

Obituary

SAMUEL N. AIN
MORGAN HANLON ALVORD
ALBERT WILLIAM ANDERSON
EDWARD CHARLES BENHAM
EDMUND CALLIS BERKELEY
JOHN ALLEN BRADFORD
ALEXANDER THOMSON BROOKS
JOSEPH A. BUDINGER
ALDEN THOMSON BUNYAN
JOSEPH ANDREW CHRISTMAN
BARRETT N. COATES, JR.
HARVEY H. CONKLIN, JR.
THOMAS KILBURN DODD
FRANCIS THOMAS DRISCOLL
ROBERT DONALD DRISKO
MAURICE HOWARD FARRANT
CARL HAHN FISCHER
GEORGE R. FRASER
JOSEPH B. GLENN
GEORGE WILLIAM KEITH GRANGE
HENRY STRONG HUNTINGTON, III
ROBERT JAMES KIRTON
MYRON HENRY MARGOLIN
WILLIAM CRAIG McCARTER
JOSEPH TREVOR McNEELY
JOHN HAYNES MILLER
HARRY D. MORGAN
BENNET BRONSON MURDOCK
THOMAS JOHN NORRIS
MELVIN C. PRYCE
ANTHONY J. SAVASTA
MICHAEL C. SCHLUSSEL
EDWARD JAMES SELIGMAN
PHILLIP JOHN SHORE
CHARLES W. SOUTHERN
MARGARET WALKER
HAROLD GRAHAM WALTON
MAX S. WEINSTEIN
CHARLIE THOMAS WHITLEY
WILLIAM SHELLY YORK

1913

Samuel N. Ain

1988

Samuel N. Ain, an Associate of the Society and of the Casualty Actuarial Society, a Fellow of the Conference of Actuaries in Public Practice, a member of the American Academy of Actuaries, and an Enrolled Actuary, died on February 1, 1988. He was seventy-five years old.

Mr. Ain graduated from Brooklyn College with a B.S. in chemistry and received a master's degree in actuarial mathematics from the University of Michigan in 1936.

Shortly thereafter, Mr. Ain began his actuarial career at the firm of George B. Buck, where he worked until being called to active duty in the U.S. Navy in 1941 just before the attack on Pearl Harbor. He had previously applied to and already been accepted by the U.S. Naval Reserve in 1938. After being called to active duty, he served in the Navy for four years, first as an officer on a destroyer and later as a cryptoanalyst in Washington, D.C. with the rank of Lieutenant Commander.

After leaving the Navy, Mr. Ain worked as an actuary for four years with the Pension Trust Division of the Internal Revenue Service in Washington, D.C. In 1950, he established his own consulting firm in New York, which he operated until 1976, when he merged his firm with The Wyatt Company, from which he retired on June 30, 1978.

His activities, however, were not limited solely to the actuarial sphere. He was a long-time, devoted member of Congregation Shearith Israel, the oldest congregation in North America. He served as trustee, honorary trustee, and chairman of its Synagogue Insurance Committee.

He is survived by his wife, Dorothy, a daughter, a son, one granddaughter, and five sisters and one brother.

1902

Morgan Hanlon Alvord

1988

Morgan H. Alvord, a Fellow of the Society, died in Bloomfield, Connecticut, on March 20, 1988. He was in his eighty-sixth year.

Born in Hartford on March 31, 1902, Mr. Alvord graduated from Yale University with academic and athletic honors in 1924. He then joined the actuarial staff of Connecticut General Life Insurance Company, qualifying as a Fellow of the Actuarial Society of America in 1942.

Mr. Alvord's career was entirely with Connecticut General until his retirement in 1967 from the rank of vice president. His leadership in the

company's group pension department was credited with establishing its high competitive standing in that line. He was a founder of the American Pension Conference.

His numerous contributions to actuarial literature included a paper at the 1957 International Congress of Actuaries; otherwise, they were mainly through pension journals. Among his community activities was chairmanship of the West Hartford Pension Board.

An actuarial colleague describes him thus: "Always a gentleman, Morgan was at the same time adventurous, courageous, demanding and generous. He was stimulating to be with at work, at the poker table, on a ski slope or a golf course.... Morgan was a kind man, a great competitor and a good friend."

He is survived by his second wife, Dorothy, a daughter, two grandchildren, and two great-grandsons.

1905

Albert William Anderson

1989

Albert W. Anderson, a Fellow of the Society and of the Canadian Institute of Actuaries, died on January 13, 1989, in his eighty-fourth year.

Born in London, Ontario, on June 12, 1905, Mr. Anderson attended Bowmanville High School and obtained his senior matriculation from the London Collegiate Institute. He became a Fellow of the Actuarial Society of America in 1936, being one of the few who achieved this without the benefit of university mathematical training. He was also a Fellow of the Chartered Institute of Secretaries.

Mr. Anderson joined London Life Insurance Company in 1923 and for several years was a member of the actuarial department. He was promoted to the position of executive assistant in the secretary's office in 1937 and subsequent appointments were: assistant secretary, 1946; comptroller, 1951; secretary, 1958; vice-president and secretary, 1960; then vice-president and executive secretary in 1966. He was named executive vice-president and a shareholders' representative on London Life's board of directors in 1967. He represented his company on industry matters for more than 23 years.

Mr. Anderson was a member of the Board of Directors of the Life Office Management Association and served on the standing committee concerned with taxation and public health in the Canadian Life Insurance Association.

Mr. Anderson was a member of the committee of stewards at Metropolitan United Church.

He and his wife were enthusiastic fishers.

He is survived by his wife, Mary, a daughter, a son, and six grandchildren.

1912 Edward Charles Benham 1986

Edward C. Benham, an Associate of this Society, died on November 7, 1986. He was seventy-four years old.

Born in Harrow, England, on September 16, 1912, Mr. Benham qualified as a Fellow of the Institute of Actuaries in 1946. In 1955 he came to Canada as Resident Actuary of the Canadian Life Branch of his company, the Pearl Assurance Company of London. He was admitted as an Associate of the Society of Actuaries in 1956.

In 1959, Mr. Benham joined the Quebec Mutual Life Assurance Company of Montreal, serving as its actuary until his retirement in 1979. He continued living in Montreal until his death.

Mr. Benham is remembered as a faithful attender at actuarial gatherings in Canada for a quarter of a century.

1909 Edmund Callis Berkeley 1988

Edmund C. Berkeley, a Fellow of the Society, died in Boston on March 7, 1988. Although his final illness was by no means brief, he had been active until the last few months of his life. He was just short of his seventy-ninth birthday.

Mr. Berkeley was born in New York City on March 20, 1909. After graduation from Harvard College in 1930, he was employed briefly at Prudential and then from October 1930 until June 1934 in the actuarial department of Mutual Life of New York. In October 1934 he rejoined the actuarial staff of the Prudential, qualifying in 1941 as a Fellow of the predecessor bodies of the Society.

From 1942 to 1946 Mr. Berkeley served in the U.S. Naval Reserve. During part of that time he was stationed at the Harvard Computation Laboratory, where he assisted Professor Howard Aiken in designing "Mark I," the first information-processing digital computer.

The actuarial profession's debt to Mr. Berkeley arises from his initiative, soon after his return to the Prudential in 1946, in spurring actuaries to

appreciate the potential of the computer. The minutes of the Actuarial Society's Council meeting of February 28, 1947, make this abundantly clear:

The President [E.W. Marshall] referred to correspondence and conversations which he and the Secretary [Walter Klem] had had with Mr. E.C. Berkeley of the Prudential Insurance Company regarding projects for the development and construction of sequence controlled calculators for use in life insurance company problems. Following discussion, the Council authorized the President to appoint a special committee to explore the possibilities for Society participation in such projects.

Within the next three months two major steps had been taken. Malvin E. Davis, chairman of the Committee on Society Participation in Development of Calculators, had submitted his report recommending appointment of the landmark Committee on Recording Means and Computing Devices, and Mr. Berkeley had presented a paper (*TASA*, Vol. 48, pp. 36-52), "Electronic Machinery for Handling Information, and Its Uses in Insurance."

During the following two years Mr. Berkeley founded the Association for Computing Machinery, published a popular book, *Giant Brains or Machines That Think*, and started the business that was to occupy all the rest of his life, Berkeley Enterprises, Inc. of Newtonville, Massachusetts.

Mr. Berkeley, having quickly become a world-renowned lecturer and prolific writer on computer-related subjects, was rarely seen in actuarial circles, but the *Transactions* for 1964 (*TSA*, Vol. 16, p. 182) contains a short discussion in which he urged actuaries to broaden their fields of endeavor. In 1980 (*The Actuary*, November issue) he responded delightfully to an invitation to compare thirty years of computer development with the prophecies made in his *Giant Brains* book and to make a fresh set of forecasts.

Mr. Berkeley was a genius whose eccentricities had become proverbial even before his talents were widely recognized. He was as friendly and obliging as he was understandable in his analyses and his ideas for the future. He is survived by his wife, Suzanne, two sons, a daughter, and a granddaughter.

1926

John Allen Bradford

1987

John A. Bradford, an Associate of the Society since 1969, died in Yorkville, Illinois, on September 8, 1987, at age sixty.

Mr. Bradford was born in Benton, Illinois, on October 29, 1926. After graduation from the University of Chicago in 1948 and brief employment at Metropolitan Life, he joined Continental Casualty Company in 1952. He

was appointed associate actuary in 1958 and later became actuarial supervisor in the company's accident and health division. In 1975 he became a health and special risks actuary with the American International Group in New York City, continuing there until his death.

Although handicapped for many years by a debilitating ailment, Mr. Bradford was active in wilderness hiking and nature conservancy. He kept himself informed on computers from their earliest days and on advances in the actuarial fields of his specialization.

He is survived by his parents.

1924 **Alexander Thomson Brooks** 1988

Alexander (Alec) T. Brooks, a 1951 Fellow of the Faculty of Actuaries who was admitted as an Associate of the Society in 1954, died on March 27, 1988, while holidaying in Antigua. He was sixty-three years old.

Born in India on October 3, 1924, Mr. Brooks graduated in 1942 from George Watson's Boys' College, Edinburgh. His actuarial studies, interrupted by World War II, were completed while he was employed in Edinburgh insurance companies.

In 1954 Mr. Brooks entered the American International Group as actuary of the Philippine American Life Insurance Company. He served in Manila until 1981, when he transferred to London for the past seven years.

A capable actuary with a sunny disposition, he was well known to a number of actuaries in the United States who saw him mainly at International Congresses.

His wife, Chris, died in 1987; three children survive.

1896 **Joseph A. Budinger** 1982

Word has belatedly arrived of the death of Joseph A. Budinger, a Fellow of the Society, on August 13, 1982, in Phoenix, Arizona. He was eighty-six years of age.

He was born in Chicago and lived in the Kansas City area until moving to Phoenix when he retired in 1970.

Mr. Budinger's career at Kansas City Life began in 1930 and spanned 40 years. He became a vice president in 1939, was elected to the board of directors in 1940, and became executive vice president of the company in

1958. Beginning in 1964, he served two years as vice chairman of the board and was an active member of the board until 1970.

He also served as a consulting actuary to the Kansas City Police Department and as an honorary director of Rockhurst College.

He was a Knight of the Holy Sepulcher in Rome.

Mr. Budinger is survived by his wife, three daughters, three brothers, 19 grandchildren and 11 great-grandchildren.

1897

Alden Thomson Bunyan

1988

Alden (Bunny) T. Bunyan, a Fellow of the Society, died in Hartford, Connecticut, on January 8, 1988, at age ninety. Having earned his Associateship in the Actuarial Society of America in 1920 and his Fellowship in 1922, he had been a member for more than sixty-seven years.

Born in Colchester, Connecticut, on July 19, 1897, Mr. Bunyan graduated from Yale University in 1918 and immediately joined the actuarial staff of the Phoenix Mutual Life Insurance Company. He had planned to enter teaching, but the company's then actuary, Archibald A. Welch of Yale's Class of 1882, was keeping a close eye upon promising actuarial timber and no doubt helped him to change his mind. Mr. Bunyan remained with the company as a staff member, officer, and finally consulting actuary until 1974.

Mr. Bunyan earned his fame in the profession for his eminent service, perhaps over as long as a quarter-century, in editorial work on the *Transactions*. Originally this stemmed from his company post as assistant to John R. Larus, who was editor from 1936 to 1950. As Mr. Larus' successor, Mr. Bunyan moved from assistant editor to editor, continuing until 1962, after which he was elected to a three-year "appreciation" term on the Board of Governors.

Mr. Bunyan was a keen bridge player on the local and national scene and also was accomplished in drama and tennis. Active for many years in community projects, he gave his talents to the Hartford Y.M.C.A., Boy Scouts, and his church in West Hartford.

He was a true New England gentleman. His mathematical and calculating talents were prodigious, as was his ability to craft a single sentence of paragraph length with perfect syntax. Yet he remained unassuming, almost shy, and always willing to give kind and patient explanations to all.

1900 **Joseph Andrew Christman** 1988

Joseph A. Christman, a Fellow of the Society, died in Phoenix, Arizona, on September 18, 1988, less than a month before his eighty-eighth birthday.

Born in New York City on October 16, 1900, Mr. Christman's formal education consisted of grammar school and one year in a Brooklyn high school. He then studied accounting at the City College of New York and mathematics with the help of a tutor. He was employed outside the insurance business for nearly seven years before entering the actuarial department of Metropolitan Life Insurance Company in 1924, where he remained throughout his career. By 1929 he had qualified as a Fellow of the Actuarial Society. In his company he rose to the post of actuary in 1953, retiring in 1965.

In 1933, Mr. Christman authored, jointly with Horace R. Bassford, a paper, "Premiums and Reserves for the Accidental Death Benefits Attached to Life Insurance Policies" (*TASA*, Vol. 34, pp. 263-276). In the 1950s and 1960s he was a member, and for some time chairman, of the Society of Actuaries Committee on Disability and Double Indemnity Benefits.

In 1950 Mr. Christman rendered signal service to the profession as actuary for a committee appointed to determine the price to be paid to stockholders for mutualization of the then financially distressed Pacific Mutual Life Insurance Company. That committee's determination successfully withstood several legal challenges and was justified by subsequent company experience.

Mr. Christman is survived by his wife, Marie, five children, and several grandchildren.

Barrett N. Coates, Jr. 1988

Barrett N. Coates, Jr. died in Modesto, California, on July 14, 1988, after a short illness.

He was a Fellow of the Society, member of the American Academy of Actuaries, an Enrolled Actuary, member of the Conference of Actuaries in Public Practice, and past Associate of the Canadian Institute of Actuaries. He was also past president of the San Francisco Actuarial Club, Western Pension Conference, and the Actuarial Club of the Pacific States. He also served on the pension board of the United Church of Christ.

Mr. Coates grew up in Berkeley, California, and graduated from the University of California at Berkeley. He also studied actuarial science at the University of Manitoba under Dr. Warren. His first job was with the West

Coast Life Insurance Company in San Francisco. He joined the firm that his father had started, Coates, Herfurth and England. Later he started his own firm and soon he joined with Angus Crawford to form Coates and Crawford, Inc. The firm later became Coates, Kenney, Gavazzi and Witt, Inc. with Barrett serving as president until his retirement on April 1, 1987.

He would go out of his way to introduce prospective actuarial talent to the actuarial community. He had a talent of invoking infectious loyalty from friends and coworkers. He could explain complicated problems in terms his audience could understand.

1913 Harvey H. Conklin, Jr. 1988

Harvey H. Conklin, a 1958 Fellow of the Society, died in Westerly, Rhode Island, on June 2, 1988, at age seventy-four.

Born in Allentown, Ohio, on September 7, 1913, he graduated from Dartmouth College in 1935 and joined the actuarial division of Metropolitan Life Insurance Company in New York City. In 1960 he moved to the Life Insurance Company of Virginia, remaining there until his retirement in 1973 with the title senior vice-president and actuary. Afterwards he did some consulting work in Rhode Island.

Among Mr. Conklin's contributions to Life of Virginia was his development of a precursor of universal life, a whole life policy with renewal premiums to be adjusted in accordance with interest rate variations.

Harvey took a keen interest in development of young actuaries in the Richmond area. He arranged for weekly actuarial classes conducted by Dr. Oglesby of the University of Virginia. One of his hobbies was writing novels. He was a first-class person, well liked and respected by his colleagues.

1900 Thomas Kilburn Dodd 1988

Thomas (Tom) K. Dodd, a Fellow of the Society, died in West Hartford, Connecticut, on July 11, 1988, at age eighty-eight. The famous American actuary Amzi Dodd (1823-1913) was a cousin of his grandfather.

Born in East Orange, New Jersey, on January 20, 1900, Mr. Dodd graduated magna cum laude from Yale College in 1920. Rules of those times forced him to wait twice for educational recognition—first, to enter Yale after graduation from high school at age 15, and second, to be granted

Fellowship in the Actuarial Society in 1925 after having completed the examinations the previous year.

Mr. Dodd's insurance career was entirely in the Connecticut Mutual Life Insurance Company, which he entered in 1920 and from which he retired in 1965. After five years in the actuarial department, he had been transferred to the underwriting department, becoming supervisor of applications in 1929 and rising by 1949 to vice president, underwriting.

Under his guidance, the underwriting division was reorganized with new systems for selection, policy issue, and reinsurance. His company's favorable mortality experience resulted in great measure from his leadership.

Mr. Dodd's major professional contributions were made through the Home Office Life Underwriters Association, of which he was elected President in 1954. His favorite hobby was bridge; as a member of the Hartford Bridge Club for over thirty years he was acclaimed an expert.

He was admired and respected as a talented person and a genial companion. His mind was brilliant, remaining so to his death. Seldom did he go wrong in his carefully considered judgments. A devoted husband and father, he was married to the late Florence Marks Dodd for more than fifty years. He is survived by a son, a daughter, and five grandchildren.

1932

Francis Thomas Driscoll

1987

Francis (Frank) T. Driscoll, a Fellow of the Society, a Fellow of the Conference of Actuaries in Public Practice, and a member of the American Academy of Actuaries, died on October 31, 1987, at age fifty-five.

Born July 31, 1932, in New York City, Mr. Driscoll graduated from Yale University in 1954 and immediately joined George B. Buck Consulting Actuaries, remaining with that firm for the rest of his life, most recently as actuary and benefit consultant in the firm's law department.

He qualified as a Fellow of the Society in 1966. Among his services to the profession was as collaborator in construction of the 1974 George B. Buck Mortality Table, published that year in *The Proceedings*, Conference of Actuaries in Public Practice (Vol. XXIV, pp. 320-329).

Mr. Driscoll is remembered for the high quality of his work on highly technical problems in the pension field, for his inspiration to others, and for his ability in coping with his physical problems. He is survived by his wife, Lorraine Marie, and a daughter.

1923

Robert Donald Drisko

1987

Robert D. Drisko, a Fellow of the Society, died on April 7, 1987, in San Mateo, California, at age sixty-three.

Born in Santa Monica, California, on July 20, 1923, Mr. Drisko graduated from Stanford University in 1946 and from an actuarial science course at University of Manitoba in 1949. After two summers of employment at West Coast Life and one summer at Coates, Herfurth and England, he joined the latter company in 1951. He had originally planned to teach high school mathematics but changed his mind after discovering "actuary" listed at the top of a catalogue of 500 post-war jobs. His first full-time actuarial employment had been with Massachusetts Mutual Life.

Mr. Drisko attained his Fellowship in 1958. His specialty in consulting was the field of governmental pension systems, in which he became skilled in translating actuarial principles into lay language.

He is survived by his wife, Betty, and three children.

1912

Maurice Howard Farrant

1988

Maurice H. Farrant, a Fellow of the Society, died on May 12, 1988, at age seventy-five.

Born in Vancouver on May 21, 1912, Mr. Farrant graduated from the University of British Columbia in 1933. He then entered employment with Confederation Life Association of Toronto, where his father was an officer. He remained with that company in either its Toronto or London, England, office until 1948, except for four years, 1942 to 1946, in the Canadian Army in Canada and overseas. In 1948 he moved to the United States to become assistant actuary at Occidental Life of California.

From 1950 to 1953 Mr. Farrant was at Marsh and McLennan in Seattle as chief actuary, but he returned for another three years to his post at Occidental. Then he reentered consulting for the rest of his career, first as a partner in Coates, Herfurth and England in San Francisco, then in 1959, establishing his own firm in Vancouver. When Farrant and Company merged with The Wyatt Company in 1975, Mr. Farrant retired informally, while continuing to do some consulting for Wyatt.

Mr. Farrant qualified as Fellow of the Society of Actuaries in 1952 and was enrolled as a Fellow of the Canadian Institute of Actuaries in 1965 and

a member of the American Academy of Actuaries in 1966. He is survived by his wife, Mae, and a daughter.

1903

Carl Hahn Fischer

1988

Professor Carl H. Fischer, a Fellow of the Society, died on December 21, 1988, in Ann Arbor, Michigan, at age eighty-five.

Born in Newark, New Jersey on August 22, 1903, he graduated in chemical engineering from Washington University in 1923 and received a Ph.D. degree in mathematics from the University of Iowa in 1932. His doctoral advisor, and indeed role model, was Professor Henry L. Rietz.

After three years of chemical engineering, he went into teaching at, successively, Beloit College, University of Iowa, University of Minnesota, and Wayne State University, and then at the University of Michigan from 1941 until his retirement in 1974. He was appointed professor of insurance and actuarial mathematics in 1950. He served on many university committees and was author of four books and forty-five articles on mathematics, statistics, insurance, and pensions. Assisted by his wife, Kathleen, whom he married in 1925, he prepared a series of directories of graduates of the actuarial program, most recently in 1979.

Professor Fischer qualified as a Fellow of the Society of Actuaries in 1952 and served on its Board of Governors in 1961–1962. He was a pioneer in pension actuarial work, establishing a consulting service that continues today. He was a member of an Advisory Council on Social Security and chairman of the Study of the Military Retired Pay System for the Senate Committee on Armed Services and served on other federal and state study commissions. He was a consultant on social security to the Philippines in 1956 and 1962 and to Liberia in 1977–78. In 1965 he organized an actuarial student program at the Hebrew University in Jerusalem and returned to teach there in 1967.

He served on the Ann Arbor Board of Education and was a trustee of that city's Employees Retirement System. In recent years he developed a new specialty as an expert witness in lawsuits.

He enjoyed a long and interesting actuarial career and provided wise advice to many people and groups. He is survived by his wife, Kathleen, two sons, and five grandchildren.

1905

George R. Fraser

1986

George R. Fraser, a Fellow of the Society, died on July 22, 1986, in Toronto, Ontario, at age eighty.

Born in Kincardine, Ontario, on October 23, 1905, Mr. Fraser graduated from the University of Toronto in 1928 and immediately entered the actuarial department of the Excelsior Life Insurance Company in Toronto. He served that company for forty-two years, until his retirement in 1970 from the post of vice-president and actuary. He qualified in 1949 as a Fellow of the Society of Actuaries.

He was a quiet, friendly person who always did his best in the interests of students and employees under his direction.

He is survived by his wife, Pearl.

1905

Joseph B. Glenn

1988

Joseph B. Glenn, a Fellow of the Society and of the Casualty Actuarial Society, died February 27, 1988, in Bethesda, Maryland. He was eighty-two years old.

Mr. Glenn was born on December 23, 1905, in Vincennes, Indiana. He received a degree from Indiana University in 1926 and joined the actuarial department of the Travelers Insurance Company in 1927. Mr. Glenn earned his Associateship in the Society of Actuaries in 1929 and his Fellowship in 1930.

From 1934 to 1942, Mr. Glenn was chief actuary of the Railroad Retirement Board. He volunteered for military service during World War II and was assigned to the Navy's Construction Battalion, building airstrips in the Pacific.

From 1943 to his retirement in 1975, Mr. Glenn was the chief actuary for the Department of Defense. He was an actuarial pioneer in modeling and writing computer programs. All military personnel legislation passed during this long and formative period was analyzed by Mr. Glenn. Among other things, he played a major role in the development of the Career Compensation Act of 1949, which revamped the military compensation structure to provide the pay and allowance system still used today. In addition, he acted as a consultant to the Korean government in the development of a

pension system. Mr. Glenn received several prestigious awards and citations from both the Secretary of Defense and the Congress.

He is survived by his widow, Carmela, a daughter, and a grandson.

1897 **George William Keith Grange** 1984

Word has belatedly arrived of the death in Baldwin, New York, on December 7, 1984, of George W. K. Grange, a 1936 Associate of the Society. He was age eighty-seven.

Born in Jamaica, British West Indies, on February 6, 1897, Mr. Grange graduated from Cambridge University in 1919. After four years teaching in England's secondary schools, he joined the Ayrshire Education Authority in Scotland.

In November 1927 he came to the United States and joined the actuarial staff of Metropolitan Life Insurance Company. After three years of basic actuarial training, he became a research clerk in that company's social insurance section. In November 1937 he was temporarily employed as a senior actuarial mathematician at the Social Security Board in Washington, D.C., returning to Metropolitan Life in June 1938. In 1953 he was appointed social security consultant under Reinhard A. Hohaus, holding that position as the company's expert on social security until Mr. Hohaus retired in 1962. Although due to retire, he remained for some time in employment, while Mr. Mortimer Spiegelman was assuming Mr. Hohaus' duties in that social insurance field.

Mr. Grange contributed substantially to actuarial literature on social security. In 1937 he was joint author with Fred S. Jahn of "The Public Pension System of Sweden," (*R.A.I.A.*, Vol. 26, pp. 424-488) and in 1948 he and John H. Miller authored "Cash Benefits for Extended Disability" (*TASA*, Vol. 49, pp. 54-71). He also presented discussions and a thorough 1938 review of a survey on British public health services (*R.A.I.A.*, Vol. 27, pp. 310-316).

1915 **Henry Strong Huntington, III** 1987

Henry S. Huntington, III, a Fellow of the Society, died in Dedham, Massachusetts, on December 22, 1987, at age seventy-two.

Born in Watertown, New York, on February 15, 1915, Mr. Huntington graduated from Haverford College in 1936 and took a two-year actuarial science course at the University of Michigan. He then joined the actuarial staff of Lincoln National Life Insurance Company in Fort Wayne, Indiana, where he had been a summer student, continuing there from June 1938 to March 1943, when he entered upon three years in the U.S. Army Air Force Weather Service.

He then accepted employment at the John Hancock Mutual Life Insurance Company, remaining there until his retirement in late 1986 with the post of research actuary.

Mr. Huntington qualified as a Fellow of the Society of Actuaries in 1951. He was an active member, contributing several discussions and two papers, both on the subject of premiums for renewable term insurance. He was also active in the affairs of the Actuaries Club of Boston and was a charter member of the American Academy of Actuaries.

He was a genial, enthusiastic person, always a pleasure to work with.

1901

Robert James Kirton

1988

Robert J. Kirton, an eminent Fellow of the Institute of Actuaries and an Associate of the Society of Actuaries since 1950, died in England on March 7, 1988. He was in his eighty-seventh year.

Born in England on July 13, 1901, Mr. Kirton graduated from Cambridge University in 1923 and was for several years employed in the actuarial departments of insurance companies in Scotland. In 1938 he returned to England to join the Equity and Law Life Assurance Society in London, serving as general manager of that company from 1939 to 1966 and continuing on its board until 1977.

Long prominent in the affairs of the Institute of Actuaries as a member of its Council, Mr. Kirton was awarded the Institute's Silver Medal in 1966 for his exceptional services to the profession. A full account of his accomplishments appears in a memoir in the *Journal of the Institute of Actuaries* (Vol. 115, p. 553).

Mr. Kirton was a long-time friend of the profession on this side of the Atlantic. He remembered with pleasure visiting his first Actuarial Society of America meeting as far back as 1928 and was especially pleased to have proposed the toast of that Society at the formal dinner in White Sulphur Springs at the first gathering of the new Society of Actuaries in 1949.

1937 Myron Henry Margolin 1987

Myron (Mike) H. Margolin, chief executive officer of the newly formed Essex Life Insurance Company in West Orange, New Jersey, died on June 9, 1987, as a result of an automobile crash. He was 49 years old.

He was born in New York City but spent most of his life in New Jersey. Graduating from Princeton University in 1958, where he had majored in physics, he immediately started work at the Prudential, having been in that company's actuarial student training program in the summer of 1956. He qualified as a Fellow of the Society in 1963 and by 1973 had been promoted to vice-president and associate actuary at Prudential.

Mr. Margolin served the profession as chairman of the Society's Career Encouragement Committee. His intense interest in probabilities led him to submit two papers for the *Transactions*, in 1971 (Vol. 23, pp. 229-238) on credibility theory and in 1980 (Vol. 32, pp. 349-385) on the quantum interpretation of probability, which in part returned to credibility.

Mike kept much to himself but, to those who worked closely with him, was known to care greatly about people, to be an extremely devoted family man, and to be active in community projects. His reticence peaked when he left Prudential to join a group of entrepreneurs who wished to form a new insurance company to explore some new ideas. He assisted in obtaining a New Jersey license for that company, named the Essex Life Insurance Company.

Mr. Margolin is survived by his wife, three sons, and a daughter.

1908 William Craig McCarter 1988

William C. McCarter, a 1942 Fellow of the Society who had retired to Albuquerque, New Mexico, in 1972, died on May 24, 1988, at the age of seventy-nine.

Born in Duluth, Minnesota, on June 7, 1908, Mr. McCarter graduated from the University of Wisconsin in 1932. After a year of graduate study to help prepare for his actuarial examinations, he began his entire business career in 1933 with the Northwestern Mutual Life in Milwaukee. He was appointed an officer in 1943 and associate actuary in 1958.

He had become attracted to actuarial work while in high school and applied to Northwestern Mutual because of having been sold a policy in that company by Wisconsin's football coach, who was also a part-time agent.

His 1956 paper, "A New Annuity Mortality Table and a Graded Rate System for the Life Income Settlement Options" (*TSA*, Vol. 8, pp. 127-165), created considerable discussion at the time, and it is still being used by Northwestern Mutual as the basis for its life income settlement option rates, with an updated mortality table.

Undoubtedly his greatest and most satisfying achievement was his personal supervision of all aspects in the development of his company's extraordinary life policy, which was introduced in 1968 and immediately became the company's most popular policy. It was the forerunner of the trend toward more flexible policies and enhanced the great number of advances made by all companies since that time.

The germ of this idea infected Mr. McCarter while he was doing what he liked best—attending the fall meeting of the Society and, on the free afternoon, playing golf with his actuarial friends in other companies. He, more so than many other actuaries, never let purely theoretical considerations hinder his search for the best practical and legal solutions to his research and development of new methods or products.

He married Lois Broughton in 1936 and is survived by her and their three daughters.

1900

Joseph Trevor McNeely

1988

Joseph (Bun) Trevor McNeely, an Associate of the Society, died on May 14, 1988, at the age of eighty-seven.

He attended Queens University, Kingston, Ontario, and graduated in 1921 with a B.A. in physics and chemistry. He taught mathematics for several years in high school in Windsor, Ontario, and then joined Manufacturers Life Insurance Co. in 1926, serving that company until he retired in 1966.

During his long service, he was appointed mathematician and served in several departments of the company and on the lecture staff of the Life Office Management Association. He kept a black book of company data and took pride in being able to reply to requests for information from his associates.

In retirement he continued his lifelong interest in sports and people and became a keen traveller, this leading him to take three round-the-world cruises.

His wife predeceased him in 1982. He is survived by a son.

1906

John Haynes Miller

1988

The death of John H. Miller in South Hero, Vermont, on Christmas Day 1988 represents a loss to the profession of one of its most distinguished and admired members. He was eighty-two years old.

Born in Washington, Pennsylvania, on May 29, 1906, Mr. Miller graduated in 1927 from Washington & Jefferson College of that city. After brief experience in a Pittsburgh contracting firm, he joined the actuarial staff of Metropolitan Life Insurance Company. In June 1929 he entered consulting work in the Woodward, Fondiller and Ryan firm in New York City, remaining there until after qualifying as a Fellow of the Actuarial Society in 1931. In 1938 he was admitted also to Fellowship in the Casualty Actuarial Society.

In 1934 Mr. Miller entered the service of the Monarch Life Insurance Company in Springfield, Massachusetts, becoming vice president and actuary in 1939 and vice president and senior actuary in 1957. He retired in 1966 with the rank of executive vice president.

In 1966 and 1967 he served as project director of the Future Outlook Society conducted by the Institute of Life Insurance. The foreword to its published report, *With An Eye To Tomorrow*, spoke of Mr. Miller's sparkling intellect, tireless devotion and unlimited good humor. His colleagues have well remembered his inspiring leadership; the group's prescriptions for action are summarized in the 1968 *Transactions (TSA, Vol. 20, pp. D1-D3)* and his reflections four years later in *TSA, Vol. 24, pp. 76-78*.

His first service on the Board of Governors of the Society of Actuaries was for a one-year term in 1950; in 1952 he returned for the first of two three-year terms. Elected Vice-President in 1956 and again in 1960, he served as President in 1962-1963. He was a charter Vice President of the American Academy of Actuaries in 1965, becoming President in 1967-1968.

Mr. Miller had a major role in organizing the Academy. He liked to say jocularly that he "invented the Academy"; when the organizers were wrestling with the question of just what structure would be best for the certification of actuaries and government relations in the United States, he was the one who suggested the concept of a body that would be neither subordinate to, nor would have any authority over, any of the existing actuarial bodies.

In December 1974, Mr. Miller launched his own publication, the *Disability Newsletter*, conceived as a contribution to the sound growth of long-term-disability coverages. His editorial comments, statistical summaries, and articles about past and current trends succeeded fully in giving his subscribers insights available nowhere else. He also contributed, jointly with Swiss actuary Simon Courant, three papers on disability subjects to the *Transactions*.

In 1964 he won the Harold R. Gordon Memorial Award and was named Health Insurance Man of the Year. In 1975 his work was recognized internationally as a winner of the Boleslaw Monic Fund Prize for accomplishments in insurance research. He was a familiar figure at International Congresses and contributed to their literature.

Energetic, progressive, cordial and unselfish, Mr. Miller was a delightful companion and a powerful influence for the good of the profession. Who but he would have ventured at age eighty into establishment of an organic farm in Ponce de Leon, Florida, appropriately called "The Fountain of Youth Farm"? John was also active in community projects including Goodwill Industries.

Mr. Miller's wife, Josephine, died in 1985. He is survived by four children and six grandchildren.

1923

Harry D. Morgan

1988

Harry D. Morgan, a 1959 Fellow of the Society, died on July 4, 1988. He was sixty-five years old.

A resident of Baltimore as an actuarial student, Mr. Morgan was a consulting actuary throughout his career. In 1954 he was with Eugene M. Klein and Associates in Cleveland. In 1958 he was assistant actuary at Johnson & Higgins in New York City. In February 1963 he entered the service of A. S. Hansen, Inc. in New York City, moving in 1978 to the firm's Chicago office. His post at his retirement in June 1979 was consulting principal.

After retirement, Mr. Morgan formed his own consulting firm, H. D. Morgan & Associates of Deerfield, Illinois.

1901

Bennet Bronson Murdock

1988

Bennet B. Murdock, an Associate of the Society, died on February 20, 1988. He was 87 years old.

Mr. Murdock was born January 15, 1901, at Meriden, Connecticut. He graduated from Yale College in 1924 and received his Ph.D. from Yale in 1934.

In 1934 he entered Prudential Insurance Company's actuarial training program and reached Associateship in both of the Society's predecessor bodies in 1942. His entire career was in actuarial pursuits at Prudential until his retirement in 1964.

He was an expert bridge player, a member of several Prudential championship teams. His easygoing nature, sense of humor and courtesy marked him as an outstanding gentleman.

Mr. Murdock is survived by his wife, Margaret, a son, three grandchildren, and a sister.

1940

Thomas John Norris

1988

Thomas J. Norris, a Fellow of the Society, died suddenly in Franklin, Tennessee, on July 4, 1988, at age forty-seven.

Born in Des Moines, Iowa, on August 18, 1940, Mr. Norris graduated from Iowa State University in 1965 and continued his mathematical study at the University of Colorado. After one year as mathematics instructor at Colorado School of Mines, from 1969 to 1988 he was in actuarial work, successively, at American Republic Life, Kentucky Central, Lincoln Benefit, and American General (formerly National) Life and Accident Insurance Company in Nashville, Tennessee, where his final post was senior vice president and chief actuary. He qualified as a Fellow of the Society of Actuaries in 1975.

In community affairs Mr. Norris was active in Brentwood United Methodist Church and the Nashville Area Chamber of Commerce Education Committee. He is survived by his wife, Judith, and two sons.

1914

Melvin C. Pryce

1988

Melvin C. Pryce, a Fellow in the Canadian Institute of Actuaries and the Society of Actuaries, died in London on May 4, 1988, in his seventy-fifth year.

He was born on March 12, 1914, in Windsor, Ontario. A graduate of the University of Western Ontario in honors mathematics and business, he joined

the actuarial department of London Life Insurance Company in June 1936 as valuation clerk. In 1940 he began service with the Royal Canadian Air Force, where as a navigation instructor he attained the rank of squadron leader.

After his discharge in 1945, Mr. Pryce returned to London Life and proceeded to make his way through the ranks of management. In 1957 he was appointed associate actuary and an administrative officer of the company, and three years later was named actuary. In 1970 he became vice-president and general manager, and in 1972 executive vice-president. In 1973 he was elected a director of the company and in 1974 a member of the executive committee. In 1979, after 42 years of service, he retired from London Life.

He received his Fellowship in the Society of Actuaries in 1948 and was a fellow of the Canadian Institute of Actuaries. He was also very active in the Canadian Life Insurance Association (now the Canadian Life and Health Insurance Association).

Mr. Pryce was always a people person. He took a keen interest in the progress of young actuarial trainees through the examination process and was usually the first one to offer congratulations to the successful candidate. Also, he always gave high priority to the concerns of the sales staffs. He had a great understanding of people and empathy for their endeavors.

Outside of the office, he was an avid golf enthusiast, a keen bridge player, and an active member of the London Hunt and Country Club.

He is survived by his wife, Ruth, and two daughters.

1939

Anthony J. Savasta

1987

Anthony J. Savasta, an Associate of the Society since 1966, died in Melville, New York, on November 2, 1987, at age forty-seven.

Mr. Savasta was born in Brooklyn, New York, on November 22, 1939. After graduation from LeMoyne College, Syracuse, New York, in 1961 he joined the actuarial staff at New York Life. In 1964 he entered the pension consulting field as manager of A. S. Hansen in New York City.

In 1968 Mr. Savasta opened his own employee benefits consulting firm on Long Island, serving as its president until his death. He was a member of the American Academy of Actuaries and an Enrolled Actuary.

He is survived by his wife, Jane, and three children. A brother, Neil J. Savasta, is a member of the Society of Actuaries.

1953

Michael C. Schlusel

1988

Michael C. Schlusel, an Associate of the Society, died on June 22, 1988. He was 34 years old.

Mr. Schlusel was born on June 26, 1953, in Philadelphia. He was a 1975 graduate of the University of Scranton, where he received a bachelor of science degree. Shortly after his graduation, he began his actuarial career with Towers, Perrin in Philadelphia, where he remained for his entire career. He attained his Associateship in 1982. He was also an Enrolled Actuary and a member of the American Academy of Actuaries.

Mr. Schlusel was an avid sportsman with a quick wit and positive, upbeat attitude.

He is survived by his wife, Theresa, his parents, two brothers, and a sister.

1928

Edward James Seligman

1988

Edward J. Seligman, an Associate of the Society, died on January 8, 1988, at age fifty-nine.

Born in New York City on December 9, 1928, Mr. Seligman graduated from Michigan State University in 1950. After serving in the U.S. Air Force from 1951 to 1953, he gained an M.A. in mathematics from Wayne State University in 1958.

For the next nineteen years he was in industrial engineering and research, meanwhile earning his Associateship in the Society of Actuaries in 1969.

In June 1977 he joined the CNA Insurance Companies in Chicago, where he remained for ten years in statistical research until retiring in July 1987. Mr. Seligman made numerous contributions to actuarial literature in the mathematical and statistical fields in which he was expert. He served on the Committee to Recommend New Disability Tables for Valuation. That contribution, which regrettably turned out to be Mr. Seligman's last for the Society, was accorded a citation in the report of the committee (*TSA*, Vol. 37, p. 499).

1953 **Phillip John Shore** **1988**

Phillip J. Shore, an Associate of the Society and a Fellow of the Faculty of Actuaries, died in England in January 1988, at age thirty-four.

Born in England on March 15, 1953, Mr. Shore graduated from Manchester University in 1974. He was thereupon employed at Standard Life Assurance Company in Edinburgh for three years; since then he was in the consulting actuarial field, most recently with R. Watson & Sons in Reigate, Surrey.

Mr. Shore enrolled in 1980 as an Associate of the Society of Actuaries, examinations being waived. He is survived by his wife, Lynda, and two daughters.

1912 **Charles W. Southern** **1983**

Charles W. Southern, a Fellow of the Society, died on December 11, 1983, in Des Moines, Iowa. He was seventy-one years old.

Mr. Southern was born in September 1912 in Greenville, South Carolina. He was a graduate of Furman University and received a master's degree from the University of Michigan. He joined Bankers Life Company in 1935 in the actuarial department and spent his entire career with that company.

Mr. Southern served on the Society's Education and Examination Committee and was also president of the Actuaries' Club of Des Moines. Mr. Southern was an avid and successful competitive bridge player.

He is survived by his wife.

1895 **Margaret Walker** **1988**

Margaret Walker, a Fellow of the Society, died in Vista, California, on April 16, 1988, at age ninety-two.

Born on December 30, 1895, in Atchison, Kansas, Miss Walker graduated from the University of Illinois in 1919. After looking at teaching, she decided that actuarial work offered greater opportunity and studied actuarial science at the State University of Iowa under Professor Henry L. Rietz. She was first employed at Central Life Assurance Company in Des Moines in 1921, then at Lincoln National Life in Fort Wayne in 1924. In 1946 she moved

into fraternal actuarial work at the Royal Neighbors of America, Rock Island, Illinois, where she remained until her retirement.

She earned her Associateship in the American Institute of Actuaries in 1925 and her Fellowship in 1939.

In 1954 Miss Walker presented a discussion at a Society meeting in which she made the point, not widely accepted in those days, that because women were charged more than men for annuities, their low mortality might be taken into account in calculating their premiums for insurance.

1898 **Harold Graham Walton** 1986

Harold G. Walton, an Associate of the Society, died in Portland, Maine, on May 5, 1986. He was 87 years old.

Born in Bonn, Germany, on November 13, 1898, Mr. Walton came to the United States in 1912. After graduating from Kenyon College in 1920, he joined the staff of American Central Life in Indianapolis. While there he earned Associateships in the two predecessor bodies of the Society. From 1927 to 1933 he served as actuary of the Indiana State Insurance Department. Then after briefly serving as actuary of Buffalo Mutual Life, he became assistant actuary of Union Mutual Life Insurance Company in December 1935. He retired from that company with the rank of associate actuary in 1963.

Harold Walton had many avocations, being in his time an enthusiastic runner, a bowler and an avid gardener. His company colleagues remember him for his willingness to help them with problems in the fields of his knowledge and experience.

Mr. Walton is survived by his wife, a son, a daughter, five grandchildren, and a great-grandchild.

1903 **Max S. Weinstein** 1988

Max S. Weinstein, a Fellow of the Society, died March 12, 1988, in Albany, New York. He was eighty-four.

Born on December 7, 1903, in Brooklyn, Mr. Weinstein graduated with an engineering degree from Cooper Union in 1928. Having acquired two years experience in bookkeeping, he joined the New York Insurance Department in 1926, becoming a life company examiner in 1930. In 1945, he

became the first chief actuary of the New York State Employee Retirement System, serving until his retirement in 1965. He then engaged in consulting on union pension plans.

Mr. Weinstein earned his Fellowship in 1942. He was also an Associate of the Casualty Actuarial Society.

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

1936

Charlie Thomas Whitley

1989

Charlie T. Whitley, a 1969 Fellow of the Society, died in Winston-Salem, North Carolina, on January 14, 1989, at age fifty-two.

Born in Murfreesboro, North Carolina, on March 5, 1936, Mr. Whitley was a Phi Beta Kappa graduate of the University of North Carolina in 1960. He immediately joined Integon Life Insurance Corporation, then Security Life and Trust Company, in Winston-Salem, remaining there throughout his life and achieving the post of vice president and actuary. He became an authority on life insurance taxation.

Mr. Whitley served on the Part 10I Examination Committee in 1973-74, but his major professional contribution was to the work of the Southeastern Actuaries Club of which he was President in 1983. He was also a member of several task forces on taxation of the American Council of Life Insurance.

His service in the U.S. Army included a tour of duty in Germany. He was active in the First Baptist Church of Winston-Salem, where he was a deacon with special interest in service to young people.

He is survived by his wife, Jean, two sons, and a brother.

1906

William Shelly York

1988

William S. York, a Fellow of the Society, died in Little River, California, on March 19, 1988. He was eighty-two years old.

Born in Gordon, Nebraska, on January 30, 1906, Mr. York graduated from Harvard with an engineering degree in 1928. After four years employment as an engineer, he turned to the actuarial profession, joining the actuarial division of Metropolitan Life in May 1932. Except for service in the U.S. Navy as a lieutenant commander in World War II, his entire career until retirement in 1971 was with Metropolitan, where he became a vice-president in 1963 and a senior vice-president in 1965. He qualified as a Fellow of the

Actuarial Society of America and the American Institute of Actuaries in 1941.

Mr. York's field was largely computer work, a field in which he rendered distinguished service.

He is survived by his wife, Lucia Marguerite, and two children.