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1902 A. Edward Archibald 1992

A. Edward (Ted) Archibald, a Fellow of the Society, died on May 8, 1992. He was 89 years old.

Born in Seaforth, Ontario on November 1, 1902, Mr. Archibald graduated from the University of Toronto in 1926. After two years at State Mutual Life in Worcester, Massachusetts, where he had already been a summer student, and then five years in consulting work at Woodward, Fondiller & Ryan in New York City while earning his Fellowship in 1931, Mr. Archibald joined Volunteer State Life in Chattanooga for more than 21 years of service as Actuary and then as Vice-President and Actuary.

In January 1955 he became associated with Investors Diversified Services Inc. in Minneapolis with the mission of starting a new life company, which was launched in 1957 as IDS Life Insurance Company. That firm's outstanding success was attributed largely to the building blocks that he laid. He served as its Executive Vice President for 10 years and was its President from November 1966 until his retirement a year later.

Mr. Archibald and his wife thereupon returned to their long-time home area, Lookout Mountain, Tennessee.

Not only was Mr. Archibald an actuary of unusual innovative talent, he was a man of great principle and integrity with a talent for surrounding himself with people of vision. He is remembered for his strong emphasis on good communications and high-quality service to policyholders.

He is survived by his wife, Dorothy, and a daughter.

1902 Reginald Cooksey Barnsley 1992

Reginald (Reg) C. Barnsley, a Fellow of the Society, died in Vancouver, British Columbia on November 26, 1992. He was 90 years old.

Born in Staffordshire, England on March 24, 1902, Mr. Barnsley came to Canada in 1914. Even without the advantage of any college mathematics course but with coaching from his brother, Joseph C. Barnsley (1888–1959, *TSA* XI, 1149), he completed his Society examinations in 1924 whereupon, like his colleague and friend Oswald Jacoby, he had to wait until the then-minimum age 25 for conferment of his Fellowship.

In July 1920, after five years' experience in the railroad business, Mr. Barnsley joined the actuarial staff of the Great-West Life Assurance Company in Winnipeg for a career that was to continue for 46 years. In 1925 he was appointed Assistant Actuary, in 1930 Associate Actuary, and in 1952 Director of Research.

Upon his retirement in February 1966, Mr. Barnsley moved to British Columbia, where he embarked upon an 18-year career as Assistant to the Superintendent of Insurance of that province. For three years after that he provided actuarial services to the Glacier National Assurance Company in Vancouver, thus completing a distinguished actuarial vocation spanning from age 18 to age 87.

Mr. Barnsley was exceptionally talented and studious, putting his entire effort into every project that he undertook. He was a man of integrity, devoted to the best interests of his profession; he kept in intimate touch with Society matters even into his 91st year, long after most actuaries would be content to rest upon their oars. He is survived by his wife, Margaret, two children and five grandchildren.

1920 Eugene Warren Bates 1992

Eugene (Gene) W. Bates, a Fellow of the Society, died of cancer in Cincinnati on September 24, 1992. He was 72 years old.

Born in Geneva, Ohio on May 28, 1920, Mr. Bates graduated summa cum laude from Ohio State University in 1942. He served in the Army Artillery in Europe, being discharged as a Captain in 1945. He then entered the actuarial science program at the University of Michigan, obtaining a master's degree in 1947. Meanwhile in 1946 he did summer actuarial work at Commonwealth Life.

In 1947 Mr. Bates joined the actuarial staff at National Life and Accident. Upon obtaining his Fellowship, he was appointed Assistant Actuary at Western and Southern Life, where he became Vice President and Actuary in 1957, Executive Vice President in 1980 and a member of the board in 1985. He provided keen insights and mature wisdom to his company and its affiliates until and even after his retirement to Florida in 1988.

He was admired as a true gentleman, respected by all who had the good fortune to know him. He is survived by his wife, Florence, a daughter and two sons.

1928 Sidney Benjamin 1992

Sidney Benjamin, a distinguished Fellow of the Institute of Actuaries and a 1965 Associate of this Society, died in London, England on February 18, 1992. He was 63 years old.

Born in London on June 6, 1928, Mr. Benjamin graduated with first class honors in mathematics from Corpus Christi College, Cambridge in 1951. Only five years later he qualified as a Fellow of the Institute and celebrated the occasion by presenting the first of his many papers to that body. He served the profession as a member of the Institute's Council for more than 20 years and as a Vice President from 1975 to 1978. In 1985 he was honored with the Institute's Gold Medal, an award given to only 11 actuaries since its inauguration in 1919. That same year he was appointed Visiting Professor at City University of London.

Mr. Benjamin's business career began with Prudential Assurance in 1952. From 1959 to 1962 he was with Ferranti Computers; then he joined the consulting firm of Bacon and Woodrow, where he became a Partner in 1963 and a Senior Partner soon afterwards. His work in connection with the failure of the Vehicle and General Insurance Company pointed up the value of actuarial methodology in general (casualty) insurance and led to introduction of this subject into the Institute's syllabus. Later he turned his attention to some of the problems at Lloyds of London and more recently to the difficulties in the area of funding long-term care for the elderly. He contributed on occasion to discussions at North American actuarial meetings, especially on modern developments such as equity products.

Mr. Benjamin was particularly interested in actuarial research and for more than two decades was Chairman of the Institute's Research Committee. His clear-headed and invariably helpful comments on complex issues were eagerly sought. In all his many accomplishments he lived up to his precept "to give it back to the next generation." The good humor that laced his pronouncements was widely appreciated.

He is survived by his wife, Goldie, a son, daughter, and two grandchildren.

1928 Robert Jule Bohn 1992

Robert J. Bohn, a Fellow of the Society, died on August 20, 1992 at Lees Summit, Missouri. He was 63 years old.

Born in Fremont, Ohio on September 29, 1928, Mr. Bohn graduated from Ohio Wesleyan University in 1950 and then attended the University of Michigan actuarial course. After three years at Connecticut General Life Insurance Company, he moved to Franklin Life Insurance Company in 1956 for a 35-year career. He earned his Fellowship in 1971 and retired from the post of Vice President and Actuary of his company at the end of 1991.

He is survived by his wife, Jacquelyn, a son and a daughter.

1938 Howard Stuart Brogan, Jr. 1992

Howard S. Brogan, Jr., an Associate of the Society, died suddenly of cardiac arrest in St. Louis, Missouri on February 15, 1992. He was 54 years old.

Born in Pittsburgh, Pennsylvania on February 3, 1938, Mr. Brogan graduated from Baldwin-Wallace College in 1961 and joined the staff of Nelson & Warren, Consulting Actuaries. In 1964 he moved to W. Alfred Hayes & Company in St. Louis for the rest of his career. In 1965 he completed his Associateship examinations and in 1970 was elected his company's Vice President and Actuary. His area of professional activity was consulting with pension plan sponsors.

He was active in his community, involved primarily with amateur sports, in both coaching and fund-raising. He enjoyed tennis and skiing and will be remembered for his sense of humor and dry wit. He is survived by his wife, Sue, his parents, three sons, and a sister.

1896 Robert Gordon Brown 1992

R. Gordon Brown, an Associate of the Society, died on January 11, 1992, a few weeks before his 96th birthday.

He was born in Beamsville, on March 27, 1896, grew up in Ontario, and entered the mathematics course in Queen's University in 1914. He left to join the Canadian Army and served overseas in the Artillery. Following the war, he returned to Queen's University, graduating in 1920.

He joined Canada Life Assurance Co. in 1922 in the mathematical department. He received his Associateship in 1925, later became Manager of the department, and continued there until his retirement in 1963.

All kinds of special actuarial calculations were made in the mathematical department, and "R.G." became known to, and is remembered by, generations of staff, sales personnel, and actuarial students.

He is survived by his son and two daughters.

1944 William Theodore Bryan 1992

William (Bill) T. Bryan, a Fellow of the Society, died suddenly in Redmond, Washington on August 20, 1992. He was 47 years old.

Born in Los Angeles on November 9, 1944, Mr. Bryan graduated from California State University—Fullerton in 1967 and earned a master's degree at Memphis State University in 1972 while serving as a mathematics instructor in the Navy. The next year he joined the staff of Prudential Insurance Company. From 1977 to 1982 he was with Preferred Risk Life in Des Moines, during which time he achieved his Fellowship. For five years he was Vice President and Actuary of Pekin Life in Illinois. In 1987 he joined SAFECO Life in Redmond, where he was appointed Actuary in 1990. At the time of his death, Mr. Bryan was serving on the Academy's Committee on Life Insurance Financial Reporting and on a Joint ACLI/NAIC Task Force on the same topic.

His many friends and those whom he helped prepare for actuarial examinations will long remember him as genial, enthusiastic and a pleasure to work with. He was a willing speaker at actuarial meetings, serving as President of the Seattle Actuarial Club in 1992–93. Accomplished in music, he sang at his children's weddings. And he was a lover of and active participant in several sports. Bill is survived by his wife, Carol, two sons and a daughter.

1902 Walter Leeds Chapin 1992

Walter L. Chapin, a Fellow of the Society since 1946, died in Stillwater, Minnesota on December 28, 1992. He was 90 years old and a great-grandson of the famous 19th-century actuary, Elizur Wright.

Born in St. Paul on December 18, 1902, Mr. Chapin graduated from Harvard College in 1925 and immediately entered the service of Minnesota Mutual Life Insurance Company for a distinguished career that was to continue formally for 36 years and even after. Mr. Chapin left the company in 1961 to become a consulting actuary in Silver Spring, Maryland.

A product innovator of extraordinary talent, Mr. Chapin had begun thinking in the 1940s about the possibilities of a flexible life insurance policy, but saw that its complications were then unmanageable. By the 1960s, recognizing that advent of computers had changed all that, he resigned from his company to concentrate on the idea. After he had approached several companies with designs, Minnesota Mutual agreed to undertake development of such a contract. Introduced in 1971, adjustable life, the first policy designed to take care of a lifetime of changing insurance needs, and its later cousin, variable adjustable life, accounted in due course for 95 percent of that company's individual life insurance sales.

In his 1976 Society paper, "Toward Adjustable Individual Life Policies" (*TSA* Vol. XXVIII, p. 237), Mr. Chapin graciously attributed the birth of the idea to the late Edward A. Rieder (*TASA* XLVIII, 1947, p. 283), and acknowledged the impetus given it by Alfred N. Guertin in a 1964 report. Further particulars of the history of this product can be found in Wilfred A. Kraegel's discussion of Mr. Chapin's paper.

Other new products credited to Mr. Chapin's remarkable ingenuity are in the fields of group insurance outside the employer-employee relationship and group mortgage life insurance.

His success with his ideas is attributed by a colleague to his infectious energy and the joy of others to be working with him. He is survived by his wife, Frances, two sons, a daughter, and seven grandchildren.

1924 George Yale Cherlin 1992

George Y. Cherlin, a Fellow of the Society, died in Mt. Shasta, California on August 5, 1992. He was 68 years old.

Born in New Haven, Connecticut on February 21, 1924, Dr. Cherlin served in the Navy in World War II and then earned a bachelor's degree in 1947 from Rutgers and, from the same institution, his master's (1949) and Ph.D. (1951).

Dr. Cherlin then joined the staff of Mutual Benefit Life, attaining his Fellowship in 1955. He became an Associate of the Casualty Actuarial Society in 1961. He retired from Mutual Benefit in 1987, but worked elsewhere for two extended periods. From 1962 to 1972, he was Vice President and Actuary of the National Health and Welfare Retirement Association, predecessor to Mutual of America Life Insurance Company, in New York City.

For them he published, jointly with Howard Lichtenstein, a pamphlet "Trend in Pension Plans and Related Benefits in the Health and Welfare Field" in July 1970. At Mutual of America, he continues to be fondly remembered for his leadership and strength of character. From 1978 to 1983 he did consulting work in Newark and was employed part of that time by Scientific Time Sharing Corporation (STSC). During much of his career he was in poor health, but he refused to give up. After his retirement he was Staff Actuary at United Insurance Company of America, first in Chicago and then in Milwaukee. He moved to California in April 1991.

Colleagues agree that Dr. Cherlin was a brilliant mathematician but nevertheless a patient and effective teacher of what he had learned or devised. Among his great achievements was his pioneering adaptation to life insurance uses of Kenneth Iverson's APL (A Programming Language) system. It is related that in a single weekend he set up an APL program to analyze 500,000 policies so as to create a special dividend credit for selected groups thereof. Sadly, other than a brief review in *TSA* XLI (1989), p. 617, that he wrote, there is nothing in our journals about Dr. Cherlin's pioneering work in APL.

One who was then a beginning actuarial student recollects that in 1972, when actuarial students at Mutual Benefit were still starting out by learning to organize worksheets and use a desk calculator, Dr. Cherlin transformed the whole scene by introducing actuaries and actuarial students to APL, arranging for STSC to conduct a series of classes on site. In a short time, actuarial students at Mutual Benefit were starting their careers by reading an APL manual and performing their assignments with APL programs. Dr. Cherlin worked closely with many of them on their own APL projects, impressing them with his enthusiasm and his invention of unconventional solutions.

Dr. Cherlin is survived by his wife, Mary Elizabeth, two sons and four grandchildren.

1916 John William Clarke 1992

John (Jack) W. Clarke, a Fellow of the Society, died on April 10, 1992 in Missouri City, Texas. He was 76 years old.

Born in Kingston, New York on February 24, 1916, Mr. Clarke graduated from Cornell University in 1937 and joined the Travelers Insurance Company in Hartford, where he remained until 1954 except for service from 1942 to 1946 as a Captain in the United States Army Air Corps. In 1952 he earned a J.D. degree from the University of Connecticut.

From 1954 to 1956 Mr. Clarke was with Pan American Life in New Orleans as Vice President, Actuary and Controller. He then went to Gulf Life in Jacksonville, Florida as Senior Vice President. After brief service with a firm in Greensboro, North Carolina, 1961–1962, he was elected President of General Reinsurance Life Corporation in New York City. Four years later he became President of Hartford Life Insurance Company, from which post he was forced by illness to retire in 1973.

He was a man of extraordinary intellect, energy and drive. He is survived by his wife, Ann, and a sister.

1915 Maurice Edward Comfort 1992

Maurice E. Comfort, a Fellow of the Society and of the Canadian Institute of Actuaries, died in Thorndale, Ontario on May 29, 1992. He was 77 years old.

Born in Saskatoon on May 18, 1915, Mr. Comfort graduated from the University of Toronto in 1938 and joined the actuarial staff of London Life Insurance Company for what was to be a 40-year career there. He earned his Fellowship in 1948.

He joined the Canadian Army at the outbreak of World War II, serving in the meteorological branch. He saw active duty in Italy, Normandy and northwest Europe and achieved the rank of Captain, returning to his company at the war's end.

In 1950 Mr. Comfort was appointed Assistant Actuary. He transferred to the underwriting department in 1955 and assumed increasing responsibility, culminating with his appointment as Underwriting Executive in 1971. He was active in professional underwriting circles, serving as President of the Canadian Home Office Life Underwriters Association in 1974.

Remembered as someone who cared, he was devoted to his family and church and genuinely interested in the well-being of those he encountered. Among his many keen interests were his church choir, genealogical study, travel, exercise, and nature. He transformed 60 acres of open land on his family farm into a forest by planting 130,000 trees over 30 years.

He is survived by his wife, Jean, five children and nine grandchildren.

1941 Joseph Francis DeSimone 1991

Joseph (Joe) F. DeSimone, a Fellow of the Society, died in Long Island on November 16, 1991. He was 50 years old.

Born in Brooklyn, New York on August 31, 1941, Mr. DeSimone graduated from Columbia University in 1962 and joined the staff of Equitable Life Assurance Society. He earned his Fellowship in 1969.

His primary business and professional emphasis was in group coverages, especially group life and health insurance. He became an expert in actuarial and financial aspects of this field and carried out his work with an infectious sense of humor. After a series of promotions, he was appointed Vice President and Actuary.

Sadly, only a few years after that appointment, Mr. DeSimone's career was devastated by multiple sclerosis, which forced his retirement and ultimately claimed his life. He is survived by his wife, Maureen, a daughter and a son.

1900 Marwin Reynolds Dodson 1992

M. Reynolds (Rey) Dodson, a Fellow of the Society, died in Cincinnati on April 24, 1992 after an illness of several months. He was 82 years old.

Born in Norwood, Ohio on November 25, 1909, Mr. Dodson grew up in Fort Thomas, Kentucky. He joined Ohio National Life Insurance Company part-time in 1928 while he was a cooperative student at the University of Cincinnati. In 1930 he transferred to the actuarial course at the University of Michigan, earning his degree with high distinction in 1932, and became a full-time employee of his company. He reached Associateship in 1934, by which time he was already Assistant Actuary, and Fellowship in 1936. He contributed numerous discussions and served for a time on examination committees.

After holding a series of increasingly responsible company posts, he became a member of the Board of Directors in 1946 and Chief Executive Officer in 1956. He retired from management in 1972.

He was active in the Cincinnati community, one of his positions being a directorship of the University of Cincinnati from 1956 to 1971.

Mr. Dodson's intellectual depth and leadership gifts were evident to all who came in contact with him. He is survived by his wife, Virginia, a son and two grandchildren.

1903 Roderick Ian Fraser-Petherbridge 1992

Roderick I. Fraser-Petherbridge, a Fellow of the Institute of Actuaries and an Associate of the Society, died in South Africa on July 25, 1992. He was 89 years old.

Born in London, England on June 21, 1903, Mr. Fraser-Petherbridge graduated from Emanuel School and began his actuarial career at Provident Institution in London in 1922. In 1928 he entered the London office of Sun Life Assurance Company of Canada and was transferred to that company's Cape Town office in 1946. In 1950 he was among the first overseas actuaries to avail himself of the privilege of Associateship status in the Society of Actuaries.

In 1951 he joined the staff of African Life Assurance Society in Cape Town, retiring therefrom in 1968 from the post of Manager and Actuary.

He is survived by his wife, Betty.

1903 Ernest Clark Gill 1992

Ernest (Ernie) C. Gill, a Fellow of the Society, died on January 21, 1992 after a long illness. He was in his 89th year.

Born in Kingston, Ontario on April 5, 1903, Mr. Gill graduated with a Gold Medal from Queen's University in 1923. He was later to become Chairman of that institution's Board of Trustees and to be honored with an LL.D. in 1957.

In 1923 Mr. Gill entered actuarial employment at the Canada Life Assurance Company, where he had previously been a summer student; his career there embraced 41 years, the last 13 of them as the company's President. He earned his Fellowship in 1926.

After Mr. Gill had served in the actuarial department for several years, he was assigned to analytical work in the investment department, where he distinguished himself through and beyond the testing years of the Great Depression. He was appointed Treasurer in 1938, General Manager in 1946 and to the Board of Directors in 1947. After his retirement from the company's presidency in 1964, he was successively Vice-Chairman of the Board and an Honorary Director until his death.

He was repeatedly ahead of his time in his problem-solving capacity, leaving his mark on the company's progress in both investment and actuarial fields. One example was his establishing a department for selection and trading of stocks and bonds. Another was his definition of a concept for forecasting surplus earnings. This concept was made into a practical method by Mr. Gill's associate, Donald M. Ellis, and remained in effect for more than 30 years.

In 1957 Canadian federal law was changed to enable stock life insurance companies to mutualize. Mr. Gill's view that mutualization was the proper course for Canada Life was accepted by shareholders and policyholders.

He was brilliant in his grasp of business problems. This, together with his warm and friendly manner, brought him admiration and respect wherever he went. In 1979, his lifelong friend, the late J. Gordon Beatty, FSA, wrote his memoir entitled "The Ernie Gill Story."

Mr. Gill is survived by his wife, Mercedes, a daughter, four grandchildren, and five great-grandchildren.

1938 Oscar David Green III 1992

O. David Green III, a Fellow of the Society, died of cancer, in Sewanee, Tennessee on September 24, 1992. He was 54 years old.

Born in Raleigh, North Carolina on May 9, 1938, Mr. Green graduated from Franklin and Marshall College, Pennsylvania in 1959 and joined the actuarial staff at Baltimore Life Insurance Company. Nine years later he moved briefly to Consumers National Life Insurance Company and then entered the consulting field with Milliman & Robertson Inc. in Salt Lake City. After one year with a Dallas company, he joined Nelson and Warren Inc. in St. Louis, completing his Fellowship examinations there in 1976.

In the early 1980s, Mr. Green was elected Vice President and Actuary of Grange Mutual Life Insurance Company in Nampa, Idaho. By 1990 his love for people and his desire to help them to be treated fairly motivated him to leave the profession to go to the School of Theology at the University of the South, Sewanee, Tennessee. There, already afflicted by cancer, he was ordained to the Episcopal priesthood in April 1992.

He was a lively and intense person with many and diverse interests. His love of mathematics brought him into our profession; he collected coins; he was a duplicate bridge Life Master; for some years he showed Great Danes. He is survived by his wife, Kuulei, a son, a daughter, his mother, and a sister.

1948 Brendan Hayes 1992

Brendan Hayes, a Fellow of the Institute of Actuaries and Associate of the Society since 1985, died in Dublin, Ireland on September 8, 1992. He was 44 years old.

Born on March 6, 1948, Mr. Hayes earned his Institute Fellowship in 1971. He served throughout his sadly short career on the staff of Irish Life Assurance in Dublin, in which he rose to Chief Executive—Finance and Company Actuary. He also was a director of Interstate Life Insurance Company in Des Moines, Iowa, owned by Irish Life.

Among Mr. Hayes' many achievements was the restructure and privatization of Irish Life, effectively described in his presentation and discussion "Reconstruction on Privatisation of a Quasi-mutual Life Insurance Company," co-authored with Ashok Gupta (*Transactions of the 24th International Congress of Actuaries*, Montreal, Canada, May 31 to June 5, 1992, p. 105).

Mr. Hayes had many friends among actuaries on this continent. His extraordinary, inspirational talents will be remembered by those under his direction or those otherwise associated with him, as well as his fierce loyalty to his family, his profession, his sport and his politics.

He is survived by his wife, Sheila, and five children.

1942 Lawrence Allan Lindstrom 1992

Lawrence (Larry) A. Lindstrom, a Fellow of the Society, died suddenly on February 20, 1992. He was just short of his 50th birthday.

Born in Jamestown, New York on March 14, 1942, Mr. Lindstrom graduated from Alfred University in 1964. After three years in the Army, where he earned the rank of Captain, he joined the actuarial staff at Equitable Life Assurance Society in early 1968 and by 1971 had achieved his Fellowship. Soon afterwards he joined Insurance Company of North America. At first a Group Actuary, he later served as Senior Financial and Actuarial Officer in several units of that organization until moving to CIGNA Corporation in 1982.

In 1984 he joined Germantown Insurance Company, where he soon was elected President, the post he held at his untimely death. He was also Chief

Financial Officer of the The Philadelphia Contributionship for the Insurance of Houses from Loss by Fire.

Mr. Lindstrom was exceptionally bright and a tireless worker and in his available free time was an avid and accomplished golfer. He is survived by his wife, Joan, a son, his parents, a sister, and a brother.

1915 Archibald Ross MacDonald 1992

A. Ross MacDonald, a Fellow of the Society, died in Toronto on February 1, 1992. He was a few days short of his 77th birthday.

Born in Toronto on February 10, 1915, Mr. MacDonald graduated in honor mathematics from the University of Toronto in 1937 and joined the actuarial department of the Imperial Life Assurance Company in his home city in 1938. Except for service with the Radar Branch of the Royal Canadian Air Force from June 1941 to September 1945, he spent his entire working life with that company until retiring on July 31, 1978 after 40 years of distinguished service.

He earned his Fellowship in 1951. After serving in his company's actuarial and underwriting departments, he was assigned the task in January 1947 of reopening its British actuarial department at its chief office for Great Britain in London.

On his return to Toronto in January 1950, Mr. MacDonald moved into group operations as Supervisor of the Group Service Section. He was appointed Assistant Actuary in September 1951 and was progressively promoted until becoming Executive Officer, Group Insurance in January 1968 and Actuarial Vice-President in January 1974.

During his entire career, he was a conscientious worker and an exemplary administrator who, although demanding the best from his subordinates, was never harsh or abrupt, preferring to guide rather than drive them along the chosen course. He is survived by his wife, Naomi, a son, three daughters, and two grandchildren.

1934 Richard Conrad Murphy 1992

Richard (Dick) C. Murphy, a Fellow of the Society, died suddenly on October 16, 1992. He was 58 years old.

Born in Phoenix, Arizona on June 20, 1934, Mr. Murphy graduated from Princeton University in 1955 and immediately joined the group actuarial division at Connecticut General Life Insurance Company. Initially he designed and implemented data-processing systems, becoming the company's Director of Technical Research. He continued his education by earning a master's degree from Trinity College, Hartford, his Society Fellowship in 1960 and a Ph.D. in mathematical statistics from the University of Connecticut in 1972.

In 1976 Dr. Murphy joined G.B. Buck Consulting Actuaries, New York City, as Director of Research. He became responsible for informing his company's clients as well as his fellow workers about the multitude of changes in the employee benefit field, including government regulations. He did this largely through regular publications, which established his national reputation as an effective communicator.

He was a great teacher who brought out the best in those who worked with him. And he discharged his debt to his profession through work on Society committees responsible for education, training and research.

He is survived by his wife, Marjorie, a son, a daughter, and two grandsons.

1905 William Leslie Nicholls 1992

W. Leslie Nicholls, a Fellow of the Institute of Actuaries and of the Canadian Institute of Actuaries and an Associate of the Society, died in Mount Royal, Quebec on June 22, 1992. He was 87 years old.

Born in London, England, Mr. Nicholls attended Alleyn's school there. He was on the actuarial staff of Atlas Assurance Company in that city from 1923 to 1937, earning his Institute Fellowship in 1931.

Atlas bought control of Montreal Life Insurance Company in 1937, and he was sent to Canada to become Actuary of the company. In 1938 he was granted Society Associateship by waiver of examinations. For many years he was General Manager and Actuary of Montreal Life and was elected Vice President and General Manager in 1956. He inherited the financial stewardship of Montreal Life in difficult circumstances and not only nursed it through rough patches but also built it into one of the soundest small-medium companies in Canada. He retired in 1970, living in Mount Royal until his death.

Mr. Nicholls was a quiet man who performed his duties effectively and was well liked by those who knew him. He was a devout member of the

Mount Royal United Church and was its treasurer for 30 years, up the day he died. He was also an avid lawn bowler. He is survived by his wife, Laura.

1915 Matthew Henry Oram 1992

Matthew Henry Oram, an overseas Associate of the Society, died in Wimbeldon, England on March 4, 1992. He was 76 years old.

Born in Palmerstown North, New Zealand on November 12, 1915, Mr. Oram graduated from Victoria University College, New Zealand in 1936 and after two years' further study there went to England to enter our profession. His studies were interrupted by World War II service. He qualified as a Fellow of the Institute of Actuaries in 1949 and was one of the first actuaries to obtain Associateship status in the Society of Actuaries when the doors were opened in 1950.

Mr. Oram was employed briefly at Legal & General Assurance Society and then entered the stock brokerage field with J. & A. Scrimgeour, also in London, 1950–1956. From then until 1975 he was Actuary and Manager of the National Mutual Life Assurance Society, London. From 1975 until retirement in 1985, he managed investment trusts and served the Lifeguard Assurance Company in London.

He is survived by a son.

1923 Ellis Wayman Scott 1991

Ellis W. Scott, an Associate of the Society, died in Baltimore on December 13, 1991, a few weeks before his 69th birthday.

Born in Cleveland on January 27, 1923, Mr. Scott graduated from Southern University of Baton Rouge, Louisiana in 1947 and became a mathematics instructor there and then at North Carolina Agricultural and Technical State University. In 1950 he enrolled at State University of Iowa, where he obtained his master's degree in actuarial science in 1952.

Mr. Scott joined the Social Security Administration as an Actuarial Mathematician in 1954, leaving in 1960 to become an Actuarial and Pension Consultant in New York City and to serve as Vice President and Actuary of United Mutual Life Insurance Company. After obtaining his Associateship in 1967, he returned to the Social Security Administration in 1971, then joined the Department of Labor. While there he was on loan from 1974 to 1976 to Howard University, designing its actuarial program and becoming the first administrator thereof. He also served on the Joint Board for the Enrollment of Actuaries. Before his retirement from Federal Government service in 1988, he was an Actuary in the Department of Energy.

Mr. Scott was indeed a man of parts, but he was a black student in the days when he was justified in doubting his chances for employment in our profession. His qualification as an actuary was a triumph over these difficulties. As a professional actuary, he would tackle, usually successfully, any job no matter how difficult. And inspired by determination that others should not have to surmount the difficulties that he had experienced, he became a helper of people as a reacher and a parent.

He is survived by his wife, Elaine, and two sons.

1900 Hudson Jennings Stowe 1992

Hudson J. Stowe, a 1925 Fellow of the Society, died in Toronto on November 12, 1992. He was 92 years old, the last surviving grandchild of Emily Stowe, Canada's earliest woman physician.

Born in Toronto on August 24, 1900, Mr. Stowe graduated from the University of Toronto in 1922 with honors in mathematics. He had originally intended to make his career in engineering but found few openings therein and was influenced by Professor M.A. MacKenzie to consider the actuarial field. After experience with Manufacturers Life as a summer student, he joined that company for a career that was to continue for 43 years until his retirement in 1965 from the post of Comptroller.

Mr. Stowe early became a specialist in tabulating equipment and never returned to traditional actuarial pursuits. In 1936 when E. William Phillips, FIA, a colleague in the company's London, England office, presented his trailblazing paper, "Binary Calculation" to the Institute, Mr. Stowe was among the minority of actuaries who foresaw in this paper the dawn of the computer age. He began conversations with Canadian representatives of IBM about the possibilities of octonal rather than decimal numeration for calculating purposes. World War II intervened, but in 1947 Mr. Stowe, as President of the Insurance Accounting & Statistical Association, arranged to have the ranking authority, Edmund C. Berkeley, FSA, deliver a lecture to that body on the use of computers for underwriting.

In due course Mr. Stowe was responsible for his company's first mainframe computer. He continued to concentrate on computers for the rest of his business life. A social as well as a knowledgeable gentleman, he maintained close relations with British as well as Canadian and U.S. actuaries working in this field.

A widower since 1986, he is survived by a son, a daughter, six grandchildren, and seven great-grandchildren.

1922 Ivan Robert Taylor 1992

Ivan R. Taylor, a Fellow of the Society and of the Canadian Institute of Actuaries, died of leukemia in London, Ontario after a short illness. He was 70 years old.

Born in Belmont, Ontario on September 3, 1992, Mr. Taylor earned a teaching certificate from London Normal School in 1941 and taught for six months before entering the Royal Canadian Air Force. He served as a World War II navigator and, after discharge in 1945, graduated in 1949 from the actuarial course at the University of Western Ontario as the gold medallist of his class.

Mr. Taylor then joined the staff at London Life Insurance Company where he spent his entire career, earning his Society Fellowship in 1958. He was the principal architect in designing his company's first group insurance computer system and for several years managed its participating fund for individual insurance. Mr. Taylor's corporate contribution was outstanding, and his work always met the highest standards of professional integrity. He retired in 1983.

He was a warm, considerate person with a vibrant sense of humor. An enthusiastic and accomplished curler and bridge-player, he also loved good music, was active in his church and was an avid sports fan.

He is survived by his wife, Eula, four daughters and seven grandchildren.

1914 Arthur Roy Tollefson 1992

Arthur (Art) R. Tollefson, a Fellow of the Society, died in Fort Pierce, Florida on November 28, 1992. He was 78 years old.

Born in Granville, North Dakota on October 30, 1914, Mr. Tollefson graduated from Luther College in 1938 and studied for his M.S. degree in Professor Reitz's actuarial course at the University of Iowa. In June 1939 he joined the staff of Equitable Life Assurance Company for a career that continued until his retirement in 1972, interrupted only by military service in World War II, from 1942 to 1946.

Mr. Tollefson specialized in group annuities after his return to his company. He was known as a good person to work with or for and as one who tackled his work with thoroughness and dedication. He earned his Society Associateship in 1948 and his Fellowship in 1969.

After his retirement, Mr. Tollefson was employed for a time in the consulting field by Johnson & Higgins in Detroit. He moved to Florida in 1990.

After many years of bachelorhood, he married in the 1970s and is survived by his wife, Helen, six stepchildren, fifteen grandchildren, and one great-grandchild.

1918 John Harris Turoff 1992

John (Jack) H. Turoff, a Fellow of the Society, died of a heart attack on September 29, 1992. He was 73 years old.

Born in Cardiff, Wales on December 15, 1918, Mr. Turoff graduated from high school in London and was engaged in commercial work until World War II broke out in 1939. He then served for six years in the Royal Air Force, during which time he, like many other RAF recruits, trained in Canada; while there he married an American girl. By war's end he had begun pursuing actuarial studies in London before coming to the U.S. in 1946.

In December 1946 Mr. Turoff joined the group department staff of John Hancock Mutual Life Insurance Company in Boston. Shortly afterward he was transferred to the controller's department, and in 1970 upon earning his Society Fellowship, he was given a key assignment in the then new actuarial service department created to give major support to the company's marketing activities. He made substantial contributions to important projects, particularly in early expense allocation programs, the company's pioneering separate account program and issues related to district agency union negotiations. He retired in 1983.

In addition to being a competent actuary, Mr. Turoff had a notably positive attitude and was well liked by his company colleagues. His wife, Rose, having predeceased him in November 1990, he is survived by their two daughters.

1924 David Edward Watts 1992

David E. Watts, a Fellow of the Society and of the Canadian Institute of Actuaries, died in Richmond Hill, Ontario on September 3, 1992. He was 68 years old.

Born in Toronto on February 20, 1924, Mr. Watts attended the University of Toronto briefly in 1942, when his career was interrupted by service in the Royal Canadian Air Force in World War II. Returning to that university in 1945, he graduated in 1948 and joined Confederation Life Association, where he had worked as a summer student.

In his 36-year career he was in group insurance until 1971 when he moved from Vice-President, Group to Corporate Vice-President until retiring in 1984.

Mr. Watts is remembered as a worthy colleague and a fine bridge-player. He is survived by his wife, Corrine.