

**TRANSACTIONS OF SOCIETY OF ACTUARIES
1952 VOL. 4 NO. 10**

INDEX TO VOLUME IV

- ACCIDENT AND HEALTH INSURANCE—*See also* Group Insurance, 150; Multiple Lines, 385; Substandard Insurance, 789.
Forum Discussion:
Individual Health and Accident Insurance, Past and Present, 391.
Underwriting and Related Matters, 398.
Experience Analysis, Reserves and Policy Forms, 405.
- ACTUARIAL—*See also* Agency-Actuarial Cooperation, 383.
Actuarial Considerations in Cost Analysis—Manuel Gelles, 621; Discussion, 640.
Actuarial Implications of the 1951 Railroad Retirement Amendments—Joseph Musher, 511; Discussion, 532.
Actuarial Profession within the Free Communities—Presidential Address of Benjamin T. Holmes, 423.
- ACTUARIAL NOTE: MORTALITY EXPERIENCE OF BANKERS LIFE INSURANCE COMPANY OF NEBRASKA 1945-1950—James F. MacLean, 113; Discussion, 687.
- ACTUARIAL NOTE: VALUATION OF THE SHARES IN A SHARE-AND-SHARE-ALIKE LAST SURVIVOR ANNUITY—Eugene A. Rasor and Robert J. Myers, 128; Discussion, 696.
- ADAPTATIONS OF ELECTRONIC MACHINES TO LIFE INSURANCE COMPANIES—Special Presentation, 170.
- AGENCY COMPENSATION—Informal Discussion, 166.
Actuarial Cooperation, 383.
- ALBRIGHT, R. D.—Discussion on: Group Insurance, 152.
- ANDERSON, B. M.—Legal Notes, 182, 825.
- ANDERSON, W. M.
Discussion on: Annuitant Mortality Trends, 348.
Life Insurance Company Pension Plans, 356.
Federal Income Tax in Annual Statement, 807.
War Hazards, 800.
- ANNUAL STATEMENT
Federal Income Tax—*See* General, 802.
Informal Discussion, 131, 381.
- ANNUITIES—*See also* Premiums, 369; Reserve Strengthening, 358; Pensions (Retirement Plans), 160.
Actuarial Note: Valuation of the Shares in a Share-and-Share-Alike Last Survivor Annuity—Eugene A. Rasor and Robert J. Myers, 128; Discussion, 696.
Complete Annuities—Eugene A. Rasor and T. N. E. Greville, 574; Discussion, 583.
A Convenient Method of Providing for Mortality Improvement Based on the *a*-1949 Table—James E. Hoskins, 546; Discussion, 560.
A Retirement System Granting Unit Annuities and Investing in Equities—Robert M. Duncan, 317; Discussion, 770.
Mortality Trends—Informal Discussion, 345.
- ARCHIBALD, A. EDWARD—Discussion on: Work Life Expectancy As a Measure of Damages (Thomas C. Smith and Frank L. Griffin, Jr.), 612.
- ARNOLD, E. A.—Discussion on: Practices and Procedures, 388.
- BANKERS LIFE INSURANCE COMPANY OF NEBRASKA 1945-1950, Actuarial Note: Mortality Experience of—James F. MacLean, 113; Discussion, 687.
- BARBER, WILLIAM P.—Discussion on: Adaptations of Electronic Machines to Life Insurance Operations, 170.
- BASSFORD, HORACE RICHARDSON—Obituary Notice, 214.
- BEERS, H. S.—Discussion on: Group Insurance, 379.

- BENEDICT, E. R.—Discussion on: Group Annuity Mortality (Ray M. Peterson), 707.
- BERE, G. S.—Discussion on: Group Insurance, 153.
- BERGSTRESSER, R. L.—Discussion on: Uniform Expense Allocation, 824.
- BEVERIDGE, J. R.—Discussion on: Substandard Insurance, 791.
- BINGHAM, G. R.—Discussion on: Multiple Lines, 385.
- BLAIR, B. FRANKLIN
 Discussion on: Annuitant Mortality Trends, 350.
 Reserve Strengthening, 361.
 Actuarial Note: Mortality Experience of Bankers Life Insurance Company of
 Nebraska 1945-1950 (James F. MacLean), 687.
 The Cost to Reinsure Individual Life Insurance Policies (Charles A. Ormsby),
 475.
- BOOK REVIEWS AND NOTICES—191, 836.
- BOWERMAN, W. G.
 Discussion on: Annuitant Mortality Trends, 347.
 A Convenient Method of Providing for Mortality Improvement Based on the
a-1949 Table (James E. Hoskins), 572.
- BRODIE, NORMAN—Discussion on: Underwriting, 146.
- BRONSON, DORRANCE C.—Discussion on: The Actuarial Implications of the 1951 Rail-
 road Retirement Amendments (Joseph Musher), 534.
- BROWN, H. B.—Discussion on: Annuitant Mortality Trends, 351.
- BROWN, W. C.—Discussion on: Agency-Actuarial Cooperation, 383.
- CALVERT, G. N.—Discussion on: Retirement Plans, 163.
- CAMP, KINGSLAND—Reply to Discussion on: Group Annuity Mortality (Ray M.
 Peterson), 754.
- CAMPBELL, A. M.—Discussion on: War Hazards, 797.
- CAMPBELL, N. D.—Discussion on: Gross Premiums and Dividends, 373.
- CANADA, State Hospital Insurance in—Samuel Eckler, 430; Discussion, 445.
- CANNON, G. E.—Discussion on: Multiple Lines, 386.
- CHODORCOFF, WILLIAM—Discussion on: Annual Statement, 131.
- CHRISTMAN, J. A.—Discussion on: Annual Statement, 138.
- CODY, DONALD D.—Discussion on: Group Annuity Mortality (Ray M. Peterson), 724.
- COMPLETE ANNUITIES—Eugene A. Rasor and T. N. E. Greville, 574; Discussion, 583.
- CONNOLLY, C. H.—Discussion on: Practices and Procedures, 390.
- CONROD, S. F.
 Discussion on: Annual Statement, 381.
 Accident and Health Experience Analysis, Reserves and Policy Forms, 411, 413.
- CONVENIENT METHOD OF PROVIDING FOR MORTALITY IMPROVEMENT BASED ON THE
a-1949 TABLE—James E. Hoskins, 546; Discussion, 560.
- COST ANALYSIS, Actuarial Considerations in—Manuel Gelles, 621; Discussion, 640.
- COST TO REINSURE INDIVIDUAL LIFE INSURANCE POLICIES—Charles A. Ormsby, 448;
 Discussion, 466.
- COWARD, L. E.—Discussion on: Annuitant Mortality Trends, 350.
- CRAIG, D. S.—Discussion on: Substandard Insurance, 789.
- CROWLEY, G. M.—Discussion on: Annual Statement, 139.
- CUETO, M. R.—Discussion on: Federal Income Tax in Annual Statement, 804.
- DAMAGES, Work Life Expectancy As a Measure of—Thomas C. Smith and Frank L.
 Griffin, Jr., 585; Discussion, 606.
- DAVIS, MALVIN E.
 Discussion on: Adaptations of Electronic Machines to Life Insurance Operations,
 170, 180.
 Uniform Expense Allocation, 810.

DELANEY, ANDREW

Discussion on: Actuarial Note: Valuation of the Shares in a Share-and-Share-Alike Last Survivor Annuity (Eugene A. Rasor and Robert J. Myers), 696.

DIVIDENDS—*See also* Premiums, 369.

A Method of Calculating Group Term Dividends—Robert E. Larson, 308; Discussion, 756.

DODSON, M. R.—Discussion on: Agency-Actuarial Cooperation, 384.

DOUGHERTY, E. A.—Discussion on: Group Insurance, 158.

DUFFIELD, DICKINSON C.

Discussion on: Annual Statement, 139.

Insurance for Face Amount or Paid-Up Insurance Amount If Greater (Cecil J. Nesbitt and Marjorie L. Van Eenam), 649.

DUKE, W. H. BERTON—Obituary Notice, 216.

DUNCAN, ROBERT M.—Paper: A Retirement System Granting Unit Annuities and Investing in Equities, 317; Discussion, 770.

EARLE, ARTHUR P.—Obituary Notice, 217.

ECKLER, SAMUEL—Paper: State Hospital Insurance in Canada, 430; Discussion, 445.

EDWARDS, R. E.

Discussion on: Agency-Actuarial Cooperation, 383, 384.

Annual Statement, 382.

ELECTRONIC MACHINES—ADAPTATIONS TO LIFE INSURANCE OPERATIONS—Special Presentation, 170.

ELLIS, D. M.—Discussion on: Reserve Strengthening, 359.

ELSTON, JAMES S.—Discussion on: Actuarial Note: Mortality Experience of Bankers Life Insurance Company of Nebraska 1945-1950 (James F. MacLean), 689.

ESTES, E. F.

Discussion on: Annuitant Mortality Trends, 347.

Annual Statement, 382.

Agency-Actuarial Cooperation, 384.

EXPECTANCY AS A MEASURE OF DAMAGES, Work Life—Thomas C. Smith and Frank L. Griffin, Jr., 585; Discussion, 606.

EXPENSES—*See also* Premiums, 369; *and* Practices and Procedures, 388.

Uniform Allocation—*See* General, 802.

Trend of Life Insurance Company Expenses—Arthur Pedoe, 485; Discussion, 504.

EXPERIENCE ANALYSIS, RESERVES AND POLICY FORMS (ACCIDENT AND HEALTH INSURANCE)—Informal Discussion, 405.

FACKLER, EDWARD BATHURST—Obituary Notice, 218.

FASSEL, ELGIN G.

Discussion on: Annual Statement, 135.

Insurance for Face Amount or Paid-Up Insurance Amount If Greater (Cecil J. Nesbitt and Marjorie L. Van Eenam), 654.

Uniform Expense Allocation, 812.

FEAY, M. F.—Discussion on: Mortality Studies, 364.

FEDERAL INCOME TAX—*See* General, 802.

FENICHEL, SEYMORE A.—Discussion on: Work Life Expectancy As a Measure of Damages (Thomas C. Smith and Frank L. Griffin, Jr.), 606.

FINELLI, JOHN J.—Discussion on: Adaptations of Electronic Machines to Life Insurance Operations, 172, 181.

FOSTER, CLARK T.

Discussion on: A Convenient Method of Providing for Mortality Improvement Based on the *a*-1949 Table (James E. Hoskins), 567.

Fundamentals of Pension Funding (Charles L. Trowbridge), 662.

Some Practical Aspects of the Calculation of Employer Contributions under Group Annuities of the Deposit Administration Type (Raymond F. Houseman), 700.

- FREEDMAN, PHILIP—Discussion on: The Cost to Reinsure Individual Life Insurance Policies (Charles A. Ormsby), 471.
- FUHLRODT, N. T.—Discussion on: Annual Statement, 381.
- FUNDAMENTALS OF PENSION FUNDING—Charles L. Trowbridge, 17; Discussion, 657.
- GARABEDIAN, H. A.—Discussion on: Mortality Studies, 362.
- GELLES, MANUEL—Paper: Actuarial Considerations in Cost Analysis, 621; Discussion, 640.
- GENERAL—Informal Discussion (Premium Rates, Federal Income Tax in Annual Statement, Uniform Expense Allocation), 802.
- GEORGE, HAROLD JAMES—Obituary Notice, 219.
- GETMAN, RICHARD A.—Discussion on: Actuarial Note: Mortality Experience of Bankers Life Insurance Company of Nebraska 1945-1950 (James F. MacLean), 692.
- GILL, T. E.—Discussion on: Agency Compensation, 167.
- GINGERY, STANLEY W.
 Paper: Special Investigation of Group Hospital Expense Insurance Experience, 44; Discussion, 684.
 Discussion on: Group Insurance, 151.
- GOLDBERG, M. J.—Discussion on: Agency Compensation, 168.
- GOODFARB, LENARD E.— Discussion on: Work Life Expectancy As a Measure of Damages (Thomas C. Smith and Frank L. Griffin, Jr.), 616.
- GRAY, J. R.—Discussion on: Underwriting, 148.
- GREEN, E. A.—Discussion on: Retirement Plans, 164.
- GREENWOOD, J. ARTHUR
 Discussion on: A Method of Calculating Group Term Dividends (Robert E. Larson), 765.
 A Retirement System Granting Unit Annuities and Investing in Equities (Robert M. Duncan), 774.
- GREVILLE, T. N. E.—Paper with Eugene A. Razor: Complete Annuities, 574; Discussion, 583.
- GRIFFIN, FRANK L., JR.
 Paper with Thomas C. Smith: Work Life Expectancy As a Measure of Damages, 585; Discussion, 606.
 Discussion on: Fundamentals of Pension Funding (Charles L. Trowbridge), 673.
- GRISWOLD, ARTHUR—Obituary Notice, 849.
- GROSS PREMIUMS AND DIVIDENDS—*See* Premiums, 369.
- GROSSMAN, E. A.—Discussion on: Group Insurance, 154.
- GROUP ANNUITIES—*See also* Pensions (Retirement Plans), 160.
 Some Practical Aspects of the Calculation of Employer Contributions under Group Annuities of the Deposit Administration Type—Raymond F. Houseman, 231; Discussion, 698.
 Group Annuity Mortality—Ray M. Peterson, 246; Discussion, 707.
- GROUP INSURANCE—*See also* Multiple Lines, 385.
 Special Investigation of Group Hospital Expense Insurance Experience—Stanley W. Gingery, 44; Discussion, 684.
 A Method of Calculating Group Term Dividends—Robert E. Larson, 308; Discussion, 756.
 Informal Discussion, 150, 377.
- GROUT, H. A.—Discussion on: Life Insurance Company Pension Plans, 356.
- GUERTIN, A. N.—Discussion on: Annuitant Mortality Trends, 345.
- GUEST, RICHARD C.
 Discussion on: Life Insurance Company Pension Plans, 356.
 Uniform Expense Allocation, 823.
 The Cost to Reinsure Individual Life Insurance Policies (Charles A. Ormsby), 476.

- HALL, ARTHUR FREELAND—Obituary Notice, 220.
- HANSEN, STEFAN—Discussion on: Group Insurance, 379.
- HARRIGAN, H. F.—Discussion on: Group Insurance, 158.
- HART, W. VAN B.—Discussion on: Accident and Health Underwriting and Related Matters, 404.
- HENNINGTON, HOWARD H.
Discussion on: Retirement Plans, 162, 164.
A Retirement System Granting Unit Annuities and Investing in Equities (Robert M. Duncan), 770.
- HICKOK, D. L.—Discussion on: Retirement Plans, 163.
- HOGHAUS, REINHARD A.
Discussion on: Annuitant Mortality Trends, 351.
Group Annuity Mortality (Ray M. Peterson), 745.
- HOLMES, BENJAMIN T.—Presidential Address: The Actuarial Profession within the Free Communities, 423.
- HOSKINS, JAMES E.
Paper: A Convenient Method of Providing for Mortality Improvement Based on the *a*-1949 Table, 546; Discussion, 560.
Discussion on: Reserve Strengthening, 359.
Insurance for Face Amount or Paid-Up Insurance Amount If Greater (Cecil J. Nesbitt and Marjorie L. Van Eenam), 651.
Premium Rates, 803.
- HOSPITAL INSURANCE—*See also* Group Insurance, 44.
State Hospital Insurance in Canada—Samuel Eckler, 430; Discussion, 445.
- HOUSEMAN, RAYMOND F.—Paper: Some Practical Aspects of the Calculation of Employer Contributions under Group Annuities of the Deposit Administration Type, 231; Discussion, 698.
- HUGHES, N. M.
Discussion on: Federal Income Tax in Annual Statement, 806.
Uniform Expense Allocation, 821.
- HUNTER, JAMES—Discussion on: War Hazards, 799.
- IMMERWAHR, GEORGE E.—Discussion on: Fundamentals of Pension Funding (Charles L. Trowbridge), 670.
- INDIVIDUAL HEALTH AND ACCIDENT INSURANCE, PAST AND PRESENT—Forum Discussion, 391.
- INSURANCE FOR FACE AMOUNT OR PAID-UP INSURANCE AMOUNT IF GREATER—Cecil J. Nesbitt and Marjorie L. Van Eenam, 1; Discussion, 649.
- INTEREST RATES—*See* Premiums, 369.
- IRVINE, THOMAS
Discussion on: Agency Compensation, 168.
Life Insurance Company Pension Plans, 357.
- JACKSON, ROBERT T.
Discussion on: Underwriting, 148.
Actuarial Considerations in Cost Analysis (Manuel Gelles), 641.
- JACOBY, OSWALD—Discussion on: Underwriting, 148.
- JENKINS, WILMER A.
Discussion on: Retirement Plans, 160.
Annuitant Mortality Trends, 350.
A Convenient Method of Providing for Mortality Improvement Based on the *a*-1949 Table (James E. Hoskins), 560.
- JEX, R. L.—Discussion on: Group Insurance, 380.
- JONES, H. L., JR.
Discussion on: Actuarial Note: Mortality Experience of Bankers Life Insurance Company of Nebraska 1945-1950 (James F. MacLean), 694.

JONES, H. W.

Discussion on: Reserve Strengthening, 359.
War Hazards, 801.

JOYCE, A. L.—Discussion on: Gross Premiums and Dividends, 369.

KEFFER, WILLIAM W.

Discussion on: A Method of Calculating Group Term Dividends (Robert E. Larson), 763.
Group Insurance, 156.

KELTON, W. H.—Discussion on: Annual Statement, 136.

KILLION, R. F.—Discussion on: Accident and Health Underwriting and Related Matters, 399.

KINEKE, F. D.—Discussion on: Gross Premiums and Dividends, 372.

KOEPPE, ARTHUR J.—Obituary Notice, 850.

LARSON, ROBERT E.—Paper: A Method of Calculating Group Term Dividends, 308;
Discussion, 756.

LARSEN, A. W.—Discussion on: Accident and Health Experience Analysis, Reserves and Policy Forms, 407.

LARUS, J. R.—Discussion on: Reserve Strengthening, 360.

LAWSON, H. R.

Discussion on: Accident and Health Underwriting and Related Matters, 398.
Retirement Plans, 162.

LEGAL NOTES—B. M. Anderson, 182, 825.

LEHMAN, A. T.—Discussion on: Annual Statement, 381, 382.

LEVINSON, LOUIS—Discussion on: Annuitant Mortality Trends, 352.

LEW, E. A.—Discussion on: Underwriting, 145.

LIDSTONE, GEORGE JAMES—Obituary Notice, 850.

LIFE INSURANCE COMPANY PENSION PLANS—Informal Discussion, 354.

LINK, ROBERT F.

Discussion on: Actuarial Note: Valuation of the Shares in a Share-and-Share-Alike Last Survivor Annuity (Eugene A. Rasor and Robert J. Myers), 697.
Fundamentals of Pension Funding (Charles L. Trowbridge), 664.
Group Annuity Mortality (Ray M. Peterson), 734.
Some Practical Aspects of the Calculation of Employer Contributions under Group Annuities of the Deposit Administration Type (Raymond F. Houseman), 701.

LYONS, D. J.—Discussion on: Uniform Expense Allocation, 822.

MACINTYRE, N. W.—Discussion on: Mortality Studies, 363.

MACKINNON, W. D.—Discussion on: Premium Rates, 802.

MACLEAN, JAMES F.—Actuarial Note: Mortality Experience of Bankers Life Insurance Company of Nebraska 1945-1950, 113; Discussion, 687.

MACRAE, E. M.—Discussion on: Accident and Health Underwriting and Related Matters, 403, 404.

MAGLATHLIN, R. H.—Discussion on: Group Annuity Mortality (Ray M. Peterson), 731.

MARCUS, J. J.—Discussion on: Group Insurance, 159.

MARSHALL, EDWARD W.

Discussion on: Actuarial Considerations in Cost Analysis (Manuel Gelles), 640.
Annual Statement, 142.
Uniform Expense Allocation, 819.

MARTIN, P. E.—Discussion on: Reserve Strengthening, 358.

MAYERSON, A. L.—Discussion on: Uniform Expense Allocation, 808.

- MAYNARD, JOHN C.
 Discussion on: A Method of Calculating Group Term Dividends (Robert E. Larson), 765.
 Special Investigation of Group Hospital Expense Insurance Experience (Stanley W. Gingery), 684.
- MCAULAY, A. H.—Discussion on: The Cost to Reinsure Individual Life Insurance Policies (Charles A. Ormsby), 466.
- MCCORMICK, D. N.
 Discussion on: Underwriting, 148.
 Mortality Studies, 363.
- MCLEAN, DONALD C.—Obituary Notice, 415.
- MCCNAMARA, G. F.—Discussion on: Accident and Health Experience Analysis, Reserves and Policy Forms, 414.
- MCQUEEN, ROBERT C.—Discussion on: A Method of Calculating Group Term Dividends (Robert E. Larson), 759.
- MCVITY, L. H.—Discussion on: Annual Statement, 133.
- MELNIKOFF, MEYER—Discussion on: Retirement Plans, 161.
- METHOD OF CALCULATING GROUP TERM DIVIDENDS—Robert E. Larson, 308; Discussion, 756.
- MILLER, J. H.
 Discussion on: Mortality Studies, 367.
 Individual Health and Accident Insurance, Past and Present, 391.
- MILLER, JULIAN M.
 Discussion on: The Trend of Life Insurance Company Expenses (Arthur Pedoe), 504.
 Uniform Expense Allocation, 815.
- MILLER, M. D.
 Discussion on: Group Insurance, 380.
 Accident and Health Experience Analysis, Reserves and Policy Forms, 405.
 Substandard Insurance, 794.
- MINCKS, W. W.—Discussion on: Group Insurance, 156.
- MINOR, E. H.—Discussion on: Accident and Health Experience Analysis, Reserves and Policy Forms, 413.
- MONTHLY PREMIUMS—*See* Practices and Procedures, 388.
- MOORE, A. J.—Discussion on: Substandard Insurance, 794.
- MORAN, JOSEPH W.—Discussion on: A Retirement System Granting Unit Annuities and Investing in Equities (Robert M. Duncan), 779.
- MORRISON, THOMAS B.—Discussion on: State Hospital Insurance in Canada (Samuel Eckler), 445.
- MORTALITY—*See also* Premiums, 369; *and* Underwriting, 145.
 Actuarial Note: Mortality Experience of Bankers Life Insurance Company of Nebraska 1945-1950—James F. MacLean, 113; Discussion, 687.
 Group Annuity Mortality—Ray M. Peterson, 246; Discussion, 707.
 A Convenient Method of Providing for Mortality Improvement Based on the *a*-1949 Table—James E. Hoskins, 546; Discussion, 560.
 Annuitant Mortality Trends, Informal Discussion, 345.
 Mortality Studies, Informal Discussion, 362.
- MORTON, A. P.—Discussion on: War Hazards, 797.
- MULLENS, W. R.—Discussion on: Accident and Health Underwriting and Related Matters, 403.
- MULTIPLE LINES—Informal Discussion, 385.
- MURPHY, R. D.
 Discussion on: Annual Statement, 143.
 Uniform Expense Allocation, 817.
 War Hazards, 798.

- MUSHER, JOSEPH**—Paper: The Actuarial Implications of the 1951 Railroad Retirement Amendments, 511; Discussion, 532.
- MYER, G. G.**
Discussion on: Agency Compensation, 167.
Reserve Strengthening, 360.
- MYERS, ROBERT J.**
Actuarial Note with Eugene A. Razor: Valuation of the Shares in a Share-and-Share-Alike Last Survivor Annuity, 128; Discussion, 696.
Discussion on: Retirement Plans, 163.
The Actuarial Implications of the 1951 Railroad Retirement Amendments (Joseph Musher), 535.
A Retirement System Granting Unit Annuities and Investing in Equities (Robert M. Duncan), 772.
- NELSEN, A. B.**—Discussion on: The Cost to Reinsure Individual Life Insurance Policies (Charles A. Ormsby), 473.
- NESBITT, CECIL J.**
Paper with Marjorie L. Van Eenam: Insurance for Face Amount or Paid-Up Insurance Amount If Greater, 1; Discussion, 649.
Discussion on: The Actuarial Implications of the 1951 Railroad Retirement Amendments (Joseph Musher), 538.
Complete Annuities (Eugene A. Razor and T. N. E. Greville), 583.
Fundamentals of Pension Funding (Charles L. Trowbridge), 657.
A Retirement System Granting Unit Annuities and Investing in Equities (Robert M. Duncan), 778.
- NIESSEN, A. M.**—Discussion on: Group Annuity Mortality (Ray M. Peterson), 743.
- NOBACK, JOSEPH C.**—Discussion on: A Convenient Method of Providing for Mortality Improvement Based on the *a*-1949 Table (James E. Hoskins), 571.
- OBITUARY NOTICES**
Bassford, Horace Richardson, 214.
Duke, W. H. Berton, 216.
Earle, Arthur P., 217.
Fackler, Edward Bathurst, 218.
George, Harold James, 219.
Griswold, Arthur, 849.
Hall, Arthur Freeland, 220.
Koepe, Arthur J., 850.
Lidstone, George James, 850.
McLean, Donald C., 415.
Wood, Arthur B., 852.
Yano, Tsuneta, 221.
- ORMSBY, CHARLES A.**—Paper: The Cost to Reinsure Individual Life Insurance Policies, 448; Discussion, 466.
- PAID-UP INSURANCE AMOUNT IF GREATER, Insurance for Face Amount or**—Cecil J. Nesbitt and Marjorie L. Van Eenam, 1; Discussion, 649.
- PATTERSON, W. D.**—Discussion on: Agency Compensation, 166.
- PAULEY, B. S.**—Discussion on: Underwriting, 147.
- PEDOE, ARTHUR**
Paper: The Trend of Life Insurance Company Expenses, 485; Discussion, 504.
Discussion on: Annuitant Mortality Trends, 352.
Multiple Lines, 386.
- PENSIONS**—*See also* Annuities; Mortality Trends, 345; *and* Multiple Lines, 385.
Fundamentals of Pension Funding—Charles L. Trowbridge, 17; Discussion, 657.
A Retirement System Granting Unit Annuities and Investing in Equities—Robert M. Duncan, 317; Discussion, 770.
Life Insurance Company Pension Plans, 354.

- Actuarial Implications of the 1951 Railroad Retirement Amendments—Joseph Musher, 511; Discussion, 532.
Retirement Plans—Informal Discussion, 160.
- PERRY, R. C.—Discussion on: Practices and Procedures, 388.
- PESTAL, CHARLES F.—Discussion on: A Convenient Method of Providing for Mortality Improvement Based on the *a*-1949 Table (James E. Hoskins), 562.
- PETERSON, RAY M.
Paper: Group Annuity Mortality, 246; Discussion, 707.
Discussion on: Life Insurance Company Pension Plans, 356.
The Actuarial Implications of the 1951 Railroad Retirement Amendments (Joseph Musher), 538.
- PETERSON, RICHARD P.—Discussion on: Some Practical Aspects of the Calculation of Employer Contributions under Group Annuities of the Deposit Administration Type (Raymond F. Houseman), 698.
- PHILLIPS, J. T.
Discussion on: Underwriting, 147.
War Hazards, 800.
- PIKE, MORRIS—Discussion on: Uniform Expense Allocation, 822.
- PIPER, KENNETH B.—Discussion on: The Trend of Life Insurance Company Expenses (Arthur Pedoe), 508.
- POLICY FORMS—*See* Underwriting (Health and Accident Insurance), 398.
- POWER, B. R.—Discussion on: Life Insurance Company Pension Plans, 354.
- PRACTICES AND PROCEDURES—Informal Discussion (Supplementary Contracts, Monthly Premiums, Underwriting, Preparation of Rate Books), 388.
- PREMIUMS—*See also* General, 802.
Gross Premiums and Dividends, 369.
- PROBST, C. E.—Discussion on: Group Insurance, 377.
- RABENAU, P. A.—Discussion on: Group Insurance, 152.
- RAE, WILLIAM M.—Discussion on: Fundamentals of Pension Funding (Charles L. Trowbridge), 673.
- RAILROAD RETIREMENT AMENDMENTS, The Actuarial Implications of the 1951—Joseph Musher, 511; Discussion, 532.
- RASOR, EUGENE A.
Paper with T. N. E. Greville: Complete Annuities, 574; Discussion, 583.
Actuarial Note with Robert J. Myers: Valuation of the Shares in a Share-and-Share-Alike Last Survivor Annuity, 128; Discussion, 696.
- REINSURE INDIVIDUAL LIFE INSURANCE POLICIES, The Cost to—Charles A. Ormsby, 448; Discussion, 466.
- RESERVES—*See also* Accident and Health Experience Analysis, 405.
Strengthening—Informal Discussion, 358.
- RETIREMENT—*See* Pensions.
- RICHARDSON, CHARLES F. B.—Discussion on: The Trend of Life Insurance Company Expenses (Arthur Pedoe), 505.
- RITCHIE, J. W.
Discussion on: Annuitant Mortality Trends, 346.
Mortality Studies, 366.
- ROBERTS, H. R.—Discussion on: Individual Health and Accident Insurance, Past and Present, 396.
- ROOD, H. F.
Discussion on: Life Insurance Company Pension Plans, 356.
Federal Income Tax in Annual Statement, 806.
- ROSENTHAL, IRVING—Discussion on: Actuarial Considerations in Cost Analysis (Manuel Gelles), 643.

- ROTH, I. G.—Discussion on: Life Insurance Company Pension Plans, 355.
- RUGLAND, W. L.—Discussion on: Agency-Actuarial Cooperation, 384.
- RUSE, EDWARD—Discussion on: War Hazards, 799.
- RUTHERFORD, C. D.
 Discussion on: Group Insurance, 377.
 Group Annuity Mortality (Ray M. Peterson), 728.
- RYAN, J. F.—Discussion on: Accident and Health Underwriting and Related Matters, 402.
- RYRIE, GEORGE—Discussion on: Substandard Insurance, 792.
- SAUNDERS, R. A.—Discussion on: Practices and Procedures, 390.
- SEAL, HILARY L.
 Discussion on: Fundamentals of Pension Funding (Charles L. Trowbridge), 667.
 Insurance for Face Amount or Paid-Up Insurance Amount If Greater (Cecil J. Nesbitt and Marjorie L. Van Eenam), 652.
- SECURITY VALUATION RESERVE—*See* Annual Statement, 131.
- SETTLEMENT OPTIONS—*See* Premiums, 369.
- SIEGFRIED, CHARLES A.
 Discussion on: Retirement Plans, 165.
 Group Annuity Mortality (Ray M. Peterson), 725.
- SLEZAK, L. F.—Discussion on: Annual Statement, 132, 142.
- SMALLER COMPANY FORUM, 381.
- SMITH, J. H.—Discussion on: Group Insurance, 150.
- SMITH, THOMAS C.—Paper with Frank L. Griffin, Jr.: Work Life Expectancy As a Measure of Damages, 585; Discussion, 606.
- SOCIETY OF ACTUARIES
 Financial Report, 834.
 Meetings
 Eastern Spring, April 24 and 25, 1952, Washington, D.C., 223.
 Western Spring, June 5 and 6, 1952, Chicago, 416.
 Fourth Annual, November 10, 11, and 12, 1952, White Sulphur Springs, 853.
 Presidential Address—Benjamin T. Holmes, "The Actuarial Profession within the Free Communities," 423.
- SOME PRACTICAL ASPECTS OF THE CALCULATION OF EMPLOYER CONTRIBUTIONS under Group Annuities of the Deposit Administration Type—Raymond F. Houseman, 231; Discussion, 698.
- SPECIAL INVESTIGATION OF GROUP HOSPITAL EXPENSE INSURANCE EXPERIENCE—Stanley W. Gingery, 44; Discussion, 684.
- SPIEGELMAN, MORTIMER—Discussion on: Annuitant Mortality Trends, 348.
- STAGG, R. G.—Discussion on: Uniform Expense Allocation, 813.
- STARK, HERBERT J.
 Discussion on: A Method of Calculating Group Term Dividends (Robert E. Larson), 758.
 Group Insurance, 154.
- STATE HOSPITAL INSURANCE IN CANADA—Samuel Eckler, 430; Discussion, 445.
- STEARNS, J. L.—Discussion on: Annual Statement, 141.
- STERNHELL, CHARLES M.
 Discussion on: A Convenient Method of Providing for Mortality Improvement Based on the *a*-1949 Table (James E. Hoskins), 568.
 Substandard Insurance, 792.
- SUBSTANDARD INSURANCE—*See also* Underwriting, 145.
 Informal Discussion, 789.
- SUPPLEMENTARY CONTRACTS—*See* Practices and Procedures, 388.
- SURPLUS—*See* Reserve Strengthening, 358.
- SWEETSER, E. H.—Discussion on: Substandard Insurance, 790.

- TAXES, Federal Income—*See* General, 802.
- TAYLOR, J. E.
Discussion on: Individual Health and Accident Insurance, Past and Present, 393.
Accident and Health Experience Analysis, Reserves and Policy Forms, 409.
- TEBBETTS, WALTER—Discussion on: Agency Compensation, 168.
- THALER, A. M.—Discussion on: Individual Health and Accident Insurance, Past and Present, 397.
- THOMAS, W. S.—Discussion on: Group Insurance, 157.
- THOMSON, PAUL—Discussion on: Accident and Health Experience Analysis, Reserves and Policy Forms, 413.
- TOUSAW, A. A.—Discussion on: Annual Statement, 133, 144.
- TREND OF LIFE INSURANCE COMPANY EXPENSES—Arthur Pedoe, 485; Discussion, 504.
- TRIMBLE, J. R.—Discussion on: Federal Income Tax in Annual Statement, 805.
- TROWBRIDGE, CHARLES L.—Paper: Fundamentals of Pension Funding, 17; Discussion, 657.
- UNDERWRITING—Informal Discussion, 145.
- UNDERWRITING AND RELATED MATTERS (HEALTH AND ACCIDENT INSURANCE)—Informal Discussion, 398.
- VALUATION—*See also* Reserve Strengthening, 358.
Actuarial Note: Valuation of the Shares in a Share-and-Share-Alike Last Survivor Annuity—Eugene A. Rasor and Robert J. Myers, 128; Discussion, 696.
- VAN EENAM, MARJORIE L.—Paper with Cecil J. Nesbitt: Insurance for Face Amount or Paid-Up Insurance Amount If Greater, 1; Discussion, 649.
- WALKER, HARRY
Discussion on: Gross Premiums and Dividends, 371.
A Convenient Method of Providing for Mortality Improvement Based on the *a*-1949 Table (James E. Hoskins), 563.
- WALKER, R. P.
Discussion on: Practices and Procedures, 388.
Accident and Health Experience Analysis, Reserves and Policy Forms, 413.
- WALLACE, M. G. R.
Discussion on: Annual Statement, 382.
Practices and Procedures, 389.
- WAR HAZARDS—Informal Discussion, 797.
- WAR RISKS—*See* Underwriting, 145.
- WARD, WILLIAM F.—Discussion on: Work Life Expectancy As a Measure of Damages (Thomas C. Smith and Frank L. Griffin, Jr.), 614.
- WARREN, DONALD B.—Discussion on: The Actuarial Implications of the 1951 Railroad Retirement Amendments (Joseph Musher), 532.
- WAUGH, W. B.—Discussion on: Gross Premiums and Dividends, 374.
- WEAVER, CHALMERS L.—Discussion on: Fundamentals of Pension Funding (Charles L. Trowbridge), 668.
- WEAVER, ARTHUR G.
Discussion on: A Method of Calculating Group Term Dividends (Robert E. Larson), 756.
Group Insurance, 151.
- WEBSTER, A. C.
Discussion on: Substandard Insurance, 791.
War Hazards, 800.
- WELLS, EDWARD H.—Discussion on: Group Annuity Mortality (Ray M. Peterson) 732.
- WEST, C. E.—Discussion on: Annual Statement, 132.

- WHITTAKER, E. B.—Discussion on: Group Insurance, 157.
- WILLIAMSON, W. RULON
Discussion on: Fundamentals of Pension Funding (Charles L. Trowbridge), 660.
Group Annuity Mortality (Ray M. Peterson), 733.
Work Life Expectancy As a Measure of Damages (Thomas C. Smith and Frank L. Griffin, Jr.), 611.
State Hospital Insurance in Canada (Samuel Eckler), 446.
- WILSON, W. W., JR.—Discussion on: Multiple Lines, 387.
- WINDECKER, A. A.—Discussion on: Substandard Insurance, 789.
- WINTER, B. A.—Discussion on: Agency Compensation, 167.
- WIRTH, WILLIAM C.—Discussion on: Some Practical Aspects of the Calculation of Employer Contributions under Group Annuities of the Deposit Administration Type (Raymond F. Houseman), 703.
- WOOD, ARTHUR B.—Obituary Notice, 852.
- WOOD, MILTON J.—Discussion on: Group Annuity Mortality (Ray M. Peterson), 730.
- WORK LIFE EXPECTANCY AS A MEASURE OF DAMAGES—Thomas C. Smith and Frank L. Griffin, Jr., 585; Discussion, 606.
- YANO, TSUNETA—Obituary Notice, 221.