

## Obituary

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CHARLES PERRY CRAWFORD  
HAROLD A. GARABEDIAN  
B. GEORGE ISEN  
RALPH KEFFER  
ROBERT C. MORROW  
GEORGE ROBERT MULLANS  
GARY E. OLSON  
RALPH EDGAR TRABER  
SAMUEL WINN

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1930 . . . Charles Perry Crawford . . . 1974

Charles Perry Crawford, a Fellow of the Society and actuarial and pension consultant of Pacific Heritage Services, Inc., died on June 14, 1974. He was forty-four years old.

Mr. Crawford was born on October 9, 1930, in Wilmington, Delaware. He graduated from the Los Gatos California Union High School and received a degree in chemical engineering from Stanford University in 1951.

During the Korean War, after receiving legal status as a conscientious objector, he served two years of alternate service. He was an active member of the American Friends Service Committee in the San Francisco area and in 1957 was sent by the committee to Lummi Island in the state of Washington to aid the Lummi Indians and to take charge of their summer camp program.

In 1961 Mr. Crawford joined Milliman and Robertson, Consulting Actuaries, in Seattle, Washington, at which time he started his actuarial studies. He became a Fellow of the Society in 1970, and early in 1973 he joined Pacific Heritage Services.

Although Charles was an omnivorous reader interested in a broad range of subjects—philosophy, religion, human behavior, mathematics, finance, and politics—he also enjoyed classical music, camping, mountain

climbing, and skiing. A friend to all who needed him, Charles was dedicated to the cause of peace among men, honesty in public affairs, and the preservation of all goodness.

He is survived by his widow, a son, and two daughters.

**1898 . . . . Harold A. Garabedian . . . . 1974**

Harold A. Garabedian, a Fellow of the Society, died on August 13, 1974, after a short illness. He was born on February 8, 1898, in Boston, Massachusetts. He graduated from Tufts College in 1919, where he was elected to membership in Phi Beta Kappa.

Following his graduation, Mr. Garabedian began his long actuarial career with the John Hancock Mutual Life Insurance Company, advancing through positions of increasing responsibility to become vice-president and actuary in 1956. He became vice-president and consultant in 1961 and retired in 1963.

A leader in establishing the first Graduate School of Actuarial Science at Northeastern University, Boston, Massachusetts, in 1964, he served as its first director and actively taught for several years as a professor of actuarial science.

Mr. Garabedian was always an enthusiastic and inspired supporter of actuarial activities, engaging in discussion groups, committee assignments, and presentation of papers. He also enjoyed his recreational hours to the fullest. A member of the Harvard Musical Association, by his talent as an accomplished violinist he brought joy to the listeners of the concert groups to which he belonged.

He is survived by his widow and two daughters.

**1934 . . . . B. George Isen . . . . 1974**

B. George Isen died in Philadelphia, Pennsylvania, on September 4, 1974, at the age of forty. At the time of his death, he was actuary for the New Jersey State Department of Insurance.

Mr. Isen was born and spent most of his life in Philadelphia, Pennsylvania. He was graduated from the Wharton School, University of Pennsylvania, in 1954, and received a J. D. degree from Temple University School of Law in 1970. He became a Fellow of the Society of Actuaries in 1963.

Mr. Isen began his actuarial career with the Metropolitan Life In-

insurance Company in New York in 1954. After serving in the United States Army from 1956 to 1958, he joined the Penn Mutual Life Insurance Company. In 1973 he left Penn Mutual to enter state regulatory work.

George was a member of the bar of the Supreme Court of Pennsylvania and of the American, Pennsylvania, and Philadelphia Bar Associations. He was a past president of the Philadelphia Actuaries Club and had been active in the Education and Examination Committee of the Society, as well as in industry and regulatory organizations.

He is survived by his widow, two young sons, his father, and a sister.

**1891 . . . . . Ralph Keffer . . . . . 1974**

Ralph Keffer, retired actuary of the Aetna Life Insurance Company, died August 23, 1974, in Hartford, Connecticut, at the age of eighty-three.

Born in Cottage Grove, Indiana, he received his Bachelor's degree from Miami University, Oxford, Ohio, in 1911, and two years later he received a Master's degree from the University of Wisconsin.

Following teaching experience and service in the air force during World War I, he joined Aetna Life Insurance Company in 1919. He was advanced to assistant actuary in 1925, associate actuary in 1934, and actuary in 1937, which latter position he retained until his retirement in 1956. Subsequently he served for seven years as actuary of the Connecticut State Insurance Department, from which he retired in 1963.

He was widely known in the profession as a man of outstanding ability and complete integrity and honesty. He was also a man of tremendous personal kindness, which endeared him to the many young actuaries for whose professional training and education he was largely responsible.

Mr. Keffer maintained a lifelong interest in his church, the First United Methodist Church of Hartford, which he served for many years as treasurer and as a member of its board of trustees.

He is survived by his widow, a son (who is also a member of the Society), two daughters, and seventeen grandchildren.

**1924 . . . . . Robert C. Morrow . . . . . 1974**

Robert C. Morrow, a Fellow of the Society of Actuaries and a member of the American Academy of Actuaries, died suddenly on August 19, 1974,

apparently of a heart attack. At the time of his death he was senior vice-president of the National Life Insurance Company of Vermont.

Mr. Morrow was born in LaRivière, Manitoba, Canada, on July 25, 1924. He graduated from the University of Manitoba in 1946 with a Bachelor's degree in commerce, having interrupted his university education in 1945 to serve in the Royal Canadian Navy.

His actuarial career commenced in 1946 when he joined the actuarial department of the Confederation Life Assurance Company, Toronto. Three years later he attained his Fellowship in the Society and subsequently was promoted to assistant actuary. In 1951 he became associate actuary of the Farm Bureau Life Insurance Company, Columbus, Ohio, which position he held until 1955, when he joined the National Life Insurance Company of Vermont as assistant actuary. In 1960 he became associate actuary, and in 1965 he was elected actuary of the company. He was chosen executive director of information systems in 1966 and was responsible for developing a full-scale data processing system for the company. Three years later he became vice-president and director of information systems, and in 1972 he was named senior vice-president of plans and operations, a position he held at the time of his death.

Mr. Morrow was an avid skier and golfer and had developed considerable proficiency in both sports.

Friends and associates admired the integrity, steadfastness, and loyalty that they found in this quiet and reserved man.

He is survived by his widow, four sons, and two sisters.

## 1906 . . . **George Robert Mullans** . . . 1974

George Robert Mullans, a Fellow of the Society, died on May 21, 1974, in Fort Wayne, Indiana.

Mr. Mullans was born in Hartford, Connecticut, on June 18, 1906. After completing his secondary education, he attended Brown University, where he was elected to Phi Beta Kappa; he received his B.A. in mathematics in 1928 and his M.A. in 1929.

While working on his Master's degree, he was an instructor at Brown University. Following his graduation, he joined the Bell Telephone Laboratories. In 1930 he joined the actuarial department of the Travelers Insurance Company of Hartford, Connecticut. In 1936 he became assistant actuary at the Reliance Life Insurance Company of Pittsburgh, Pennsylvania, where he subsequently advanced to the position of actuary.

In 1953 Mr. Mullans joined the actuarial department of the Lincoln National Life Insurance Company after that company's purchase of the

Reliance Life. At the Lincoln, he was active in the data processing area, holding the positions of director of data processing and actuary—data processing.

Following his retirement in 1971, Mr. Mullans remained active in various consulting roles. Throughout his career, he brought credit to himself and his profession by the acumen and diligence which marked his work.

He is survived by his widow and three sons.

**1938 . . . . Gary E. Olson . . . . 1974**

Gary E. Olson was born in Rochester, Minnesota, on September 10, 1938, and died suddenly of natural causes on August 20, 1974. He graduated from Roosevelt High School, Minneapolis, in 1956 and from the University of Minnesota in 1960. After a year as a teacher in a local high school, he began his actuarial career at Mutual Service Life Insurance Company in St. Paul, Minnesota, where he was involved in research and development.

He joined Union Labor Life Insurance Company in New York in 1964 and became an Associate of the Society of Actuaries in 1965. In 1968 he acquired pension experience at the Peat, Marwick, Mitchell and Company office in Philadelphia, Pennsylvania, and, in 1969, the year in which he became a member of the American Academy of Actuaries, he accepted a position as associate actuary with the Kennesaw Life and Accident Insurance Company in Atlanta, Georgia. He was appointed assistant actuary at the Chicago office of Valley Forge Life Insurance Company in 1971. On August 1, 1974, he accepted the position of actuary at the Seaboard Life Insurance Company of America in Chicago.

Subsequent to Gary's death, and under the Society's usual rules of anonymity of authorship, a paper of his was accepted unanimously by the Committee on Papers. The paper, "On Some Actuarial Inequalities—Actuarial Note," was presented posthumously at the 1975 spring meetings in Los Angeles and New York.

A bachelor, Mr. Olson is survived by his mother and a sister.

**1913 . . . . Ralph Edgar Traber . . . . 1974**

Ralph Edgar Traber died suddenly of a heart attack while en route to his office in New York City on September 10, 1974.

Born in St. Louis, Missouri, June 8, 1913, he attended D. H. Hickman

High School in Columbia, Missouri. He attended the University of Missouri, where he specialized in mathematics, receiving an A.B. degree with distinction in 1933 and an A.M. in 1934. From 1936 to 1938 he was an instructor at Princeton University (where he specialized in differential geometry, received a second M.A., and knew both Einstein and von Neumann). After spending the following year as instructor at Rutgers University, he joined the Actuary's Department of the Equitable Life Assurance Society of the United States in July, 1939.

Four years later, he was asked by Dr. P. M. Morse, on leave from the Massachusetts Institute of Technology, to join the National Defense Research Committee. The committee's contract with Columbia University involved the formation of the first operations research group in this country—the Antisubmarine Warfare Operations Research Group. Indicative of the caliber of this group was its director of research, Dr. William Shockley, later a coinventor of the transistor. Ralph's unique approach to the problems of counteracting German submarines, which at that time were sinking many ships in the Gulf of Mexico, won him special commendations from the naval commander of this strategic area.

Ralph returned to the Equitable in 1945, and in 1948 he became a Fellow of the Society of Actuaries. He was promoted to assistant actuary in 1950, associate actuary in 1957, assistant vice-president in 1961, and second vice-president in 1967. His early work centered around group insurance dividends. In 1958 he moved to the Methods Research Department, where the gigantic task of developing electronic data processing systems for the company's group operations was accomplished under his outstanding leadership. He retired in 1970 but continued to work part time as a consultant on special research projects.

Ralph was an instinctive futurist, whose thinking often ran far ahead of current technology. His last work involved a happy and fertile pursuit of convolutions in risk theory, where he had just produced an apparently new and potentially powerful theorem.

He is survived by his widow and three children.

1917 . . . . Samuel Winn . . . . 1974

Samuel Winn, a Fellow of the Society of Actuaries and of the Canadian Institute of Actuaries and a member of the American Academy of Actuaries, died June 14, 1974, in Newton, Massachusetts.

Mr. Winn was born on January 6, 1917, and was educated in Boston,

Massachusetts. He graduated from Harvard University in 1938 with a Bachelor's degree.

He served for four years in the United States Army during World War II and attained the rank of captain.

Mr. Winn began his actuarial career with the Veterans Administration in 1946. He was chief of the Research Section when he left in 1953 to join Warner-Watson, Inc., as an actuary, subsequently rising to the position of executive vice-president.

An executive of the highest caliber in his field, he was held in the greatest esteem by his associates.

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

