

## Obituary

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WILLIAM J. GRAHAM  
CLIFTON L. HICKOK  
GUNTER P. JAHN  
SHERMAN CRARY KATTELL  
WILLIAM LESLIE

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1877 . . . William J. Graham . . . 1963

William J. Graham, long a prominent actuary and outstanding insurance executive, died on February 11, 1963, in Southside Hospital in Bay Shore, Long Island, at the age of 85.

Mr. Graham's name became almost synonymous with the development of group insurance during the first half of the century. He was frequently referred to as the "Father of Group Insurance," for he played a key part in the 1911 discussions with the Montgomery Ward Company which led to the first of the modern forms of group insurance. From that point on, Mr. Graham crusaded for the use of group insurance in industry and commerce, and he was personally responsible for much of its spectacular growth and enlargement into the fields of annuities and health.

Mr. Graham was born in Louisville, Kentucky, on September 23, 1877. A graduate of Xavier College in Louisville, he also held an M.A. from St. Francis Xavier College in New York. In 1938 he was awarded an honorary LL.D. from Hobart College.

His mathematical aptitude early led him into the actuarial field. He became an Associate of the Actuarial Society of America at 21, and four years later became a Fellow. Later, he became a Charter Member of the Casualty Actuarial Society and an Associate of the British Institute of Actuaries.

Mr. Graham started his insurance career as an actuary with the Sun Life Insurance Company of America (Louisville) in 1898, and from 1902 to 1905 he served on the actuarial staff of the Metropolitan Life Insurance Company. In 1905 his career gained considerable momentum through the service he rendered as consulting actuary (jointly with S. Herbert Wolfe) to the investigation of the life insurance companies of New York conducted by a group of state insurance departments. Almost simultaneously, he was invited to help reorganize the Northwestern National

Life Insurance Company, which he served as a vice-president, actuary, and director from 1905 to 1911.

Mr. Graham joined the Equitable as western superintendent of agencies in 1911. When the Equitable established a Group Insurance Department the following year, he was made its superintendent. He thereafter rapidly rose, becoming vice-president in 1929. He was elected a member of the Equitable's Board of Directors in 1937 and given charge of all agency activities, both group and ordinary. After more than 37 years of service with the Equitable, he retired on June 30, 1948, continuing, however, to serve on Equitable's Board until December 31, 1958.

Among Mr. Graham's innumerable writings was an insurance best-seller entitled *The Romance of Life Insurance*. Appearing first as a series of articles in the 1908 issues of *The World Today*, it told a constructive story of life insurance which was much needed in those post-investigation days.

Mr. Graham's broad human sympathies caused his interests to spread far beyond his employment and even beyond the insurance field. He headed the Insurance Institute of America and served as vice-president of the New York Chamber of Commerce; president of the American Management Association (which he helped to found); director of the American Arbitration Association; chairman of the Group Association; member of the Insurance Committee of the United States Chamber of Commerce; governor of the National Industrial Conference Board; and a member of the New York Southern Society. His New York club memberships included the Links, Nassau Country, and the Pilgrims. He was also a member of the Pendennis Club in Louisville; the Royal Societies in London, England; and the Kentuckians.

An imaginative, courageous, and dedicated master builder, Mr. Graham has left an indelible imprint not only on the insurance world, but on the social and economic life of our country. A hard taskmaster, he commanded and enjoyed great admiration, respect, and loyalty on all sides. His engaging, attractive personality, and his endless drive and enthusiasm won him high praise not only as an expert technician but as one of the best all-round salesmen in the insurance world.

Mr. Graham is survived by a daughter, Mrs. William S. Adams, Jr., and four grandchildren.

1910 . . . . **Clifton L. Hickok** . . . . 1962

Clifton L. Hickok, an Associate of the Society of Actuaries, and Director of Group Pensions for the Mutual Life Insurance Company of New

York, died suddenly at his home on April 14, 1962, after a heart attack. He was born in Brooklyn, New York, on July 7, 1910, and attended Rutgers University, graduating in 1932 with a Bachelor of Science degree in Mathematics.

After a short period in the banking profession, Mr. Hickok started his career in the Actuarial Department of Mutual of New York on May 21, 1934. His employment continued until his death, interrupted, however, in November, 1944, for a period in the United States Army during World War II. He attended Officers Training School, served in Medical Administration Corps, and emerged, upon separation from the service in April, 1946, with the rank of first lieutenant.

Mr. Hickok's death was a great loss to his company. He was a man of honor and integrity. He will long be remembered by his associates for his keen mind, his devotion to his work, and for his sympathetic understanding of others. He was extremely devoted to his family, having been survived by his widow, Sarah, and three daughters, Mary, Ann, and Jean.

1924 . . . . Gunter P. Jahn . . . . 1962

Gunter P. Jahn, a partner of Hewitt Associates, died suddenly on October 29, 1962. He was 38. Gunter was born in Potsdam, Germany, on July 22, 1924.

He graduated *cum laude* from Hobart College in 1943 as a Bachelor of Arts. He was an instructor of mathematics at Cornell University for a year and then served in the United States Navy as an ensign for two years. In 1948 he received a Master of Business Administration degree from Cornell University.

In 1949 he joined the Prudential Insurance Company of America in Newark as an actuarial student. He was an outstanding student and progressed rapidly in his assignments. He was transferred to the Prudential's North Central Home Office in 1953 primarily in charge of group insurance underwriting. In 1958 Gunter was promoted to actuarial director of Prudential's newly formed Northeastern Home Office. On September 1, 1962, he became a partner of Hewitt Associates.

He became a Fellow of the Society of Actuaries in 1953. Gunter had been active in Little League baseball, on Greater Boston Chamber of Commerce committees, in the United Fund of Greater Boston, and the Massachusetts Health Insurance Council Committee. He had an alert mind and was well liked by his associates. He is survived by his wife, Lois, two sons and a daughter.

1889 . . . Sherman Crary Kattell . . . 1962

Sherman Crary Kattell, who, before his retirement in 1950, had been secretary and actuary of the Lincoln National Life Insurance Company, died on October 21, 1962, following an extended illness.

Mr. Kattell, a Fellow of the Society since 1920, was born December 11, 1889, in Grand Gorge, New York, and graduated in 1911 from Amherst College, where his scholastic achievements earned him membership in Phi Beta Kappa. He was also a member of Phi Gamma Delta.

Prior to his affiliation with the Lincoln National in 1923, he had been an instructor in mathematics at Worcester Polytechnic Institute and an actuary with the State Mutual Life Assurance Company and the Connecticut Insurance Department.

In 1947 Mr. Kattell was appointed by the governor to a two-year term on the Indiana Public Retirement Fund Board. He also served for many years as consulting actuary for a number of fraternal societies.

With a background steeped in the exacting discipline of mathematics, Mr. Kattell was an actuary to his fingertips and as such, was exacting, precise, and meticulous. At the same time his unfailing courtesy, kindness, and integrity won for him the high regard of his associates, who remember him as a gentleman in the finest sense of the word.

His interests were, however, by no means confined to his profession. A baseball enthusiast and a player on the company team in the mid-1920's, he followed particularly the fortunes of the New York (now San Francisco) Giants. Other interests included bowling and golf.

He was a member of the Presbyterian Church in Ossian, Indiana, and had served as its treasurer, ruling elder, and trustee. He was also a member of the Ossian Masonic Lodge and Lions Club.

Mr. Kattell's qualities of heart and mind and his many years of professional and other activities established for him a wide circle of friends, who will remember him with affection and respect.

He is survived by his wife, a son, a daughter, and three grandchildren. To them we extend our sincere sympathy.

1890 . . . William Leslie . . . 1962

William Leslie, past president of the Casualty Actuarial Society and retired general manager of the National Bureau of Casualty Underwriters, died in the Danbury, Connecticut, Hospital on December 12, 1962. Mr. Leslie, who had lived in Scarsdale, New York, made his home in New-

town, Connecticut, following his retirement in 1958 after twenty-eight years as executive head of the National Bureau.

Since December, 1961 he had served, by appointment of Governor Nelson D. Rockefeller of New York, as a consultant to the Governor's Workmen's Compensation Review Committee. He had received many well-earned honors during his insurance career of more than a half-century. In 1946 the War Department awarded him the Certificate of Appreciation for his "patriotic services in a position of trust and responsibility for outstanding services rendered the War Department in its insurance procurement program during World War II while Chairman of the Joint Rating Committee for Comprehensive Rating Plan Covering War Projects." In 1947 he was the recipient of the Gold Medal Award of the General Brokers Association of New York for "the most valuable contribution in the field of insurance" during that year.

To the entire insurance industry, the name of William Leslie represented a rare contribution of integrity, keen analytical intellect, and amazing ability for clear expression of ideas, no matter how technical. In his long career in casualty insurance he was confronted by many serious problems. On all occasions he presented these problems with the greatest skill, and the reasoning behind any proposal that he would advance for meeting a specific situation was always explained with such cogency that everyone was likely to be convinced.

To William Leslie's many friends, widely distributed throughout insurance activities—in bureau and nonbureau company ranks alike, both stock and nonstock, among insurance commissioners and their staffs, in technical societies and in producers' groups—he was familiarly known as "Bill." Whenever introduced at insurance gatherings, he invariably received the greatest applause, the expression of his friends' pleasure at his presence among them as well as of the high regard in which he was held by all.

Among his accomplishments in the casualty field were: establishment of the 5 per cent provision for underwriting profit and contingencies in casualty insurance other than workmen's compensation; expense gradation and retrospective rating for workmen's compensation and third party liability insurance; development of procedures for operating under the state rate regulatory laws that were enacted after the South-Eastern Underwriters Association decision in 1944; comprehensive rating plan for war projects; encouragement of a spirit of co-operation and good working relations with state supervisory authorities, which were particularly important in view of the rapid expansion of state rate regulation from only a few states prior to 1944 to all states; establishment of a program of con-

ferences with representatives of national producers' organizations on important countrywide matters, as well as encouraging and developing cooperation with state agents' associations on local matters; introduction of trend factors; and development of the standard policy provisions program.

William Leslie was born March 23, 1890, in Felton, California. He was educated in the public schools of the state and at the University of California, where he received the degree of B.S. and later was associate professor of insurance.

In his insurance career he was actuary, Reliance Life Insurance Company, Pittsburgh, 1911-13; secretary-actuary, California State Compensation Insurance Fund, San Francisco, 1913-19; actuary, New York Insurance Department, 1919-20; consulting actuary, San Francisco, 1920-23; and general manager, National Council on Compensation Insurance, New York, 1923-29. He became associate general manager of the National Bureau of Casualty Underwriters, New York, in 1930 and was elected general manager in 1936.

Mr. Leslie was a charter member, Fellow, and past president of the Casualty Actuarial Society. He was also an Associate of the Society of Actuaries, a member of the American Statistical Association, the American Economic Association, and the Pi Kappa Alpha fraternity.

Mr. Leslie's first wife, Rose Barker Leslie, died in 1947. He is survived by his widow, Westray Battle Leslie; three sons and a daughter from his earlier marriage: William Leslie, Jr., of Bronxville, New York; Edwin Barker Leslie, of Miami, Florida; Robert Elliott Leslie, of Bronxville, New York; and Mrs. Thomas P. Delehanty, of Scarsdale, New York; and ten grandchildren.