

Obituary

JOHN R. BYRNES
NORMAN L. CAMPBELL
ROBERT W. ERNSDORFF
F. BRUCE GERHARD
WILLIAM HARRISON GIVENS, JR.
RICHARD LOWRY GLAZIER
JOHN F. HECKMAN, JR.
FREDERICK WHITAKER HILL
ARTHUR B. LINCOLN, JR.
ALAIN MARTEL
EUGENE H. NEUSCHWANDER
MIGUEL RAMIREZ
WILSON H. SCOTT
RONALD F. SIMS
DONALD J. VAN KEUREN

1931

John R. Byrnes

1985

John R. (Bob) Byrnes, an Associate of the Society, died on September 8, 1985, as result of injuries sustained while roller skating in Salt Lake City. He was fifty-four years old.

Mr. Byrnes, a native of Louisiana, graduated with honors in mathematics from California State University at Long Beach in 1960, after spending five years in the U.S. Air Force. He began his actuarial career at Pacific Mutual Life upon graduation.

Shortly after leaving Pacific Mutual Life in 1970, Mr. Byrnes's interests changed from the concerns of birth and mortality statistics to the concerns of humanity and world peace. He moved to Japan, where he participated in the Peace Walk from Nagasaki to Hiroshima in the summer of 1977. He returned to the United States and resumed his actuarial career on several occasions, which were interspersed with periods of involvement with social and political causes.

He is survived by his mother, his sister, two sons, two daughters, and two grandchildren.

1912

Norman L. Campbell

1985

Norman L. Campbell, a Fellow of the Society and a member of the American Academy and the Canadian Institute of Actuaries, died January 19, 1985. He was seventy-two years old.

Mr. Campbell, a native of Canada, graduated from the University of Toronto in 1935.

He retired in 1977 as president of National Life of Vermont after serving for twenty-five years in the actuarial department and in senior management.

Mr. Campbell's actuarial career began with Manufacturers Life Insurance Company of Canada. He was later employed by Royal Insurance Company of England in its Montreal home office and Teachers Insurance and Annuity Association of America in New York City.

He is survived by his wife, two daughters, one son, and three grandchildren.

1913

Robert W. Ernsdorff

1985

Robert W. Ernsdorff, a Fellow of the Society, died on March 20, 1985, at the age of seventy-one.

Mr. Ernsdorff graduated from Loras College in Dubuque, Iowa, in 1936 magna cum laude. He then attended Iowa State University for one year to study Actuarial Science. After completing that year and passing the first actuarial examination, he accepted a position in the Home Office of the Metropolitan Life Insurance Company.

Mr. Ernsdorff's service with the Metropolitan has interrupted by World War II. He enlisted as an Ensign in May 1943. He served in the Pacific from May 1944 until peace was declared. On December 1, 1953, he was given a Special Commendation by the President and retired from the Navy as Lieutenant Commander.

In 1954, he was transferred to the Canadian Head Office of the Metropolitan to be head of the Actuarial Department. He returned to the Home Office in 1959.

In 1974, Mr. Ernsdorff became a Registered Principal of the Metropolitan, and in 1975, he retired with the title of Actuary.

While retired, Mr. Ernsdorff played golf at least three times a week and was active on the building committee of his Catholic church.

Mr. Ernsdorff is survived by his wife, Marjorie, a son, and a daughter.

1891

F. Bruce Gerhard

1985

F. Bruce Gerhard, a 1920 Fellow of the Society, died September 21, 1985. He was ninety-three years old. He had retired from Prudential Insurance Company in 1953 as a Vice President.

Mr. Gerhard was born in Reading, Pennsylvania. He graduated from the University of Pennsylvania in 1914. Upon graduation, he was employed by New York Life as an actuarial student. He moved to the North Carolina Insurance Department, back to New York Life, and then to Missouri State Life (the predecessor of the present General American Life). He then became the first full-time life actuary of the New Jersey Department of Banking and Insurance. Finally, in 1929, he joined the Prudential as an Associate Actuary. He was elected a Second Vice President in 1938 and a Vice President in 1942. In 1939, he testified on debit insurance before the Temporary National Economic Committee.

After World War II, he became head of the Ordinary Policy, Debit Policy, and General Office Administration Departments of the Prudential, supervising the majority of Home Office employees. He later headed the Underwriting Department.

Mr. Gerhard served our profession particularly in the education and examination field and in the selection of actuarial papers. He eventually became chairman, in 1946, of the Committee on Papers of the American Institute of Actuaries and, in 1948, chairman of the Joint Education and Examination Committee of the Actuarial Society of America and the American Institute of Actuaries. At the time of his retirement, he was a member of the Board of Governors of our Society.

After his retirement, he was president of the Summit, New Jersey, hospital, senior warden of his church parish, and for some years a full-time church volunteer, holding every diocesan position a layman could. He also maintained his beautiful rose garden.

Mr. Gerhard was always concerned with the advancement of knowledge and the use that might be made of it. Older Fellows will remember the "Banking and Finance" syllabus he assembled and his Fellowship lecture on it. His recommendation started the Prudential into automatic data processing, even before IBM was firmly committed. He was particularly proud of having arranged for outside professional instruction for the early Associateship parts, first for the Prudential alone and later for the whole Actuaries Club of New York; this contributed in a major way to the rapid expansion in the number of Fellows in the metropolitan area.

Two tragedies in his life are of historical and actuarial interest. His first wife was a victim, while pregnant, of the influenza epidemic of 1918-19,

the most devastating natural mortality event of this century. His daughter died in the last polio epidemic before the Salk vaccine.

He is survived by a son and three grandsons.

1926 **William Harrison Givens, Jr.** ·1985

William Harrison Givens, Jr., a Fellow of the Society, died July 14, 1985. He was fifty-eight years old.

An expert in employee benefits and the Social Security system, Mr. Givens helped guide the Equitable Life Assurance Society of the United States to its standing as a leading manager of pension assets. He had responsibility for pricing, product development, and technical development for the company's pension business.

After graduating from Yale University with a Bachelor of Science degree in 1946, Mr. Givens joined The Equitable in 1947, working in the Group Insurance and Actuary Departments. He became assistant to the Chairman of the Board in 1965 and was elected an officer of The Equitable in 1966, Vice President in 1969, and Senior Vice President in 1981.

In 1957, Mr. Givens was named a Fellow of the Society of Actuaries and later became a member of the pension committees of the American Academy of Actuaries, the American Life Insurance Association, the United States Chamber of Commerce, and the National Association of Manufacturers. In 1980, he was appointed to the Board of Actuaries of the Civil Retirement System, the largest employee pension system in the country.

He was also a board member of the Association of Private Pension and Welfare Plans, the Employee Retirement Income Security Act of 1974 Industry Committee (ERIC), and the Board of Pensions of the United Presbyterian Church.

Born in Fort Lauderdale, Florida, on November 3, 1926, Mr. Givens graduated from the Collegiate School in New York City before attending Yale. At Yale, he was a member of the Elizabethan Club and the Glee Club. He also did graduate work in mathematics at New York University.

He was an Elder of the Brick Presbyterian Church, a member of the New York Athletic Club, and is listed in *Who's Who in America*. Mr. Givens was interested in family history and was a descendant of two U.S. Presidents: William Henry Harrison and Benjamin Harrison.

Mr. Givens is survived by his wife, Marion, and their son and daughter.

1905 Richard Lowry Glazier 1985

Richard Lowry Glazier a Fellow of the Society, died on March 21, 1985, at the age of eighty.

Mr. Glazier attended Yale University and received a Bachelor of Science Degree in Chemical Engineering in 1927. Following graduation, he worked on the Dollar Line traveling around the world for six months. This was followed by employment at the Aluminum Company of America and the Pennsylvania Railroad. In 1934, he went to work at the Union Central Life Insurance Company in Cincinnati where he remained until 1948. In 1948, he went to the Life Insurance Company of Virginia where he eventually became Vice- President and Chief Actuary. He was the President of the Mid-Atlantic Actuarial Society. He retired from the Life Insurance Company of Virginia in 1970 but later worked part-time as actuary for the North American Assurance Society.

His hobbies included golf, membership in the Mayflower Society, the Sons of the Revolution, and the First Presbyterian Church in Richmond, Virginia. He is best remembered as a perfectionist.

Mr. Glazier is survived by his wife, Mary Lee, a son, a daughter, and three grandchildren.

1914 John F. Heckman, Jr. 1985

John F. Heckman, Jr., a Fellow of the Society, member of the American Academy of Actuaries, and former Fellow of the Canadian Institute of Actuaries, died April 6, 1985, after a long illness. He was seventy years old.

He was born in Providence, Rhode Island, on December 19, 1914, and graduated from Brown University with a Bachelor of Arts degree in 1936. In that same year, he joined the Life Actuarial Department of Aetna Life and Casualty. In 1944, he was appointed Assistant Actuary, and after a succession of promotions, he was appointed Aetna's first Senior Vice President and Corporate Actuary, the position which he held when he retired from the company in 1974.

He became a Fellow of the Society in 1940 and was a charter member of the American Academy of Actuaries. He was a member of the Joint Examination Committee of the Society and the Canadian Institute of Actuaries.

In 1948, he was appointed to the Hartford Pension Commission. In 1950, he became the Chairman of the Commission and held that post for eighteen years. He also served on the Board of Trustees of the Unitarian Church of Hartford.

An attack of poliomyelitis in 1944 sharply limited his mobility. However, with the help of his loving wife, Joyce, his highly organized, incisive mind, and his personal courage, he was able to overcome to a great extent the limitations imposed by his disability. His favorite recreational outlet was playing chess, and he was continuously involved in games through the mail. He is remembered with great respect and affection by his former colleagues at Aetna.

Mr. Heckman is survived by his wife, two sons, a sister, and four grandchildren.

1893 **Frederick Whitaker Hill** 1985

Frederick Whitaker Hill, a Fellow of the Society, died on February 12, 1985, after a lengthy illness. He was ninety-one years old.

Born in Ottawa and educated at Riverdale Collegiate in Toronto, Mr. Hill joined Crown Life in 1913 as an Actuarial Clerk. He was appointed Actuary of the company in 1927. He became Assistant General Manager and Actuary in 1947 and Vice President and Actuary in 1951. He was elected Vice President and Managing Director two years later and held that position until 1959 when he became Vice President. Resigning his Vice Presidency in 1964, he continued for ten more years as a Shareholders' Director.

Mr. Hill's service with Crown Life was the second longest at that company to date. He served fifty-one years as a full-time employee, a further ten years as a Director, and continued as an Honorary Director until his death: a grand total of seventy-one years.

Mr. Hill's interest in the marketing of life insurance, the development of modern office procedures, and the growth of Crown Life had a lasting impact on the company.

Mr. Hill was active in various industry associations. He loved to play golf and bridge.

He is survived by his wife, Bernice, a daughter, a son, nine grandchildren, and three great-grandchildren.

1922 **Arthur B. Lincoln, Jr.** 1985

Arthur B. Lincoln, Jr., a Fellow of the Society, died March 12, 1985. He was sixty-three years old.

Mr. Lincoln joined National Life in 1948 as an actuarial student. A year later he became assistant supervisor, and in 1952 he was named actuarial assistant. In 1965, he became a Fellow and was promoted to the position of Officer and Assistant Actuary. He became an Associate Actuary in 1969.

In 1977, he was named Director of Employee Benefits and in 1983 Senior Human Resources Officer.

He was a member of the American Academy of Actuaries, the Actuaries' Club of Boston, and the Actuaries' Club of Hartford.

He is survived by his wife, Arline, and two sons.

1952

Alain Martel

1985

Alain Martel, an Associate of the Society, was among the 329 passengers who, together with the crew, died when Air-India Flight 182 crashed off the coast of Ireland on June 23, 1985.

Mr. Martel was born on July 21, 1952, in Hull, Quebec—part of the National Capital Region of Canada—and obtained a degree in Mathematics and Science in 1976 from the University of Ottawa. He taught high school mathematics for two years and, in 1978, joined the Canada Pension Plan Division of the Department of Insurance in Ottawa, where he spent his short actuarial career.

He was an avid traveler and was on his way to the Himalayas when he died, unaware that he had attained Associateship in the Society.

Mr. Martel is survived by his father, two brothers, and two sisters.

1903

Eugene H. Neuschwander

1985

Eugene H. Neuschwander, a Fellow of the Society, died at his home on October 11, 1985, at the age of eighty-two.

At various times, Mr. Neuschwander was associated with Fireman's Fund Insurance Company, Metropolitan Life Insurance Company, Founders Life, and Occidental Life.

He was a Member of the American Academy of Actuaries, a Fellow of the Society of Actuaries, and a Fellow of the Conference of Actuaries in Public Practice. He was past president of both the San Francisco Actuarial Club and the Actuarial Club of the Pacific States.

After his retirement from Fireman's Fund, he worked at Olshen & Associates until he became terminally ill about six months before his death.

Mr. Neuschwander was a pioneer in the development and services of various group insurance coverages, as well as health and disability plans and service programs, including both voluntary and mandatory Unemployment Compensation Disability under the California Unemployment Insurance Act. In recent years, he supervised the installation of various benefit and retirement plans.

Mr. Neuschwander was a devoted husband, father and grandfather. He was an avid "rock hound" and had all the necessary equipment in his home for polishing, grinding, cutting stones, and making jewelry. He spent much of his leisure time with this hobby, and was president of the Glendale Gem and Lapidary Society.

He is survived by his wife, Doris, a son, three grandsons, and four great-grandchildren.

1943

Miguel Ramirez

1985

Miguel Ramirez, an Associate of the Society, died on June 17, 1985. He was forty-one years old.

Mr. Ramirez was a Consulting Actuary with Buck Consultants, Inc. in New York. He was a member of the Conference of Actuaries in Public Practice, a member of the American Academy of Actuaries, and an Enrolled Actuary.

Mr. Ramirez, born December 4, 1943, in Puerto Rico, graduated from Columbia College with a Bachelor of Arts in Mathematics and minors in Music and German. He was a linguist who spoke Spanish, German, and French in addition to English, and he had a strong interest in the Spanish language classics. He also played the piano.

1927

Wilson H. Scott

1985

Wilson H. Scott, a Fellow of the Society and of the Canadian Institute of Actuaries, died suddenly on March 7, 1985. He was fifty-seven years old.

Mr. Scott was born in Flint, Michigan, on April 8, 1927, and was raised in Sarnia, Ontario. He was a graduate of the University of Western Ontario and was subsequently employed at London Life Insurance Company. He moved to North American Life and Casualty Company in Minneapolis in 1962 and to Berkshire Life Insurance Company in 1966. He joined Massachusetts Mutual Life Insurance Company in 1970 and attained the position of Vice President and Actuary.

Throughout his career, Mr. Scott's dedication to his professional and management responsibilities earned the respect of his colleagues, who frequently sought his guidance, support, and friendship.

He is survived by his wife, three daughters, his mother, a sister, and two grandchildren.

1937

Ronald F. Sims

1985

Ronald F. Sims, an Associate of the Society and a member of the American Academy of Actuaries, died on November 21, 1985, in his home. He was forty-seven years old.

Mr. Sims was born near Chattanooga, Tennessee, on December 31, 1937. He attended the University of Tennessee.

His first actuarial position was with Provident Life & Accident. He was with Provident in several positions from 1958 until 1972. In 1972, he joined Home Security in Durham, North Carolina, as Group Actuary. In 1974, Mr. Sims came to Blue Cross and Blue Shield of North Carolina, remaining there until his death. He attained his Associateship in 1972.

Mr. Sims and his wife had recently taken up fresh-water sailing with great enthusiasm. He was also an avid bicyclist when health permitted as well as a member of the Durham Rifle and Pistol Club and was a part-time gunsmith.

Mr. Sims will be missed by his friends and colleagues for his quick wit and ever-readiness to tell a new story.

He is survived by his wife Doretta, two sons, his mother, one brother, and a sister.

1909

Donald J. van Keuren

1985

Donald J. van Keuren, a Fellow of the Society, died on June 21, 1985. He was seventy-six years old.

Mr. van Keuren was born in Troy, New York, on March 29, 1909. He was graduated from Union College with a Bachelor of Science degree, received a Masters of Arts degree from Hamilton College and did graduate work in mathematics at Princeton University for one year.

In April of 1933, Mr. van Keuren joined the Metropolitan Life Insurance Company, entering its actuarial trainee program. He completed his examinations for Fellowship in 1948.

Throughout his career, Mr. van Keuren was respected for his thorough knowledge of underwriting, mortality, and statistical concepts. He served on Actuarial Society committees reviewing aviation and underwriting principles. He was also active in the affairs of the Home Office Life Underwriters Association and the Institute of Home Office Underwriters.

At the time of his retirement, April of 1973, Mr. van Keuren held the title of Actuary and directed both the Statistical Bureau and the Underwriting and Mortality Studies units.

He is survived by his wife, Esther, and two children, one of whom, John P., achieved his Fellowship in 1968.

