

Obituary

STEPHEN J. ASHFORD
LLOYD KENNETH CRIPPEN
ELGIN G. FASSEL
HARRY GERSHENSON
CHARLES PARK MUCKLE
CAREY BRADFORD SPURGEON
CLARENCE H. TOOKEY

1932 Stephen J. Ashford 1968

Stephen J. Ashford, a Fellow of the Society of Actuaries, died of cancer at age 35 after a brief period of illness.

Born in Sioux City, Iowa, on December 11, 1932, Steve lived most of his life in Omaha, Nebraska. He attended Georgetown University in Washington, D.C., 1952-54, and received a Bachelor of Science degree in economics. Upon graduation, he was commissioned a second lieutenant in the United States Army Finance Corps and spent two years in Germany with the Finance Corps, being discharged in 1956 as a first lieutenant. After returning from service, Steve became interested in actuarial science. He attended Drake University for actuarial courses in 1957-58 and attained Fellowship in May, 1965. He was a member of the Conference of Actuaries in Public Practice, a charter member of the American Academy of Actuaries, and a member in the scholastic honorary societies of Beta Gamma Sigma (business) and Kappa Mu Epsilon (mathematics).

After one year of employment with the Travelers Insurance Company, Steve went to Haight, Davis and Haight, Inc., Consulting Actuaries, in Omaha, Nebraska, where he served as a consulting actuary for seven years. In December, 1966, he became assistant actuary with the Life Insurance Association of America in New York City and was promoted to associate actuary in December, 1967. He became a member of the Part IV examination committee in 1966.

Steve was an unassuming individual with a dry wit that he used very opportunely and pleasantly, making him an enjoyable and relaxing person to be with. He was well liked and respected by his fellow employees.

He is survived by his widow, Linda; sons, Douglas and Kenneth; daughter, Julia; parents, Mr. and Mrs. John T. Ashford; sister, Mrs. John C. Anderson; and brother, John D. Ashford.

1895 Lloyd Kenneth Crippen 1967

Lloyd Kenneth Crippen died on November 27, 1967, at the age of 72.

Mr. Crippen was born on January 4, 1895, in Jackson, Michigan, an area to which his grandparents had migrated by covered wagons in 1884. After graduating from the public schools of Jackson, he attended Albion College and the University of Michigan, from which he received his B.A. degree in 1921.

Shortly after graduation, he accepted a position with the Masonic Mutual Life Association (later Acacia Mutual) as assistant actuary. He was promoted to actuary in 1932 and to vice-president and actuary in 1937; he was elected to the Board of Directors in 1956. He retired from the company's service in 1965, after a career of almost forty-five years.

Mr. Crippen qualified as a Fellow of the American Institute of Actuaries in 1932. He served the Society for many years as a member of the Aviation Committee. He was one of the founders of the Middle Atlantic Actuarial Club and took an active interest in its affairs until his retirement. He was also active for many years in the Life Office Management Association and was largely instrumental in the forming of its Educational Council, of which he was chairman until 1948. He served the Association as president in 1943-44 and was a member of the Board of Directors for more than eleven years.

During his entire career, devoted to the life insurance business and his company, Mr. Crippen was a symbol of integrity and leadership. He was a man of high moral courage, one who would never sacrifice principle for appearance or thoroughness for expediency.

He is survived by his widow, Amy Darte Crippen; two sons, Dr. Kenneth Crippen and Davis Crippen; and five grandchildren.

1893 Elgin G. Fassel 1968

Elgin G. Fassel, who served as president of the American Institute of Actuaries in 1945 and 1946, died on March 18, 1968, following a stroke which occurred some three weeks before.

Born October 12, 1893, in Detroit, Michigan, he was educated in Toronto, Canada. He completed the honor matriculation examinations

from Harbord Collegiate Institute with such a high ranking that he was awarded the first Edward Blake Scholarship in classics and mathematics to the University of Toronto. During World War I he served in the Canadian army.

Mr. Fassel began his actuarial career in 1914 with the Imperial Life Assurance Company, Toronto. From 1919 to 1921 he served in the actuarial department of the New York Life Insurance Company. In 1921 he was made actuary of the Cleveland Life Insurance Company, a post he held until he joined the Northwestern Mutual Life Insurance Company on March 20, 1924, as assistant actuary. He became associate actuary in 1945 and was named actuary in 1946. In 1953 he was advanced to the new position of senior actuary, from which he retired in October, 1958, after thirty-four years of service.

He had the distinction of passing each of three full sets of actuarial examinations in a single sitting—Actuarial Society of America Fellowship (1917, at age 23), Institute of Actuaries Associateship (1919), and American Institute of Actuaries Fellowship (1922).

In his service to his profession Mr. Fassel gave unstintingly of his time and ability, particularly to the American Institute of Actuaries. Prior to his two years as president of the American Institute of Actuaries, he served as a member of the Board of Governors for eight years, editor for two years, secretary for seven years, and vice-president for two years. Also, he was on the Council of the Actuarial Society of America for three years.

In addition to his presidential addresses he was the author of fifteen papers published in the proceedings of the Society of Actuaries and its predecessor organizations. Probably the best known of his papers was "Insurance for Face Amount or Reserve if Greater," presented to the American Institute in 1930, which set down the underlying mathematics for the retirement-income plan, reduced them to a formula basis, and simplified the work in computing premiums. This paper became the model for the numerous discussions and papers which followed on this subject. In addition to his paper he participated frequently in discussions of the actuarial organizations.

Especially noteworthy among his many contributions to his company was his invention of the Fassel Camera, in which both sides of a document could be photographed simultaneously on microfilm. When he was told such a camera was impossible, it was typical of him that he decided to build one himself. He carried on the pioneer work in his home basement and after years of experimentation and research, produced, in 1938, a camera which achieved all his objectives. It revolutionized Northwestern

Mutual's record-keeping system. Before his retirement Northwestern Mutual had used his cameras to make over two hundred million microfilm pictures of its records. This program reduced required storage space to only 1 per cent of that needed for the original documents.

Mr. Fassel was a devoted member of his church, First Evangelical United Brethren Church, having served as choir director for ten years, treasurer for many years, and president of its board of trustees. He was an accomplished pianist.

Survivors include his widow, Clara; two sons, Raymond of Ames, Iowa, and Donald of Milwaukee, Wisconsin; a brother, Arnold of Toronto; and four grandchildren.

1912 Harry Gershenson 1968

Harry Gershenson, a Fellow of the Society of Actuaries, died of cancer at the age of 55 on January 23, 1968. He was stricken at his office on October 2, 1967, and died at his home in Merrick, Long Island, New York, after three months of illness.

Mr. Gershenson was a graduate of the City College of New York, where he obtained a Bachelor of Arts degree in mathematics in 1933. The following year he was granted a Master of Arts degree by the same college and entered the teaching profession. For eight years he taught mathematics in high schools of the New York City public school system—Boys High School in Brooklyn, the Samuel J. Tilden High School, and, at night, Textile High School.

After entering the actuarial field in 1942, Mr. Gershenson became an Associate of the American Institute of Actuaries and the Actuarial Society of America in 1945 and a Fellow in 1947. During his preparation for the examinations, he was employed by the Prudential Insurance Company of America from 1942 to 1944 and joined the office of George B. Buck, Consulting Actuary, in 1944. From that time until his death he was associated with Mr. Buck's office, becoming a senior associate of the firm and, in 1958, a member of the Policy Committee. At the time of his death Mr. Gershenson was a recognized authority on pensions and was the adviser on all phases of employee benefits to some of the largest public and private employers in the country.

Since 1948 Mr. Gershenson had served as a lecturer for the Educational Committee of the Actuaries Club of New York. In this capacity his natural aptitude as a teacher was readily apparent and his students achieved excellent results in the examinations. As a result he was widely known and highly regarded by the many members of the Society who had been his students. He was the author of *Measurement of Mortality*, the official text-

book of the Society on the construction of tables, which was published in 1961; he was also the author of several articles and book reviews which appeared in the *Transactions*.

In addition to being a Fellow of the Society, Mr. Gershenson was a Fellow of the Conference of Actuaries in Public Practice and a member of the Academy of Actuaries, the American Pension Conference, and the Actuaries Club of New York. His affiliations also included the Alumni Association of City College, the Reformed Congregation of Merrick, B'nai B'rith, and the Merchants Club in New York City.

He is survived by his widow, the former Sylvia Kramer; a son, Stephen; a daughter, Mrs. Bruce Appel; his mother, Anna; two brothers, Newman and Morris; and a sister, Mrs. Nino Garfolo.

1874 Charles Park Muckle 1967

Charles Park Muckle, an Associate of the Society of Actuaries and a member of the Canadian Institute of Actuaries, died in Toronto, Ontario, on October 14, 1967. With his passing, the actuarial profession in Canada has lost one of its oldest members. He was born in Toronto on November 27, 1874. He attended public and secondary schools in Toronto and later entered the University of Toronto, from which he was graduated in honor mathematics in 1899.

After teaching school for one year, Mr. Muckle entered the life insurance business in 1900 as a policywriter and actuarial student with the Excelsior Life Insurance Company. Three years later he became actuary of the Union Life, a small debit company then operating in Toronto. In 1913, he returned to Excelsior Life and became engaged in advertising, agents' training, and office administration. In 1918 he was appointed secretary-treasurer, a position he held until 1947, when he retired at the age of 72.

Mr. Muckle became an Associate of the Actuarial Society of America in 1906. He was a charter member of the former Actuaries Club of Toronto and served as its secretary-treasurer in the year 1909-10 and as its president in the year 1920-21.

Mr. Muckle was a staunch Anglican and active in the affairs of his church. He served for many years as people's warden of Grace Church on the Hill and also as its archivist. He was a lay delegate to the Anglican Synod and also secretary to the Brotherhood of St. Andrew for Canada. During his retirement years, he was treasurer of the Upper Canada Bible Society.

Mr. Muckle's wife predeceased him several years ago. He is survived by one daughter, Miss Alice Muckle, of Toronto.

1892 **Carey Bradford Spurgeon** 1968

Carey Bradford Spurgeon, a Fellow of the Institute of Actuaries, a Fellow of the Canadian Institute of Actuaries, and an Associate of the Society of Actuaries, died at Kitchener, Ontario, on March 2, 1968.

Mr. Spurgeon was born in India on December 13, 1892, a son of the Reverend and Mrs. Robert Spurgeon, who were on a missionary assignment for the Baptist Church at the time. He received his education in England. During World War I he served with the Royal Air Force in France and Egypt, and in 1917 he took part in the Battle of Vimy Ridge.

On returning to civilian life, he became associated with the Pearl Assurance Company Limited of London, England, and qualified as a Fellow of the Institute of Actuaries in 1921. In 1928 he left England to join the Mutual Life Assurance Company of Canada, which he served well and faithfully until his retirement in April, 1957.

In addition to his actuarial qualifications and interests, Mr. Spurgeon was an active church-worker and served for many years as clerk of the former King Street Baptist Church in Kitchener. He was also an enthusiastic tennis-player as long as his health permitted.

He is survived by a daughter, Muriel (Mrs. Gordon Carder), and a son, David. Also surviving him are two brothers, Edgar and Victor, and a sister, Mrs. Grace McDermott. Mr. Spurgeon's wife predeceased him in 1953. A brother, Ernest F., who was also a Fellow of the Institute of Actuaries and author of the well-known textbook on life contingencies, died in 1948.

1896 **Clarence H. Tookey** 1967

Clarence H. Tookey, former vice-president of the Society of Actuaries, died in Pasadena, California, on December 29, 1967. He was 71.

Mr. Tookey had retired from active service as senior vice-president of Occidental Life Insurance Company of California in 1961 after a distinguished career spanning forty years with that company. He was a director from 1952 to his death. However, retirement was only the signal for a new career as a consulting actuary in Pasadena, California, and Mr. Tookey remained extremely active in that capacity until his death.

He was born in Sundridge, Ontario, on May 30, 1896, but soon moved to Edmonton, Alberta, where he attended high school and the University of Alberta. A career as a schoolteacher was interrupted in 1916 by his enlistment in the Canadian army, where he saw action in some of the bitter-

est fighting on the Western front. Back at the University of Alberta, Clarence received his degree in 1919 and then left Canada to pursue graduate studies at the University of California, Berkeley, where a milder climate eased the lung injuries that he sustained from poison gas.

Joining Occidental in 1921, Mr. Tookey wore many hats, as he referred to it, during his forty years of service with that company. He had a rare combination of technical ability, imagination, and inventiveness and used it effectively to contribute to his company's growth in both the ordinary and group insurance fields. But, probably most of all, he was known in his company as a salesman's actuary because of his love for, and his close relationship to, the agents in the field.

Mr. Tookey was a Fellow by examination of both predecessors of the current Society. He served as vice-president of the Institute from 1943 to 1945 and was a member of the Board of Governors when the new Society was formed. He then served as vice-president of the Society of Actuaries from 1949 to 1951 and two terms as a member of the Board of Governors between 1951 and 1958. He was very active in the group insurance field throughout his career and helped pioneer some of the group practices that are in common use today. He was also active in the Actuarial Club of the Pacific States, where he was a charter member and one of its early presidents.

Mr. Tookey was married in July, 1921, to Minerva Anderson, who survives him. He also leaves two sons—William, who is a practicing attorney in Pasadena, and Robert, who followed his father's career and is now a consulting actuary in Pasadena. There are eight grandchildren.