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AMERICAN ACADEMY of ACTUARIES

1969 Year Book

PUBLISHED BY THE ACADEMY 208 SOUTH LASALLE STREET CHICAGO, ILLINOIS JANUARY 1, 1969

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PUBLISHED BY THE ACADEMY 208 SOUTH LASALLE STREET CHICAGO, ILLINOIS 60604 JANUARY 1, 1969 MANUFACTURED FOR THE ACADEMY IN THE PRINTING DEPARTMENT OF THE UNIVERSITY OF CHICAGO, CHICAGO, ILLINOIS

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HISTORICAL BACKGROUND

The American Academy of Actuaries was organized as an unincorporated association on October 25, 1965, as a single body to represent the whole of the actuarial profession in the United States of America. In the spring of 1966, when it was determined that a federal charter might not be obtained and in any event it would be long delayed, the Academy was dissolved as an unincorporated association and on April 29, 1966, became a corporation organized under the Illinois General Not For Profit Corporation Act.

The work of the actuary in the fields of pension funds and other forms of employee benefits and in the fields of life, health, and property and casualty insurance has assumed a position of considerable public importance, and it is essential that all persons who hold themselves out to be actuaries are qualified to perform their duties in a fully competent manner and in the public interest.

While a professional association of actuaries has existed on this continent since 1889, when the Actuarial Society of America was founded, there has not been official recognition of the actuarial profession in the United States at any governmental level—federal, state, or local. With the exception of Indiana, there are at present no standards that an actuary must meet in order to practice and no licensing, certification, registration, or other requirements. In this respect the actuarial profession differs from such other professions as medicine, law, accountancy, architecture, and so forth, where the practitioners have to have a state license or certificate to practice.

The seemingly obvious need for legal recognition for actuaries had been discussed from time to time, but it was not until the late 1950's that there was organized activity to obtain such recognition. It soon became clear that, despite the fact that most of the practicing actuaries in the United States belong to one or more of the four actuarial societies (namely, the Casualty Actuarial Society, the Conference of Actuaries in Public Practice, the Fraternal Actuarial Association, and the Society of Actuaries), not one of these could speak for the whole profession.

Further, there were some fully qualified actuaries who were not members of any one of these bodies. After full discussion between representatives of the four existing organizations, it was decided that the proper vehicle for the approach to professional recognition must be a new body embracing all existing qualified actuaries practicing in the United States. This decision was approved by the governing boards and members of the four organizations, and, as a result, the Academy of Actuaries was formed. The organization of the Academy is the first step toward accreditation of actuaries and the official recognition of the profession.

The Bylaws of the Academy lay down requirements of both competence and conduct for the members. Initial membership qualifications recognize the standards of competence attained by the members of the four existing organizations. In addition, any practicing actuary not currently affiliated can become a member on giving evidence of his competence. As of December, 1968, the total membership of the Academy was more than 2,400 members.

The establishing of the American Academy of Actuaries was not accomplished without a great deal of work by many individuals both, inside and outside the actuarial profession, to whom all actuaries owe a debt of gratitude.

H. F. Rood First President

OFFICERS OF THE ACADEMY

PAST-PRESIDENTS: Henry F. Rood Thomas E. Murrin John H. Miller	1965–66 1966–67 1967–68
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One-Year Term	Edward D. Brown, Jr. William J. Leslie, Jr.
Two-Year Term	Paul T. Rotter Harold W. Schloss
Secretary	Norton E. Masterson
Treasurer	ROBERT E. BRUCE
ELECTED DIRECTORS: DONALD F. CAMPBELL GILBERT W. FITZHUGH WALTER KLEM ROBERT J. MYERS CARL H. FISCHER MARY CUSIC WILSON HAROLD E. CURRY J. STANLEY HILL MORTON D. MILLER JOHN S. RUDD, JR.	Term Expires 1969 1969 1969 1969 1969 1969 1969 1970 1970 1970

OFFICE OF THE ACADEMY

1970

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1971

Executive Secretary: ARTHUR A. McKINNIE

PEARCE SHEPHERD

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NORMAN J. BENNETT

WILLIAM J. HAZAM

FRANK J. GADIENT

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JULIUS VOGEL

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American Academy of Actuaries, 208 South La Salle Street Chicago, Illinois 60604

Phone (312)-236-3833

COMMITTEES ADMISSIONS COMMITTEE

The function of this Committee is to review all applications for admission to the Academy and to make recommendations to the Board of Directors as to their approval. Such recommendations are based on satisfactory evidence of the educational and experience requirements set forth in the Bylaws of the Academy.

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HENRY F. SCHEIG

COMMITTEE ON EDUCATION AND EXAMINATION

This Committee is responsible for administration of examinations given to applicants for admission to the Academy.

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NORMAN J. BENNETT EDWARD D. BROWN, JR.

GEOFFREY CROFTS **JULIUS VOGEL**

PEARCE SHEPHERD, ex officio

PROFESSIONAL CONDUCT COMMITTEE

This Committee has primary responsibility for drafting guides to professional conduct and, in the light of experience and continuous review, to recommend any necessary revision or elimination of particular guides or the adoption of new guides. The Committee answers any inquiries with respect to professional conduct of actuaries of the Academy, whether of a general nature or with respect to specific situations.

JOSEPH MUSHER, Chairman

N. Douglas Campbell. FRANK J. GADIENT WILLIAM E. GROVES

THOMAS E. MURRIN JOHN S. RUDD, JR. FREDERICK P. SLOAT

COMMITTEE ON ACCREDITATION

The function of this Committee is to review all questions relating to the professional status of the actuary other than those relating to professional conduct. To this end, the Committee is authorized to keep in touch with both federal and state regulatory authorities and to recommend steps to be taken for the accreditation of the actuary.

ANDREW C. WEBSTER, Chairman

HAROLD R. LAWSON
DANIEL J. McNamara

Albert Pike, Jr.
John H. Williams

RICHARD S. WALSH, Counsel

JOINT COMMITTEE ON REVIEW OF EDUCATION AND EXAMINATIONS

This Joint Committee is composed of three representatives from each of the six recognized professional organizations in the United States and Canada. The function of this Committee is to conduct a continuing review of policy matters relating to the education and examination of actuaries and, after studying such matters, to make appropriate recommendations to the governing bodies of the organizations represented on this Committee

AMERICAN ACADEMY OF ACTUARIES

PAUL T. ROTTER
H. RAYMOND STRONG
JULIUS VOGEL

CANADIAN INSTITUTE OF ACTUARIES

L. Blake Fewster John C. Maynard Louis L. Robert

CASUALTY ACTUARIAL SOCIETY

NORMAN J. BENNETT M. STANLEY HUGHEY RICHARD L. JOHE

CONFERENCE OF ACTUARIES IN PUBLIC PRACTICE

Edward D. Brown, Jr. Carl H. Fischer M. Curtis Schimpff

FRATERNAL ACTUARIAL ASSOCIATION

ROBERT E. BRUCE FRANK J. GADIENT WALTER L. RUGLAND

SOCIETY OF ACTUARIES

E. Sydney Jackson Edwin B. Lancaster Bert A. Winter

NEXT ANNUAL MEETING

November 18, 1969 Sheraton Boston Hotel Boston, Massachusetts

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1965-66

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Vice-Presidents FRANK J. GADIENT

LAURENCE H. LONGLEY-COOK

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Secretary Norton E. Masterson

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MEMBERS

DECEMBER 31, 1968

The abbreviations following the name of the member of the Academy designate membership in other actuarial bodies as follows:

F.C.I.A.-Fellow of Canadian Institute of Actuaries

A.C.I.A.—Associate of Canadian Institute of Actuaries

F.C.A S.-Fellow of Casualty Actuarial Society

A.C.A.S -Associate of Casualty Actuarial Society

F.C A -Fellow of Conference of Actuaries in Public Practice

A C.A.—Associate of Conference of Actuaries in Public Practice

M.C.A.—Member of Conference of Actuaries in Public Practice

F.F.A.A.—Fellow of Fraternal Actuarial Association

A.F.A.A.—Associate of Fraternal Actuarial Association

F.S.A.—Fellow of Society of Actuaries

A.S.A.—Associate of Society of Actuaries

Memberships in other actuarial bodies are shown only to the extent they were indicated by the member on his original confirmation of name and address, or subsequent correction, for the 1968 Year Book listing. Any omissions or incorrect listings in the 1969 Year Book should be reported immediately to the Executive Secretary at the Office of the Academy at 208 South La Salle Street, Chicago, Illinois 60604.

* Denotes charter member of the American Academy of Actuaries.

FNROLLED

- 1965 *Anbot, Quincy S., F.S.A., Associate Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1965 *ABBOTT, ELEANOR A. (MISS), F.S A., 16 Franklin St., Watertown, Mass. 02172
- 1966 ABBOTT, VARNUM J., JR., F.S.A., Assistant Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
- 1967 ABRAMSON, STEVEN J., F.S.A, Actuarial Associate, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *ADAMS, J. ROSS, F.S.A., F.C.A., A.F.A.A., Coates, Herfurth & England, Consulting Actuaries, 650 17th St., Denver, Colo. 80202
- 1965 *Adams, Mary Hardiman (Mrs.), A.S.A., F.C.A., Associate Actuary, George B. Buck, Consulting Actuary, Two Pennsylvania Plaza, New York, N.Y. 10001
- 1965 *ADAMS, SAMUEL P., F.S.A., Vice-President and Actuary, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801
- 1965 *Adams, Warren R., F.S.A., Assistant Professor, College of Business, Drake University, Des Moines, Iowa 50311
- 1966 AFFLECK, ALLAN D., F.S.A., F.C.I.A., Milliman & Robertson, Inc., 1726 W. Broadway, Vancouver, British Columbia
- 1968 AGEE, JOHN E., A.S.A., Associate Actuary, Fidelity Union Life Ins. Co., Dallas, Tex. 75221
- 1966 AIKMAN, ROY W., A.S.A., Consulting Actuary, 2310 W. 75th St., Prairie Village, Kan. 66208

- 1965 *AIN, SAMUEL N., F.C.A., AS.A, A.C.A.S., Ain Associates, Inc., 120 Broadway, New York, NY. 10005
- 1965 *Albright, Marian R. (Miss), F.S.A., 50 Tremont Ave., Binghamton, N.Y. 13903
- 1965 *Aleright, Ray D., F.S.A., Vice-President, Actuarial and Underwriting, Provident Life & Accident Ins. Co., Chattanooga, Tenn. 37402
- 1965 *Aldrich, William C., F.C.A.S., Secretary and Counsel, National Council on Compensation Ins., New York, N.Y. 10017
- 1967 ALENIK, BERNARD, A.S.A., Senior Actuarial Assistant, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1966 ALEXANDER, GEORGE, F.S.A., F.C.I.A., General Manager and Secretary, Montreal Life Ins. Co., Montreal 2, Quebec
- 1965 *ALEXANDER, LEE M., F.C.A.S., Actuary, Massachusetts Rating Bureau, Boston, Mass. 02110
- 1966 ALEXANDER, SILAS J., A.C.A., Associate Actuary, Government Personnel Mutual Life Ins. Co., San Antonio, Tex. 78205
- 1965 *Alford, Clarence L, F.F.A.A, 1128 Third National Bank Bldg., Nashville, Tenn. 37203
- 1965 *ALLAN, HARRY E., F.S.A., Associate Actuary, Teachers Ins. & Ann. Assn., New York, N.Y 10017
- 1965 *Allan, William, F.S.A., Vice-President and Actuary, Home Life Ins. Co., New York, N.Y. 10007
- 1966 ALLARD, MAYNARD W., Senior Vice-President, Savings Bank Life Ins. Council, Boston, Mass. 02108
- 1965 *ALLEN, EDWARD S , F.C.A.S., Actuary, Phoenix of Hartford Ins. Cos., Hartford, Conn. 06115
- 1965 *Allen, Harold G., F.S.A., President, Bankers Life Co., Des Moines, Iowa 50309
- 1965 *ALLEN, HENRY G , F.S.A., Assistant Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1965 *ALLEN, HOWARD D., F.S.A , Vice-President, John Hancock Mutual Life Ins Co., Boston, Mass. 02117
- 1965 *ALLMAN, JOHN N., F.S.A., Actuary, Marsh & McLennan, Inc., 70 Pine St., New York, N.Y. 10005
- 1966 ALLSTROM, H. WILLARD, JR., A.S.A., A.C.A., Vice-President and Actuary, Union Labor Life Ins. Co., New York, N.Y. 10022
- 1965 *Allstrom, Henry W., F.S.A., 922 Fairmont Ave., St. Paul, Minn. 55105
- 1966 ALPERN, LAWRENCE, A S.A., Deputy Chief Actuary, Social Security Admin., Baltimore, Md. 21235
- 1965 *Alpert, Frank J., F.S.A, Group Actuary, New York Life Ins. Co., New York, N.Y. 10010
- 1965 *Altman, Kenneth, F.S A., Retirement System Actuary, New York State Employees' Retirement System, Albany, N.Y. 12203
- 1965 *ALTSCHULER, MICHAEL C., F.S.A., Actuary, Travelers Ins. Co., Hartford, Conn. 06115
- 1965 *ALVORD, MORGAN H , F.S A., 36 Stratford Rd., West Hartford, Conn. 06117
- 1966 AMLIE, WILLIAM P., A.C.A.S., Assistant Actuary, Employers' Liability Assur. Corp., Ltd., Boston, Mass. 02107
- 1966 Anderegg, David S., A.C.A., Assistant to Manager, Comp. & Benefits, Kaiser Industries Corp., Kaiser Center, Oakland, Calif. 94604
- 1967 ANDERSON, ARNOLD H, Executive Vice-President, Life & Casualty Ins. Co., Nashville, Tenn. 37219

- 1967 Anderson, Henry J., A.S.A., Assistant Actuary, George B. Buck, Consulting Actuary, Two Pennsylvania Plaza, New York, N.Y. 10001
- 1966 Anderson, Homer G., A.S.A., Secretary, Travelers Ins. Co., Hartford, Conn. 06115
- 1965 *Anderson, James A., F.S.A., Assistant Vice-President, Lincoln National Life Ins. Co., East Orange, N.J. 07017
- 1966 Anderson, James C. H., ASA., President, Abbey International Corp., P.O. Box 6347, Atlanta, Ga. 30308
- 1967 Anderson, Lloyd G., Actuary, Personal Lines, Farmers Ins. Group, Los Angeles, Calif. 90054
- 1965 *Anderson, Neil M., F.S.A., Second Vice-President and Associate Actuary, National Life & Accident Ins. Co., Nashville, Tenn. 37219
- 1966 Anderson, Philip D., A.S.A., Assistant Group Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1966 Anderson, Richard A., A.C.A., Vice-President and Actuary, State Reserve Life Ins. Co., Fort Worth, Tex. 76102
- 1965 *Anderson, Roy R., F.S.A., Group Vice-President, Allstate Ins. Cos , Northbrook, Ill 60062
- 1966 Anderson, T. Loyal, A.S A., 419 N. Valley Hill Rd., Woodstock, Ill. 60098
- 1966 Andrews, Edward C., A.C.A.S., 19 Avalon Rd., West Hartford, Conn. 06119
- 1966 ANGER, GERALD B., F.S.A., Towers, Perrin, Forster & Crosby (Canada), Ltd., 44 King St., W., Toronto 1, Ontario
- 1965 *Angle, John C., F.S.A., Vice-President and Actuary, Woodmen Accident & Life Co., Lincoln, Nebr. 68501
- 1965 *Antliff, John C., F.S.A., Group Actuary, New York Life Ins. Co., New York, N.Y. 10010
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- 1965 *Arbeit, Louis, F.C.A., Vice-President, Woodard & Fondiller, Inc., 730 Fifth Ave., New York, N.Y. 10019
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- 1965 *Archibald, A. Edward, F.S.A., A.C.A.S., George V. Stennes & Associates, 2112 First National Bank Bldg., Minneapolis, Minn. 55402
- 1965 *Archibald, John C., F.S.A., Senior Vice-President, Bankers Life Co., Des Moines, Iowa 50307
- 1965 *Arganbright, A. Dean, F.S.A., Executive Vice-President, Wisconsin National Life Ins. Co., Oshkosh, Wis. 54901
- 1965 *ARLINGHAUS, CLEMENS G., F.S.A., Second Vice-President, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *Armstrong, Robert H., F.S.A., F.C.I.A., F.C.A., Associate Actuary, George B. Buck, Consulting Actuary, Two Pennsylvania Plaza, New York, N.Y. 10001
- 1965 *ARNOLD, E. ALIEN, F.S.A., Actuary, The Wyatt Co., 635 Sacramento St., San Francisco, Calif. 94111
- 1965 *ARVANITIS, ERNEST A., F.S.A., Assistant Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1967 *ASCHER, ROBERT W., F.S.A., Actuarial Associate, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *ASHMAN, CARL R., F.S.A., 4938 Woodhurst Blvd., Fort Wayne, Ind. 46807
- 1967 ATHANASSIADES, THEODOSSIOS, F.S.A., Actuarial Analysist, Metropolitan Life Ins. Co., New York, N.Y. 10010

- 1965 *ATTWOOD, JAMES A., F.S.A., Vice-President and Group Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1965 *Austin, Joseph D., F.S.A., Administrative Vice-President, Minnesota National Life Ins. Co., Minneapolis, Minn. 55402
- 1967 Austin, W. Stanley, Consulting Actuary, 2429 Fairhill Ave , Glenside, Pa. 19038
- 1968 AUTIN, A. ANTHONY, JR., F.S.A., Associate Actuary, Pan-American Life Ins. Co., New Orleans, La. 70119
- 1966 Axelrod, Jerrald B., F.S.A., Associate Actuary, Pacific Standard Life Ins. Co., Burlingame, Calif 94010
- 1965 *Babbitt, Albert E., F.S.A., 1117 Kenwood Pl., Jackson, Miss. 39202
- 1966 BABBITT, STARR E., A.S.A., Assistant Actuary, National Life & Accid. Ins. Co., Nashville, Tenn. 37219
- 1966 BACON, FRANCIS L., A.S.A., President, Macro Services Corp., 55 Kilby St., Boston, Mass. 02109
- 1965 *BACON, ROBERT A , F S.A., Huggins & Co., Inc., 1401 Walnut St , Philadelphia, Pa. 19102
- 1966 BAECKSTROM, MARIANNE (MRS.), A.S.A., Assistant Actuary, Towers, Perrin, Forster & Crosby, Inc., Three Penn Center, Philadelphia, Pa 19102
- 1966 BAGLEY, WILLIAM N., A.S.A., Assistant Secretary, Auditing, Connecticut Mutual Life Ins. Co., Hartford, Conn. 06115
- 1966 BAGSHAW, JAMES J., A.S.A., President, James J. Bagshaw & Co., P.O. Box 148, Metuchen, N.J. 08840
- 1967 BAGWELL, WILLARD R., A.S.A., A.C.A., Vice-President and Actuary, Booke & Co., P.O. Box 66, Winston-Salem, N.C. 27102
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- 1965 *BAILEY, PAUL M., F.S.A., Executive Assistant, John Hancock Mutual Life Ins. Co., Boston, Mass 02117
- 1965 *BAILEY, ROBERT A., F.C.A.S., Chief Actuary, Ins. Bureau, State of Michigan, 111 N. Hosmer St., Lansing, Mich. 48913
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- 1965 *BAILEY, WILLIAM A., F.S.A., Associate Actuary, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01101
- 1965 *BAILIE, ALEXANDER J., F.S.A., Associate Actuary, Metropolitan Life Ins. Co, New York, N.Y. 10010
- 1966 Baine, Morton B., A.C.A., 1900 Leonard Lane, Merrick, N Y. 11566
- 1967 BAKER, EDWARD H., III, A.S.A., Associate Actuary, Capitol Life Ins. Co., Denver, Colo. 80203
- 1969 BAKER, JOHN K., F.S.A., Assistant Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass 02117
- 1965 *BALCAREK, RAFAL J., F.C A.S., Assistant Vice-President and Actuary, Reliance Ins. Co., Philadelphia, Pa. 19103
- 1967 BALEDES, THEODORE E., F.S.A., Assistant Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
- 1965 *BALLARD, JOHN D., A S.A., F.F.A.A., Consulting Actuary, Taylor, Ballard & Co., 118 Second Ave., S.E., Cedar Rapids, Iowa 52407
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- 1965 *BARBER, WILLIAM L., F.S.A., F.C.I.A., Senior Vice-President—Ins. Operations, Union Mutual Life Ins. Co., Portland, Me. 04112
- 1965 *BARBER, WILLIAM P., JR., F.S.A., Pell Rd., East Hartland, Conn. 06027
- 1965 *BARHAM, THOMAS C., III, F.S A., Associate Actuary, New York Life Ins. Co., New York, N.Y. 10010
- 1966 BARKE, ROBERT C., A.C.A., Vice-President and Actuary, Wirt Wilson Pension & Group Consultants, Inc., 100 Builders Exchange Bldg., Minneapolis, Minn. 55402
- 1965 *BARKER, GORDON M., F.C.A.S., Actuary, Great American Group, New York, N.Y. 10038
- 1965 *BARKER, LORING M., F.C.A S., Actuary, Fireman's Fund American Ins. Cos., San Francisco, Calif. 94120
- 1965 *BARNABY, CHARLES H., F.S.A., 463 San Jacinto Bldg, Houston, Tex. 77002
- 1967 BARNES, ROBERT L., F.S.A., Actuary, The Wyatt Co., 1276 First National Bank Bldg., Chicago, 1ll. 60603
- 1965 *BARNHART, E. PAUL, F.S.A., Consulting Actuary, 230 S. Bemiston, St Louis, Mo. 63105
- 1965 *BARNHART, LYLE, F.F.A.A , A S.A , Vice-President and Actuary, Fidelity Life Assn., Fulton, Ill. 61252
- 1967 BARRETT, EDWARD W., F.S.A., Assistant Actuary, Occidental Life Ins. Co , Los Angeles, Calif. 90054
- 1965 *BART, ROBERT D., F.C.A.S., Vice-President, The West Bend Co., 400 Washington St., West Bend, Wis. 53095
- 1969 BARTIK, ROBERT F., A.C.A S., Manager, Statistical-Actuarial Dept., Lumbermens Mutual Casualty Co., Chicago, Ill. 60640
- 1965 *Bartimer, Herman, F.S.A., Associate Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *BARTLESON, EDWIN L., F.S.A., Vice-President and Associate Actuary, Prudential Ins. Co., Newark, N.J. 07101
- 1965 *BARTLETT, DWIGHT K., III, F.S.A., Senior Vice-President, Monumental Life Ins. Co., Baltimore, Md. 21202
- 1966 BASH, FLOYD A., JR., A.S.A., Vice-President and Actuary, Farmers & Bankers Life Ins. Co., Wichita, Kan. 67202
- 1965 *BASH, JOHN K, F.C.A., Director, Client Services, EBS Management Consultants, Inc., 100 Church St., New York, N.Y. 10007
- 1965 *BASSETT, PRESTON C., F.S.A., F.C.A., Vice-President and Actuary, Towers, Perrin, Forster & Crosby, Inc., Three Penn Center, Philadelphia, Pa 19102
- 1967 BASSIN, ROBERT, Vice-President, Management Applied Programming, Inc., 3122 Santa Monica Blvd., Santa Monica, Calif. 90404
- 1966 BASSLER, CHARLES G., A.F.A.A., Actuary-Accountant, Bassler & Co., 1544 Woodruff St., Pittsburgh, Pa. 15222
- 1965 *BATEMAN, D. H. SAMUEL, F.S.A., Associate Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *BATES, EUGENE W., F.S.A., Vice-President, Western & Southern Life Ins. Co., Cincinnati, Ohio 45202
- 1966 BATES, JAMES M., A.S.A, President, Ohio State Life Ins. Co., Columbus, Ohio 43215
- 1967 BATHO, BRUCE W., A.S.A., A C.A.S., Executive Vice-President, Life Ins. Co. of Georgia, Atlanta, Ga. 30308
- 1965 *BATHO, ELGIN R., F.S.A., F.C A.S., Vice-President and Actuary, Berkshire Life Ins. Co., Pittsfield, Mass. 01201
- 1965 *BATTLE, WILLIAM R., F.S.A., Vice-President and Actuary, Shenandoah Life Ins. Co., Roanoke, Va. 24010

- 1968 BAUER, NICHOLAS, F.S.A, F.C.I.A., Assistant Actuary, Montreal Life Ins. Co., Montreal 3, Quebec
- 1966 BAUGHMAN, CHARLES B., Vice-President and Actuary, Participating Annuity Life Ins. Co., McLean, Va. 22101
- 1965 *BAYLES, RICHARD E., F.S.A., Assistant Actuary, New England Mutual Life Ins. Co., Boston, Mass. 02117
- 1968 BAYO, FRANCISCO, A.S.A., Deputy Chief Actuary, U.S. Government, Social Security Administration, Washington, D.C. 20201
- 1965 *Beach, Morrison H., F.S.A., Senior Vice-President, Travelers Ins. Co., Hartford, Conn. 06115
- 1969 BEAIRD, B. LYNN, A.S.A., Consultant, Peat, Marwick, Mitchell & Co., 700 Chamber of Commerce Bldg., Houston, Tex. 77002
- 1966 BEAIRD, V. CLARK, A.S.A., Associate Actuary, The Wyatt Co., 1900 Republic National Bank Tower, Dallas, Tex. 75201
- 1967 BEAN, RICHARD W., Actuary, State of California—Dept. of Ins., 107 S. Broadway, Los Angeles, Calif. 90012
- 1966 BEARD, ALLEN R., A.C.A., Resident Consulting Actuary, Meidinger & Assoc., Inc., 1 Charles Center, Baltimore, Md. 21201
- 1965 *Beardsley, Charles M., F.S A., M.C.A., Executive Vice-President, Booke & Co., 2408 Wachovia Bank Bldg., Winston-Salem, N.C. 27102
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- 1966 Wells, Walter I., A.S.A., A.C.A.S., 7 Pinewood Dr., West Boylston, Mass. 01583
- 1968 Welsh, Charles A., F.S.A., Consulting Actuary, Bowles, Andrews & Towne, 1004 N. Thompson St., Richmond, Va. 23230
- 1965 *WENDT, EDWARD G., F.S.A., Second Vice-President and Actuary, New York Life Ins. Co., New York, N.Y. 10010
- 1965 *WENDT, RICHARD K., F.S.A., Second Vice-President and Associate Life Actuary, Nationwide Life Ins. Co., Columbus, Ohio, 43216

- 1966 WENDT, WILLIAM R., Vice-President and Director—Corporate Planning and Research, Gulf Life Ins. Co., Jacksonville, Fla. 32207
- 1965 *West, Charles E., F.S.A., 720 Cedar Grove Rd., R.D. Box 71, Media, Pa. 19063
- 1966 West, Charles S., M.C.A., Examining Actuary, State Board of Insurance, Dallas, Tex. 75224
- 1965 *WHINREY, EDWIN N., F.S.A., Assistant Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1965 *WHITBREAD, FRANK G., F.S.A., A.C.A.S., Second Vice-President, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801
- 1965 *WHITE, AUBREY, A.C.A.S., F.S.A., F.C.I.A., Consulting Actuary and Manager, Eastern Div., Peat, Marwick & Co., 1500 Walnut St., Philadelphia, Pa. 19102
- 1966 WHITE, GEOFFREY B., F.S.A., F C.I.A., Vice-President and Actuary, William M. Mercer, Ltd., 580 Hornby St., Vancouver 1, British Columbia
- 1965 *White, William A., F.S.A., Associate Actuary, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19105
- 1965 *WHITE, WILLIAM K., F.S.A., Vice-President—Group Div., Aetna Life & Casualty, Hartford, Conn. 06115
- 1965 *WHITE, WILLIAM M., JR., F.S.A., Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1965 *WHITELEY, BENJAMIN R., F.S.A., Assistant Vice-President and Associate Actuary, Standard Ins. Co., Portland, Ore. 97204
- 1966 WHITING, DOUGLAS B., 175 Little Pond Rd, Concord, N.H. 03301
- 1965 *WHITNEY, ROBERT L., F.S.A., Associate Actuary, Mutual of New York, New York, N.Y. 10019
- 1966 WHITON, ALBERT E., A.S A., Assistant Actuary, Travelers Ins. Co., Hartford, Conn. 06115
- 1966 WICKS, GEORGE C., A.S.A., Assistant Director—Research, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1965 *WIEBKE, HAROLD G., F.S.A., 500 Ross Pl., Oceanside, N.Y. 11572
- 1965 *WIEDER, JOHN W., JR., F.C.A.S., Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
- 1967 WIGHTMAN, MARY G. (MRS.), Actuary, Hewitt Associates, Libertyville, Ill.
- 1966 WILCON, WALTER E., A.S.A., Internal Revenue Service, 1111 Constitution Ave., N.W., Washington, D.C. 20224
- 1965 *WILDE, PETER R., F.S.A., Director of Equity Fund Development, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1965 *WILLEMIN, RICHARD J., F.S.A., Assistant Actuary, Metropolitan Life Ins. Co., Ottawa 4, Ontario
- 1968 WILLIAMS, C. ARTHUR, JR., Professor of Economics and Insur., Univ. of Minnesota, Minneapolis, Minn. 55455
- 1966 WILLIAMS, CHARLES D., III, F.S A., Vice-President and Chief Actuary, Jefferson National Life Ins. Co., Indianapolis, Ind 46204
- 1965 *WILLIAMS, DEAN E., F.S.A., Group Actuary and Administrative Vice-President, General American Life Ins. Co., St. Louis, Mo. 63166
- 1965 *WILLIAMS, DEWEY G., F C.A S., Vice-President and Actuary, Employers' Ins. of Texas, Dallas, Tex. 75221
- 1965 *WILLIAMS, EDWARD B., F.S.A., Vice-President and Comptroller, New York Life Ins. Co., New York, N.Y. 10010
- 1965 *WILLIAMS, HARRY V., F.C.A S., President, Hartford Ins. Group, Hartford, Conn. 06115

ENBOLLED

- 1965 *WILLIAMS, JOHN H., F.C.A., Senior Associate, George B. Buck, Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N Y. 10001
- 1966 WILLIAMS, JOHN HARRY, M.C.A., Principal, Lybrand, Ross Bros. & Montgomery, 60 Broad St., New York, N.Y. 10004
- 1965 *WILLIAMS, JOHN R., F.S.A., Second Vice-President, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801
- 1965 *WILLIAMS, P. ADGER, F.C.A.S., Vice-President, Travelers Ins. Co., Hartford, Conn. 06115
- 1968 WILLIAMS, W. THOMAS, A C.A.S., Consultant, The Wyatt Co, 1900 Republic National Bank Tower, Dallas, Tex. 75201
- 1965 *WILLIAMSON, W. RULON, F.C A.S , F.S A., Research Actuary, 3400 Fairhill Dr., Washington, D.C. 20023
- 1966 WILLIAMSON, WILLIAM R., JR., F.S A., Manager, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *WILLS, THOMAS L., F.S.A., Assistant Actuary, Aetna Life Ins. Co., Hartford, Conn. 06115
- 1965 *WILLSEY, LYNN W., F.C.A.S., Actuary—Group Dept., Travelers Ins. Co , Hartford, Conn. 06115
- 1968 WILSON, CHARLES, A.S.A., Assistant Actuary, Republic National Life Ins. Co., Dallas, Tex. 75204
- 1966 WILSON, CHARLES E., A.S.A., Vice-President, Teachers Ins. & Annuity Assn., New York, N.Y. 10017
- 1967 WILSON, GERALD I., F.S.A., Actuary, Hewitt Associates, Libertyville, Ill. 60048
- 1965 *WILSON, JAMES C., F.C.A.S., Security Fire & Indemnity Co., Winston-Salem, N.C. 27102
- 1965 *Wilson, Mary Cusic (Mrs.), F.S.A., F.F.A.A., 3206 35th Ave., Rock Island, Ill. 61201
- 1966 WILSON, Ross J., F.C A., A.S.A., Stone, Young & Co, Consulting Actuaries, P.O. Box 111, Glen Ridge, N.J. 07028
- 1967 Wilson, W. W., Jr., President, United American Life Ins. Co, Denver, Colo. 80202
- 1965 *WINDECKER, ARTHUR A., F.S.A., Second Vice-President, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1965 *WINKENWERDER, RICHARD A., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 914 2nd Ave., Seattle, Wash. 98104
- 1965 *WINN, SAMUEL, F.S A., Executive Vice-President, Warner-Watson, Inc., 75 Federal St., Boston, Mass. 02110
- 1966 WINNIS, WILLIAM H., A.C.A., Actuarial Assistant, Union Labor Life Ins. Co, New York, N.Y. 10022
- 1965 *WINSLOW, HENRY N., F.S.A., Assistant Group Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *WINTER, BERT A., F.S.A., Vice-President and Associate Actuary, Prudential Ins. Co., Newark, N.J. 07101
- 1966 WINTERS, HERBERT A., A.F.A.A., A.C.A., A S.A., Executive Vice-President, Great Southern Life Ins. Co., Houston, Tex. 77001
- 1966 WINTERS, JACQUES M., A.S.A., Administrative Vice-President, National Life Ins. Co. of Florida, Jacksonville, Fla. 32217
- 1965 *WINTERS, ROBERT C., F.S.A., Executive General Manager, Prudential Ins. Co., Chicago, Ill. 60601
- 1965 *WIRTH, WILLIAM C., F.S.A., Vice-President, Life Ins. Co. of Virginia, Richmond, Va. 23209
- 1965 *WISDOM, EUGENE, F.S.A., Associate Professor of Actuarial Science, Univ. of Texas, Austin, Tex. 78712

- 1965 *WISHART, ROBERT A., A S A , F.C A , President, George B. Buck, Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1966 WITTLAKE, J. CLARKE, A C.A.S., Executive Vice-President, Business Men's Assur. Co, Kansas City, Mo. 64141
- 1966 WOJCIK, EDWARD J., A.S.A, Assistant Actuary, Continental Assur. Co., Chicago, Ill 60604
- 1966 WOLF, HERBERT S., M.C.A., Partner, Wolfman & Moscovitch, 222 W. Adams St., Chicago, Ill. 60606
- 1966 WOLFE, SETH A., Vice-President and Actuary, Home Mutual Life Ins. Co., Baltimore, Md. 21201
- 1965 *WOLFMAN, MAURICE, F.S.A., F.C.A., Partner, Wolfman & Moscovitch, 222 W. Adams St., Chicago, Ill. 60606
- 1965 *Wolfson, Irving S., F.S.A., Second Vice-President and Treasurer, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115
- 1965 *WOLLMAN, MILTON H., F.S.A., A.F.A.A., Vice-President, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102
- 1966 Woon, J. Kenneth, Jr., A.S.A., Manager—Systems Development, Pan-American Life Ins. Co., New Orleans, La. 70119
- 1965 *Wood, Jack E., F.S.A., Consulting Actuary, Nelson & Warren, Inc., 111 S. Bemiston Ave., St. Louis, Mo 63105
- 1965 *Woon, John W., Jr., F.S.A., Consulting Actuary, Towers, Perrin, Forster & Crosby, Inc., Three Penn Center, Philadelphia, Pa. 19102
- 1965 *Wood, Milton J., F.S.A., Consulting Actuary, 16 Wardwell Rd., West Hartford, Conn. 06107
- 1965 *Wood, R. Norman, A.S.A., F.C.A., Vice-President--Actuarial, Alexander & Alexander, Inc., 2 N. Riverside Plaza, Chicago, Ill. 60606
- 1965 *WOODDY, JOHN C., F S A., A C.A.S., A.C.A., Actuary, North American Reassur. Co, New York, N.Y. 10017
- 1965 *WOODLEY, CLIFFORD J., F.S.A., Vice-President and Actuary, Home Beneficial Life Ins. Co., Richmond, Va. 23230
- 1965 *WOODMAN, HARRY A., F S.A., Second Vice-President, New York Life Ins. Co., New York, N Y. 10010
- 1966 WOODS, CYRIL J., F.S.A., F.C I.A, Senior Vice-President, William M. Mercer, Ltd., Place Ville Marie, Montreal 2, Quebec
- 1967 WOODS, VIRGINIA (MISS), M C.A., Actuary and Pension Plan Consultant, Western Benefit Plan Consultants, Inc., 26 O'Farrell St., San Francisco, Calif. 94108
- 1966 WOODWORTH, JAMES H., A.C.A.S., Assistant Secretary, Hartford Ins. Group, Hartford, Conn. 06115
- 1965 *WOOLERY, JAMES M., F.S A., A.C.A S., Consultant, 3207 Sussex Rd., Raleigh, N.C. 27607
- 1966 WORKMAN, BRUCE L., M.C.A., Associate, Haight, Davis & Haight, Inc., Ninetieth & West Dodge Rd., Omaha, Nebr. 68114
- 1965 *WORKMAN, LEWIS C., F.S.A., Actuarial Vice-President, Central Life Assur. Co., Des Moines, Iowa 50306
- 1967 WORKS, JAMES W., A.S.A., Consulting Actuary, 1025 Elm St., Dallas, Tex. 75202
- 1966 WORLEY, JOHN L., JR., A.S.A., Associate Actuary, Life & Casualty Ins. Co., Nashville, Tenn. 37219
- 1965 *WRIGHT, BRYON, F.S.A, F.C.A.S, Consulting Actuary, P.O. Box 177, Arendts-ville, Pa. 17303

- 1967 WRIGHT, RICHARD F., A.C.A., Consultant, Peat, Marwick, Mitchell & Co., 111 Washington Ave., Albany, N.Y. 12210
- 1965 *WRIGHT, WILLIAM S., JR., F.S.A., Actuary, Peat, Marwick, Mitchell & Co., 70 Pine St., New York, N.Y. 10005
- 1966 WYMAN, RICHARD B., A.S.A., Assistant Actuary, SAFECO Ins. Group, Bellevue, Wash. 98004
- 1966 Yanis, David, F.S.A, Assistant Vice-President, Consulting Actuary, Alexander & Alexander, Inc., 225 Broadway, New York, N.Y. 10007
- 1965 *YARDLEY, CHARLES A., F.S.A., Vice-President and Actuary, New England Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *YARDLEY, MARY ELLEN (MISS), F.S.A., Assistant Actuary, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19101
- 1968 YATES, DONALD G., F.S.A., Actuarial Associate, Liberty National Life Ins. Co., Birmingham, Ala. 35202
- 1966 YATES, J. ARNOLD, Actuary and Assistant Treasurer, Savings Bank Life Ins. Co., Hartford, Conn. 06103
- 1965 *YEARY, PAUL D., F.S.A., Associate Actuary, Western-Southern Life Ins. Co.. Cincinnati, Ohio 45202
- 1967 YEN, FRANK T., A.S.A., Actuary, Marsh & McLennan, Inc., 3663 W. Sixth St., Los Angeles, Calif. 90005
- 1966 YENNER, RALPH D., Supervising Actuary, American Telephone & Telegraph Co., 195 Broadway, New York, N.Y. 10007
- 1965 *YODER, ROBERT S., F.S.A., Executive Vice-President, Commonwealth Life Ins. Co., Louisville, Ky. 40202
- 1965 *YORK, WILLIAM S., F.S.A., Senior Vice-President, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *YOUNG, DAVID H., JR., F.S.A., Vice-President and Actuary, Monarch Life Ins. Co., Springfield, Mass. 01101
- 1966 YOUNG, FLOYD E., A.S.A., Consulting Actuary, Industrial Accident Board & Teachers Retirement System, 706 Monroe St., Helena, Mont. 59601
- 1965 *YOUNG, GEORGE W., F.S.A, Senior Vice-President, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1969 Young, George W., Jr., F.S.A., Assistant Group Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *Young, Howard, Actuary, F.S.A., F.C.I.A., Director, Information Systems, UAW, 8000 E. Jefferson Ave., Detroit, Mich. 48214
- 1966 Young, Ralph E., Actuarial Vice-President, Western Life Ins. Co., St. Paul, Minn. 55102
- 1965 *Young, Robert V., F.S.A., Actuary, Johnson & Higgins of Washington, Inc., 860 White-Henry-Stuart Bldg., Seattle, Wash. 98101
- 1965 *Young, Тномаs J., F.S.A., Assistant Actuary, Equitable Life Ins. Co., Des Moines, Iowa 50306
- 1965 *Young, Thomas M., F.S.A., Stone, Young & Co., Consulting Actuaries, P.O. Box 111, Glen Ridge, N.J. 07028
- 1968 YOUNG, WALTER, A.S.A., Associate Actuary, State of New Jersey—Dept. of Banking and Ins., Trenton, N.J. 08625
- 1965 *Yount, Hubert W., F.C.A.S., P.O. Box 489, Amherst, Mass. 01002
- 1965 *ZARET, FRANK, F.S.A., Assistant Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1966 ZATTO, JOSEPH R., F.S.A., Associate Actuary, Alexander & Alexander, Inc., 225 Broadway, New York, N.Y. 10007
- 1965 *ZEFFERT, MARTIN L., F.S.A., Vice-President—Ins. Operations, Fidelity Mutual Life Ins. Co., Philadelphia, Pa. 19101

- 1965 *Zeiger, Edward C., F.S.A., Vice-President and Actuary, Guardian Life Ins. Co., New York, N.Y. 10003
- 1966 ZORY, PETER B., A.C.A.S., Actuary, State Farm Mutual Automobile Ins. Co., Bloomington, Ill. 61701
- 1967 ZUBAY, ELI A., Professor of Actuarial Science, Georgia State College, 33 Gilmer St., S.E., Atlanta, Ga. 30303
- 1967 ZWILLING, PAUL R., F.S.A., Assistant Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019

DECEASED MEMBERS

Since October 1965

	DIED
Ambler, Arthur B, Jr.	1967
Ashford, Stephen J.	1968
BARR, WALTER J.	. 1968
Breiby, William	1968
Brown, F. Stuart	1967
BUCK, GEORGE B., JR.	1968
CARTER, EDWIN R.	1967
CHODORCOFF, WILLIAM	1966
CLARK, DONALD G.	1968
CRIPPEN, LLOYD K.	1967
Croydon, Roslyn B.	1967
Davies, E. Alfred .	1967
DAVIS, FRANK H.	1966
DAVIS, MALVIN E.	1966
DAVIS, SAMUEL M., JR	1966
DORWEILER, PAUL	1968
EHRENCLOU, ORVAR A.	1966
Ellis, Milton A.	1966
Fassel, Elgin G.	1968
GERSHENSON, HARRY	1968
GILBERT, WILLIAM H.	1966
Goodwin, Edward S.	1966
Haight, Lauren C.	1967
Hall, David	1967
HANCOCK, WILLIAM F	. 1968
HEZLETT, EDWARD H.	1968
Hiller, William J.	1966
Hope, Francis M.	. 1968
Jensen, Edward S.	1966
KINEKE, FRANK D.	1967
Lachner, Harold A.	1966
LINTON, M. ALBERT	. 1966
McCankie, Reginald C.	1966
McCormick, Joseph J.	1968
MELCHINGER, CHARLES W.	1967
Morrison, John E.	1966
Mutch, Alexander	1966
Nipper, W. Ward, Jr.	. 1966
Orav, Alexis	1967
ORR, ROBERT K.	1967
PERRY RICHARD D	1066

	DIEL
PICKERING, GUY W.	1968
PRUITT, DUDLEY M.	1967
Reault, Joseph E.	1960
Reise, Harold A.	1968
Rule, Wayne B.	1966
Shaver, C. O.	1960
Shepherd, Bruce E.	1967
STARK, ROBERT C.	1967
STEINHAUS, HENRY W.	. 1960
Taylor, Harmon R	. 1967
TOOKEY, CLARENCE H	1967
Trimble, James R	1967
Williams, Helen J.	1967
Wolfenden, Hugh H.	1968
WOLFRUM, R. I.	1963

REPORT OF THE PRESIDENT

We can look back on the Academy year just ending with a feeling of marked progress, though much remains to be done toward achieving our immediate objectives.

The difficult and extremely important task of qualifying hundreds of applicants for membership has largely been accomplished and the membership now totals 2,399. The work of the Admissions Committee has been most demanding. Every member of the Academy owes a debt of gratitude to this hard-working committee, especially to Wendell Milliman, its first chairman, and Pearce Shepherd, the current chairman. Every application was reviewed with the most careful consideration and with due cognizance of the rights both of practicing actuaries and of the public for whose protection the concept of accreditation is designed.

On another front the Committee on Accreditation, under the chairmanship of Mr. Andrew Webster, has also been very active. Many discussions have been held with various insurance commissioners and with staff members of congressional committees involved in pending pension legislation. Although no legislation has been passed, it is expected that there will be renewed activity when the next Congress convenes. The committee will continue to follow these developments. A real landmark was achieved last June when the Blanks Committee of the National Association of Insurance Commissioners added a requirement to the Life Insurance Company Annual Statement that it be signed by a qualified actuary, stipulating that a member of the American Academy is considered to be so qualified.

The Committee on Review and Evaluation chaired by Walter Rugland and the Committee on Education and Examination, chaired by Julius Vogel, have accomplished a great deal. Two major achievements should be mentioned: the development of an examination designed to evaluate the quality of an applicant's professional experience for the guidance of the Committee on Admissions and the Academy's participation with five other actuarial organizations in the new Joint Committee on Review of Education and Examination. The latter is an extremely important development and a very timely one. One of the Academy appointees, Mr. Raymond Strong, was elected chairman of the committee.

Our thanks also go to Mr. William Groves and the Professional Conduct Committee. They have a fundamentally important and quite difficult assignment, and I would like to emphasize the need for our full support of their efforts to keep improving the guidelines and their observance.

A very significant and noteworthy event was the appointment by Secretary of Labor Wirtz of Joseph Musher to the Advisory Council on Employee Welfare and Pension Benefit Plans. Although Mr. Charles Siegfried has been a member as a representative of the insurance industry and Mr. Howard Young as a labor representative, there has not been an appointment of anyone as a member of the actuarial profession since Dorrance Bronson's term expired several years ago. It is particularly gratifying that Mr. Musher's nomination to this post was made by the Academy, with the concurrence of other interested actuarial organizations. His appointment, therefore, not only reflects his own eminent qualifications for the position but also signifies recognition by the federal government of the profession and of the Academy. It is also a tribute to the Conference that Mr. Musher's appointment occurred during his presidency of the organization.

This appointment is a culmination of repeated efforts to secure an actuarial appointment to the Advisory Council. Mr. Webster, as President of the Society of Actuaries, and Henry Rood and Thomas Murrin as Presidents of the Academy, had submitted nominations during their presidencies.

On behalf of the Academy, I would like to thank the Conference for being our host at the third annual meeting. The Conference, its officers, and its governing board have at all times carried their full share of the burden of developing the Academy as a comprehensive organization representing all actuarial interests and responsibilities. The members of the other three sponsoring organizations are, I believe, both aware and appreciative of this essential contribution.

JOHN H. MILLER

STATE OF ILLINOIS OFFICE OF THE SECRETARY OF STATE

SEAL

To all to whom these Presents Shall Come, Greeting:

WHEREAS, Articles of Incorporation duly signed and verified of AMERI-CAN ACADEMY OF ACTUARIES have been filed in the Office of the Secretary of State on the 27th day of April a.d. 1966, as provided by the "GENERAL NOT FOR PROFIT CORPORATION ACT" of Illinois, approved July 17, 1943, in force January 1, a.d. 1944;

Now Therefore, I, Paul Powell, Secretary of State of the State of Illinois, by virtue of the powers vested in me by law, do hereby issue this Certificate of Incorporation and attach thereto a copy of the Articles of Incorporation of the aforesaid corporation.

IN TESTIMONY WHEREOF, Thereto set my hand and cause to be affixed the Great Seal of the State of Illinois, Done at the City of Springfield this 27th day of April A.D. 1966 and of the Independence of the United States the one hundred and 90th.

SEAL

[Signed] PAUL POWELL SECRETARY OF STATE

ARTICLES OF INCORPORATION UNDER THE

GENERAL NOT FOR PROFIT CORPORATION ACT

(These Articles Must Be Filed in Duplicate)

(Not less than three)

(Do Not Write in This Space) Date Paid Filing Fee \$ Clerk

Philadelphia, Pennsylvania

To Paul Powell, Secretary of State, Springfield, Illinois.

We, the undersigned,

Laurence H. Longley-Cook

Name	Number	Street	Address City	State
Henry F. Rood	1301 Sout	h Harrison St.	Fort Wayne	, Indiana
William E. Groves	420 Audubon Building		New Orleans, Louisiana	
Thomas E. Murrin	3333 Cali	fornia Street	San Francis	co, California
T TT				

John H. Miller 1250 State Street Springfield, Massachusetts Rock Island, Illinois Frank J. Gadient 1504 Third Avenue being natural persons of the age of twenty-one years or more and citizens of the

United States, for the purpose of forming a corporation under the "General Not For Profit Corporation Act" of the State of Illinois, do hereby adopt the following Articles of Incorporation:

1. The name of the corporation is: American Academy of Actuaries.

1600 Arch Street

2. The period of duration of the corporation is:

Perpetual (Please state "perpetual" or a definite number of years)

- 3. The address of its initial REGISTERED OFFICE in the State of Illinois is: 208 South La Salle Street in the City of Chicago (11) County of Cook (Zone)
 - and the name of its initial Registered Agent at said Address is Arthur A. McKinnie.
- in number, their 4. The first Board of Directors shall be 26 (Not less than three)

names and addresses being as follows:

Name	Number	Street	Address City	State		
EDWARD D. BROWN, Jr., 209 West Jackson Blvd., Chicago, Illinois 60606 ROBERT E. BRUCE, 7620 North Rogers Avenue, Chicago, Illinois 60626						
George M. Bryce, 1301 South Harrison Street, Fort Wayne, Indiana 46801						
	GEORGE B. BUCK, Jr., 60 Worth Street, New York 13, New York DONALD F. CAMPBELL, 221 North LaSalle Street, Chicago, Illinois 60601					
CHREDT W E	TZUNCU 1 Madie	n Lasane si	New York, New	1015 00001		
FRANK I GADI	ENT 1504 Third	Avenue Po	ck Island, Illinois	10tk 10010		
WILLIAM E. GROVES, 420 Audubon Building, New Orleans, Louisiana 70112 Frank Harwayne, 123 William Street, New York 38, New York						
Victor E. Her sin 53202	nningsen, 720 E	. Wisconsin	Avenue, Milwai	ukee, Wiscon-		
WALTER KLEM,	1285 Avenue of	the America	s, New York, Ne	w York 10019		
			York, New York			
			treet, Philadelphi			
Daniel J. McN	Jamara, 125 Mai	den Lane, N	ew York 38, Nev	v York		
NORTON E. MASTERSON, 200 Strongs Avenue, Stevens Point, Wisconsin						
			n, Ann Arbor, M			
JOHN H. MILLER, 1250 State Street, Springfield, Massachusetts 01101						
WENDELL A. MILLIMAN, 914 2nd Avenue, Seattle, Washington 98104						
Thomas E. Murrin, 3333 California Street, San Francisco, California 94120						
JOSEPH MUSHER, 1625 K Street N.W., Washington, D.C. 20006 ROBERT J. MYERS, Social Security Administration, Washington 25, D.C.						
KOBERT J. M.YE	rs, Social Securit	y Administ	ration, Washingto	on 25, D.C.		
HENRY F. ROOD, 1301 South Harrison Street, Fort Wayne, Indiana 46801						
WALTER L. RUGLAND, 222 West College Avenue, Appleton, Wisconsin 54912						
H. RAYMOND STRONG, 511 North Akard Street, Dallas, Texas ANDREW C. Webster, 1740 Broadway at 55th Street, New York						
10019	BSTER, 1740 Broa	dway at 55t.	h Street, New Yo	rk, New York		
MARY CUSIC W	ılson, 230 Sixtee	nth Street, 1	Rock Island, Illin	ois 61202		

5. The purpose or purposes for which the corporation is organized are:

⁽a) To advance the knowledge of actuarial science, which had its origin in the application of the doctrine of probabilities to human affairs and from which life insurance, pension plans, casualty insurance, and other analogous institutions derive their principles of operation;

⁽b) To encourage the consideration of all monetary questions involving, separately or in combination, the mathematical doctrine of probabilities and the principles of interest;

 ⁽c) To promote education in actuarial science and the interchange of information among actuaries and among the various actuarial organizations;

(d) To establish, promote and maintain high standards of conduct and competence within the actuarial profession.

In furtherance of these ends the Academy may promote activities to recruit and educate those who desire to become actuaries and to undertake such other activities as may seem desirable.

6.

(Note: Any special provision authorized or permitted by statute to be contained in the Articles of Incorporation, may be inserted above.)

(INCORPORATORS MUST SIGN BELOW)

HENRY F. ROOD
W. E. GROVES

[Signed] THOMAS E. MURRIN
L. H. LONGLEY-COOK
JOHN H. MILLER
FRANK J. GADIENT

HENRY F. ROOD
Incorporators

ACKNOWLEDGMENT

STATE OF INDIANA County of Allen SS.

I, Gloria Dean Asbell, A Notary Public for the State of Indiana, do hereby certify that on the 12th day of April, 1966, Henry F. Rood personally ap
(Name of Incorporator)

peared before me and being first duly sworn by me acknowledged that he signed the attached Articles of Incorporation of the American Academy of Actuaries, an Illinois General Not For Profit Corporation, in his capacity as an incorporator and declared that the statements therein contained are true.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year above written.

Place (Notarial Seal) Here

[Signed] GLORIA DEAN ASBELL Notary Public

ACKNOWLEDGMENT

STATE OF LOUISIANA SS. County of Orleans

I, David Earl Hogan, a Notary Public for the State of Louisiana, do hereby certify that on the 14th day of April, 1966, William E. Groves personally (Name of Incorporator)

appeared before me and being first duly sworn by me acknowledged that he signed the attached Articles of Incorporation of the American Academy of Actuaries, an Illinois General Not For Profit Corporation, in his capacity as an incorporator and declared that the statements therein contained are true.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year above written.

Place (Notarial Seal) Here

[Signed] DAVID EARL HOGAN Notary Public

ACKNOWLEDGMENT

STATE OF CALIFORNIA County of San Francisco ss.

I, Ethel L. Watkins, a Notary Public for the State of California, do hereby certify that on the 18th day of April, 1966, Thomas E. Murrin personally (Name of Incorporator)

appeared before me and being first duly sworn by me acknowledged that he signed the attached Articles of Incorporation of the American Academy of Actuaries, an Illinois General Not For Profit Corporation, in his capacity as an incorporator and declared that the statements therein contained are true.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year above written.

Place (Notarial Seal) Here

[Signed] ETHEL L. WATKINS Notary Public

BYLAWS

OF THE

AMERICAN ACADEMY OF ACTUARIES (THE ACADEMY)

(A CORPORATION ORGANIZED UNDER THE ILLINOIS GENERAL NOT FOR PROFIT CORPORATION ACT)

ADOPTED APRIL 29, 1966

ARTICLE I MEMBERSHIP

Section 1. Members. Individuals having membership in the Academy shall be called "members."

Members shall be entitled to vote, hold office, make nominations, and generally exercise the rights of full membership. They are authorized to designate themselves as "members" of the American Academy of Actuaries. In all references to members, words implying the masculine gender shall include the feminine gender.

- SEC. 2. Requirements for Admission to Membership.
- A. On the date the first Board of Directors meets to adopt the initial Bylaws and to elect the first Officers of the Academy, hereinafter called the "Date of Organization," the following shall be enrolled as members:
 - 1. All persons who on the said Date of Organization were members in good standing of the American Academy of Actuaries, an unincorporated association. (A member "in good standing" is one who has paid the dues of the said unincorporated association for the year 1966 or who, because of age or disability, under the terms of the bylaws of said association has been exempted from payment of dues.)
 - 2. Any person who became a member of the predecessor unincorporated association at its date of organization or subsequently by approval of his application for membership and who (a) has not paid the 1966 dues of said association, (b) has not been exempted from such dues because of age or disability, or (c) has not resigned his membership in said association, shall by mailed notice be given

an opportunity to pay the 1966 dues of \$10 to the Academy and become a member. If the dues remain unpaid thirty days after the mailing of such notice, such person thereafter may become a member by applying for membership and by fulfilling the requirements for new members in effect at the time of such application.

- B. After the Date of Organization. Any person not enrolled under paragraph A may apply for membership and shall become a member by meeting the following experience and education requirements (and if not a resident of the United States such other requirements as may be established by the Board of Directors), provided that his application is approved by at least 75 per cent of the whole Admissions Committee and confirmed by a majority of the whole Board of Directors or is approved by more than 50 per cent but less than 75 per cent of the whole Admissions Committee and confirmed by at least 75 per cent of the whole Board of Directors. Each candidate for admission shall submit an application which shall include a résumé of his education, background, and experience, together with such other information as the Admissions Committee may request.
 - 1. Experience Requirements. If the candidate for membership has attained Fellowship by examination in any of the actuarial organizations named in paragraph 2 below, he must, at the date of his application for membership, have had five years of experience in responsible actuarial work. Each other candidate must, at the date of his application, have had seven years of experience in responsible actuarial work. "Responsible actuarial work" is defined as work which has required knowledge and skill in solving practical actuarial problems in any of the following fields: life and health insurance involving individual policies, group insurance, social insurance, pensions, and property and casualty insurance.
 - 2. Education Requirements.
 - a) A candidate who was, at the Date of Organization,
 - (i) a Fellow or Associate of the Casualty Actuarial Society
 - (ii) a Fellow, Member, or Associate of the Conference of Actuaries in Public Practice
 - (iii) an Active Member or Associate of the Fraternal Actuarial Association, or
 - (iv) a Fellow or Associate of the Society of Actuaries shall be deemed to have met all education requirements.
 - b) Each other candidate shall be required to apply under either a Life and Health Insurance and Pensions Major or a Property

and Casualty Insurance Major and shall, in order to demonstrate his educational qualifications, be required to have passed examinations given by the Academy or examinations recognized and accepted by the Academy given by other professional organizations, as follows:

- (i) Until January 1, 1970. Any candidate applying during this period may be required by the Admissions Committee to provide it with satisfactory evidence of his knowledge and skill by taking an examination specially designed for this purpose.
- (ii) January 1, 1970, to December 31, 1970.
 - (A) Any candidate applying during this period under the Life and Health Insurance and Pensions Major who has been enrolled as an Associate of the Society of Actuaries shall be deemed to have met all education requirements. Each other candidate shall be required to have passed a comprehensive examination in every one of the following numbered subject categories:
 - (1) General mathematics,
 - (2) Probability and statistics,
 - (3) Finite differences and compound interest,
 - (4) Life contingencies, and
 - (5) Demography, principles underlying the construction of mortality and other tables, elements of graduation of mortality tables and other series, and the sources and characteristics of the principal mortality and disability tables (including the methods used in their construction and graduation) and of the principal mortality and disability investigations.
 - (B) Any candidate applying during this period under the Property and Casualty Insurance Major who has been enrolled as an Associate of the Casualty Actuarial Society shall be deemed to have met all education requirements. Each other candidate shall be required to have passed a comprehensive examination in every one of the following numbered subject categories:
 - (1) General mathematics,
 - (2) Probability and statistics,
 - (3) Compound interest and life contingencies,

- (4) Principles of economics, theory of risk and insurance coverages and policy forms, and
- (5) Principles of ratemaking, insurance statistics, and data processing.
- (iii) January 1, 1971, to December 31, 1971.
 - (A) Any candidate applying during this period under the Life and Health Insurance and Pensions Major shall, in addition to meeting the education requirements applicable in the calendar year 1970, be required to have passed a comprehensive examination in one of the following numbered subject categories:
 - (6) Actuarial aspects of life insurance accounting, valuation of liabilities, and investment of life insurance funds,
 - (7) Selection of risks for individual life insurance, gross premiums for individual life insurance and annuities, expense analysis, and analysis and distribution of surplus for individual life insurance and annuities, and
 - (8) Group insurance, employee retirement plans, individual health insurance, and social insurance.
 - (B) Any candidate applying during this period under the Property and Casualty Insurance Major shall, in addition to meeting the education requirements applicable in the calendar year 1970, be required to have passed a comprehensive examination in one of the following numbered subject categories:
 - (6) Insurance law, supervision, regulation and taxation, and statutory insurances, and
 - (7) Premium, loss and expense reserves, insurance accounting, and expense analysis.
- (iv) January 1, 1972, to December 31, 1972.
 - (A) Any candidate applying during this period under the Life and Health Insurance and Pensions Major shall, in addition to meeting the education requirements applicable in the calendar year 1970, be required to have passed a comprehensive examination in two of the following numbered subject categories:
 - (6) Actuarial aspects of life insurance accounting, valuation of liabilities, and investment of life insurance funds,

- (7) Selection of risks for individual life insurance, gross premiums for individual life insurance and annuities, expense analysis, and analysis and distribution of surplus for individual life insurance and annuities, and
- (8) Group insurance, employee retirement plans, individual health insurance, and social insurance.
- (B) Any candidate applying during this period under the Property and Casualty Insurance Major shall, in addition to meeting the education requirements applicable in the calendar year 1970, be required to have passed a comprehensive examination in one of the following numbered subject categories:
 - (6) Insurance law, supervision, regulation and taxation, and statutory insurances, and
 - (7) Premium, loss and expense reserves, insurance accounting, and expense analysis.
- (v) On and after January 1, 1973.
 - (A) Any candidate applying during this period under the Life and Health Insurance and Pensions Major shall, in addition to meeting the education requirements applicable in the calendar year 1970, be required to have passed a comprehensive examination in each of the following numbered subject categories:
 - (6) Actuarial aspects of life insurance accounting, valuation of liabilities, and investment of life insurance funds,
 - (7) Selection of risks for individual life insurance, gross premiums for individual life insurance and annuities, expense analysis, and analysis and distribution of surplus for individual life insurance and annuities, and
 - (8) Group insurance, employee retirement plans, individual health insurance, and social insurance.
 - (B) Any candidate applying during this period under the Property and Casualty Insurance Major shall, in addition to meeting the education requirements applicable in the calendar year 1970, be required to have passed a comprehensive examination in each of the following numbered subject categories:

- (6) Insurance law, supervision, regulation and taxation, and statutory insurances, and
- (7) Premium, loss and expense reserves, insurance accounting, and expense analysis.
- c) The examinations referred to in this Section will emphasize the application of the candidate's knowledge and skills to the solution of appropriate problems and may include (i) open book tests with ample time allowed for the candidates to demonstrate thoroughness and judgment and (ii) oral examinations designed to evaluate the candidate's professional experience.
- d) The Board of Directors, upon the recommendation of 75 per cent of the whole Admissions Committee, may, by a vote of at least 75 per cent of the whole Board, modify the foregoing education requirements for a candidate who has substantially satisfied such requirements if, owing to special and unusual circumstances, it is deemed that such requirements would be inequitable and unreasonable unless so modified.

ARTICLE II MEETINGS OF THE MEMBERS

There shall be an annual meeting of the members each fall at such time and place as the Board of Directors, hereinafter called the "Board," shall designate. The agenda of the annual meeting shall be as follows:

- a) Approval of minutes of previous meeting.
- b) Report of Officers.
- c) Old business.
- d) New business.
- e) Elections.
- f) Adjournment.

Special meetings of the members may be called by the Board. Upon request of not less than 5 per cent of the members, the President shall call a meeting of the members. At all meetings fifty members shall constitute a quorum. Notice of a meeting, specifying the place, date, and hour of the meeting, shall be given to each member not less than twenty or more than forty days before each meeting.

ARTICLE III BOARD OF DIRECTORS

SECTION 1. Composition. The first Board of Directors shall be as set forth in the Articles of Incorporation and shall serve until the close of the first annual meeting of the Academy. Thereafter the Board shall con-

sist of eighteen elected members, the Officers who may or may not be elected members, and the two immediate Past-Presidents or the Past-President if there be only one.

SEC. 2. Election and Term of Office. At the Organization Meeting of the Board of the Academy, the Board shall elect eighteen members as elected members of the Board to serve from the close of the Organization Meeting of the Board until the close of the first annual meeting of the Academy.

At the first annual meeting of the Academy, the members shall elect eighteen members as elected members of the Board for terms as follows: six to serve for a period of three years; six to serve for a period of two years; and six to serve for a period of one year. At each annual meeting thereafter the members shall elect six members as elected members of the Board to serve for a period of three years. Specifically, the term of office of a Director shall begin at the close of the annual meeting of the Academy at which he is elected and shall continue until the close of the annual meeting at the end of the term for which he was elected and until his successor shall have been elected. Members receiving the greatest number of votes shall be elected, provided the number of votes received is not less than one-third of those cast. A retiring elected member of the Board shall not be eligible for re-election as an elected member at the annual meeting at which his term expires, except that service of a member as a Director for the interim period prior to the first annual meeting shall not make such member ineligible for re-election. A Past-President shall not be eligible for election as an elected member of the Board at the time at which his ex officio membership on the Board as Past-President expires. If a vacancy occurs among the elected members of the Board, it shall be filled for the unexpired term at the next annual meeting of the Academy.

SEC. 3. Meetings. There shall be an annual meeting of the Board within forty-eight hours after the close of the annual meeting of the Academy. Special meetings of the Board shall be called whenever the President or at least five members of the Board so request.

Meetings of the Board may be held either within or outside the state of Illinois. Notice for the annual meeting of the Board may be given to each Director either personally, by telephone, by mail, or by telegraph. Directors elected at the annual meeting of the Academy immediately preceding the Board Meeting shall be given notice promptly after such annual meeting. Other Directors shall be given notice not less than ten or more than thirty days before the annual meeting. Notice of a special

meeting shall be sent to each member of the Board not less than ten or more than thirty days before the time appointed.

During any interim between meetings of the Board, the President may obtain Board action by using mail ballots.

- SEC. 4. Quorum. At meetings of the Board, one-third of the members of the Board shall constitute a quorum.
- SEC. 5. Duties and Powers. The Board shall have, in addition to the powers and authority expressly conferred upon it by these Bylaws, the right, power, and authority to exercise all such powers and to do all such acts and things as may be appropriate to carry out the purposes of the Academy. Without prejudice to the general powers so conferred, the Board shall have the following specific powers:
- a) To act in accordance with the provisions of the Articles of Incorporation of the Academy and the laws of the state of Illinois.
- b) To establish the location of the principal office of the Academy.
- c) To invest and administer the funds of the Academy.
- d) To arrange for an annual audit of the accounts of the Treasurer.
- e) To prescribe examinations and other requirements for admission, as provided in Article I, Section 2, of the Bylaws.
- f) To elect the Officers of the Academy.
- g) To approve applications for membership as required in the Bylaws.
- h) To elect an Admissions Committee, a Review and Evaluation Committee, and to authorize such other committees as it may deem necessary for the conduct of the affairs of the Academy.
- i) To establish and prescribe the use of a corporate seal.

ARTICLE IV OFFICERS

SECTION 1. Officers. The Officers of the Academy, all of whom shall be members, shall consist of a President, a President-Elect, four Vice-Presidents, a Secretary, and a Treasurer.

SEC. 2. Election and Term of Office. A majority of the first Board of Directors shall elect the first Officers. The Officers so elected shall serve only until the close of the first annual meeting of the Academy. Service of a member as an Officer for such interim period shall not make such member ineligible for re-election as an Officer at the first annual meeting of the Board.

At each annual meeting of the Board, the Directors present, by a vote of a majority of the whole Board shall elect, separately and in the order named, a President-Elect, two or more Vice-Presidents, a Secretary, and a Treasurer.

At the meeting of the Board following the first annual meeting of the Academy and at the annual meeting of the Board in any subsequent year, if either (a) the President-Elect has succeeded the President and has served in that capacity for six months or more by reason of the office of President becoming vacant or (b) the office of the President-Elect is vacant, except in the case where the President-Elect has succeeded to the office of the President and has served in that capacity for less than six months, the Directors by a vote of a majority of the whole Board shall, prior to the election of the President-Elect, elect a President to serve from the close of such meeting of the Board until the close of the next succeeding annual meeting of the Board.

The first President-Elect shall succeed to the office of President at the close of the first annual meeting of the Academy and shall preside at the first annual meeting of the Board. Thereafter, except as hereinafter provided, the President-Elect, having been so elected at an annual meeting of the Board, shall automatically succeed the President at the close of the first subsequent annual meeting of the Board, and he shall serve as the President until the close of the second subsequent annual meeting of the Board. In the event the office of President becomes vacant, the President-Elect shall automatically succeed to fill the vacancy for the unexpired term. If the President-Elect so succeeds the President and serves in that capacity for less than six months prior to the close of the next annual meeting of the Board following his succession to the Presidency, he shall further serve as President until the close of the next subsequent annual meeting of the Board.

The term of two of the Vice-Presidents elected at each annual meeting of the Board shall be from the close of such meeting until the close of the second succeeding annual meeting of the Board. The term of any other Vice-Presidents elected at each annual meeting of the Board shall be from the close of such meeting until the close of the next succeeding annual meeting of the Board. The terms of the Secretary and the Treasurer shall be from the close of the annual meeting of the Board at which each is elected until the close of the next succeeding annual meeting of the Board. However, because the Officers who were elected by the Incorporators serve only until the close of the first annual meeting of the Academy, the Vice-Presidents, Secretary, and Treasurer elected at the first annual meeting of the Board shall begin their terms of office as soon as they are elected rather than at the close of such meeting.

Except as provided above, a retiring President shall thereafter be permanently ineligible for election for another term as President or President-Elect.

A retiring Vice-President shall not be eligible for re-election as a Vice-President at the meeting at which his term expires.

Each Officer shall hold office for the term for which he is elected and until his successor shall have been elected.

In the event of vacancy in the office of both the President and President-Elect, the Board of Directors shall by majority vote of the whole Board elect a member to fill the vacancy for the unexpired term of the President.

In the event a vacancy occurs among the Vice-Presidents, or in the office of Secretary or Treasurer, the Board of Directors shall by majority vote of the whole Board elect a member to fill the vacancy for the unexpired term.

ARTICLE V

DUTIES OF OFFICERS

- SECTION 1. President. The President shall preside at the meetings of the Board and of the Academy. He shall appoint committees authorized by the Board. He may sign with the Treasurer, or any other person authorized by the Board, contracts or other instruments which the Board has authorized to be executed.
- SEC. 2. President-Elect. The President-Elect shall have such duties as may be assigned to him by the President or by the Board. In the absence of the President, or in the event of his inability or refusal to act, the President-Elect shall perform the duties of the President's office.
- SEC. 3. Vice-Presidents. Each of the Vice-Presidents shall have such duties as may be assigned to him by the President or by the Board.
- SEC. 4. Secretary. The Secretary shall record and file minutes of all meetings of the Board, give all notices, be custodian of the corporate records of the Academy, and in general shall perform all customary duties incident to the office of Secretary.
- SEC. 5. Treasurer. The Treasurer shall keep a register of the members, have charge of the preparation and publication of any Year Book which may be published, have general supervision of any arrangements for holding examinations, have charge and custody of all funds and securities, collect dues, pay bills, prepare financial statements, and in general perform all customary duties incident to the office of Treasurer. The Treasurer shall give a bond for the faithful discharge of his duties, the cost of which shall be paid by the Academy.

ARTICLE VI

FINANCES AND CONTRACTS

Section 1. Dues. Except as hereinafter provided, each member shall pay such dues for each calendar year as may be established by the Board.

Such dues shall be payable as of January 1 of the calendar year. Any member who has become totally disabled or who, having attained age 65, notifies the Treasurer in writing that he has retired from active work, may be exempted from the payment of dues at the discretion of the Board. Any member who has attained age 70 prior to the calendar year with respect to which dues are payable shall be exempted from the payment of dues.

It shall be the duty of the Treasurer to cause to be notified by mail any member whose dues may be six months in arrears and to accompany such notice by a copy of this Section. If the dues remain unpaid three months following the time of mailing such notice, the Treasurer shall strike the name of such member from the rolls and such person shall cease to be a member of the Academy. Such person may, however, again become a member by applying for membership and by fulfilling the requirements for new members in effect at the time of such application, including payment of such arrears of dues as the Board shall direct.

- SEC. 2. Contracts. The Board may authorize any Officer or agent to enter into any contract or execute and deliver any instrument in the name or on behalf of the Academy.
- SEC. 3. Checks. All checks, drafts, or other orders for the payment of money, notes, or other evidences of indebtedness shall be signed by such Officer or agent of the Academy as shall from time to time be determined by the Board.
- SEC. 4. *Deposits*. All funds of the Academy not otherwise employed or invested shall be deposited to the credit of the Academy in such banks, trust companies, or other depositories as the Board may select.

ARTICLE VII

RESIGNATION AND DISCIPLINE OF MEMBERS

SECTION 1. Resignation. Any member who is not in default in payment of dues and against whom no complaints or charges are pending may at any time file his resignation in writing with the Treasurer. Notwithstanding the foregoing, the Board may in its discretion permit the resignation of a member against whom a complaint or charge is pending. The Board, on written application of any member who has resigned, may reinstate such member subject to such conditions as it may prescribe.

SEC. 2. Discipline. The Board, at any meeting attended by at least one-half of its members, shall have the power to consider and take action, as herein provided, with respect to all questions which may arise as to the conduct of a member of the Academy in his relationship to the

Academy or its members, or in his profession, or in the practice thereof, or affecting the interests of the actuarial profession. The Board may, on its own initiative, investigate and take action with respect to any such question, and may also receive and hear any complaint relating to the conduct of a member preferred in writing and subscribed to by a member. In the course of dealing with questions and complaints relating to the conduct of members, the Board may appoint, from among the members of the Academy, committees and boards vested with the powers specified herein:

- a) Investigating committees empowered to investigate questions and complaints and to prefer charges against a member.
- b) Prosecuting committees empowered to prosecute charges against a member at hearings before the Board or a disciplinary board,
- c) Disciplinary boards empowered to hear evidence relating to questions and complaints and to make findings with respect to such evidence.

The procedures for such committees and boards shall be prescribed by the Board. The Board may retain counsel for the assistance of the Board and of committees and boards appointed by it.

In any hearing before the Board or a disciplinary board, a member proceeded against shall have the right to appear personally and by counsel, to be informed of the nature and content of the question or complaint, to examine the evidence presented, to examine adverse witnesses, and to present witnesses and evidence in his behalf. Any member preferring a complaint may appear personally and by counsel. Witnesses called in the course of hearings involving conduct shall vouch for the truth of their statements on their word of honor.

In all proceedings under this Section, the Board shall decide, directly or upon review of the findings of a body appointed by it, whether or not misconduct has occurred. If the Board finds that misconduct has occurred, it may warn, admonish, reprimand, suspend, or expel the member, provided that no order reprimanding, suspending, or expelling a member shall be issued except after a hearing before the Board or a disciplinary board.

A member against whom an order of suspension or expulsion has been rendered shall, upon application to the Board within thirty days thereafter, be entitled to appeal to the members attending a meeting upon the following conditions:

- a) All rights and privileges of membership shall be suspended during the pendency of the appeal.
- b) The notice of appeal shall be in writing and shall stipulate that the appealing member consents to the mailing to the members of a tran-

script of the evidence and copies of exhibits in the form approved by a majority of the Board.

c) The appealing member shall, within ten days after an invoice of the amount due is sent to him, deposit with the Treasurer the cost of transcribing and printing the transcript of the evidence and copies of any and all exhibits.

In the event the decision of the Board shall be set aside, the Treasurer shall return to the appealing member the amount of the deposit. Otherwise the deposit shall be retained by the Academy.

In the event of an appeal to the members the decision of the Board may be affirmed, modified, or set aside by the vote of a majority of the members present and voting at a meeting of the Academy.

The Board may, in its discretion, reinstate to membership at any time a member suspended or expelled under this Section, provided, in the event the suspension or expulsion had been affirmed by the members, the reinstatement shall not take effect unless and until confirmed by a vote of a majority of the members present and voting at a meeting of the Academy.

Except as otherwise provided, all proceedings under this Section shall be deemed confidential and kept secret. The Board, however, shall notify the members of their action in all instances in which the Board orders the suspension or expulsion of a member. Such notification shall not be given until the time to appeal has expired or, in the event of an appeal, until a majority of the members present at a meeting of the Academy have voted in favor of suspension or expulsion. At the same time notification is given to the members, the Board may also give notice of such suspension or expulsion to such newspapers or journals as it may select.

In the event of subsequent reinstatement of the member, the Board shall give notice of such action to the members of the Academy and to any newspapers or journals previously advised by the Board of the member's suspension or expulsion.

ARTICLE VIII NOTICE

The requirement that notice be given to members or other persons shall be satisfied when a letter has been deposited in a United States Post Office mailbox addressed to the last known address of such person.

ARTICLE IX

INDEMNIFICATION OF DIRECTORS, OFFICERS, AND COMMITTEE MEMBERS

Each person who at any time shall serve, or shall have served, as an Officer, member of the Board of Directors, committee member, or mem-

ber of any disciplinary board of the Academy (and his heirs, executors, administrators, and personal representatives) shall be indemnified by the Academy against all costs and expenses (including but not limited to legal fees, amounts of judgments paid, and amounts paid in settlement) reasonably incurred in connection with the defense of any claim, action, suit, or proceeding, whether civil, criminal, administrative, or other, in which he or they may be involved by virtue of such person being or having been an Officer, member of the Board of Directors, committee member, or member of any disciplinary board of the Academy, or in connection with any appeal therein; provided, however, that in the event of a settlement the indemnification herein provided shall apply only when the Board of Directors approves such settlement; and provided further that such indemnity shall not be operative with respect to any matter as to which such person shall have been finally adjudged liable in such claim, action, suit, or proceeding on account of his own willful misconduct.

The rights accruing to any person under this Article shall be without prejudice to any rights or benefits given by the Board of Directors inconsistent therewith in special cases and shall not exclude any other rights or benefits to which he may be lawfully entitled.

ARTICLE X

USE OF FINANCIAL RESOURCES: DISSOLUTION

The funds of the Academy shall be devoted exclusively to the purposes stated in paragraph 5 of the Articles of Incorporation. No part of the net earnings of the Academy shall ever inure in whole or in part to the benefit of any member or individual. If the Academy is dissolved, all of its remaining assets shall be transferred to one or more organizations organized and operated exclusively for purposes similar to those of the Academy

ARTICLE XI AMENDMENTS

Amendments to the Bylaws proposed by a vote of two-thirds of the Directors present at a duly convened meeting of the Board shall be mailed forthwith to the members and shall become effective thirty days after such mailing, unless 10 per cent or more of the members notify the Secretary in writing within that time that they disapprove of the proposal. Any proposal thus disapproved shall be presented to the next annual meeting of the Academy and shall then take effect if approved by a majority of the members present.

GUIDES TO PROFESSIONAL CONDUCT

(Issued by Authority of the Board of Directors, December, 1965)

Professional conduct involves the actuary's own sense of integrity and his relationship with those to whom he renders professional services, with other members of the profession, and with the world at large. In all these relationships every member of the profession is concerned with his own behavior and, as the good name of the profession is the concern of all its members, with the behavior of his colleagues.

In order to assist the Board of Directors and the Academy in achieving the objectives of the Academy and, more important, to guide members of the Academy when they encounter questions of professional conduct as actuaries, the following "Guides to Professional Conduct" have been prepared by order of, and approved by, the Board. As is true of codes of ethics generally, these guides deal with precepts and principles only. They are not precise rules and are subject to interpretations in relation to the variety of circumstances that occur in practice. Any member wishing guidance in the application of these guides to a particular set of facts is urged to consult the Chairman of the Professional Conduct Committee.

1. Professional Duty.—The member shall at all times act in a manner that will uphold the dignity of the actuarial profession and fulfill its responsibility to the public.

The member shall not provide actuarial service for or associate professionally with any person or organization when there is an evident possibility that his service may be used in a manner that is not in the public interest or the interest of his profession or in a manner to evade the law.

The member will bear in mind that the actuary acts as an expert when he gives actuarial advice, and he will give such advice only when he is qualified to do so.

2. Nature of the Member's Responsibility to His Principal.—Matters must be so ordered that all concerned are clear as to who is the member's principal and in what capacity the member is serving his puncipal.

In any situation in which there is or may be a conflict of interest involving the member's actuarial service, whether one or more clients or

employers are involved, the member will not perform such actuarial service if the conflict makes or is likely to make it difficult for him to act independently. Even if there is no question as to his ability to act independently, he will not act until there has been a full disclosure of the situation to all parties involved and such parties have expressly agreed to his performance of the service.

3. Relationship with His Principal.—A member's relationship with his principal is personal and confidential; there must be no unauthorized disclosure of the principal's affairs to a third party.

The member will recognize his ethical responsibilities to the person or organization whose actions may be influenced by his actuarial opinions or findings. When it is not feasible for the member to render his opinions or findings directly to such person or organization, he will act in such manner as to leave no doubt that he is the source of the opinions or findings and to indicate clearly his personal availability to provide supplemental advice and explanation. If his opinions or findings are submitted to another actuary for review, he or the other actuary will be available for supplemental advice and explanation.

4. Impartiality and Independence.—A member must give impartial and unbiased professional advice, for which purpose he must be completely independent of any outside influence, whether as a result of any employment or financial associations he may have or otherwise. Moreover, his actions should be recognizable as impartial and unbiased by his principal and by the other members of his profession.

The member will recommend for the use of his client or employer premium or contribution rates, dividends, standards of valuation, or other related actuarial functions only if, in his opinion, they are based on adequate and appropriate assumptions and methods. If, nonetheless, other assumptions or methods are specified by the client or employer, the member will include a qualification thereon in any applicable certification, communication, or report that he may be called upon to issue over his name.

The member will submit unqualifiedly an actuarial calculation, certificate, or report only if he knows it to be based on sufficiently reliable data and on actuarial assumptions and methods that, in his judgment, are consistent with the sound principles expounded in recognized texts, sources, or precedents relevant to the subject at hand. In the absence of such knowledge, or if the member believes that other expert review is also desirable, his submission will include appropriate qualification of his findings.

5. Advertising and Publicity and Relations with Other Members.—A member must not directly or indirectly do or permit anything which can reasonably be regarded as being likely to attract professional work unfairly.

The member shall not compete with any other actuary for employment by deliberate underbidding. The member shall not attempt to supplant another actuary unless specifically requested to do so by the client of the other actuary.

The member shall not attempt to injure, falsely or maliciously, directly or indirectly, the professional reputation, prospects, or business of any other actuary.

The member will conduct his competition on a high plane. He will avoid unjustifiable or improper criticism of others and will recognize that there is substantial room for honest differences of opinion on many matters.

- 6. Remuneration.—The member will make full and timely disclosure to a client as to all direct and indirect compensation that he or his firm may receive from all sources in relation to any assignment the member or his firm undertakes for the client.
- 7. Use of Titles.—The member will use a title or designation dependent upon election or appointment within the Academy, such as "President," "Member of the Board of Directors," or "Member of the Education and Examination Committee," only when he is acting in such capacity in behalf of the Academy.

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MEMBERSHIP IN THE AMERICAN ACADEMY OF ACTUARIES

Membership in the Academy will be acceptable as evidence of competence in the actuarial profession.

Actuaries who, on October 25, 1965, were Fellows (or the equivalent) of any of the four actuarial bodies—the Casualty Actuarial Society, the Conference of Actuaries in Public Practice, the Fraternal Actuarial Association, and the Society of Actuaries—and were residents of the United States were automatically enrolled as members of the Academy. Provision has been made for other actuaries who were members of one of these actuarial bodies on that date, and who satisfy the experience requirements, to become members of the Academy. Those who become members of the Society of Actuaries or the Casualty Actuarial Society after the date of organization of the Academy by passing the Associateship examinations of those bodies may also become members of the Academy as soon as they satisfy the experience requirements.

Provision is made in the Bylaws of the Academy to enable qualified actuaries who are not members of one of these actuarial bodies to become members of the Academy, and they are encouraged to do so. The procedure to be followed in applying for membership in the Academy by any actuary who was not a member of one of the four actuarial bodies mentioned above on October 25, 1965, is set forth below.

It is important that a prospective applicant familiarize himself with both the Bylaws and the "Guides" before making application for membership in the Academy. When he signs the application form, he will be agreeing to be bound by them if his application is accepted.

The requirements for admission to membership are set forth in Section 2 of Article I of the Bylaws. Note that after January 1, 1970, a candidate may be admitted only after passing a series of examinations to demonstrate his knowledge of actuarial science. Prior to that time, other affirmative evidence that the candidate has appropriate educational qualifications for the actuarial profession may be accepted. An actuary who meets the experience and educational requirements and wishes to apply for membership may request an application from the office of the Academy. Complete instructions will be submitted to each applicant with the application.

The application form is designed to develop sufficient factual information concerning both the applicant's experience in responsible actuarial work and his educational qualifications for the actuarial profession to enable the Admissions Committee and the Board of Directors to determine whether the applicant meets the established requirements for admission. The applicant should be sure to give complete information with respect to each section of the application. If insufficient space is provided for this purpose, a supplemental statement should be appended to the application. Applications should be filled in legibly, preferably typewritten.

Applications will be considered favorably only if affirmative evidence is presented to demonstrate that the applicant meets both the experience requirements and the educational requirements. Therefore, the applicant is encouraged to submit supplemental evidence of his qualifications if he feels that they are not fully established by the information called for by the application form. Note that, if necessary to obtain adequate evidence of the applicant's qualifications for admission, an examination designed to test the applicant's knowledge, skill, and experience may be required.

An application fee of \$10 must accompany each application. Dues for the year 1969 have been established by the Board of Directors at \$10 per member. The application fee will be applied toward payment of dues for the calendar year in which a candidate is accepted for membership. Application fees paid by candidates who are not accepted for membership will not be refunded.

Applications and all inquiries should be addressed to:

American Academy of Actuaries 208 South La Salle Street Chicago, Illinois 60604

FINANCIAL REPORT

AMERICAN ACADEMY OF ACTUARIES

STATEMENT OF ASSETS AND FUND BALANCE October 31, 1968

ASSETS

Harris Trust and Savings Bank, Chicago, Illinois: Checking account \$ 2,171 99				
Certificates of deposit 30,000.00	\$32,171 99			
Petty cash fund	50.00 220.00			
	\$32,441 99			
FUND BALANCE				
Balance, October 31, 1967	\$23,215.90			
Excess of cash receipts over cash disbursements for the year ended October 31, 1968	9,226.09			
Balance, October 31, 1968	\$32,441.99			
STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDED OCTOBER 31, 1968				
Cash Receipts: Membership dues	\$23,550 00 20.00			
Net membership dues	4 070 00			
Total cash receipts	\$24,795.00			

Cash Disbursements:			
Service fee Society of Actuaries		\$ 5,107 47	
Printing and mailing service .		996.13	
Shipping, postage, and postage-m	eter rental	634.06	
Office supplies and expenses		942.59	
Insurance (liability policy)		600.85	
New York Office expense			
Admissions Committee expenses.	,,	326 96	
Auditing		220 50	
Board of Directors meeting		79.99	
Miscellaneous		193 93	
Year Book:			
Printing	\$3,307.07		
Mailing and postage	872.02	4,179.09	
Education and Examination Com	mittee	130 50	
Total cash disbursements			\$15,568.91
Excess of cash receipts over e	lisbursement	.s	\$ 9,226.09

ROBERT E. BRUCE, Treasurer
American Academy of Actuaries
Chicago, Illinois

We have examined the accompanying statement of assets and fund balance, resulting from cash transactions of American Academy of Actuaries (an Illinois not-for-profit corporation) as of October 31, 1968, and the related statement of cash receipts and disbursements on account of income and expenses for the year ended October 31, 1968. Our examination was made in accordance with generally accepted auditing standards, and accordingly included such tests of the accounting records, and such other auditing procedures as we considered necessary in the circumstances.

In our opinion, the accompanying statements present fairly the assets and fund balance of the American Academy of Actuaries at October 31, 1968, resulting from cash transactions and the income collected and expenses disbursed during the year ended October 31, 1968, in conformity with generally accepted accounting practices relating to not-for-profit corporations applied on a basis consistent with that of the preceding year.

WOLF AND COMPANY
Certified Public Accountants

Chicago, Illinois December 6, 1968

MINUTES OF ANNUAL MEETING

The Third Annual Meeting of the Members of American Academy of Actuaries was held at 11:30 A.M., October 8, 1968, at Hotel Statler Hilton, Dallas, Texas.

The meeting was called to order by President John H. Miller. The Secretary announced that a Notice of Annual Meeting, dated August 30, 1968, had been mailed to all members. Approximately one hundred and seventy members were in attendance.

The minutes of the Second Annual Meeting held November 14, 1967, at Hotel America, Hartford, as published in the 1968 *Year Book* were, on motion made and seconded, approved by the members present.

Secretary Masterson reported that the current membership total was 2,399.

Treasurer R. E. Bruce summarized the financial status of the Academy. He stated that his report for the full year, auditioned by Certified Public Accountants, would be published in the 1969 Year Book. His interim report for the period November 1, 1967, to September 30, 1968, is summarized as follows:

11 MONTHS			
Income.		\$24,110	00
Disbursements		14,950	. 59
Excess	-	\$ 9,159	41
SEPTEMBER 30, 1968			
Assets		\$32,375	31
Liabilities and Operating Fund			
Liabilities		0	00
Balance 11-1-67	\$23,215.90		
Excess—11 months	9,159 41		
		\$32,375	.31

President Miller reported on the progress of the Academy during the year. (The President's Report is published in The 1969 Year Book.)

Director Murrin presented, for the Nominating Committee, the following names for new members of the Board of Directors for three-year terms, to succeed the six directors whose terms expire:

NORMAN J. BENNETT WILLIAM J. HAZAM FRANK GADIENT FRANK L. GRIFFIN E. J. MOORHEAD JULIUS VOGEL

President Miller called for nominations from the floor. There being none, a motion was made and seconded that the nominations be closed and that the Secretary be instructed to cast one ballot for the individuals nominated to serve as Directors for three-year terms or until their successors are elected.

The Secretary cast the ballot, and the nominees were duly elected.

Carl H. Fischer was nominated to fill the unexpired term of Paul Rotter, whose resignation was accepted at the prior Board meeting. On motion and second, Mr. Fischer was elected for the unexpired term.

President Miller introduced President-Elect Wendell Milliman, who succeeded to the presidency at the adjournment of the annual meeting. Mr. Milliman spoke briefly to the membership and praised the accomplishments of President Miller and all Committees during his administration. President Milliman emphasized the desirability of exploring projects and of carrying out the basic purposes of the Academy, in particular, the promotion of education in actuarial science and the promotion and maintenance of high standards of conduct and competence within the actuarial profession.

The meeting adjourned at 11:50 A.M.

NORTON E. MASTERSON
Secretary