

Obituary

RALPH BOLLES COIT

H. GORDON HURD

FREDERICK H. JOHNSTON

ALVA J. McANDLESS

JOHN GOWANS PARKER

SAMUEL SIMINOW

1877 **Ralph Bolles Coit** 1954

Ralph Bolles Coit, a retired Vice President and former Actuary of the Jefferson Standard Life Insurance Company, died in Greensboro, North Carolina, on February 17, 1954, after a brief illness.

Mr. Coit was a charter member of the American Institute of Actuaries and a Fellow of the Society of Actuaries.

He was born in Norwich, Connecticut, on April 19, 1877. At an early age, he moved to New York City and started work in the Actuarial Department of the Metropolitan Life Insurance Company. Then he went to Dallas, Texas as Actuary with the Southwestern Life Insurance Company. Later he served as Actuary of the North Carolina Insurance Department.

In 1912 he joined the Jefferson Standard Life Insurance Company as Actuary. He served in that capacity until elected a Vice President in July 1943. He retired in July 1948.

His wife, the former Miss Alice Quackenbos of New York City, died in July 1948. Mr. Coit is survived by a brother and a number of nieces and nephews.

Mr. Coit was member of Holy Trinity Episcopal Church, the Rotary

Club, the Merchants and Manufacturers Club, Greensboro Country Club, Sons of the American Revolution, and Mayflower Society.

He was highly respected and admired by his associates and acquaintances, who will miss him greatly.

1890 **H. Gordon Hurd** 1954

H. Gordon Hurd died after a brief illness on February 7, 1954. He was sixty-three years of age.

Mr. Hurd was born at Brockville, Ontario, on August 20, 1890. A graduate of the University of Toronto in 1911 as an honor student in mathematics, Mr. Hurd entered the actuarial field with the Great-West Life Assurance Company of Winnipeg, Manitoba. Following service in the Royal Air Force during World War I he returned to the Great-West Life and shortly after was made Assistant Actuary.

In October 1920 he accepted appointment as Assistant Actuary of The Fidelity Mutual Life, was elected Actuary of that Company in January 1930, and Vice President and Actuary in January 1943.

He was an Associate, Institute of Actuaries, London; Fellow, Society of Actuaries; and member of the Actuaries Club of Philadelphia. He was also a member of the Union League, Merion Cricket Club, Pennsylvania Society and the American Academy of Political and Social Science. For many years he served as Auditor of the Actuarial Society of America.

Mr. Hurd was possessed of a keen, analytical mind which for many years proved a valuable asset to his company. Method and thoroughness characterized his approach to all problems. But serving more to endear him to all he dealt with were his unfailing courtesy and sincerity, his warm, kindly interest in people. He lived a life rich in personal friendships.

We shall miss him.

1867 **Frederick H. Johnston** 1954

Frederick H. Johnston died on March 25, 1954 at his home in Montreal, Quebec. He had been a Fellow of the Society since 1902.

He was born in Canada on November 21, 1867 and attended McGill University. He also began his professional education in Montreal, becoming an Associate of the British Institute. As a youth he was very active in athletics, winning several championships of the Montreal Snowshoe Club and also several flat races on the cinder track.

In June 1894 he moved to Newark, New Jersey, to join The Prudential Insurance Company of America as an assistant to John Gore, thus becoming a pioneer in the group of Canadians who have contributed so much to enhance our profession in the United States.

His career with the Prudential was a long and distinguished one, capped by his election as Vice President in charge of Actuarial and Statistical Departments in 1924. He played a large part in the development of the contract now known as Modified Life Five.

On the occasion of Mr. Johnston's retirement on January 1, 1933, the regard and respect in which he was held by his Prudential associates was expressed by the then President of the company, Edward D. Duffield:

I am exceedingly sorry to announce that Vice President Frederick H. Johnston has expressed a wish to retire. . . . Having a keen realization of his interest in every phase of the business, coupled with the invaluable contributions that he has made during these many years to the company's progress, it was with real regret that I acceded to his wish regarding retirement. I know that his many friends join me in expressing to him every good wish for the future.

Mr. Johnston is survived by his wife, to whom we extend our heartfelt sympathy.

1890 Alva J. McAndless 1954

Alva J. McAndless, Fellow of the Society of Actuaries, and President of the American Institute of Actuaries from 1943 to 1945, died on January 25, 1954 in New Orleans where he was attending a convention of one of his Company's agency groups.

Mr. McAndless was President of The Lincoln National Life Insurance Company from 1939 to the date of his death. He joined the Company in 1919 as Assistant Secretary, and by virtue of his unusual ability, devotion and industry he advanced through the offices of Secretary, Vice President, First Vice President, Executive Vice President, and finally to President. Beginning in 1924 he was continuously a Director of the Company.

Mr. McAndless was born on October 23, 1890 at Capac, Michigan. He received his college education at the University of Michigan, where he graduated with a Bachelor of Arts degree in 1917. His scholarship in the University earned for him the honors of *magna cum laude* and membership in Phi Beta Kappa. He gained his early insurance experience with the Grange Life Insurance Company of Lansing, Michigan, and the Detroit Life Insurance Company of Detroit.

Mr. McAndless held positions of prominence in national insurance organizations. He served as President of the American Life Convention in 1942. He was a member and for several years the Chairman of the Joint Committee on Federal Income Taxation of Life Insurance Companies of the American Life Convention and the Life Insurance Association of America, and was also a member of the Joint Committee on Economic Policy. From 1938 to 1943 he was a Director of the Indiana Legal Reserve Life Insurance Companies, and he was a Director of the Institute of Life Insurance from 1942 to 1948.

At the time of his death he was a member of the Actuarial Advisory Committee to the Veterans Administration Bureau. He was a Trustee of the University of Michigan Alumni Fund, Chairman of the Public Employees Retirement Fund Study Commission of the State of Indiana, member of the Board of Directors of the Magnavox Company and of the Fort Wayne National Bank. He was President of the Fort Wayne Country Club from 1938 to 1946.

Mr. McAndless' interest in life insurance and business was boundless. In the beginning the actuarial and technical aspects claimed his attention, but these soon gave way to underwriting, agency, investment, management and eventually to executive statesmanship within the life insurance industry. In the latter area, taxes, legislation, and national life insurance policies and programs became his special interests. Hence it was that at the time of his death he was a member of many of the important inter-company committees.

Though insurance was his principal interest, Mr. McAndless' name was outstanding in his community because of the efforts he contributed to humanitarian programs. He served as President of the Fort Wayne Chapter of the American Red Cross from 1939 to 1946, was a Director of the local Cancer Society, and was an effective influence in a recent Hospital Fund Drive.

Mr. McAndless meant different things to different people. So great was his stature that his life and character cannot be summed up in a word or a phrase. From coast to coast he was known as "Mac," which suggested his friendliness, his humility and his down-to-earth qualities. Before the Institute, the Society and other life insurance organizations he frequently expressed his views concerning life insurance and its social relations, but in no address was he more sincere and eloquent than in his presidential address, directed to young actuaries, before the American Institute of Actuaries at its November 1945 meeting.

In his own Company, Mr. McAndless was known and respected by

every employee. He was intensely interested in all of the operations of the Company and actively directed its affairs. His loss is keenly felt in the Company, in the community and in the insurance industry generally.

1883 John Gowans Parker 1953

The Society of Actuaries lost one of its most widely known and distinguished members in the death on November 4, 1953 of John Gowans Parker.

Mr. Parker was born in Haldimand County, Ontario, on September 6, 1883. He received his education in the public and high schools of Cayuga and in the University of Toronto, from which he graduated in 1904 as the gold medalist in Mathematics. He served for two years on the staff of the University as a Fellow in Mathematics and then joined the actuarial department of The Imperial Life Assurance Company of Canada, where his outstanding ability was recognized by steady promotion through the ranks of Assistant Actuary, Associate Actuary, Actuary, General Manager and Managing Director, until he became President in 1947. He was appointed Chairman of the Board on October 1, 1953.

After he attained his Fellowship in the Actuarial Society of America in 1916, Mr. Parker served for several years on the Examination Committee. He was Chairman of the Joint Examination Committee 1931-32. He was elected to the Council of the Society in 1923, Vice-President 1928-29 and 1932-33 and President 1934-35. He took a particular interest in the American Institute of Actuaries, serving as a member of the Board of Governors in 1922, Vice-President from 1924 to 1926 and President from 1926 to 1928. Mr. Parker was the only man ever to be elected President of both the Actuarial Society of America and the American Institute of Actuaries. He was an honorary Fellow and Canadian Correspondent of the British Institute of Actuaries, Vice-President for Canada and National Correspondent of the Permanent Committee for International Congresses of Actuaries, and a member of the Senior Actuaries Club.

Mr. Parker personally compiled the Index to the first fifteen volumes of *The Record* of the American Institute of Actuaries. He participated many times in the informal discussion of topics at the actuarial meetings, where his opinions always carried weight. His deep interest in the Society extended not only to the actuarial profession as a whole but to each individual member. It was one of his outstanding characteristics

that he liked people and appeared even more interested in their problems than in his own. He liked to associate with the younger members and took advantage of every opportunity to encourage students with their examinations.

In the institutional field of life insurance the calls upon Mr. Parker's time and experience evidenced the high value placed on his wise counsel. He served as the President of the Canadian Life Insurance Officers Association in 1942-43, and was also very active in committee work over a long period of years. Mr. Parker was chairman of the Joint Committee which took a leading part in developing the principles governing agency matters and sponsoring legislation in many provinces respecting the licensing of agents. He always took a keen interest in the field man and was one of the best known and most highly respected men in agency circles all across Canada, and in the United States as well. He was "Jack" Parker, warm friend and wise counselor to all of them regardless of company affiliation.

Mr. Parker was also greatly interested in the efforts to improve the educational facilities for life insurance personnel generally. He took a leading part in the affairs of the Life Insurance Institute of Canada, as well as the Actuaries Club (now the Canadian Association of Actuaries). He was honored by election to the presidency of both these organizations and he served on the boards and committees of the Life Insurance Association of America, the American Life Convention and the Life Insurance Agency Management Association.

It is impossible within the limits of this appreciation to touch on all of Mr. Parker's activities outside the life insurance business. As a member of the United Church of Canada he was a tower of strength in Deer Park Church, Toronto, where both he and Mrs. Parker were diligent and devoted workers in all its activities. The Christian spirit exhibited there permeated his whole life.

He was on the Board of Finance of the United Church of Canada where he will be specially remembered for the great work he did in raising money to place the ministers' pension fund on a sound actuarial basis. Sunday after Sunday he entered the pulpit in United Churches all over Ontario to make appeals for this worthy cause.

He was active in community service work, Victory Loan drives, Board of Trade, Canadian Mental Health Association, Rotary Club, and in many other organizations. He was never on the fringe but always in the center of every activity for good, not only giving leadership but helping with the routine work as well. He was simply unique in this respect. Any-

one looking for advice or assistance in any good cause could always get a worth-while response from Jack Parker. The only wonder was how he did it all.

Jack Parker will be missed by countless thousands in the life insurance business and in all walks of life who had the good fortune to come in contact with him. He always had a smile and a good word for everyone. No one ever heard him say an unkind word. Our hearts are filled with sorrow at his loss but we are proud that he was an actuary.

Our sincere sympathy is extended to his wife and son.

1905 . . . Samuel Siminow . . . 1954

Samuel Siminow, Associate Actuary of the New York Insurance Department, died suddenly on March 14, 1954, at the age of 48.

Sam, as he was known to his friends and associates, was born in Brooklyn on May 30, 1905. After graduation from Commercial High School, in 1921, he joined the Home Life Insurance Company. Starting at the age of 15, as office boy in the Actuarial Department, he served the company for 31 years. He worked in the Policy Change Division and in 1928 became its head. In 1936 he became Actuarial Supervisor in charge of the Policy Change Section and the Annuity Section. His interest in mathematics led him to study for the actuarial examinations and he became an Associate of the Actuarial Society of America in 1932.

In June of 1952, he joined the New York Insurance Department as Associate Actuary. During his short tenure with the Department, he served it faithfully and well. He participated in the examination of several New York domiciled insurance companies and made substantial contribution to the examination techniques employed. He was especially helpful to the younger examiners and was always ready and willing to answer their questions and to help them with technical problems.

Sam's interests were varied and wide. He was energetic in pursuit of them. He was an able athlete, excelling in tennis, handball and ice-skating. He was a good bridge player and proficient at chess. His love for music and art was combined with practical achievement in the latter field. Many of his paintings display considerable talent.

Sam will perhaps best be remembered for his kindness and helpfulness to others. He combined mature judgment with a youthful point of view and an all-encompassing love for humanity. He was highly regarded by all who knew him and his warmth, sincerity and human understanding will be sorely missed.