

Obituary

GORDON RALPH BINGHAM
CECIL F. CROSS
J. STEWART HALE
FRANCIS SPENCER PERRYMAN

1908 . . . Gordon Ralph Bingham . . . 1960

Gordon Ralph Bingham, Vice-President and Actuary of the Northern Life Insurance Company and a Fellow of the Society, died suddenly on February 3, 1960, at his home in Seattle, Washington.

Mr. Bingham was born in Fort William, Ontario, on October 28, 1908. He was educated at Queen's University in Kingston, Ontario, and was graduated in 1929 with a Bachelor of Arts degree.

Immediately following graduation, he entered into actuarial work at the offices of the Sun Life Assurance Company in Montreal, where he held various positions in the underwriting and mathematical departments. While in Montreal, he pursued his actuarial studies and, when only twenty-five years of age, became a Fellow of the American Institute of Actuaries. In 1935, he was made a Fellow of the Actuarial Society of America, one of the few men who obtained Fellowship status in both organizations by successful completion of the then independent examinations.

In 1936, Mr. Bingham joined the Great Northwest Life Insurance Company of Spokane, Washington, as Actuary, being elected subsequently to the office of Vice-President and Actuary of that Company. In 1944, he was appointed Actuary of Northern Life of Seattle, and was made Vice-President and Actuary in 1957.

A strong supporter of the local actuarial clubs, Mr. Bingham served as President of the Actuarial Club of the Pacific States in 1953. He was a founder of the Seattle Actuarial Club, and one of its first presidents. He was also a Past President of the Controllers Institute of America.

Mr. Bingham's activities in business and community affairs extended over a wide range. He was a member of Broadmoor Golf Club, the Seattle Tennis Club and the English-Speaking Union. He was very active in the affairs of the Episcopal Church of Epiphany and in Boy Scout work.

He will be remembered by his associates and members of his profession

for conscientious application of his exceptional talents and for the inspiration and encouragement he gave to younger men. Through his warm and sincere friendliness, seasoned with a remarkable sense of humor, he accumulated a vast circle of personal friends who share with his business associates a feeling of great loss.

Mr. Bingham is survived by his wife, Evelyn Hunter Bingham, and son, Robert Bingham.

1895 Cecil F. Cross 1959

Cecil F. Cross died unexpectedly in his sleep on December 23, 1959. He had apparently enjoyed excellent health. Only three days earlier he and Mrs. Cross had celebrated their 40th wedding anniversary and played host to many of their friends.

Mr. Cross was born near Wayne, Michigan, and was educated at the Wayne High School and the University of Michigan. At the University he was elected to Phi Beta Kappa and to the honorary societies, Sphinx and Michigamma. Following graduation, he taught insurance mathematics at the University.

Cecil Cross was first employed by The Lincoln National Life Insurance Company in 1920 but, after two years, left to become Actuary of the American Life Insurance Company of Detroit. In 1931 he returned to the Lincoln National as an Assistant Secretary in the Underwriting Department but was promoted to Secretary of the Department in 1934. His association with the Agency Department began in 1935 when he was named Assistant Manager of Agencies. That same year he became a member of the Company's Board of Directors, a position he held until his death.

Progress in his career continued with successive promotions to Second Vice President and Manager of Agencies in 1936, Vice President in 1945, Vice President and Director of Agencies in 1950, and Senior Vice President in December, 1958. For ten of his twenty-five Lincoln Life years, he headed the Company's agency operations.

He was a Fellow of the Society of Actuaries, a member of the Masonic Lodge, Royal Arch Masons, American Legion, Quest Club, and a Shriner.

Mr. Cross was an enthusiastic competitor. As a student at Wayne High School, he competed as a one-man team in the state track meet, and held first place until the final event—a relay race which he, of course, was ineligible to enter—decided the championship in favor of a Detroit high school. He continued to star in track and field events at the University of Michigan where he specialized in the shot-put and earned the nickname of "Stone Heaver." In later years he was a skillful billiard player, a champion golfer, and a keen gin rummy player.

All of us admired his courage as he fought to regain his lost eyesight a few years ago. He was successful with one eye but unfortunate with the other. Yet this tragic experience was rewarding as it resulted in some of the richest friendships of his life and an extraordinary interest in eye conservation.

The test of life is what that life accomplishes. Cecil's accomplishments were of the highest. He had that rugged kind of rockbound integrity that created confidence and faith, and that faith was never misplaced. All of us loved him, his genuineness, his warmhearted goodness, and his sincerity. We have lost a great friend.

Mr. Cross is survived by Mrs. Cross; two daughters, Mrs. Janice Cross Cornacchione of Fort Wayne and Mrs. Raymond H. (Barbara Ann) Squire, Jr., of Matteson, Illinois; and seven grandchildren.

1884 J. Stewart Hale 1959

J. Stewart Hale, a retired Vice President of Northwestern National Life Insurance Company, died December 10, 1959 at Nashville, Tennessee. He was an Associate of the Society of Actuaries. Through many years of membership in the American Institute of Actuaries he had contributed to the improvement of actuarial practices in the Midwest. He was born in Fond du Lac, Wisconsin, October 19, 1884, the son of a Presbyterian minister. He received his B.A. degree from Beloit College and immediately after graduation he joined Northwestern National Life. He was appointed Actuary in 1918 and elected a Vice President in 1936. His contributions to his Company were varied, embracing such fields as underwriting, group insurance and agency work, besides directing actuarial operations and devising some of the early insured pension plans.

After retiring from his 43 years of service with Northwestern National Life, he continued his activity in several actuarial positions in the South. His final period of actuarial service was with the Department of Insurance and Banking of the State of Tennessee. Mr. Hale is remembered among a number of the southern and midwestern companies for his leadership in their reinsurance association.

Stewart Hale was an easy man to be with, always gracious and friendly. His associates will recall his willingness at all times to help agents and employees of his Company and to smooth out rough spots for them. Many a Company gathering resounded to his lively joviality, yet he was ever distinguished by a becoming modesty. He was a member of Beta Theta Pi fraternity. Mr. Hale enjoyed golf and bridge and his knowledge of railroading and railroad schedules was uncanny—a useful hobby in the days when rail travel prevailed.

Mr. Hale was at all times devoted to his family. His survivors are his wife, Virginia Roberts Hale, his son, J. Stewart Hale, Jr., and other close relatives, including George R. Cole, Vice President of Southland Life.

1896 . . . Francis Spencer Perryman . . . 1959

Francis Spencer Perryman, Assistant United States Manager, Vice-President and Actuary of the Royal-Globe Insurance Group, died suddenly on November 30th, 1959, while on a private visit to Ohio. He had suffered from ill-health since the end of 1955.

He was born on December 3rd, 1896 in London, England, and educated at Christ College, Finchley, and at London University, where he obtained the degree of Bachelor of Science. Subsequently he became a Fellow of the Institute of Actuaries (Great Britain) and of the Casualty Actuarial Society.

Mr. Perryman joined the Royal Insurance Company at its London office on September 7th, 1914. After war service as a lieutenant in the British Army from August 1915 to April 1919, he rejoined the Company in the actuarial department in London. In 1924 he was transferred to New York to become Assistant Actuary of the Royal Indemnity and Eagle Indemnity Companies, becoming Actuary and Secretary in December 1928; in 1944 his duties were extended to the Globe Indemnity Company and he became a Vice-President of all three Companies in 1946; in 1948 his duties were further extended to include all the Companies comprising the Royal-Globe Insurance Group and 12 months later he was appointed an Assistant United States Manager of the Group.

Mr. Perryman filled the office of President of the Casualty Actuarial Society from 1938 to 1940. He was an Associate of the Society of Actuaries, a member of the American Statistical Association, and of the Permanent Committee for International Congresses of Actuaries; he was also Chairman of the Workmen's Compensation Reinsurance Bureau in 1951 and 1952. In 1949 he was awarded the Fondiller Prize for his paper entitled "Possible Plans of Retrospective Rating."

He attended the International Congress of Actuaries on a number of occasions, and presented a paper on "Uninsurable Property Risks" to the Congress in Madrid in 1954.

Mr. Perryman combined the qualities of mathematical skill and keen common sense with those of deep humanity and friendliness. His death is a grievous loss to his surviving daughters, Ann and Mary, and to his many friends and colleagues, who held him in very high esteem and affection.