

Obituary

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ELLSWORTH ELMER STROCK
EDWIN FREDERICK WINCHESTER SUMNER
JOHN TURNBULL
CHARLES ALBERT YARDLEY

1906

John Finlay Allen

1990

J. Finlay Allen, a Fellow of the Society, died in Victoria, British Columbia on March 14, 1990. He was 84 years old.

Born in Georgetown, Ontario on February 15, 1906, Mr. Allen graduated from the University of Toronto actuarial course in 1927 already with some business experience in the Bank of Montreal and immediately joined the actuarial staff of National Life Assurance Company in that city. In May 1929 he became associated with Home Life Insurance Company in New York City, where he was to be until his retirement in 1966. He earned his Fellowship in the Actuarial Society of America in 1933.

At Home Life Mr. Allen was appointed assistant secretary in 1932 and named secretary in 1941, rising to the post of executive vice president in 1959. Although his duties principally involved personnel and administrative matters, he never lost his interest in the actuarial profession. He made major contributions to life insurance through the Life Office Management Association, serving a term as president. His work in raising the industry's professional standards was specially noteworthy.

He is survived by his wife Kathleen, two sons and two grandchildren.

1900

Theodore Loyal Anderson

1990

T. Loyal Anderson, an Associate of the Society, died in Hayward, Wisconsin on February 18, 1990. He was 89 years old.

Born in Chicago on October 14, 1900, Mr. Anderson graduated from the actuarial course at the University of Michigan in 1924. He had already been employed since 1920 in the Donald F. Campbell actuarial consulting firm. In 1926, upon completion of Associate examinations in the American Institute of Actuaries, he became actuary of the Illinois Division of Insurance, remaining there until he joined Federal Life Insurance Company in Chicago in 1930.

At Federal Life Mr. Anderson rose progressively to the position of senior vice president and actuary in 1959. After retirement in 1965, he continued on the company's board of directors until 1972.

He is survived by his wife, Wave, two children, six grandchildren, and four great-grandchildren.

1894

James Gordon Beatty

1990

J. Gordon Beatty, a Fellow of the Society and the last surviving president of the Society's predecessor bodies, died in Toronto on November 25, 1990. He was in his 97th year.

Born in Brampton, Ontario on February 11, 1894, Mr. Beatty entered the University of Toronto in 1910, becoming acquainted with actuarial science there; however, upon graduation in 1914 he accepted a teaching fellowship in mathematics. But before the academic year began, World War I broke out. He enlisted in 1915 and with a number of other students joined the Canadian Army's 2nd Divisional Cyclists Corps as a private and began training in army communications using push bikes.

On May 15, 1915 his unit embarked for England, proceeding to France in September. Their duties were strenuous: dispatch riding, trench guiding and working parties of all kinds. He took part in the battle of the Somme and in mid-1916 applied for a commission in the Artillery, being assured that his mathematical training would be useful. But during his gunnery course he advisedly stopped using geometry and trigonometry because they were beyond his instructor's powers. In the spring of 1917, his commission having come through, he was posted to the 5th Canadian Field Battery at Vimy Ridge in time for the historic allied victory there. Later that year he won the Military Cross in the battle of Passchendaele. The lighter sides of his war as well as many of his actuarial experiences are wittily covered in his two booklets, copies of which are in the Society's library, "Reminiscences of an Old Soldier and Actuary" (1977) and "More Reminiscences of an Old Soldier and Actuary" (1982).

Following the war Mr. Beatty returned to Toronto and in September 1919 joined Canada Life Assurance Company as an actuarial student, entering a career there that was to continue for 71 years. Having earned his Actuarial Society Fellowship in 1923, he rose through the ranks to the post of vice-president and chief actuary in 1949. At normal retirement age in 1959 he was appointed a member of the board and vice-president; ten years later he retired from the board and began writing for the Company's magazine for retired staff, "Pelican Post"; he became that organ's editor as well as company archivist and proceeded to compile a history of the company spanning a period of 135 years. In 1986 his company established a Scholarship in Mathematics at the University of Toronto in his honor.

Mr. Beatty was active in the affairs of the Actuarial Society, serving on its Council from 1945–1948, but his published contributions were mainly in the American Institute of Actuaries, where he was elected to the Board of Governors in 1943, to its Vice-Presidency in 1945, and as President in 1947, making him markedly influential in the arrangements leading to formation of the Society of Actuaries. Especially active in international actuarial work, he attended International Congresses as far back as 1933 in Rome; at the Centenary Assembly of the Institute of Actuaries (London, 1948) he spoke with his customary grace and clarity in extending greetings to the hosts on behalf of the actuaries in Canada and the U.S. (*Proceedings*, Vol. I, 25). On that occasion he was honored by election to Fellowship in the Institute.

Mr. Beatty was keenly interested in people and an inspiration to many. For years he wrote letters of congratulation to all new Fellows. These and other friendly gestures were performed with sincerity and charm. He will be remembered for his cordiality and intense loyalties to his family, his country, his company, his church, and his profession.

He was a long-time member of Deer Park United Church in Toronto, which he served in many capacities including that of chairman of the board. He left no immediate survivors, his wife, Anna, a familiar figure at actuarial meetings and her husband's helpmate in every sense, having predeceased him in 1977.

1944

Wayne Edwin Bergquist

1989

Wayne E. Bergquist, a Fellow of the Society, died of cancer on November 5, 1989 in Winnipeg. He was 45 years old.

Born in Portage La Prairie, Manitoba on August 30, 1944, Mr. Bergquist graduated from the University of Manitoba with an Honors Commerce degree in 1966. He had been attracted to the profession by Prof. Ernest R. Vogt as a result of having won a prize in the high school mathematics test of the Canadian Mathematical Society.

Upon graduation, Mr. Bergquist joined the actuarial staff of the Great-West Life Assurance Company in Winnipeg, where he spent his entire professional career, earning his Society Fellowship in 1970. At the time of his death, he was his company's senior vice-president and valuation actuary.

He was active in the profession, particularly in the Canadian Institute of Actuaries, where he served as a member of the Council, 1980–1983, and as Vice-President, 1984–86. He contributed substantially to actuarial literature in such fields as financial reporting, valuation principles, asset management,

and life company solvency standards. As writer and speaker, "The Riddler," as he was known, left a significant legacy to the profession's benefit.

With roots firmly planted in rural Manitoba, Mr. Bergquist returned often to help work on his parents' farm. He was skilled as a car ralliest and became a proficient golfer, thoroughly enjoying the competition and companionship these sports offered.

He is survived by his wife, Donna, three children, his parents, and two sisters.

1910 James Earnest Booher 1989

J. (Jim) Earnest Booher, a Fellow of the Society, died in Hollywood, Florida on November 18, 1989. He was 79 years old.

Born in Dayton, Ohio on May 11, 1910, Mr. Booher graduated from Miami University of Oxford, Ohio in 1932 and earned his master's degree in actuarial science from State University of Iowa in 1935. He then joined the actuarial staff of Prudential Insurance Company in Newark, New Jersey, remaining there until his retirement on disability from the post of vice president and associate comptroller in August 1970. He had earned his Society Fellowship in 1944 and the following year been transferred from strictly actuarial work to the company's comptroller's department.

After retirement he became intensely interested in things mechanical, computers and carpentry.

He is survived by his wife, Jeanne, a son, two daughters, and six grandchildren.

1942 Richard F. Camus 1989

Richard F. Camus, a Fellow of the Society, died in New Orleans on September 10, 1989 in an automobile accident. He was a few days short of his 47th birthday.

Born in New Orleans on September 19, 1942, Mr. Camus graduated from Tulane University in 1964 and then served with the U.S. Army in Vietnam. In 1966 he joined Pan-American Life Insurance Company. Upon earning his Society Fellowship in 1971, he entered the consulting field with Johnson

& Higgins. In 1973 he opened his own firm, R. F. Camus & Associates, in his home city, where he worked until his untimely death.

Mr. Camus was intelligent and hard-working and an entrepreneur in every sense of the word. In addition to his consulting practice he had interests in several other financial businesses. He is survived by four children.

1939

Richard Alan Chadwick

1990

Richard A. Chadwick, an Associate since 1966 of the Society, died in Pittsburgh on August 6, 1990. He was 51 years old.

Born in Greensburg, Pennsylvania on March 23, 1939, Mr. Chadwick graduated from the University of Pittsburgh in 1960. From then until 1967, he was on the actuarial staff of Provident Mutual Life Insurance Company in Philadelphia. He then entered the consulting field through William M. Mercer, Inc. in Pittsburgh, where he remained until his death.

Mr. Chadwick was keenly active in athletic pursuits at college and was an avid golfer. He was dedicated to his work and to high professional standards. He is survived by his wife, Janet, a son, and a daughter.

1924

Francis Xavier Cody

1990

Francis (Frank) X. Cody, a Fellow of the Society, died in Greenwich, Connecticut on March 17, 1990. He was 65 years old.

Born in Meriden, Connecticut on April 7, 1924, Mr. Cody graduated from Wesleyan University in 1948 after interruption by his army service in World War II. He then joined the actuarial staff of Metropolitan Life, remaining there until after qualifying for his Fellowship in 1957. In subsequent years he was employed at North American Reassurance Company, Cologne Life Reinsurance Company and Gerber Life Insurance Company. In 1981 he joined Presidential Life Insurance Company in Nyack, New York as vice president and chief actuary, becoming its executive vice president and in 1989 its president.

Mr. Cody was a warm-hearted person as well as an effective and inspiring executive. Among his personal interests was a keen enthusiasm for art with special attention to the works of Toulouse-Lautrec. His colleagues will remember particularly his courageous coping with the severe health problems that afflicted his later years.

He is survived by two sons, two daughters, and six grandchildren.

1946 Larry Michael Cohen 1989

Larry M. Cohen, a 1974 Fellow of the Society, died of leukemia on January 23, 1989. He was 42 years old.

Born in London, Ontario on December 4, 1946, Mr. Cohen graduated with honours from the University of Western Ontario in 1965. From 1969 to 1971, he was employed by the Travelers Insurance Company and then entered the consulting field. Since 1986 he had been manager of the Toronto pension division of Johnson & Higgins Willis Faber.

Mr. Cohen lived with great intensity, concentrating his energies on the three interests that absorbed him: his work, his family, and the game of golf. He had several holes-in-one to his credit. When he first became ill, he insisted that a computer terminal be installed in his hospital room so that he could continue serving his clients.

He is survived by his wife, Ronna, and two daughters.

1919 Angus Livingstone Crawford 1989

Angus L. Crawford, an Associate of the Society, died in California on August 25, 1989. He was 70 years old.

Born in Portland, Oregon on February 6, 1919, Mr. Crawford graduated from Reed College in that city in 1940 and joined the actuarial staff of Mutual Benefit Life Insurance Company in Newark, New Jersey. After interruption of his professional career by war service in the U.S. Coast Guard from 1942 to 1945, he entered consulting work with Coates, Herfurth & England, becoming a partner after earning his Associateship in 1949.

In 1969 Mr. Crawford and Barret N. Coates, Jr. formed the firm Coates & Crawford in San Francisco, from which Mr. Crawford retired in 1970. After that he established his own firm, Angus L. Crawford, Inc. in nearby Pescadero.

He was a well liked and respected actuary with a warm sense of humor. For many years he devoted major attention to one large benefit plan, bringing its valuation into the computer age. He is survived by his wife, Margaret.

1907

Robert Graham Deas

1990

R. Graham Deas, a Fellow of the Faculty of Actuaries, an Associate of the Society, and the father of Daphne D. Bartlett, 1990-91 Society President, died in Folkstone, England on December 6, 1990. He was 83 years old.

Born in Edinburgh, Scotland on May 5, 1907, Mr. Deas was employed in the Standard Life Assurance Company's Edinburgh, Calcutta and Bombay Offices, having in these last two posts the position of Assistant Manager of India. In 1942 he joined the staff of the Co-operative Insurance Society of Manchester, England, becoming in due course its deputy actuary.

In 1952 Mr. Deas came to the U.S. and to the group pension area of Prudential Insurance Company. A colleague remembers him as a thoroughly pleasant gentleman with a penchant for finding better and faster ways to handle departmental work. He was a vice president in 1969 when he retired and returned to England.

He authored two papers: "The Actuary's Tool-kit" (*Transactions of the Faculty of Actuaries*, Vol. 18, pp. 37-57) and "Annuity Approximations" (*TSA*, Vol. XX, pp. 1-12).

Graham Deas has become famous in the Society within the past ten years for his extraordinary talent at designing the challenging "Actucrosswords" that appeared regularly in *The Actuary*, attracting a steadily growing number of solvers and would-be solvers. A tribute to the man and his work by Competition Editor Charles G. Groeschell appears in the February 1991 issue of that publication.

In addition to his daughter, he leaves his wife, Peggy, and two sons.

1909

Maurice Francis Feay

1990

Maurice F. Feay, a 1947 Fellow of the Society and the last survivor of three brothers who were members of this body, died in Columbus, Ohio on March 22, 1990. He was 81 years old.

Born in Larchwood, Iowa on January 30, 1909, Mr. Feay graduated with a master's degree from the State University of Iowa in 1934. From then until 1955, except for absence in the U.S. Army between 1943 and 1946, he was associated with Equitable Life Assurance Society, rising to the post of assistant actuary. From 1956 to 1960 he was assistant actuarial director at Prudential Insurance Company in New Jersey and from then until his

retirement in 1974 was associated with units of the Nationwide Insurance organization in New York City and Columbus.

He was an Enrolled Actuary very much interested in pension and retirement plans.

Mr. Feay's interests before and after retirement included church activities, travel, square dancing, golf, and bridge. He is survived by his wife, Portia, a son, Bruce, and a daughter, Donna.

1908

Milton J. Goldberg

1989

Milton J. Goldberg, a 1940 Fellow of the Society, died in Beth Israel Medical Center near his Verona, New Jersey home on June 22, 1989 after a long illness. He was 81 years old.

Born in Des Moines on May 21, 1908, Mr. Goldberg graduated from Drake University with a bachelor's degree in 1928 and from Iowa with a master's in actuarial science in 1929. He joined the Equitable Life Assurance Society on September 3, 1929 for a career that continued until his retirement on June 1, 1973 from the post of second vice president. After retirement he did some consulting work and served as an instructor at the College of Insurance in New York.

In 1946 Mr. Goldberg made a key career move into his company's agency department, becoming a specialist in research into life insurance agency operations, thus following in the footsteps of such pioneers in that field as M. Albert Linton and Edmund M. McConney in an era when few actuaries explored the depths of that subject. Shortly afterwards he and Daton Gilbert wrote the first Study Note on agency compensation and expense analysis, then called "Actuarial Aspects of Agency Problems." On May 17, 1973 Mr. Goldberg was presented with a tribute of appreciation by the Agency and Insurance Operations Committee of Equitable's board of directors reciting his accomplishments for the company and the industry, and recognizing him as "an eloquent, earnest and erudite advocate of the institution of life insurance."

To many actuaries Mr. Goldberg's claim to fame, however, was as a humorist, a reputation that he established in 1941 (*R.A.I.A.* Vol. XXX, p. 197) by his discussion, speaking as the actuary "of highest standing (6 ft. 4-1/2 in.)" to open the discussion of B. Franklin Blair's paper about average policy amount in relation to the insured's height and weight. From then on he was frequently in demand as an entertainer of field and other groups;

examples of his gentle wit may be found in the proceedings of LIAMA (now LIMRA) and other eminent bodies.

He is survived by two sons and three grandchildren.

1909 **Frank Loxley Griffin, Jr.** 1990

Frank L. Griffin, Jr., a Fellow of the Society, died in Portland, Oregon on October 29, 1990 of complications from Alzheimer's disease. He was two days past his 81st birthday.

Born in Williamstown, Massachusetts on October 27, 1909, Mr. Griffin graduated from Reed College, Portland, Oregon in 1931 and joined the home office actuarial staff of Prudential Insurance Company, where he was appointed assistant mathematician in 1936. He earned his Fellowship in the Actuarial Society of America in 1942 and the next year entered the U.S. Navy with the rank of Lieutenant. After the war he entered the consulting field with Marsh and McLennan in Chicago. In 1950 he became associated with the Wyatt Company when it was still in its early stages of development, serving until 1971 when he retired from the post of chairman of its board. By then he had become owner, publisher and editor of a weekly newspaper in Nevada, where he lived until moving to Oregon in 1978. In his retirement he wrote books on diverse subjects, one of these being a 200-page history of the Wyatt firm entitled "*Wyco*": *The Building of a Professional Actuarial and Consulting Organization*, a copy of which reposes in the Society of Actuaries library.

Mr. Griffin was intensely interested in actuarial affairs. He began writing papers for the Society's predecessor bodies early in his career; his first paper in 1942 for the American Institute, "A New Approach to the Problem of Term-Insurance Conversion Costs" (*R.A.I.A.*, Vol. XXXI, pp. 374-397) earned him that body's triennial prize. He had already written an actuarial note for the Actuarial Society in 1940, "Mortality of United States Presidents and Certain Other Federal Officers" (*T.A.S.A.* Vol. XLI, pp. 487-491). Other papers were to follow in the present Society's *Transactions*, the most influential of all being "Concepts of Adequacy in Pension Funding" (*TSA*, Vol. XVIII, pp. 46-63). Therein he illuminated that subject at a time when its clarification within our profession had become urgent by reason of the foreseeable passage of major federal employee benefit legislation (*ERISA*, 1974).

His talents were constantly in demand. He chaired or participated in much committee work on actuarial education and technical subjects. In the 1970s he rendered service during the Social Security financial crisis in helping to develop the Hsiao Report of 1975 that stimulated congressional concern about the effects of the automatic benefit increases that had been legislated three years earlier.

Mr. Griffin was elected to a three-year term on the Society's Board of Governors in 1969 and in 1970-1971 served as President of the Conference of Actuaries in Public Practice.

He was a cultivated gentleman with an excellent sense of humor and a wide range of expertise and interests. It is natural for his admirers to attribute his fine character, high principles and clarity of expression to his upbringing, his father, Prof. Frank L. Griffin, having been exceptional in precisely the same respects. A tribute to his father's talents and service appears in *The Actuary*, December 1989.

Frank Griffin, Jr. is survived by his wife, Myrthle, two daughters, four sons, seven grandchildren, and two great-grandchildren.

1930

Cornelis Willem Hartog

1990

Cornelis (Kees) W. Hartog, a Fellow of the Society, died in Toronto on June 27, 1990. He was 60 years old.

Born in Waddinxveen, Holland on April 21, 1930, Mr. Hartog was a teenager during the German occupation of his country through World War II. In 1949 an older sister introduced him to an actuarial consulting firm in Amsterdam where she was employed. He thereupon enrolled in an actuarial course at an Amsterdam university while serving as an assistant to a consulting actuary in that city. He and his wife decided to emigrate to Canada in 1953, where he joined the consulting firm of Henry G. Devitt, Ltd. in Toronto. He undertook the Society examinations despite his initial unfamiliarity with English, achieving Fellowship in 1963.

A colleague recounts an unusual incident. Needing peace and quiet for study, Mr. Hartog would drive out in the country and study in his car. After he had repeatedly returned to a suitable spot, some alarmed residents asked the police to investigate, requiring him to explain that studying for actuarial exams was both harmless and lawful.

Mr. Hartog set up his own firm in 1963, which he merged in 1986 with a larger firm MLH&A, of which he became chairman. Working in the

pension field, often with unions or jointly with trustees in multiemployer plans, he pioneered in developing principles for these plans in Canada and is credited with exerting a major influence over them, contributing to their sound growth.

He had abilities and a personality well suited to a field in which problems were many-sided and contentious. He was competent and understanding, fair-minded and patient with a knack of giving clear explanations. He was exceptionally well regarded by his clients and associates and was active too in his church and community.

He is survived by his wife, Gay, three daughters, and a son.

1907

Ralph J. Hasbrouck*

1984

A native of Paterson, New Jersey, Ralph J. Hasbrouck, was born on July 6, 1907 and died on February 14, 1984 in Binghamton, New York.

He was a Phi Beta Kappa and graduate of Rutgers University with a degree in civil engineering. He began his professional career with the Prudential Insurance Company of America in March 1931. He became a Fellow of both the American Institute of Actuaries and the Actuarial Society of America in 1937. During World War II, he served as a Commander in the U.S. Navy. He was a charter member of the American Academy of Actuaries.

In 1950 he was transferred by The Prudential from Newark, New Jersey to Toronto, Ontario. In 1953, The Prudential transferred him to Jacksonville, Florida.

In 1954, Mr. Hasbrouck joined Security Mutual Life Insurance Company in Binghamton, New York as administrative vice president in the executive department. In February 1956 he was elected to Security Mutual's board of directors. In 1958 he became senior vice-president, and in 1966 he was elected to the position of chairman of the executive committee of the board. He elected early retirement from Security Mutual at the end of December 1967 but continued as a director until 1978.

An avid horseman and an enthusiastic participant in civic, community and artistic activities, Mr. Hasbrouck was predeceased by his wife, Evelyn, in 1975 and is survived by his extremely close friend, Mrs. Cornelia Davidge.

*This was written in 1984 but through error was not printed in *TS4 XXXVI*.

1896

Esther Johnson

1990

Esther Johnson, a 1926 Fellow of the Actuarial Society of America—only two women had achieved this earlier than she—died in Bryn Mawr, Pennsylvania on July 5, 1990. She was 93 years old.

Born in Philadelphia on August 30, 1896, Miss Johnson graduated from Bryn Mawr College in 1917 and, after three years of mathematics teaching, joined the actuarial department of Fidelity Mutual Life in Philadelphia in September 1920. She passed her first actuarial examination in 1921 and was appointed assistant actuary of her company in 1929, associate actuary in 1943, and actuary in 1959. She retired in 1961.

Miss Johnson was truly an ornament to the profession throughout her lifetime. She held strong opinions about professional and personal proprieties and exerted a positive influence upon the numerous actuarial students and actuaries fortunate enough to come within her sphere. She was also an excellent teacher of budding actuaries. She has been described as a living example of brilliance, ethics, good nature and tolerance of those who learned slowly, all coupled with an amazing capacity for getting along with people.

Miss Johnson is survived by her brother, Edward, and some nieces and nephews.

1926

Vishwa Nath Kapur

1990

Vishwa N. (VN) Kapur, an Associate of the Society and a Fellow of the Institute of Actuaries, died on April 19, 1990 on Long Island, New York. He was 64 years old.

Born in Rawalpindi, which is now in Pakistan, on April 17, 1926, Mr. Kapur graduated from the University of Punjab with a Bachelor of Science degree in 1945. His actuarial career before coming to the U.S. in 1969 began with the Life Insurance Corporation of India in 1958 and then with the New India Assurance Company of New Delhi. In 1965 he achieved Fellowship in the Institute of Actuaries.

In 1969 he joined the New York Life Insurance Company, where most of his work was in the group insurance department. At his retirement in 1985 his title was associate actuary. He was interested in Society affairs and contributed several discussions at our meetings.

Mr. Kapur was soft-spoken and a pragmatic actuary with broad experience. He will be remembered by his friends and associates for his original thinking and his broad perspective in discussion.

He valued his friends and was always willing to give time to help with professional or personal problems.

He is survived by his wife, Santosh, a son, a daughter, and three granddaughters.

1915 Henry Lockwood McClintock 1989

Henry L. McClintock, an Associate of the Society, died in Fayetteville, New York on October 16, 1989. He was 74 years old.

Born in Pittsburgh on January 13, 1915, Mr. McClintock graduated from Yale University in 1936 and was a school teacher until he joined the actuarial staff of Metropolitan Life in 1941. He earned his Associateship in 1949. In 1970 he was appointed a company officer with the title assistant vice-president. His specialty became actuarial aspects of agency compensation.

In 1976 he took early retirement and lived most of his subsequent life in Tryon, North Carolina.

Henry was a talented tennis player, an avid bridge player and an expert at crossword puzzles, but his favorite sport was golf, in which he enjoyed a single-digit handicap. He is survived by his wife, Helen.

1905 Morris Monsky 1990

Morris Monsky, a Fellow of the Society, died in Westborough, Massachusetts on June 28, 1990. He was 84 years old.

Born in New York City on October 26, 1905, Mr. Monsky graduated from Columbia University in 1924 and soon afterwards joined the staff of Mutual Life of New York, where he was to remain throughout a distinguished 46-year actuarial career. At his retirement in 1970 he was second vice-president and actuary.

He became a Fellow of the Actuarial Society in 1930, but this was at a time when Fellowship required attainment of age 25. He had completed the examinations in April 1928, a clear indication of his quite exceptional mental

proWess. Although he did not contribute any papers and relatively few discussions to our literature, his influence on actuarial thinking among his colleagues was profound.

Mr. Monsky had diabetes for more than 40 years, and in his last years he managed with an artificial leg after an amputation. Being more concerned about others than himself, he had a habit of turning aside questions as to his health.

Many knew Mr. Monsky best for his keen sense of humor. A classic was "Monsky's Law" preserved in *The Actuary*, September 1968: "The probability of recurrence of an unlikely event is near certainty," with its Corollary: "Unlikely events tend to occur in threes."

He was well-read in many fields. His interests ranged from Einstein's theories of relativity to the poetry of Emily Dickinson, and from the classics of literature to contemporary writings on politics, economics, and history. With all his scholarly attainments he was a man of great humility and the ability to laugh at himself.

He is survived by his wife, Rose, a son, a daughter, and one grandchild.

1911

Jasper Ernest Moore

1990

Jasper E. Moore, a Fellow of the Society, died on May 6, 1990 after an illness of several months. He was 78 years old.

Born in St. George, Ontario on November 13, 1911, Mr. Moore attended Guelph Collegiate and graduated from the University of Toronto in 1933. At the depth of the Great Depression, he took temporary employment with Crown Life Insurance Company in Toronto, staying with that company through 43 years of distinguished service.

He worked for several years in the actuarial department, receiving his Fellowship in 1945. In the early 1950s he moved into administration and from then on took a leading part in applying and developing automatic business machines to his company's systems. For a quarter of a century he dealt first with punched-card equipment and later with large-scale computers, becoming a recognized authority in this field in Canadian life insurance. At his retirement in 1976 he was senior vice president, administration and chairman of Datacrown Limited, the computer subsidiary of Crown Life.

In retirement he enjoyed many activities: cottage, carpentry, golf, bridge, and theatre. And he gave his time as a hospital volunteer, on the board of

the Federation of Ontario Cottagers Associations, as a supporter of Trinity College and the Boy Scouts.

He is survived by his second wife, Greta, and by three sons, one of whom, Christopher, is a Fellow of the Society.

1922 William Kennedy Nicol 1990

William K. Nicol, a Fellow of the Society, died in Galveston, Texas on September 14, 1990. He was 68 years old.

Born in Hamilton, Ontario on July 20, 1922, Mr. Nicol served in the Royal Canadian Air Force in World War II and graduated from the University of Toronto actuarial program in 1949. After brief employment at Equitable Life of Canada, he moved to the U.S. where he was with Teachers Insurance & Annuity Association and then was actuary of Commonwealth Life in Louisville, Kentucky. In 1961 he entered service with American National Insurance Company in Galveston, remaining there until retirement in 1987 from the post of executive vice president.

Mr. Nicol was active in this Society's affairs, especially in his service on the Unruh Special Committee on Valuation and Nonforfeiture Laws in the mid-1970s and the Ormsby Special Committee To Recommend New Mortality Tables for Valuation at the end of that decade. He also contributed several discussions at Society meetings.

His keen intellect, his caring nature, and his occasional eccentricities are fondly remembered.

He is survived by his wife Jessie, three daughters, a stepdaughter and three grandchildren.

1917 Edward Henry Owen 1990

Edward H. Owen, a Fellow of the Society, died in Bath, Maine on January 23, 1990. He was 72 years old.

Born in Bath on March 17, 1917, Mr. Owen graduated from Bowdoin College in 1938. During the next decade he was employed at Manhattan, Travelers and John Hancock insurance companies. In 1949 he entered actuarial consulting with Ostheimer and Company, becoming that firm's executive vice president; he became associated with Peat, Marwick and Mitchell

through its 1964 acquisition of the Ostheimer firm. At PMM he was in charge of benefit consulting activities in Chicago and later in New York.

Primary among Mr. Owen's achievements was his role as principal consultant to several of his firm's largest clients. He was particularly effective in assisting in labor negotiations, displaying a combination of expertise and integrity that gave him credibility on both sides of the bargaining table.

Mr. Owen's family, his clients and his golf game were sufficient to fill his days. In 1971 he became sufficiently captivated with his original hometown, where he had regularly vacationed, that he gave up big-city, big-firm life to move back to Bath, where he established a small consulting practice. He is survived by a son, two daughters, two brothers and eight grandchildren.

1909

Stefan Peters

1990

Stefan Peters, a Fellow of the Society and of the Casualty Actuarial Society, died in Cambridge, Massachusetts on August 16, 1990. He was 81 years old.

Born in Posen (then Germany but now Poznan, Poland) on June 27, 1909, Mr. Peters earned a doctorate from the University of Erlanger in 1933 and was employed in actuarial work in Leipzig. He escaped to Italy from Nazi Germany that year and was first employed on the staff of the 1933 International Congress, which convened in Rome, after which he did actuarial work in Trieste. Moving to the U.S. in 1938, he immediately applied for permission to take the actuarial examinations, but this plan was interrupted by service in the U.S. Army through World War II. He earned his Fellowship in 1951.

Mr. Peters was on the faculty of the University of California during the early 1950s and taught later at the actuarial course at Northeastern. He did consulting work in Boston, some of it with Connell, Price and was in operations research with Arthur D. Little. From the mid-1970s until 1988, he was with the Massachusetts Division of Insurance, becoming chief actuary.

Mr. Peters became known for mastering complex questions. Early in the 1960s he became a student of the hazards of smoking, writing a series of papers on that topic. In his final years at the Insurance Department, he devoted himself to fitting mathematical models to forecasting medical malpractice rates; in this he was credited with being a step ahead of most of his actuarial colleagues.

An actuary who knew him well has remarked that it was hard to decide which came first with Stefan: love for the discipline of mathematics or commitment to the high moral principles that steered his life. When at California he was faced with choosing between the latter and signing a loyalty oath; he stood his ground even though paying heavily for doing so. He will be remembered as a delightful companion and a highly cultivated man whose classical education went far beyond mathematics into such fields as the history and teaching of his religion.

Mr. Peters is survived by his wife, Kaethe, a son, a daughter and nine grandchildren.

1902 **Henry Adams Plimpton** 1990

Henry Adams Plimpton, a 1934 Associate of the Society, died November 21, 1990 in Sarasota, Florida.

Mr. Plimpton was born September 7, 1902 in East Brookfield, Massachusetts. He graduated from Harvard College in 1925.

After employment in the actuarial department of New England Mutual Life Insurance Company, he became actuary of Columbian National Life Insurance Company of Boston in 1937. In 1946, he became actuary and second vice-president of Hartford Life Insurance Company, successor company to Columbian National.

He retired in 1967 and moved from Waban, Massachusetts to Sarasota, Florida. He was a member of the Maugus Club of Wellesley, Massachusetts, the Sarasota Congregational Church, the Ivy League Club, and the Harvard Club of Sarasota.

Henry was a quiet, unassuming person, unfailingly kind and patient.

He is survived by his wife, Ida May, a brother and a sister.

1904 **William A. Poissant** 1989

William (Bill) A. Poissant, a Fellow of the Society, died in Arlington, Virginia on July 15, 1989, two days short of his age 85.

Born in Champlain, New York on July 17, 1904, Mr. Poissant graduated Phi Beta Kappa from Williams College in 1926. He then entered the Travelers Insurance Company, where he gained his Associateship in the Casualty Actuarial Society in 1927 and his Fellowship in the Actuarial Society in

1939. He had risen to a high actuarial position when he joined the U.S. Navy in 1942.

In the Navy, Mr. Poissant attained the rank of Lieutenant Commander. His assignment was insurance officer at the Sampson New York Naval Training Station. In 1943 he achieved the distinction of writing more than one billion dollars of life insurance on recruits there.

In 1946 he was persuaded to take on a central role in developing and guiding the Veterans Administration's insurance program. His authoritative 1950 paper, "National Service Life Insurance—Its Administration and Experience," giving a history of government life insurance from its earliest days in 1917 and extensive data as well as mortality experience under NSLI, is printed in *TSA*, Vol. II, No. 3, pp. 11–29. He was knowledgeable in all matters pertaining to NSLI, an expert in handling its problems and political overtones, and sure-footed in presenting actuarial appraisals of issues on which opinions diverged. He retired from the VA as its chief actuary in 1970.

Mr. Poissant was a consummate bridge player, both he and his wife being Life Masters. He was one of the founders of the Northern Virginia Bridge Association and treasurer for 21 years of his local unit. An annual memorial bridge tournament was established in his honor by that unit. And he was a great competitor also in golf as well as in life. Holding for a time a 6 handicap, he won titles for shooting scores less than his age.

He is survived by his wife, Marion, a brother, and a sister.

1914

Charles Edwin Probst

1990

Charles (Chuck) E. Probst, a Fellow of the Society, died in Malvern, Pennsylvania on May 18, 1990 after a long illness. He was 75 years old.

Born in Galt, Iowa on November 12, 1914, Mr. Probst studied actuarial science under eminent Professor H. L. Rietz at State University of Iowa, graduating in 1938. He immediately entered the actuarial staff of Connecticut General in Hartford, serving that company until 1954 except during service, much of it overseas as a captain, in the U.S. Army. His war service logistics caused him to witness several historic events such as the surrender of General Kesselring and the capture of Field Marshal Goering.

He achieved his Fellowship in 1948 as one of the last qualifiers before the merger of the Actuarial Society of America and the American Institute of Actuaries. His specialty quickly became group insurance, and he brought

his extensive experience in that field to the Provident Mutual in 1954 to lead the formation and subsequent development of that company's new group division. He retired in 1979.

Mr. Probst was a friendly person with many interests, one of these as a wine connoisseur. He taught a course in that subject and frequently hosted handsomely arranged wine-tasting parties for his friends.

Mr. Probst is survived by his wife, Anne, two sons, and a granddaughter.

1908

Irving Rosenthal

1990

Irving Rosenthal, a Fellow of the Society, died in New York City on July 23, 1990 after a long illness. He was 81 years old.

Born in New York City on December 10, 1908, Mr. Rosenthal graduated in 1929 from the College of the City of New York with a B.S. degree he had earned while working full time in the post office. On February 1, 1930 he joined the actuarial staff of Guardian Life Insurance Company in New York. Forty-four years later he retired from the post of executive vice president, though his advice was freely sought by Guardian executives for another decade after his retirement.

Mr. Rosenthal, in an era of notoriously low pass rates, mastered the actuarial examinations in five years and earned his Fellowship in 1934.

Mr. Rosenthal was best known in actuarial circles for his 1947 paper "Limits of Retention for Ordinary Life Insurance" (*R.A.I.A.*, Vol. XXXVI, pp. 6-22). This early application of risk theory to retention limits was recommended reading for many years.

Mr. Rosenthal was proud of the communication his paper drew from Frank M. Redington, the noted British actuary. Mr. Redington wrote that he welcomed the paper because "the subject of risk theory has been so bedeviled by elaborate mathematics that the ordinary practicing actuary tends to ignore the whole subject and rely on his instinct" (*R.A.I.A.*, Vol. XXXVI, p. 278).

Mr. Rosenthal developed a particular rapport with those who sold insurance for the Guardian. He made it his practice to attend the meetings Guardian sponsored for agents, general agents and group salesmen. Many who attended these meetings remember the banquets at which Mr. Rosenthal appeared as master of ceremonies or after-dinner speaker. On these occasions he gently instructed his audience on the realities of the life insurance business while punctuating them with enough humor to keep a smile on everyone's

face. One of his favorites, repeated at an actuarial meeting, was to refer to the actuarial department as the "high priestess of life insurance mysteries."

Many will remember Irving Rosenthal for the personal help and encouragement he gave them along life's path. He is survived by his wife, Anne, a daughter, three grandchildren, a sister, and a brother, Saul, who is a Fellow of the Society.

1912 Gajraj Bahadur Saksena 1990

G.B. Saksena, a Fellow of the Society, died in San Jose, California on February 3, 1990. He was 77 years old.

Born in Agra, India on September 5, 1912, Mr. Saksena graduated from St. John's College, Agra in 1933 with an M.Sc. degree. Three years later he enrolled as a student of the Institute of Actuaries and by 1940 had passed three examinations. At first his profession was aeronautical engineering, but in 1940 he had formed his own actuarial consulting firm, The Saks Company, in England. In 1951 he moved his firm to Montreal, and soon after he undertook the Society of Actuaries examinations, achieving his Fellowship in 1969. From 1954 to 1965 he served in several actuarial firms in the U.S., then established The Saks Company in San Jose. He was president of that company for the rest of his life.

Mr. Saksena's contributions to actuarial literature included a paper (*T.A.S.A.*, Vol. XVIII, p. 180) setting forth his projection of the Ga-1951 annuity table to 1970 and several communications printed in *The Actuary*. One of the latter (March 1981 issue) gave "Saks' Notation" for adapting life contingencies symbols to computers of that era.

He is survived by his wife, Madge, a son, and two grandchildren.

1910 James Henry Smith 1990

J. Henry Smith, a Fellow of the Society, died at his home in Hightstown, New Jersey on January 10, 1990. He was 79 years old.

Born in Chestertown, Maryland on March 29, 1910, Mr. Smith graduated from the University of Delaware in 1930. The next year he accepted an opportunity in group insurance underwriting at the Equitable Life Assurance Society in New York City and passed his first actuarial examination. It is apparent that his interests were not concentrated on an actuarial career until

much later; he passed all the advanced examinations between 1943 and achievement of his Fellowship in 1946.

In 1935 Mr. Smith had moved to the Travelers, where he continued his work in group insurance and pensions until his return to the Equitable in 1942. By 1953 he was vice-president and associate actuary, by 1964 underwriting vice-president, in 1965 vice-president and actuary, and in 1967 president. He retired in 1975 from the post of chairman and chief executive officer.

He was active in the Society of Actuaries, serving two three-year terms, 1968–1971 and 1977–1980, on the Board of Governors. Beginning in 1947 he contributed numerous discussions and panel assignments at our meetings; particularly memorable was his last in the 1971 *Transactions (TSA, Vol. XXIII, p. D445)* outlining his philosophy on mutual life insurance.

Mr. Smith's career after retirement was in its way just as distinguished as before. Outstanding among many contributions to betterment of communities, cities, the Methodist Church and the country at large was his tenure as New York City's Human Resources Administrator. In a March 1979 solicited article in *The Actuary*, he described that strenuous climate in terms useful to any actuary courageous enough to undertake a comparable assignment.

Henry Smith was a man with broad responsibilities in distinguished posts, yet he remained unassuming and accessible, retaining his sense of humor and utter devotion to helping underprivileged people. He is survived by his wife, Roberta, three children, twelve grandchildren, and seven great-grandchildren.

1945

Donald Graham Stewart

1990

Donald G. Stewart, a 1983 Fellow of the Institute of Actuaries of Australia and a 1984 Associate of the Society, died on June 24, 1990 from an asthma attack at his home near Melbourne. He was 44 years old.

Born on November 30, 1945, Mr. Stewart graduated from Melbourne University and began actuarial work in 1967 with the Scottish Amicable Life Assurance Society. In 1973 he entered actuarial consulting with the firm of Palmer, Trahair, Owen and Whittle. In 1984 he joined National Mutual Life Association of Australasia in Melbourne, where he was appointed corporate business products actuary in 1986. A colleague has described him as conscientious and well organized in his work and a cheerful outgoing person, well read and with intelligent views on many subjects.

Mr. Stewart is survived by his wife, Jan, and three sons.

1908

Ellsworth Elmer Strock

1990

E. Elmer Strock, a Fellow of the Society, died in his sleep at his home in Tucson, Arizona on March 10, 1990. He was 81 years old.

Born in Cleveland, Ohio on August 2, 1908, Mr. Strock graduated from Yale with an M.A. in 1932. His chosen career had been teaching, but he joined the actuarial staff at Prudential in September 1934 because teaching positions seemed unavailable. He achieved his Fellowship in 1941. From 1942 to 1945 he served in the U.S. Naval Reserve, using his mathematical and actuarial training in assignments involving logistics for the Naval Air Force, first in Pensacola and then in Hawaii.

Mr. Strock's postwar work at Prudential was in actuarial college recruiting; his most spectacular accomplishment was the hiring of Robert C. Winters, the company's present chairman of the board and CEO. Later Elmer was appointed to actuarial work, where his practical bent and high analytical standard assured his success. Following his retirement he returned to his original intention of teaching; for ten years he instructed two classes at Northeastern University's actuarial science course.

In the Society of Actuaries Mr. Strock was active on education and examination committees and did considerable work for the national high school mathematical contest committee. Through his life he was active athletically and was an adept bridge player and an occasional piano performer.

Mr. Strock is survived by his sister, Arline Pailler, widow of Donald C. Pailler, FSA.

1913 Edwin Frederick Winchester Sumner 1990

Edwin F. W. Sumner, a Fellow of the Institute of Actuaries and an Associate of this Society, died in Rotorua, New Zealand on September 2, 1990. He was 77 years old.

Born in London, England on June 23, 1913, Mr. Sumner began his career with the Prudential Assurance Company of London and earned his Institute Fellowship in 1941. After war service in the British Navy he emigrated to New Zealand in 1947 and joined the Colonial Mutual Life Assurance Society as resident actuary for New Zealand. In 1950 he was among the earliest of the overseas actuaries to apply for Society of Actuaries Associateship. In 1960 he became actuary of Noble Lowndes New Zealand Limited, becoming

its executive director in 1962 and finally chairman of the board in 1979. He retired in June 1983.

For many years Mr. Sumner also had a private practice yet still found time to serve on many committees in his church and community. He is survived by his wife, Betty, and a son.

1897

John Turnbull

1989

John Turnbull, a Fellow of the Society, died in Winnipeg on November 17, 1989. He was 92 years old.

Born in Kirkcaldy, Scotland on May 6, 1897, Mr. Turnbull came to Winnipeg at age six and lived there throughout his life. After completing high school, he worked until 1915 and then joined the Canadian Army, fighting in major World War I battles and remaining for some time in the army of occupation. On his return home in 1919 he entered the University of Manitoba, looking to a career in engineering. But upon being informed about the actuarial profession shortly before graduation, he joined the actuarial staff of the Great-West Life in 1921. Five years later he earned his Society Fellowship and moved to the Sovereign Life of Winnipeg, where he was appointed that company's actuary in 1934.

In 1929 he began a supplementary consulting career in municipal pension work and fraternal insurance. Upon retirement from his company in 1954, Mr. Turnbull entered full-time consulting and three years later with his son formed the Turnbull & Turnbull consulting actuarial firm. Retiring officially in 1967, he yet continued his active interest in that firm's work throughout his life.

Active in many sports, Mr. Turnbull was especially involved in golf and curling and gave much time to church and boys brigade work. He was the friendliest of gentlemen and helpful to actuarial colleagues and students, and he had a typically Scottish sense of humor and a devotion to the Actuaries Club of Winnipeg of which he was a founder in 1929.

Mr. Turnbull's wife, Dorothy, predeceased him. He is survived by his son, John, a Fellow of the Society, and by two grandchildren.

1928

Charles Albert Yardley

1990

Charles A. Yardley, a Fellow of the Society, died in Needham, Massachusetts on October 28, 1990. He was 62 years old.

Born in Philadelphia on March 21, 1928, Mr. Yardley graduated from Dartmouth College in 1948 and, after briefly attending Harvard University, joined the actuarial staff of New England Mutual Life Insurance Company in 1949. He earned his Society Fellowship in 1958 and rose steadily to the post of vice president and actuary of his company in 1967. After many years of coping with multiple sclerosis, he retired on disability in 1986.

Mr. Yardley had many interests besides those of his profession. In his home town he served as chairman on its Civil Rights Commission and was active in organizations striving for world peace.

Charles Yardley was a gentleman of immense courage, of keen perception and of unusual competence in dealing with either people or actuarial problems. As a colleague has remarked, disease was able to invade his body but could not conquer his mind and spirit. His sense of humor never wavered nor did his commitment to mankind ever falter.

He is survived by his wife, Barbara, a son and three daughters of a prior marriage, a sister, Mary Ellen, who is a Fellow of this Society, and eight grandchildren.

