

## Obituary

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SINCLAIR EDWARD ALLISON  
WALTER BJORN  
EDMUND ERNEST CAMMACK  
LEIGH SAUNDERS CRUESS  
ABRAHAM KENIGSON  
DONALD MATHESON  
EDWARD E. RHODES  
WALTER HAROLD SOMERVILLE  
LAWRENCE L. STEVENS  
THOMAS FREEMAN TARBELL

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1883 . . . Sinclair Edward Allison . . . 1959

S. E. ("Ward") Allison, retired vice president and actuary of Life Insurance Company of Georgia, died February 7, 1959, at his home in Venice, Florida, after an illness of several months. He was 75 years old.

Mr. Allison's experience in the actuarial field spanned half a century and carried him over most of the western hemisphere, from his native Canada to South America and Central America.

Born in Port Perry, Ontario, on May 13, 1883, Sinclair Edward Allison attended the University of Toronto around the turn of the century. For several years afterward, he was a private tutor in mathematics. In 1904, Mr. Allison joined the actuarial staff of the Canada Life Assurance Company in Toronto.

Mr. Allison moved to the United States in 1908 as a member of the New York Life Insurance Company's actuarial staff, and in the same year became an Associate of the Actuarial Society of America. He became a naturalized American citizen in 1916.

The Rhode Island Insurance Department provided Mr. Allison's first government position. He was named actuary for that department in 1912. Three years later he became a Fellow of the American Institute of Actuaries.

In 1917, Mr. Allison joined the Pan-American Life Insurance Company

in New Orleans as actuary. He was elected a vice president in 1926, and was thereafter prominently identified with Pan-American's expansion in South and Central America. His duties called for extensive travel in South America for several years.

After 19 years with Pan-American, Mr. Allison became vice president and general manager of the Stonewall Life Insurance Company in Vicksburg, Mississippi, in 1936. Three years later, he returned to government work as actuary for the Tennessee Insurance Department.

Mr. Allison joined Life Insurance Company of Georgia in Atlanta in 1944 as actuary. He was an important force in Life of Georgia's growth during the forties, supervising the installation of Ordinary rates and contracts, and the revision of Weekly Premium contract structure. He was named chief actuary in 1945, and was elected a vice president three years later.

On May 4, 1954, Mr. Allison retired from active service with Life of Georgia. He continued actuarial work as a consultant to other life insurance companies in the Southeast. Since his retirement, he had lived in Venice, Florida.

Mr. Allison is survived by two sisters, Mrs. W. E. Groves of Toronto, and Miss Katharine H. Allison of St. Louis, Missouri. Mrs. Allison, the former Georgia Seidensticker of Meriden, Connecticut, died in 1948.

## 1896 . . . . Walter Bjorn . . . . 1958

Walter Bjorn died at his home in Jacksonville, Florida on November 16, 1958, at the age of sixty-two. Although partially disabled for some time he had been reasonably active until the date of his death.

Mr. Bjorn was born in Fitchburg, Massachusetts on June 4, 1896, and was educated at Hartford, Connecticut schools and at Trinity College in that city. He won high distinction both in high school and in college and was awarded Phi Beta Kappa one year before graduation from Trinity College with a B.S. degree in 1918. His athletic prowess is attested to by several awards.

He served in the army in the first World War, part of his service being devoted to giving instruction in mathematics and navigation.

Mr. Bjorn's service in the life insurance business covers several different life insurance companies, among which were the Connecticut General, the Bankers of Iowa, the Northwestern National, and the New England Life. In addition he served the New York Blue Cross, Wyatt & Company of Washington, D.C. and Johnson & Higgins in actuarial capacities.

When in 1952 he was forced to retire for disability reasons from the New England Life he moved to Florida and was subsequently employed as a part-time consultant on group insurance matters by the Gulf Life of Jacksonville as well as by the State of Florida. Mr. Bjorn was one of the earliest of the group actuaries and was looked on as a leading authority with respect to the various forms of group insurance.

Mr. Bjorn was a very gregarious person with a warm personality. The result was a host of friends both within and without the life insurance business. His hobby was bridge and he played it well. He was also greatly respected throughout the ranks of the group actuaries.

His high qualities of patience, courage and determination were revealed during the last few months of his life when he refused, in spite of being seriously disabled, to remain confined to his home, much less to his bed. In no way did he reveal to others the pain that he suffered.

Mr. Bjorn is survived by his wife, Gladys, and one married daughter.

### 1881 . . . Edmund Ernest Cammack . . . 1958

Edmund Ernest Cammack died in Hartford, Connecticut, December 17, 1958 after a short illness.

He was born December 7, 1881 in Spaulding, Lincolnshire, England and received his schooling at Bedford Modern School and London University. He remained a British subject all his life.

After a brief career as London bank clerk he went to Johannesburg in 1903 as actuary of the African Life Insurance Company and remained there about seven years. Upon his return to London he resumed his actuarial studies and was admitted to the Institute of Actuaries as an Associate in 1911. Meanwhile, he had come to America. His association with the Aetna Life commenced in 1910 and lasted until his death.

Mr. Cammack was a major force in the spectacular growth of the Aetna Life. He was made Associate Actuary in 1915, Actuary in 1922, and Vice President and Actuary in 1924, a position which he held until his retirement at the end of 1956. He was elected a Director in 1947 and served on the Board until his death. Although his major contribution was the creation and development of its group division, he was active in all departments of the Aetna organization. Supplementing his service to the Aetna Life, Mr. Cammack occupied important posts with the Company's fire and casualty affiliates.

Mr. Cammack was a Fellow of the Society of Actuaries and of its two predecessor societies, and a member of the Council of the Actuarial Society of America for a number of years. He was a charter member

of the Casualty Actuarial Society, which he helped to found in 1914, and served on its Council from 1920 to 1928.

His contributions to actuarial literature have been many. There is a series of papers dealing with mortality experience under group life insurance. His 1919 paper on the computation of nonparticipating premium rates is still a classic. In 1921 he made an important contribution in the noncancelable accident and health insurance field with a paper which emphasized the inadequacy of premium rates then being charged. It was widely ignored: had it been taken as seriously as it deserved, costly mistakes in this field might have been avoided.

Mr. Cammack was a man of great drive and ability, and his capacity for friendship was very great. His loyalty to his friends was unbounded, and his friends, for their part, had a regard for him that bordered on idolatry. His death came as a severe blow.

He is survived by his wife, Zelie Kirkby Cammack, and a son, Christopher.

## 1894 . . . Leigh Saunders Cruess . . . 1959

Leigh Saunders Cruess died on January 13, 1959 after a long illness.

Born at Lindsay, Ontario, on February 9, 1894, he was educated at high school and subsequently graduated from Queen's University, Kingston, Ontario, at the top of his class in mathematics and physics. He served with the Canadian Army in World War I and was wounded at Passchaendale in 1917. On his return from service he re-entered Queen's University and took a Master's Degree in 1919.

After graduation he went to work in the Actuarial Department of the Home Life Insurance Company, and became a Fellow of the Actuarial Society of America in 1923 at which time he was appointed Assistant Actuary. In 1930 he became Assistant Secretary, in 1933 Underwriting Secretary, and in 1934 Underwriting Vice President. In November 1941 he went to the Mutual Life Insurance Company of New York as Vice President and Manager of Selection; he was appointed Vice President and Chief Actuary on February 1, 1948.

Mr. Cruess took a great pride in his profession, and his services to the life insurance industry covered many fields. When the Home Office Life Underwriters Association was founded in 1930 he was elected its first Secretary, and he subsequently served as President in 1939-40. For many years he was active in underwriting and was prominent among the small group that worked hard and successfully to promote sound underwriting practices.

In the Society of Actuaries he served on the Board of Governors for two years from 1951-53, and for one year from 1954-55. He also served as Chairman of the Committee on Mortality from 1954 to 1958, and during his chairmanship the *Impairment Study, 1951* was published. He was a member of the Senior Actuaries Club.

He was Chairman of the Joint Committee on Social Security of the American Life Convention and the Life Insurance Association of America in 1956 and 1957. He also served on the Executive Committee of the Medical Information Bureau from January 1, 1950 to December 31, 1952, and was Treasurer of that Committee in 1951-52. When the Life Insurance Medical Research Fund was started in 1945 he was appointed its first Secretary; he served in that capacity for thirteen years.

The list of his activities is but a measure of the man, and his large circle of friends in the insurance business on the North American continent extended far beyond those engaged in actuarial and underwriting work. A broad and practical point of view, an unusual capacity for getting quickly to the heart of a problem and reducing it to simple terms, and an ability to translate technical details into practical solutions made him a worthy and valuable associate either on a Committee or with his own company. While his ability earned the respect of all who knew him, his capacity for friendship and understanding endeared him to those who were privileged to know him well. They sought his counsel as they sought his company, for both were rewarding, and there are many both great and small who will long cherish the memory of an able colleague, a good companion and a fine friend.

Mr. Cruess is survived by his widow, Mrs. Annette Peever Cruess, and a son, Dr. Richard Cruess of New York City.

**1898 . . . . Abraham Kenigson . . . . 1959**

Abraham Kenigson, age 60, Vice President and Actuary and a member of the Board of Directors of the Sun Life Insurance Company of America, died on February 20, 1959 following a series of operations.

Mr. Kenigson joined the Sun Life as Actuarial Assistant in August of 1921, following his graduation from the University of Michigan where he majored in mathematics and actuarial science and received a Bachelor of Arts degree. He was successively Assistant Actuary, 3rd Vice President and Actuary, and in 1947 became Vice President and Actuary. He was elected to the Company's Board of Directors in January 1950.

Mr. Kenigson was well-known throughout the insurance industry and active in insurance affairs. His outstanding personality and his keen

and ready wit were familiar to many. He was a Fellow of the Society of Actuaries, a Charter Member and Past President of the Middle Atlantic Actuarial Club, and served on committees in the Life Office Management Association.

At the Sun Life, in addition to his actuarial duties, Mr. Kenigson was keenly interested in the agency operations of the Company, was a frequent speaker at agency meetings, and played an important part in the development of the Sun Life general agency organization during recent years.

He is survived by his wife, two married daughters and a grandson.

1875 . . . . **Donald Matheson** . . . . 1958

Donald Matheson, an Associate of the Society of Actuaries, died at his home in Toronto on December 11, 1958, after a prolonged illness. He was born near Kincardine, Ontario on January 13, 1875, attended the local schools and then taught school for five years. Following a period at the University of Toronto, he was employed in the Actuarial Department of The Imperial Life Assurance Company of Canada in March 1903. He was one of the twenty-four Toronto actuaries who met on February 12, 1907 and established the Actuaries Club.

He became Secretary of The Imperial Life in January 1914, and continued in that position until his retirement in December 1944. Greatly respected for his sincerity and high standards, he was kindly and considerate as well and had a keen personal interest in the problems and progress of individual staff members.

As a young man he played on several of the Company's teams and always gave strong support to educational, athletic and social activities of the staff as important means of developing personality and *esprit de corps*.

Throughout his life he was an active and faithful churchman and for many years he was an elder of St. George's United Church, Toronto.

He is survived by his widow, Elsie Goodrick Matheson, and by two sons and two daughters.

1868 . . . . **Edward E. Rhodes** . . . . 1959

Edward Everett Rhodes, honorary chairman emeritus of the Mutual Benefit Life Insurance Company of Newark, New Jersey, died at the age of ninety on January 19, 1959, after some years of declining health.

Mr. Rhodes was a native of Newark and entered the Mutual Benefit Life as a young high school graduate in 1886. When he retired from active

work in 1946, he had the longest current record of service of any Company employee and had been senior vice president for many years.

The Mutual Benefit home office staff numbered about fifty people when Mr. Rhodes joined the Company. He had applied for work in the mathematical department and found himself associated with Bloomfield J. Miller. A few years later Mr. Miller became one of the charter members of the Actuarial Society of America, its first secretary, and later its president. Mr. Rhodes thus was in close contact from the beginning with professional standards of actuarial work, and as he qualified himself he took an active part in Society affairs. He was president in 1926-1928. He also was a Fellow of the American Institute of Actuaries before these two organizations combined as the Society of Actuaries in 1949. In 1928, the year following his visit to London for the VIIIth International Congress of Actuaries when he was president of the Actuarial Society of America, he was made a Fellow of the Institute of Actuaries of Great Britain, without examination, the first American so honored. This action by the Institute required the consent of the Privy Council. He was also a charter member of the Senior Actuaries' Club.

In the Mutual Benefit Life, Mr. Rhodes was first elected an officer in 1902. He was then assistant mathematician. In 1905, at Mr. Miller's death, he became mathematician. He was elected vice president also, in 1908, and a Company director in 1912. Although he relinquished the title of mathematician in 1919, he continued throughout his active service to be chief advisory leader in the Company's actuarial activities and decisions. Mr. Rhodes was the key man in the Mutual Benefit's stand against tontine or "deferred" dividends during the closing years of the nineteenth century and against unsound disability insurance practices in the 1920's. To enable the Mutual Benefit to participate in the very active field of total and permanent disability insurance, he developed the Company's unique disability contract which was first offered in 1929.

Mr. Rhodes also made important contributions to the insurance business as a whole. The earliest was his work with Charles Evans Hughes at the time of the Armstrong Investigation in New York State, when he helped draft new legislation. These new laws gave New York the high standard of supervision which it now enjoys. Beginning in 1909 and for some twenty years Mr. Rhodes was a member of the committee of actuaries and doctors who conducted the Medico-Actuarial Investigation. The periodic reports of this study were of immeasurable value to life underwriting developments. He was a leader for the business in dealing with the new problems of the Federal income tax as it affected life insur-

ance companies. The concepts which he helped crystallize in the Revenue Act of 1921 have been reflected in legislation up to the present time.

The breadth of his interest in the life insurance business is suggested by the fact, among others, that in the course of his career he became an honorary member of both the Association of Life Insurance Medical Directors and the Association of Life Insurance Counsel. Indeed, his grasp of the laws and regulations governing life insurance was profound and practical and, in consequence, he figured prominently in many legal and supervisory actions affecting the life insurance business.

Those who attended meetings of the Actuarial Society during his years of greatest influence, and who, unfortunately, are now a comparatively small number, will remember vividly his frequent and pointed discussions, enlivened as they were with a rich experience, rare foresight, and a very unusual sense of humor. In a certain sense, it may be said that his death marks the end of an era, an era in which the life business was much influenced by a group of actuaries whose usefulness was based upon a broad practical familiarity with the business rather than on technical qualifications—an era, too, in which the life companies, most of them then in their early stages, made remarkable progress and laid a foundation which was strong enough to support the huge structure which the business now is.

Mr. Rhodes is survived by two daughters and by a son, Robert D. Rhodes, who is an assistant manager in the actuarial department of the Metropolitan Life.

1881 . . . **Walter Harold Somerville** . . . 1959

Walter H. Somerville, Executive Vice-President of the Mutual Life Assurance Company of Canada, died at Waterloo, Ontario on January 18, 1959. He was an Associate of the Institute of Actuaries of Great Britain and of the Society of Actuaries.

Mr. Somerville had served the Mutual Life continuously for over fifty-nine years and had the longest service record among members of the head office staff.

He joined the Actuarial Department as a young man on January 12, 1900. He attained his qualification in 1906 and his potential for broader management duties soon became evident. He was appointed Secretary of the Company in 1918, Assistant General Manager in 1920, General Manager in 1926 and was elected a Member of the Board of Directors in 1932. In 1943 he became Vice-President and General Manager, and in 1948 Executive Vice-President. He executed the responsibilities of

management during important years in the Company's—and the country's—history with the highest degree of efficiency.

Mr. Somerville was a Past President of The Canadian Life Insurance Officers' Association. In recognition of his valuable services during World War II as a member of the National War Savings Committee and the National War Finance Committee, he was made a Commander of the Order of the British Empire.

Mr. Somerville, who possessed an inherently reserved nature, won the admiration of all his associates for his personal qualities of heart and mind—qualities of dignity, courtesy, understanding, calm judgment and foresightedness.

He was an exemplary citizen and made a great personal contribution to the development of the Company with which he was connected and to the institution of life insurance. He gave generously of his time to the welfare of a number of charitable and other community organizations.

Mr. Somerville is survived by two daughters, Mrs. Stanley Vincent of Waterloo and Mrs. Malcolm Dick, of London, Ontario and by a brother and three sisters, to whom our sympathy is extended.

1889 . . . **Lawrence L. Stevens** . . . 1958

Lawrence L. Stevens died after a short illness on November 24, 1958. He was 69 years of age.

Mr. Stevens was born at Castle Point, Hoboken, New Jersey, on November 29, 1889 and was educated at the Stevens School and Institute which was founded by his grandfather. After working as an engineer for a short period, Mr. Stevens joined the Actuarial Department of The Penn Mutual Life Insurance Company on November 22, 1912. He was appointed an Assistant Actuary on June 8, 1927 and Statistician on October 10, 1945 which title he held until he retired on April 1, 1946.

Mr. Stevens became a Fellow of the Actuarial Society of America in 1925. He was a charter member of the Actuaries Club of Philadelphia and served as its first secretary-treasurer.

He was a descendant of an old colonial family and was a member of the Society of the Sons of the American Revolution, the General Society of Colonial Wars, the Order of the Founders and Patriots of America and the Order of Colonial Lords of Manor in America.

Mr. Stevens was a painstaking actuary and all his actuarial work was characterized by enthusiasm and energy. He interested himself early in punch card operations and as Statistician was in control of the Tabulating Division when he retired.

His vivid personality will long be remembered by his associates.

He is survived by his wife, Mrs. Anna M. Stevens, a son, Lawrence L. Stevens, Jr., and two grandchildren, Edward and Mark Stevens.

1888 . . . **Thomas Freeman Tarbell** . . . 1958

Thomas Freeman Tarbell died suddenly in Scotland on July 2, 1958 during an extended tour of Europe.

He was born May 15, 1888 in Pepperell, Massachusetts and was educated at Lawrence Academy, Groton, Massachusetts and Williams College, receiving the degree of A.B. from the latter in 1910. During the first eight years of his insurance career he was employed in the actuarial department of the Mutual Life Insurance Company of New York. In 1919 he became Actuary of the Connecticut Insurance Department. He was Actuary of the Aetna Life Companies (casualty departments) from 1922 to 1927. In the latter year he joined the Travelers Insurance Company as Actuary of the Casualty Actuarial Department. He was appointed Chief Actuary, Casualty and Fire Actuarial Departments, in 1950 and became Vice President and Actuary in charge of these departments in 1953. He retired from this position in 1955, just three years prior to his untimely death.

Mr. Tarbell became a Fellow of the Actuarial Society of America in 1918. He was also a Fellow and past president of the Casualty Actuarial Society, a past president of the Association of Casualty Accountants and Statisticians, and a former chairman of the Industry Uniform Accounting Committee. He had served on the actuarial and statistical committees of many casualty rating organizations, notably the Massachusetts Automobile Rating and Accident Prevention Bureau.

His varied experience made him conversant with all lines of insurance. In the latter part of his career, however, his principal interest was in the property lines and in matters dealing with financial statements. While Actuary of the Connecticut Insurance Department, he prepared a set of rules and regulations for the amortization of fixed term securities for the use of insurance companies doing business in the State, which has become a standard reference work. He was influential in designing the current annual statement blank for fire and casualty companies. He headed the editorial board which compiled the standard text *Insurance Accounting—Fire and Casualty*, published by the Insurance Accounting and Statistical Association.

Aside from his professional attainments, Tom Tarbell was possessed of many human qualities which endeared him to a wide acquaintance.

Many will remember the annual gatherings of Hartford insurance officials for golf and dinner which he organized. His wit and wisdom at the speakers' table made these and other occasions memorable ones for those present. He was a golfer of more than average ability and played a good game of bridge. He was courteous, modest, and generous. His business associates found him to be a very considerate and able leader. He was always ready with advice and encouragement to those under his supervision. His popularity was enhanced by a keen sense of humor which frequently found expression in a *bon mot* which was particularly fitting to the occasion.

He took an active interest in church affairs and served as a member of the official board and finance committee of the First Methodist Church of Hartford.

Mr. Tarbell is survived by his wife, the former Bessie M. Farley, and two brothers.