

Obituary

RUSSELL C. BURTON

FRANK H. BYRON

PERCY H. EVANS

ISRAEL FELDMAN

ARTHUR HUNTER

JOHN CHARLES LINK

RAY DICKINSON MURPHY

WELTHA McLACHLAN VAN EENAM

1885 Russell C. Burton 1963

Russell C. Burton, who retired as actuary with Farmers New World Life Insurance Company in 1953, died November 22, 1963, following a heart attack. Mr. Burton was a Fellow in the Society of Actuaries and a charter member and past president (1932) of the Actuarial Club of the Pacific States.

Born September 16, 1885, in Detroit, Michigan, Mr. Burton attended school there, and in 1908 was graduated from the University of Michigan, where he had specialized in actuarial mathematics and insurance subjects. After graduation he worked for the Pacific Mutual Life for a time and then became examiner in the Texas Insurance Department.

In 1913 Mr. Burton joined the staff of the New World Life Insurance Company as actuary in Spokane, Washington, and moved to Seattle when the company offices were relocated there in 1931. He became secretary-actuary in 1919, and vice-president in 1942. He remained with the company and its successor company, Farmers New World Life, until his retirement in 1953.

Mr. Burton was a man of very high principles and devotion to all his obligations. His friendships meant a great deal to him throughout his lifetime, and he was known among his associates as a dependable, likable friend, with a keen sense of humor.

Those who had their introduction to life insurance and the actuarial field under the tutelage of Mr. Burton will always remember gratefully the personal interest he took in helping them get a start. He was active in his field and was responsible for an unusually large number of men becoming actuaries. Also, he was one of the prime movers in organizing the Actuarial Club of the Pacific States.

Surviving are his wife, Eltinge Burton, and a daughter, Eleanor Burton, both

of Seattle; and a son, Commander James B. Burton, U.S.N., currently stationed in San Diego, California.

1911 Frank H. Byron 1964

Frank H. Byron, a Fellow of the Society, died on April 7, 1964, after an illness of several months.

He was born in Auburn, Maine, on September 6, 1911. He received a Bachelor of Arts degree from Bates College in 1933 and a Master's degree from Wesleyan University in 1934, with Phi Beta Kappa and Sigma Xi honors. He joined the Actuarial Division of Metropolitan Life on July 1, 1935, and attained Associateship in the Society in 1941. Military service interrupted his career; he served in the Navy during World War II as an air navigator, achieving the rank of lieutenant, senior grade.

After the war, he returned to Metropolitan and held positions of increasing responsibility, specializing in policy valuation and the preparation of the annual statement. He attained Fellowship in the Society in 1946. On January 1, 1958, Mr. Byron was appointed an officer of Metropolitan with the title of assistant actuary—a title which he held until his untimely death.

He is survived by his wife, the former Marjorie van Buskirk, who was herself an employee of Metropolitan at the time of their marriage, and by a son and twin daughters.

Frank Byron was highly regarded by his associates at Metropolitan and in the actuarial profession as an authority on life insurance accounting. Immediately prior to his terminal illness, he had been assigned to new responsibilities in expense accounting. In all his business relationships, his direct friendliness and integrity won the respect and affection of all who worked with him.

Mr. Byron was devoted to his family and to his church, the Olivet Baptist Church of Valley Stream, of which he was a deacon and trustee. He was active in school affairs and in the Boys' Baseball League of his community.

Frank Byron's quiet, unassuming modesty endeared him to his colleagues in both his business and his private life. His passing is a tragic loss to his family, his company, and his community.

1873 Percy H. Evans 1964

Percy H. Evans died on January 1, 1964, at his home in Saratoga, California, following a long illness.

He was born in San Diego, California, on November 9, 1873, the son of an eminent civil engineer who helped build the Union Pacific and other western railroads. After the death of his father, he came to Milwaukee in 1889 to work as an actuarial clerk under his uncle, Charles N. Jones, then actuary of the Northwestern Mutual Life Insurance Company.

In 1892 he entered the University of Michigan but continued his Northwestern Mutual association as a part-time agent. He returned to Northwestern's

home office in 1895. A year later he became an agent in Northwestern Mutual's San Francisco General Agency. At the same time an interest in journalism led to his writing the first known life insurance column, a monthly feature in the *Adjuster*, then a leading San Francisco insurance magazine, as well as articles for several insurance journals.

In 1902 Mr. Evans returned to Milwaukee as an assistant superintendent of agencies. Soon afterward he founded *Field Notes*, Northwestern Mutual's agency publication, believed to be the oldest life insurance publication of its kind in the United States.

Transferred to the Actuarial Department in April, 1915, he became the company actuary in July of that year. In 1929 he was elected vice-president and actuary, which he remained until retirement in 1946, which ended a fifty-seven-year period of association with the Northwestern Mutual. His soundness of judgment, executive ability, integrity, intense loyalty, and facility of expression were among the qualities which gained him great respect and admiration.

Mr. Evans became a Fellow of the American Institute of Actuaries in 1919, served on the Board of Governors in 1921-24, and was president of the Institute in 1924 and 1925. During his presidency, the first joint meeting of the American Institute of Actuaries and Actuarial Society of America was held. He was an Associate of the Actuarial Society. He was a member of the Senior Actuaries' Club, the American Mathematical Society, and the American Statistical Association. He contributed numerous papers and discussions.

In 1897 Mr. Evans was married to Eugenia Hotchkiss, who died in 1922. A year later he married Edith Cullen Phelps, who died in 1955. Both wives were invalids for years. This contributed to his intense interest in reading and scholarship, which in turn gave him deep knowledge over a wide range of subjects.

He is survived by a stepson, Nelson Phelps, of Los Gatos, California.

1908 Israel Feldman 1963

Israel Feldman, head of the Mathematical Division at the Canadian Head Office of Metropolitan Life Insurance Company in Ottawa, Ontario, died suddenly at his home on Wednesday, October 9, 1963. He was 55.

Born in Russia on June 15, 1908, he graduated with an Honours Degree in Mathematics from the University of Manitoba. Immediately following graduation he joined Metropolitan Life as an actuarial clerk on July 29, 1929. He remained with that company during his entire business career, moving up through positions of increasing responsibility, which culminated in his appointment as head of the Mathematical Division in September, 1955, the office which he held at the time of his death.

Shortly after the outbreak of World War II, he joined the Royal Canadian Air Force, where he served for a period of five years, rising to the rank of squadron leader. In this capacity, he held postings both in Canada and in Washington, D.C.

Mr. Feldman became an Associate of the Society of Actuaries in 1938. He

possessed a keen mind, with which he coupled a dedicated devotion to duty. He will be remembered particularly by his associates for his sympathetic understanding at all times. His sphere of service, however, extended beyond his place of business, and he gave unselfishly of his time and specialized knowledge to the many who came to him for advice and assistance. No tribute would be complete without mention of his deep devotion to his family who survive him, his wife, Sally, two daughters, and five grandchildren.

1869 Arthur Hunter 1964

Arthur Hunter, the oldest living ex-president of the Actuarial Society, died on January 27 at the age of 94 after a long illness.

Dr. Hunter was a member of the Actuarial Society for over sixty-three years and a most active participant in its affairs. His contributions to the actuarial profession and to the life insurance industry during his active years were monumental in extent and had made him one of the most highly respected actuaries on both sides of the Atlantic. He became an Associate of the Society in 1900 and a Fellow in 1903. He was the Society's Secretary during the years 1905 to 1911, a Vice-President in 1912-13, and President in 1916-17, during the first World War.

Dr. Hunter was a member of the Joint Committee of the Medico-actuarial Mortality Investigation and the Chairman of the Central Bureau. This investigation was a most important pioneering intercompany effort. He also served on many of the Society's Committees.

In addition to his fellowship in the Society of Actuaries, Arthur Hunter was a fellow of the Faculty of Actuaries in Scotland, a charter member and fellow of the Casualty Actuarial Society of America, a corresponding member of the Institute of Actuaries of England, the Institute of Actuaries of France, and the Association of Actuaries of Switzerland, as well as a fellow of the Royal Society of Edinburgh.

It is particularly noteworthy that Dr. Hunter's membership in the Faculty of Actuaries extended over a period of more than seventy years. The minutes of the Council of the Faculty for its Meeting of December 9, 1963, contained the following statements with respect to Dr. Hunter's unusually long and distinguished membership in the faculty.

The Chairman drew the attention of Council to the fact that Dr. Hunter had been admitted a Fellow of the Faculty in 1893 and that he had thus completed seventy years of membership. This was in itself a rare distinction which few Members achieved but when each of these years represented, as it did in Dr. Hunter's case, a period of sterling and progressively outstanding service to the actuarial profession in two Continents, it had a very special significance.

The Faculty Council unanimously agreed that this particular anniversary should be marked by reference in the Council Minutes to Dr. Hunter's service to the profession, to his fellow Members' appreciation of the honour he had brought to the Faculty during his seventy years of membership, and to the high regard and esteem in which he was held by all the many Faculty Members who had the privilege of knowing him.

Arthur Hunter was born in Edinburgh, Scotland, and graduated from the famous George Watson's Boys' College. The University of Edinburgh and Hamilton College conferred honorary degrees upon him. An internationally famous actuary, he began his American career with the Fidelity Mutual Life Insurance Company in 1892. Six years later he joined the New York Life Insurance Company, from which he retired in 1941 as vice-president and chief actuary.

The New York Life started issuing insurance to substandard risks in 1896. Dr. Hunter created an outstanding milestone in actuarial research when he persuaded the president of his company to allow him to present a paper to the Actuarial Society, giving the company's experience under its substandard risks. Since the company had pioneered in the issuance of insurance to various categories of substandard risks, its published experience for many years became a guide for the industry until broader intercompany studies became possible.

Subsequent to the presentation of Arthur Hunter's first paper, many more followed—in fact, about eighty of them. Quite a few were written in collaboration with Dr. Oscar Rogers, chief medical director of New York Life. The Hunter and Rogers papers were also presented to the Medical Directors Association. Incidentally, Arthur Hunter was the only layman who was an honorary member of that association. In conjunction with Dr. Rogers, he also devised the numerical method of rating life insurance risks.

He wrote the Actuarial Society's first textbook on disability benefits and collaborated in the revision which is currently in use. He was a prolific writer and contributed many actuarial and medico-actuarial articles not only to the Society but also to other bodies here and abroad and to publications such as the *Encyclopaedia Britannica*.

While conducting his many actuarial research activities, he gave unusual opportunities to the younger actuaries in the company. Many outstanding actuaries both in the United States and in Canada owe much of their early training as actuarial students to the broad and excellent experience gained while serving under Arthur Hunter.

He served for many years as a director of the New York United Medical Service, his knowledge of medico-actuarial problems being particularly invaluable.

During World War I, as president of the Society, he was named chief consulting actuary of the government and was chairman of the Advisory Committee of the War Risk Insurance Bureau. He had a great deal to do with the planning and development of life insurance for our armed forces. For this work he was commended by Secretary of the Treasury Carter Glass, who wrote him in 1919 to thank him "for the most splendid service" in the "difficult problems in connection with the planning and administration of the provisions of the War Risk Insurance Act under which more than 4,500,000 American soldiers and sailors were insured for an amount aggregating more than \$40 billion."

The Assistant Secretary of the Treasury called his service "unexampled" not only to the Treasury Department but "to the discharged service men and their families."

New York Governor Charles Whitman praised Arthur Hunter in 1917 for "your patriotic spirit with which you gave your time and abilities during the last six months to make the New York State Military Census the extraordinary success that it is."

In 1938 President Franklin D. Roosevelt, through Secretary of State Cordell Hull, selected Arthur Hunter as chairman of a three-member American delegation to the International Congress of Actuaries in Paris, France.

In 1939 he received from French President Albert Lebrun the rank of chevalier of the Legion of Honor.

In 1946 Arthur Hunter received His Majesty's Medal "for service in the cause of freedom" from King George VI of England.

But Dr. Hunter's activities were by no means confined to actuarial problems. He was associated all during his lifetime with cultural, health, religious, and welfare activities and gave generously both of his time and money.

In Montclair, New Jersey, where he had lived for over fifty years, he was elected a trustee of the Montclair Art Museum in 1927 and served as its president from 1932 to 1938 and again from 1946 to 1951. As mentioned in the *Montclair Times*, his leadership is credited during the depression years with exerting a major influence in not only the maintenance but also the furtherance and expansion of the aims and ideals of the museum. Until recently he had served on the art, music, and etching committees of the museum.

In a formal resolution adopted by the trustees of the museum, his accomplishments over a thirty-four-year period were praised in part as follows:

. . . Tangible evidence of your devoted interest and generosity is shown by your many gifts throughout the years for which you were named a benefactor in 1954. In May 1960 you were named a founder when you established the Ethel Parsons Hunter Fund for the acquisition of paintings by British and American artists. . . .

From 1939 to 1951 he was trustee of Mountainside Hospital and was elected its president in 1947. On his retirement as a trustee, the Board, in a formal resolution, said: ". . . interested in the early diagnosis of cancer, he worked diligently toward the establishment of a cancer clinic and in 1948 became chairman of a special trustees' cancer committee. . . ."

"As chairman of a special committee he did a great deal of work in establishing social security and a supplemental pension plan for hospital employees. . . ."

Besides his interest in the hospital he was, for six years, trustee of the Community Chest, during the major portion of which he served as chairman of the budget committee. He was also formerly a member of the planning committee of the Council of Social Agencies.

Arthur Hunter was a trustee of the Unitarian Church of Montclair for many years. When serving as president of its Board of Trustees from 1918 to 1921, he played a major role in the development of Unity Institute and the concert course and the forum series (now the travel course).

His cultural interests also extended beyond his home town. In his desire to promote a better understanding by the British people of Americans, he provided funds for books on American history and for American historical novels to Edinburgh University, St. Andrews University, and other schools in Scotland.

In 1955 Arthur Hunter established a scholarship in America for a graduate from George Watson's Boys' College and made a gift at the time to the English Speaking Union to continue it for a number of years.

He was a member of Pi Gamma Mu Fraternity and of the Century and National Arts Clubs in New York. His membership in the Century Club covered a period of sixty years.

He was an enthusiastic traveler, having been around the world several times. And, being a Scot, he was a keen golfer and brought with him a knowledge of and love for the game. He was one of the first to play the game here, and, while in the Fidelity Mutual, he helped in the development of the first golf course in Philadelphia.

As a Montclair resident, for many years, he guided a "before-church" Sunday-morning group of golfers on the links of the Montclair Golf Club. He played regularly until several years ago, although he admitted that he played then more for "companionship" than to improve his game.

Also, being a Scot, he had a great love for his native land and served as president of both the St. Andrew's Society and the Burns's Society, both of New York. Up to the end his mind was keen and his eyes bright, and he continued to serve as chairman of the Standing Committee of the St. Andrew's Society until the time of his death.

The *Pibroch*, the magazine of the St. Andrew's Society, published the following poem commemorating his ninetieth birthday:

The work you've done to help the young
And well deserving Scot
With scholarships in U.S.A.
Will never be forgot.
Your long, long years in Nylic ranks
Stand out in bold relief.
You left behind a record great
As Actuarial chief.
The governments of U.S.A.
Of France and Britain, too,
And from Edina's learned seat
Saw fit to honor you.

A fitting tribute to the "Dean of American Actuaries."

1891 John Charles Link 1963

Delayed notification has been received of the death on January 26, 1963, of John Charles Link, Associate of the Society of Actuaries.

Mr. Link was born in New York on June 30, 1891. He joined Metropolitan Life in February, 1909, as a messenger in its Actuarial Division, and became an Associate member of the Society in 1928.

Mr. Link's active career with Metropolitan spanned more than fifty years at his retirement in April 1959. During the later years of his service with the com-

pany, he was engaged in the analysis of surplus earnings and dividend distribution. His quiet, kindly nature endeared him to his associates over the years of his faithful devotion to his company's interests.

Mr. Link is survived by a daughter and two grandsons.

1887 Ray Dickinson Murphy 1964

Ray Dickinson Murphy, President of the Actuarial Society of America in 1938-39, died on February 24, 1964, following a long illness. He would have been 77 years old four days later, having been born February 28, 1887, in Springfield, Massachusetts. His long and brilliant career marked him as one of the truly distinguished actuaries and executives.

A gifted student of mathematics, Mr. Murphy entered actuarial work for the Massachusetts Mutual Life shortly after his graduation, *magna cum laude*, from Harvard in 1908, and became a Fellow of the Actuarial Society within four years. At the age of 23 he became Actuary of the old Hartford Life, transferring briefly to the rolls of the Missouri State Life when it reinsured the Hartford Life, and then joining the Equitable Life Assurance Society of the United States.

Starting in the Equitable as Assistant Actuary in 1913, Mr. Murphy rose through underwriting and actuarial positions, always serving with a superb combination of technical and managerial talents. He became a member of the board in 1947, president and chief executive officer in 1953, and chairman of the board in 1956. He retired from active duty in 1958 but continued to serve on the board through 1962.

Bacon's dictum that every man is a debtor to his profession found wholehearted response in Mr. Murphy. Over the years he held almost every major office of the Actuarial Society of America and later served as a member of the Board of its successor, the Society of Actuaries. He became a Fellow of the Casualty Actuarial Society in 1920 and of the American Institute of Actuaries in 1940. He was also secretary and council member of the United States Section of the International Congress of Actuaries.

Mr. Murphy wrote a number of papers on underwriting and actuarial subjects, as recorded in *The Record* and the *Transactions*. He was a co-author of one of the official publications of the Society, that on the construction of mortality tables.

In the larger sphere of business, Mr. Murphy was exceedingly effective in a wide range of activities. He was a director and president (1955) of the Life Insurance Association of America and was called upon several times to testify before legislative committees in Washington and Albany. Friends remember, also, that he found considerable satisfaction in being one of a small group who formulated the Institute of Life Insurance in 1939. Further, he was a trustee of many important organizations, including the Annuity Fund for Congregational Ministers, the YMCA Retirement Fund, the Life Insurance Medical Research Fund, the S. S. Huebner Foundation, and the Chase Manhattan Bank.

Retaining his interest in academic affairs and in Harvard, he served a long

period as a member of Harvard's graduate committee on mathematics. Also, he was a member of the Institute of Mathematical Statistics and of the American Mathematical Society.

Mr. Murphy played an active part in social and community service, particularly as a resident of Montclair, New Jersey. In the capacity of major officer or director, he was a strong force in a long list of social, philanthropic, and cultural institutions. For many years he was active in music, being an accomplished singer.

With character and integrity founded on traditional New England virtues (inherited from ancestry tracing back to the "Mayflower"), Mr. Murphy was at once firm and gentle, fair-minded and determined, charming and essentially modest. Many actuaries will fondly recall his friendliness, his pleasure in social contacts, and the sense of strength and purpose which seemed to permeate his activities. Surely, the imprint which he left on the actuarial profession, on the life insurance business, and on the large community in which he moved constitutes an impressive memorial.

Mr. Murphy is survived by his wife, the former Elizabeth Chapin of Springfield, Massachusetts; a son, R. Bradford Murphy; a daughter, Mrs. Herbert H. Garrison; and eight grandchildren.

1891 . . . Weltha McLachlan Van Eenam . . . 1963

Mrs. Weltha McLachlan Van Eenam, an Associate of the Society of Actuaries, died at her home in Washington, D.C., on December 19, 1963, two years after a stroke and four years after her retirement.

She was born November 27, 1891, on a farm in Mecosta County, Michigan. Her education included country schools, Evart High School, and Mount Pleasant Normal School, from which she graduated in 1911. After five years of teaching, she had two more years as a mathematics major at the University of Michigan (actuarial courses with Professors Glover and Carver), earning the B.A. degree and election to Phi Beta Kappa. In 1935-36 she took graduate courses in mathematics at the University of Michigan.

Before her marriage to Mr. Neil Van Eenam in 1924 she had six years of actuarial work, at the Travelers Insurance Company and at the Lincoln National Life Insurance Company. In 1924 she became an Associate of the American Institute of Actuaries.

When her husband accepted an engineering assignment with the Bureau of Public Roads in Washington, D.C., in 1936, Mrs. Van Eenam entered the Office of the Actuary, Social Security Board, and subsequently found herself at work under various designations. That "variety" applied to her own position, the actuarial unit and the whole Agency. At her retirement in 1959 she was Actuary in the Division of the Actuary, Social Security Administration, Department of Health, Education, and Welfare.

Mrs. Van Eenam's apprenticeship with two stock companies, the Travelers and the Lincoln National, following her sound actuarial training at the Uni-

versity of Michigan, gave her a considerable sense of objectivity in her long Washington assignment. Within the setting of the Social Security Board and the Social Security Administration, her special task was to present and interpret the scope of private insurance and thrift facilities. Her three actuarial studies analyzing group annuity trends were welcomed by pension actuaries. Yet perhaps even more important were her diligent efforts to bring to nonactuaries in the national government an understanding of risks, probability, insurance, costs, margins of error, and the like. She did her best to meet their requests with honesty and intelligence. For twenty-three years she carried that assignment well.

As a housewife in Jackson and Lansing, Michigan, for twelve years she was active in the American Association of University Women, serving one term as state treasurer. In Washington, she was a member of the Middle Atlantic Actuarial Club, the University of Michigan Alumnae Club, Washington Chapter of Phi Beta Kappa, and the Metropolitan Memorial Methodist Church.

Her love of the open Michigan countryside, where her father was both full-time farmer and Baptist minister (holding services in his own large hilltop home), carried over into gardening and outdoor recreation in Washington, and on their frequent trips, into full appreciation of mountains, trees, birds, and the changing seasons. She was a homemaker, a mother who expected and secured her children's good performance, an effective hostess in her own home, a welcome guest in others. She served as ballast on the job, where actuarially trained manpower was hard to get. Widely appreciated were her intelligence, her high standards, her drive and energy, her patience and kindness, her unassuming helpfulness.

Surviving are her husband, Neil Van Eenam, civil engineer, United States Bureau of Public Roads; a daughter, Marjorie V. Butcher, Associate of the Society of Actuaries and Lecturer in Mathematics, Trinity College, Hartford, Connecticut; a son, Dr. Donald N. Van Eenam, Research Chemist, Monsanto Chemical Company, St. Louis, Missouri; and two grandchildren.