

**TRANSACTIONS OF SOCIETY OF ACTUARIES  
1961 VOL. 13 PT 2**

**INDEX TO VOLUME XIII, PART II**

- AARON, BENJAMIN—Discussion on: Pensions, D300, D304.  
ACCIDENTAL DEATH BENEFITS—*See* Overinsurance, D7.  
ACTUARIAL ASSUMPTIONS—*See* Pensions, D85, D293.  
ACTUARIAL PROFESSION  
    Casualty Actuarial Society—Panel Discussion, D474.  
    Fraternal Actuarial Association—Panel Discussion, D477.  
    Conference of Actuaries in Public Practice—Panel Discussion, D479.  
ACTUARIAL REPORTS—*See* Pensions, D363.  
ACTUARIAL SOUNDNESS—*See* Pensions, D373.  
ADAMS, SAMUEL P.—Discussion on: Interest, D190.  
AGENCY EXPENSES—*See* Agency Problems, D449.  
AGENCY PROBLEMS—*See also* Ordinary Insurance Problems, D252.  
    Agency Expenses—Informal Discussion, D449.  
    Section 213—Informal Discussion, D453.  
    Financing Plans for New Agents—Informal Discussion, D456.  
    Policy Replacements—Informal Discussion, D461.  
AIN, SAMUEL N.—Discussion on: Pensions, D104.  
AITKEN, WILLIAM H.—Discussion on: Reinsurance, D330.  
ALLAN, WILLIAM—Discussion on: Ordinary Insurance Premiums, D56, D57, D58.  
ALLEN, HOWARD D.—Discussion on: Individual Health Insurance, D405.  
ALLISON, WILLIAM A.—Discussion on: Employee Benefit Plans, D275.  
AMSDEN, JOHN F. B.—Discussion on: Electronic Data Processing, D387.  
ANDERSON, DONALD R.  
    Discussion on: Public Employee Pension Plans, D217.  
    Employee Benefit Plans, D287.  
ANDERSON, WILLIAM M.—Discussion on: Ordinary Insurance Problems, D254.  
ANGLE, JOHN C.—Discussion on: Miscellaneous, D166, D168.  
ANTLIFF, JOHN C.—Discussion on: Individual Life Insurance, D361.  
ARCHER, GENE P.  
    Discussion on: Overinsurance, D29.  
    Medical Care Benefits for the Aged, D39.  
    Miscellaneous, D168.  
ATTWOOD, JAMES A.—Discussion on: Pensions, D95.  
BALDWIN, RICHARD D.—Discussion on: Employee Benefit Plans, D272.  
BANK LOAN—*See* Miscellaneous, D45.  
BARBER, WILLIAM L.  
    Discussion on: Federal Income Tax, D155.  
    Individual Health Insurance, D412.  
BARNABY, CHARLES H.  
    Discussion on: Ordinary Insurance Premiums, D119.  
    Pension Trusts, D164, D165.  
BARNHART, E. PAUL—Discussion on: Individual Health Insurance, D408.  
BARTLETT, DWIGHT K., III—Discussion on: Group Insurance, D445.  
BASSETT, PRESTON C.—Discussion on: Pensions, D86, D87, D98, D371.  
BATHO, BRUCE W.—Discussion on: Individual Life Insurance, D354.

- BATHO, ELGIN R.  
Discussion on: Premiums, D312.  
Individual Life Insurance, D350.
- BAYLY, ALAN M.—Discussion on: Employee Benefit Plans, D274.
- BEARDSLEY, CHARLES M.—Discussion on: Miscellaneous, D170.
- BENEDICT, ELMER R.—Discussion on: Marketing Trends, D175.
- BERIN, BARNET N.—Discussion on: Individual Life Insurance, D358.
- BERTRAM, JOHN C.—Discussion on: Miscellaneous Questions, D341.
- BIESE, FRANK W.—Discussion on: Employee Benefit Plans, D280.
- BIRKENSHAW, JOHN T.—Discussion on: Employee Benefit Plans, D291.
- BLAGDEN, HENRY E.—Discussion on: Interest, D191.
- BLAIR, B. FRANKLIN  
Discussion on: Ordinary Insurance Premiums, D60, D61.  
Interest, D188.
- BLAKEMAN, HERBERT H.—Discussion on: Miscellaneous Questions, D339, D340.
- BLEAKNEY, THOMAS P.—Discussion on: Pensions, D307.
- BOERMEESTER, JOHN M.—Discussion on: Individual Life Insurance, D352.
- BOTKIN, LEROY V.—Discussion on: Medical Care for the Aged, D197.
- BOYLE, STANLEY W.  
Discussion on: Marketing Trends, D176.  
Miscellaneous Questions, D338.
- BRADY, ROBERT P.  
Discussion on: Overinsurance, D26.  
Ordinary Insurance Premiums, D119.
- BROCKETT, JERRY L.  
Discussion on: Ordinary Insurance Problems, D263, D266.  
Individual Life Insurance, D347.
- BRODIE, NORMAN  
Discussion on: Ordinary Insurance Premiums, D71.  
Interest, D190.  
Ordinary Insurance Problems, D266.
- BRONSON, DORRANCE C.—Discussion on: Pensions, D102, D373.
- BROSSEAU, ALDEN W.  
Discussion on: Medical Care for the Aged, D201.  
Long-Term Disability Benefits, D212.
- BROWN, ARNOLD B.  
Discussion on: Marketing Trends, D179.  
Ordinary Insurance Problems, D249.
- BROWN, CARROLL H.—Discussion on: Ordinary Insurance Premiums, D80.
- BROWN, EDWARD D., JR.—Discussion on: The Actuarial Profession, D477.
- BROWN, EVERETT G.  
Discussion on: Ordinary Insurance Problems, D270.  
Premiums, D320.  
Pension Trusts, D327.
- BROWNLEE, HAROLD J.—Discussion on: Marketing Trends, D180.
- BRUCE, JAMES G.  
Discussion on: Miscellaneous (Management Training), D50.  
Premiums, D314.  
Agency Problems, D461.
- BUCHANAN, WILLIAM M.—Discussion on: Individual Life Insurance, D354.
- BUCK, NORMAN F.—Discussion on: Agency Problems, D450.
- BUCKMAN, ALFRED L.  
Discussion on: Ordinary Insurance Premiums, D124, D125, D130.  
Medical Care for the Aged, D204.

- Ordinary Insurance Problems, D240.  
Premiums, D319.  
Individual Health Insurance, D410.
- BUCKNELL, EARL F.—Discussion on: Investments, D2.
- BURLEIGH, JOHN M.—Discussion on: Pensions, D381, D384.
- BURNELL, BRIAN L.  
Discussion on: Ordinary Insurance Problems, D265.  
Reinsurance, D332.
- BURNS, WILLIAM O.—Discussion on: Ordinary Insurance Premiums, D118.
- BURTON, BURTON E.  
Discussion on: Overinsurance, D22.  
Group Insurance, D440.
- BUTLER, WILLIAM E.—Discussion on: Overinsurance, D32.
- CALVERT, GEOFFREY N.—Discussion on: Pensions, D95, D109, D375, D377.
- CAMERON, G. GRAEME—Discussion on: Employee Benefit Plans, D283.
- CAMPBELL, N. DOUGLAS  
Discussion on: Ordinary Insurance Problems, D262.  
Individual Life Insurance, D353.
- CAMPBELL, NORMAN L.—Discussion on: Individual Life Insurance, D356, D357.
- CANCER—*See* Outlook for Medical Progress in this Decade, D484.
- CANNON, GARNETT E.  
Discussion on: Ordinary Insurance Premiums, D64.  
Reinsurance and Retention, D151.  
Marketing Trends, D181.  
Ordinary Insurance Problems, D256.  
Electronic Data Processing, D387.
- CANNON, LESLIE A.  
Discussion on: Miscellaneous, D54.  
Marketing Trends, D178.  
Ordinary Insurance Problems, D252.
- CARDIOVASCULAR DISEASES—*See* Outlook for Medical Progress in This Decade, D484.
- CASH VALUES—*See* Individual Life Insurance, D360.
- CASUALTY ACTUARIAL SOCIETY—*See* Actuarial Profession, D472.
- CHAMBERS, J. WILFRID—Discussion on: Employee Benefit Plans, D278, D279.
- CHAMPE, JOHN E.—Discussion on: Group Insurance, D437.
- CHANG, YUAN—Discussion on: Electronic Data Processing, D390.
- CHAPMAN, FREDERIC P.—Discussion on: Marketing Trends, D173.
- CHAPMAN, PETER F.—Discussion on: Interim Statements, D145.
- CHARLTON, IAN M.—Discussion on: Individual Life Insurance, D354.
- CHELLGREN, NORTON W.  
Discussion on: Medical Care for the Aged, D203.  
Individual Health Insurance, D419.
- CLARK, FREDERICK W.—Discussion on: Miscellaneous, D47.
- CLARK, KENNETH T.—Discussion on: Long-Term Disability Benefits, D210.
- COATES, ROBERT P.  
Discussion on: Overinsurance, D21.  
Individual Health Insurance, D403.
- COLLINS, RUSSELL M., JR.  
Discussion on: Ordinary Insurance Problems, D269, D270.  
Electronic Data Processing, D390.
- COMFORT, MAURICE E.—Discussion on: Ordinary Insurance Problems, D243.
- COMMISSION RATES—*See* Ordinary Insurance Problems, D252.
- CONFERENCE OF ACTUARIES IN PUBLIC PRACTICE—*See* Actuarial Profession, D472.

- CONNELL, WILLIAM S.—Discussion on: Ordinary Insurance Premiums, D126.  
CONNOLLY, CHARLES H.—Discussion on: Ordinary Insurance Premiums, D111.  
CONNORS, JAMES J.—Discussion on: Electronic Data Processing, D389, D394.  
COOPER, G. ASHLEY—Discussion on: Pensions, D109.  
COOPER, SIDNEY H.—Discussion on: Pension Trusts, D321, D324.  
CORNEILL, GORDON L.—Discussion on: Interest, D185.  
COST REDUCTIONS—*See* Electronic Data Processing, D401.  
COUTTS, ALAN H.—Discussion on: Pensions, D99.  
COWARD, LAURENCE E.—Discussion on: Employee Benefit Plans, D284.  
CRAIG, DOUGLAS S.—Discussion on: Agency Problems, D464.  
CRIMMINS, JOSEPH B.—Discussion on: Pensions, D90.  
CROOT, DARREL J.—Discussion on: Ordinary Insurance Premiums, D78.  
CROWTHER, T. ARNOL—Discussion on: Miscellaneous, D47.  
CUBELLO, FRANK D.—Discussion on: Pensions, D366.  
CUETO, MANUEL—Discussion on: Electronic Data Processing, D385.  
CUNNINGHAM, WILLIAM—Discussion on: Employee Benefit Plans, D276.  
CURRENT DEVELOPMENTS—*See* Pensions, D101, D300.  
CURRENT, LLOYD G.—Discussion on: Ordinary Insurance Problems, D234.  
CURTIS, JAMES A.—Discussion on: Pensions, D371.
- DALY, BRIAN L.—Discussion on: Interest, D192.  
DAVID, FRANK H.—Discussion on: Overinsurance, D20.  
DAVIDSON, J. CRAIG—Discussion on: Electronic Data Processing, D399.  
DAVIDSON, JAMES I.—Discussion on: Pension Trusts, D328.  
DAVIDSON, WAID J., JR.  
    Discussion on: Miscellaneous, D48.  
    Pension Trusts, D321.
- DAVIS, GEORGE H.  
    Discussion on: Overinsurance, D31.  
    Ordinary Insurance Premiums, D79.  
    Individual Life Insurance, D360.
- DAVIS, SAMUEL M., JR.—Discussion on: Employee Benefit Plans, D138, D139.
- DEBARTOLO, FRED  
    Discussion on: Reinsurance and Retention, D147.  
    Ordinary Insurance Problems, D251.
- DELANEY, ANDREW—Discussion on: Ordinary Insurance Premiums, D122.  
DEPRENGER, HERBERT L.—Discussion on: Individual Health Insurance, D430.  
DEZUBE, MITCHELL—Discussion on: Pension Trusts, D322.  
DISABILITY—*See* Overinsurance, D7; *and* Pensions, D85.  
DISABILITY INCOME—*See* Individual Life Insurance, D358.  
DORMAN, ROLAND F.  
    Discussion on: Interest, D190.  
    Ordinary Insurance Problems, D264.
- DORN, LOWELL M.—Discussion on: Long-Term Disability Benefits, D207.  
DOUBLE INDEMNITY—*See* Individual Life Insurance, D352.  
DOWSETT, ROBERT C.—Discussion on: Ordinary Insurance Problems, D230.  
DOYLE, MARTINA E.—Discussion on: Individual Health Insurance, D404.  
DREHER, WILLIAM A.—Discussion on: Pensions, D90, D364.  
DROBNYK, WENDEL J.—Discussion on: Agency Problems, D449.  
DROWN, GARY K.  
    Discussion on: Overinsurance, D32.  
    Medical Care Benefits for the Aged, D44.

- DYER, JOHN K., JR.—Discussion on: Pensions, D102, D375, D377.
- ECKERSLEY, DEREK—Discussion on: Pension Trusts, D321, D323.
- EDWARDS, RALPH E.  
 Discussion on: Miscellaneous (Management Training), D52.  
 General, D159.  
 Premiums, D320.  
 Individual Life Insurance, D354.
- ELECTRONIC DATA PROCESSING  
 Relationship of Electronics to the Actuary and the Society—Informal Discussion, D385.  
 New Procedures—Informal Discussion, D388.  
 The Role of the Actuary—Informal Discussion, D396.  
 Cost Reductions—Informal Discussion, D401.
- ELLIS, DONALD M.—Discussion on: Ordinary Insurance Problems, D252.
- ELLIS, MILTON A.  
 Discussion on: Overinsurance, D25.  
 Medical Care Benefits for the Aged, D35.
- EMPLOYEE BENEFIT PLANS  
 Pension and Retirement Plans—Informal Discussion, D132.  
 Long-Term Disability Benefits—Informal Discussion, D135.  
 Group Major Medical Expense Benefits—Informal Discussion, D138.  
 Insuring the Senior Citizen—Informal Discussion, D140.  
 General—Informal Discussion, D271.  
 Group Health Insurance—Informal Discussion, D278.  
 Group Pension Plans—Informal Discussion, D282.  
 Group Administration—Informal Discussion, D291.
- ERDENBERGER, RICHARD W.  
 Discussion on: Overinsurance, D27, D29.  
 Medical Care Benefits for the Aged, D40.  
 Employee Benefit Plans, D136, D138, D139, D142.  
 Individual Health Insurance, D422.
- ESPIE, ROBERT G.—Discussion on: Electronic Data Processing, D394, D399.
- ESTES, E. FORREST—Discussion on: Ordinary Issues, D161.
- EVANS, JOHN J.  
 Discussion on: Ordinary Issues, D161.  
 Pension Trusts, D164.
- EXPENSES—See Ordinary Insurance Premiums, D71.
- FEAY, HERBERT L.—Discussion on: Reinsurance, D333.
- FEDERAL INCOME TAX—Informal Discussion, D154.
- FENSTER, BERNARD—Discussion on: Pensions, D364.
- FINANCED INSURANCE—See Individual Life Insurance, D347.
- FINANCING PLANS FOR NEW AGENTS—See Agency Problems, D456.
- FINNEGAN, PHILIP F.  
 Discussion on: Overinsurance, D26, D29.  
 Medical Care Benefits for the Aged, D38, D40.
- FISANICK, GEORGE—Discussion on: Ordinary Insurance Problems, D225.
- FISCHER, CARL H.—Discussion on: Miscellaneous, D45.
- FISCHER, NIELS H.—Discussion on: Interest, D193.
- FITZHUGH, GILBERT W.—Discussion on: Medical Care Benefits for the Aged, D37.
- FOODY, WALTER M.—Discussion on: Medical Care for the Aged, D197, D204.
- FOSTER, CLARK T.—Discussion on: Pensions, D85, D107.
- FRATERNAL ACTUARIAL ASSOCIATION—See Actuarial Profession, D472.

- FRIDLEY, RICHARD M.  
Discussion on: Ordinary Insurance Premiums, D113.  
Miscellaneous, D166.
- FRIEDMAN, LLOYD K.  
Discussion on: Overinsurance, D26.  
Miscellaneous, D53.  
Ordinary Insurance Premiums, D130.
- GAGLIUSO, FRANK J.—Discussion on: Individual Health Insurance, D426, D431.
- GALLAGHER, ROBERT R.—Discussion on: Ordinary Insurance Problems, D265.
- GALLOWAY, CHARLES T. P.—Discussion on: Premiums, D315.
- GARBER, HARRY D.  
Discussion on: Ordinary Insurance Premiums, D74.  
Agency Problems, D449, D460.
- GARFIN, LOUIS  
Discussion on: Ordinary Insurance Problems, D236.  
Miscellaneous Questions, D344.
- GENERAL—*See also* Ordinary Insurance Premiums, D82; *and* Employee Benefit Plans, D271.  
Informal Discussion, D157.
- GIBB, EDWARD D.—Discussion on: Interest, D189.
- GILBERT, DATON—Discussion on: Ordinary Insurance Premiums, D67.
- GILL, JAMES M.—Discussion on: Employee Benefit Plans, D278.
- GILL, THOMAS E.—Discussion on: Agency Problems, D465.
- GILLAN, JAMES R.—Discussion on: Ordinary Insurance Premiums, D113.
- GINGERY, STANLEY W.—Discussion on: Group Insurance, D438, D441.
- GOEBEL, RALPH H.  
Discussion on: Miscellaneous, D54.  
Ordinary Insurance Premiums, D116, D130.  
Electronic Data Processing, D393.
- GOLD, MELVIN L.  
Discussion on: Ordinary Insurance Premiums, D64.  
Interim Statements, D145.  
Reinsurance and Retention, D150.  
1958 CSO Tables, D152.  
General, D158.
- GOODE, ROBERT B.  
Discussion on: Overinsurance, D15.  
Ordinary Insurance Premiums, D127.
- GRAINGER, VINCENT—Discussion on: Long-Term Disability Benefits, D211.
- GREEN, EDWARD A.—Discussion on: Group Insurance, D438.
- GRIFFIN, FRANK L., JR.—Discussion on: Pensions, D97, D376, D383.
- GROESCHELL, CHARLES G.—Discussion on: Electronic Data Processing, D386, D401.
- GROTH, ALAN A.  
Discussion on: Pensions, D87, D294, D296, D298, D309, D369.  
Medical Care for the Aged, D204.
- GROTH, ALTON O.  
Discussion on: Interest, D195.  
Premiums, D320.
- GROUP ADMINISTRATION—*See* Employee Benefit Plans, D291.
- GROUP HEALTH INSURANCE—*See* Employee Benefit Plans, D278.
- GROUP INSURANCE—*See also* Overinsurance, D7; Medical Care Benefits for the Aged, D34; Medical Care for the Aged, D197; *and* Long-Term Disability Benefits, D207.

- Persistency of Group Health Insurance—Informal Discussion, D433.  
Major Medical Expense Underwriting and Claim Practices—Informal Discussion, D437.  
Group Life Insurance—Informal Discussion, D442.  
Professional Association Plans—Informal Discussion, D446.
- GROUP LIFE INSURANCE—*See* Group Insurance, D433.  
GROUP MAJOR MEDICAL EXPENSE BENEFITS—*See* Employee Benefit Plans, D138.  
GROUP PENSION PLANS—*See* Employee Benefit Plans, D282.
- GROVER, MYLES L.—Discussion on: Pensions, D294, D299, D306.  
GRUBBS, DONALD S., JR.—Discussion on: Pensions, D377.  
GUARANTEED INSURABILITY OPTION—*See* Ordinary Insurance Problems, D261.
- GUERTIN, ALFRED N.  
Discussion on: Overinsurance, D31.  
Ordinary Insurance Premiums, D122.  
Pension Trusts, D164.  
Miscellaneous, D172.
- GUEST, RICHARD C.—Discussion on: Agency Problems, D468.  
GUSTAFSON, DALE R.—Discussion on: Ordinary Insurance Premiums, D124.
- HAHN, JOSEPH W.  
Discussion on: Investments, D5.  
Overinsurance, D26, D33.  
Employee Benefit Plans, D140.  
Ordinary Issues, D161.  
Individual Life Insurance, D346.
- HALL, WILLIAM R.  
Discussion on: Public Employee Pension Plans, D221.  
Pensions, D310.
- HALPERN, EMANUEL E.—Discussion on: Miscellaneous, D167.  
HARKNESS, PAUL T., JR.—Discussion on: Interest, D188.  
HARPER, NORMAN—Discussion on: Ordinary Insurance Premiums, D56, D58.  
HARRIGAN, HAROLD F.—Discussion on: Group Insurance, D438, D440, D444.  
HARRIS, DAVID H.—Discussion on: Electronic Data Processing, D386.  
HAZELCORN, ABRAHAM—Discussion on: Agency Problems, D455, D460.  
HAZLEHURST, BLACKBURN H.  
Discussion on: Interest, D195.  
Pensions, D293, D377.
- HEAD, GLENN O.—Discussion on: Federal Income Tax, D154.  
HEALTH BENEFITS FOR PERSONS 65 AND OLDER—*See* Individual Health Insurance, D422.
- HELPHAND, BEN J.  
Discussion on: Ordinary Insurance Problems, D258.  
Electronic Data Processing, D397.  
Individual Health Insurance, D418, D432.
- HENNINGSEN, VICTOR E.  
Discussion on: Ordinary Insurance Premiums, D82.  
Marketing Trends, D179.
- HENNINGTON, HOWARD H.—Discussion on: Pensions, D86.  
HICKMAN, HERBERT W.—Discussion on: Individual Life Insurance, D357.  
HILL, EDWARD T.—Discussion on: Ordinary Insurance Problems, D264.
- HILL, J. STANLEY  
Discussion on: Ordinary Insurance Premiums, D72.  
Federal Income Tax, D155.  
General, D158.  
Individual Life Insurance, D351.

- HOFFMAN, RICHARD H.  
 Discussion on: Medical Care Benefits for the Aged, D34.  
 Individual Health Insurance, D418.
- HOGEMAN, GEORGE L.  
 Discussion on: Overinsurance, D9.  
 Ordinary Insurance Problems, D245.
- HOGHAUS, REINHARD A.  
 Discussion on: Public Employee Pension Plans, D223.  
 Pensions, D307.  
 The Actuarial Profession, D472, D477.
- HOOK, JOHN F.  
 Discussion on: Miscellaneous Questions, D343.  
 Group Insurance, D446.
- HORSFALL, FRANK L., JR.—Discussion on: Outlook for Medical Progress in This Decade, D494.
- HOSKINS, JAMES E.—Discussion on: Pensions, D310.
- HOWELL, A. CHARLES—Discussion on: Electronic Data Processing, D394.
- HUFFMAN, SAM H.  
 Discussion on: Investments, D4.  
 Employee Benefit Plans, D132, D133, D137, D139, D140, D142.
- HUNTINGTON, HENRY S., III—Discussion on: Ordinary Insurance Premiums, D81.
- HUNTLEY, JOHN W.—Discussion on: Individual Health Insurance, D417.
- IMMERWAHR, GEORGE E.  
 Discussion on: Medical Care Benefits for the Aged, D36.  
 Interim Statements, D143.  
 General, D157.
- INDIVIDUAL ACCIDENT AND SICKNESS—*See* Medical Care for the Aged, D197; *and* Long-Term Disability Benefits, D207.
- INDIVIDUAL AND FAMILY MAJOR MEDICAL EXPENSE INSURANCE—*See* Individual Health Insurance, D403.
- INDIVIDUAL HEALTH INSURANCE  
 Individual and Family Major Medical Expense Insurance—Informal Discussion, D403.  
 Morbidity Statistics—Informal Discussion, D412.  
 Health Benefits for Persons 65 and Older—Informal Discussion, D422.  
 Underwriting Problems—Informal Discussion, D424.
- INDIVIDUAL LIFE INSURANCE  
 Interest—Informal Discussion, D345.  
 Financed Insurance—Informal Discussion, D347.  
 Double Indemnity—Informal Discussion, D352.  
 One-Year Term Dividend Option—Informal Discussion, D356.  
 Disability Income—Informal Discussion, D358.  
 Cash Values—Informal Discussion, D360.
- INGRAHAM, HAROLD G., JR.—Discussion on: Miscellaneous, D47, D49, D50.
- INSURING THE SENIOR CITIZEN—*See* Employee Benefit Plans, D140.
- INTEREST—*See also* Investments, D1; Ordinary Insurance Premiums, D56; Pensions, D85; *and* Individual Life Insurance, D345.  
 Informal Discussion, D183.
- INTERIM STATEMENTS—Informal Discussion, D143.
- INVESTMENTS—*See also* Interest, D183.  
 Informal Discussion, D1.
- JACKSON, CLAYTON L.—Discussion on: Premiums, D314.
- JACKSON, E. SYDNEY—Discussion on: Ordinary Insurance Problems, D248.



- JACKSON, ROBERT T.  
Discussion on: Individual Life Insurance, D348.  
Agency Problems, D451.
- JAMIESON, J. RAE—Discussion on: Electronic Data Processing, D387, D395, D401.
- JEFFERS, WILLIAM J.—Discussion on: Outlook for Medical Progress in This Decade, D499.
- JENKINS, WILMER A.  
Discussion on: Investments, D5.  
Overinsurance, D18.  
Ordinary Insurance Premiums, D129.
- JOHNSTON, HUGH G.—Discussion on: Electronic Data Processing, D386, D390.
- JOHNSTONE, ROBERT M., JR.—Discussion on: Employee Benefit Plans, D273.
- JONES, HARRY W.—Discussion on: Ordinary Insurance Premiums, D78.
- JOYCE, WALLACE R.—Discussion on: Ordinary Insurance Problems, D266.
- KARSTEN, ORLO L., JR.  
Discussion on: Ordinary Insurance Premiums, D112.  
Ordinary Issues, D161.
- KELTIE, W. ALLAN—Discussion on: Ordinary Insurance Problems, D241.
- KENT, MORTON J.  
Discussion on: Overinsurance, D30.  
Medical Care Benefits for the Aged, D43.
- KIEFER, NORVIN C.—Discussion on: Outlook for Medical Progress in This Decade, D484, D494, D498.
- KINGSTON, STUART J.  
Discussion on: Pensions, D380, D382.  
Agency Problems, D470.
- KIRKLAND, NORMAN G.—Discussion on: Employee Benefit Plans, D287.
- KITTREDGE, JOHN K.—Discussion on: Group Insurance, D435.
- KNIGHT, GARDNER F.—Discussion on: 1958 CSO Tables, D152.
- KNOWLTON, HENRY K.—Discussion on: Long-Term Disability Benefits, D213.
- KRAUSHAAR, CHARLES W., JR.—Discussion on: Ordinary Insurance Problems, D261.
- KRISHER, WILLIAM K.—Discussion on: Ordinary Insurance Premiums, D73.
- LAIRD, MORTON A.—Discussion on: Miscellaneous, D45, D50.
- LAKE, MENO T.  
Discussion on: Overinsurance, D28.  
Ordinary Insurance Premiums, D118, D131.  
Ordinary Insurance Problems, D237.  
Agency Problems, D452.
- LAWSON, HAROLD R.—Discussion on: Marketing Trends, D181.
- LEARSON, RICHARD J.—Discussion on: Group Insurance, D446.
- LEGGETT, RICHARD A.—Discussion on: Agency Problems, D453.
- LESLIE, WILLIAM, JR.—Discussion on: The Actuarial Profession, D474.
- LETWIN, FRED G.—Discussion on: Ordinary Insurance Premiums, D117, D131.
- LEW, EDWARD A.—Discussion on: Ordinary Insurance Premiums, D70.
- LEWIS, W. JAMES D.—Discussion on: Ordinary Insurance Problems, D262.
- LEWIS, WILLIAM E.—Discussion on: Ordinary Insurance Problems, D225.
- LINCOLN, JOHN W.—Discussion on: Electronic Data Processing, D388.
- LINK, ROBERT F.  
Discussion on: Pensions, D86.  
Employee Benefit Plans, D289.
- LITTLE, ROBERT H.—Discussion on: Pensions, D294, D297, D309.

- LOEBER, RICHARD H.—Discussion on: Long-Term Disability Benefits, D210.
- LOGIE, DAVID A.—Discussion on: Reinsurance, D331.
- LONG-TERM DISABILITY BENEFITS—*See also* Employee Benefit Plans, D135.  
Informal Discussion, D207.
- LYBURN, ANDREW U.—Discussion on: Pension Trusts, D325.
- LYONS, HAROLD V.—Discussion on: Group Insurance, D433.
- MACDONALD, J. BRUCE  
Discussion on: Employee Benefit Plans, D271, D280.  
Group Insurance, D439.
- MACLEAN, GEORGE A.  
Discussion on: Ordinary Issues, D163.  
Miscellaneous, D169.
- MACLENNAN, ROBERT D.—Discussion on: Individual Life Insurance, D347, D349.
- MACOMBER, WILLIAM A., JR.—Discussion on: Electronic Data Processing, D391.
- MACRAE, EARL M.—Discussion on: Overinsurance, D7.
- MAGLATHLIN, RALPH H.—Discussion on: Medical Care for the Aged, D199.
- MAJOR MEDICAL EXPENSE INSURANCE—*See* Employee Benefit Plans, D278; *and*  
Individual Health Insurance, D403.
- MAJOR MEDICAL EXPENSE UNDERWRITING AND CLAIMS PRACTICES—*See* Group Insurance, D437.
- MALTBY, QUINTIN J.—Discussion on: Overinsurance, D27.
- MANAGEMENT TRAINING—*See* Miscellaneous, D45.
- MARKETING TRENDS—Informal Discussion, D173.
- MARPLES, WILLIAM F.—Discussion on: Pensions, D296, D298, D300, D309.
- MARSHALL, ALEXANDER  
Discussion on: Ordinary Insurance Problems, D260.  
Reinsurance, D336.
- MARSHALL, GLADSTONE—Discussion on: Ordinary Insurance Premiums, D56.
- MARTIN, LESLIE R., JR.—Discussion on: Employee Benefit Plans, D287.
- MARTIN, PAUL E.  
Discussion on: Ordinary Insurance Problems, D267, D270.  
Miscellaneous Questions, D341.
- MAYNARD, JOHN C.  
Discussion on: Ordinary Insurance Problems, D231.  
Agency Problems, D459, D470.
- MAYO, GEORGE F. M.—Discussion on: Employee Benefit Plans, D285.
- MCCRACKEN, ARCHIE R.—Discussion on: Interest, D191.
- MCDIARMID, FERGUS J.—Discussion on: Interest, D183.
- MCGILL, DAN M.—Discussion on: Pensions, D101, D106.
- MCINTOSH, H. IAN—Discussion on: Pension Trusts, D321, D324.
- MCMAHON, CHARLES W.—Discussion on: Miscellaneous, D54.
- MCQUEEN, ROBERT C.—Discussion on: Group Insurance, D442.
- MEDICAL CARE BENEFITS FOR THE AGED—Informal Discussion, D34.
- MEDICAL CARE FOR THE AGED—Informal Discussion, D197.
- MEHLMAN, CHARLES—Discussion on: Ordinary Insurance Problems, D234.
- MELNIKOFF, MEYER—Discussion on: Electronic Data Processing, D385.
- MEREU, JOHN A.—Discussion on: Ordinary Insurance Problems, D263.
- MERRIAM, WALTER A.—Discussion on: Overinsurance, D14.
- MILLER, JOHN H.  
Discussion on: Overinsurance, D20, D24.  
General, D159.  
Premiums, D316.

- MILLER, MORTON D.  
Discussion on: Investments, D6.  
Overinsurance, D27, D28, D31.  
Medical Care Benefits for the Aged, D40, D43.  
Employee Benefit Plans, D137, D139.
- MILLMAN, WENDELL A.—Discussion on: Pension Trusts, D329.
- MILLMAN, RUSSELL L.—Discussion on: Group Insurance, D436.
- MISCELLANEOUS—*See also* Ordinary Insurance Premiums, D129; *and* Ordinary Insurance Problems, D261.  
Informal Discussion (Management Training), D45.  
Informal Discussion, D166.
- MISCELLANEOUS QUESTIONS—Informal Discussion, D337.
- MOORE, GENE C.—Discussion on: Group Insurance, D447.
- MOORE, JASPER E.—Discussion on: Electronic Data Processing, D396.
- MOORHEAD, ERNEST J.  
Discussion on: Ordinary Insurance Premiums, D79.  
Ordinary Insurance Problems, D255.
- MORAN, JOSEPH W.  
Discussion on: Overinsurance, D23.  
Group Insurance, D435, D446.
- MORBIDITY STATISTICS—*See* Individual Health Insurance, D412.
- MORRISON, THOMAS B.—Discussion on: Ordinary Insurance Problems, D253.
- MORTALITY—*See* Ordinary Insurance Premiums, D66; *and* Pensions, D85.
- MORTON, ALTON P.  
Discussion on: Overinsurance, D25.  
Ordinary Insurance Premiums, D66.
- MOSS, ROBERT G.—Discussion on: Pensions, D370.
- MOTT, THOMAS M.—Discussion on: Employee Benefit Plans, D134, D140.
- MOYSE, JOHN S.—Discussion on: Group Insurance, D443.
- MULLENS, WILL R.  
Discussion on: Reinsurance, D334.  
Individual Health Insurance, D424.
- MUNRO, RUSSELL E.—Discussion on: Individual Life Insurance, D358.
- MURCH, A. DOUGLAS—Discussion on: Group Insurance, D443.
- MUSHER, JOSEPH—Discussion on: Pensions, D92.†
- MUTCH, ALEXANDER—Discussion on: Interim Statements, D144.
- MYER, GORDON G.—Discussion on: Ordinary Insurance Problems, D256.
- NELSON, CARROLL E.—Discussion on: Pensions, D295.
- NELSON, RALPH R.  
Discussion on: Public Employee Pension Plans, D219.  
Pensions, D308.
- NELSON, ROLAND E.—Discussion on: Interest, D193.
- NEUSCHWANDER, EUGENE H.  
Discussion on: Medical Care for the Aged, D200.  
Long-Term Disability Benefits, D215.  
Pensions, D294.
- NEW PROCEDURES—*See* Electronic Data Processing, D388.
- NEWCOMB, EDWARD G.—Discussion on: Agency Problems, D456.
- NICOL, WILLIAM K.—Discussion on: Ordinary Insurance Premiums, D116.
- 1958 CSO MORTALITY TABLE—*See* Ordinary Insurance Premiums, D122; *and* Ordinary Insurance Problems, D224.
- 1958 CSO TABLES—Informal Discussion, D152.

NOBACK, JOSEPH C.

Discussion on: Ordinary Insurance Premiums, D57, D59.

Ordinary Insurance Problems, D224.

NOGAREDE, D. H.—Discussion on: Medical Care Benefits for the Aged, D43.

NORDQUIST, LEO—Discussion on: Premiums, D318.

NOVEMBER, WILLIAM J.—Discussion on: Agency Problems, D469.

OCKELS, FORREST S.—Discussion on: Pensions, D294, D304.

OLSEN, JAMES J.

Discussion on: Long-Term Disability Benefits, D211.

Individual Health Insurance, D416, D418.

ONE-YEAR TERM DIVIDEND OPTION—*See* Individual Life Insurance, D356.

ORDINARY INSURANCE—*See* Overinsurance, D7; *and* Medical Care Benefits for the Aged, D34.

#### ORDINARY INSURANCE PREMIUMS

Interest—Informal Discussion, D56.

Mortality—Informal Discussion, D66.

Expense—Informal Discussion, D71.

General—Informal Discussion, D82.

Premiums—Informal Discussion, D111.

1958 CSO Mortality Table—Informal Discussion, D122.

Miscellaneous—Informal Discussion, D129.

#### ORDINARY INSURANCE PROBLEMS

1958 CSO Mortality Table—Informal Discussion, D224.

Underwriting—Informal Discussion, D241.

Commission Rates—Informal Discussion, D252.

Miscellaneous—Informal Discussion, D261.

ORDINARY ISSUES—Informal Discussion, D160.

ORMSBY, CHARLES A.—Discussion on: Agency Problems, D462.

#### OUTLOOK FOR MEDICAL PROGRESS IN THIS DECADE

A Consideration of General Problems and Progress—Panel Discussion, D484.

Progress in Cancer—Panel Discussion, D494.

Progress in Cardiovascular Diseases—Panel Discussion, D498.

OVERINSURANCE—Informal Discussion, D7.

OWEN, EDWARD H.—Discussion on: Pensions, D379, D382.

PAULEY, BARTON S.

Discussion on: Overinsurance, D8.

Ordinary Insurance Premiums, D69.

PEACOR, C. NORMAN—Discussion on: Electronic Data Processing, D401.

PEDOE, ARTHUR—Discussion on: Overinsurance, D17.

PENROSE, CLEMENT B.—Discussion on: Premiums, D317.

PENSION AND RETIREMENT PLANS—*See* Employee Benefit Plans, D132.

PENSION TRUSTS—Informal Discussion, D164, D321.

#### PENSIONS

Actuarial Assumptions—Informal Discussion, D85, D293.

Valuation of Assets—Informal Discussion, D95, D297.

Current Developments—Informal Discussion, D101, D300.

Public Employee Pension Plans—Informal Discussion, D307.

Actuarial Reports—Informal Discussion, D363.

Actuarial Soundness—Informal Discussion, D373.

Small Pensions—Informal Discussion, D379.

PERSISTENCY OF GROUP HEALTH INSURANCE—*See* Group Insurance, D433.

PESTAL, CHARLES F.—Discussion on: Ordinary Insurance Problems, D259.

PETERSON, RAY M.—Discussion on: Pensions, D88, D106.

- PIKE, ALBERT, JR.—Discussion on: Medical Care Benefits for the Aged, D38.
- PLUMLEY, PETER W.—Discussion on: Ordinary Insurance Premiums, D77.
- POLICY REPLACEMENTS—*See* Agency Problems, D461.
- PREMIUMS—*See also* Ordinary Insurance Premiums, D56, D111.  
Informal Discussion, D312.
- PRESTON, ROBERT F.—Discussion on: Employee Benefit Plans, D135.
- PROFESSIONAL ASSOCIATION PLANS—*See* Group Insurance, D446.
- PROGRESS IN CANCER—*See* Outlook for Medical Progress in This Decade, D484.
- PROGRESS IN CARDIOVASCULAR DISEASES—*See* Outlook for Medical Progress in This Decade, D484.
- PRYCE, MELVIN C.  
Discussion on: Marketing Trends, D178.  
Ordinary Insurance Problems, D231.
- PUBLIC EMPLOYEE PENSION PLANS—*See also* Pensions, D307.  
Informal Discussion, D216.
- RAE, WILLIAM M.—Discussion on: Pensions, D295.
- RATHGEBER, FREDRICK E.—Discussion on: Agency Problems, D465.
- REINSURANCE—Informal Discussion, D330.
- REINSURANCE AND RETENTION—Informal Discussion, D147.
- RELATIONSHIP OF ELECTRONICS TO THE ACTUARY AND THE SOCIETY—*See* Electronic Data Processing, D385.
- RETIRED LIVES—*See* Medical Care Benefits for the Aged, D34; Employee Benefit Plans, D132; *and* Individual Health Insurance, D422.
- RETIREMENT PLANS—*See* Pensions, D85, D293, D363; Employee Benefit Plans, D132, D282; Public Employee Pension Plans, D216; *and* Pension Trusts, D321.
- REYNOLDS, WALTER L.—Discussion on: Interest, D195.
- RICE, FRANK H.—Discussion on: Pension Trusts, D164.
- RICHARDS, ALAN  
Discussion on: Ordinary Insurance Problems, D238.  
Reinsurance, D335.
- RICHARDSON, CHARLES F. B.  
Discussion on: Ordinary Insurance Premiums, D68.  
Ordinary Insurance Problems, D257.  
Individual Life Insurance, D350.  
Agency Problems, D466.
- RINK, RICHARD G.—Discussion on: Ordinary Insurance Problems, D270.
- ROBERT, MAURICE B.—Discussion on: Miscellaneous, D168.
- ROBERTSON, A. HAEWORTH—Discussion on: Pensions, D304.
- ROBERTSON, ALEXANDER C. M.—Discussion on: Employee Benefit Plans, D278, D279.
- ROBERTSON, STUART A.—Discussion on: Premiums, D319.
- ROEBUCK, ROBERT L.—Discussion on: Overinsurance, D32.
- ROENISCH, DAVIS H.—Discussion on: Public Employee Pension Plans, D219.
- ROLE OF THE ACTUARY—*See* Electronic Data Processing, D396.
- ROOD, HENRY F.  
Discussion on: Ordinary Insurance Premiums, D62, D69.  
Interest, D195.
- ROSE, MERRILL E.—Discussion on: Premiums, D316.
- ROSENTHAL, IRVING—Discussion on: Individual Health Insurance, D407.
- ROSS, KENNETH H.—Discussion on: Pensions, D380, D383, D384.
- RUDD, D'ALTON S.—Discussion on: Pensions, D106.

RUSE, EDWARD

Discussion on: Marketing Trends, D175.  
Long-Term Disability Benefits, D208.

RYAN, JOHN F.

Discussion on: Marketing Trends, D174, D179.  
Individual Health Insurance, D429.

RYRIE, GEORGE—Discussion on: Ordinary Insurance Problems, D254.

St. JOHN, JOHN B.—Discussion on: Pensions, D107.

SARASON, HARRY M.

Discussion on: Ordinary Insurance Problems, D270.  
Premiums, D319.  
Pension Trusts, D327.

SARNOFF, PAUL E.

Discussion on: Individual Life Insurance, D353.  
Electronic Data Processing, D398.

SCHMIDT, WILLIAM H.—Discussion on: Agency Problems, D453.

SCHNEIDER, F. RUSSELL—Discussion on: Ordinary Insurance Premiums, D68.

SCOTT, DAVID G.

Discussion on: Investments, D3.  
Medical Care Benefits for the Aged, D40.  
Miscellaneous, D54.  
Employee Benefit Plans, D141.

SECTION 213—See Agency Problems, D453.

SELLERS, RICHARD M.

Discussion on: Marketing Trends, D176.  
Agency Problems, D454.

SHAPLAND, ROBERT B.—Discussion on: Individual Health Insurance, D414.

SHAW, SAMUEL E., II—Discussion on: Group Insurance, D434.

SHEPHERD, PEARCE

Discussion on: Marketing Trends, D178.  
Ordinary Insurance Problems, D242, D255.

SHERRITT, GEORGE M.—Discussion on: Overinsurance, D31, D32.

SIBIGTROTH, JOSEPH C.—Discussion on: Individual Health Insurance, D406.

SIEGEL, CONRAD M.—Discussion on: Employee Benefit Plans, D286.

SILLETTO, CHARLES D.—Discussion on: Reinsurance and Retention, D150.

SINGER, PAUL E.—Discussion on: Individual Health Insurance, D430.

SKELTON, DON R.—Discussion on: Individual Health Insurance, D403.

SLOAT, FREDERICK P.

Discussion on: Investments, D6.  
Employee Benefit Plans, D133.

SMALL GROUPS—See Employee Benefit Plans, D271.

SMALL PENSIONS—See Pensions, D379.

SMALLER COMPANY FORUM, D143, D312.

SMITH, F. EUGENE—Discussion on: Employee Benefit Plans, D282, D285.

SMITH, GEOFFREY F. N.—Discussion on: Miscellaneous Questions, D337, D339.

SMITH, J. HENRY

Discussion on: Overinsurance, D17.  
Miscellaneous (Management Training), D51.  
Individual Health Insurance, D425, D427.

SMITH, JOHN A.—Discussion on: Premiums, D317.

SMITH, LAURENCE K.—Discussion on: Individual Life Insurance, D350.

SOCIAL SECURITY—See Overinsurance, D7; and Medical Care Benefits for the Aged, D34.

- SOCIETY OF ACTUARIES—*See* Miscellaneous, D45.
- SPIEGELMAN, MORTIMER—Discussion on: Medical Care Benefits for the Aged, D41.
- SPOERL, CHARLES A.—Discussion on: Investments, D1.
- SPRUNG, LYALL M.  
Discussion on: Ordinary Insurance Problems, D229.  
Agency Problems, D457.
- STAFFORD, CHARLES J.—Discussion on: Premiums, D315.
- STEFFEN, WALTER W.  
Discussion on: Investments, D4.  
Ordinary Insurance Premiums, D112.
- STENNES, GEORGE V.  
Discussion on: Employee Benefit Plans, D134.  
Pensions, D299.
- STEPHENSON, HUGH—Discussion on: Ordinary Insurance Problems, D230.
- STEVENS, W. TRIS—Discussion on: Miscellaneous (Management Training), D52.
- STREATFEILD, G. PHILIP  
Discussion on: Ordinary Insurance Problems, D250.  
Premiums, D318.  
Reinsurance, D336.
- STROCK, ELLSWORTH E.—Discussion on: Miscellaneous (Management Training), D53.
- STROM, CHRISTIAN L.—Discussion on: Interest, D194.
- STRONG, H. RAYMOND  
Discussion on: Ordinary Issues, D160.  
Miscellaneous, D168.
- SUTTON, HARRY L., JR.—Discussion on: Employee Benefit Plans, D133, D135, D137,  
D138, D141, D142.
- SUTTON, WILLIAM F., III—Discussion on: Agency Problems, D467.
- TAYLOR, JOHN R.—Discussion on: Ordinary Insurance Problems, D258.
- TAYLOR, WILLIAM J.—Discussion on: Ordinary Insurance Premiums, D83.
- THOMAS, B. RUSSELL—Discussion on: Pensions, D367.
- THOMPSON, GRAHAM C.  
Discussion on: Interim Statements, D143, D146.  
Reinsurance and Retention, D151.  
1958 CSO Tables, D153.  
Federal Income Tax, D156.
- THOMPSON, JOHN S., JR.—Discussion on: Individual Health Insurance, D413.
- THOMPSON, WILLARD A.—Discussion on: Ordinary Insurance Problems, D233.
- TOOKEY, CLARENCE H.  
Discussion on: Interest, D194.  
Medical Care for the Aged, D205.  
Ordinary Insurance Problems, D257.
- TOOKEY, ROBERT C.  
Discussion on: Ordinary Insurance Problems, D250.  
Reinsurance, D334.  
Miscellaneous Questions, D342, D343.  
Individual Life Insurance, D348.
- TOY, GERALD G.—Discussion on: Public Employee Pension Plans, D221.
- TRABER, RALPH E.—Discussion on: Employee Benefit Plans, D291.
- UNDERWRITING—*See* Overinsurance, D7; *and* Ordinary Insurance Problems, D241.
- UNDERWRITING PROBLEMS—*See* Individual Health Insurance, D424.
- VALUATION OF ASSETS—*See* Pensions, D95, D297.
- VAN KEUREN, DONALD J.—Discussion on: Ordinary Insurance Problems, D243.

- WAHLBERG, DEAN A.—Discussion on: Marketing Trends, D178.
- WAIN, CHRISTOPHER H.  
Discussion on: Miscellaneous (Management Training), D53.  
Ordinary Insurance Premiums, D84.  
Marketing Trends, D175.  
Long-Term Disability Benefits, D214.  
Ordinary Insurance Problems, D239, D259, D269.
- WALKER, CHARLES N.  
Discussion on: Overinsurance, D24.  
Medical Care for the Aged, D198.  
Individual Health Insurance, D406, D427.
- WALKER, HARRY  
Discussion on: Ordinary Insurance Premiums, D82.  
Individual Life Insurance, D356.
- WALKER, RALPH J.  
Discussion on: Medical Care for the Aged, D200.  
Ordinary Insurance Problems, D257.
- WALKER, RALPH P.  
Discussion on: Overinsurance, D28, D30.  
Ordinary Insurance Premiums, D125.  
Ordinary Issues, D160.  
Agency Problems, D467.
- WALKER, ROBERT W.—Discussion on: Public Employee Pension Plans, D218.
- WALL, ROBERT H.—Discussion on: Premiums, D317.
- WALLACE, GEORGE R.—Discussion on: Miscellaneous Questions, D338, D340.
- WARTERS, DENNIS N.—Discussion on: Pensions, D303.
- WATSON, GEORGE N.  
Discussion on: Pensions, D381.  
Group Insurance, D435, D437.
- WEAVER, ARTHUR G.—Discussion on: Group Insurance, D439.
- WEBSTER, ANDREW C.  
Discussion on: Overinsurance, D14.  
Ordinary Insurance Problems, D234.  
Individual Life Insurance, D348, D351, D357.
- WEINSTEIN, LOUIS—Discussion on: General, D157.
- WEIR, DOUGLAS T.—Discussion on: Overinsurance, D16.
- WHALEY, RAYMOND L.—Discussion on: Ordinary Insurance Problems, D267.
- WHITBREAD, FRANK G.—Discussion on: Overinsurance, D12.
- WHITE, AUBREY—Discussion on: Pensions, D85.
- WHITNEY, ROBERT L.—Discussion on: Individual Health Insurance, D409.
- WILSON, GEORGE W.—Discussion on: Ordinary Insurance Problems, D248, D268.
- WINTER, BERT A.  
Discussion on: Ordinary Insurance Premiums, D115.  
Individual Life Insurance, D345.
- WISDOM, EUGENE  
Discussion on: Miscellaneous (Management Training), D55.  
Ordinary Issues, D160.  
Miscellaneous, D171.
- WISHART, ROBERT A.  
Discussion on: Pensions, D86.  
Public Employee Pension Plans, D216.
- WOOD, R. NORMAN—Discussion on: Pensions, D368.
- WOODY, JOHN C.—Discussion on: Reinsurance and Retention, D148.



WOODMAN, HARRY A., JR.

Discussion on: Ordinary Insurance Premiums, D66.  
Individual Life Insurance, D352.

WOODS, CYRIL J.—Discussion on: Pensions, D364.

YANIS, DAVID—Discussion on: Pensions, D363.

YOUNG, ROBERT V.—Discussion on: Employee Benefit Plans, D136, D138.

**RUSHMORE MUTUAL LIFE  
LIBRARY**

