

Obituary

GEORGE E. BULKLEY
ORVAR A. EHRENCLOU
FRANK D. KINEKE
HAROLD FOWLER LARKIN
JOHN F. A. MACINTOSH
CHARLES W. MELCHINGER
W. ROBERT O'REGAN
AYLMER B. PAISLEY

1873 George E. Bulkley 1966

George E. Bulkley, an honorary director of Connecticut General Life Insurance Company, died in Lake Placid, New York, on December 27, 1966.

Mr. Bulkley first joined Connecticut General in 1897. His service as an employee, officer, and director spanned nearly two-thirds of the company's history.

A native of New York State, he was a graduate of Yale University, class of 1896. In 1903 he became an Associate of the Society of Actuaries and a year later was appointed actuary of Connecticut General. He became secretary in 1905 and in 1917 was elected vice-president in charge of agencies and director. He retired as vice-president in 1941 but retained an active association with the company as director until February, 1955, at which time he was named honorary director.

Mr. Bulkley leaves a son and daughter in California, three grandchildren, and four great-grandchildren.

1895 Orvar A. Ehrencloou 1966

Orvar A. Ehrencloou passed away suddenly on December 29, 1966, while on a trip to the High Sierra. Orvar was born in San Francisco on January 8, 1895, of Swedish parents. He left school at the age of 15, but lack of conventional time at school did not deter him. He was barely 16 when, in the autumn of 1910, he entered the employment of the Occidental

Life Insurance Company of Los Angeles as an office boy. However, with his flair for mathematics he soon was transferred to the actuarial department of the company.

Mr. Ehrenclou's studies for the examinations of the Actuarial Society of America were impeded by a period of enlistment in the United States Army during World War I in which he served as a lieutenant in the Coast Artillery.

On his return he joined the Metropolitan Life of New York. Obtaining the Fellowship of the Actuarial Society of America and also of the American Institute of Actuaries in 1924, he moved to Seattle and joined the Northern Life Insurance Company as actuary, acquiring the additional title of assistant secretary a little later.

Mr. Ehrenclou remained for some twenty years with the Northern Life, but about 1943 an actuarial position opened up in Honolulu connected with Insular Life of the Philippines. Here he located as vice-president and actuary for about ten years, commuting between Manila and Hawaii, where his company had interests. About 1955, at the age of 60, Mr. Ehrenclou retired and came home to live with his twin sister, Mrs. Sigrid E. Russell, in Burlingame, California.

His other actuarial affiliations included membership in the Actuarial Club of the Pacific States, of which he was a charter member and past president, the Seattle Actuarial Club, and the San Francisco Actuarial Club.

1893 Frank D. Kineke 1966

Frank D. Kineke passed away on December 16, 1966, at the age of 73. He had been retired from the Prudential Insurance Company of America for twelve years.

Frank joined the Prudential in 1910 and spent his entire business career of forty-three years with this company. He started in the mail department. While he was there, he attended night high school, from which he was graduated. He was transferred to the accounting division after one year and later to the ordinary actuarial department. He was elected associate actuary in 1943 and held this title until he retired.

In the Prudential he was interested in designing new products for the field man. He was secretary of the Policy Plans and Rates Committee and also served on the Advertising and Publications and the Rate Book Committees.

In actuarial circles he served on the Program and Examination Committees of the American Institute of Actuaries and later as chairman of

the Joint Examination Committee. He was a member of the Board of Governors of the Institute from 1931 to 1949, with a period as vice-president from 1941 to 1942. He also served on the Council of the Actuarial Society of America from 1938 through 1941. He was the author of two papers on industrial insurance and a third, entitled "A New Annuity Mortality Table," introduced the 1937 Standard Annuity Table, which has played an important role in the pricing and valuation of annuities ever since its publication.

One of his favorite hobbies was swimming in the ocean. In this connection he was a member of the Polar Bear Club at Manhattan Beach, New York. Here he swam on even the coldest winter days. Frank was also fond of social bridge. Most of the retired years of his life were spent at his home in East Orleans on Cape Cod. There he became interested in the history and folklore of the Cape.

He is survived by his widow, Bess, and by four married children—one son and three daughters.

1884 . . . Harold Fowler Larkin . . . 1966

Harold Fowler Larkin, former vice-president of the Connecticut Mutual Life Insurance Company and one of the founders of the Home Office Life Underwriters Association, died on November 1, 1966, at the age of 82.

He was born in Winsted, Connecticut, on January 5, 1884. He graduated from Yale, Phi Beta Kappa, in 1906. He joined the Connecticut Mutual in the same year as a member of the actuarial department. He was first made an officer of the company in 1917 and, through several major advancements, in 1926 was made vice-president. He retired in August, 1959, and had been in ill health since that time.

Mr. Larkin became an Associate of the Society of Actuaries in 1915. Although basically concerned with the specialized field of underwriting, he continued his interest in other actuarial matters. His keen judgment and logical approach to underwriting and management decisions were well known throughout the insurance industry. He typified the very finest of New England traditions in his high moral standards and in unswerving fairness to all with whom he dealt. He is survived by his daughter, Mrs. John H. Beardsley.

1899 . . . John F. A. MacIntosh . . . 1967

John F. A. MacIntosh, an Associate of the Society since 1934, died on January 25, 1967, after a short illness. He was born in Alexandria, On-

tario, on September 4, 1899. He was a graduate of Queen's University in Kingston, Ontario, where he received his Bachelor of Arts degree.

After graduation he joined the actuarial division of the Sun Life Assurance Company of Canada in 1920, where he rose through various positions of responsibility to become assistant superintendent of underwriting in 1954. He was active in the affairs of the Home Office Life Underwriters Association and the Canadian Home Office Life Underwriters Association until his retirement from the company on pension in 1964.

He had taken a very active part in sporting activities, particularly in tennis, hockey, basketball, bowling, and golf.

He was predeceased by his wife, Doris, in 1961. There were no children.

1905 . . . Charles W. Melchinger . . . 1967

Charles W. Melchinger, mathematician of the Mutual Benefit Life Insurance Company of Newark, New Jersey, died suddenly in his sleep on April 12, 1967.

Mr. Melchinger was born on December 21, 1905, in Newark, New Jersey. He received his public education in Irvington, New Jersey, graduating from Irvington High School in 1922.

The following nine years were spent in the employ of a customs broker. He began his Mutual Benefit Life career in the mathematical department in September, 1931, at which time he set upon a course of study which was to lead to his qualification in 1940 as a Fellow of the Actuarial Society of America and the American Institute of Actuaries. He served on the Joint Examination Committee for three years after attaining his Fellowship.

Mr. Melchinger was named assistant mathematician in 1945, comptroller two years later, and mathematician in 1952. During his career he participated in the development and implementation of many new company programs and procedures. His activities in connection with agency contracts, product design, and home-office and field pension plans were major contributions to the progress of the company in merchandising and employee benefits. As chairman of the Pension Committee, he gave close supervision to the operations of the company's various pension plans and was instrumental over the years in developing their scope and expanding their provisions.

To his friends and associates, he was a warm and sincere man. Always willing to lend sympathetic understanding to the problems of others, his love for his fellow man affected the development of many young people with whom he came into contact. He had a keen competitive spirit which

he displayed as an avid tennis player and bridge enthusiast. Over the years he represented Mutual Benefit Life in intercompany tennis competition and in the North Jersey Duplicate Bridge League.

In his hometown of Glen Ridge, New Jersey, Mr. Melchinger was treasurer and a member of the executive board of the Glen Ridge High School Association and chairman of the troop committee of Boy Scout Troop No. 4. He also served as treasurer of Bloomfield Presbyterian Church as well as a member of the Board of Deacons.

He is survived by his widow, Grace; two sons, Dr. David, who recently completed his internship, and John; a daughter, Marguerite; and a brother.

1934 **W. Robert O'Regan** 1966

Walter Robert O'Regan died in Toronto on November 10, 1966, after a long illness.

He was born May 26, 1934, in Quebec City, received his early education there, and attended Laval University, graduating with a B.Comm. degree in 1958.

Mr. O'Regan worked from 1958 to 1962 for the Dominion Life Assurance Company and from 1962 until his death for Eckler Brown & Company, Ltd., Consulting Actuaries. He obtained his Associateship in the Society of Actuaries in 1962.

Mr. O'Regan was highly regarded by clients and colleagues. His premature death just at the beginning of a very promising professional career was tragic. His optimism and courage until the end will be long remembered.

He is survived by his widow, Elsie, two young daughters, his mother, and a brother.

1892 **Aylmer B. Paisley** 1967

Aylmer B. Paisley, an Associate of the Society of Actuaries, died in Worcester, Massachusetts, on February 25, 1967, at the age of seventy-five.

Mr. Paisley was born January 7, 1892, in Stouffville, Ontario. After serving two years with the Royal Canadian Air Force during World War I, he attended the University of Toronto and, in 1921, received a B.A. degree in mathematics and physics.

He was first employed by State Mutual Life Assurance Company of America during the summer of 1920 and then returned to State Mutual on July 1, 1921, as a full-time employee in its actuarial department. In

1926, he became an Associate of the Actuarial Society of America. After several years in actuarial work, Mr. Paisley transferred to the field of underwriting where he subsequently advanced to the position of assistant underwriting manager at State Mutual. After retirement from State Mutual on October 1, 1956, he continued to be active for the next five years as an instructor of business mathematics at Worcester Junior College.

Mr. Paisley had a wide range of hobbies, including music, dramatics, hiking, and photography. His keen interest in these activities led him to serve in many capacities within a number of local organizations and clubs.

Mr. Paisley will long be remembered by his associates and the community for his friendly manner and the enthusiastic way in which he entered into his endeavors.

Our sympathy is extended to his widow, Mary, their two daughters, and seven grandchildren.