

Obituary

GERALD BRUCE ANGER
MARCUS FREDERICK AUDEN
HENRY SAMUEL BEERS
GEORGE W. BOURKE
SU TU CHEN
CHARLES E. CLARKE
WILLIAM HOWARD DEAN
CHARLES BRITTEN ENGLISH, JR.
GARRY LOUIS GAUDRY
STANLEY W. GINGERY
ALFRED N. GUERTIN
NORMAN M. HUGHES
ARTHUR W. LARSEN
WILL D. MacKINNON
RONALD G. MAITLAND
CHARLES MEHLMAN
PAUL VAUGHAN MONTGOMERY
ANNIE MATHER MOTHERAL
EDWARD J. MULLEN
GORDON WILLIAM POLAND
ROBERT N. POWELL
NORRIS EDWARD SHEPPARD
FRANKLIN C. SMITH
FREDERICK WILLIAM STEPHENS
ANDREW McKEE STIGLITZ
ALEX C. WELLMAN
ELIZABETH W. WILSON

1933

Gerald Bruce Anger

1979

Gerald Bruce Anger, a Fellow of the Society of Actuaries and a Fellow of the Canadian Institute of Actuaries, died on December 11, 1979. He was forty-six years old.

Mr. Anger was born in Toronto, Ontario, on November 30, 1933. He received a bachelor's degree with honors in mathematics and physics from Queen's University in Kingston, Ontario. He obtained his Fellowship in 1964 while employed by the Great-West Life Assurance Company. He was also a member of the American Academy of Actuaries and an enrolled actuary under ERISA.

In 1965 Mr. Anger joined the consulting firm of Towers, Perrin, Forster and Crosby as consulting actuary. In 1977 he joined the consulting firm of William M. Mercer as a senior consulting actuary, and in 1978 he joined the firm of Charles A. Kinch and Associates in Toronto as a vice-president.

He is survived by his widow, four children, and two grandchildren.

1905 Marcus Frederick Auden 1980

Marcus Frederick Auden, an Associate of the Society of Actuaries, died on June 1, 1980. He was seventy-five years old.

Mr. Auden was born in Toronto, Ontario, on April 7, 1905. He graduated from the University of Western Ontario with a degree in mathematics in 1926, and later that year he joined Confederation Life.

During his career at Confederation Life, Mr. Auden pioneered many company changes. In the early 1920s, he worked in London, England, helping to establish the group insurance department there. He was involved with the installation of Confederation Life's first computer—one of the first in the Canadian insurance industry. An authority on personnel matters and human relations, he helped found the head office personnel department and introduced a comprehensive evaluation system. At his retirement in 1970, Mr. Auden was vice-president and secretary of Confederation Life.

During his retirement years, he divided his time between his home in Oakville and his cottage on Lake Muskoka, north of Toronto. In both places he enjoyed his main hobby, gardening.

He is survived by a son.

1898 Henry Samuel Beers 1981

Henry Samuel Beers, a Fellow of the Society of Actuaries, died in Tucson, Arizona, on April 26, 1981. He was eighty-two years of age.

Mr. Beers was born in New Haven, Connecticut, and graduated from

Trinity College in Hartford, Connecticut. He was a trustee of Trinity from 1951 to 1954 and was awarded an honorary degree in 1968.

Mr. Beers became a Fellow of the Actuarial Society of America in 1923 and a Fellow of the American Institute of Actuaries in 1940. He was a Charter Member of the American Academy of Actuaries. He served as vice-president of the Actuarial Society of America and as a member of the Board of Governors of the Society of Actuaries.

After brief periods with the Travelers and with Home Life, he joined the actuarial department of Aetna Life Insurance Company in 1923. After a series of promotions, in 1937 he was appointed vice-president in charge of Aetna's group insurance and pension operations. He was elected president of the company in 1956 and named chairman of the board in 1962. He retired from Aetna in 1963 and thereafter served for six years as chairman of North American Reinsurance Corporation.

In the course of his career at Aetna, he played a key role in the establishment of the company's group pension business, he designed the group paid-up life insurance product with which the company was uniquely successful, and he led the development of the company's very large group health insurance business.

Mr. Beers believed strongly that American companies have a key role to play in helping to improve the society in which they operate. A speech he delivered before the American Management Association in 1960 entitled "The Responsibility of Business to Society" is still widely quoted today.

In addition to his activities in the affairs of the various actuarial bodies of which he was a member, he also made significant contributions to the insurance industry in general. Records of the American Council of Life Insurance show that Mr. Beers "served on more committees for a longer time than anyone else in the life insurance industry."

In 1936 Mr. Beers served as one of the chief architects of Connecticut's unemployment compensation laws, and was chairman of the Governor's Commission on Unemployment Compensation. For more than twenty-five years he was chairman of the state's advisory committee under the Connecticut Unemployment Compensation Law, and for more than twenty years he was a member of the Connecticut State Employees Retirement Commission.

In addition, he served as a director or trustee of several cultural, educational, and business organizations.

In 1979 Mr. Beers was elected to the Insurance Hall of Fame founded in 1957 by the Griffith Foundation for Insurance Education at Ohio State University.

His favorite outdoor activity was rock-climbing, and for many years he was a member of the Appalachian Mountain Club.

Henry Beers had an incisive mind, a judicial temperament, an inquiring spirit, and a genial, warmhearted, friendly personality. His passing is a loss to all of us.

He is survived by his wife, two sons, a daughter, two sisters, and nine grandchildren. He also leaves three others who were raised in his household; they are the children of his wife's brother and sister-in-law, both of whom died when the children were young.

1896**George W. Bourke****1981**

George W. Bourke, a Fellow of the Society of Actuaries and former chairman of the board of Sun Life Assurance Company of Canada, died on June 14, 1981. He was eighty-four years old.

Mr. Bourke was born in Westport, Ontario. He graduated from McGill University in 1917 with a bachelor of arts degree and the Anne Molson Gold Medal for mathematics and physics.

In 1919, after military service in France, where he was awarded the Military Medal, he returned to Canada and his career at Sun Life. He rose steadily in the company, becoming chief actuary in 1932, general manager in 1944, vice-president in 1947, and president in 1950. In 1962 he was elected chairman of the board and continued in this capacity until 1970, when he was elected chairman of the executive committee.

Mr. Bourke, who was also a Fellow of the Institute of Actuaries of Great Britain, received a number of honors during his distinguished business career, including an honorary LL.D. from the University of Montreal in 1957 and a doctorate of civil law from Bishop's University in 1962.

A former vice-president of the Actuarial Society of America, Mr. Bourke was also active in business, industry, educational, and charitable organizations. He was a governor of McGill University and a director of the Bank of Montreal, the Canadian Pacific Railway, and the Royal Trust Company. He was a member of the board of management of the Montreal General Hospital and a past president of the Canadian Life Insurance Association.

He is survived by three sons and eight grandchildren.

1896**Su Tu Chen****1981**

Su Tu Chen, an Associate of the Society and an Associate of the Casualty Actuarial Society, died on February 25, 1981, at the age of eighty-four.

Mr. Chen received a bachelor's degree in statistics and banking from the University of Michigan in 1922 and a master's degree in actuarial science from the same school in 1925. He became an Associate in 1932.

In 1928 Mr. Chen returned to China, where he was appointed actuary of the China United Assurance Company of Shanghai. In 1933 he organized the Tai Ping Life Assurance Company of Shanghai. He served as actuary of both companies until the Communist takeover in 1949, at which time he and his family left for Hong Kong. During the period 1953-63, he was active as a consulting actuary. He reorganized the Home Security Life Assurance Society of Hong Kong and served as its assistant manager and actuary. He served as consulting actuary to the Lok Hoi Tong Life of Hong Kong; the Wong On Life Assurance Company; the Swiss Reinsurance Company of Zurich, Switzerland; the Dharma Nacione of Djakarta, Indonesia; the Thai Prosit Life Assurance Company of Thailand; and the Public Life Assurance Company of Singapore. In 1978 he retired and returned to live in the United States.

Mr. Chen was loved and respected by his friends and associates, who regarded him as a sincere friend and scholar who always extended a helping hand in time of need.

He is survived by his widow, two sons, two daughters, and eleven grandchildren.

1912**Charles E. Clarke****1981**

Charles E. Clarke, an Associate of the Society of Actuaries and a Fellow of the Institute of Actuaries, died on March 21, 1981. He was sixty-eight years old.

Mr. Clarke was born on July 8, 1912, in Norfolk, England. He entered the government actuary's department at the age of seventeen as a clerical officer. Spending most of his career on social security work, he received steady promotions, ultimately attaining the position of directing actuary.

He did much work overseas, and was active in the International Social Security Association, which awarded him a medal and certificate of honor in 1975. He served on the council of the Institute of Actuaries, of which he was a vice-president. He was also on the committee of the students' society and wrote the textbook and other reading material for the Institute's social insurance examination.

He is survived by his widow and two sons.

1945

William Howard Dean

1980

William Howard Dean, an Associate of the Society of Actuaries and a member of the American Academy of Actuaries, died on December 4, 1980. He was thirty-five years old.

Mr. Dean was born on May 4, 1945, in Des Moines, Iowa. He graduated from Yale University in 1967 and received a master's degree from the University of Iowa in 1972. He served in the army for three years during the Vietnam War.

In his work, Mr. Dean specialized in pension plans and retirement programs. He was a diligent and thorough actuary who took great pride in his membership in the Society. He eagerly participated in professional activities, including the Portland (Oregon) Actuarial Club. His tireless efforts and his sense of humor were an inspiration to those who worked with him.

He is survived by his widow, three children, two sisters, and his parents.

1915

Charles Britten English, Jr.

1981

Charles Britten English, Jr., a Fellow of the Society of Actuaries, died on May 21, 1981. He was sixty-six years old.

Mr. English was born in Paterson, New Jersey, on April 27, 1915. He received a bachelor of arts degree from Montclair State Teachers College in 1938, and pursued graduate studies at Columbia University. In 1940 he joined the actuarial department of the Guardian Life Insurance Company of America.

Following the outbreak of World War II, Mr. English joined the field artillery and spent approximately three of his four years of army service in New Guinea. While in the South Pacific, he contracted the malaria that was ultimately responsible for his death.

Upon returning to civilian life, Mr. English attained Fellowship in 1953. In 1955 he was appointed assistant actuary and an officer of the Guardian, and he advanced to the position of actuary in 1965. Later in his career, Mr. English became interested in electronic computers and designed systems still in use, which are admired by his colleagues as models of thorough and creative work.

Illness forced Mr. English to retire in 1976 and clouded his retirement years.

He is survived by his widow and two children.

1945

Garry Louis Gaudry

1981

Garry Louis Gaudry, a Fellow of the Society of Actuaries and the Canadian Institute of Actuaries and a member of The American Academy of Actuaries, died on June 9, 1981. He was thirty-five years old.

Mr. Gaudry was born on October 2, 1945, in Sudbury, Ontario. In 1967 he received a bachelor of science degree in mathematics from Queen's University in Kingston, Ontario, and in 1969 he received a master of science degree in mathematics from Purdue University.

Garry joined Confederation Life Insurance Company as an actuarial trainee in 1969 and completed his Fellowship examinations in 1975. His brief career at Confederation Life was meteoric. He was appointed manager of the actuarial research and development department in 1976, superintendent of agencies for the United States in 1978, assistant vice-president, actuarial, in 1980, and assistant vice-president, marketing services, in 1981.

Garry is remembered by all his associates for his professional competence and warm friendship.

He is survived by his widow, three daughters, a sister, a brother, and his parents.

1916

Stanley W. Gingery

1981

Stanley W. Gingery, a Fellow of the Society of Actuaries and a member of the American Academy of Actuaries, died on August 24, 1981. He was sixty-five years old.

Mr. Gingery was born on March 4, 1916, in Akron, Ohio. He received a bachelor of science degree in education from the University of Akron in 1939. In 1940 he joined the Prudential Insurance Company of America, where he was promoted through various positions to the rank of vice-president and actuary.

Mr. Gingery was the author of several papers, including "A Reinvestigation of Group Hospital Expense Insurance" (*TSA*, Vol. XII). With Richard J. Mellman he coauthored "An Investigation of Group Major Medical Expense Insurance" (*TSA*, Vol. XIII), and with W. Harold Bittel, "A Study of Credit Life Insurance Mortality" (*TSA*, Vol. XVII).

Because of ill health he retired in 1971, and several years later he moved to Florida.

He is survived by his widow, a son, two daughters, and six grandchildren.

1900

Alfred N. Guertin

1981

Alfred N. Guertin, a Fellow of the Society of Actuaries, an Associate of the Institute of Actuaries, and a member of the American Academy of Actuaries, died on March 27, 1981. He was eighty-one years old.

Mr. Guertin was born on March 11, 1900, in Hartford, Connecticut, and graduated from Trinity College in 1922. He started his career with the Connecticut Mutual Life Insurance Company, after which he spent sixteen years with the New Jersey Department of Banking and Insurance, serving as the department's chief actuary for all but the first three of those years. In 1945 he became actuary of the American Life Convention, retiring in 1965. He quickly became an active and valued consultant, continuing in that role until declining health caused him to reduce the level of his activity only a year or so before his death.

From 1937 to 1942, Mr. Guertin was chairman of a special committee of the National Association of Insurance Commissioners whose recommendations resulted in widespread enactment of standard nonforfeiture and valuation laws that became widely identified in the insurance business as the Guertin laws.

Mr. Guertin was widely known and sincerely respected, and was a consistent contributor to his profession, to insurance regulation, and to the insurance business. He was also involved in civic affairs. He received many awards and honors, including an honorary master's degree from Trinity College in 1951 and election in 1967 to the Insurance Hall of Fame at Ohio State University.

He is survived by two sons, a brother, and two granddaughters.

1898

Norman M. Hughes

1981

Norman M. Hughes, a Fellow of the Society of Actuaries and a member of the American Academy of Actuaries, died on March 25, 1981. He was eighty-three years old.

Mr. Hughes was born on January 22, 1898, in Toronto, Ontario, and was educated at the University of Toronto. At the time of his retirement, he was vice-president and actuary of the National Life and Accident Insurance Company of Nashville, Tennessee.

A former vice-president of the Society of Actuaries, Mr. Hughes also served on many committees of the Life Insurance Association of America and the American Life Convention. He was tax consultant to the secretary

of the Treasury and a member of the actuarial advisory committee of the Veterans' Associates.

He is survived by his widow.

1891**Arthur W. Larsen****1980**

Arthur W. Larsen, a Fellow of the Society of Actuaries, died on September 24, 1980. He was eighty-nine years old.

Mr. Larsen was born on February 23, 1891, in Omaha, Nebraska. After graduating from the University of Wisconsin with an M.A. degree and Phi Beta Kappa honors, he served as an instructor of mathematics at the University of Kansas until he was called into service in World War I. Upon leaving the service in 1919, he took an actuarial position with Federal Life of Chicago and subsequently served with the consulting firm of Haight, Davis and Haight, Volunteer State Life of Tennessee, and Mutual Life of Des Moines, Iowa.

He joined United Benefit Life of Omaha, Nebraska, in 1941, where he became vice-president and actuary in 1947 and was elected to the board of directors in 1953. He retired from United in 1961.

A principal organizer of the Nebraska Actuaries' Club, Art was a charter member and the club's first president. He was active in the Rotary Club and enjoyed fishing, reading, and traveling.

He is survived by his widow, a daughter, and two grandchildren.

1902**Will D. MacKinnon****1980**

Will D. MacKinnon, a Fellow of the Society of Actuaries and a member of the American Academy of Actuaries, died on December 27, 1980, at the age of seventy-eight.

Mr. MacKinnon was born in Hawarden, Iowa, on February 22, 1902. He graduated from the University of Iowa in 1923 and was elected to Phi Beta Kappa. Upon graduation he joined Equitable Life Insurance Company of Iowa, where he spent his entire actuarial career. He attained his Fellowship in 1927 and was named assistant actuary of the company in 1929. His responsibilities broadened over the years as he was named successively associate actuary, actuary, underwriting vice-president, vice-president and actuary, and senior vice-president, as well as a member of the board of directors. He retired from company service in 1967. He served the American

Institute of Actuaries, a predecessor organization; as secretary for several years and as vice-president. Also, he served as a member of the council of the Home Office Life Underwriters Association.

Mr. MacKinnon greatly enjoyed reading, music, his home, and his family. He is survived by his widow, a son, a daughter, and five grandchildren.

1908 Ronald G. Maitland 1980

Ronald G. Maitland, a Fellow of the Society of Actuaries, died on December 20, 1980. He was seventy-two years old.

Mr. Maitland joined Confederation Life of Toronto in 1930; when he retired in 1973, he was actuary and manager of group research.

1906 Charles Mehlman 1981

Charles Mehlman, an Associate of the Society, died on June 29, 1981, at the age of seventy-four.

Mr. Mehlman was born in Toledo, Ohio, on October 27, 1906. He was a Phi Beta Kappa graduate of the University of Michigan and attained his Associateship in 1930. He was also a Charter Member of the American Academy of Actuaries and one of the original incorporators in the Illinois incorporation of the Academy.

After serving as a vice-president for Security Life Insurance Company of Denver, Colorado, he became chief actuary of the California Department of Insurance in 1949 and served in that position until the end of 1972. He was president of the San Francisco Actuarial Club at its organization in 1951, and president of the Actuarial Club of the Pacific States in 1969.

His many friends will remember him as a sincere and capable actuary who was compassionate and yet did not lose sight of the practicalities involved in the regulation of the business of insurance.

He is survived by two daughters, two sons, and three grandchildren.

1886 Paul Vaughan Montgomery 1980

Paul Vaughan Montgomery, a Fellow of the Society and a member of the American Academy of Actuaries and the Conference of Actuaries in Public Practice, died on November 8, 1980, at the age of ninety-four.

Mr. Montgomery graduated from the University of Texas in 1907. After serving as vice-president and actuary for Fort Worth Life from 1914 to 1923, he was vice-president and actuary for Southland Insurance Company in Dallas from 1923 to 1949. From 1949 until his retirement in 1978, he was a consulting actuary in Dallas.

Founder and first president of the Actuaries Club of the Southwest, Mr. Montgomery was listed in *Who's Who in America*, *Who's Who in the World*, and *Who's Who in Finance and Industry*.

He is survived by two daughters, five grandchildren, and four great-grandchildren.

1891**Annie Mather Motheral****1981**

Annie Mather Motheral, a Fellow of the Society, died on April 14, 1981, at the age of eighty-nine.

Mrs. Motheral was born in Peterborough, Ontario, on September 27, 1891. The family soon thereafter moved to Syracuse, New York. Annie graduated from Smith College, taught school in Lake George, New York, and then moved to New York City, where she joined the Mutual Life Insurance Company of New York. She progressed through the actuarial exams and became a Fellow in 1927, one of the first females to do so.

Her responsibilities at MONY were primarily in the policy forms and settlement options areas. She was appointed assistant actuary in 1940, and elected early retirement in 1946.

Following her retirement, Mrs. Motheral and her husband returned to the old Motheral homestead in Washington. They opened up old logging roads, harvested trees, and participated in community affairs. Mrs. Motheral was active right up to her last day.

She is survived by a son and four grandchildren.

1912**Edward J. Mullen****1980**

Edward J. Mullen, an Associate of the Society and a member of the American Academy of Actuaries, died on October 29, 1980, at the age of sixty-eight.

Mr. Mullen was born on February 6, 1912. He graduated from the University of Maryland in 1933 with a bachelor of science degree. In 1934 he began his career as an actuarial trainee at the Mutual Life Insurance Company of New York and continued with that company until he entered the

United States Navy in 1942. After release from the navy at the end of 1944, he joined the Veterans Administration and served in various capacities until his resignation as associate chief actuary in 1955. Following his resignation, he joined Allstate Insurance Company. He played the principal role in getting Allstate's life insurance subsidiary established and became the chief actuary for the life company when it was chartered in 1957. In 1961 he left Allstate to become president of the California Life Insurance Company. In 1962 he returned to Chicago and joined Arthur Stedry Hansen Consulting Actuaries, Inc., as the head of that firm's insurance company consulting practice. He was vice-president and actuary, a member of the board of directors, and a member of the executive committee. In 1974 he retired and moved to San Diego, California.

His main hobbies were playing bridge, watching the Cubs (and then the Padres), and Bears, working the *New York Times* crossword puzzles, and acrostics. In retirement, he took up bike riding, daily swimming, golf, music appreciation and arts, and reading to the blind at the Braille Society Club. He was also attending the University of California at San Diego, taking courses in philosophy, Shakespeare, and the cosmic universe.

He is survived by his widow and two sons.

1899 Gordon William Poland 1980

Gordon William Poland, an Associate of the Society, died on July 21, 1980, at the age of eighty-one.

Mr. Poland was born on January 14, 1899. He graduated from the University of Toronto, where he majored in mathematics and physics. Upon graduation, he joined Canada Life Assurance Company, where he pursued his actuarial studies and achieved his Associateship in 1925. His entire business career was spent with Canada Life, including many years as supervisor of the change section of the actuarial department. He retired from Canada Life in 1965.

He is survived by a son.

1928 Robert N. Powell 1980

Robert N. Powell, a Fellow of the Society and a member of the American Academy of Actuaries, died on October 28, 1980, at the age of fifty-two.

Mr. Powell was born on June 14, 1928. A native of Michigan, he attended grammar school and high school in Detroit, and completed his undergraduate and graduate courses at the University of Michigan. After receiving his master's degree, he served in the army and then entered the business world.

At the time of his death, Mr. Powell was president of the Gulf Atlantic Life and West Coast Life Insurance Companies of San Francisco. He had spent the previous decade as vice-president of the Nationwide Corporation, a Columbus, Ohio, holding company that is the parent firm of both insurance companies. Prior to his years at Nationwide, Mr. Powell worked for the California-Western States Life Insurance Company in Sacramento, where he rose from assistant actuary to vice-president and actuary.

He is survived by his wife, three daughters, and his mother.

1897 **Norris Edward Sheppard** 1980

Norris Edward Sheppard, an Associate of the Society, and a professor of mathematics at the University of Toronto for fifty years, died on November 1, 1980, at the age of eighty-three.

Born on July 20, 1897, in Hamilton, Ontario, Mr. Sheppard earned his bachelor's degree from Victoria College before interrupting his studies to enlist in the Canadian Tank Corps in 1917. After the war, he returned to Toronto, completed his master's degree, and was sent to Chicago for further study of the theories of Albert Einstein.

In 1945 he was one of three actuaries picked to set up the pension plan for the staff of the newly formed United Nations. As a private consultant, he set up superannuation plans for elementary and secondary school teachers and for large private companies such as Bell Telephone. He retired as a professor in 1969, but continued as a consultant until 1977.

He is survived by his widow, two sons, four daughters, seventeen grandchildren, and two great-grandchildren.

1909 **Franklin C. Smith** 1981

Franklin C. Smith, an Associate of the Society, died on June 13, 1981, at the age of seventy-one.

Mr. Smith was born on September 29, 1909, in Lebanon, Indiana. He attended the University of Michigan, receiving a bachelor's degree in math-

ematics in 1931 and a Ph.D. in 1934. He taught mathematics at the College of St. Francis in Joliet, Illinois, for six years. After spending three years with Lincoln National Life, he moved to St. Paul, Minnesota, in 1947 to become associate professor of mathematics and later chairman of the mathematics department at St. Thomas College, a position he held even after joining the consulting firm of Stennes and Associates.

Active in many organizations, he was treasurer of the National Oregon Guild and president of the St. Paul Chapter and State Chapter of the Association of Retarded Citizens; he was treasurer and served as regional vice-president of the National Chapter of Retarded Citizens up until his death. He was cofounder of the West Metro Chapter of the National Association for Autistic Children.

He is survived by his widow, four sons, and a daughter.

1912 Frederick William Stephens 1981

Frederick (Steve) William Stephens, an Associate of the Society and a Fellow of the Institute of Adelaide, died suddenly on March 7, 1981.

Mr. Stephens was born on May 13, 1912. After early training in England, he spent the major portion of his working life in Asia, first in Singapore and then in Hong Kong. From 1936 to 1949 he was actuary to the Great Eastern Life Assurance Company, and then from 1955 to 1958 with the Asia Life Assurance Society. In 1958 he transferred to Hong Kong as actuary of the American International Assurance Company. He moved to Australia in 1968 and became managing director of the Australian American Assurance Company, overseeing its entry into the life assurance field. At the time of his death, he was a director of the company.

He was an active member of the Anglican church throughout his life and a participant in many organizations, having been past president of both the Royal Society of St. George and the Combined Loyal Societies, Victoria, and a vice-president of the Royal Overseas League.

He is survived by his widow and a son.

1933 Andrew McKee Stiglitz 1981

Andrew McKee Stiglitz, a Fellow of the Society, died on June 12, 1981, at the age of forty-seven.

Mr. Stiglitz was born on September 3, 1933, in Plainfield, New Jersey. He graduated from the University of Michigan in 1955 and spent most of his business career with the Connecticut General Life Insurance Company. He was a member of the Hartford Actuaries' Club, and a former member of the board of directors of Insurance System of America.

He is survived by his widow, a son, three daughters, and three sisters.

1903

Alex C. Wellman

1981

Alex C. Wellman, an Associate of the Society and of the Casualty Actuarial Society, and a member of the American Academy of Actuaries, died on August 23, 1981, at the age of seventy-eight.

Mr. Wellman was born on February 1, 1903, and graduated from the University of Michigan in 1925. After spending a year in the actuarial department of the Royal Union Life Insurance Company of Des Moines, Iowa, Mr. Wellman joined the Alabama National Life Insurance Company in Birmingham, Alabama, in 1926. Following the merger of that company with Protective Life in 1927, he became actuary for the consolidated company. He became a vice-president of Protective in 1929 and was elected to its board of directors in 1937. He became a senior vice-president in 1955 and in 1967 was elected vice-chairman of the board. He served on the board until his retirement in 1970. He was a major contributor to his company's successful emergence from the depression and to its development as a significant group insurer in the Southeast following World War II.

He was active in his church, the Salvation Army, and the Kiwanis.

He is survived by his widow, three children, eight grandchildren, a brother, and a sister.

1896

Elizabeth W. Wilson

1980

Elizabeth W. Wilson, an Associate of the Society, died on June 21, 1980, at the age of eighty-three.

Born on July 25, 1896, in Washington, D.C., Miss Wilson received her B.A. with distinction from George Washington University in 1917 and her M.A. in 1920 and her Ph.D. in 1934, both from Radcliffe College.

During World War I, she was head computer in the ballistics unit of the Army Ordnance Department. In 1927 she became the first woman to be

seated at an International Actuarial Congress, in London. In 1943 and 1944 she was an associate actuarial mathematician for the Social Security Board.

Miss Wilson was particularly concerned with the use of statistics to aid understanding of such problems as old-age insurance, social security, public health programs, and medical rates. Her book *Compulsory Health Insurance* was published in 1947 by the National Industrial Conference Board.

Miss Wilson served two years as president of Columbian Women of George Washington University, and in 1942 she received the University's Alumni Achievement Award.

She leaves no immediate survivors.

**TRANSACTIONS OF SOCIETY OF ACTUARIES
1981 VOL. 33**

MINUTES OF THE REGIONAL MEETING

of the

SOCIETY OF ACTUARIES

HELD AT THE DISNEYLAND HOTEL
ANAHEIM, CALIFORNIA
APRIL 9-10, 1981

The meeting was called to order by President Robin B. Leckie on Thursday, April 9, 1981, at 8:30 A.M. The following is a summary of attendance at the meeting:

SUMMARY

Fellows	441
Associates	223
Others	<u>35</u>
Total	699

President Leckie recognized the following individuals attending this meeting from countries other than the United States and Canada: Gene P. Archer, Mexico; David J. McLeish, England; and Bruce E. Radley, England.

President Leckie next recognized all of the program participants—both Society members and those who were not members of the Society.

President Leckie then recognized the individuals responsible for this meeting: Vice-President Richard Humphrys; Program Committee Chairman Robert D. Shapiro and the members of that committee; and all individuals participating in the program.

President Leckie recognized and welcomed the new Fellows and Associates who were attending their first meeting of the Society since attainment of their present ranks.

President Leckie advised that the Society had received word of the deaths of twelve members since the last annual meeting. Those in attendance at this meeting observed a moment of silence in respect for the memory of these members. Obituaries are printed in this volume of the *Transactions*.

The Secretary presented an oral summary of the nonroutine business transacted by the Board of Governors at its meeting on January 19, 1981, and by the Executive Committee at its meetings on December 11, 1980, and February 16-17, 1981.

Executive Director John E. O'Connor, Jr., made a few brief announcements.

John Aschenbrenner discussed his paper "Adjustable Life Policies on a Rated Basis."

Jane D. Pacelli discussed the paper "FAS (Final Average Salary) for AIME (Average Indexed Monthly Earnings)," which she coauthored with Edward H. Friend.

Roland E. King discussed the paper "The 1980 Social Security Trustees Report Assumptions—a Critical Analysis," which he coauthored with C. Keith Powell.

Edward J. Seligman discussed the paper "Testing for Significant Differences between Actual and Expected Results," which he coauthored with Sheldon Kahn (non-SOA member).

A panel presentation on "A View from the Bridge: The Presidents' Look at the Profession in 1981" was given by Robin B. Leckie, President of the Society of Actuaries; William A. Ferguson, President of the Conference of Actuaries in Public Practice; Walter L. Grace, President of the American Academy of Actuaries; and Jerome A. Scheibl, President of the Casualty Actuarial Society.

After a brief recess, the meeting reconvened at 11:00 A.M. in four concurrent sessions, a teaching session, and three workshops.

A New Associates Workshop was also held at 11:00 A.M. under the sponsorship of the Committee on Professional Development.

A luncheon was held at 12:45 P.M. honoring new Fellows attending their first meeting of the Society since attainment of Fellowship. Following the luncheon, brief remarks were presented by President Leckie and President-Elect Hoskins. Dr. John B. Jaeger, Director of Executive Programs, Graduate School of Business Administration, University of Southern California, addressed the audience.

The meeting reconvened at 2:30 P.M. in four concurrent sessions, a discussion forum, and six workshops.

On Friday, April 10, 1981, the meeting convened at 9:00 A.M. in three concurrent sessions, a teaching session, and two workshops.

After a brief recess, the meeting reconvened at 11:00 A.M. in four concurrent sessions and seven workshops.

After a luncheon break, the meeting reconvened at 2:30 P.M. in two concurrent sessions, a discussion forum, and four workshops.

General session, concurrent session, teaching session, discussion forum, and workshop topics and the names of participants for this meeting are printed in the *Record*, Volume VII, Number 1.

KENNETH T. CLARK
Secretary

MINUTES OF THE REGIONAL MEETING

of the

SOCIETY OF ACTUARIES

HELD AT THE WALDORF-ASTORIA
NEW YORK CITY, NEW YORK
APRIL 30–MAY 1, 1981

The meeting was called to order by President Robin B. Leckie on Thursday, April 30, 1981, at 9:00 A.M. The following is a summary of attendance at the meeting:

SUMMARY

Fellows	476
Associates	130
Others	<u>89</u>
Total	695

President Leckie reported that this was a special-topic meeting on "Public Issues Involving the Actuary" sponsored by the Society of Actuaries in conjunction with the American Academy of Actuaries and the Canadian Institute of Actuaries.

President Leckie recognized the following individuals attending this meeting from countries other than the United States and Canada: Gordon V. Bayley, England; Dennis F. Gilley, England; Colin Steward Lyon, England; and Antony R. Ratcliff, England.

Antony R. Ratcliff, President of the Institute of Actuaries, spoke briefly.

President Leckie then recognized Charles T. P. Galloway, President of the Canadian Institute of Actuaries; Walter L. Grace, President of the American Academy of Actuaries; and Jerome A. Scheibl, President of the Casualty Actuarial Society.

President Leckie next recognized all of the program participants—both Society members and those who were not members of the Society.

President Leckie then recognized the individuals responsible for this meeting: Vice-President Richard Humphrys; Committee on Continuing Education General Chairman Charles E. Rohm and members of that committee; Program Committee Chairman Robert D. Shapiro and members of that committee; representatives of the American Academy of Actuaries and the

Canadian Institute of Actuaries; and all individuals participating in the program.

President Leckie recognized and welcomed the new Fellows and Associates who were attending their first meeting of the Society since attainment of their present ranks.

President Leckie advised that the Society had received word of the deaths of seventeen members since the last annual meeting. Those in attendance at this meeting observed a moment of silence in respect for the memory of these members. Obituaries are printed in this volume of the *Transactions*.

The Secretary presented an oral summary of the nonroutine business transacted by the Board of Governors at its meetings on January 19, 1981, and April 29, 1981, and by the Executive Committee at its meetings on December 11, 1980, and February 16-17, 1981.

Executive Director John E. O'Connor, Jr., made a few brief announcements.

President Leckie recognized the authors of papers published by the Society of Actuaries as follows:

Charles L. Trowbridge, "An Extension of the NAIC System for Life Insurance Cost Comparisons"

Peter W. Plumley, "Federal Income Taxation of Life Insurance Companies in the 1980s"

President Leckie introduced the Honorable John C. Crosbie, P.C., Q.C., Member of Parliament, Newfoundland, who addressed the audience on the relationship that exists between the United States and Canada.

President Leckie then introduced Charles E. Rohm, General Chairman, Committee on Continuing Education, who made a few brief remarks regarding the special-topic meeting.

After a brief recess, the meeting reconvened at 11:00 A.M. in five concurrent sessions.

A luncheon was held at 12:45 P.M. honoring new Fellows attending their first meeting of the Society since attainment of Fellowship. Following the luncheon, brief remarks were presented by President Leckie and President-Elect Hoskins. Michael J. Corey, Partner, Howe-Corey Consulting Group, addressed the audience.

The meeting reconvened at 2:30 P.M. in six concurrent sessions and six workshops.

A New Associates Workshop was also held at 2:30 P.M. under the sponsorship of the Committee on Professional Development.

On Friday, May 1, 1981, the meeting convened at 8:30 A.M. in six concurrent sessions and five workshops.

After a brief recess, the meeting reconvened at 10:45 A.M. in five concurrent sessions, five workshops, and a teaching session.

After a luncheon break, the meeting reconvened at 1:30 P.M. in a general session on "Overview and Outlook for Public Issues Involving the Actuary."

General session, concurrent session, teaching session, and workshop topics and the names of participants for this meeting are printed in the *Record*, Volume VII, Number 2.

KENNETH T. CLARK
Secretary

MINUTES OF THE REGIONAL MEETING

of the

SOCIETY OF ACTUARIES

HELD AT THE SKYLINE OTTAWA HOTEL
AND HOLIDAY INN OTTAWA-CENTRE
OTTAWA, ONTARIO, CANADA
MAY 28-29, 1981

The meeting was called to order by President Robin B. Leckie on Thursday, May 28, 1981, at 8:30 A.M. The following is a summary of attendance at the meeting:

SUMMARY

Fellows	428
Associates	340
Others	<u>33</u>
Total	801

President Leckie recognized the following individuals attending this meeting from countries other than the United States and Canada: Alan H. Fraser, England; Edward A. Johnston, England; Bruce D. Moore, West Germany; Stephen T. Rook, England; Charles V. Schaller-Kelly, Bermuda; Graham Smith, Australia; Richard J. Squires, England; and Dr. Gregory C. Taylor, Australia.

President Leckie next recognized all of the program participants—both Society members and those who were not members of the Society.

President Leckie then recognized the individuals responsible for this meeting: Vice-President Richard Humphrys; Program Committee Chairman Robert D. Shapiro and the members of that committee; and all individuals participating in the program.

President Leckie recognized and welcomed the new Fellows and Associates who were attending their first meeting of the Society since attainment of their present ranks.

President Leckie advised that the Society had received word of the deaths of twenty-one members since the last annual meeting. Those in attendance at this meeting observed a moment of silence in respect for the memory of these members. Obituaries are printed in this volume of the *Transactions*.

The secretary presented an oral summary of the nonroutine business transacted by the Board of Governors at its meetings on January 19, 1981, and April 29, 1981, and by the Executive Committee at its meetings on December 11, 1980, February 16-17, 1981, and May 27, 1981.

Executive Director John E. O'Connor, Jr., made a few brief announcements.

President Leckie recognized the author of a paper published by the Society of Actuaries as follows:

John I. Mange, "Contracting-out for Social Security?"

A panel presentation on "A View from the Bridge: The Presidents' Look at the Profession in 1981" was given by Robin B. Leckie, President of the Society of Actuaries; Charles T. P. Galloway, President of the Canadian Institute of Actuaries; and Walter L. Grace, President of the American Academy of Actuaries.

President Leckie was moderator for the panel session on "The Actuary and the State." The panelist were Richard Humphrys, Edward A. Johnston, and John O. Montgomery.

After a brief recess, the meeting reconvened at 11:00 A.M. in four concurrent sessions, a teaching session, and four workshops.

A New Associates Workshop was also held at 11:00 A.M. under the sponsorship of the Committee on Professional Development.

A luncheon was held at 12:45 P.M. honoring new Fellows attending their first meeting of the Society since attainment of Fellowship. Following the luncheon, brief remarks were presented by President-Elect Hoskins. Robin B. Leckie, President of the Society of Actuaries, addressed the audience.

The meeting reconvened at 2:30 P.M. in four concurrent sessions, a discussion forum, a dialogue session, and six workshops.

On Friday, May 29, 1981, the meeting convened at 9:00 A.M. in three concurrent sessions, a teaching session, and two workshops.

After a brief recess, the meeting reconvened at 11:00 A.M. in four concurrent sessions and six workshops.

After a luncheon break, the meeting reconvened at 2:30 P.M. in two concurrent sessions, a discussion forum, and four workshops.

General session, concurrent session, teaching session, discussion forum, dialogue session, and workshop topics and the names of participants for this meeting are printed in the *Record*, Volume VII, Number 3.

KENNETH T. CLARK
Secretary

MINUTES OF THE ANNUAL MEETING

of the

SOCIETY OF ACTUARIES

HELD AT THE PEACHTREE PLAZA HOTEL
ATLANTA, GEORGIA
OCTOBER 19, 20, AND 21, 1981

The meeting was called to order by President Robin B. Leckie on Monday, October 19, 1981, at 9:00 A.M. The following is a summary of attendance at the meeting:

SUMMARY

Fellows	1,012
Associates	214
Others	<u>114</u>
Total	1,340

President Leckie reported that the American Academy of Actuaries *Long-Range Planning Report* was available at the registration desk and would be discussed in panel discussion on Wednesday, October 21 at 11:00 A.M.

President Leckie recognized and welcomed the new Fellows and Associates who were attending their first meeting of the Society since attainment of their present ranks.

President Leckie then recognized the following individuals attending this meeting from countries other than the United States and Canada: Professor and Mrs. Hans Ammeter, Switzerland; Dr. Wolf S. Beck, Germany; William N. Fernandez, Puerto Rico; Conrad Gaehler, Switzerland; George Guilt, Scotland; Robert C. Hellig, South Africa; Daisy Mae McFarlane-Coke, Jamaica; Bruce D. Moore, West Germany; Toru Otsuhata, Japan; Hedley M. J. Ramshaw, England; and Mr. and Mrs. Y. M. Thakkar, Switzerland.

Professor Ammeter, retired from Swiss Life Insurance and Pension Company, spoke briefly.

Executive Director John E. O'Connor, Jr., made a few brief announcements.

E. Paul Barnhart, chairman of the Committee on Elections, reported the results of the election of officers as follows:

<i>President-Elect:</i>	Barbara J. Lautzenheiser
<i>Vice-Presidents (Two-Year Terms):</i>	Harold G. Ingraham, Jr. Richard S. Robertson
<i>Secretary:</i>	Kenneth T. Clark
<i>Treasurer:</i>	Robert J. Johansen
<i>Director of Publications:</i>	Edward J. Porto
<i>Board of Governors (Three-Year Terms):</i>	Nicholas Bauer M. David R. Brown Gary Corbett Ardian C. Gill Walter N. Miller Peter W. Plumley

Mr. Barnhart reported that there were 2,334 ballots cast.

Following announcement of the election results, President-Elect Lautzenheiser spoke briefly.

President Leckie then introduced Ernest J. Moorhead, who participated in the panel presentation on "Actuarial Adaptability." Mr. Moorhead introduced William S. Jewell, Sc.D., Professor of Operations Research, Department of Industrial Engineering and Operations Research, University of California, as the speaker and Professor James C. Hickman as the other panelist.

After a brief recess, the meeting reconvened at 11:00 A.M. in three panel discussions, three open forums, and four workshops.

A New Associates Workshop was also held at 11:00 A.M. under the sponsorship of the Committee on Professional Development.

A luncheon was held at 12:45 P.M. honoring new Fellows attending their first meeting of the Society since attainment of Fellowship. Dr. G. Hugh Russell, Professor of Management, Department of Management, Georgia State University, addressed the audience. Following the luncheon, brief remarks were presented by President Leckie and President-Elect Hoskins.

The meeting reconvened at 2:30 P.M. in two panel discussions, four open forums, and thirteen workshops.

On Tuesday, October 20, the meeting convened in a general session at 9:00 A.M. with President Leckie presiding.

President Leckie recognized Elgin R. Batho, F.S.A. 1929, James A. Hoskins, F.S.A. 1920, and John Haynes Miller, F.S.A. 1931.

President Leckie next recognized all of the program participants—both Society members and those who were not members of the Society.

President Leckie thanked the Program Committee, who had arranged the meeting, and its chairman, Robert D. Shapiro, for his work during the past year.

President Leckie recognized the authors of papers published in 1981 attending the meeting as follows:

Donald D. Cody, "An Expanded Financial Structure for Ordinary Dividends"

Pierre W. Treuil, "Fund Development of an Earnings-related Social Insurance Plan under Stabilized Conditions"

Robert C. Kryvicky, "The Funding of Negotiated Pension Plans"

Kriss Cloninger, "GAAP for Nonguaranteed Premium Life Insurance"

Dwight K. Bartlett III, "Measures of Actuarial Status for Social Security: Retrospect and Prospect"

W. H. Wetterstrand, "Parametric Models for Life Insurance Data: Gompertz's Law over Time"

Joseph R. Brzezinski, "Patterns in Persistency"

John C. Wilkin, "Recent Trends in the Mortality of the Aged"

President Leckie advised that the Society had received word of the deaths of thirty-two members since the last annual meeting. Those in attendance at this meeting observed a moment of silence in respect for the memory of these members. Obituaries are printed in this volume of the *Transactions*.

The minutes of the Society meetings held in Hartford, Connecticut, on April 14–15, 1980, in Minneapolis, Minnesota, on May 29–30, 1980, in Coronado, California, on June 12–13, 1980, and in Montreal, Quebec, Canada, on October 20–22, 1980, as printed in the *Transactions* (XXXII, 701–10) were approved.

The Secretary presented an oral summary of the nonroutine business transacted by the Board of Governors at its meeting on October 17–18, 1981, and by the Executive Committee at its meeting on September 17, 1981.

Treasurer Robert J. Johansen summarized the financial report, which is printed in this volume of the *Transactions*.

Executive Director O'Connor presented his annual report to the membership.

President Leckie introduced Carl R. Ohman, chairman of the Task Force to Study Risk of Loss Due to Changes in Interest Rate Environment, who presented a progress report on the task force's work.

John A. Mereu presented the David Garrick Halmstad Prize to Professor James C. Hickman, F.S.A., and Professor Robert Miller, for their paper "Bayesian Graduation and Forecasting." Professors Hickman and Miller each spoke briefly.

President Leckie then gave his presidential address, which is printed in this volume of the *Transactions*.

The gavel was passed to President-Elect Hoskins. President Hoskins called upon E. Paul Barnhart, who presented a silver tray to Mr. Leckie on behalf of the Society in appreciation of his service as President.

President Hoskins then spoke briefly and adjourned the business session.

After a brief recess, the meeting reconvened at 11:00 A.M. in three panel discussions, three open forums, and thirteen workshops.

Following lunch, the meeting reconvened at 2:30 P.M. in one panel discussion, five open forums, and nine workshops.

On Wednesday, October 21, the meeting convened at 11:00 A.M. in three workshops.

General session, panel discussion, discussion forum, and workshop topics and the names of participants for this meeting are printed in the *Record*, Volume VII, Number 4.

KENNETH T. CLARK
Secretary