

Obituary

**WARREN ROLLAND ADAMS
LAWRENCE ALPERN
JOSEPHINE WAKEMAN BEERS
KAREN M. CHALK
WILLIAM THOMAS CHAMBERS
MILTON F. CHAUNER
FRANK DOMINIC CUBELLO
EUGENE FREDERICK DORFMAN
JACK M. ELKIN
EDMUND DEAN FORBES
HERBERT SYMONDS GARDNER
DAVID LAWRENCE GILBERT
A. ALLAN GRUSON
THOMAS CHARLES HARDING
RICHARD FRASER STAPLES HAZLETT
JAMES HUNTER
WILLIAM WARD KEFFER
LARRY LANG
BEN ZIJON LIPSHITZ
ARTHUR EARL LOADMAN
RALPH HAYNES MAGLATHLIN
KEITH LESLIE MCCOMB
ALEXANDER MARSHALL
LAURENCE HARDING MIGOTTI
MORTON DAVID MILLER
ZEHMAN IRVING MOESSON
CHARLES EDWIN RICKARDS
ALEXANDER CAMPBELL MACINTOSH ROBERTSON
JOSEPH F. SAULON
EDWARD GLADSTONE SCHAFFER
PHILIP D. SLATER
ANATASE EUGENE STATIUS
TERENCE NORMAN TOWRY
PAUL FRANKLIN WEBER
WILLIAM RULON WILLIAMSON, JR.**

1931

Warren Rolland Adams

1995

Warren R. Adams, a Fellow of the Society, died in Des Moines, Iowa on November 29, 1995. He was 64 years old.

Born in Blockton, Iowa on February 11, 1931, Mr. Adams served in the U.S. Air Force Security Service with the rank of Master Sergeant during the Korean War, 1951 to 1954. During those years, he studied Russian and was for some time stationed in Japan. Upon returning home, he entered the State University of Iowa, graduating in 1956.

In 1957, he joined the actuarial staff at Bankers Life Company (now Principal Financial Group) in Des Moines, where he was appointed assistant actuary after earning his Society Fellowship in 1964. In 1967 he entered the teaching profession at Drake University for a 20-year career that included a leave of absence in 1978–1979 to serve as the first Society of Actuaries Director of Education. From 1987 until his untimely death, he was back at Principal Financial Group as Director, Actuarial Education and Research.

Mr. Adams contributed substantially to the Society's literature. Apart from much material arising from his office duties, he authored a paper, "The Effect of Interest on Pension Contributions" (*TSA XIX*, 170), as well as several discussions and a book review. He helped to establish the direction of numerous research activities and, as a consequence of his facility with the Russian language, was of great value as a member of a 1994 Society delegation to Moscow to start developing a branch of our profession in Russia.

An active volunteer in the Alliance for the Mentally Ill (AMI), he served as President of the Iowa chapter and was elected to the Board of Directors of the National AMI, serving as President for two terms.

Mr. Adams will be remembered for his friendliness, sense of humor and warm, caring personality. He was an active member of the Society of Actuaries, having served in both staff and volunteer capacities. In his professional career, Warren freely offered suggestions, shared his perspective, and provided input on a multitude of issues, displaying a strong commitment to improving the actuarial profession and the ability to turn plans into action.

He is survived by his wife, Vicki, two sons, a daughter, and a grandson.

1909

Lawrence Alpern

1995

Lawrence Alpern, an Associate of the Society, died in Glen Burnie, Maryland on September 17, 1995. He was 86 years old.

Born in New York City on April 15, 1909, Mr. Alpern graduated from New York University in 1929 and was employed in 1930 by the New Jersey Insurance Department. In 1941 he joined the Social Security Administration in Baltimore for a distinguished 34-year career. He earned his Associateship in 1945 and retired in 1975.

At the Social Security Administration Mr. Alpern became the Chief of the Actuarial Section in 1946, with responsibility for short-range (5 to 10 years) cost estimates. In 1963 he became the Deputy Chief Actuary for Short-Range Estimates in the Office of the Actuary.

He always exhibited high levels of professionalism and excellence. His example inspired and motivated many other actuaries to exert their best professional efforts. His dedication, energy, and high-quality actuarial services earned the admiration and respect of his colleagues.

He is survived by his wife, Esther, a daughter, a granddaughter, and two great-grandchildren.

1908

Josephine Wakeman Beers

1994

Josephine W. Beers, a Fellow of the Society, died in Hermosa Beach, California on October 25, 1994. She was 86 years old.

Born in Guilford, Connecticut on June 24, 1908, a sister of the famous actuary Henry S. Beers (remembered in *TSA XXXIII*, 798), Miss Beers graduated from Wellesley College in 1929 and joined the actuarial staff at Travelers Insurance Company. In 1935 she moved to New Mexico as actuary of Western American Life and in 1938 to Occidental Life, Los Angeles. She served in the U.S. Navy from 1943 to 1946, then returned to Occidental Life for the rest of her career, earning her Society Fellowship in 1951.

At Occidental Miss Beers was head of the mathematical department and then specialized in group insurance. She retired in 1973 from the post of Group Actuary.

She was active in Society affairs, contributing to discussions and serving two three-year terms on the Board of Governors, 1962-1965 and 1967-1970.

She was a thoughtful, private, widely respected lady whose close friendship one had to earn. Her retirement years, afflicted by emphysema, were in seclusion. She is believed to have left no close family survivors.

1963**Karen D.M. Chalk****1995**

Karen D.M. Chalk, an Associate of the Society, died from cancer in Tillsonburg, Ontario on September 26, 1995. She was 32 years old.

Born in the same city on August 29, 1963, Miss Chalk graduated from the University of Western Ontario in 1986 and was first employed as an actuarial student at the Equitable Life Insurance Company of Canada. Subsequently she worked at The Citadel Assurance Company in Toronto. In 1990 she earned her Associateship and joined Sun Life of Canada in Toronto.

At Sun Life she became a manager in the actuarial department responsible for annuity valuation and cash-flow testing, while continuing her actuarial studies and also working toward a professional accounting designation.

She was a lover of musical theatre and enjoyed ballroom dancing. She will be remembered as a very warm person liked and respected by her colleagues. She is survived by her parents, a sister, and a brother.

1928**William Thomas Chambers****1995**

William T. Chambers, an Associate of the Society, died in Milwaukee, Wisconsin on October 16, 1995. He was 67 years old.

Born in Kalamazoo, Michigan on July 17, 1928, Mr. Chambers graduated from Kalamazoo College in 1950. After joining the U.S. Army and doing overseas duty in Korea, he earned his master's degree in the University of Michigan actuarial program in 1954 and joined Northwestern Mutual Life for a 34-year career, earning his Society Associateship in 1956. He performed extensive work with agents' compensation, the company retirement plan and development of the 1955 American Annuity Table and then transferred to underwriting, where he directed and performed research in that field. Shortly before retiring in 1988, he returned to the actuarial department with the title of actuary.

He was an avid bridge player and loved traveling, and will be remembered for his keen mathematical mind, his quick wit, and warm personality. He is survived by his mother and two sisters.

1917**Milton F. Chauner****1995**

Milton (Milt) F. Chauner, a Fellow of the Society, died in Wayne, Pennsylvania on January 20, 1995. He was 77 years old.

Born in Bozeman, Montana on July 18, 1917, Mr. Chauner graduated from Montana State College in 1938 and completed advanced studies at University of Michigan's actuarial course and at Harvard Business School. After service at Connecticut General and in the U.S. Army and then at Standard Oil of California, he joined California Western States Life in 1950, becoming group actuary there and earning his Society Fellowship in 1953. After a period as vice president of Life Insurance Company of North America in Philadelphia, he entered the consulting field with Milliman & Robertson in 1964, his first assignment being to establish that firm's Philadelphia office.

In his 20 years at M&R, Mr. Chauner established or was closely involved in its offices at New York, Toronto, and Gainesville, Florida. One measure of his contribution is the number, 13, of principals and associate members of his firm whom he recruited and developed. He became primarily responsible for his company's rise to a leading position in health consulting and served as the first chairman of its professional development committee. For 18 years he was a member of its board and also was active in international actuarial affairs for the profession.

After retirement in 1984, Milt added poetry to his list of interests. He was a good and gentle man with many appreciative friends. He is survived by his wife, Helen, two sons, and five grandchildren.

1907**Frank Dominic Cubello****1995**

Frank D. Cubello, a 1949 Fellow of the Society, died in Livingston, New Jersey on January 18, 1995. He was 87 years old.

Born in Niagara Falls, New York on May 18, 1907, Mr. Cubello graduated from Rensselaer Polytechnic Institute in 1929. After earning his master's degree at Princeton University in 1933, he immediately joined Prudential

Insurance Company's Actuarial Student Training Program and made his career with that company until retiring from the post of vice president and assistant actuary in the group pension department in 1972. After retirement, he established and operated his own pension consulting firm in Short Hills, New Jersey.

As well as being a good actuary, he was exceptionally companionable with and considerate to his colleagues. And he was active in a great variety of community programs including the local Hospital Center and the Easter Seal Society. He was a member of the Knights of Columbus Council and an Oblate of St. Benedict.

Surviving are his wife, Marion, a son, and a brother.

1913 Eugene Frederick Dorfman 1995

Eugene F. Dorfman, a Fellow of the Society, died in Boca Raton, Florida on November 23, 1995. He was 82 years old.

Born in Pittsfield, Massachusetts on May 20, 1913, Mr. Dorfman graduated from Williams College in 1936. After brief employment outside life insurance, he joined Guardian Life in New York City in 1937 for a career that was to last 41 years, though interrupted by U.S. Army service, partly as a medic in the European theater, from 1941 to 1945. He earned his Fellowship in 1948 and was a company actuary with an unusually agile brain and lifelong advocacy of sound actuarial principles until his retirement in 1978. He continued to live in New York City until shortly before his death.

In a sense Mr. Dorfman wrote his own obituary in advance with these 1987 words: "As you can see, a life without distinction, yet of some use." He was quiet, yet earned warm affection and esteem from those few who knew him well. Although living alone after a very early divorce, he loved children and people needing help to cope with life's problems. And he possessed fine appreciation of good music and literature. He is survived by cousins and nieces.

1913 Jack M. Elkin 1995

Jack M. Elkin, an Associate of the Society, died in New York City on June 29, 1995. He was 82 years old.

Born in the same city on January 26, 1913, Mr. Elkin graduated from the College of the City of New York in 1931 and a year later at age 19 earned his master's in mathematics from Columbia University. He entered federal employment and without keen interest in an actuarial career did not achieve Associateship until after leaving the Railroad Retirement Board to found the Martin E. Segal Company's actuarial department in 1954. He became an authority on funding of multi-employer pension plans, writing articles on that subject and on funding of the Railroad Retirement System. He retired from the post of Segal's Senior Vice President & Chief Actuary in 1979.

He then continued independently in the consulting field. He also taught mathematics, especially calculus and analytical geometry, at both the Illinois Institute of Technology and Long Island University, proving himself a superb teacher.

A man of wide interests, Mr. Elkin loved the English language and was adamant about expressing himself clearly and economically; it was hard to find a word with whose etymology he was unacquainted. And he was also concerned about the world's political, economic, and social condition. He was a frequent respondent to the puzzle columns of actuarial magazines.

He was active in charitable organizations, particularly the American Jewish Congress of which he was Executive Vice President for several years. He is survived by his wife, Lillian, and a daughter.

1920**Edmund Dean Forbes****1995**

E. Dean Forbes, an Associate of the Society, died in Mesa, Arizona on August 10, 1995. He was 75 years old.

Born in Kingsley, Iowa on April 7, 1920, Mr. Forbes graduated from Morningside College in 1941. He had been a star fullback and had given inspiration to many hometown youngsters in counseling them on football. Entering the U.S. Army in 1942, he served in a field artillery unit and was promoted in the battlefield. In November 1944 he was listed as missing in action; in fact, he was a prisoner of war, during which confinement he studied bridge and remained a keen bridge player all his life. In May 1945 his family first learned that he was alive. Upon return to civilian life he took and in 1946 passed the actuarial course at State University of Iowa.

He was first employed by United Benefit Life of Omaha, where he earned his Society Associateship in 1954. Then in August 1955 he entered the consulting field with Nelson & Warren in St. Louis, where he remained until

his retirement in 1978. He specialized in working with new and small life insurance companies then springing up all over the Midwest and needing guidance in every phase of their operations.

Mr. Forbes' family life was a test that clearly showed his strength of character. His father having died when he was twelve, he became the man of the house and set a stellar example to his much younger brother. He is survived by his wife, Jan, a son, a daughter, a stepdaughter, his brother Leon who is a Fellow of the Society, and a sister.

1903**Herbert Symonds Gardner****1995**

Herbert S. Gardner, a Fellow of the Society, died in Hancock, New Hampshire on July 1, 1995. He was 91 years old.

Born in Hancock on August 1, 1903, Mr. Gardner graduated cum laude from Harvard College in 1924. After nine years in the Boston branch office of Equitable Life Assurance Society, he joined New England Mutual Life Insurance Company in 1934 for a career that was to last 34 years. He earned his Society Fellowship in 1941 and retired in 1968 from the post of Actuary.

Known by many friends as Larry, Mr. Gardner was an actuary of keen judgment and unfailingly cordial disposition with a talent for accepting life as he found it. His sense of humor was penetrating yet gentle, making him a highly valued colleague and companion. Among his lifelong interests were sports, particularly baseball. He is survived by his wife, Sophia, two sons, and six grandchildren.

1960**David Lawrence Gilbert****1995**

David L. Gilbert, a Fellow of the Society, died in Philadelphia on March 17, 1995 after an extended illness.

Born in that city on December 9, 1960, Mr. Gilbert graduated from Temple University with a major in actuarial science in 1982. He then joined Life Insurance Company of North America in Philadelphia while continuing his studies at Villanova University. In 1986 he joined the group pension department at Provident Mutual Life, where his contributions included development and pricing as well as client consultation in that young department. He did not permit a serious ailment to defeat his efforts and earned his

Fellowship in 1993. But in December 1994 his condition forced him into disability retirement.

He will be remembered for his dedication, outgoing nature, and a hint of flamboyance. He loved to travel and to share his experiences with friends and coworkers. He is survived by his father, stepmother and several siblings.

1911**A. Allan Gruson****1995**

A. Allan Gruson, a 1948 Associate of the Society, died in Freehold, New Jersey on January 8, 1995. He was 83 years old.

Born in Dublin, Ireland on November 6, 1911, Mr. Gruson moved to Canada after high school and graduated from the University of Toronto in 1934. From 1935 to 1941 he was employed at Berkshire Life in Pittsfield, Massachusetts and then joined the actuarial staff at Metropolitan Life, New York. He retired in 1976 from the post of Senior Research Assistant.

He was active and interested in a wide range of community affairs and enjoyed bridge and studying world affairs. He is survived by his wife, Frances, three daughters, and four grandchildren.

1947**Thomas Charles Harding****1995**

Thomas C. Harding, an Associate of the Society, died of cancer in Allen, Texas on March 25, 1995. He was 47 years old.

Born in Austell, Georgia on September 19, 1947, Mr. Harding graduated in 1969 from West Georgia College and was employed at Protective Life in Birmingham, Alabama, where he earned his Associateship in 1978. In 1980 he joined American Family Life in Columbus, Georgia, where he was Second Vice President & Assistant Actuary until 1991. He was then employed as an assistant actuary at National Financial Insurance Company in Dallas until an ownership change terminated his as well as other positions.

While actively seeking a new post, his ailment was diagnosed, forcing him into retirement as totally disabled. In August 1994 he married Allison Kelt, who survives him. His other survivors are his mother, a brother, two nephews, and a niece.

1912

Richard Fraser Staples Hazlett

1995

Richard F.S. Hazlett, a Fellow of the Society and of the Canadian Institute of Actuaries, died in Fredericton, New Brunswick on December 5, 1995. He was 83 years old.

Born in that city on February 15, 1912, Mr. Hazlett graduated from the University of New Brunswick in 1932 and was employed in the Dominion Department of Insurance until 1940 and then briefly at Massachusetts Mutual Life and then Maritime Life until his career was interrupted by war service in the Royal Canadian Air Force. In 1945 he returned to Maritime Life in Halifax and in 1947 accepted a post at Shenandoah Life in Roanoke, Virginia, where he earned his Society Fellowship in 1951. In 1958 he became actuary of Peoples Life in Frankfort, Indiana and then entered the consulting field with Connell Company in Wellesley, Massachusetts. From 1974 until his retirement in 1983, he was in private consulting, first in Boston and then back in Fredericton, Canada.

Mr. Hazlett, a lifelong bachelor, left no immediate survivors.

1904

James Hunter

1995

James Hunter, a Fellow of the Society and of the Faculty of Actuaries, died in Toronto, Ontario on December 8, 1995. He was 91 years old.

Born on the Isle of Bute, Scotland on April 27, 1904, Mr. Hunter graduated from Rothesay Academy and earned his diploma in actuarial mathematics at Edinburgh University. He came to Canada in 1927 after three years service at Scottish Life Assurance Company, Edinburgh, to accept the post of assistant actuary at Continental Life Insurance Company in Toronto, where he achieved his Society Fellowship in 1933.

At Continental Life Mr. Hunter had a 40-year career, reaching the post of vice president and general manager. In 1967 he went to Zurich Life of Canada in Toronto, which had been merged with his company before his retirement in 1970.

Mr. Hunter was a quiet gentleman, always a credit to the profession and active in Society affairs. In 1939 he and Benjamin T. Holmes submitted an influential paper recommending revision of the Society's educational system. He is survived by his wife, Phyllis, three sons, four grandchildren, and two great-grandchildren.

1922

William Ward Keffer

1995

William W. Keffer, a Fellow of the Society, died in Littleton, Colorado on May 2, 1995. He was 73 years old.

Born in Hartford, Connecticut on March 19, 1922, son of the distinguished actuary Ralph Keffer, he graduated from Brown University in 1943 and served in the Army Air Corps as a first lieutenant in World War II. In 1946 he joined Connecticut General in Hartford, earning his Society Fellowship in 1950 and achieving vice president rank. Although quiet by nature, he was active in discussion at Society meetings and on education and examination committees.

In 1973 he moved to Colorado to accept responsibility for group insurance operations at the U.S. headquarters of Great-West Life of Winnipeg. After 1982 until his retirement in 1987, he was executive vice president successively of Phoenix Mutual in Hartford and Benetech in Colorado.

Mr. Keffer was a man of many talents and church and community interests. He enjoyed hiking and collecting Native American art, was a licensed amateur radio operator, and engaged enthusiastically in carpentry and reading. He is survived by his wife, Kathleen, six daughters, a son, and three grandchildren.

1952

Larry Lang

1995

Larry Lang, a Fellow of the Society, died suddenly in Brooksville, Florida on April 5, 1995. He was 42 years old.

Born in Savannah, Georgia on May 9, 1952, Mr. Lang excelled scholastically in high school and graduated summa cum laude in mechanical engineering from Stevens Institute of Technology in 1974 after having passed some Society examinations. He immediately joined Prudential Insurance Company as an actuarial trainee and earned his Fellowship in 1977 at age 25.

He thereupon entered the consulting field with The Wyatt Company in Dallas, where he demonstrated high ethical standards and great energy. In 1994 he moved to the post of vice president and actuary at Pan-American Life in New Orleans, but after a few months returned to consulting in Texas and Florida.

Mr. Lang was a man of extraordinary talents, particularly in music. At age 15 he was playing in the Valley Forge (Pa.) Orchestra for gifted students,

and he played both violin and clarinet in high school and college orchestras. He was also active and proficient in tennis and marathon running.

A devoted husband and father, he is survived by his wife, Joyce, and a daughter, as well as by his parents and a sister.

1940

Ben Zijon Lipshitz

1995

Ben Z. Lipshitz, a Fellow of the Institute of Actuaries and an Associate of the Society, died suddenly from a heart attack in Johannesburg, South Africa on July 6, 1995. He was 55 years old.

Born in Johannesburg on February 29, 1940, Mr. Lipshitz graduated from the London School of Economics in 1964 and immediately began actuarial work at Liberty Life Association of Africa in Johannesburg. He earned his Institute Fellowship in 1967 and his Society Associateship by waiver the following year.

He was with Liberty Life Association in the post of Senior General Manager at the time of his untoward death.

1908

Arthur Earl Loadman

1995

A. Earl Loadman, a 1933 Fellow of the Society, died in Winnipeg, Canada on October 8, 1995. He was 87 years old.

Born in Winnipeg on July 28, 1908. Mr. Loadman graduated from University of Manitoba's actuarial course in 1928 and in 1929 joined the actuarial department of Manufacturers Life for two separate terms in 1929 and in 1930-1931. He moved to Great-West Life in Winnipeg in 1931 for a career there that was to last almost 40 years, his ultimate post being vice-president and senior actuary. He retired in 1970.

Mr. Loadman had a brilliant mind and high ethical standards. His personality was gentle and his sense of humor apt, dry, and thoroughly engaging. He is survived by his wife, Rita.

1914

Ralph Haynes Maglathlin

1995

Ralph H. Maglathlin, a Fellow of the Society, died in West Hartford, Connecticut on September 14, 1995. He was 81 years old.

Born in Springfield, Massachusetts on August 29, 1914, Mr. Maglathlin graduated from Williams College in 1935 and joined Travelers Insurance Company the next year for a career that was to last 40 years. From 1942 to 1946 he served in the U.S. Navy with rank of lieutenant. He earned his Fellowship in 1950.

At Travelers he rose to the post of Vice President and Actuary in the group pension and asset management fields. He served on several actuarial committees involved with group underwriting, accounting and federal legislation and contributed substantially to Society discussions for a number of years.

Mr. Maglathlin was a gentle man whose civic and community activities were extensive in such fields as municipal finance, ski and yacht clubs, and alumni and church bodies. His first wife, Beverly, and second wife, Hilda, having both long predeceased him, he is survived by two daughters, a step-daughter, and five grandchildren.

1940**Keith Leslie McComb****1995**

Keith L. McComb, a Fellow of the Society, died in Calgary, Alberta on August 18, 1995. He was 55 years old.

Born in Dauphin, Manitoba on May 24, 1940, Mr. McComb after high school began teaching and then entered life insurance, selling with Sun Life of Canada and then Canadian Premier Life. In 1966 he enrolled at University of Manitoba, where, learning of the actuarial profession from Professor E.R. Vogt, he took the actuarial course, graduating in 1970. He earned his Society Fellowship in 1976 while employed at Monarch Life and in 1978 entered the consulting field, first with Turnbull & Turnbull, Winnipeg and then in 1980 with Reed Stenhouse in Calgary. From 1982 until his death he was consulting for the Wyatt Company in Calgary. From time to time he lectured at the Universities of Manitoba and Calgary.

He was active in Freemasonry in Winnipeg and Calgary and also in Scottish Rite and the Shrine.

Mr. McComb was a good person with a big heart and was known for his generous hospitality, booming infectious laugh, and tremendous sense of humor. Devoted to his family, friends, profession, and Lodge, he was also an avid soccer fan and a gourmet cook. He is survived by his wife, Heather, two sons, his mother, and a sister.

1923

Alexander Marshall

1995

Alexander Marshall, a Fellow of the Society, died in Tucson, Arizona on April 17, 1995. He was 71 years old.

Born in Winnipeg, Canada on September 12, 1923, Mr. Marshall graduated from the University of Manitoba in 1945. Shortly afterwards he moved to Kentucky as an actuarial clerk at Commonwealth Life. In 1949 he joined the actuarial staff at Occidental Life of California, where he earned his Society Fellowship in 1958. He later moved to West Coast Life, first as Associate Actuary and then as Vice President. His final move was to Metropolitan Life in New York City, where in due course he reached the post of Vice President. Unfortunately his health was poor, and in September 1986 he retired on permanent total disability.

Despite his health problem he was an avid traveler by recreational vehicle; friends recall that he continued this activity even when he had to take along a dialysis machine. He is survived by his wife, Alberta, and a son.

1924

Laurence Harding Migotti

1994

L. Harding Migotti, an Associate of the Society, died in Calgary, Alberta on July 17, 1994. He was 69 years old.

Born in La Plata, Argentina on October 23, 1924, Mr. Migotti graduated from Cambridge University in 1949 after serving in the Royal Navy from 1943 to 1946. From 1950 to 1953 he taught at St. George's College in Argentina and then went to Canada and taught briefly at Trinity College School in Port Hope, Ontario. He earned his Society Associateship in 1957.

Successfully combining business and teaching careers, Mr. Migotti worked first at William M. Mercer in Montreal, then at Equitable Life Assurance Society in New York, Tomenson-Alexander in Calgary, and finally at Alexander Consulting Group in Calgary until retiring from the post of vice president in 1987. Meanwhile he taught mathematics at Concordia University in Montreal from 1963 to 1975 and at University of Calgary as adjunct associate professor from 1987 until his death.

His colleagues at the University of Calgary describe him as a scholar and a gentleman and credit him with having helped to establish its actuarial department. They are establishing a scholarship for actuarial students in his name. He is survived by his wife, Jean, a son, a daughter, and two grandchildren.

1915

Morton David Miller

1995

Morton D. Miller, a Fellow and a Past President of the Society, and also of the American Academy of Actuaries, died in New York City on July 8, 1995 after a long illness. He was 80 years old.

Born in New York City on January 4, 1915, Mr. Miller graduated from the College of the City of New York in 1937 and immediately joined the actuarial staff of Equitable Life Assurance Society for a distinguished career that was to last for 43 years. He retired in 1980 from the post of Vice Chairman of his company's Board.

Mr. Miller achieved his Society Fellowship in 1941. He was elected to our Board of Governors in 1956, as Vice President in 1959, for a second Board term in 1961, again as Vice President in 1964, and became our President in 1967.

His contributions to our profession's literature were many and diverse. A major and eminently successful task was his authorship in 1946 of *Elements of Graduation*, the first American text on its subject, relieving generations of students from seeking enlightenment by plowing through original papers; in this he was assisted by Henry S. Beers, Charles A. Spoerl, and Hugh H. Wolfenden. Mr. Miller wrote three papers early in his career on group health insurance topics, and through the years contributed discussions on a wide range of subjects, notably in 1964 (*TSA XVI*, D332) on the birth of the Medicare program. A fourth formal paper in 1961 (*TSA XIII*, 586) reported on the Commissioners 1960 Standard Group Mortality Table and resulting group life premium rates, which had been constructed under his chairmanship of the Industry Advisory Committee to the National Association of Insurance Commissioners.

Mr. Miller devoted most of his Society Presidential Address (*TSA XX*, 309) to appraising the Society's ability to cope with an era of increasingly complex actuarial responsibilities. Applying to our organization several tests of viability offered in John W. Gardner's book *Self-Renewal*, Mr. Miller concluded that we could feel "secure in the knowledge that the Society has prepared well for what the future may bring."

He was a studious, friendly, and utterly determined actuary who accomplished his full share in assuring that our profession would continue to make its worthy contribution to the welfare of mankind. He did this by personal example much more than by injunction. Active also in industry and community affairs, he gave leadership and wise counsel in national health insurance and social security fields.

Mr. Miller is remembered by his many friends for his modesty, his devotion to high standards, and his gentle humor. His wife, Florence, having predeceased him in 1980, he is survived by a son, Jonathan.

1911

Zehman Irving Mosesson

1995

Zehman (Z) I. Mosesson, a Fellow of the Society, died in Union, New Jersey, on August 1, 1995 after a brief illness. He was 83 years old.

Born in Brownsville, Pennsylvania of Russian parentage on October 11, 1911, Mr. Mosesson graduated from Harvard University in 1931 and by 1937 had earned his M.A. and Ph.D. from that institution. He then joined the actuarial staff at Prudential Insurance Company out of, he said, desperation; he doubted that he would be a brilliant research mathematician and saw no prospect of a good college teaching post in that depression era. Completion of his Society Fellowship, in 1948, had been delayed by World War II service in the Coast Artillery 1941–1946 as one of several actuaries chosen for their mathematical expertise.

In his company he became, for most of his career, a vice president in charge of valuation and drafting policies for individual life, health, and pension coverages. He retired in 1972 and for several subsequent years taught at the College of Insurance in New York.

A ranking authority on actuarial mathematics, Mr. Mosesson contributed substantially to the education, indeed to the inspiration, of several generations of our students, particularly as longtime member, chairman, and consultant on life contingencies to the Society's Education and Examination Committee. Professor C. Wallace Jordan cited him for countless improvements throughout the 1967 edition of Jordan's *Life Contingencies*, the Society's textbook. But his enthusiasm for Jordan's treatment did not prevent Mr. Mosesson from mastering its successor *Actuarial Mathematics*, published in 1986. He had, remarked one student, the patience of Job and, when he finally gave up helping students, wanted to make sure that life contingencies would be as readily taught as it had been when he first proofread Jordan's text.

Early in his career, Mr. Mosesson wrote a Society paper, "Prudential 1946–1948 Disability Experience" (*TSA* I, 499) and several discussions. He also contributed the section labeled "Actuarial Opportunities" to the Mathematical Association of America's 1949 pamphlet informing college students of available mathematical careers.

Apart from his professional and business accomplishments, Mr. Mosesson was well-known and admired for his cheerful good nature, keen wit, and his wide-ranging store of general knowledge. His hobby was classical music, particularly Wagnerian opera. He was regularly a Metropolitan Opera patron and frequently attended the Wagner festivals at Bayreuth. He even instructed that his ashes be scattered in that German city. He is survived by a sister in Florida.

1906**Charles Edwin Rickards****1995**

Charles E. Rickards, a Fellow of the Society, died in Gladwyne, Pennsylvania on June 20, 1995. He was 88 years old.

Born in Philadelphia on September 23, 1906, Mr. Rickards graduated from Swarthmore College in 1927 and earned his master's degree in mathematics there in 1928. He then joined the actuarial staff of Penn Mutual Life in Philadelphia for a career that was to continue for 43 years of steadily increasing responsibility followed by 5 years as a consultant. His Society Fellowship was achieved with unusual speed in 1932.

In his company he was promoted to Vice President and Actuary in 1950 and to Senior Vice President and Chief Actuary in 1961. He gained a reputation for brilliance in problem-solving, exemplified by his pioneering his company's early entry into the computer field in the mid-1950s. He retired in 1971.

Although of a naturally quiet disposition, Mr. Rickards was active in Society discussions and in committee work. He was proud of his profession's ethical standing, serving as a model in good practices to his colleagues. Likewise he was diligent in good works on behalf of his community and his college. His wife, Dorothy, having predeceased him in 1993, he is survived by three daughters and four grandchildren.

1923 Alexander Campbell Macintosh Robertson 1995

Alexander C.M. Robertson, a Fellow of the Faculty of Actuaries and an Associate of the Society, died in Toronto, Canada on March 11, 1995 after a courageous battle with cancer. He was 71 years old.

Born in Glasgow, Scotland on May 26, 1923, Mr. Robertson entered Aberdeen University in 1941 from Gordon's College, Aberdeen. His studies were in abeyance from 1942 to 1945 by service in the Royal Air Force as a pilot with the rank of flight lieutenant. After graduation in 1947 he joined Sun Life of Canada at its London, England headquarters, moving in 1952 to his company's Montreal head office. He earned his Faculty Fellowship in 1954 and obtained his Society Associateship by waiver that year.

Blessed with a keen mind and an outgoing personality, Mr. Robertson was rapidly promoted to positions of increasing company responsibility, particularly in its Group Division, which he ultimately headed several years before being appointed Chief Actuary and Chief Financial Officer in 1973. He was an executive officer from 1965 until his retirement in 1983.

Mr. Robertson became well-known in the Society for his spirited part in its discussions and for his role as a popular host at its meetings, where he was frequently seen with the late Andrew C. Webster, a fellow Aberdonian. In Montreal and Toronto he was a keen competitor in badminton, golf, and curling. His many other interests included stamp and coin collecting, serious reading, theatre, and symphony. He is remembered also for his helpfulness and his infectious sense of humor.

He is survived by his wife, Joyce, a son, and a daughter.

1921

Joseph F. Saulon

1995

Joseph F. Saulon, a 1965 Associate of the Society, died in Wayzata, Minnesota on February 3, 1995. He was 74 years old.

Born in Lowell, Massachusetts on January 12, 1921, Mr. Saulon graduated from the University of Iowa in 1947 after World War II service in the Army Air Corps and earned his master's at the same university in 1948. His entire actuarial career from 1948 until his retirement in 1981 was in the consulting field with Marsh & MacLennan and William M. Mercer in Chicago and Minneapolis.

Joe is survived by his wife, Gloria, a son, two daughters, and a granddaughter.

1906 Edward Gladstone Schafer 1995

Edward G. Schafer, a Fellow of the Society, died in Waterloo, Ontario on February 4, 1995 following a heart attack. He was 88 years old.

Born in Erbsville, Ontario on July 9, 1906, Mr. Schafer graduated from Waterloo College in 1923 and then, after brief employment as a clerk in Dominion Life Assurance Company in Waterloo, took a leave of absence to enter the University of Toronto, graduating in 1929. He then returned to his company, earning his Society Fellowship in 1934. In World War II he served with the Adjutant General's Branch of the Canadian Army with the rank of Major.

Mr. Schafer served Dominion Life in increasingly responsible posts, culminating in seven years as President and C.E.O. In 1969 he was President of the Canadian Life Insurance Association. After retirement from his company in 1971, he joined Lutheran Life in the formation of that Canadian company.

Mr. Schafer was notably active in community affairs, particularly in the arts and his church. He was elected to and rose to become Vice Chairman of the Waterloo Public School Board and served on the Board of Governors of then Waterloo Lutheran, now Wilfred Laurier, University.

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

1915 Philip D. Slater 1995

Philip D. Slater, a Fellow of the Society, died in Nyack, New York on July 26, 1995. He was 79 years old.

Born Philip Di Salvatore in Newark, New Jersey on October 19, 1915, Mr. Slater graduated from the Massachusetts Institute of Technology in 1936 and earned his master's degree at Princeton University in 1938. Among his memories of Princeton was studying under Albert Einstein and playing the viola in that great man's string quartet.

In 1939 Mr. Slater entered the actuarial program at Guardian Life in New York City. He transferred to the Equitable Society in 1942, qualifying as a Fellow of the Actuarial Society in 1948 and continuing with that company as an assistant actuary until 1966. For the next three years he was Executive Director of the Federation Pension Bureau in New York City and from 1969 till his retirement in 1982 was in the consulting field in his firm, Woodward & Slater.

Philip is remembered as a very private person. He is survived by his wife, Cecile, two daughters, and four grandchildren.

1905**Anastase Eugene Staius****1994**

Anastase (Stacey) E. Staius, an Associate of the Society, died in Fort Lee, New Jersey on August 26, 1994. He was a few days short of his 89th birthday.

Born in Greece on September 1, 1905, Mr. Staius graduated from the University of Rochester in 1927 and joined the actuarial staff of Guardian Life Insurance Company in New York City. He earned his Society Associateship in 1936 and entered the consulting field with George B. Buck Company. He remained with that firm until his retirement from the post of vice president in the early 1970s. He remained in consulting work on his own for several years afterward.

His friends remember him for his lighthearted sense of humor. He is survived by his wife, Ellen, a daughter, and two grandchildren.

1939**Terence Norman Towry****1995**

Terence (Terry) N. Towry, a Fellow of the Society, died in Glastonbury, Connecticut on July 30, 1995 after a long illness. He was 55 years old.

Born in Tulsa, Oklahoma on November 29, 1939, Mr. Towry graduated from Tulsa University in 1963. From then until 1967 he was an actuarial student at U.S. Fidelity & Guaranty in Baltimore. In 1958 he joined Phoenix Mutual Life and earned his Society Fellowship in 1973. He was appointed reinsurance vice president in 1979 and six years later senior vice president responsible for administration and support services and for developing his company's international operations. He had retired shortly before his death.

Mr. Towry had a quiet and easy-going manner and enjoyed the respect and confidence of his colleagues. He was an ardent golfer, and he had served as a deacon of his church and on the board of Church Homes, Inc. in the Hartford area. He is survived by his wife, Susan, three daughters, and a sister.

1946

Paul Franklin Weber

1995

Paul F. Weber, a Fellow of the Society, died suddenly while driving on a highway near New York City on August 8, 1995, apparently of a heart attack. He was 49 years old.

Born in Paterson, New Jersey on February 24, 1946, Mr. Weber graduated from Carnegie-Mellon University in 1968. He then spent several years in the U.S. Army, which included time in Vietnam. He joined the staff of Travelers Insurance Company in Hartford, achieving his Society Fellowship in 1976. Subsequently he was with American Life in Delaware, moving to Metropolitan Life in 1986. At the time of his death he held the post of Assistant Vice President and Actuary in that company's Financial Management Section.

He had a lifelong interest in the external world of mountains, national parks, animals, and astronomy and was an active contributor to charitable and religious activities. He is survived by his father, Joseph, and three brothers.

1918

William Rulon Williamson, Jr.

1994

William (Bill) R. Williamson, Jr., an Associate of the Society, died in Santa Rosa, California on December 5, 1994. He was 76 years old.

Born in Hartford, Connecticut on October 2, 1918, son of the famous actuary whose obituary is printed in *TSA XXXII*, 698, Mr. Williamson graduated from Wesleyan University, Middletown, Connecticut in 1940 and immediately joined the actuarial staff of Metropolitan Life Insurance Company for a 40-year career. From 1942 to 1946 he served in the U.S. Air Force, reaching the rank of captain. He earned his Society Associateship in 1950 and retired in 1980 from the post of Manager in the Group Life Actuarial Division. Afterward he enjoyed tutoring young people in mathematics and doing volunteer work for the Audubon Society.

He was a quiet and faithful member of his company's actuarial contingent, respected and esteemed by his colleagues. An ardent family man, he bestowed loves for nature, for hiking, and for appreciative sightseeing. He is survived by his wife, Elizabeth, two daughters, and two grandchildren.

