was deeply occupied with the Audubon Society of Rhode Island, in which he was serving as vice-president—finance. Among numerous other recent connections in the community, he was serving as vice-chairman of the Barrington Mental Health Board and as trustee of the Barrington Boys Choir, the Barrington District Nursing Association, and the Barrington Preservation Society.

In addition to his membership in the Society and American Academy, Mr. Grout was a member of the Senior Actuaries Club and the Actuaries Club of Boston, which he helped to found in 1930, serving as its first secretary-treasurer.

Mr. Grout is survived by his widow, three children by his first marriage, and eight grandchildren. Also surviving him are a brother and three sisters.

1916 . . . . . Everett C. Huntington 1971

Everett C. Huntington, a Fellow of the Society of Actuaries, died suddenly at his home in Worcester, Massachusetts, on August 1, 1971, at the age of fifty-four.

Mr. Huntington was born in Berlin, New Hampshire, on August 31, 1916. He graduated from the University of New Hampshire in 1937 with a Bachelor of Science degree and from Brown University in 1938 with the degree of Master of Science.

Mr. Huntington joined the State Mutual Life Assurance Company of America in 1938. He was appointed assistant actuary in 1951 and was promoted to associate actuary in 1958, to assistant vice-president in 1967, and to second vice-president and actuary in 1968.

Mr. Huntington maintained an active interest as a member of both the Actuaries Club of Boston and the Actuaries Club of Hartford. He was also a member of the American Academy of Actuaries, the Canadian Institute of Actuaries, and the International Actuarial Association.

Those who worked closely with him knew that, beneath his quiet and unassuming manner, Everett Huntington combined integrity and professional ability with a real sense of concern for his colleagues. His untimely death has occasioned a deep loss among his friends.

Mr. Huntington's interests outside his work were closely related to his home and family. Among the interests that he shared with his family were photography, a hobby in which he showed a keen talent, and travel both within and outside the United States.

Mr. Huntington is survived by his widow, his mother, a son, a daughter, and one grandson.

1904 . . . . . . Henry Kinzler 1971

Henry Kinzler, an Associate of the Society of Actuaries and retired third vice-president of the Metropolitan Life Insurance Company, died on October 3, 1971.

Mr. Kinzler was born in New York City and was educated in that city as well as in Toronto, Ontario. He joined the Metropolitan in 1922 as a messenger and advanced to positions of increasing responsibility in the ordinary, actuarial, and planning and development departments. He became an Associate of the Society in 1932. In 1955 he was made manager of the Procedures Planning Bureau, and he was a pioneer in the installation of the company's first electronic data-processing system. From that time until his retirement in 1969 his work was associated with large-scale computer systems.

Mr. Kinzler was a man with intense devotion to his work and unfailing loyalty to his friends and associates. The high professional standard which he set for himself inspired those who worked with him, as did his gracious and gentlemanly bearing and personality.

Mr. Kinzler is survived by his widow, a son, and a daughter.

1925 . . . . . Allen Linder Mayerson 1971

Allen Linder Mayerson, professor of insurance and actuarial mathematics at the University of Michigan and former commissioner of insurance of the state of Michigan, died on September 11, 1971, at the age of forty-six.

Mr. Mayerson was born in Brooklyn, New York, on February 25, 1925. He graduated as a mathematics major from the University of Michigan in 1944, where he became a member of Phi Beta Kappa and Phi Kappa Phi scholastic fraternities. He was commissioned in the navy immediately upon graduation and served until 1946, when he returned to Michigan to earn a Master's degree in actuarial mathematics in 1947.

Mr. Mayerson's first connection with the life insurance industry was as an associate in statistics and research for the Institute of Life Insurance from 1947 to 1949. From 1949 to 1951 he served as actuary of the National Surety Corporation, acquiring an interest in casualty actuarial work which he never lost. In 1958 he became a Fellow of the Casualty Actuarial Society, and he was a member of its council at the time of his death. In 1951, at the same time that he completed the examinations for Fellowship in the Society of Actuaries, he returned to life insurance, with an appointment as principal life actuary of the New York Insurance Department, where he served until 1956. During this tenure he was on leave for one year to accept a Fulbright Scholarship to the University of Paris.

In 1956 Mr. Mayerson returned to the University of Michigan with a dual appointment as assistant professor of insurance in the Graduate School of Business Administration and of mathematics in the College of Literature, Science and Arts. Here he came into his own as an outstanding teacher and counselor of actuarial students, a much sought-after speaker; at the same time, he wrote prolifically on various actuarial and insurance topics published in a variety of professional journals. He also wrote a textbook, *Introduction to Insurance*, which has been widely used. He progressed rapidly through the academic ranks, becoming a full professor in 1963.

From late in 1963 to the beginning of 1966 he served as insurance commissioner of the state of Michigan, on leave from his academic duties. He was probably the only commissioner in the nation who has held Fellowships in both the life and casualty actuarial bodies. He achieved a number of improvements in the department and made some outstanding appointments. He also was very active in the National Association of Insurance Commissioners. He took a keen interest in Society affairs and served on the Board of Governors from 1965 to 1968. He was also a member of the first Board of Directors of the American Academy of Actuaries and later was elected vice-president of that body.

Mr. Mayerson made frequent trips to Europe and was a member of the actuarial organizations of Great Britain, France, Spain, and Switzerland, as well as of the International Actuarial Association and its ASTIN section. He was fluent in French and Spanish and gave papers in those languages. In very recent years he provided technical assistance to insurance co-operatives in Peru and Chile. He also participated in designing an actuarial program for the Hebrew University of Jerusalem and served as a visiting professor there.

In spite of his very demanding academic and scholarly activities, Mr. Mayerson served from time to time as a consultant for several large insurance companies on important matters, such as tax problems, licensing, and the acquisition or formation of property and casualty subsidiaries. His wise and informed counsel will be sorely missed in the insurance industry.

Mr. Mayerson somehow found time to pursue his interests in music, theater, art, and archeology and to engage in his athletic hobbies of skiing, sailing, swimming, and tennis. He had also been a member of the freshman football squad at the University of Michigan, and he remained a staunch football fan during his teaching career.

Mr. Mayerson is survived by his widow and a younger brother. His family, his colleagues, and his profession have suffered a great loss by his early death at the height of his powers.

1878 . . . . . Thomas Jones Maccabe 1970

Thomas Jones Maccabe, who became a Fellow of the Society of Actuaries in 1928, died on September 3, 1970, at the age of ninety-one, after a brief illness.

Mr. Maccabe, whose health was so remarkable that he had never spent a day in a hospital until the last few weeks of his life, worked for the Metropolitan Life Insurance Company at its home office in New York from 1913 until his retirement in 1946. He stayed on a bit past normal retirement age because of the manpower shortage during World War II.

A lifelong resident of the New York area, Mr. Maccabe graduated from New York University in the class of 1896. He was the youngest member of the class, having completed his preparatory studies in one year instead of the customary four-year high-school course. He graduated from New York University as a member of Phi Beta Kappa. He was admitted to the New York Bar and was also a Certified Public Accountant. He practiced law for seven years, and in his busy early years he also taught night courses in the New York public school system, helping large numbers of newly arrived immigrants to learn about America and become citizens.

Always active in one church or another, Mr. Maccabe was an elder for many years at the Lafayette Avenue Presbyterian Church in Brooklyn, where he was honored as an elder emeritus at a special service two years before his death. He was a member of the Kane Lodge of Masons in Manhattan.

Mr. Maccabe was known to his associates as a quiet, happy man with an extraordinary dry wit which put people at ease and enabled him to turn potentially difficult meetings and conferences into efficient, smooth-running affairs. He enjoyed his years of retirement, remaining in Brooklyn until 1966, when he and his wife and an unmarried son moved to Yonkers, New York.

Mr. Maccabe is survived by his widow, two sons, and two grandsons.

1905 . . . . . Edward M. Neumann 1971

Edward M. Neumann, retired senior vice-president and actuary of the Prudential Insurance Company of America, died in Boston, Massachusetts, on October 13, 1971, while undergoing heart surgery.

Mr. Neumann was born in Newark, New Jersey, where he attended public schools. He received a B.S. in mathematics from Rutgers, the State University of New Jersey, in 1926. He was a member of the board of trustees of Rutgers from 1957 to 1963. He was active in alumni affairs and served terms as president of both the Rutgers Alumni Association and the Alumni Interfraternity Council. His fraternity was Lambda Chi Alpha.

Mr. Neumann spent his entire career with the Prudential. Starting in the general actuarial department, he subsequently was transferred to the group area, where he served for the balance of his career. He retired from the Prudential in 1966 and had been living in Ponte Vedra, Florida, since that time.

A man with many avocations, Mr. Neumann especially enjoyed bridge, golf, fishing, photography, and travel. All those who knew him will remember him especially for his warmth and friendliness.

Mr. Neumann is survived by his widow, a daughter, two stepchildren, and three grandchildren.

1894 . . . . . . James Scott 1971

James Scott died on September 26, 1971, at the age of seventy-seven. He was born in Edinburgh, Scotland, on August 8, 1894, but emigrated to the United States in May, 1914, after completing his college education at Daniel Stewart's College in Edinburgh. He obtained employment at the Home Life Insurance Company of New York and became a Fellow of the Society of Actuaries in 1919.

The major portion of Mr. Scott's life insurance career was spent with Guardian Life Insurance of America. He served this company with great distinction for twenty-five years and occupied the post of secretary-treasurer of the company at the time of his retirement in 1959.

Mr. Scott belonged to the generation of Scottish-born actuaries who emigrated to the North American continent before World War I and provided the basic foundation for the subsequent development of the actuarial profession in their new homelands. He was a gentleman of quiet and studious habits, and his business judgment was buttressed by the rugged common sense for which his generation of actuaries was noted. He will be long and fondly remembered by his business and personal friends. He is survived by a son and two grandchildren.

1915 . . . . . Charles M. Sternhell 1971

Charles M. Sternhell, a member of the Board of Governors of the Society of Actuaries and a Fellow since 1940, died on August 31, 1971, in New York after a brief illness.

Charlie was born in Brooklyn on December 6, 1915. He was a 1936 graduate of the City College of New York, where he was elected to Phi Beta Kappa. During World War II he served in the Office of Scientific Research and Development as a member of the Operations Research

Group of the United States Navy. He was engaged primarily in antisubmarine warfare research.

Between 1936 and 1951, except for his wartime service, Charlie was employed by the Metropolitan Life Insurance Company. After the war he served as head of a research division of the actuarial department.

Most of Charlie's business career was, however, spent with the New York Life Insurance Company, which he joined in 1951 as an executive assistant. He was elected vice-president and actuary in 1960 and senior vice-president and actuary in 1967, and in December of the same year he became senior vice-president in charge of planning and development. He was elected executive vice-president in 1969, a position he held until his death.

Charlie was an active member of our Society. He served on the Education and Examination Committee, the Aviation Committee (as chairman between 1964 and 1967), the Committee for the Preparation of Monetary Tables (as vice-chairman from 1960 to 1962), and the Committee on Organization and Procedure. He was secretary of the Industry Actuarial Advisory Committee that developed the 1958 CSO Mortality Table and was a member of the Board of Governors of the Society from 1964 to 1966 and again at the time of his death. He was also an active member of the Actuaries Club of New York, the Canadian Institute of Actuaries, the Operations Research Society of America, and the American Statistical Association.

Charlie was widely recognized throughout the life insurance industry for his many creative accomplishments. He was the author of a number of papers and articles which firmly established his reputation as an innovative thinker. His first paper in our *Transactions* presented a practical method for calculating annuity values on a mortality basis that provides for future improvements in mortality. Another notable example was his original work in developing a wholly new approach to variable benefit life insurance. This unique concept was presented to the Society in 1969 in his last paper, written with John Fraser and Walter Miller, and received wide acclaim as a significant actuarial breakthrough.

As the chairman of his company said: "Charlie Sternhell made an invaluable contribution to the growth and progress of both New York Life and the life insurance industry. He will be sorely missed as an officer of the company and as a warm and responsive human being." With this expression of appreciation and loss we can wholly agree.

In addition to his widow, Charlie leaves a son, two daughters, his father, a grandson, and two brothers.