

## Obituary

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HERBERT HUXLEY BLAKEMAN  
DORRANCE C. BRONSON  
JOHN P. DANDY  
ROBERT EAGLE  
JOHN HENRY EVANS  
JOHN C. FRASER  
ARMOUR HAINES  
FRED W. HAMM  
WILLIAM MACFARLANE  
CHARLES ALEXANDER MCCONAGHY  
JOHN B. NEIL  
HENRY LEWIS RIETZ  
HERBERT ROY STEPHENSON

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1905 . . . Herbert Huxley Blakeman . . . 1974

Herbert Huxley Blakeman, a Fellow of the Society of Actuaries, died February 24, 1974, in Kingston, Ontario, Canada, after a lengthy illness.

Born July 11, 1905, in Stratford, Ontario, Mr. Blakeman graduated from Victoria College, University of Toronto, in 1927; received his Fellowship in 1932; and retired from the Empire Life Insurance Company in February, 1970, having served the company since 1932. He was appointed general manager in 1947 and elected president in 1967.

Mr. Blakeman was active in the Kingston General Hospital and Queen's Theological College and was president of the Canadian Institute of Actuaries in 1950-51.

His actuarial and business judgment was of the highest order, and under his respected leadership the company prospered.

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

1899 . . . . **Dorrance C. Bronson** . . . . 1974

Dorrance Crawford Bronson, a Fellow of the Society of Actuaries, died January 17, 1974, at his home in Bethesda, Maryland. Mr. Bronson was born in Lowville, New York, on December 30, 1899, and obtained his A.B. degree from the University of Michigan in 1924. He became a Fellow of the Society in 1930 and served on the board of governors from 1955 to 1958 and from 1961 to 1964. He was also an Associate of the Institute of Actuaries and a member of the Fraternal Actuarial Association.

He was employed from 1924 to 1937 first in the life actuarial department and later as assistant actuary in the group actuarial department of the Travelers Insurance Company. From 1937 to 1944 he was assistant actuary, Office of the Actuary, Social Security Administration. Mr. Bronson was a cofounder of The Wyatt Company in 1946. He served as vice-president and actuary and chairman of the Actuarial Committee and became chairman of the board of the company in 1964. He retired from active consulting work in 1965.

Mr. Bronson was a nationally recognized expert on pension matters and had a well-earned reputation as being one of the leading consulting actuaries. His practice included both public and private clients, and he served as a consultant to the Securities and Exchange Commission, the Department of Justice, the Temporary National Economic Committee, and other governmental units, as well as being a member of the Board of Actuaries of the Civil Service Retirement System for many years. Mr. Bronson was also consultant on pension matters to some of the nation's largest corporations and served on many professional, business, and governmental committees studying retirement plans, social insurance, and employee benefits. Mr. Bronson was coauthor of *Employee Retirement Plans* (1945), author of *Concepts of Actuarial Soundness in Pension Plans* (1957), and coauthor of *Pensions* (1958).

Mr. Bronson was known among his associates for his ability to make comprehensive analyses of difficult problems and come up with practical solutions which he communicated to his clients in his own unique style. His loss will be felt deeply by all his former associates and clients.

Survivors include his widow, a daughter, and five grandchildren.

1902 . . . . **John P. Dandy** . . . . 1973

John P. Dandy, a Fellow of the Society and a member of the American Academy of Actuaries, died suddenly on October 30, 1973.

Mr. Dandy, who was born in Morrisburg, Ontario, Canada, on May 19, 1902, was educated in Toronto, receiving his Bachelor of Arts degree from the University of Toronto in 1923. He became a Fellow, by examination, of the American Institute of Actuaries in 1927 and of the Actuarial Society of America in 1928. He served on the Board of Governors of the Institute in 1942 and on several examination committees.

Mr. Dandy began his actuarial career in 1923 at Confederation Life, where he rose to the position of assistant actuary. In 1935 he moved to National Life, also in Toronto, and in 1942 he joined Occidental Life Insurance Company of California. In 1945 Mr. Dandy was elected associate actuary of Occidental and advanced successively through the positions of actuary, group vice-president, and, in 1966, senior vice-president, a title he held until his retirement in 1967. In retirement he enjoyed a modest actuarial consulting practice.

Mr. Dandy is survived by his widow, two sons, and five grandchildren.

1935 . . . . **Robert Eagle** . . . . 1973

Robert Eagle, an Associate of the Society of Actuaries and a Fellow of the Institute of Actuaries, died November 13, 1973, at the age of thirty-eight, from an illness he had fought against for two years.

He joined the Australian Mutual Provident in 1957 and during his service with them spent a period of time in Sydney and London, eventually returning to New Zealand as resident actuary in 1966. In 1970 he left Australian Mutual Provident to enter the consulting actuarial field, and just as he was beginning to become successful in this line of business his final illness made its first appearance. Nevertheless, during the last two years of his life, Mr. Eagle still managed to expand and consolidate his practice, which is a tribute to his fortitude.

His gift of genuine and absolute friendship will be greatly missed by those who knew him.

1897 . . . . **John Henry Evans** . . . . 1973

John Henry Evans, a Fellow of the Society, died on September 12, 1973, at the age of seventy-six, following a heart attack. At the time of his death he and his wife were residing in Cocoa Beach, Florida.

Born September 11, 1897, in Concordia, Kansas, Mr. Evans received his education in North Des Moines, Iowa, High School, Des Moines College, and the School of Actuarial Science, University of Michigan.

His college education was interrupted by military service in World War I when he enlisted in 1917 as a private and was commissioned subsequently as a second lieutenant in the field artillery.

Mr. Evan's first insurance experience was as a clerk in the actuarial department of Equitable Life Insurance Company of Iowa. In 1922 he joined the Ohio National Life Insurance Company as assistant actuary; he became actuary in 1924, vice-president in 1933, and executive vice-president in 1945, and he was elected president in May, 1947. In January, 1956, he relinquished the position of chief executive officer and became chairman of the board, a position he held until May, 1965, when he retired, retaining, however, his seat on the board of directors until August, 1971.

During his entire career Mr. Evans gave unstintingly of his time and talents to his company and its policyholders, agents, and employees. Of particular significance to Ohio National Life were his introduction of participating policies to the company's portfolio, the negotiation and conclusion of several reinsurance arrangements with other companies whose business was merged with Ohio National, and the conversion of the company from a stock to a mutual company. He was known for his willingness to make difficult management decisions while at the same time retaining his personal integrity and the continuing respect of his friends and associates.

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

## 1927 . . . . John C. Fraser . . . . 1974

John Chisholm Fraser, vice-president and actuary of the New York Life Insurance Company, died February 11, 1974, at the age of forty-six.

John was born on May 27, 1927, in Cambridge, Massachusetts. He graduated from Harvard College in 1949 and joined New York Life the following year. He served with the Navy from 1945 to 1946.

He became a Fellow of the Society of Actuaries in 1955. After several promotions at New York Life, he was named actuary in 1962 and second vice-president and actuary in 1965 and was elected vice-president and actuary in 1971.

John's contributions to his profession were many and varied. At the time of his death he was a member of the Board of Governors of the Society, chairman of its Continuing Education Committee on Life and Health Corporate Affairs, and consultant on United States federal income taxation to its Education and Examination Committee, and was serving as president of the Actuaries' Club of New York.

He was a key member of the company's three-man actuarial team who developed a wholly new approach to variable benefit life insurance. Their paper on this unique concept, presented to the Society in 1969, received wide acclaim and was hailed as a significant actuarial breakthrough.

John's capacity for truly creative work and penetrating analysis of complex topics had previously been evidenced when, in 1962, he presented to the Society a paper on United States federal income taxation of life insurance companies which was widely considered to be a landmark accomplishment. Since then, he has been recognized as one of the foremost experts in this area.

John was one of the true pioneers in our profession. His activities and interests were wide-ranging. No job was too complex for him to tackle successfully. His human qualities were as outstanding as his intellectual ones. Everyone who knew him recognized his keen, incisive wit, which was as basic to him as his brilliance.

In a career which, sadly, was to encompass less than twenty-five years, John made lasting contributions to his company, his industry, and his profession.

Surviving are his widow, a daughter, and three sons.

**1890 . . . . . Armour Haines . . . . . 1974**

Armour Haines, an Associate of the Society and a member of the Canadian Institute of Actuaries, died March 21, 1974, in London, Ontario, in his eighty-fourth year.

Mr. Haines joined London Life Insurance Company in 1915 following several years of teaching. He became an Associate of the Actuarial Society of America in 1921. Over the years he worked in various areas of the actuarial department and at retirement was head of the special settlements section of the policy contract division. He retired in 1955 after forty years with London Life.

Mr. Haines was, by nature, reserved. His interests outside his work and after retirement were closely related to his home and family. Among these interests were travel and gardening. Since he had suffered considerable loss of hearing during his career, it gave his colleagues pleasure to learn that after his retirement Mr. Haines regained his hearing through a newly developed operation.

He is survived by his widow, two sons, and seven grandchildren.

1905 . . . . . **Fred W. Hamm** . . . . . 1973

Fred William Hamm, an Associate of the Society, died on December 8, 1973, at the age of sixty-eight.

Mr. Hamm, who was born in Detroit, Michigan, on November 10, 1905, received his Bachelor of Arts degree from Wayne State University in 1926 and his Master's degree from the University of Michigan in 1928.

He joined the staff of the American Life Insurance Company in 1925 and in 1928 became affiliated with the Maccabees Mutual Insurance Company, where he worked until 1930 and again from 1934 to 1938. During the interim, he worked for the United States government in the Bureau of Efficiency. In 1938 he became actuarial assistant to the City of Detroit Employees Retirement System, where he worked until his retirement in 1971.

Mr. Hamm was an avid checkers player. His quest for knowledge never ceased, and he attended night classes continuously.

No close relatives survive Mr. Hamm.

1888 . . . . . **William Macfarlane** . . . . . 1974

William Macfarlane, vice-president and chief actuary of the New York Life Insurance Company from May, 1941, until his retirement in February, 1955, died January 22, 1974, at his home in New York City at the age of eighty-five.

Mr. Macfarlane was born on September 26, 1888, in Scotland. He graduated from Allan Glen's Technical School (a branch of Glasgow and West of Scotland Technical College), specializing in mathematics and chemistry.

He became a Fellow of the Faculty of Actuaries in Scotland in 1910 and a Fellow of the Actuarial Society of America in 1913.

Mr. Macfarlane was connected with the City of Glasgow Life Insurance Company prior to his joining the New York Life Insurance Company in November, 1910. His actuarial career was interrupted for military service in September, 1917, and he was assigned to the Surgeon General's Office in Washington, D.C. He was honorably discharged from the Army in December, 1917, at the request of the secretary of the Treasury, so that he could enter civilian life as actuary of the Bureau of War Risk Insurance, which position he held until November, 1919.

In addition to his very illustrious actuarial career at the New York Life, Mr. Macfarlane made many contributions to the actuarial profession. He

directed and supervised the Central Bureau in New York in the Medico-Actuarial Investigation. He took an active part as actuarial and statistical expert at the Adjutant General's Office for the New York State Military Census and did considerable work for the advisory committee to the Secretary of the Treasury which formulated plans for insuring soldiers and sailors.

In the history of the life insurance business, Mr. Macfarlane will be remembered for his very active involvement with some of the most important legal cases pertaining to taxation and dividends.

Mrs. Macfarlane died in 1965. There are no survivors in the immediate family.

**1891 . . . Charles Alexander McConaghy . . . 1973**

Charles Alexander McConaghy, a Fellow of the Society, died on November 19, 1973, at the age of eighty-two.

Mr. McConaghy, who was born in Richmond Hills, Ontario, Canada, in 1891, graduated from the University of Toronto in 1914 and became an Associate in the Institute of Actuaries that same year. He served with the Canadian army during World War I. In 1919 he obtained Fellowship in the American Institute of Actuaries.

Mr. McConaghy began his business career with North American Life Assurance Company of Toronto, Canada. In April, 1920, he moved to the United States and during the period 1920-30 served as actuary of Bankers Life in Omaha, Nebraska, Continental Life Insurance Company in St. Louis, Missouri, and Southern States Life Insurance Company in Atlanta, Georgia. In 1930 he went to Shenandoah Life Insurance Company in Roanoke, Virginia, and in 1945 to Home Beneficial Life Insurance Company in Richmond, Virginia, from which he retired as vice-president and actuary in 1968.

Mr. McConaghy was a boating enthusiast and avid gardener. He will be remembered by his friends for his dry wit, warm personality, and professional competency.

He is survived by his widow, three sons, and one daughter.

**1904 . . . John B. Neil . . . 1974**

John B. Neil, retired assistant financial secretary of the Home Life Insurance Company, died in East Orange, New Jersey, on March 29,

1974, at the age of seventy. He was an Associate of the Society of Actuaries.

Mr. Neil was born in Hoboken, New Jersey, on February 5, 1904, and received his education in the East Orange, New Jersey, schools. He joined Home Life in 1920 as a member of the actuarial department, and on September 1, 1928, he became an officer of the company with the title of assistant actuary. He had early developed a keen interest in financial affairs, and in 1935 he transferred to the securities department as assistant financial secretary. During the balance of his career, he continued to make a strong contribution to the sound investment of the assets of the company until ill health forced his retirement in 1964.

Mr. Neil was a member of Christ Episcopal Church in East Orange, New Jersey. He enjoyed stamp collecting and reading and maintained a strong interest in stock market activities even after his retirement.

He is survived by his widow, two sons, one grandson, and two granddaughters.

## 1911 . . . . Henry Lewis Rietz . . . . 1974

Henry Lewis Rietz, a Fellow of the Society, died January 2, 1974, after several months of ill health.

Mr. Rietz came from a family of actuaries. His father, J. Charles Rietz, was vice-president and actuary of Midland Mutual, and his uncle, Dr. Henry L. Rietz, was the founder of the actuarial science program at the University of Iowa. Both were Fellows of the antecedent bodies of this Society.

After graduation from the University of Iowa in 1933, Mr. Rietz joined Metropolitan Life, where he served as assistant to Mr. Charles G. Taylor, executive vice-president. He attained Fellowship in the American Institute of Actuaries in 1938. He went to Lincoln National in 1948 and to Great Southern in 1954. At Great Southern he was successively executive vice-president, president, and vice-chairman of the board. He also held administrative and executive positions in various Great Southern subsidiaries and later in the newly formed holding company, Great Southern Corporation.

Mr. Rietz's encyclopedic knowledge of all phases of the insurance business and the broader field of finance, along with his powerful mind, marked him for service not only to his employers but also to the public, to his church, to his profession, and to the insurance industry. He was generous of himself in rendering this service. The catalogue of his con-

tributions is substantial, particularly in the fields of health insurance, underwriting, and taxation. With him the interests of the public were paramount, and he was devoted to the system of voluntary insurance.

Lew was a man of many parts. A lifelong student and an omnivorous reader, he was also a sportsman in the finest sense of the word. As befitted an adopted Texan, he acquired what he called a "place" in Grimes County, Texas, where he ran a herd of cattle. He relished the role of working cattleman and enjoyed tending the herd, running the tractor, and trucking steers to the local auctions.

Lew's many friends will sorely miss his genial company and his wise counsel.

He is survived by his widow, a daughter, and two sons.

**1888 . . . . Herbert Roy Stephenson . . . . 1973**

Herbert Roy Stephenson passed away in Toronto, Ontario, on October 7, 1973, in his eighty-fifth year.

Mr. Stephenson was born in Markham, Ontario, and in 1905 joined the Manufacturers Life Insurance Company. In 1912 he was appointed actuary of the Crown Life Insurance Company, the beginning of a career with that company which lasted until his death. In 1915 he obtained his Fellowship in the American Society of Actuaries and was president of the Actuaries Club of Toronto in 1916-17. In 1919 he was appointed general manager of the Crown Life and as chief executive officer was responsible for the rapid development of his company over the subsequent four decades. Following his retirement as president in 1959, Mr. Stephenson was elected chairman of the board and held that office until 1964. From then until his death, he served as a director.

Mr. Stephenson was highly regarded in life insurance industry circles. He was always active in the work of the Canadian Life Insurance Association and was its president in 1930-31. He was also past president of the Insurance Institute of Toronto and the Dominion Mortgage and Investments Association.

Although he devoted almost all his time to the affairs of his company, Mr. Stephenson was a kindly and sincere man who liked a good game of bridge and golf.

He is survived by his widow, three sons, and one brother.

