

**TRANSACTIONS OF SOCIETY OF ACTUARIES  
1971 VOL. 23 PT. 1 NO. 67**

**INDEX TO VOLUMES XXI-XXIII**

- ABBOT, QUINCY S.—Discussion on: Computer Models and Simulation, XXI, D445.
- ABBOTT, ELEANOR A.—Obituary Notice, XXI, 187.
- ACCIDENTS—Book Review: *Accidents and Homicide* (Albert P. Islsant and Paul V. Joliet), Reviewed by Franklin E. Peters, XXII, 54.
- ACCOUNTING—See also Financial Statement.
- Book Reviews: *Accounting for Life Insurance Companies* (Charles L. Van House, Sr., F.L.M.I., and W. Rogers Hammond, D.B.A., C.P.A.), Reviewed by Joseph C. Noback, XXII, 53.
- Cost Facts on Life Insurance* (Price Gaines, Jr.), Reviewed by James J. Halloran, XXII, 417.
- Discussion on: Adjusted Earnings, XXIII, D327.
- Adjusted Earnings for Life Companies, XXII, D341.
- Liabilities and Surplus in the 1970's, XXIII, D587.
- Responses to the AICPA Draft, XXIII, D413.
- Symposium on Adjusted Earnings, XXIII, D369.
- ACTIVITIES OF SUBCOMMITTEE ON VARIABLE CONTRACTS OF ALC-LIAA ACTUARIAL COMMITTEE—Discussion, XXI, D543.
- ACTUARIAL FUNCTIONS AS EXPECTED VALUES—John A. Fibiger and Stephen G. Kellison, XXIII, 1, 149; Discussion, XXIII, 141.
- ACTUARIAL REPORTING FOR MANAGEMENT—Discussion, XXII, D587.
- ACTUARIAL REPORTING TO MANAGEMENT—Discussion, XXIII, D15, D221.
- ACTUARIES
- Discussion on: Actuarial Reporting for Management, XXII, D587.
- Changing Role of the Actuary, XXI, D267.
- Comments on Proposed Amendment to the Constitution to Permit Public Expression of Professional Opinion, XXII, 443.
- Participation of Actuaries in Governmental Advisory Groups, XXII, D503.
- Retirement Age Dilemma, XXII, D555.
- Social and Economic Role of the Actuary, XXII, D663.
- Suggestions Received in Response to Our Library Mailing (John W. Tomlinson), XXII, D471.
- Topics for Consulting Actuaries, XXI, D763.
- Training of Actuarial Students in the United Kingdom, XXII, D5.
- What about These Younger Actuaries? XXII, D369.
- ACTUARY'S RESPONSIBILITY TO HIS VARIOUS PUBLICS—Discussion, XXIII, D3, D201.
- ADAMS, WARREN R.—Book Review: *Mathematics of Compound Interest* (Marjorie V. Butcher and Cecil J. Nesbitt), XXIII, 628.
- ADJUSTED EARNINGS
- Discussion on: Adjusted Earnings, XXIII, D145, D327, D675.
- Paper: Life Insurance Earnings and the Release from Risk Policy Reserve System (Richard G. Horn), XXIII, 391.
- ADJUSTED EARNINGS FOR LIFE COMPANIES—Discussion, XXII, D341.
- ADJUSTING MULTIPLE-DECREMENT TABLES—John M. Krall and James C. Hickman, XXII, 163, 187; Discussion, XXII, 191.

- AGENT COMPENSATION—Discussion, XXIII, D171, D355.
- AITKEN, WILLIAM H.  
 Discussion on: Annual Statement Accounting, XXI, D705.  
 Marketing Trends—Smaller Companies, XXI, D367.
- ALLEN, HAROLD G.—Discussion on: Mutual Life Insurance Companies—Their Objectives and Operating Philosophy, XXIII, D449.
- ALLEN, HOWARD D.—Discussion on: Insurance Distribution and Marketing Systems, XXI, D667.
- ALLSTROM, HENRY W.—Obituary Notice, XXI, 188.
- ALTERNATE ROUTE—Discussion, XXI, D546; XXII, D477; XXIII, D86, D281.
- ALTERNATIVES IN VARIABLE ANNUITY BENEFIT DESIGN—John H. Biggs, XXI, 495; Discussion, XXI, 519.
- ALTMAN, KENNETH  
 Discussion on: Pension Plan Developments, XXII, D223.  
 State, Provincial, and Municipal Employee Pension Plans—Financing and Other Problems, XXIII, D477.
- ALTSCHULER, MICHAEL C.—Discussion on: Computer Models and Simulation, XXI, D138.
- ANALYSIS OF BASIC ACTUARIAL THEORY FOR FIXED PREMIUM VARIABLE BENEFIT LIFE INSURANCE—John C. Fraser, Walter N. Miller, and Charles M. Sternhell, XXI, 343; Discussion, XXI, 379.
- ANALYSIS OF CONTRIBUTIONS TO SURPLUS—Robert H. Jordan, XXI, 81, 313; Discussion, XXI, 307.
- ANDERSON, ARTHUR W.  
 Discussion on: Pension Benefit Security Bill, XXI, D589.  
 Paper: New Look at Gain and Loss Analysis, XXIII, 7, 182.
- ANDERSON, DONALD R.  
 Discussion on: Numerical Analysis, XXI, D926.  
 Topics for Consulting Actuaries, XXI, D765.
- ANDERSON, JAMES C. H.—Discussion on: Life Insurance Operations Overseas—Problems and Opportunities, XXI, D821.
- ANDERSON, ROY R.—Discussion on: Proposed Changes in Automobile Liability Insurance, XXI, D319.
- ANDERSON, WILLIAM MATHESON—Obituary Notice, XXI, 673.
- ANGLE, JOHN C.  
 Discussion on: Actuary's Responsibility to His Various Publics, XXIII, D213.  
 Health Care Delivery in the 1970's, XXII, D81.  
 Observations on the 1970 National Health Forum, XXII, D11.  
 Social and Economic Role of the Actuary, XXII, D669.
- ANNUAL STATEMENT ACCOUNTING—Discussion, XXI, D701.
- ANNUITIES—Book Review: *History of Individual Annuity Contracts*, Reviewed by Robert C. Dowsett, XXI, 661.
- ANTLIFF, JOHN C.  
 Discussion on: Actuarial Reporting for Management, XXII, D600.  
 Group Annuity Mortality Table—1971 (Harold R. Greenlee, Jr., and Alfonso D. Keh), XXIII, 612.  
 Profit and Other Objectives in Group Operations, XXI, D815.
- APPLICATION OF SIMULATED STOCK MARKET TRENDS TO INVESTIGATE A RUIN PROBLEM—Frank P. DiPaolo, XXI, 549; Discussion, XXI, 561.

- ARCHER, ALLAN K.—Discussion on: Taxation of Variable Annuities and Mutual Funds, XXI, D881.
- ARCHIBALD, JOHN C.—Discussion on: Insurance Distribution and Marketing Systems, XXI, D667.
- ARENBERG, J. THEODORE.—Discussion on: Symposium on Adjusted Earnings, XXIII, D369.
- ARGANBRIGHT, A. DEAN.—Discussion on: Marketing Trends—Smaller Companies, XXI, D407.
- ARNOLD, DANIEL M.—Discussion on: What about These Younger Actuaries? XXII, D377.
- ARNOLD, E. ALLEN  
Discussion on: Changing Modes of Family Life, XXIII, D646.  
Social and Economic Role of the Actuary, XXII, D679.  
Trends in Employee Benefit Plans, XXII, D611.
- ARVANITIS, ERNEST A.—Discussion on: On the Credibility of Group Insurance Claim Experience (Myron H. Margolin), XXIII, 239.
- ASSET VALUE GUARANTEES UNDER EQUITY-BASED PRODUCTS—Samuel H. Turner, XXI, 459; Discussion, XXI, 479.
- ATTWOOD, JAMES A.  
Discussion on: Pension Benefit Security Bill, XXI, D575.  
Profit and Other Objectives in Group Operations, XXI, D816.  
Trends in Employee Benefit Plans, XXII, D605.
- AUTIN, A. ANTHONY, JR.  
Discussion on: Actuarial Reporting for Management, XXII, D601.  
Actuarial Reporting to Management, XXIII, D232.  
Role of the Actuary in Expense Control, XXII, D113.
- BAHN, DAVID J.  
Discussion on: Continuing Education—Discussion of Trowbridge Report, XXII, D281.  
Mortality Trends, XXI, D905.
- BAILEY, WILLIAM A.  
Discussion on: Projections of Variable Life Insurance Operations (Paul Markham Kahn), XXIII, 362.  
Variable Life Insurance, XXIII, D82.
- BAITLER, SIMON C.  
Discussion on: Education and Examination of Actuaries, XXII, D659.  
Retirement Age Dilemma, XXII, D585.
- BARBER, DONALD G.—Discussion on: Changing Modes of Family Life, XXIII, D645.
- BARHAM, THOMAS C., III—Book Review: *Health Insurance* (O. D. Dickerson), XXI, 177.
- BARNHART, E. PAUL  
Discussion on: Disability Income Insurance Written on Individual Policies, XXII, D628.  
Papers: Return of Premium Benefit in Health Insurance, XXII, 235.  
Revised Tables for Major Medical Benefits, XXI, 21.
- BARNHART, LYLE H.—Discussion on: Marketing Trends—Smaller Companies, XXI, D408.
- BARTLESON, EDWIN L.—Discussion on: Return of Premium Benefit in Health Insurance (E. Paul Barnhart), XXII, 273.

- BARTLETT, DWIGHT K., III**  
 Discussion on: Adjusted Earnings, XXIII, D162.  
 Annual Statement Accounting, XXI, D701.  
 Profit Squeeze for Individual Insurance, XXIII, D127.
- BASSETT, PRESTON C.**  
 Book Review: *Status of Funding under Private Pension Plans* (Frank L. Griffin, Jr., and Charles L. Trowbridge), XXI, 629.  
 Discussion on: Long-Range Viability and Regulation of Corporate Pension Plans, XXIII, D540.  
 Pension Plan Developments, XXII, D218.
- BATEMAN, D. H. SAMUEL**—Discussion on: Liabilities and Surplus in the 1970's, XXIII, D587.
- BATTEN, ROBERT W.**  
 Discussion on: Continuing Education—Discussion of Trowbridge Report, XXII, D274.  
 Paper: Logical Approach to Population Problems, XXI, 49, 299.
- BATTLE, WILLIAM R.**  
 Discussion on: Marketing Trends—Smaller Companies, XXI, D373.  
 Role of the Actuary in Expense Control, XXII, D114.
- BAUER, NICHOLAS**—Discussion on: Statistical Studies of Stock Market Behavior, XXII, 552.
- BAUGHMAN, CHARLES B.**  
 Discussion on: Analysis of Basic Actuarial Theory for Fixed Premium Variable Benefit Life Insurance (John C. Fraser, Walter N. Miller, and Charles M. Sternhell), XXI, 379.  
 Equity-oriented Products, XXI, D180.  
 Variable Life Insurance, XXII, D159.
- BAYO, FRANCISCO**  
 Book Review: *Principles of Demography* (Donald J. Bogue), XXI, 634.  
 Discussion on: Adjusting Multiple-Decrement Tables (John M. Krall and James C. Hickman, XXII, 184.  
 Mortality Trends, XXI, D895.  
 Paper: Mortality and Remarriage Experience for Widow Beneficiaries under OASDI, XXI, 59, 305.
- BEACH, MORRISON H.**  
 Discussion on: Changing Role of the Actuary, XXI, D285.  
 Impact of Inflation on the Life Insurance Industry, XXII, D33.
- BEAIRD, V. CLARK**—Discussion on: Pension Plan Developments, XXII, D202.
- BEARDSLEY, CHARLES M.**  
 Book Review: *Life Insurance Accounting—a Study of Financial Statements of Life Insurance Companies in the United States and Canada* (Joseph C. Noback), XXI, 149.  
 Discussion on: Return of Premium Benefit in Health Insurance (E. Paul Barnhart), XXII, 287.  
 United States Federal Income Tax, XXI, D74.
- BECKER, MURRAY L.**  
 Book Review: *Society of Actuaries' Textbook on Life Contingencies* (Chester Wallace Jordan, Jr.), XXI, 147.  
 Discussion on: Equity-oriented Products, XXI, D160.
- BEEKMAN, JOHN A.**  
 Book Review: *Nouvelles tables—types de mortalité* (Sully Ledermann), XXIII, 647.

- Discussion on: Simulation of Ruin Potential of Nonlife Insurance Companies (Hilary L. Seal), XXI, 587.  
Paper: Ruin Function Approximation, XXI, 41, 277.
- BELLAMY, DR. DONALD F.—Discussion on: Personal Security in the 1970's—United States and Canada, XXII, D333.
- BELTH, JOSEPH M.  
Discussion on: Life Insurance Net Cost Comparisons, XXI, D193, D206.  
Twenty-Year Net Cost Formula (Peter L. J. Ryall), XXI, 315.
- BENDER, RAYMOND W.—Discussion on: Pension Developments, XXIII, D119.
- BENEDICT, ELMER R.—Book Review: *Ethics, Morality and Insurance* (John D. Long), XXIII, 632.
- BENEFICIARIES—Paper: Mortality and Remarriage Experience for Widow Beneficiaries under OASDI (Francisco Bayo), XXI, 59.
- BENJAMIN, SIDNEY—Discussion on: Asset Value Guarantees under Equity-based Products (Samuel H. Turner), XXI, 479.
- BERAM, GEORGE—Discussion on: Management of Professional Personnel, XXI, D444.
- BERGQUIST, WAYNE E.—Discussion on: Actuarial Reporting for Management, XXII, D601.
- BERIN, BARNET N.  
Discussion on: Continuing Education—Discussion of Trowbridge Report, XXII, D283.  
Group Annuity Mortality Table—1971 (Harold R. Greenlee, Jr., and Alfonso D. Keh), XXIII, 617.  
New Look at Gain and Loss Analysis (Arthur W. Anderson), XXIII, 151.
- BERNAUER, JOHN—Discussion on: Annual Statement Accounting, XXI, D703.
- BICKEL, STEPHEN D.—Discussion on: Annual Statement Accounting, XXI, D704.
- BIERSCHBACH, RAYMOND A.  
Discussion on: Cash-Flow Problems, XXII, D721.  
Variable Life Insurance, XXIII, D263.
- BIGGS, JOHN H.  
Discussion on: Variable Life Insurance, XXII, D144.  
Paper: Alternatives in Variable Annuity Benefit Design, XXI, 495.
- BIRKENSHAW, JOHN T.—Discussion on: Investing during the 1970's, XXIII, D519.
- BISHOP, GEORGE WALTER—Obituary Notice, XXI, 189.
- BITTEL, W. HAROLD  
Discussion on: Annual Statement Accounting, XXI, D705.  
Developments in State Insurance Laws, XXII, D559.  
Liabilities and Surplus in the 1970's, XXIII, D609.  
Return of Premium Benefit in Health Insurance (E. Paul Barnhart), XXII, 274.  
Symposium on Adjusted Earnings, XXIII, D400.
- BITZER, J. FREDERICK—Discussion on: Pension Plan Developments, XXII, D219.
- BLACK, HAROLD W.—Discussion on: Marketing Trends—Smaller Companies, XXI, D369.
- BLACKADAR, WALTER LLOYD—Obituary Notice, XXI, 675.

- BLAGDEN, HENRY E.**  
 Discussion on: Final-Pay Pension Plans, XXI, D537.  
 Pension Benefit Security Bill, XXI, D599.  
 Pension Plan Developments, XXII, D222.  
 Topics for Consulting Actuaries, XXI, D770.
- BLAIR, B. FRANKLIN**—Discussion on: Natural Reserve Concept and Life Insurance Earnings (Joe B. Pharr), XXIII, 117.
- BLEAKNEY, THOMAS P.**—Discussion on: State, Provincial, and Municipal Employee Pension Plans—Financing and Other Problems, XXIII, D465.
- BOERMEESTER, JOHN M.**  
 Discussion on: Continuing Education—Discussion of Trowbridge Report, XXII, D300.  
 New York Life Variable Life Insurance Design on a Daily Basis (Edward Scher), XXIII, 377.  
 Projections of Variable Life Insurance Operations (Paul Markham Kahn), XXIII, 355.  
 United States Federal Income Tax, XXI, D424.
- BOILY, CLAUDE G.**—Discussion on: Profit and Other Objectives in Group Operations, XXI, D817.
- BOLEY, RUSSELL A.**—Discussion on: Mergers, Acquisitions, and Valuation of Stockholder Equity, XXI, D514.
- BONNARD, J. G. FERNAND**—Discussion on: Adjusted Earnings, XXIII, D675.
- BOOK REVIEWS AND NOTICES**—XXI, 147, 627; XXII, 53, 401; XXIII, 49, 627.
- BOOTH, JOHN K.**—Discussion on: Analysis of Basic Actuarial Theory for Fixed Premium Variable Benefit Life Insurance (John C. Fraser, Walter N. Miller, and Charles M. Sternhell), XXI, 382.
- BORCH, KARL**—Discussion on: Utility Theory, XXI, D343.
- BOURDEAU, PAUL T.**—Discussion on: Insurance Distribution and Marketing Systems, XXI, D679.
- BOWERS, NEWTON L., JR.**  
 Book Review: *Introduction to the Mathematics of Population* (N. Keyfitz), XXI, 631.  
 Discussion on: Ruin Function Approximation (John A. Beekman), XXI, 275.  
 Paper: Upper Bound on Stop-Loss Net Premium, XXI, 211.
- BOWLES, THOMAS P., JR.**  
 Discussion on: Computer Models and Simulation, XXI, D120.  
 Elections by Mail, XXIII, D238.  
 Equity-oriented Products, XXI, D11.  
 Mergers, Acquisitions, and Valuation of Stockholder Equity, XXI, D493.  
 Panel Discussion: Past Is Prologue, XXI, D551.  
 Variable Life Insurance, XXII, D399.  
 Paper: Return on Stockholder Equity, XXI, 9, 274.
- BOWLING, THOMAS B.**—Discussion on: Taxation of Insurance in Canada (Raymond L. Whaley), XXII, 385.
- BRAGG, JOHN M.**  
 Discussion on: Analysis of Basic Actuarial Theory for Fixed Premium Variable Benefit Life Insurance (John C. Fraser, Walter N. Miller, and Charles M. Sternhell), XXI, 385.  
 Continuing Education of the Actuary, XXII, D323.  
 Continuing Education—Discussion of Trowbridge Report, XXII, D271.  
 Developments in State Insurance Laws, XXII, D556.

- Elections by Mail, XXIII, D44, D240.  
 Equity-oriented Products, XXI, D47.  
 Liabilities and Surplus in the 1970's, XXIII, D605.  
 Natural Reserve Concept and Life Insurance Earnings (Joe B. Pharr), XXIII, 121.  
 Recent Developments on Continuing Education, XXII, D473.  
 Report on Joint Actuarial Committee Meeting, XXII, D311.  
 Symposium on Adjusted Earnings, XXIII, D408.  
 Twenty-Year Net Cost Formula (Peter L. J. Ryall), XXI, 319.  
 Variable Insurance Products, XXI, D608.  
 Paper with David A. Stonecipher: Life Insurance Based on the Consumer Price Index, XXII, 333.
- BRAUND, ROBERT G.**—Discussion on: Life Insurance Net Cost Comparisons, XXI, D196.
- BRIGGS, PHILIP**—Discussion on: Health Insurance in the United States, XXIII, D672.
- BROCKETT, JERRY L.**—Discussion on: State, Provincial, and Municipal Employee Pension Plans—Financing and Other Problems, XXIII, D482.
- BROPHY, JOSEPH T.**—Discussion on: Deferred Tax Considerations, XXIII, D435.
- BROSSEAU, ALDEN W.**  
 Discussion on: Corporate Planning, XXI, D893.  
 Deferred and Incentive Compensation, XXI, D698.  
 Profit and Other Objectives in Group Operations, XXI, D804.  
 Trends in Employee Benefit Plans, XXII, D614.  
 Trends in Hospital and Medical Care Utilization, XXI, D665.
- BROWN, M. DAVID R.**—Discussion on: Long-Range Viability and Regulation of Corporate Pension Plans, XXIII, D531.
- BROWN, WALTER CLARKE**—Obituary Notice, XXII, 65.
- BROWN, WILLIAM A.**—Discussion on: Mergers, Acquisitions, and Valuation of Stockholder Equity, XXI, D236.
- BROWN, WILLIAM C.**—Discussion on: Equity-oriented Products, XXI, D146.
- BRUCE, JAMES G.**—Discussion on: Return on Stockholder Equity (Thomas P. Bowles, Jr.), XXI, 241.
- BRUMMER, GEORGE B.**—Discussion on: Topics for Consulting Actuaries, XXI, D777.
- BRYAN, WILLIAM J., JR.**—Discussion on: Marketing Trends—Smaller Companies, XXI, D368.
- BRZEZINSKI, JOSEPH R.**—Discussion on: Smaller Company Forum, XXIII, D191.
- BUCHTER, GENE W.**—Discussion on: Role of the Actuary in Expense Control, XXII, D124.
- BUCK, NORMAN F.**—Discussion on: Mortality Trends, XXI, D896.
- BUCKMAN, ALFRED L.**  
 Discussion on: Actuarial Reporting to Management, XXIII, D231.  
 Adjusted Earnings, XXIII, D354.  
 Equity-oriented Products, XXI, D475.  
 Health Care Delivery in the 1970's, XXII, D55.  
 Individual Medical Expense Insurance, XXI, D735.  
 Insurance Distribution and Marketing Systems, XXI, D670.  
 Marketing Trends—Smaller Companies, XXI, D409.  
 Profit Squeeze for Individual Insurance, XXIII, D305.

- BURGESS, WILLIS W., JR.—Discussion on: Return of Premium Benefit in Health Insurance (E. Paul Barnhart), XXII, 280.
- BURLING, WILLIAM H.  
 Discussion on: Canadian Income Tax, XXI, D255.  
 Changing Role of the Actuary, XXI, D272.  
 Health Insurance in the United States, XXIII, D663.
- BURNELL, BRIAN L.  
 Discussion on: Investment Responsibility of the Actuary, XXII, D110.  
 Variable Life Insurance, XXIII, D278.
- BURNS, BARTON—Discussion on: Deferred Tax Considerations, XXIII, D438.
- BURNS, JOHN C.—Discussion on: Marketing Trends—Smaller Companies, XXI, D373.
- BURNS, WILLIAM R.—Discussion on: Adjusted Earnings, XXIII, D168.
- BURROWS, RICHARD A.—Discussion on: Variable Life Insurance, XXII, D174.
- BURTON, BURTON E.—Discussion on: Trends in Hospital and Medical Care Utilization, XXI, D641.
- BYRD, DR. JAMES A.—Discussion on: Impact of Inflation on the Life Insurance Industry, XXII, D21.
- BYRNE, JOHN J.—Discussion on: Equity-oriented Products, XXI, D141.
- CAIN, LAVERN W.—Discussion on: Net Cost Comparisons, XXII, D713.
- CAMPBELL, GEORGE C.—Discussion on: Canadian Income Tax, XXI, D251.
- CAMPBELL, N. DOUGLAS—Discussion on: Social and Economic Role of the Actuary, XXII, D666.
- CAMPBELL, PAUL A.  
 Discussion on: Elections by Mail, XXIII, D240.  
 Reserves and Related Problems for Variable Annuities and Cost-of-Living Benefits, XXI, D756.  
 Variable Insurance Products, XXI, D640.  
 What about These Younger Actuaries? XXII, D375.
- CANADIAN INCOME TAX—Discussion, XXI, D251.
- CANNON, GARNETT E.—Discussion on: Actuary's Responsibility to His Various Publics, XXIII, D201.
- CANNON, LESLIE A.—Discussion on: Equity-oriented Products, XXI, D165.
- CARBERRY, JOHN P.—Discussion on: Actuary's Responsibility to His Various Publics, XXIII, D203.
- CARDINAL, CLAYTON A.—Discussion on: Life Insurance Earnings and the Release from Risk Policy Reserve System (Richard G. Horn), XXIII, 401.
- CARGILL, LEONARD R., JR.  
 Discussion on: Actuarial Reporting to Management, XXIII, D232.  
 Profit Squeeze for Individual Insurance, XXIII, D317.
- CARPENTER, DAVID R.  
 Discussion on: Smaller Company Forum, XXIII, D361.  
 What about These Younger Actuaries? XXII, D373.
- CASE, DANIEL F.  
 Discussion on: Adjusted Earnings, XXIII, D682.  
 Life Insurance Earnings and the Release from Risk Policy Reserve System (Richard G. Horn), XXIII, 413.  
 Responses to the AICPA Draft, XXIII, D413.



- Sources of Statistical Information for Actuaries, XXII, D390.  
 Taxation of Variable Annuities and Mutual Funds, XXI, D873.  
 Variable Life Insurance, XXII, D170.
- CASH-FLOW PROBLEMS—Discussion, XXII, D719.
- CASTONGUAY, CLAUDE J.—Discussion on: Changing Role of the Actuary, XXI, D267.
- CHALMERS, GEORGE W.—Discussion on: Disability Income Insurance Written on Individual Policies, XXII, D623.
- CHANGING MODES OF FAMILY LIFE—Discussion, XXIII, D613.
- CHANGING ROLE OF THE ACTUARY—Discussion, XXI, D267, D517.
- CHARLTON, IAN M.  
 Discussion on: New York Life Variable Life Insurance Design on a Daily Basis (Edward Scher), XXIII, 378.  
 Variable Life Insurance, XXIII, D82.
- CHAUNER, MILTON F.—Discussion on: Health Care Delivery in the 1970's, XXII, D85.
- CHERRY, HAROLD  
 Discussion on: New York Life Variable Life Insurance Design on a Daily Basis (Edward Scher), XXIII, 382.  
 Paper: Individual Annuity Mortality Table—1971, XXIII, 475, 558.
- CHESTER, GEORGE D.—Discussion on: Return on Stockholder Equity (Thomas P. Bowles, Jr.), XXI, 243.
- CHRISTIAN, DELOS H.—Discussion on: Deferred and Incentive Compensation, XXI, D692.
- CLAIR, JOSEPH J.—Obituary Notice, XXI, 675.
- CLARE, JAMES L.  
 Discussion on: Alternatives in Variable Annuity Benefit Design (John H. Biggs), XXI, 519.  
 Comments on Proposed Amendment to the Constitution to Permit Public Expression of Professional Opinion, XXII, 443.  
 Final-Pay Pension Plans, XXI, D289.  
 Retirement Age Dilemma, XXII, D567.
- CLARK, KENNETH T.—Discussion on: Trends in Employee Benefit Plans, XXII, D616.
- CLARKE, GEORGE F. S.—Discussion on: Life Insurance Operations Overseas—Problems and Opportunities, XXI, D819.
- CLAY, HAROLD P.—Obituary Notice, XXII, 427.
- COATES, ROBERT P.—Discussion on: Reserve Basis for Guaranteed Benefits under Variable Annuity Contracts (Herbert W. Hickman), XXII, 211.
- CODY, DONALD D.  
 Discussion on: Analysis of Basic Actuarial Theory for Fixed Premium Variable Benefit Life Insurance (John C. Fraser, Walter N. Miller, and Charles M. Sternhell), XXI, 385.  
 Application of Simulated Stock Market Trends to Investigate a Ruin Problem (Frank P. DiPaolo), XXI, 561.  
 Observations on Actuarial Aspects of the Insured Variable Annuity (John Macarchuk), XXI, 541.  
 Reserves and Related Problems for Variable Annuities and Cost-of-Living Benefits, XXI, D750.
- COLE, JOHN M.—Discussion on: Life Insurance Operations Overseas—Problems and Opportunities, XXI, D831.

- COLE, LINDEN N.—Discussion on: Elections by Mail, XXIII, D241.
- COLLINS, RUSSELL M., JR.—Discussion on: Computer Models and Simulation, XXI, D109.
- COLQUHOUN, FREDERICK ROSS—Obituary Notice, XXII, 66.
- COLTON, EDWARD H.—Discussion on: Symposium on Adjusted Earnings, XXIII, D409.
- COMMENTS ON PROPOSED AMENDMENT TO THE CONSTITUTION TO PERMIT PUBLIC EXPRESSION OF PROFESSIONAL OPINION—Discussion, XXII, 443.
- COMPUTER MODELS AND SIMULATION—Discussion, XXI, D109, D445.
- CONTINUING EDUCATION OF THE ACTUARY—Discussion, XXII, D315.
- CONTINUING EDUCATION—DISCUSSION OF TROWBRIDGE REPORT—Discussion, XXII, D271.
- COOK, JOHN H.  
Discussion on: Computer Models and Simulation, XXI, D120.  
Numerical Analysis, XXI, D926.
- COOK, W. GILBERT—Discussion on: Profit and Other Objectives in Group Operations, XXI, D803.
- COOPER, G. ASHLEY—Discussion on: Social Security and Employee Benefits in Western Europe, XXI, D719.
- COOPER, SIDNEY H.—Discussion on: Variable Life Insurance, XXII, D172.
- COOPER, STEVEN L.—Discussion on: Analysis of Basic Actuarial Theory for Fixed Premium Variable Benefit Life Insurance (John C. Fraser, Walter N. Miller, and Charles M. Sternhell), XXI, 390.
- COOPERSTEIN, STEVE P.—Discussion on: Education and Examination of Actuaries, XXII, D660.
- COPPLE, JAMES B., JR.—Obituary Notice, XXI, 189.
- CORBETT, GARY  
Discussion on: Adjusted Earnings, XXIII, D331.  
Adjusted Earnings for Life Companies, XXII, D351.  
Natural Reserve Concept and Life Insurance Earnings (Joe B. Pharr), XXIII, 124.  
Symposium on Adjusted Earnings, XXIII, D388.
- CORNELL, GORDON L.—Discussion on: Continuing Education—Discussion of Trowbridge Report, XXII, D301.
- CORPORATE PLANNING—Discussion, XXI, D887.
- COSS, JOHN C.—Discussion on: Life Insurance Operations Overseas—Problems and Opportunities, XXI, D820.
- COWARD, LAWRENCE E.  
Discussion on: Pension Benefit Security Bill, XXI, D572.  
State, Provincial, and Municipal Employee Pension Plans—Financing and Other Problems, XXIII, D484.
- COWELL, MICHAEL J.—Discussion on: United States Federal Income Tax, XXI, D425.
- COWEN, JAMES L.  
Discussion on: Mortality and Remarriage Experience for Widow Beneficiaries under OASDI (Francisco Bayo), XXI, 301.  
Social Security Legislative Developments, XXII, D687.
- CRAGOE, ARTHUR C.  
Discussion on: Actuarial Reporting for Management, XXII, D592.  
Adjusted Earnings, XXIII, D162.

- CRAPO, RAYMOND L.  
 Discussion on: Reserves and Related Problems for Variable Annuities and Cost-of-Living Benefits, XXI, D757.  
 Variable Insurance Products, XXI, D607.
- CRAWFORD, CHARLES P.—Discussion on: Social and Economic Role of the Actuary, XXII, D670.
- CRAWFORD, J. DICKSON  
 Discussion on: Management of Professional Personnel, XXI, D91.  
 What about These Younger Actuaries? XXII, D369.
- CREDIBILITY THEORY—*See* Risk Theory.
- CRIMMINS, JOSEPH B.—Discussion on: Deferred and Incentive Compensation, XXI, D690.
- CROFTS, GEOFFREY  
 Discussion on: Changing Role of the Actuary, XXI, D518.  
 Education and Examination of Actuaries, XXII, D655.  
 Logical Approach to Population Problems (Robert W. Batten), XXI, 281.  
 Numerical Analysis, XXI, D925.
- CROSS, ROWLAND E.—Discussion on: Trends in Employee Benefit Plans, XXII, D606.
- CROSSON, WILLIAM H., III  
 Discussion on: Alternate Route, XXIII, D95.  
 Elections by Mail, XXIII, D42.  
 Group Annuity Mortality Table—1971 (Harold R. Greenlee, Jr., and Alfonso D. Keh), XXIII, 608.  
 Symposium on Adjusted Earnings, XXIII, D409.
- CROWE, ERNEST WATSON—Obituary Notice, XXI, 190.
- CROWE, JOSEPH F.  
 Discussion on: Agent Compensation, XXIII, D359.  
 Profit Squeeze for Individual Insurance, XXIII, D309.
- CUMMING, JOHN B.—Discussion on: Projections of Variable Life Insurance Operations (Paul Markham Kahn), XXIII, 356.
- CUNNINGHAM, WILLIAM—Discussion on: Profit and Other Objectives in Group Operations, XXI, D792.
- CURRENT LEGISLATIVE DEVELOPMENTS—Discussion, XXI, D7, D383.
- CURTIS, JAMES A.  
 Discussion on: Final-Pay Pension Plans, XXI, D290.  
 Pension Benefit Security Bill, XXI, D570.
- DANDY, WILLIAM B.—Discussion on: Actuarial Reporting to Management, XXIII, D221.
- DASGUPTA, HIRANYA RUMAR—Obituary Notice, XXI, 190.
- DASKAIS, RICHARD  
 Discussion on: Final-Pay Pension Plans, XXI, D533.  
 Pension Benefit Security Bill, XXI, D600.  
 Role of the Actuary in Collective Bargaining, XXIII, D655.
- DAVID, FRANK H.—Discussion on: Mortality Trends, XXI, D900.
- DAVIDSON, J. CRAIG—Discussion on: Canadian Income Tax, XXI, D263.
- DAVIDSON, WAID J., JR.  
 Discussion on: Health Care Delivery in the 1970's, XXII, D66.  
 Topics for Consulting Actuaries, XXI, D763.

## DAVIES, KARL M.

Discussion on: Mortality Trends, XXI, D899.

Mortality and Underwriting of Individual Policies for Large Amounts, XXIII, D507.

## DAVIS, GEORGE H.

Discussion on: Adjusted Earnings, XXIII, D165.

Current Legislative Developments, XXI, D7.

Recent Legislative Developments, XXII, D1.

Twenty-Year Net Cost Formula (Peter L. J. Ryall), XXI, 320.

## DAVIS, JOE E.—Discussion on: Education and Examination of Actuaries, XXII, D654.

DAVIS, MICHAEL H.—Book Review: *Successful Profit Sharing Plans—Theory and Practice* (Donald X. Murray), XXII, 41.

## DAVIS, ROBERT F.—Discussion on: New Approach to the Calculation of Active Life Disability Reserves (Mel Stein), XXII, 129.

## DEAL, D. FRANK—Discussion on: Analysis of Basic Actuarial Theory for Fixed Premium Variable Benefit Life Insurance (John C. Fraser, Walter N. Miller, and Charles M. Sternhell), XXI, 393.

## DEFERRED AND INCENTIVE COMPENSATION—Discussion, XXI, D683.

## DEFERRED TAX CONSIDERATIONS—Discussion, XXIII, D427.

## DELANEY, ANDREW—Discussion on: Diversification of Life Companies to Financial Services, XXI, D846.

## DEMOGRAPHY

Book Reviews: *Introduction to Demography* (Mortimer Spiegelman), Reviewed by Thomas N. E. Greville, XXI, 153.

*Introduction to the Mathematics of Population* (N. Keyfitz), Reviewed by Newton L. Bowers, Jr., XXI, 631.

*Principles of Demography* (Donald J. Bogue), Reviewed by Francisco Bayo, XXI, 634.

*Trends and Variations in Fertility in the United States* (Clyde V. Kiser, Wilson H. Grabill, and Arthur A. Campbell), Reviewed by Jerome M. Stein, XXIII, 654.

Discussion on: Changing Modes of Family Life, XXIII, D613.

Papers: Logical Approach to Population Problems (Robert W. Batten), XXI, 49.

Some Implications of Current Demographic Trends (Nathan Keyfitz), XXIII, 203.

## DEPRENGER, HERBERT L.—Discussion on: Actuarial Reporting for Management, XXII, D587.

## DESAI, KIRAN N.—Discussion on: Pension Funding, XXII, D360.

## DESMET, DAVID LEE—Obituary Notice, XXI, 676.

## DEVELOPMENTS IN STATE INSURANCE LAWS—Discussion, XXII, D555.

## DICKSON, ROBERT K., JR.—Discussion on: Management of Professional Personnel, XXI, D88.

## DIENST, HANS R.—Discussion on: Life Insurance Operations Overseas—Problems and Opportunities, XXI, D826.

## DIPAULO, FRANK P.

Discussion on: Analysis of Basic Actuarial Theory for Fixed Premium Variable Benefit Life Insurance (John C. Fraser, Walter N. Miller, and Charles M. Sternhell), XXI, 395.

Computer Models and Simulation, XXI, D447.

- Projections of Variable Life Insurance Operations (Paul Markham Kahn), XXIII, 357.  
 Reserve Basis for Guaranteed Benefits under Variable Annuity Contracts (Herbert W. Hickman), XXII, 222.  
 Statistical Studies of Stock Market Behavior, XXII, D552.  
 Variable Insurance Products, XXI, D604.  
 Paper: Application of Simulated Stock Market Trends to Investigate a Ruin Problem, XXI, 549.
- DISABILITY INCOME INSURANCE—Discussion on: Disability Income Insurance Written on Individual Policies, XXII, D623.
- DISABILITY INCOME INSURANCE WRITTEN ON INDIVIDUAL POLICIES—Discussion, XXII, D623.
- DIVERSIFICATION OF LIFE COMPANIES TO FINANCIAL SERVICES—Discussion, XXI, D844.
- DONALD, DAVID W.—Discussion on: Profit Squeeze for Individual Insurance, XXIII, D325.
- DORMAN, ROLAND F.—Discussion on: Changing Role of the Actuary, XXI, D520.
- DORN, LOWELL M.  
 Discussion on: Changing Role of the Actuary, XXI, D524.  
 Management of Professional Personnel, XXI, D104.  
 United States Federal Income Tax, XXI, D424.
- DOUGHERTY, EDWARD A.—Obituary Notice, XXI, 191.
- DOWLING, JOSEPH H.—Discussion on: Mergers, Acquisitions, and Valuation of Stockholder Equity, XXI, D219.
- DOWSETT, ROBERT C.  
 Book Review: *History of Individual Annuity Contracts*, XXI, 661.  
 Discussion on: Elections by Mail, XXIII, D241.  
 Insurance Distribution and Marketing Systems, XXI, D676.  
 Social and Economic Role of the Actuary, XXII, D670.  
 Taxation of Variable Annuities and Mutual Funds, XXI, D887.
- DREHER, WILLIAM A.  
 Discussion on: Investment Responsibility of the Actuary, XXII, D97.  
 Life Insurance Operations Overseas—Problems and Opportunities, XXI, D836.  
 Topics for Consulting Actuaries, XXI, D773.
- DRENNAN, DANIEL F.—Discussion on: Final-Pay Pension Plans, XXI, D540.
- DREYER, ROBERT H.  
 Discussion on: Marketing Trends—Smaller Companies, XXI, D408.  
 United States Federal Income Tax, XXI, D435.
- DROWN, GARY K.—Discussion on: Role of the Actuary in Expense Control, XXII, D130.
- DUDLEY, JOHN A.—Discussion on: Equity Products, XXI, D394.
- DUFFETT, WALTER E.—Paper: 1971 Canadian Census, XXIII, 217.
- DUMMER, ARTHUR O.—Discussion on: Developments in State Insurance Laws, XXII, D559.
- DYER, JOHN K., JR.  
 Discussion on: Continuing Education—Discussion of Trowbridge Report, XXII, D305.  
 Pension Benefit Security Bill, XXI, D574.  
 Social Security and Employee Benefits in Western Europe, XXI, D716.

- EASON, THOMAS F.—Discussion on: Smaller Company Forum, XXIII, D361.
- ECKERSLEY, DEREK—Discussion on: Adjusted Earnings, XXIII, D687.
- ECKLER, SAMUEL B.  
 Discussion on: Actuary's Responsibility to His Various Publics, XXIII, D5.  
 Pension Plan Developments, XXII, D215.  
 Role of the Actuary in Collective Bargaining, XXIII, D651.  
 Social and Economic Role of the Actuary, XXII, D663.  
 Topics for Consulting Actuaries, XXI, D772.
- EDUCATION  
 Discussion on: Alternate Route, XXI, D546; XXII, D477; XXIII, D85, D281.  
 Continuing Education of the Actuary, XXII, D315.  
 Continuing Education—Discussion of Trowbridge Report, XXII, D271.  
 Education and Examination of Actuaries, XXII, D635.  
 Personal Security in the 1970's—United States and Canada, XXII, D329.  
 Recent Developments on Continuing Education (John M. Bragg), XXII, D473.
- EDUCATION AND EXAMINATION OF ACTUARIES—Discussion, XXII, D635.
- EDWARDS, RALPH E.  
 Discussion on: Analysis of Basic Actuarial Theory for Fixed Premium Variable Benefit Life Insurance (John C. Fraser, Walter N. Miller, and Charles M. Sternhell), XXI, 398.  
 What about These Younger Actuaries? XXII, D378.
- EFFECTS OF INFLATION ON UNDERWRITING—Discussion, XXII, D227.
- EHRHART, LAWRENCE A.—Discussion on: Reserves and Related Problems for Variable Annuities and Cost-of-Living Benefits, XXI, D757.
- EIDE, K. ARNE—Discussion on: Social Security Legislative Developments, XXII, D688.
- ELDER, ROBERT M.—Discussion on: Marketing Trends—Smaller Companies XXI, D414.
- ELECTIONS BY MAIL—Discussion, XXIII, D41, D235.
- EMORY, LINDA B.—Discussion on: Reserves and Related Problems for Variable Annuities and Cost-of-Living Benefits, XXI, D758.
- EMPIRICAL APPROACH TO DETERMINATION OF CREDIBILITY FACTORS—Ralph D. Maguire, XXI, 1, 235; Discussion, XXI, 219.
- EMPLOYEE BENEFITS—Discussion on: Trends in Employee Benefit Plans, XXII, D605.
- ENZER, SELWYN—Discussion on: Forecasting the Environment for Business, XXIII, D570.
- EQUITY-BASED LIFE INSURANCE IN THE UNITED KINGDOM—Samuel H. Turner XXIII, 273.
- EQUITY-ORIENTED PRODUCTS—Discussion, XXI, D11, D141, D387, D459.
- ERDENBERGER, RICHARD W.—Discussion on: Disability Income Insurance Written on Individual Policies, XXII, D630.
- ERWAY, RICHARD E.—Obituary Notice, XXIII, 669.
- ESPIE, ROBERT G.  
 Discussion on: Annual Statement Accounting, XXI, D704.  
 Mergers, Acquisitions, and Valuation of Stockholder Equity, XXI, D233.  
 Return on Stockholder Equity (Thomas P. Bowles, Jr.), XXI, 245.

- ESTES, E. FORREST—Discussion on: Management of Professional Personnel, XXI, D444.
- ETHINGTON, DALE F.—Discussion on: Projections of Variable Life Insurance Operations (Paul Markham Kahn), XXIII, 361.
- EXPECTED PROFIT FORMULAS—James L. Lewis, Jr., XXIII, 325, 333; Discussion, XXIII, 331.
- EXPENSE ANALYSIS—Discussion on: Role of the Actuary in Expense Control, XXII, D113.
- FAFIAN, JOSEPH, JR.—Discussion on: Smaller Company Forum, XXIII, D191.
- FAIRBANKS, GUY L., JR.—Discussion on: Analysis of Basic Actuarial Theory for Fixed Premium Variable Benefit Life Insurance (John C. Fraser, Walter N. Miller, and Charles M. Sternhell), XXI, 400.
- FARMER, THURSTON P., JR.—Discussion on: United States Federal Income Tax, XXI, D423.
- FARRIER, REX A.—Obituary Notice, XXI, 192.
- FAWCETT, WALTON BAKER—Obituary Notice, XXII, 67.
- FEAY, HERBERT L.  
Discussion on: Adjusted Earnings, XXIII, D163.  
On the Credibility of Group Insurance Claim Experience (Myron H. Margolin), XXIII, 258.  
Pension Developments, XXIII, D117.
- FEDERAL INCOME TAX—See Income Tax.
- FEENEY, WILLIAM A.—Discussion on: Individual Medical Expense Insurance, XXI, D735.
- FERGUSON, WILLIAM A.—Discussion on: Equity-oriented Products, XXI, D31.
- FEUER, PHILIP J.—Discussion on: Observations on Actuarial Aspects of the Insured Variable Annuity (John Macarchuk), XXI, 539.
- FEWSTER, L. BLAKE—Discussion on: Alternate Route, XXII, D496; XXIII, D86.
- FIBIGER, JOHN A.  
Discussion on: Alternate Route, XXIII, D89.  
Education and Examination of Actuaries, XXII, D647.  
Numerical Analysis, XXI, D926.  
Paper with Stephen G. Kellison: Actuarial Functions as Expected Values, XXIII, 1, 149.
- FILE, LORNE KENELM—Obituary Notice, XXI, 677.
- FINAL-PAY PENSION PLANS—Discussion, XXI, D289, D527.
- FINANCIAL STATEMENT—Book Review: *Life Insurance Accounting—a Study of Financial Statements of Life Insurance Companies in the United States and Canada* (Joseph C. Noback), Reviewed by Charles M. Beardsley, XXI, 149.
- FISCHER, CARL H.  
Discussion on: Alternate Route, XXIII, D282.  
Continuing Education—Discussion of Trowbridge Report, XXII, D292.
- FISCHER, NIELS H.  
Discussion on: Individual Medical Expense Insurance, XXI, D732.  
Return of Premium Benefit in Health Insurance (E. Paul Barnhart), XXII, 276.
- FLITTIE, JOHN H.—Discussion on: Pension Benefit Security Bill, XXI, D567.

- FONER, ANNE—Discussion on: Changing Modes of Family Life, XXIII, D619.
- FORD, NORMAN CORNELL—Obituary Notice, XXI, 327.
- FORECASTING THE ENVIRONMENT FOR BUSINESS—Discussion, XXIII, D549.
- FORESTER, P. WILLIAM—Discussion on: Reserves and Related Problems for Variable Annuities and Cost-of-Living Benefits, XXI, D749.
- FORTUIN, HENRY J. L. JR.  
Discussion on: Investment Responsibility of the Actuary, XXII, D110.  
Pension Plan Developments, XXII, D216.
- FOSTER, CLARK T.—Obituary Notice, XXIII, 670.
- FOURTH PACIFIC INSURANCE CONFERENCE—Discussion, XXI, D5.
- FOX, MARTIN S.  
Discussion on: Profit and Other Objectives in Group Operations, XXI, D814.  
Statistical Studies of Stock Market Behavior, XXII, D543.
- FRANKEL, STEPHEN H.—Discussion on: Net Cost Comparison of Dissimilar Life Insurance Contracts—the Standard Mortality Cost Method (J. Stanley Hill), XXIII, 318.
- FRANKLAND, JAMES EDWARD—Obituary Notice, XXI, 192.
- FRASER, JOHN C.  
Discussion on: Adjusted Earnings for Life Companies, XXII, D352.  
Deferred Tax Considerations, XXIII, D437.  
Models and Decision Techniques, XXII, D411.  
Profit Squeeze for Individual Insurance, XXIII, D143.  
Projections of Variable Life Insurance Operations (Paul Markham Kahn), XXIII, 356.  
Taxation of Variable Annuities and Mutual Funds, XXI, D881.  
United States Federal Income Tax, XXI, D56.  
Variable Insurance Products, XXI, D634.  
Variable Life Insurance, XXII, D395.  
Paper with Walter N. Miller and Charles M. Sternhell: Analysis of Basic Actuarial Theory for Fixed Premium Variable Benefit Life Insurance, XXI, 343.
- FRAZER, PAUL K.—Obituary Notice, XXI, 677.
- FREY, GEROLD W.—Discussion on: Utility Theory, XXI, D361.
- FRIDLEY, RICHARD M.—Discussion on: Management of Professional Personnel, XXI, D439.
- FRIEDMAN, LLOYD K.  
Discussion on: Adjusted Earnings, XXIII, D165.  
Impact of Inflation on the Life Insurance Industry, XXII, 27.
- FRIEND, EDWARD H.—Discussion on: Pension Plan Developments, XXII, D219.
- FROST, OTIS L., JR.—Discussion on: Developments in State Insurance Laws, XXII, D557.
- FUHLRODT, NORMAN T.—Discussion on: Actuarial Reporting for Management, XXII, D600.
- GAGLIUSO, FRANK J.—Obituary Notice, XXI, 678.
- GALLOWAY, HARVEY S., JR.—Discussion on: Health Care Delivery in the 1970's, XXII, D62.



- GARBER, HARRY D.  
Discussion on: Alternate Route, XXIII, D87.  
Computer Models and Simulation, XXI, D121.
- GARFIN, LOUIS  
Discussion on: Actuarial Reporting to Management, XXIII, D225.  
Adjusted Earnings, XXIII, D351.  
Profit Squeeze for Individual Insurance, XXIII, D324.
- GAYDA, JOSEPH J.—Discussion on: Actuarial Functions as Expected Values, XXIII, 143.
- GEORGE, FRANCIS H.—Discussion on: Asset Value Guarantees under Equity-based Products (Samuel H. Turner), XXI, 480.
- GIANINO, JOHN J.—Discussion on: Individual Medical Expense Insurance, XXI, D734.
- GILES, TIMOTHY—Discussion on: New Approach to the Calculation of Active Life Disability Reserves (Mel Stein), XXII, 135.
- GILL, ARDIAN C.  
Discussion on: Equity-oriented Products, XXI, D167.  
Variable Life Insurance, XXII, D146.
- GILLAN, JAMES R.—Obituary Notice, XXI, 192.
- GIVENS, HARRISON, JR.—Discussion on: Group Annuity Mortality Table—1971 (Harold R. Greenlee, Jr., and Alfonso D. Keh), XXIII, 605.
- GLASS, JOHN T.—Discussion on: Deferred Tax Considerations, XXIII, D442.
- GLENN, JOHN L.—Discussion on: Life Insurance Net Cost Comparisons, XXI, D199.
- GOBES, JAMES A.  
Discussion on: Continuing Education—Discussion of Trowbridge Report, XXII, D295.  
Health Care Delivery in the 1970's, XXII, D79.
- GOEBEL, RALPH H.  
Discussion on: Liabilities and Surplus in the 1970's, XXIII, D610.  
Symposium on Adjusted Earnings, XXIII, D411.
- GOLD, MELVIN L.  
Discussion on: Annual Statement Accounting, XXI, D706.  
Continuing Education—Discussion of Trowbridge Report, XXII, D294.  
Mergers, Acquisitions, and Valuation of Stockholder Equity, XXI, D231.  
Role of the Actuary in Expense Control, XXII, D138.  
Topics for Consulting Actuaries, XXI, D765.  
Variable Life Insurance, XXII, D181.
- GOLDBERG, ALAN B.—Discussion on: Deferred Tax Considerations, XXIII, 442.
- GOLDBERG, MILTON J.—Discussion on: Agent Compensation, XXIII, D175.
- GOLDEN, JEROME S.  
Discussion on: Variable Life Insurance, XXII, D172.  
Variable Life Insurance Viewed via the "Additions" Concept (James J. Murphy and Rodney R. Rohda), XXII, 381.
- GOLDTHORPE, RONALD A.—Discussion on: Alternate Route, XXIII, D97.
- GOODE, ROBERT B.  
Discussion on: Deferred and Incentive Compensation, XXI, D690.  
Profit Squeeze for Individual Insurance, XXIII, D138.
- GOULD, WILLIAM—Discussion on: Life Insurance Net Cost Comparisons, XXI, D481.

- GRACE, WALTER L.—Discussion on: Variable Life Insurance, XXIII, D65.
- GRAY, J. ROSS  
 Discussion on: Life Insurance Operations Overseas—Problems and Opportunities, XXI, D829.  
 Net Cost Comparisons, XXII, D715.
- GREEN, EDWARD A.—Discussion on: Profit and Other Objectives in Group Operations, XXI, D797.
- GREEN, O. DAVID, III—Discussion on: Actuarial Reporting to Management, XXIII, D234.
- GREENLEE, HAROLD R., JR.—Paper with Alfonso D. Keh: Group Annuity Mortality Table—1971, XXIII, 569, 617.
- GREVILLE, THOMAS N.E.  
 Book Review: *Introduction to Demography* (Mortimer Spiegelman), XXI, 153.  
 Discussion on: Numerical Analysis, XXI, D923.
- GRIFFIN, FRANK L., JR.  
 Discussion on: Final-Pay Pension Plans, XXI, D527.  
 Pension Benefit Security Bill, XXI, D580.
- GRISWOLD, ROBERT N.—Obituary Notice, XXIII, 83.
- GROSS PREMIUMS FOR TERM INSURANCE WITH VARYING BENEFITS AND PREMIUMS—Richard W. Ziock, XXII, 19.
- GROUP ANNUITY MORTALITY TABLE—1971—Harold R. Greenlee, Jr., and Alfonso D. Keh, XXIII, 569, 617; Discussion, XXIII, 605.
- GROUP INSURANCE  
 Discussion on: Profit and Other Objectives in Group Operations, XXI, D791.  
 Role of the Actuary in Collective Bargaining, XXIII, D647.  
 Paper: On the Credibility of Group Insurance Claim Experience (Myron H. Margolin), XXIII, 229.
- GROUT, HAROLD A.—Obituary Notice, XXIII, 671.
- GROVER, MYLES L.—Discussion on: Pension Benefit Security Bill, XXI, D570.
- GRUBBS, DONALD S. JR.  
 Discussion on: Adjusted Earnings, XXIII, D156.  
 Equity-oriented Products, XXI, D164.  
 Reserves and Related Problems for Variable Annuities and Cost-of-Living Benefits, XXI, D761.  
 Topics for Consulting Actuaries, XXI, D778.  
 Variable Insurance Products, XXI, D637.  
 Variable Life Insurance, XXII, D174.
- GUBAR, ALBERT  
 Discussion on: Reserves and Related Problems for Variable Annuities and Cost-of-Living Benefits, XXI, D751.  
 United States Federal Income Tax, XXI, D67.
- GUÉRARD, YVES G.—Discussion on: Social Security Legislative Developments, XXII, D684.
- GUMMERE, JOHN—Discussion on: Effects of Inflation on Underwriting, XXII, D259.
- GUSTAFSON, DALE R.  
 Discussion on: Adjusted Earnings, XXIII, D145.  
 Adjusted Earnings for Life Companies, XXII, D345.

- Analysis of Basic Actuarial Theory for Fixed Premium Variable Benefit Life Insurance (John C. Fraser, Walter N. Miller, and Charles M. Sternhell), XXI, 406.
- Current Legislative Developments, XXI, D383.
- Developments in State Insurance Laws, XXII, D555.
- Liabilities and Surplus in the 1970's, XXIII, D602.
- Recent Legislative Developments, XXII, D309.
- Reserves and Related Problems for Variable Annuities and Cost-of-Living Benefits, XXI, D745.
- Symposium on Adjusted Earnings, XXIII, D378.
- United States Federal Income Tax, XXI, D424.
- Variable Life Insurance, XXII, D143.
- GUSTIN, RALPH L.—Discussion on: Deferred and Incentive Compensation, XXI, D697.
- HAHN, JOSEPH W.—Discussion on: Continuing Education—Discussion of Trowbridge Report, XXII, D272.
- HALL, GORDON M.—Discussion on: Mortality and Underwriting of Individual Policies for Large Amounts, XXIII, D505.
- HALLIWELL, PAUL D.  
Discussion on: Investment Responsibility of the Actuary, XXII, D104.  
Role of the Actuary in Collective Bargaining, XXIII, D652.
- HALLORAN, JAMES J.—Book Review: *Cost Facts on Life Insurance* (Price Gaines, Jr.), XXII, 417.
- HALMSTAD, DAVID G.—Discussion on: Computer Models and Simulation, XXI, D111.
- HALVORSON, WILLIAM A.  
Discussion on: Actuarial Reporting for Management, XXII, D602.  
Health Care Delivery in the 1970's, XXII, D84.  
Health Services—Public versus Private Financing, XXIII, D245.  
Long-Range Viability and Regulation of Corporate Pension Plans, XXIII, D542.  
Management of Professional Personnel, XXI, D444.  
Pension Benefit Security Bill, XXI, D574.  
Return of Premium Benefit in Health Insurance (E. Paul Barnhart), XXII, 295.  
Social and Economic Role of the Actuary, XXII, D665.  
Topics for Consulting Actuaries, XXI, D769.
- HAMMOND, JOHN S., III—Discussion on: Utility Theory, XXI, D333.
- HAMPTON, COLIN C.—Discussion on: Diversification of Life Companies to Financial Services, XXI, D844.
- HANCOCK, WILLIAM F.—Obituary Notice, XXI, 193.
- HANDA, NARINDRA N.—Discussion on: Life Insurance Operations Overseas—Problems and Opportunities, XXI, D824.
- HANN, ALFRED G.—Obituary Notice, XXII, 67.
- HANNAFORD, JACK M.  
Discussion on: Actuarial Reporting for Management, XXII, D600.  
Net Cost Comparisons, XXII, D716.
- HANSON, J. ROSS  
Discussion on: Alternatives in Variable Annuity Benefit Design (John H. Biggs), XXI, 520.  
Variable Life Insurance, XXIII, D269.

- HANSON, JOHN—Discussion on: Pension Funding, XXII, D360.
- HARADON, ROLAND S.—Obituary Notice, XXII, 68.
- HARDING, JOHN H.  
 Discussion on: Analysis of Basic Actuarial Theory for Fixed Premium Variable Benefit Life Insurance (John C. Fraser, Walter N. Miller, and Charles M. Sternhell), XXI, 407.  
 Variable Life Insurance, XXIII, D65.
- HARKER, CARLTON—Discussion on: Return on Stockholder Equity (Thomas P. Bowles, Jr.), XXI, 248.
- HARKNESS, PAUL T., JR.—Discussion on: United States Federal Income Tax, XXI, D71.
- HARLAND, H. EDWARD  
 Discussion on: Canadian Income Tax, XXI, D257.  
 Deferred Tax Considerations, XXIII, D436.
- HARMAN, WILLIAM B., JR.—Discussion on: United States Federal Income Tax, XXI, D49.
- HARRINGTON, DONALD P.—Discussion on: Pension Plan Developments, XXII, D212.
- HART, GILBERT W.—Discussion on: United States Federal Income Tax, XXI, D69.
- HARTNEDY, JOHN A.—Discussion on: Smaller Company Forum, XXIII, D362.
- HAYES, REA B.—Discussion on: Expected Profit Formulas (James L. Lewis, Jr.), XXIII, 332.
- HAZELCORN, ABRAHAM  
 Discussion on: Adjusted Earnings for Life Companies, XXII, D341.  
 Computer Models and Simulation, XXI, D138.  
 Liabilities and Surplus in the 1970's, XXIII, D609.  
 Mergers, Acquisitions, and Valuation of Stockholder Equity, XXI, D232.  
 Return on Stockholder Equity (Thomas P. Bowles, Jr.), XXI, 249.  
 Smaller Company Forum, XXIII, D196.
- HAZLEHURST, BLACKBURN H.  
 Discussion on: Final-Pay Pension Plans, XXI, D297.  
 Pension Plan Developments, XXII, D197.
- HEALTH CARE  
 Book Reviews: *Delivery of Medical Care* (Sydney R. Garfield), Reviewed by Jerome M. Stein, XXII, 412.  
*Medical Care Review* (Bureau of Public Health Economics, School of Public Health, University of Michigan), Reviewed by Jerome M. Stein, XXII, 59.  
*Medicare* (Robert J. Myers), Reviewed by Jerome M. Stein, XXII, 401.  
 Discussion on: Health Care Delivery in the 1970's, XXII, D55.  
 Observations on the 1970 National Health Forum, XXII, D11.
- HEALTH CARE DELIVERY IN THE 1970's—Discussion, XXII, D55.
- HEALTH INSURANCE  
 Book Reviews: *Health Insurance* (O. D. Dickerson), Reviewed by Thomas C. Barham, III, XXI, 177.  
*Medical Care at Public Expense* (Mark V. Pauly), Reviewed by Daniel W. Pettengill, XXIII, 641.  
 Discussion on: Individual Medical Expense Insurance, XXI, D731.  
 Trends in Hospital and Medical Care Utilization, XXI, D641.  
 Variable Life Insurance, XXIII, D263.

- Papers: Return of Premium Benefit in Health Insurance (E. Paul Barnhart), XXII, 235.  
 Revised Tables for Major Medical Benefits (E. Paul Barnhart), XXI, 21.
- HEALTH INSURANCE IN THE UNITED STATES—Discussion, XXIII, D663.
- HEALTH SERVICES—PUBLIC VERSUS PRIVATE FINANCING—Discussion, XXIII, D49, D245.
- HEARST, JOHN E.  
 Discussion on: Life Insurance Based on the Consumer Price Index (John M. Bragg and David A. Stonecipher), XXII, 373.  
 Numerical Analysis, XXI, D914.
- HENNINGSEN, VICTOR E.  
 Discussion on: Net Cost Comparison of Dissimilar Life Insurance Contracts—the Standard Mortality Cost Method (J. Stanley Hill), XXIII, 321.  
 Panel Discussion: Past Is Prologue, XXI, D551.  
 Paper: Society of Actuaries—Its First Twenty Years, XXI, 591.
- HENNINGTON, HOWARD H.—Discussion on: Corporate Planning, XXI, D891.
- HESS, ROBERT J.—Discussion on: Marketing Trends—Smaller Companies, XXI, D414.
- HEWITT, CHARLES C., JR.—Discussion on: Models and Decision Techniques, XXII, D433.
- HICKMAN, HERBERT W.  
 Discussion on: Alternatives in Variable Annuity Benefit Design (John H. Biggs), XXI, 524.  
 Taxation of Variable Annuities and Mutual Funds, XXI, D876.  
 Paper: Reserve Basis for Guaranteed Benefits under Variable Annuity Contracts, XXII, 191.
- HICKMAN, JAMES C.  
 Book Review: *Introduction to Stochastic Processes in Biostatistics* (Chin Long Chang), XXI, 174.  
 Discussion on: Actuarial Functions as Expected Values, XXIII, 143.  
 Alternate Route, XXII, D486, XXIII, D282.  
 Empirical Approach to Determination of Credibility Factors (Ralph D. Maguire), XXI, 230.  
 Logical Approach to Population Problems (Robert W. Batten), XXI, 283.  
 Numerical Analysis, XXI, D911.  
 On the Credibility of Group Insurance Claim Experience (Myron H. Margolin), XXIII, 254.  
 Statistical Studies of Stock Market Behavior, XXII, D525.  
 Paper with John M. Krall: Adjusting Multiple-Decrement Tables, XXII, 163, 187.
- HICKMAN, S. MARTIN—Discussion on: Trends in Hospital and Medical Care Utilization, XXI, D643.
- HILL, CHARLES G.—Discussion on: Profit and Other Objectives in Group Operations, XXI, D808.
- HILL, J. STANLEY  
 Discussion on: Changing Role of the Actuary, XXI, D517.  
 Computer Models and Simulation, XXI, D456.  
 Life Insurance Net Cost Comparisons, XXI, D486.  
 Net Cost Comparisons, XXII, D714.  
 Paper: Net Cost Comparison of Dissimilar Life Insurance Contracts—the Standard Mortality Cost Method, XXIII, 289, 323.

- HILL, NORMAN E.—Discussion on: Smaller Company Forum, XXIII, D194.
- HOGAN, JOHN D.—Discussion on: Actuarial Reporting to Management, XXIII, D20.
- HOGEMAN, GEORGE L.—Discussion on: Computer Models and Simulation, XXI, D445.
- HOHAUS, REINHARD A.  
Book Review: *Princeton Symposium on the American System of Social Insurance: Its Philosophy, Impact, and Future Development*, XXI, 635.  
Discussion on: Panel Discussion: Past Is Prologue, XXI, D554.
- HOLCOMBE, SHEPHERD M.  
Discussion on: Investment Responsibility of the Actuary, XXII, D106.  
Pension Plan Developments, XXII, D217.
- HONDORP, PETER—Obituary Notice, XXII, 428.
- HOPPER, MONTE J.  
Discussion on: Individual Annuity Mortality Table—1971 (Harold Cherry), XXIII, 551.  
Net Cost Comparison of Dissimilar Life Insurance Contracts—the Standard Mortality Cost Method (J. Stanley Hill), XXIII, 312.
- HORN, RICHARD G.  
Discussion on: Asset Value Guarantees under Equity-based Products (Samuel H. Turner), XXI, 481.  
Paper: Life Insurance Earnings and the Release from Risk Policy Reserve System, XXIII, 391, 414.
- HORNE, HAROLD M.—Obituary Notice, XXIII, 84.
- HOSKINS, ROBERT H.—Discussion on: Elections by Mail, XXIII, D43.
- HOUGHTON, ANTHONY J.  
Book Review: *Disability—Determination and Evaluation* (Henry H. Kessler), XXIII, 650.  
Discussion on: Computer Models and Simulation, XXI, D139.  
Disability Income Insurance Written on Individual Policies, XXII, D631.  
Individual Medical Expense Insurance, XXI, D735.  
Marketing Trends—Smaller Companies, XXI, D378.  
Topics for Consulting Actuaries, XXI, D788.
- HOUSER, ROBERT N.  
Discussion on: Individual Medical Expense Insurance, XXI, D738.  
Net Cost Comparisons, XXII, D709.
- HOWARD, WILLIS B., JR.—Discussion on: Taxation of Insurance in Canada (Raymond L. Whaley), XXII, 385.
- HOWELL, A. CHARLES  
Book Review: *Status of Funding under Private Pension Plans* (Frank L. Griffin, Jr., and Charles L. Trowbridge), XXI, 629.  
Discussion on: Continuing Education—Discussion of Trowbridge Report, XXII, D287.  
Management of Professional Personnel, XXI, D107.
- HOYT, JOHN T.—Obituary Notice, XXIII, 84.
- HSIAO, WILLIAM C. L.  
Discussion on: Health Care Delivery in the 1970's, XXII, D76.  
Health Services—Public versus Private Financing, XXIII, D51.  
Management of Professional Personnel, XXI, D79.  
Trends in Hospital and Medical Care Utilization, XXI, D649.

- HUBER, THOMAS R.—Discussion on: Mortality Trends, XXI, D900.
- HUDEK, PAUL R.—Discussion on: Pension Plan Developments, XXII, D211.
- HUMMEL, THOMAS J.—Discussion on: Return of Premium Benefit in Health Insurance (E. Paul Barnhart), XXII, 278.
- HUNSTAD, ROBERT E.  
 Discussion on: Agent Compensation, XXIII, D174.  
 Management of Professional Personnel, XXI, D88.  
 Profit Squeeze for Individual Insurance, XXIII, D143.
- HUNT, JAMES H.—Discussion on: Health Care Delivery in the 1970's, XXII, D71.
- HUNTINGTON, EVERETT C.—Obituary Notice, XXIII, 673.
- HURLBUT, DAVID G.  
 Book Review with Frank S. Irish: *Short Introduction to Numerical Analysis* (M. V. Wilkes), XXII, 407.  
*Theory and Problems of Numerical Analysis* (Francis Scheid), XXII, 407.
- HUSE, SYLVESTER J.—Discussion on: Changing Role of the Actuary, XXI, D279.
- HUSTEAD, EDWIN C.—Discussion on: Retirement Age Dilemma, XXII, D585.
- HUTCHISON, MICHAEL B.  
 Discussion on: Life Insurance Net Cost Comparisons, XXI, D185.  
 Natural Reserve Concept and Life Insurance Earnings (Joe B. Pharr), XXIII, 126.
- IMPACT OF INFLATION ON THE LIFE INSURANCE INDUSTRY—Discussion, XXII, D19.
- INCOME TAX  
 Discussion on: Canadian Income Tax, XXI, D251.  
 Taxation of Variable Annuities and Mutual Funds, XXI, D869.  
 United States Federal Income Tax, XXI, D49.  
 Papers: Return on Stockholder Equity (Thomas P. Bowles, Jr.), XXI, 9.  
 Taxation of Insurance in Canada (Raymond L. Whaley), XXII, 81.
- INDIVIDUAL ANNUITY MORTALITY TABLE—1971—Harold Cherry, XXIII, 475, 558; Discussion, XXIII, 551.
- INDIVIDUAL MEDICAL EXPENSE INSURANCE—Discussion, XXI, D731.
- INFLATION  
 Discussion on: Effects of Inflation on Underwriting, XXII, D227.  
 Impact of Inflation on the Life Insurance Industry, XXII, D19.
- INGRAHAM, HAROLD G., JR.  
 Discussion on: Asset Value Guarantees under Equity-based Products (Samuel H. Turner), XXI, 483.  
 Education and Examination of Actuaries, XXII, D639.  
 Equity-oriented Products, XXI, D147.  
 Variable Insurance Products, XXI, D606.
- INSURANCE COVERAGE FOR MENTAL ILLNESS—Book Review: *Insurance Coverage for Mental Illness* (J. F. Follmann, Jr.), Reviewed by Dean E. Williams and Joshua Jacobs, XXII, 411.
- INSURANCE DISTRIBUTION AND MARKETING SYSTEMS—Discussion, XXI, D667.
- INTEREST—Book Review: *Theory of Interest* (Stephen G. Kellison), Reviewed by Stephen L. Brown, XXI, 627.
- INVESTING DURING THE 1970's—Discussion, XXIII, D509.

INVESTMENT RESPONSIBILITY OF THE ACTUARY—Discussion, XXII, D87.

INVESTMENTS

Discussion on: Equity-oriented Products, XXI, D141, D459.

Equity Products, XXI, D11, D387.

Investment Responsibility of the Actuary, XXII, D87.

Mergers, Acquisitions, and Valuation of Stockholder Equity, XXI, D219.

Statistical Studies of Stock Market Behavior, XXII, D523.

Papers: Application of Simulated Stock Market Trends to Investigate a Ruin Problem (Frank P. DiPaolo), XXI, 549.

Return on Stockholder Equity (Thomas P. Bowles, Jr.), XXI, 9.

IRELAND, JOHN G.—Discussion on: Topics for Consulting Actuaries, XXI, D766.

IRISH, FRANK S.

Book Reviews with David G. Hurlbut: *Short Introduction to Numerical Analysis* (M. V. Wilkes, XXII, 407.

*Theory and Problems of Numerical Analysis* (Francis Scheid), XXII, 407.

IRWIN, PHILIP CHASE—Obituary Notice, XXI, 679.

ISAACSON, FENTON R.—Discussion on: Topics for Consulting Actuaries, XXI, D777.

JACK, COLIN E.

Discussion on: Elections by Mail, XXIII, D46.

Variable Life Insurance, XXII, D182.

JACKSON, E. SYDNEY

Discussion on: Changing Role of the Actuary, XXI, D273.

Impact of Inflation on the Life Insurance Industry, XXII, D36.

JACKSON, PAUL H.

Book Reviews: *Automobile Worker and Retirement—a Second Look* (Richard W. Barfield), XXIII, 68.

*Early Retirement Benefits—Panacea, Purgatory, or Palliative* (Harry E. Blagden), XXIII, 61.

*Early Retirement—the Decision and the Experience* (Richard Barfield and James Morgan), XXII, 57.

*Early Retirement—Survey of Company Policies and Retirees Experience* (Mark R. Green, H. Charles Pyron, U. Vincent Manion, and Howard Winklevoss), XXIII, 63.

*Investment Practices, Performance and Management of Profit Sharing Trust Funds* (Bert L. Metzger), XXI, 663.

*Measuring Investment Performance of Pension Funds for Purpose of Interfund Comparison* (Cohen, Dean, Durand, Fama, Fisher, Lorie, and Shapiro), XXI, 169.

*1970 Study of Industrial Retirement Plans* (Bankers Trust Company), XXIII, 70.

*Pension Fund Investment Management*, CFA Research Seminar (Esmund B. Gardner, Ed.) XXII, 58.

*Pensions and Severance Pay for Displaced Defense Workers* (Hugh Folk and Paul Hartman), XXIII, 652.

*Pre-retirement Years* (U.S. Department of Labor), XXIII, 69.

*Private Pension Scheme Finance* (Sylvia and Leslie Tutt), XXIII, 660.

*Private Pensions and the Public Interest* (Symposium on Private Pensions), XXIII, 71.



- Discussion on: Asset Value Guarantees under Equity-based Products (Samuel H. Turner), XXI, 483.  
 Empirical Approach to Determination of Credibility Factors (Ralph D. Maguire), XXI, 219.  
 Role of the Actuary in Collective Bargaining, XXIII, D647.  
 Utility Theory, XXI, D362.
- JACKSON, ROBERT T.  
 Book Review: *Insurance Casebook*, XXII, 418.  
 Discussion on: Mutual Life Insurance Companies—Their Objectives and Operating Philosophy, XXIII, D449.
- JACOBS, JOSHUA—Book Review with Dean E. Williams: *Insurance Coverage for Mental Illness* (J. F. Follmann, Jr.), XXII, 411.
- JACOBSON, REUBEN I.—Discussion on: Actuary's Responsibility to His Various Publics, XXIII, D215.
- JAMES, CLYDE W.—Obituary Notice, XXI, 680.
- JAY, BURTON D.  
 Discussion on: Computer Models and Simulation, XXI, D137.  
 Role of the Actuary in Expense Control, XXII, D118.
- JENSEN, RUSSELL R.  
 Discussion on: Life Insurance Net Cost Comparisons, XXI, D200.  
 Net Cost Comparisons, XXII, D701.
- JOHANSEN, ROBERT J.  
 Discussion on: Continuing Education—Discussion of Trowbridge Report, XXII, D286.  
 Education and Examination of Actuaries, XXII, D635.  
 Numerical Analysis, XXI, D918.
- JOHANSON, FRANCIS OSCAR—Obituary Notice, XXIII, 85.
- JOHNSON, CHANDLER BURBIDGE—Obituary Notice, XXI, 327.
- JOHNSON, LEIF R.—Obituary Notice, XXII, 68.
- JOHNSON, ROYAL A.  
 Discussion on: Profit and Other Objectives in Group Operations, XXI, D805.  
 Smaller Company Forum, XXIII, D364.
- JOHNSTON, DENIS F.—Discussion on: Forecasting the Environment for Business, XXIII, D561.
- JOHNSTONE, WILLIAM CRAWFORD—Obituary Notice, XXI, 193.
- JONES, DONALD A.  
 Discussion on: Empirical Approach to Determination of Credibility Factors (Ralph D. Maguire), XXI, 232.  
 Models and Decision Techniques, XXII, D440.
- JONES, HARRY W.—Obituary Notice, XXI, 680.
- JONES, NATHAN F.  
 Discussion on: Adjusted Earnings, XXIII, D164.  
 Life Insurance Net Cost Comparisons, XXI, D194.
- JONES, W. RALPH—Obituary Notice, XXII, 69.
- JORDAN, FRANK RUSSELL—Obituary Notice, XXII, 428.
- JORDAN, ROBERT H.  
 Discussion on: Equity-oriented Products, XXI, D162.  
 Equity Products, XXI, D387.  
 Paper: Analysis of Contributions to Surplus, XXI, 81, 313.

- JOYCE, WALLACE R.—Discussion on: Changing Role of the Actuary, XXI, D274.
- JOYNER, BILLY N.—Discussion on: Variable Life Insurance, XXII, D162.
- KAHN, PAUL MARKHAM  
 Book Reviews: *Decision Analysis—Introductory Lectures on Choices under Uncertainty* (Howard Raiffa), XXIII, 56.  
*Economics of Uncertainty* (Karl H. Borch), XXI, 654.  
*Mathematical Methods in Risk Theory* (Hans Buhlmann), XXIII, 58.  
*Review of the Collective Theory of Risk* (Carl Philipson), XXI, 654.  
*Risk Theory* (R. E. Beard, T. Pentikainen, and E. Pesonen), XXI, 654.  
*Stochastic Theory of a Risk Business* (Hilary L. Seal), XXI, 654.  
 Discussion on: Analysis of Basic Actuarial Theory for Fixed Premium Variable Benefit Life Insurance (John C. Fraser, Walter N. Miller, and Charles M. Sternhell), XXI, 410.  
 Utility Theory, XXI, D353.  
 Paper: Projections of Variable Life Insurance Operations, XXIII, 335, 365.
- KANE, HOWARD L.—Discussion on: Education and Examination of Actuaries, XXII, D653.
- KAPUR, VISHWA N.  
 Discussion on: Alternate Route, XXIII, D96.  
 Continuing Education—Discussion of Trowbridge Report, XXII, D296.  
 Investment Responsibility of the Actuary, XXII, D105.
- KARSTEN, ORLO L., JR.—Discussion on: Effects of Inflation on Underwriting, XXII, D234.
- KATONA, GEORGE—Discussion on: Personal Security in the 1970's—United States and Canada, XXII, D329.
- KEENE, KENNETH K.—Discussion on: Final-Pay Pension Plans, XXI, D291.
- KEH, ALFONSO D.—Paper with Harold R. Greenlee, Jr.: Group Annuity Mortality Table—1971, XXIII, 569, 617.
- KEITH, DONALD M.—Discussion on: Final-Pay Pension Plans, XXI, D541.
- KELLIE, WILLIAM C.—Discussion on: Expected Profit Formulas (James L. Lewis, Jr.), XXIII, 331.
- KELLISON, STEPHEN G.  
 Discussion on: Alternate Route, XXII, D492; XXIII, D282.  
 Return on Stockholder Equity (Thomas P. Bowles, Jr.), XXI, 250.  
 Paper with John A. Fibiger: Actuarial Functions as Expected Values, XXIII, 1, 149.
- KELLY, THOMAS J.—Discussion on: Smaller Company Forum, XXIII, D198.
- KELTIE, W. ALLAN—Discussion on: Mortality Trends, XXI, D896.
- KENT, MORTON J.—Discussion on: Mergers, Acquisitions, and Valuation of Stockholder Equity, XXI, D495.
- KESSNER, NORMAN S.—Obituary Notice, XXII, 69.
- KEYFITZ, NATHAN—Paper: Some Implications of Current Demographic Trends, XXIII, 203.
- KING, ESTELLA FISHER—Obituary Notice, XXIII, 86.
- KINZLER, HENRY—Obituary Notice, XXIII, 673.
- KIRKPATRICK, CLAIR C.—Obituary Notice, XXIII, 86.
- KLEM, WALTER—Discussion on: Annual Statement Accounting, XXI, D712.

- KNOWLTON, HENRY K.  
Discussion on: Management of Professional Personnel, XXI, D89.  
Return of Premium Benefit in Health Insurance (E. Paul Barnhart),  
XXII, 300.
- KRAEGEL, WILFRED A.  
Discussion on: Changing Role of the Actuary, XXI, D524.  
Role of the Actuary in Expense Control, XXII, D453.
- KRALL, JOHN M.—Paper with James C. Hickman: Adjusting Multiple-Decre-  
ment Tables, XXII, 163, 187.
- KREPS, JUANITA M.—Discussion on: Changing Modes of Family Life, XXIII,  
D613.
- KRIEGER, RAYMOND B.—Paper: Reserves for Lives Disabled under Group In-  
surance Extended Death Benefit Provisions of the Premium-Waiver  
Type, XXIII, 419.
- KUNKEMUELLER, A. HENRY  
Discussion on: Liabilities and Surplus in the 1970's, XXIII, D610.  
Life Insurance Operations Overseas—Problems and Opportunities, XXI,  
D820.
- KVERNLAND, JACK T.  
Discussion on: Impact of Inflation on the Life Insurance Industry, XXII,  
D44.  
Management of Professional Personnel, XXI, D79.
- LAKE, MENO T.  
Discussion on: Adjusted Earnings for Life Companies, XXII, D350.  
Diversification of Life Companies to Financial Services, XXI, D845.  
Return on Stockholder Equity (Thomas P. Bowles, Jr.), XXI, 253.
- LANCASTER, EDWIN B.  
Discussion on: Activities of Subcommittee on Variable Contracts of ALC-  
LIAA Actuarial Committee, XXI, D546.  
Changing Role of the Actuary, XXI, D274.  
Continuing Education—Discussion of Trowbridge Report, XXII, D281.  
Pension Plan Developments, XXII, D225.  
Paper: Presidential Address, XXIII, 197.
- LANDIS, JACOB S.—Discussion on: Twenty-Year Net Cost Formula (Peter L. J.  
Ryall), XXI, 322.
- LANG, KERMIT—Obituary Notice, XXII, 429.
- LANGER, DAVID—Discussion on: Social and Economic Role of the Actuary,  
XXII, D666.
- LARKIN, JAMES P.—Discussion on: Liabilities and Surplus in the 1970's, XXIII,  
D606.
- LATTO, LAWRENCE J.—Discussion on: Equity-oriented Products, XXI, D15.
- LAUER, J. ALAN  
Discussion on: Analysis of Contributions to Surplus (Robert H. Jordan),  
XXI, 309.  
Individual Annuity Mortality Table—1971 (Harold Cherry), XXIII,  
551.  
Sources of Statistical Information for Actuaries, XXII, D391.
- LAWRENCE, ROBERT K.—Obituary Notice, XXII, 429.
- LAZERSON, JACOB A.—Discussion on: Return of Premium Benefit in Health  
Insurance (E. Paul Barnhart), XXII, 284.

- LEAPMAN, DONALD J.—Book Review: *Life Insurance, Annuities and Pensions* (A. Pedoe), XXIII, 51.
- LEBLOND, HENRI—Discussion on: Smaller Company Forum, XXIII, D197.
- LECLAIR, PETER T.—Discussion on: New York Life Variable Life Insurance Design on a Daily Basis (Edward Scher), XXIII, 385.
- LEE, H. DOUGLAS—Discussion on: Panel Discussion: Past Is Prologue, XXI, D555.
- LEGGETT, RICHARD A.—Discussion on: Return on Stockholder Equity (Thomas P. Bowles, Jr.), XXI, 255.
- LEGISLATION  
 Discussion on: Legislative Developments of Interest to Actuaries, XXII, D7.  
 Recent Legislative Developments, XXII, D1.
- LEGISLATIVE DEVELOPMENTS OF INTEREST TO ACTUARIES—Discussion, XXII, D7.
- LEVERETT, E. J. JR.—Discussion on: Liabilities and Surplus in the 1970's, XXIII, D593.
- LEVINSON, LOUIS—Discussion on: New Approach to the Calculation of Active Life Disability Reserves (Mel Stein), XXII, 138.
- LEVY, GERALD A.  
 Discussion on: Analysis of Basic Actuarial Theory for Fixed Premium Variable Benefit Life Insurance (John C. Fraser, Walter N. Miller, and Charles M. Sternhell), XXI, 410.  
 Reserve Basis for Guaranteed Benefits under Variable Annuity Contracts (Herbert W. Hickman), XXII, 225.  
 Variable Insurance Products, XXI, D625.  
 Variable Life Insurance, XXIII, D74.
- LEVY, ROBERT A.—Discussion on: Statistical Studies of Stock Market Behavior, XXII, D535.
- LEW, EDWARD A.  
 Discussion on: Adjusting Multiple-Decrement Tables (John M. Krall and James C. Hickman), XXII, 186.  
 Changing Modes of Family Life, XXIII, D644.  
 Elections by Mail, XXIII, D41.  
 Forecasting the Environment for Business, XXIII, D549.  
 Individual Annuity Mortality Table—1971 (Harold Cherry), XXIII, 554.  
 Mortality Trends, XXI, D899.  
 Recent Mortality under Individual Immediate Annuities, XXI, D547.  
 Utility Theory, XXI, D331.
- LEW, JAMES—Discussion on: Taxation of Variable Annuities and Mutual Funds XXI, D871.
- LEWIS, CLAIR A.  
 Discussion on: Life Insurance Net Cost Comparisons, XXI, D487.  
 Net Cost Comparison of Dissimilar Life Insurance Contracts—the Standard Mortality Cost Method (J. Stanley Hill), XXIII, 318.
- LEWIS, JAMES L., JR.  
 Discussion on: Computer Models and Simulation, XXI, D127.  
 Models and Decision Techniques, XXII, D451.  
 Paper: Expected Profit Formulas, XXIII, 325, 333.

- LEWIS, W. JAMES D.  
Discussion on: Actuarial Reporting for Management, XXII, D594.  
Equity-oriented Products, XXI, D176.  
Symposium on Adjusted Earnings, XXIII, D395.
- LIABILITIES AND SURPLUS IN THE 1970's—Discussion, XXIII, D587.
- LIABILITY INSURANCE—Discussion on: Proposed Changes in Automobile Liability Insurance, XXI, D311.
- LIFE INSURANCE ACCOUNTING—See Financial Statement.
- LIFE INSURANCE BASED ON THE CONSUMER PRICE INDEX—John M. Bragg and David A. Stonecipher, XXII, 333; Discussion, XXII, 367.
- LIFE INSURANCE EARNINGS AND THE RELEASE FROM RISK POLICY RESERVE SYSTEM—Richard G. Horn, XXIII, 391, 414; Discussion, XXIII, 401.
- LIFE INSURANCE MATHEMATICS  
Book Reviews: *Compound Interest and Annuities-Certain* (D. W. A. Donald), Reviewed by Ernest R. Vogt, XXIII, 629.  
*Fundamental Mathematics of Life Insurance* (Floyd S. Harper and Lewis C. Workman), Reviewed by Joseph C. Noback, XXIII, 627.  
*Mathematics of Compound Interest* (Marjorie V. Butcher and Cecil J. Nesbitt), Reviewed by Warren R. Adams, XXIII, 628.  
*Spirit and the Uses of the Mathematical Sciences* (Thomas L. Saaty and F. Joachim Weyl, eds.) Reviewed by David S. Williams, XXIII, 631.  
Discussion on: Actuarial Functions as Expected Values, XXIII, 141.
- LIFE INSURANCE NET COST COMPARISONS— Discussion, XXI, D185, D481.
- LIFE INSURANCE OPERATIONS OVERSEAS—PROBLEMS AND OPPORTUNITIES— Discussion, XXI, D819.
- LIGGETT, DARWIN S.—Discussion on: Health Services—Public versus Private Financing, XXIII, D245.
- LINCOLN, JOHN W.  
Discussion on: Computer Models and Simulation, XXI, D137.  
Life Insurance Net Cost Comparisons, XXI, D197.  
Obituary Notice, XXIII, 87.
- LINDSAY, ROBERT L.—Discussion on: Deferred Tax Considerations, XXIII, 431.
- LINK, ROBERT F.  
Discussion on: Final-Pay Pension Plans, XXI, D297.  
Profit and Other Objectives in Group Operations, XXI, D804.  
Utility Theory, XXI, D362.
- LITTLE, D. ALAN—Discussion on: Mergers, Acquisitions, and Valuation of Stockholder Equity, XXI, D240.
- LITTLE, RICHARD—Obituary Notice, XXII, 70.
- LIVELY, DAVID L.—Discussion on: Variable Life Insurance, XXII, D159.
- LOCKWOOD, DONALD A.  
Discussion on: New Look at Gain and Loss Analysis (Arthur W. Anderson), XXIII, 160.  
Pension Plan Developments, XXII, D220.
- LOFTIS, JOHN M.  
Discussion on: Management of Professional Personnel, XXI, D87.  
Marketing Trends—Smaller Companies, XXI, D370.
- LOGICAL APPROACH TO POPULATION PROBLEMS—Robert W. Batten, XXI, 49, 299; Discussion, XXI, 281.

- LONG-RANGE VIABILITY AND REGULATION OF CORPORATE PENSION PLANS—  
Discussion, XXIII, D531.
- LONGMOORE, JOHN T.—Discussion on: Equity-oriented Products, XXI, D161,  
D473.
- LOWRIE, WALTER B.—Discussion on: What about These Younger Actuaries?  
XXII, D374.
- LUPEAN, EDWARD M.—Discussion on: Equity-oriented Products, XXI, D13.
- LYLE, ANNIE MARY—Obituary Notice, XXI, 194.
- LYONS, DANIEL J.  
Discussion on: Agent Compensation, XXIII, D172.  
Net Cost Comparisons, XXII, D701.
- MACARCHUK, JOHN  
Discussion on: Equity-oriented Products, XXI, D147.  
Reserves and Related Problems for Variable Annuities and Cost-of-  
Living Benefits, XXI, D756.  
Paper: Observations on Actuarial Aspects of the Insured Variable Annuity,  
XXI, 529.
- MACCABE, THOMAS J.—Obituary Notice, XXIII, 675.
- MACGINNITIE, W. JAMES—Discussion on: Corporate Planning, XXI, D888.
- MACGREGOR, KENNETH R.  
Discussion on: Diversification of Life Companies to Financial Services,  
XXI, D847.  
Mutual Life Insurance Companies—Their Objectives and Operating  
Philosophy, XXIII, D455.
- MACLEAN, JOSEPH BROTHERTON—Obituary Notice, XXII, 430.
- MAGNUSSON, DOUGLAS S.—Discussion on: Variable Life Insurance, XXII,  
D150.
- MAGUIRE, RALPH D.—Paper: Empirical Approach to Determination of Credi-  
bility Factors, XXI, 1, 235.
- MAHDER, JOHN  
Discussion on: Sources of Statistical Information for Actuaries, XXII,  
D385.  
Trends in Employee Benefit Plans, XXII, D615.
- MAIER, DONALD B.—Discussion on: Natural Reserve Concept and Life In-  
surance Earnings (Joe B. Pharr), XXIII, 127.
- MAJOR MEDICAL—*See* Health Insurance.
- MANAGEMENT  
Discussion on: Forecasting the Environment, XXIII, D531.  
Mutual Life Insurance Companies—Their Objectives and Operating  
Philosophy, XXIII, D445.
- MANAGEMENT INFORMATION SYSTEMS—Discussion on: Actuarial Reporting  
to Management, XXIII, D221.
- MANAGEMENT OF PROFESSIONAL PERSONNEL—Discussion, XXI, D439.
- MARGOLIN, MYRON H.—Paper: On the Credibility of Group Insurance Claim  
Experience, XXIII, 229, 262.
- MARKETING—Discussion on: Utility Theory, XXI, D331.
- MARKETING TRENDS—SMALLER COMPANIES—Discussion, XXI, D365, D403.
- MARPLES, WILLIAM F.—Discussion on: Education and Examination of Ac-  
tuaries, XXII, D657.

- MARSHALL, JACK A.—Discussion on: Management of Professional Personnel, XXI, D88.
- MASON, PAUL—Discussion on: Variable Insurance Products, XXI, D618.
- MASSEY, JOHN B.—Discussion on: Topics for Consulting Actuaries, XXI, D775.
- MATHIEU, LAVAL—Discussion on: Numerical Analysis, XXI, D925.
- MATZ, J. EDWIN—Discussion on: Deferred and Incentive Compensation, XXI, D683.
- MAUER, JOHN A.—Discussion on: Health Care Delivery in the 1970's, XXII, D55.
- MAURER, RICHARD L.—Discussion on: Models and Decision Techniques, XXII, D426.
- MAYER, JOERG—Discussion on: Alternate Route, XXIII, D93.
- MAYERSON, ALLEN L.  
Discussion on: Empirical Approach to Determination of Credibility Factors (Ralph D. Maguire), XXI, 228.  
Proposed Changes in Automobile Liability Insurance, XXI, D311.  
Obituary Notice, XXIII, 674.
- MAYNARD, JOHN C.—Discussion on: Cash-Flow Problems, XXII, D729.
- MCALLISTER, JOSEPH P.—Discussion on: Computer Models and Simulation, XXI, D138.
- MCAULAY, ARCHIBALD H.—Discussion on: Mergers, Acquisitions, and Valuation of Stockholder Equity, XXI, D231.
- MCCARTHY, DANIEL J., JR.  
Book Review: *Analysis of Mortality and Other Actuarial Statistics* (B. Benjamin and H. W. Haycocks), XXIII, 49.  
Discussion on: Individual Medical Expense Insurance, XXI, D735.  
Variable Life Insurance, XXII, D159.
- MCCLELLAND, JOHN R.—Book Review: *Consumer's Guide to Insurance Buying* (Vladimir P. Chernik), XXIII, 658.
- MCCOY, JOHN S.—Discussion on: Group Annuity Mortality Table—1971 (Harold R. Greenlee, Jr., and Alfonso D. Keh), XXIII, 615.
- MCCRACKEN, ARCHIE R.—Discussion on: Elections by Mail, XXIII, D242.
- MCCRACKEN, LESTER R.—Discussion on: Adjusting Multiple-Decrement Tables (John M. Krall and James C. Hickman), XXII, 191.
- MCCUTCHEON, MALCOLM WALLACE—Obituary Notice, XXI, 195.
- MCGINN, DANIEL F.  
Discussion on: Pension Developments, XXIII, D296.  
Role of the Actuary in Collective Bargaining, XXIII, D654.  
Trends in Employee Benefit Plans, XXII, D610.  
Variable Insurance Products, XXI, D603.
- MCKELVEY, CHANDLER L.  
Discussion on: Changing Role of the Actuary, XXI, D280.  
Corporate Planning, XXI, D887.  
Marketing Trends—Smaller Companies, XXI, D379.
- MCKIBBON, J. CLUNAS F.—Discussion on: Sources of Statistical Information for Actuaries, XXII, D389.
- MCKINNEY, GORDON D.—Obituary Notice, XXI, 196.
- MCLAUGHLIN, JOHN G.—Discussion on: Adjusted Earnings, XXIII, D156.

- MCNAMARA, GEORGE F.—Discussion on: Effects of Inflation on Underwriting, XXII, D250.
- MEHR, ROBERT I.—Discussion on: Actuary's Responsibility to His Various Publics, XXIII, D216.
- MELVILLE, GALFRID L.—Discussion on: Continuing Education—Discussion of Trowbridge Report, XXII, D294.
- MELVILLE, JAMES—Discussion on: Deferred Tax Considerations, XXIII, D439.
- MENZLER, FREDERICK AUGUST ANDREW—Obituary Notice, XXI, 196.
- MERGERS, ACQUISITIONS, AND VALUATION OF STOCKHOLDER EQUITY—Discussion, XXI, D219, D493.
- MERRITT, LYNN G.—Discussion on: Continuing Education of the Actuary, XXII, D320.
- MILLER, JOHN N.—Discussion on: Social Security and Employee Benefits in Western Europe, XXI, D727.
- MILLER, ROBERT B.—Discussion on: Utility Theory, XXI, D349.
- MILLER, WALTER N.  
 Discussion on: Continuing Education—Discussion of Trowbridge Report, XXII, D291.  
 Equity-oriented Products, XXI, D168.  
 Profit Squeeze for Individual Insurance, XXIII, D308.  
 Taxation of Variable Annuities and Mutual Funds, XXI, D876.  
 Variable Insurance Products, XXI, D635.  
 Variable Life Insurance, XXII, D164, XXIII, D84, D279.  
 Paper with John C. Fraser and Charles M. Sternhell: Analysis of Basic Actuarial Theory for Fixed Premium Variable Benefit Life Insurance, XXI, 343.
- MILLIMAN, WENDELL A.  
 Discussion on: What about These Younger Actuaries? XXII, D370.  
 Paper: Presidential Address, XXI, 335.
- MINCK, RICHARD V.  
 Book Review: *Guaranty Fund for Private Pension Obligations* (Dan M. McGill), XXIII, 65.  
 Discussion on: Long-Range Viability and Regulation of Corporate Pension Plans, XXIII, D537.  
 Pension Developments, XXIII, D110.
- MINOR, EDUARD H.—Discussion on: Statistical Studies of Stock Market Behavior, XXII, D544.
- MITCHELL, GEORGE T.  
 Discussion on: Equity-oriented Products, XXI, D145.  
 Taxation of Variable Annuities and Mutual Funds, XXI, D869.
- MITCHELL, LAWRENCE—Discussion on: Reserve Basis for Guaranteed Benefits under Variable Annuity Contracts (Herbert W. Hickman), XXII, 219.
- MODELS AND DECISION TECHNIQUES—Discussion, XXII, D411.
- MOELLER, CHARLES, JR.  
 Discussion on: Impact of Inflation on the Life Insurance Industry, XXII, D34.  
 Investing during the 1970's, XXIII, D509.
- MOORE, ARTHUR J.—Obituary Notice, XXII, 70.
- MOORE, GEORGE E. JR.—Discussion on: Actuarial Reporting for Management, XXII, D599.



- MOORE, JASPER E.—Discussion on: Role of the Actuary in Expense Control, XXII, D133.
- MOORE, JOHN B.—Discussion on: Pension Benefit Security Bill, XXI, D598.
- MOORHEAD, ERNEST J.  
Discussion on: Actuary's Responsibility to His Various Publics, XXIII, D6.  
Fourth Pacific Insurance Conference, XXI, D5.  
Life Insurance Net Cost Comparisons, XXI, D198.  
Net Cost Comparison of Dissimilar Life Insurance Contracts—the Standard Mortality Cost Method (J. Stanley Hill), XXIII, 311.  
Net Cost Comparisons, XXII, D713.  
Paper: Presidential Address, XXII, 155.
- MORAN, JOSEPH W.—Discussion on: Profit and Other Objectives in Group Operations, XXI, D818.
- MORRILL, JOHN E.—Discussion on: Actuarial Functions as Expected Values, XXIII, 141.
- MORRIS, H. TODD—Discussion on: Role of the Actuary in Expense Control, XXII, D464.
- MORTALITY-RELATED SUBJECTS  
Discussion on: Mortality and Underwriting of Individual Policies for Large Amounts, XXIII, D489.  
Recent Mortality under Individual Immediate Annuities, XXI, D547.  
Papers: Adjusting Multiple-Decrement Tables (John M. Krall and James C. Hickman), XXII, 163.  
Group Annuity Mortality Table—1971 (Harold R. Greenlee, Jr., and Alfonso D. Keh), XXIII, 569.  
Individual Annuity Mortality Table—1971 (Harold Cherry), XXIII, 475.  
Logical Approach to Population Problems (Robert W. Batten), XXI, 49.  
Revised Tables for Major Medical Benefits (E. Paul Barnhart), XXI, 21.
- MORTALITY AND REMARRIAGE EXPERIENCE FOR WIDOW BENEFICIARIES UNDER OASDI—Francisco Bayo, XXI, 59, 305; Discussion, XXI, 301.
- MORTALITY TRENDS—Discussion, XXI, D895.
- MORTALITY AND UNDERWRITING OF INDIVIDUAL POLICIES FOR LARGE AMOUNTS—Discussion, XXIII, D489.
- MORTON, ALTON P.  
Discussion on: Mortality and Underwriting of Individual Policies for Large Amounts, XXIII, D506.  
Social and Economic Role of the Actuary, XXII, D674.
- MOSESSON, ZEHMAN I.—Discussion on: Net Cost Comparison of Dissimilar Life Insurance Contracts—the Standard Mortality Cost Method (J. Stanley Hill), XXIII, 317.
- MOULTON, CHARLES H. T.—Obituary Notice, XXI, 328.
- MUELLER, RUSSELL J.—Discussion on: Long-Range Viability and Regulation of Corporate Pension Plans, XXIII, D547.
- MULLER, GARY L.—Discussion on: Adjusted Earnings, XXIII, D353.
- MUNRO, RUSSELL E.—Discussion on: Analysis of Basic Actuarial Theory for Fixed Premium Variable Benefit Life Insurance (John C. Fraser, Walter N. Miller, and Charles M. Sternhell), XXI, 413.

## MURPHY, JAMES J.

Discussion on: Analysis of Basic Actuarial Theory for Fixed Premium Variable Benefit Life Insurance (John C. Fraser, Walter N. Miller, and Charles M. Sternhell), XXI, 416.

Net Cost Comparison of Dissimilar Life Insurance Contracts—the Standard Mortality Cost Method (J. Stanley Hill), XXIII, 318.

Paper with Rodney R. Rohda: Variable Life Insurance Viewed via the “Additions” Concept, XXII, 377.

MUSHER, JOSEPH—Discussion on: Participation of Actuaries in Governmental Advisory Groups, XXII, D514.

MUTUAL FUNDS—See Variable Annuities and Mutual Funds.

MUTUAL LIFE INSURANCE COMPANIES—THEIR OBJECTIVES AND OPERATING PHILOSOPHY—Discussion, XXIII, D445.

## MYERS, ROBERT J.

Book Reviews: *Reports of the 1971 Advisory Council on Social Security* (Advisory Council on Social Security), XXIII, 635.

*Social Security* (Joseph A. Pechman, Henry J. Aaron, and Michael K. Taussig), XXI, 165.

Discussion on: Actuary's Responsibility to His Various Publics, XXIII, D212.

Final-Pay Pension Plans, XXI, D292, D307.

Health Insurance in the United States, XXIII, D671.

Pension Developments, XXIII, D303.

Personal Security in the 1970's—United States and Canada, XXII, D340.

Position Statement, XXII, D313.

Recent Developments in Social Security in the United States, XXI, D1.

Retirement-Age Dilemma, XXII, D584.

Social Security and Employee Benefits in Western Europe, XXI, D713.

Social Security Legislative Developments, XXII, D681.

## NAGLER, STEWART G.

Discussion on: Analysis of Basic Actuarial Theory for Fixed Premium Variable Benefit Life Insurance (John C. Fraser, Walter N. Miller, and Charles M. Sternhell), XXI, 417.

Variable Life Insurance, XXII, D401.

NATURAL RESERVE CONCEPT AND LIFE INSURANCE EARNINGS—Joe B. Pharr, XXIII, 93, 138; Discussion, XXIII, 117.

## NELSON, ROBERT E. R.

Discussion on: Actuarial Reporting for Management, XXII, D602.

United States Federal Income Tax, XXI, D436.

## NESBITT, CECIL J.

Book Reviews: *Mathematical Sciences: A Collection of Essays*, XXI, 651.

*Truth in Lending: Regulation Z; Supplement I; Annual Percentage Rate Tables*, Volumes I and II, XXI, 666.

Discussion on: Actuarial Functions as Expected Values, XXIII, 141.

Analysis of Basic Actuarial Theory for Fixed Premium Variable Benefit Life Insurance (John C. Fraser, Walter N. Miller, and Charles M. Sternhell), XXI, 423.

Computer Models and Simulation, XXI, D119.

Education and Examination of Actuaries, XXII, D656.

Net Cost Comparison of Dissimilar Life Insurance Contracts—the Standard Mortality Cost Method (J. Stanley Hill), XXIII, 317.  
 Ruin Function Approximation (John A. Beekman), XXI, 277.  
 Social and Economic Role of the Actuary, XXII, D665.

## NET COST

Discussion on: Life Insurance Net Cost Comparisons, XXI, D185.  
 Net Cost Comparisons, XXII, D701.

Paper: Twenty-Year Net Cost Formula (Peter L. J. Ryall), XXI, 101.  
 Twenty-Year Policyholder Cost Comparisons (Peter L. J. Ryall), XXI, 119.

NET COST COMPARISON OF DISSIMILAR LIFE INSURANCE CONTRACTS—THE STANDARD MORTALITY COST METHOD—J. Stanley Hill, XXIII, 289, 323; Discussion, XXIII, 311.

NET PREMIUM—Paper: Upper Bound on Stop-Loss Net Premium (Newton L. Bowers, Jr.), XXI, 211.

NEUMANN, EDWARD M.—Obituary Notice, XXIII, 676.

NEW APPROACH TO THE CALCULATION OF ACTIVE LIFE DISABILITY RESERVES—Mel Stein, XXII, 1; Discussion, XXII, 129.

NEW LOOK AT GAIN AND LOSS ANALYSIS—Arthur W. Anderson, XXIII, 7, 182; Discussion, XXIII, 151.

NEW YORK LIFE VARIABLE LIFE INSURANCE DESIGN ON A DAILY BASIS—Edward Scher, XXIII, 367, 387; Discussion, XXIII, 377.

NEWCOMB, EDWARD G.—Obituary Notice, XXII, 71.

NICKERSON, BRUCE E.

Discussion on: Actuary's Responsibility to His Various Publics, XXIII, D210.

Equity-oriented Products, XXI, D468.

Profit Squeeze for Individual Insurance, XXIII, 322.

NICOL, WILLIAM K.—Discussion on: Impact of Inflation on the Life Insurance Industry, XXII, D24.

NIESSEN, ABRAHAM M.

Book Reviews: *Public Attitudes toward Social Security* (Michael E. Schiltz), XXIII, 60.

"Table of Expected Working Life for Men, 1968," *Monthly Labor Review* (Howard W. Fullerton), XXIII, 648.

*Tower of Strength—a Centennial History of the New Zealand Government Life Insurance Office* (C. W. Vennell), XXII, 59.

Discussion on: Final-Pay Pension Plans, XXI, D539.

1971 CANADIAN CENSUS—Duffett, Walter E., XXIII, 217.

NIX, ROBERT A.—Discussion on: Changing Role of the Actuary, XXI, D277.

NOBACK, JOSEPH C.

Book Reviews: *Accounting for Life Insurance Companies* (Charles L. Van House, Sr., F.L.M.I., and W. Rogers Hammond, D.B.A., C.P.A.), XXII, 53.

*Fundamental Mathematics of Life Insurance* (Floyd S. Harper and Lewis C. Workman), XXIII, 627.

Discussion on: Life Insurance Earnings and the Release from Risk Policy Reserve System (Richard G. Horn), XXIII, 404.

Natural Reserve Concept and Life Insurance Earnings (Joe B. Pharr), XXIII, 128.

NOREN, C. GILBERT—Obituary Notice, XXII, 147.

NORMAN, LALANDER S.—Discussion on: Impact of Inflation on the Life Insurance Industry, XXII, D39.

NOVEMBER, WILLIAM J.—Discussion on: Agent Compensation, XXIII, D185.

NUDELMAN, HAROLD M.—Discussion on: Net Cost Comparison of Dissimilar Life Insurance Contracts—the Standard Mortality Cost Method (J. Stanley Hill), XXIII, 318.

#### NUMERICAL ANALYSIS

Book Reviews: *Short Introduction to Numerical Analysis* (M. V. Wilkes), Reviewed by Frank S. Irish and David G. Hurlbut, XXII, 407.

*Theory and Problems of Numerical Analysis* (Francis Scheid), Reviewed by Frank S. Irish and David G. Hurlbut, XXII, 407.

Discussion on: Numerical Analysis, XXI, D911.

#### OBITUARY NOTICES

Abbott, Eleanor A., XXI, 187.

Allstrom, Henry W., XXI, 188.

Anderson, William Matheson, XXI, 673.

Bishop, George Walter, XXI, 189.

Blackadar, Walter Lloyd, XXI, 675.

Brown, Walter Clarke, XXII, 65.

Clair, Joseph J., XXI, 675.

Clay, Harold P., XXII, 427.

Colquhoun, Frederick Ross, XXII, 66.

Copple, James B., Jr., XXI, 189.

Crowe, Ernest Watson, XXI, 190.

Dasgupta, Hiranya Rumar, XXI, 190.

Desmet, David Lee, XXI, 676.

Dougherty, Edward A., XXI, 191.

Erway, Richard E., XXIII, 669.

Farrier, Rex A., XXI, 192.

Fawcett, Walton Baker, XXII, 67.

File, Lorne Kenelm, XXI, 677.

Ford, Norman Cornell, XXI, 327.

Foster, Clark Trumbull, XXIII, 84.

Frankland, James Edward, XXI, 192.

Frazer, Paul K., XXI, 677.

Gagliuso, Frank J., XXI, 678.

Gillan, James R., XXI, 192.

Griswold, Robert N., XXIII, 83.

Grout, Harold Alden, XXIII, 671.

Hancock, William F., XXI, 193.

Hann, Alfred G., XXII, 67.

Haradon, Roland S., XXII, 68.

Hondorp, Peter, XXII, 428.

Horne, Harold M., XXIII, 84.

Hoyt, John T., XXIII, 84.

Huntington, Everett C., XXIII, 673.

Irwin, Philip Chase, XXI, 679.

James, Clyde W., XXI, 680.

Johanson, Francis Oscar, XXIII, 85.

Johnson, Chandler Burbidge, XXI, 327.

Johnson, Leif R., XXII, 68.

- Johnstone, William Crawford, XXI, 193.  
 Jones, Harry W., XXI, 680.  
 Jones, W. Ralph, XXII, 69.  
 Jordan, Frank Russell, XXII, 429.  
 Kessner, Norman S., XXII, 69.  
 King, Estella Fisher, XXIII, 86.  
 Kinzler, Henry, XXIII, 673.  
 Kirkpatrick, Clair C., XXIII, 86.  
 Lang, Kermit, XXII, 430.  
 Lawrence, Robert K., XXII, 430.  
 Lincoln, John W., XXIII, 87.  
 Little, Richard, XXII, 70.  
 Lyle, Annie Mary, XXI, 194.  
 Maccabe, Thomas Jones, XXIII, 675.  
 Maclean, Joseph Brotherton, XXII, 430.  
 Mayerson, Allen Linder, XXIII, 674.  
 McCutcheon, Malcolm Wallace, XXI, 195.  
 McKinney, Gordon D., XXI, 196.  
 Menzler, Frederick August Andrew, XXI, 196.  
 Moore, Arthur J., XXII, 70.  
 Moulton, Charles H. T., XXI, 328.  
 Neumann, Edward M., XXIII, 676.  
 Newcomb, Edward G., XXII, 71.  
 Noren, C. Gilbert, XXII, 147.  
 Penman, William, XXII, 433.  
 Perlman, Edward, XXII, 434.  
 Peterson, Alan Kolnitz, XXI, 328.  
 Piper, Kenneth B., XXI, 197.  
 Rothschild, Stanford Z., Sr., XXI, 681.  
 St. John, John B., XXIII, 87.  
 Scott, James, XXIII, 677.  
 Shailer, Frank A., XXIII, 187.  
 Shannon, Simon, XXI, 198.  
 Sharp, Jonathan Gummersal, XXI, 682.  
 Shepherd, Pearce, XXI, 682.  
 Spiegelman, Mortimer, XXI, 198.  
 Spoerl, Charles Alfred, XXI, 683.  
 Stabler, Robert N., XXIII, 88.  
 Sternhell, Charles M., XXIII, 677.  
 White, William Kolb, XXII, 71.  
 Wiseman, Robert T., XXII, 148.

OBSERVATIONS ON ACTUARIAL ASPECTS OF THE INSURED VARIABLE ANNUITY—  
 John Macarchuk, XXI, 529; Discussion, XXI, 539.

OBSERVATIONS ON THE 1970 NATIONAL HEALTH FORUM—Discussion, XXII,  
 D11.

OCHSNER, ROBERT C.—Discussion on: Pension Plan Developments, XXII,  
 D223.

OHMAN, CARL R.—Discussion on: Pension Funding, XXII, D358.

OLDS, STANLEY L.—Discussion on: United States Federal Income Tax, XXI,  
 D424.

OLSEN, JAMES J.

- Discussion on: Individual Medical Expense Insurance, XXI, D734.  
 Trends in Hospital and Medical Care Utilization, XXI, D654.

- OLSON, GARY E.—Discussion on: Variable Life Insurance, XXII, D162.
- ON THE CREDIBILITY OF GROUP INSURANCE CLAIM EXPERIENCE—Myron H. Margolin, XXIII, 229, 262; Discussion, XXIII, 239.
- ORMSBY, CHARLES A.  
Discussion on: Mortality Trends, XXI, D900.  
Mortality and Underwriting of Individual Policies for Large Amounts, XXIII, D489.
- OUSLEY, ROBERT G.—Discussion on: Equity-oriented Products, XXI, D35.
- PANEL DISCUSSION: PAST IS PROLOGUE—Discussion, XXI, D551.
- PAQUIN, CLAUDE Y.—Discussion on: Management of Professional Personnel, XXI, D106.
- PARKS, LEROY B., JR.  
Discussion on: Investment Responsibility of the Actuary, XXII, D90.  
Statistical Studies of Stock Market Behavior, XXII, D523.
- PARTICIPATION OF ACTUARIES IN GOVERNMENTAL ADVISORY GROUPS—Discussion, XXII, D503.
- PAULEY, BARTON S.—Discussion on: Mortality and Underwriting of Individual Policies for Large Amounts, XXIII, D494.
- PAWELKO, ROBERT L.  
Discussion on: Actuary's Responsibility to His Various Publics, XXIII, D211.  
Adjusted Earnings, XXIII, D347.  
Developments in State Insurance Laws, XXII, D561.  
Health Services—Public versus Private Financing, XXIII, D261.  
Smaller Company Forum, XXIII, D363.  
Symposium on Adjusted Earnings, XXIII, D405.
- PAYNTER, WILLIAM K.—Discussion on: Actuary's Responsibility to His Various Publics, XXIII, D3.
- PEACOR, C. NORMAN  
Discussion on: Changing Role of the Actuary, XXI, D283.  
Net Cost Comparisons, XXII, D715.
- PEARSON, JOHN S., JR.—Discussion on: United States Federal Income Tax, XXI, D423.
- PEGLER, JAMES B. H.  
Discussion on: Impact of Inflation on the Life Insurance Industry, XXII, D30.  
Investment Responsibility of the Actuary, XXII, D87.  
Training of Actuarial Students in the United Kingdom, XXII, D5.
- PEIRCE, CHARLES A.—Book Review: *Retirement Income in the United States: A Case for the Composite System* (Committee on Employee Benefits), XXI, 665.
- PENDLETON, FRANKLIN D.—Discussion on: What about These Younger Actuaries? XXII, 370.
- PENMAN, WILLIAM—Obituary Notice, XXII, 432.
- PENNINGTON, THOMAS K.—Discussion on: Reserves and Related Problems for Variable Annuities and Cost-of-Living Benefits, XXI, D756.
- PENSION BENEFIT SECURITY BILL—Discussion, XXI, D567.
- PENSION DEVELOPMENTS—Discussion, XXIII, D99, D293.

PENSION FUNDING—Discussion, XXII, D358.

PENSION PLAN DEVELOPMENTS—Discussion, XXII, D191.

PENSION PLANS

Book Reviews: *Benefit Plans in Junior Colleges* (Francis P. King), Reviewed by Richard G. Schreitmueller, XXIII, 655.

*Guaranty Fund for Private Pension Obligations* (Dan M. McGill), Reviewed by Richard V. Minck, XXIII, 65.

*Measuring Investment Performance of Pension Funds for Purpose of Interfund Comparison* (Cohen, Dean, Durand, Fama, Fisher, Lorie, and Shapiro), Reviewed by Paul H. Jackson, XXI, 169.

*Pensions and Severance Pay for Displaced Defense Workers* (Hugh Folk and Paul Hartman), Reviewed by Paul H. Jackson, XXIII, 652.

*Private Pension Scheme Finance* (Sylvia and Leslie Tutt), Reviewed by Paul H. Jackson, XXIII, 660.

*Status of Funding under Private Pension Plans* (Frank L. Griffin, Jr., and Charles L. Trowbridge), Reviewed by Preston C. Bassett and A. Charles Howell, XXI, 629.

*Vesting and Termination Provisions in Private Pension Plans* (Carl H. Fischer), Reviewed by Henry N. Winslow, XXIII, 54.

Discussion on: Final-Pay Pension Plans, XXI, D289.

Long-Range Viability and Regulation of Corporate Pension Plans, XXIII, D531.

Pension Funding, XXII, D358.

Pension Plan Developments, XXII, D191.

State, Provincial, and Municipal Employee Pension Plans—Financing and Other Problems, XXIII, D465.

Paper: New Look at Gain and Loss Analysis (Arthur W. Anderson), XXIII 151.

PERDUE, JACK B.—Discussion on: Equity-oriented Products, XXI, D41.

PERLMAN, EDWARD—Obituary Notice, XXII, 433.

PERROTT, GODFREY J. A.—Discussion on: Profit Squeeze for Individual Insurance, XXIII, D318.

PERRY, ROBERT C.—Discussion on: Actuarial Reporting for Management, XXII, D599.

PERSONAL SECURITY IN THE 1970's—UNITED STATES AND CANADA—Discussion, XXII, D329.

PERSONNEL—See Management.

PESTAL, CHARLES F.—Discussion on: Variable Life Insurance, XXII, D160.

PETERS, FRANKLIN E.—Book Review: *Accidents and Homicide* (Albert P. Irlsant and Paul V. Joliet), XXII, 54.

PETERSON, ALAN KOLNITZ—Obituary Notice, XXI, 328.

PETERSON, DONALD M.—Discussion on: Profit and Other Objectives in Group Operations, XXI, D804.

PETERSON, R. M.—Book Review: *Social Security* (Joseph A. Pechman, Henry J. Aaron, and Michael K. Taussig), XXI, 155.

PETERSON, RICHARD P.—Discussion on: Computer Models and Simulation, XXI, D456.

PETTENGILL, DANIEL W.

Book Review: *Medical Care at Public Expense* (Mark V. Pauly), XXIII, 641.

Discussion on: Health Insurance in the United States, XXIII, D665.

- PHARR, JOE B.  
 Discussion on: Adjusted Earnings, XXIII, D345.  
 Symposium on Adjusted Earnings, XXIII, D411.  
 Variable Life Insurance, XXIII, D279.  
 Paper: Natural Reserve Concept and Life Insurance Earnings, XXIII, 93, 138.
- PICKERING, JOSEPH R.—Discussion on: Deferred Tax Considerations, XXIII, D435.
- PIKE, ALBERT, JR.  
 Discussion on: Legislative Developments of Interest to Actuaries, XXII, D7.  
 Variable Insurance Products, XXI, D637.
- PIKE, MORRIS—Book Review: *Insurance, Government and Social Policy: Studies in Insurance Regulation* (Spencer L. Kimball and Herbert S. Denenberg, eds.), XXI, 639.
- PILGRIM, JAMES W.—Discussion on: Mortality and Underwriting of Individual Policies for Large Amounts, XXIII, D498.
- PINCZKOWSKI, RAYMOND E., JR.—Discussion on: Pension Developments, XXIII, D120.
- PIPER, KENNETH B.—Obituary Notice, XXI, 197.
- PLUMLEY, PETER W.  
 Discussion on: Alternate Route, XXII, D482; XXIII, D281.  
 Education and Examination of Actuaries, XXII, D644.
- PORTER, EUGENE F.  
 Discussion on: Computer Models and Simulation, XXI, D450.  
 Role of the Actuary in Expense Control, XXII, D459.
- POSITION STATEMENT—Robert J. Myers, XXII, D313.
- POSNAR, ROBERT L.—Discussion on: Symposium on Adjusted Earnings, XXIII, D383.
- POWELL, ROBERT N.  
 Discussion on: Equity-oriented Products, XXI, D161.  
 Natural Reserve Concept and Life Insurance Earnings (Joe B. Pharr), XXIII, 137.
- PREMIUMS—Paper: Gross Premiums for Term Insurance with Varying Benefits and Premiums (Richard W. Ziock), XXII, 19.
- PRICING  
 Discussion on: Profit Squeeze for Individual Insurance, XXIII, D305.  
 Paper: Expected Profit Formulas (James L. Lewis, Jr.), XXIII, 325.
- PRIEN, BARTHUS J.—Discussion on: Pension Developments, XXIII, D303.
- PROFIT AND OTHER OBJECTIVES IN GROUP OPERATIONS—Discussion, XXI, D791.
- PROFIT SQUEEZE FOR INDIVIDUAL INSURANCE—Discussion, XXIII, D127, D305.
- PROJECTIONS OF VARIABLE LIFE INSURANCE OPERATIONS—Paul Markham Kahn, XXIII, 335, 365; Discussion, XXIII, 355.
- PROMISLOW, S. DAVID—Discussion on: Logical Approach to Population Problems (Robert W. Batten), XXI, 295.
- PROPOSED CHANGES IN AUTOMOBILE LIABILITY INSURANCE—Discussion, XXI, D311.
- PURDY, JAMES L.—Discussion on: Trends in Hospital and Medical Care Utilization, XXI, D657.



- RABENAU, PHILIP A.—Discussion on: Observations on Actuarial Aspects of the Insured Variable Annuity (John Macarchuk), XXI, 544.
- RAEL, JUAN B., JR.—Discussion on: Pension Developments, XXIII, D293.
- RAMSEY, HENRY B., JR.  
Discussion on: Adjusted Earnings, XXIII, D152.  
Taxation of Variable Annuities and Mutual Funds, XXI, D881.
- RANDALL, ROBERT J.  
Discussion on: Analysis of Basic Actuarial Theory for Fixed Premium Variable Benefit Life Insurance (John C. Fraser, Walter N. Miller, and Charles M. Sternhell), XXI, 425.  
Social and Economic Role of the Actuary, XXII, D670.
- RAPPAPORT, ANNA M.  
Discussion on: Agent Compensation, XXIII, D171.  
Changing Role of the Actuary, XXI, D273.  
Comments on Proposed Amendment to the Constitution to Permit Public Expression of Professional Opinion, XXII, 443.  
Continuing Education—Discussion of Trowbridge Report, XXII, D283.  
Individual Medical Expense Insurance, XXI, D735.  
Life Insurance Based on the Consumer Price Index (John M. Bragg and David A. Stonecipher), XXII, 367.  
Marketing Trends—Smaller Companies, XXI, D365.  
Mortality Trends, XXI, D902.  
Projections of Variable Life Insurance Operations (Paul Markham Kahn), XXIII, 361.  
Variable Life Insurance, XXIII, D83.  
What about These Younger Actuaries? XXII, D371.
- RATHGEBER, FREDRICK E.  
Discussion on: Continuing Education of the Actuary, XXII, D315.  
Continuing Education—Discussion of Trowbridge Report, XXII, D303.  
Elections by Mail, XXIII, D46.  
Health Insurance in the United States, XXIII, D663.
- RECENT DEVELOPMENTS ON CONTINUING EDUCATION—John M. Bragg, XXII, D473.
- RECENT DEVELOPMENTS IN SOCIAL SECURITY IN THE UNITED STATES—Discussion, XXI, D1.
- RECENT LEGISLATIVE DEVELOPMENTS—Discussion, XXII, D1, D309.
- RECENT MORTALITY UNDER INDIVIDUAL IMMEDIATE ANNUITIES—Discussion, XXI, D547.
- RECRUITING—*See* Management.
- REED, OWEN A.—Discussion on: Computer Models and Simulation, XXI, D116.
- REID, DONALD H.  
Discussion on: Profit and Other Objectives in Group Operations, XXI, D815.  
Trends in Employee Benefit Plans, XXII, D606.
- REINSURANCE—Discussion on: Utility Theory, XXI, D331.
- REISKYTL, JAMES F.—Discussion on: United States Federal Income Tax, XXI, D417.
- REPORT ON JOINT ACTUARIAL COMMITTEE MEETING—Discussion, XXII, D311.
- RESERVE BASIS FOR GUARANTEED BENEFITS UNDER VARIABLE ANNUITY CONTRACTS—Herbert W. Hickman, XXII, 191; Discussion, XXII, 211.

- RESERVES FOR LIVES DISABLED UNDER GROUP INSURANCE EXTENDED DEATH BENEFIT PROVISIONS OF THE PREMIUM-WAIVER TYPE—Raymond B. Krieger, XXIII, 419.
- RESERVES AND RELATED PROBLEMS FOR VARIABLE ANNUITIES AND COST-OF-LIVING BENEFITS—Discussion, XXI, D745.
- RESERVES AND SURPLUS  
 Paper: Analysis of Contributions to Surplus (Robert H. Jordan), XXI, 81.  
 Natural Reserve Concept and Life Insurance Earnings (Joe B. Pharr), XXIII, 93.  
 New Approach to the Calculation of Active Life Disability Reserves (Mel Stein), XXII, 1.
- RESPONSES TO THE AICPA DRAFT—Discussion, XXIII, D413.
- RETIREMENT-AGE DILEMMA—Discussion, XXII, D567.
- RETURN OF PREMIUM BENEFIT IN HEALTH INSURANCE—E. Paul Barnhart, XXII, 235; Discussion, XXII, 273.
- RETURN ON STOCKHOLDER EQUITY—Thomas P. Bowles, Jr., XXI, 9, 274; Discussion, XXI, 241.
- REVISED TABLES FOR MAJOR MEDICAL BENEFITS—E. Paul Barnhart, XXI, 21.
- REYNOLDS, FRANK G.—Discussion on: Numerical Analysis, XXI, D926.
- REYNOLDS, GEORGE A.—Discussion on: Life Insurance Earnings and the Release from Risk Policy Reserve System (Richard G. Horn), XXIII, 412.
- RICE, FRANK H.—Discussion on: Elections by Mail, XXIII, D243.
- RICHARDS, ALAN  
 Discussion on: Annual Statement Accounting, XXI, D707.  
 Deferred Tax Considerations, XXIII, D427.
- RICHARDSON, CHARLES F. B.—Discussion on: Role of the Actuary in Expense Control, XXII, D128.
- RICHMOND, GERALD—Discussion on: New Look at Gain and Loss Analysis (Arthur W. Anderson), XXIII, 161.
- RICKARDS, CHARLES E.—Discussion on: Mortality Trends, XXI, D897.
- RIESE, WALTER—Discussion on: Mortality and Remarriage Experience for Widow Beneficiaries under OASDI (Francisco Bayo), XXI, 303.
- RIETZ, H. LEWIS—Discussion on: Impact of Inflation on the Life Insurance Industry, XXII, D19.
- RILEY, C. RONALD  
 Discussion on: Deferred and Incentive Compensation, XXI, D699.  
 Education and Examination of Actuaries, XXII, D661.  
 Management of Professional Personnel, XXI, D92.  
 Social and Economic Role of the Actuary, XXII, D674.
- RILEY, JOHN W., JR.—Discussion on: Forecasting the Environment for Business, XXIII, D580.
- RIPPS, JAY C.—Discussion on: Pension Plan Developments, XXII, D210.
- RISK THEORY  
 Book Reviews: *Economics of Uncertainty* (Karl H. Borch), Reviewed by Paul Markham Kahn, XXI, 654.  
*Mathematical Methods in Risk Theory* (Hans Buhlmann), Reviewed by Paul Markham Kahn, XXIII, 58.  
*Prognosis—Clinical Factors in Risk Appraisal* (Thomas A. Keith, III, M.D.), Reviewed by Frank A. Warner, M.D., XXII, 55.

- Review of the Collective Theory of Risk* (Carl Philipson), Reviewed by Paul Markham Kahn, XXI, 654.
- Risk Theory* (R. E. Beard, T. Pentikainen, and E. Pesonen), Reviewed by Paul Markham Kahn, XXI, 654.
- Stochastic Theory of a Risk Business* (Hilary L. Seal), Reviewed by Paul Markham Kahn, XXI, 654.
- Papers: Application of Simulated Stock Market Trends to Investigate a Ruin Problem (Frank P. DiPaolo), XXI, 549.
- Empirical Approach to Determination of Credibility Factors (Ralph D. Maguire), XXI, 1.
- Ruin Function Approximation (John A. Beekman), XXI, 41.
- Simulation of Ruin Potential of Nonlife Insurance Companies (Hilary L. Seal), XXI, 563.
- ROBBINS, EDWARD L.—Discussion on: Return on Stockholder Equity (Thomas P. Bowles, Jr.), XXI, 258.
- ROBERTS, HENRY R.—Discussion on: Diversification of Life Companies to Financial Services, XXI, D854.
- ROBERTSON, RICHARD S.  
Discussion on: Adjusted Earnings, XXIII, D347.  
Profit Squeeze for Individual Insurance, XXIII, D308.
- ROBERTSON, STUART A.  
Discussion on: Actuary's Responsibility to His Various Publics, XXIII, D201.  
Adjusted Earnings for Life Companies, XXII, D341.  
Return on Stockholder Equity (Thomas P. Bowles, Jr.), XXI, 260.
- ROBY, ALLAN B., JR.  
Discussion on: Cash-Flow Problems, XXII, D719.  
Investment Responsibility of the Actuary, XXII, D99.
- ROCCAS, GEORGE J.—Discussion on: Changing Role of the Actuary, XXI, D282.
- RODDIS, RICHARD S. L.—Discussion on: Actuary's Responsibility to His Various Publics, XXIII, D207.
- RODOLFO, MA. ROSARIO S.—Discussion on: United States Federal Income Tax, XXI, D425.
- ROENISCH, DAVIS H.—Discussion on: Final-Pay Pension Plans, XXI, D538.
- ROHDA, RODNEY R.  
Discussion on: Variable Life Insurance, XXIII, D272.  
Paper with James J. Murphy: Variable Life Insurance Viewed via the "Additions" Concept, XXII, 377.
- ROLE OF THE ACTUARY IN COLLECTIVE BARGAINING—Discussion, XXIII, D647.
- ROLE OF THE ACTUARY IN EXPENSE CONTROL—Discussion, XXII, D113, D453.
- ROLLAND, IAN M.—Discussion on: Equity-oriented Products, XXI, D465.
- ROOD, HENRY F.—Discussion on: Effects of Inflation on Underwriting, XXII, D260.
- ROSENBLUM, SAMUEL—Book Review: *Federal Estate and Gift Taxes Explained*, XXI, 657.
- ROSS, JAMES B.—Discussion on: Equity-oriented Products, XXI, D468.
- ROSSER, HARWOOD  
Book Review: *Introductory Numerical Analysis* (Anthony J. Pettofrezzo), XXII, 408.

- Discussion on: Education and Examination of Actuaries, XXII, D657.  
 Life Insurance Earnings and the Release from Risk Policy Reserve System (Richard G. Horn), XXIII, 410.  
 Numerical Analysis, XXI, D925.
- ROTH, LEWIS P.—Discussion on: Variable Life Insurance, XXII, D181.
- ROTHSCHILD, STANFORD Z., SR.—Obituary Notice, XXI, 681.
- ROTTER, PAUL T.  
 Discussion on: Alternate Route, XXII, D477; XXIII, D281.  
 Management of Professional Personnel, XXI, D81.
- RUCK, HAROLD E.—Discussion on: Marketing Trends—Smaller Companies, XXI, D373.
- RUDD, D'ALTON S.  
 Discussion on: Analysis of Basic Actuarial Theory for Fixed Premium Variable Benefit Life Insurance (John C. Fraser, Walter N. Miller, and Charles M. Sternhell), XXI, 413.  
 Pension Funding, XXII, D359.  
 Variable Life Insurance, XXII, D396.
- RUGLAND, WALTER L.—Discussion on: Adjusted Earnings, XXIII, D162.
- RUGLAND, WALTER S.  
 Discussion on: Agent Compensation, XXIII, D187.  
 Insurance Distribution and Marketing Systems, XXI, D677.  
 Net Cost Comparisons, XXII, D717.  
 Panel Discussion: Past Is Prologue, XXI, D557.  
 What about These Younger Actuaries? XXII, D369.
- RUIN FUNCTION—*See Risk Theory.*
- RUIN FUNCTION APPROXIMATION—John A. Beekman, XXI, 41, 277; Discussion, XXI, 275.
- RUMBALL, DONALD A.—Discussion on: Management of Professional Personnel, XXI, D98.
- RYALL, PETER L. J.  
 Discussion on: Life Insurance Net Cost Comparisons, XXI, D207.  
 Net Cost Comparison of Dissimilar Life Insurance Contracts—the Standard Mortality Cost Method (J. Stanley Hill), XXIII, 312.  
 Net Cost Comparisons, XXII, D704.  
 Papers: Twenty-Year Net Cost Formula, XXI, 101, 325.  
 Twenty-Year Policyholder Cost Comparisons, XXI, 119.
- RYAN, JOHN F.—Discussion on: Actuarial Reporting to Management, XXIII, D21.
- RYRIE, GEORGE  
 Discussion on: Management of Professional Personnel, XXI, D81.  
 Mutual Life Insurance Companies—Their Objectives and Operating Philosophy, XXIII, D462.
- SAFFEIR, HARVEY J.—Discussion on: Health Care Delivery in the 1970's, XXII, D73.
- ST. JOHN, JOHN B.—Obituary Notice, XXIII, 87.
- SANDERS, DOUGLAS O., JR.  
 Discussion on: Models and Decision Techniques, XXII, D451.  
 Return of Premium Benefit in Health Insurance (E. Paul Barnhart), XXII, 298.

- SARASON, HARRY M.—Discussion on: Adjusted Earnings, XXIII, D155.
- SCHALLER-KELLY, CHARLES V.  
 Book Review: *Demography of Tropical Africa* (William Brass *et al.*), XXII, 413.  
 Discussion on: Continuing Education—Discussion of Trowbridge Report, XXII, D283.  
 Pension Benefit Security Bill, XXI, D589.  
 Pension Plan Developments, XXII, D208.  
 Topics for Consulting Actuaries, XXI, D783.
- SCH EIN, VIRGINIA ELLEN—Discussion on: Changing Modes of Family Life, XXIII, D627.
- SCHER, EDWARD—Paper: New York Life Variable Life Insurance Design on a Daily Basis, XXIII, 367, 387.
- SCHMIDT, WILLIAM H.—Discussion on: Corporate Planning, XXI, D893.
- SCHNELLE, CHARLES S.—Discussion on: Management of Professional Personnel, XXI, D87.
- SCHREINER, WILLIAM J.  
 Discussion on: Empirical Approach to Determination of Credibility Factors (Ralph D. Maguire), XXI, 224.  
 On the Credibility of Group Insurance Claim Experience (Myron H. Margolin), XXIII, 251.
- SCHREITMUELLER, RICHARD G.  
 Book Reviews: *Benefit Plans in American Colleges* (William C. Greenough and Francis B. King), XXI, 664.  
*Benefit Plans in Junior Colleges* (Francis P. King), XXIII, 655.
- SCHWARTZ, JESSE M.—Discussion on: What about These Younger Actuaries? XXII, 377.
- SCHWARTZ, JONATHAN  
 Discussion on: Numerical Analysis, XXI, D926.  
 State, Provincial, and Municipal Employee Pension Plans—Financing and Other Problems, XXIII, D485.
- SCHWARZ, JOSEPH A.—Discussion on: Analysis of Contributions to Surplus (Robert H. Jordan), XXI, 307.
- SCOTT, DAVID G.  
 Discussion on: Diversification of Life Companies to Financial Services, XXI, D866.  
 Mergers, Acquisitions, and Valuation of Stockholder Equity, XXI, D493.
- SCOTT, JAMES—Obituary Notice, XXIII, 677.
- SCOTT, WILSON H.—Discussion on: Variable Life Insurance Viewed via the “Additions” Concept (James J. Murphy and Rodney R. Rohda), XXII, 381.
- SEAL, HILARY L.—Paper: Simulation of Ruin Potential of Nonlife Insurance Companies, XXI, 563.
- SEE, GARY N.—Discussion on: Logical Approach to Population Problems (Robert W. Batten), XXI, 297.
- SEGAL, DONALD J.—Discussion on: Management of Professional Personnel, XXI, D93.
- SELIG, JOHN G.—Discussion on: Impact of Inflation on the Life Insurance Industry, XXII, D31.
- SELLERS, RICHARD M.—Discussion on: Mergers, Acquisitions, and Valuation of Stockholder Equity, XXI, D231.

## SELTZER, FREDERIC

Book Review: *Demography* (P. R. Cox), XXIII, 630.

Discussion on: Sources of Statistical Information for Actuaries, XXII, D386.

## SHAILER, FRANK A.—Obituary Notice, XXIII, 187.

## SHANNON, A. GUY, JR.—Discussion on: Pension Developments, XXIII, D104.

## SHANNON, SIMON—Obituary Notice, XXI, 198.

## SHARP, JONATHAN GUMMERSAL—Obituary Notice, XXI, 682.

## SHELLARD, GORDON D.—Discussion on: Asset Value Guarantees under Equity-based Products (Samuel H. Turner), XXI, 485.

## SHEMIN, BARRY L.

Discussion on: Investment Responsibility of the Actuary, XXII, D101.  
Pension Funding, XXII, D358.

## SHEPHERD, PEARCE

Discussion on: Changing Role of the Actuary, XXI, D272.

Obituary Notice, XXI, 682.

## SHIMA, RICHARD J.—Discussion on: United States Federal Income Tax, XXI, D429.

## SHUR, WALTER

Discussion on: Adjusted Earnings, XXIII, D350.

Empirical Approach to Determination of Credibility Factors (Ralph D. Maguire), XXI, 221.

On the Credibility of Group Insurance Claim Experience (Myron H. Margolin), XXIII, 240.

Social Security Legislative Developments, XXII, D681.

Trends in Employee Benefit Plans, XXII, D617.

## SIBIGTROTH, JOSEPH C.

Discussion on: Individual Medical Expense Insurance, XXI, D731.

Mortality Trends, XXI, D907.

Mortality and Underwriting of Individual Policies for Large Amounts, XXIII, D491.

## SIEGEL, CONRAD M.

Discussion on: Investment Responsibility of the Actuary, XXII, D89.

State, Provincial, and Municipal Employee Pension Plans—Financing and Other Problems, XXIII, D471.

Topics for Consulting Actuaries, XXI, D771.

## SIEGFRIED, CHARLES A.

Discussion on: Health Services—Public versus Private Financing, XXIII, D49.

Participation of Actuaries in Governmental Advisory Groups, XXII, D503.

## SILLESKY, J. DARRISON

Book Review: *Life Insurance Theory and Practice* (Robert I. Mehr), XXII, 419.

Discussion on: Elections by Mail, XXIII, D41.

Pension Benefit Security Bill, XXI, D574.

## SILVA, GERALD S.—Discussion on: Statistical Studies of Stock Market Behavior, XXII, D543.

## SIMULATION OF RUIN POTENTIAL OF NONLIFE INSURANCE COMPANIES—Hilary L. Seal, XXI, 563; Discussion, XXI, 587.

## SKINNER, JEFFREY S.—Discussion on: Agent Compensation, XXIII, D356.

- SLOAN, THOMAS D.—Discussion on: Investment Responsibility of the Actuary, XXII, D95.
- SLOAT, FREDERICK P.—Discussion on: Topics for Consulting Actuaries, XXI, D783.
- SMALL COMPANIES—Discussion on: Marketing Trends—Smaller Companies, XXI, D365.
- SMALLER COMPANY FORUM—Discussion, XXIII, D189, D361.
- SMITH, ALEXANDER J. C.—Discussion on: Role of the Actuary in Collective Bargaining, XXIII, D659.
- SMITH, FRANKLIN C.—Discussion on: Actuary's Responsibility to His Various Publics, XXIII, D212.
- SMITH, J. HENRY  
Discussion on: Mutual Life Insurance Companies—Their Objectives and Operating Philosophy, XXIII, D445.  
Participation of Actuaries in Governmental Advisory Groups, XXII, D508.
- SMITH, KARL U.—Discussion on: Retirement-Age Dilemma, XXII, D581.
- SMITH, RUSSELL H., JR.—Discussion on: Social and Economic Role of the Actuary, XXII, D673.
- SOCIAL AND ECONOMIC ROLE OF THE ACTUARY—Discussion, XXII, D663.
- SOCIAL SECURITY  
Book Reviews: *Eleventh Actuarial Valuation of the Assets and Liabilities under the Railroad Retirement Acts as of December 31, 1968, with Technical Supplement*, Reviewed by Jerome Stein, XXIII, 645.  
*Princeton Symposium on the American System of Social Insurance: Its Philosophy, Impact, and Future Development*, Reviewed by Reinhard A. Hohaus, XXI, 635.  
*Public Attitudes toward Social Security* (Advisory Council on Social Security), Reviewed by R. M. Peterson, XXI, 155.  
Discussion on: Recent Developments in Social Security in the United States, XXI, D1.  
Social Security Legislative Developments, XXII, D681.
- SOCIAL SECURITY AND EMPLOYEE BENEFITS IN WESTERN EUROPE—Discussion, XXI, D713.
- SOCIAL SECURITY LEGISLATIVE DEVELOPMENTS—Discussion, XXII, D681.
- SOCIETY OF ACTUARIES  
Discussion on: Elections by Mail, XXIII, D235.  
Financial Reports, XXI, 623; XXII, 393; XXIII, 623.  
Meetings  
Earlier Regional Spring, April 21 and 22, 1969, New York, XXI, 201.  
Earlier Regional Spring, May 1 and 2, 1969, Atlanta, XXI, 207.  
Later Regional, June 5 and 6, 1969, St. Louis, XXI, 331.  
Annual, November 17, 18, and 19, 1969, Boston, XXI, 685.  
Earlier Regional Spring, April 2 and 3, 1970, Houston, XXII, 73.  
Earlier Regional Spring, April 16 and 17, 1970, Hartford, XXII, 77.  
Later Regional, June 4 and 5, 1970, Chicago, XXII, 149.  
Annual, November 9, 10, and 11, 1970, Denver, XXII, 155.  
Earlier Regional Spring, April 5 and 6, 1971, New York, XXIII, 89.  
Later Regional, May 27 and 28, 1971, Seattle, XXIII, 189.  
Later Regional, June 3 and 4, 1971, Des Moines, XXIII, 193.  
Annual, November 8, 9, and 10, 1971, Toronto, XXIII, 679.

- Paper: Society of Actuaries—Its First Twenty Years (Victor E. Henningsen), XXI, 591.
- Presidential Address: Wendell A. Milliman, XXI, 335.  
Ernest J. Moorhead, XXII, 155.  
Edwin B. Lancaster, XXIII, 197.
- SOCIETY OF ACTUARIES—ITS FIRST TWENTY YEARS—Victor E. Henningsen, XXI, 591.
- SOME IMPLICATIONS OF CURRENT DEMOGRAPHIC TRENDS—Nathan Keyfitz, XXIII, 203.
- SOURCES OF STATISTICAL INFORMATION FOR ACTUARIES—Discussion, XXII, D383.
- SPARE, WILLIAM A.  
Discussion on: Continuing Education—Discussion of Trowbridge Report, XXII, D289.  
Role of the Actuary in Expense Control, XXII, D130.
- SPIEGELMAN, MORTIMER—Obituary Notice, XXI, 198.
- SPOERL, CHARLES ALFRED—Obituary Notice, XXI, 683.
- SPOONER, F. ALLEN—Discussion on: Utility Theory, XXI, D361.
- STABLER, ROBERT N.—Obituary Notice, XXIII, 88.
- STALEY, HARLOW B.  
Discussion on: Alternate Route, XXIII, D287.  
Responses to the AICPA Draft, XXIII, D425.  
Statistical Studies of Stock Market Behavior, XXII, D543.
- STATE, PROVINCIAL, AND MUNICIPAL EMPLOYEE PENSION PLANS—FINANCING, AND OTHER PROBLEMS—Discussion, XXIII, D465.
- STATE OF SOCIETY TODAY—Gathings Stewart, XXII, D475.
- STATISTICAL STUDIES OF STOCK MARKET BEHAVIOR—Discussion, XXII, D523.
- STATISTICS  
Book Reviews: *Analysis of Mortality and Other Actuarial Statistics* (B. Benjamin and H. W. Haycocks), Reviewed by Daniel J. McCarthy, Jr., XXIII, 49.  
*Industrial Safety Statistics—a Re-examination* (Jerome B. Gordon, Allan Akman, and Michael L. Brooks), Reviewed by D. J. Van Kessler, XXIII, 651.  
*Introduction to Stochastic Processes in Biostatistics* (Chin Long Chiang), Reviewed by James C. Hickman, XXI, 174.  
*Nouvelles tables—types de mortalité* (Sully Ledermann), Reviewed by John A. Beekman, XXIII, 647.  
“Table of Expected Working Life for Men, 1968,” *Monthly Labor Review* (Howard W. Fullerton), Reviewed by Abraham M. Niessen, XXIII, 648.  
Discussion on: Sources of Statistical Information for Actuaries, XXII, 383.  
Papers: Group Annuity Mortality Table—1971 (Harold R. Greenlee, Jr., and Alfonso D. Keh), XXIII, 569.  
Individual Annuity Mortality Table—1971 (Harold Cherry), XXIII, 475.
- STATUS OF FUNDING UNDER PRIVATE PENSION PLANS—Book Review: *Status of Funding under Private Pension Plans* (Frank L. Griffin, Jr., and Charles L. Trowbridge), Reviewed by Preston C. Bassett and A. Charles Howell, XXI, 629.



- STAUB, E. BRIAN—Discussion on: Liabilities and Surplus in the 1970's, XXIII, D610.
- STEFFEN, WALTER W.  
 Discussion on: Actuarial Reporting for Management, XXII, D598.  
 Actuary's Responsibility to His Various Publics, XXIII, D3.  
 Life Insurance Operations Overseas—Problems and Opportunities, XXI, D825.  
 Management of Professional Personnel, XXI, D439.  
 Sources of Statistical Information for Actuaries, XXII, D383.
- STEIN, JEROME M.  
 Book Reviews: *Delivery of Medical Care* (Sydney R. Garfield), XXII, 412.  
*Eleventh Actuarial Valuation of the Assets and Liabilities under the Railroad Retirement Acts as of December 31, 1968, with Technical Supplement*, XXIII, 645.  
*Medical Care Review* (Bureau of Public Health Economics, School of Public Health, University of Michigan), XXII, 59.  
*Medicare* (Robert J. Myers), XXII, 401.  
*Trends and Variations in Fertility in the United States* (Clyde V. Kiser, Wilson H. Grabill, and Arthur A. Campbell), XXIII, 654.
- STEIN, MEL  
 Discussion on: Analysis of Basic Actuarial Theory for Fixed Premium Variable Benefit Life Insurance (John C. Fraser, Walter N. Miller, and Charles M. Sternhell), XXI, 426.  
 Mergers, Acquisitions, and Valuation of Stockholder Equity, XXI, D242.  
 Natural Reserve Concept and Life Insurance Earnings (Joe B. Pharr), XXIII, 131.  
 Return on Stockholder Equity (Thomas P. Bowles, Jr.), XXI, 262.  
 Twenty-Year Net Cost Formula (Peter L. J. Ryall), XXI, 323.  
 Paper: New Approach to the Calculation of Active Life Disability Reserves, XXII, 1.
- STEINER, WILLIAM K.  
 Discussion on: Elections by Mail, XXIII, D236.  
 Pension Developments, XXIII, D300.
- STENNES, GEORGE V.  
 Discussion on: Management of Professional Personnel. XXI, D441,  
 State, Provincial, and Municipal Employee Pension Plans—Financing and Other Problems, XXIII, D467.
- STEPHENSON, J. HERMAN—Discussion on: United States Federal Income Tax, XXI, D423.
- STERN, BENJAMIN L.—Discussion on: Equity Products, XXI, D392.
- STERNHELL, CHARLES M.  
 Discussion on: Elections by Mail, XXIII, D47.  
 Equity-oriented Products, XXI, D26.  
 Variable Insurance Products, XXI, D637.  
 Variable Life Insurance, XXII, D158.  
 Obituary Notice, XXIII, 677.  
 Paper with John C. Fraser and Walter N. Miller: Analysis of Basic Actuarial Theory for Fixed Premium Variable Benefit Life Insurance, XXI, 343.
- STEVEN, DAVID E.—Discussion on: Profit Squeeze for Individual Insurance, XXIII, D324.

## STEWART, GATHINGS

Discussion on: Mergers, Acquisitions, and Valuation of Stockholder Equity, XXI, D232.

Return on Stockholder Equity (Thomas P. Bowles, Jr.), XXI, 265.

Poem: State of Society Today, XXII, D475.

## STOCKS—See Investments.

STONECIPHER, DAVID A.—Paper with John M. Bragg: Life Insurance Based on the Consumer Price Index, XXII, 333.

STRAFFIN, DONALD C.—Discussion on: United States Federal Income Tax, XXI, D436.

STRAIGHT, BYRON W.—Discussion on: Health Services—Public versus Private Financing, XXIII, D250.

STREET, CHRISTOPHER C.—Discussion on: New Look at Gain and Loss Analysis (Arthur W. Anderson), XXIII, 168.

STRONG, GREGORY S.—Discussion on: Actuary's Responsibility to His Various Publics, XXIII, D211.

STRONG, H. RAYMOND—Discussion on: Annual Statement Accounting, XXI, D706.

STRUNK, CARL J.—Discussion on: Profit Squeeze for Individual Insurance, XXIII, D323.

SUGGESTIONS RECEIVED IN RESPONSE TO OUR LIBRARY MAILING—John W. Tomlinson, XXII, D471.

SUTHERLAND, JOHN M., JR.—Discussion on: Equity-oriented Products, XXI, D150.

## SUTTON, HARRY L., JR.

Discussion on: Individual Medical Expense Insurance, XXI, D738.

Trends in Hospital and Medical Care Utilization, XXI, D666.

SUTTON, THOMAS C.—Discussion on: Numerical Analysis, XXI, D925.

SUTTON, WILLIAM F., III—Discussion on: Computer Models and Simulation, XXI, D127.

SWEETSER, DORRIAN APPLE—Discussion on: Changing Modes of Family Life, XXIII, D637.

## SWIFT, RICHARD A.

Discussion on: Actuarial Reporting to Management, XXIII, D40.

Adjusted Earnings, XXIII, D148.

SYMPOSIUM ON ADJUSTED EARNINGS—Discussion, XXIII, D369.

## TAXATION

Discussion on: Deferred Tax Considerations, XXIII, D427.

Paper: Taxation of Insurance in Canada (Raymond L. Whaley), XXII, 81.

TAXATION OF INSURANCE IN CANADA—Raymond L. Whaley, XXII, 81, 386; Discussion, XXII, 385.

TAXATION OF VARIABLE ANNUITIES AND MUTUAL FUNDS—Discussion, XXI, D869.

TAYLOR, J. EUGENE—Discussion on: Effects of Inflation on Underwriting, XXII, D227.

## TAYLOR, JOHN R.

Discussion on: Actuarial Reporting to Management, XXIII, D225.

Deferred and Incentive Compensation, XXI, D684.

- TAYLOR, JOHN W. H.—Discussion on: Equity-oriented Products, XXI, D475.
- TAYLOR, WILLIAM J.  
 Discussion on: Adjusted Earnings, XXIII, D169.  
 Profit Squeeze for Individual Insurance, XXIII, D127.
- TAYLOR, WILSON H.—Discussion on: Return on Stockholder Equity (Thomas P. Bowles, Jr.), XXI, 266.
- TEALL, RALPH C.—Discussion on: Health Insurance in the United States, XXIII, D667.
- TEILER, ARTHUR E.—Discussion on: United States Federal Income Tax, XXI, D424.
- TEITELBAUM, NAFTALI H.—Discussion on: Life Insurance Based on the Consumer Price Index (John M. Bragg and David A. Stonecipher), XXII, 368.
- THALER, ALAN M.—Discussion on: Equity Products, XXI, D397.
- THOMPSON, HAROLD—Discussion on: Insurance Distribution and Marketing Systems, XXI, D674.
- THOMPSON, JOHN S., JR.—Discussion on: Marketing Trends—Smaller Companies, XXI, D403.
- THURAU, RUSSELL W.—Discussion on: Pension Plan Developments, XXII, D197.
- TILLINGHAST, JOHN P.—Discussion on: Life Insurance Operations Overseas—Problems and Opportunities, XXI, D839.
- TIMPE, RONALD E.—Discussion on: Profit Squeeze for Individual Insurance, XXIII, D307.
- TINO, PAULETTE  
 Discussion on: Logical Approach to Population Problems (Robert W. Batten), XXI, 289.  
 New Look at Gain and Loss Analysis (Arthur W. Anderson), XXIII, 173.
- TOMLINSON, JOHN W.—Paper: Suggestions Received in Response to Our Library Mailing, XXII, D471.
- TOMPSON, SCHUYLER W., JR.  
 Discussion on: Pension Funding, XXII, D358.  
 Topics for Consulting Actuaries, XXI, D782.
- TOOKEY, ROBERT C.  
 Discussion on: Life Insurance Based on the Consumer Price Index (John M. Bragg and David A. Stonecipher), XXII, 370.  
 Mergers, Acquisitions, and Valuation of Stockholder Equity, XXI, D497.  
 Profit Squeeze for Individual Insurance, XXIII, D309.  
 Ruin Function Approximation (John A. Beekman), XXI, 277.
- TOPICS FOR CONSULTING ACTUARIES—Discussion, XXI, D763.
- TORREY, JAMES H.—Discussion on: Investing during the 1970's, XXIII, D515.
- TOWNSEND, FREDERICK S.  
 Discussion on: Actuarial Reporting to Management, XXIII, D22.  
 Adjusted Earnings, XXIII, D166.  
 Adjusted Earnings for Life Companies, XXII, D353.  
 Mergers, Acquisitions, and Valuation of Stockholder Equity, XXI, D224.
- TRAINING OF ACTUARIAL STUDENTS IN THE UNITED KINGDOM—Discussion, XXII, D5.

- TRAPNELL, GORDON R.—Discussion on: Health Services—Public versus Private Financing, XXIII, D253.
- TRENDS IN EMPLOYEE BENEFIT PLANS—Discussion, XXII, D605.
- TRENDS IN HOSPITAL AND MEDICAL CARE UTILIZATION—Discussion, XXI, D641.
- TROWBRIDGE, CHARLES L.  
 Discussion on: Adjusted Earnings for Life Companies, XXII, D353.  
 Computer Models and Simulation, XXI, D119.  
 Continuing Education of the Actuary, XXII, D317.  
 Continuing Education—Discussion of Trowbridge Report, XXII, D286.  
 Elections by Mail, XXIII, D235.  
 Health Insurance in the United States, XXIII, D61.  
 Life Insurance Net Cost Comparisons, XXI, D189.  
 Pension Benefit Security Bill, XXI, D569.  
 Profit and Other Objectives in Group Operations, XXI, D817.  
 Proposed Changes in Automobile Liability Insurance, XXI, D328.  
 Source of Statistical Information for Actuaries, XXII, D389.  
 Statistical Studies of Stock Market Behavior, XXII, D544.
- TURNER, SAMUEL H.  
 Discussion on: Analysis of Basic Actuarial Theory for Fixed Premium Variable Benefit Life Insurance (John C. Fraser, Walter N. Miller, and Charles M. Sternhell), XXI, 428.  
 Responses to the AICPA Draft, XXIII, D416.  
 Statistical Studies of Stock Market Behavior, XXII, D544.  
 Variable Insurance Products, XXI, D638.  
 Variable Life Insurance, XXIII, D70.  
 Papers: Asset Value Guarantees under Equity-based Products, XXI, 459.  
 Equity-based Life Insurance in the United Kingdom, XXIII, 273.
- TWENTY-YEAR NET COST FORMULA—Paper: A Fast, More Meaningful Twenty-Year Net Cost Formula (Peter L. J. Ryall), XXI, 101, 325; Discussion, XXI, 315.
- TWENTY-YEAR POLICYHOLDER COST COMPARISONS AMONG ORDINARY INSURANCE PLANS—Peter L. J. Ryall, XXI, 119.
- TWINNEY, MARC M., JR.—Discussion on: Pension Benefit Security Bill, XXI, D578.
- UNITED STATES FEDERAL INCOME TAX—Discussion, XXI, D49, D417.
- UNRUH, HENRY C.—Discussion on: Management of Professional Personnel, XXI, D82.
- UPPER BOUND ON STOP-LOSS NET PREMIUM—Newton L. Bowers, Jr., XXI, 211.
- UTILITY THEORY—Discussion, XXI, D331.
- VACHON, J. F. FRANÇOIS—Discussion on: Symposium on Adjusted Earnings, XXIII, D410.
- VALUATION—Discussion on: Mergers, Acquisitions, and Valuation of Stockholder Equity, XXI, D219.
- VAN KESSLER, D. J.—Book Review: *Industrial Safety Statistics—a Re-examination* (Jerome B. Gordon, Allan Akman, and Michael L. Brooks), XXIII, 651.

## VAN KEUREN, DONALD J.

- Discussion on: Effects of Inflation on Underwriting, XXII, D229.  
 Management of Professional Personnel, XXI, D81.

## VANDERHOOF, IRWIN T.

- Discussion on: Actuarial Reporting to Management, XXIII, D15.  
 Investment Responsibility of the Actuary, XXII, D107.  
 Variable Life Insurance, XXII, D174.

## VARGA, GEORGE J.—Discussion on: Empirical Approach to Determination of Credibility Factors (Ralph D. Maguire), XXI, 226.

## VARIABLE ANNUITIES—Paper: Reserve Basis for Guaranteed Benefits under Variable Annuity Contracts (Herbert W. Hickman), XXII, 544.

## VARIABLE ANNUITIES AND MUTUAL FUNDS

- Discussion on: Activities of Subcommittee on Variable Contracts of ALC-LIAA Actuarial Committee, XXI, D543.

Equity-oriented Products, XXI, D11, D141.

Reserves and Related Problems for Variable Annuities and Cost-of-Living Benefits, XXI, D745.

Taxation of Variable Annuities and Mutual Funds, XXI, D869.

- Papers: Alternatives in Variable Annuity Benefit Design (John H. Biggs), XXI, 495.

Analysis of Basic Actuarial Theory for Fixed Premium Variable Benefit Life Insurance (John C. Fraser, Walter N. Miller, and Charles M. Sternhell), XXI, 343.

Asset Value Guarantees under Equity-based Products (Samuel H. Turner), XXI, 459.

Observations on Actuarial Aspects of the Insured Variable Annuity (John Macarchuk), XXI, 529.

## VARIABLE INSURANCE PRODUCTS—Discussion, XXI, D603.

## VARIABLE LIFE INSURANCE

- Discussion on: Equity-based Life Insurance in the United Kingdom (Samuel H. Turner), XXIII, 273.

Life Insurance Based on the Consumer Price Index (John M. Bragg and David A. Stonecipher), XXII, 373.

New York Variable Life Insurance Design on a Daily Basis (Edward Scher), XXIII, 367.

Projections of Variable Life Insurance Operations (Paul Markham Kahn), XXIII, 335.

Variable Life Insurance, XXII, D143, D395; XXIII, D65, D263.

Variable Life Insurance Viewed via the "Additions" Concept (James J. Murphy and Rodney R. Rohda), XXII, 377.

- Papers: Equity-based Life Insurance in the United Kingdom (Samuel H. Turner), XXIII, 273.

New York Life Variable Life Insurance Design on a Daily Basis (Edward Scher), XXIII, 367.

Projections of Variable Life Insurance Operations (Paul Markham Kahn), XXIII, 335.

## VARIABLE LIFE INSURANCE VIEWED VIA THE "ADDITIONS" CONCEPT—James J. Murphy and Rodney R. Rohda, XXII, 377; Discussion, XXII, 381.

## VOGEL, JULIUS

- Discussion on: Alternate Route, XXII, D478; XXIII, D94, D281.

Effects of Inflation on Underwriting, XXII, D259.

Elections by Mail, XXIII, D236.

- VOGT, ERNEST R.—Book Review: *Compound Interest and Annuities-Certain* (D. W. A. Donald), XXIII, 629.
- VON SCHILLING, KURT K. G.—Discussion on: Continuing Education—Discussion of Trowbridge Report, XXII, D299.
- WALKER, CHARLES N.  
Discussion on: Effects of Inflation on Underwriting, XXII, D234.  
Mortality Trends, XXI, D901.
- WALKER, HARRY  
Discussion on: Activities of Subcommittee on Variable Contracts of ALC-LIAA Actuarial Committee, XXI, D543.  
Analysis of Basic Actuarial Theory for Fixed Premium Variable Benefit Life Insurance (John C. Fraser, Walter N. Miller, and Charles M. Sternhell), XXI, 431.  
Application of Simulated Stock Market Trends to Investigate a Ruin Problem (Frank P. DiPaolo), XXI, 561.  
Equity-oriented Products, XXI, D144.  
Reserves and Related Problems for Variable Annuities and Cost-of-Living Benefits, XXI, D750.  
Taxation of Variable Annuities and Mutual Funds, XXI, D885.  
Variable Life Insurance, XXII, D163.
- WALKER, RALPH P.  
Discussion on: Natural Reserve Concept and Life Insurance Earnings (Joe B. Pharr), XXIII, 133.  
Symposium on Adjusted Earnings, XXIII, D406.
- WALLACE, GEORGE R.—Discussion on: Variable Life Insurance, XXII, D168.
- WALMSLEY, HOWARD C.—Discussion on: Actuarial Reporting for Management, XXII, D597.
- WALSH, THOMAS G.—Discussion on: Trends in Employee Benefit Plans, XXII, D612.
- WARD, WILLIAM F.—Discussion on: Life Insurance Net Cost Comparisons, XXI, D205.
- WARNER, FRANK A., M.D.—Book Review: *Prognosis—Clinical Factors in Risk Appraisal* (Thomas A. Keith, III, M.D.), XXII, 55.
- WARTERS, DENNIS N.—Discussion on: Management of Professional Personnel, XXI, D91.
- WATSON, CHARLES B. H.  
Discussion on: Adjusted Earnings, XXIII, D327.  
Alternate Route, XXIII, D95.  
Continuing Education—Discussion of Trowbridge Report, XXII, D280.  
Elections by Mail, XXIII, D44.  
Panel Discussion: Past Is Prologue, XXI, D556.  
Pension Plan Developments, XXII, D212.  
Responses to the AICPA Draft, XXIII, D419.  
Social and Economic Role of the Actuary, XXII, D669.  
What about These Younger Actuaries? XXII, D377.
- WATSON, GEORGE N.  
Discussion on: Profit and Other Objectives in Group Operations, XXI, D791.  
Variable Insurance Products, XXI, D634.
- WEAVER, ARTHUR G.—Discussion on: Mergers, Acquisitions, and Valuation of Stockholder Equity, XXI, D235.

- WEBSTER, ANDREW C.  
 Discussion on: Mortality Trends, XXI, D900.  
 Proposed Changes in Automobile Liability Insurance, XXI, D329.
- WEBSTER, DAVID A.—Discussion on: Life Insurance Operations Overseas—Problems and Opportunities, XXI, D827.
- WECK, FRANK A.—Discussion on: Actuarial Reporting to Management, XXIII, D39.
- WEINSTEIN, LOUIS  
 Discussion on: Changing Role of the Actuary, XXI, D278.  
 Life Insurance Based on the Consumer Price Index (John M. Bragg and David A. Stonecipher), XXII, 368.  
 Smaller Company Forum, XXIII, D189.
- WEISZ, LOUIS M.—Discussion on: Twenty-Year Net Cost Formula (Peter L. J. Ryall), XXI, 324.
- WELCH, ROBIN B.—Discussion on: Computer Models and Simulation, XXI, D132.
- WELSH, DAVID M.  
 Discussion on: Alternate Route, XXIII, D288.  
 Marketing Trends—Smaller Companies, XXI, D414.
- WELSH, PATRICK—Discussion on: Education and Examination of Actuaries, XXII, D650.
- WENDT, EDWARD G., JR.—Discussion on: Effects of Inflation on Underwriting, XXII, D253.
- WENDT, RICHARD Q.—Discussion on: Projections of Variable Life Insurance Operations (Paul Markham Kahn), XXIII, 357.
- WHALEY, RAYMOND L.—Paper: Taxation of Insurance in Canada, XXII, 81, 386.
- WHAT ABOUT THESE YOUNGER ACTUARIES?—Discussion, XXII, D369.
- WHITE, CECIL G.—Discussion on: Health Services—Public versus Private Financing, XXIII, D58.
- WHITE, WILLIAM A.—Discussion on: Return of Premium Benefit in Health Insurance (E. Paul Barnhart), XXII, 295.
- WHITE, WILLIAM KOLB—Obituary Notice, XXII, 71.
- WHITE, WILLIAM M., JR.—Discussion on: Variable Insurance Products, XXI, D632.
- WIEBKE, HAROLD G.  
 Discussion on: Individual Annuity Mortality Table—1971 (Harold Cherry), XXIII, 557.  
 Taxation of Variable Annuities and Mutual Funds, XXI, D872.
- WIEDER, JOHN W., JR.—Discussion on: Proposed Changes in Automobile Liability Insurance, XXI, D313.
- WILDE, PETER R.—Discussion on: Equity-oriented Products, XXI, D142.
- WILLIAMS, DAVID S.  
 Book Review: *Spirit and the Uses of the Mathematical Sciences* (Thomas L. Saaty and F. Joachim Weyl, eds.), XXIII, 631.  
 Discussion on: New Look at Gain and Loss Analysis (Arthur W. Anderson), XXIII, 177.
- WILLIAMS, DEAN E.—Book Review with Joshua Jacobs: *Insurance Coverage for Mental Illness* (J. F. Follmann, Jr.), XXII, 411.

- WILLIAMS, ROBERT D.—Discussion on: Developments in State Insurance Laws, XXII, D562.
- WILLIAMSON, ROBERT L.—Discussion on: Equity-oriented Products, XXI, D459.
- WILLIS, E. S.—Discussion on: Retirement-Age Dilemma, XXII, D575.
- WILSON, GEORGE W.  
 Discussion on: Effects of Inflation on Underwriting, XXII, D250.  
 Mortality Trends, XXI, D905.  
 Mortality and Underwriting of Individual Policies for Large Amounts, XXIII, D496.
- WILSON, GERALD I.—Discussion on: Actuary's Responsibility to His Various Publics, XXIII, D218.
- WILSON, IAN H.—Discussion on: Forecasting the Environment for Business, XXIII, D553.
- WILSON, ROSS J.—Discussion on: Deferred and Incentive Compensation, XXI, D689.
- WINER, WARREN J.—Discussion on: Actuarial Reporting to Management, XXIII, D233.
- WINHOLD, DUNCAN R.  
 Discussion on: Cash-Flow Problems, XXII, D721.  
 Investing during the 1970's, XXIII, D526.
- WINKENWERDER, RICHARD A.—Discussion on: Pension Plan Developments, XXII, D191.
- WINSLOW, HENRY N.  
 Book Review: *Vesting and Termination Provisions in Private Pension Plans* (Carl H. Fischer), XXIII, 54.  
 Discussion on: Pension Plan Developments, XXII, D215.
- WINTER, BERT A.  
 Discussion on: Adjusted Earnings, XXIII, D341.  
 Profit Squeeze for Individual Insurance, XXIII, D323.
- WINTERS, ROBERT C.  
 Discussion on: Natural Reserve Concept and Life Insurance Earnings (Joe B. Pharr), XXIII, 135.  
 Responses to the AICPA Draft, XXIII, D422.
- WIRTH, WILLIAM C.—Discussion on: Profit and Other Objectives in Group Operations, XXI, D802.
- WISEMAN, ROBERT T.—Obituary Notice, XXII, 148.
- WISHART, ROBERT A.  
 Discussion on: Investment Responsibility of the Actuary, XXII, D112.  
 Pension Plan Developments, XXII, D219.
- WITTICK, HERBERT E.—Discussion on: Proposed Changes in Automobile Liability Insurance, XXI, D324.
- WOODY, JOHN C.  
 Discussion on: Adjusted Earnings, XXIII, D163, D352.  
 Return on Stockholder Equity (Thomas P. Bowles, Jr.), XXI, 269.
- WOODS, CYRIL J.  
 Discussion on: Investment Responsibility of the Actuary, XXII, D97.  
 Pension Plan Developments, XXII, D218.  
 State, Provincial, and Municipal Employee Pension Plans—Financing and Other Problems, XXIII, D480.



- WOOLEY, JONATHAN L.—Discussion on: Continuing Education—Discussion of Trowbridge Report, XXII, D279.
- WYMAN, RICHARD B.—Discussion on: Agent Compensation, XXIII, D355.
- YANIS, DAVID  
Discussion on: Final-Pay Pension Plans, XXI, D297.  
Pension Developments, XXIII, 110.
- YARDLEY, CHARLES A.—Discussion on: Management of Professional Personnel, XXI, D105.
- YEARY, PAUL D.—Discussion on: Alternate Route, XXIII, D281.
- YODER, ROBERT S.—Discussion on: Management of Professional Personnel, XXI, D98.
- YOUNG, HOWARD  
Discussion on: Changing Role of the Actuary, XXI, D275.  
Models and Decision Techniques, XXII, D452.  
Pension Developments, XXIII, D99.  
Role of the Actuary in Collective Bargaining, XXIII, D652.
- YOUNG, MELVILLE J.—Discussion on: Mergers, Acquisitions, and Valuation of Stockholder Equity, XXI, D515.
- YOUNG, RALPH E.—Discussion on: Actuarial Reporting to Management, XXIII, D225.
- YOUNG, WALTER—Discussion on: Life Insurance Net Cost Comparisons, XXI, D208.
- ZIOCK, RICHARD W.  
Discussion on: Marketing Trends—Smaller Companies, XXI, D378.  
Numerical Analysis, XXI, D926.  
Return on Stockholder Equity (Thomas P. Bowles, Jr.), XXI, 271.  
Sources of Statistical Information for Actuaries, XXII, D384.  
Paper: Gross Premiums for Term Insurance with Varying Benefits and Premiums, XXII, 19.
- ZUBAY, ELI—Discussion on: Computer Models and Simulation, XXI, D127.

