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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.

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 was 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.

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
BOARD OF DIRECTORS

OFFICERS:

H. RAYMOND STRONG, President 1971
ROBERT J. MYERS, President-Elect 1971
DONALD F. CAMPBELL, Vice-President 1971
JOHN K. DYER, Vice-President 1971
HAROLD E. CURKY, Vice-President 1971
MORTON D. MILLER, Vice-President 1971
WILLIAM A. HALVORSON, Secretary 1971
ROBERT E. BRUCE, Treasurer 1971

PAST-PRESIDENTS:

WENDELL MILLIMAN 1971
WALTER L. RUGLAND 1972

ELECTED:

NORMAN J. BENNETT 1971
FRANK J. GADIENT 1971
FRANK L. GRIFFIN, JR. 1971
WILLIAM J. HAZAM 1971
ERNST J. MOOREHEAD 1971
JULIUS VOGEL 1971
REUBEN I. JACOBSON 1972
MEND T. LAKE 1972
EDWIN B. LANCASTER 1972
DANIEL J. McNAMARA 1972
JOSEPH MUSHER 1972
ROBERT H. TAYLOR 1972
JOHN H. BIGGS 1973
W. HAROLD BUTTLER 1973
THOMAS P. BOWLES, JR 1973
LOUIS GARFIN 1973
RICHARD L. JOHE 1973
FREDERICK P. SLOAT 1973

OFFICE OF THE ACADEMY

Executive Director: CHARLES B. H. WATSON
Executive Secretary: ARTHUR A. MCKINNIE
Communications: Communications should be addressed to

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.

Richard L. Johe, Chairman
Reuben I. Jacobson, Vice-Chairman
John K. Dyer, Jr.
M. Curtis Schimpff

COMMITTEE ON REVIEW AND EVALUATION

This Committee is responsible, through a continuing review and evaluation of all applicable data and procedures, for determining that the education and examination requirements of the Bylaws are met.

Paul T. Rotter, Chairman
Robert E. Bruce
William J. Hazam

COMMITTEE ON EDUCATION AND EXAMINATION

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

George D. Morison, Chairman
Edward D. Brown, Jr.
Geoffrey Crofts
Richard L. Johe, 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 Mushier, Chairman
Frank J. Gadient
E. Sydney Jackson
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
THOMAS P. BOWLES, JR. WENDELL MILLIMAN
EDWIN F. BOYNTON ERNEST J. MOORHEAD
DONALD F. CAMPBELL ALBERT PIKE, JR.
FRANK L. GRIFFIN, JR. WALTER L. RUGLAND
HAROLD R. LAWSON JOHN H. WILLIAMS
DANIEL J. McNAMARA

WILLIAM F. MULLIN, Counsel

SUBCOMMITTEES

ON NATIONAL REGULATIONS
EDWIN F. BOYNTON, Chairman
IAN M. CHARLTON
EDWARD H. FRIEND
JOSEPH MUSHER
ROBERT J. MYERS

ON RETIREMENT SYSTEMS
DONALD F. CAMPBELL, Chairman
THOMAS P. BLEAKNEY
ROBERT D. DRISKO
HUGH GILLESPIE
WILLIAM E. GROVES
RICHARD G. ROEDER
SAMUEL ROSENBOLOM
KENNETH H. ROSS

FOR EASTERN STATES
West Virginia, Virginia, Kentucky, Tennessee, North Carolina

Ernest J. Moorhead, Chairman

FOR NORTH CENTRAL STATES
North Dakota, South Dakota, Nebraska, Kansas, Minnesota, Iowa, Missouri, Wisconsin, Illinois, Indiana, Ohio

Walter L. Rugland, Chairman

FOR NORTHEAST STATES

Daniel J. McNamara, Chairman
FOR SOUTH AND SOUTH CENTRAL STATES
Texas, Oklahoma, Arkansas, Louisiana, Mississippi, Alabama, Georgia,
South Carolina, Florida

THOMAS P. BOWLES, JR., Chairman

FOR WESTERN STATES
Alaska, Hawaii, Washington, Oregon, California, Idaho, Nevada,
Utah, Arizona, Montana, Wyoming, Colorado, New Mexico

WENDELL MILLIMAN, Chairman

Note: Members of the geographical subcommittees, other than the Chairmen, had
not been named in time to be included here. It is expected that their names will be an-
nounced in a forthcoming newsletter

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 Commit-
tee.

AMERICAN ACADEMY OF
ACTUARIES
PAUL T. ROTTER
ROBERT H. TAYLOR
JULIUS VOGEL

CONFERENCE OF ACTUARIES
IN PUBLIC PRACTICE
CARL H. FISCHER
WENDELL MILLIMAN
M. CURTIS SCHIMPF

CANADIAN INSTITUTE OF
ACTUARIES
L. BLAKE FEWSTER
JOHN C. MAYNARD
LOUIS L. ROBERT

FRATERNAL ACTUARIAL
ASSOCIATION
ROBERT E. BRUCE
LUTHER O. FORDE
WILSON W. NAGGS

CASUALTY ACTUARIAL
SOCIETY
NORMAN J. BENNETT
M. STANLEY HUGHES
W. JAMES MACGINNITIE

SOCIETY OF ACTUARIES
E. SYDNEY JACKSON
WILLIAM A. SPARE
BERT A. WINTER
joint actuarial committee on financial reporting

American Academy of Actuaries
William Harold Bittel
Richard G. Horn
Frederick S. Townsend, Jr.

Conference of Actuaries in Public Practice
Thomas P. Bowles, Jr.
Ralph H. Niles
Robert H. Taylor

Canadian Institute of Actuaries
N. Douglas Campbell
H. Edward Harland
W. James D. Lewis

Society of Actuaries
Gary E. Corbett
Robert L. Lindsay
Robert C. Winters

Casualty Actuarial Society
Ruth E. Salzmann

Public Relations Committee
Paul H. Jackson, Chairman
James R. Berquist
Robert B. Goode

Next Annual Meeting
October 11, 1971
Bourbon Orleans Hotel
New Orleans, Louisiana
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<th>Year</th>
<th>President</th>
<th>President-Elect</th>
<th>Vice-Presidents</th>
<th>Secretary</th>
<th>Treasurer</th>
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<tr>
<td>1965-66</td>
<td>HENRY F. ROOD</td>
<td>THOMAS E. MURRIN</td>
<td>FRANK J. GADIENT</td>
<td>GEORGE M. BRUCE</td>
<td>ROBERT E. BRUCE</td>
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<td>H. RAYMOND STRONG</td>
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<td>1966-67</td>
<td>THOMAS E. MURRIN</td>
<td>JOHN H. MILLER</td>
<td>FRANK J. GADIENT</td>
<td>NORTON E. MASTERSON</td>
<td>ROBERT E. BRUCE</td>
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<td>ANDREW C. WEBSTER</td>
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<td>1967-68</td>
<td>JOHN H. MILLER</td>
<td>WENDELL MILLMAN</td>
<td>EDWARD D. BROWN, JR</td>
<td>NORTON E. MASTERSON</td>
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<td>1968-69</td>
<td>WENDELL MILLMAN</td>
<td>WALTER L. RUGLAND</td>
<td>EDWARD D. BROWN, JR</td>
<td>NORTON E. MASTERSON</td>
<td>ROBERT E. BRUCE</td>
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<td>1969-70</td>
<td>WALTER L. RUGLAND</td>
<td>H. RAYMOND STRONG</td>
<td>PAUL T. ROTTER</td>
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<td>ROBERT E. BRUCE</td>
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MEMBERS

DECEMBER 31, 1970

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 1970 Year Book listing. Any omissions or incorrect listings in the 1971 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.

ENROLLED

1965 *ABBOT, QUINCY S., F.S.A., Associate Actuary, Connecticut General Life Ins Co., Hartford, Conn. 06115
1966 ABBOTT, VARNUM J., JR, F.S.A., Assistant Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
1965 *ADAMS, SAMUEL P., F.S.A., Vice President, Secretary, 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
1968 AGEL, JOHN L., A.S.A., Associate Actuary, Fidelity Union Life Ins Co., Dallas, Tex. 75221
10 Members

1966  AIKMAN, ROY W., A.S.A., Consulting Actuary, 2108 W. 75th St., Prairie Village, Kan. 66208
1965  *ALBRIGHT, MARIAN R. (Miss), F.S.A., 50 Tremont Ave., Binghamton, N.Y. 13903
1965  *ALBRIGHT, RAY B., F.S.A., Vice President, Actuarial and Underwriting, Provident Life & Accident Ins. Co., Chattanooga, Tenn. 37402
1965  *ALDICH, WILLIAM C., F.C.A.S., Secretary and Counsel, National Council on Compensation Ins., New York, N.Y. 10017
1965  *ALEXANDER, LEE M., F.C.A.S., Actuary, Massachusetts Rating Bureau, Boston, Mass. 02110
1965  *ALFORD, CLARENCE L., F.P.A.A., 1128 Third National Bank Bldg., Nashville, Tenn. 37203
1966  ALLENDORF, WAYNE E., Assistant Group Actuary, The Wyatt Co., One First National Plaza, Chicago, Ill. 60670
1965  ALPERN, LAWRENCE, A.S.A., Deputy Chief Actuary, Social Security Admin., Baltimore, Md. 21235
1965  *ALSTEAD, WAYNE E., Assistant Group Actuary, The Wyatt Co., One First National Plaza, Chicago, Ill. 60670
1966  ANDREWS, DAVID S., A.C.A., Assistant to Manager, Comp. & Benefits, Kaiser Industries Corp., Kaiser Center, Oakland, Calif. 94604
Members

1966  Anderson, Homer G., A.S.A., Secretary, Travelers Ins. Co., Windsor, Conn. 06005
1966  Anderson, James C. H., A.S.A., President, Abbey International Corp., P.O. Box 54344, Atlanta, Ga. 30308
1966  Anderson, 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  *Angell, John C., F.S.A., Vice-President and Actuary, Woodmen Accident & Life Co., Lincoln, Nebr. 68501
1967  Aponte, Juan B., A.C.A., Box 21872, University Station, Rio Piedras, Puerto Rico 00931
1965  *Archer, Gene P., F.S.A., Technical Director, Seguros Independencia, S.A. Reforma 243, Mexico City 20 D.F., Mexico
1965  *Archibald, A. Edward, F.S.A., A.C.A.S., 200 Richardson St., Lookout Mountain, Tenn. 37350
1965  *Archibald, John C., F.S.A., 1704 Luin Lane, Des Moines, Iowa 50322
12 Members

1969  **Arnold, Daniel M, F.S.A.,** Assistant Actuary, Connecticut General Life Ins Co., Hartford, Conn 06115
1965  *Ashman, Carl R., F.S.A.,** 4938 Woodhurst Blvd., Fort Wayne, Ind. 46807
1965  *Austin, Joseph D., F.S.A.,** Vice-President—Sales, Western Life Ins. Co., St. Paul, Minn. 55102
1967  Austin, W. Stanley, Consulting Actuary, 2429 Fairhill Ave., Glenside, Pa. 19038
1966  Axelrod, Jerald B., F.S.A., P.O. Box 1752, Burlingame, Calif. 94010
1965  *Babbitt, Albert E., F.S.A.,** 1117 Kenwood Pl., Jackson, Miss. 39202
1966  Bacon, Francis L., A.S.A., President, Macro Service Corp., 131 Tremont St., Boston, Mass. 02110
1966  Bagley, W. Nelson, Jr., 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
1966  Bagwell, W. Ray, A.S.A., M.C.A., Instructor, Georgia State University, 33 Gilmer St., Atlanta, Ga. 30303
1966  Bailey, Earle E., M.C.A., Consulting Actuary, 2020 Live Oak St., Dallas, Tex. 75201
1965  *Bailey, James R., Jr., F.S.A.,** Actuary, Protective Life Ins Co., Birmingham, Ala. 35213
1970  Bailey, Joe H., 3933 Tally Ho Rd, #2, Houston, Tex. 77017

**ENROLLED**
1968  Bailey, Sidney M. T., F.S.A., Associate Actuary, Sun Life Assur Co., Montreal 3, Quebec
1965 *Bailey, William A., F.S.A., Associate Actuary, Massachusetts Mutual Life
Ins. Co., Springfield, Mass. 01101
Co., Boston, Mass. 02117
1965 *Balcarek, Rafael J., F.C.A.S., Vice-President and Actuary, Reliance Ins. Co.,
Philadelphia, Pa 19103
1967 Baleades, Theodore E., F.S.A., Assistant Actuary, Aetna Life & Casualty,
Hartford, Conn. 06115
Calif. 94705
Co., 118 Second Ave., S.E., Cedar Rapids, Iowa 52407
60062
Wilshire Blvd., Los Angeles, Calif. 90005
1965 *Barber, Harmon T., F.C.A.S., 18 Ridgewood Rd., Windsor, Conn. 06095
1965 *Barber, William L., F.C.I.A., Senior Vice-President—Actuarial, Union
Mutual Life Ins Co., Portland, Me 04112
1965 *Barber, William P., Jr., F.S.A., Pell Rd., East Hartland, Conn. 06027
New York, N.Y. 10010
Second Ave S., Minneapolis, Minn. 55402
1965 *Barker, Gordon M., F.C.A.S., Gulf Ins. Co., Dallas, Tex. 75221
San Francisco, Calif. 94120
1969 Barlow, Lucinda B. (Mrs.), Assistant Actuary, American States Life Ins. Co.,
Indianapolis, Ind 46206
1965 *Barnaby, Charles H., F.S.A., Vice-President, United System International,
Inc., Dallas, Tex 75202
Plaza, Chicago, Ill 60603
1965 *Barnhart, E. Paul, F.S.A., Consulting Actuary, 130 S. Bemiston Ave., St
Louis, Mo 63105
1965 *Barnhart, Lyle, F.F.A.A., A.S.A., Vice President and Actuary, Fidelity Life
Assn., Fulton, Ill. 61252
Angeles, Calif. 90054
Plaza, Cleveland, Ohio 44114
ENROLLED

1965  *Bart, Robert D., A.C.A.S., Vice-President, The West Bend Co., 400 Washington St., West Bend, Wis. 53095

1969  Bartik, Robert F., A.C.A.S., Assistant Actuary, Lumbermens Mutual Casualty Co., Chicago, Ill. 60640


1965  *Bash, John K., F.C.A., Director, Client Services, EBS Management Consultants, Inc., 100 Church St., New York, N.Y. 10007


1965  *Bass, John K., F.C.A., Director, Client Services, EBS Management Consultants, Inc., 100 Church St., New York, N.Y. 10007

1965  *Bass, John K., F.C.A., Director, Client Services, EBS Management Consultants, Inc., 100 Church St., New York, N.Y. 10007


1967  Bassin, Robert, Vice-President, Management Applied Programming, Inc., 3122 Santa Monica Blvd., Santa Monica, Calif. 90404


1967  Bates, James M., A.S.A., President, Ohio State Life Ins. Co., Columbus, Ohio 43215

1967  Batho, Batch W., A.S.A., A.C.A.S., Executive Vice-President—Administration, Life Ins. Co. of Georgia, Atlanta, Ga. 30308


1969  Batten, Robert W., F.S.A., Associate Professor of Actuarial Science, Georgia State University, 33 Gilmer St., S.E., Atlanta, Ga. 30303


1969  Baush, Mary (Miss), A.C.A., Assistant Secretary, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102


1965  *Beach, Morrison H., F.S.A., Senior Vice-President, Travelers Ins. Co., Hartford, Conn. 06115


1969  Beales, John H., Jr., Associate Actuary, United Ins. Co. of America, Chicago, Ill. 60601
Members

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, Mcilrving & Assoc., Inc, One Charles Center, Baltimore, Md. 21201


1965 *BEASLEY, FLOYD T., F.S.A., Actuarial Vice-President, Equitable Life Ins. Co of Iowa, Des Moines, Iowa 50306


1965 *BECKER, MURRAY L., F.S.A., Assistant Vice-President, Johnson & Higgins, 95 Wall St., New York, N.Y. 10005


1965 *BEERS, HENRY S., F.S.A., 10 Newell Lane, Glastonbury, Conn. 06033

1965 *BEERS, JOSEPHINE W. (Miss), F.S.A, Group Actuary, Occidental Life Ins. Co of California, Los Angeles, Calif. 90054


1966 BELL, S. ALEXANDER, A.C.A., 111 W Monroe St., Chicago, Ill. 60603


1965 *BENJAMIN, ROY R., F.S.A., 7864 Third Ave., S., St. Petersburg, Fla. 33707


16

**Members**

**ENROLLED**

1969 Benson, Lawrence E., Director of Casualty Actuarial, Mutual Service Casualty Ins Co, St Paul, Minn 55104


1966 Berg, Roy A., Jr., Assistant Actuary, Old Republic Life Ins. Co., Chicago, Ill. 60601


1969 Berger, Gottfried O., President, Cologne Life Reinsurance Co., Stamford, Conn 06904

1969 Bergstresser, Robert L., F.S.A., Grace Christian High School, P.O. Box 2712, Manila, Philippines


1965 *Berquist, James R., F.C.A.S., Actuary, Transamerica Ins Co, Los Angeles, Calif 90015


1965 *Bertram, John C., F.S.A., Vice-President and Actuary, Durham Life Ins Co., Raleigh, N.C. 27611


1968 Biddleman, Albert F., Assistant Secretary, Connecticut General Life Ins Co., Hartford, Conn 06115

1965 *Bierschbach, Raymond A., F.S.A., Vice-President and Associate Actuary, Occidental Life Ins. Co., Los Angeles, Calif. 90054


ENROLLED

1965  *BIGGS, JOHN H., F.S.A., Vice-President and Controller, General American Life Ins Co, St. Louis, Mo. 63166
1970  BLEETON, FRANK L., Lybrand, Ross Bros & Montgomery, 60 Broad St, New York, N.Y. 10004
1967  BILLSBORROW, JOHN E., Senior Vice-President and Actuary, Benefit Trust Life Ins Co., Chicago, Ill. 60626
1965  *HINCHE, ALBERT A., F.S.A., Vice-President—Health Insurance, Mutual of New York, Syracuse, N.Y. 13202
1965  *BISHOP, WILLIAM D., F.S.A., Associate Actuary, Pacific Mutual Life Ins. Co., Los Angeles, Calif. 90054
1965  *BIFFLE, WILLIAM D., F.S.A., A.C.A-S., Chief Actuary, Dept of Ins., Trenton, N.J. 08625
1965  BIFFLE, J. FREDERICK, F.S.A., Director, Group Annuity Field Relations, Actua Life & Casualty, Hartford, Conn. 06115
1965  *BLACK, FORREST E., Jr., F.S.A., President, Carlin-Black Co., 1941 Bishop Lane, Louisville, Ky. 40218
1965  *BLAKE, WILLIAM H., Jr., F.S.A., Associate Actuary, Acacia Mutual Life Ins. Co., New York, D.C. 20001
1965  *BLANCHARD, RALPH H., F.C.A.S., Plympton, Mass. 02367
1970  BLAND, WILLIAM H., F.C.A.S., Travelers Ins Co., Hartford, Conn. 06115
1966  BLANKLEY, DONOVAN T., A.S.A., Lybrand, Ross Bros. & Montgomery, 60 Broad St., New York, N.Y. 10004
1970  BLANTON, RICHARD C., Executive Vice-President and Actuary, American Agency Life Ins Co., Atlanta, Ga. 30309
1967  BLATTENBERG, ROBERT C., Vice-President and Actuary, National Fidelity Life Ins. Co., Kansas City, Mo. 64106
1969  BLAVER, BARRY L., F.S.A., Vice-President (Administration) and Actuary, Gerber Life Ins Co., New York, N.Y. 19022
1968  BLEECKER, D. LORNE, F.S.A., Assistant Actuary, Imperial Life Assur Co., Toronto 7, Ontario
1967  BLOCH, MAX, Associate Actuary, Johnson & Higgins, 63 Wall St., New York, N.Y. 10005
18 Members

1965 *BLODGET, HUGH R., F.C.A.S., Assistant Vice-President—Data Processing Development Dept., Aetna Life & Casualty, Hartford, Conn. 06115
1965 *BLOOMFIELD, COLEMAN, F.S.A., President, Minnesota Mutual Life Ins Co., St Paul, Minn 55101
1965 *BLOOMFIELD, COLEMAN, F.S.A., President, Minnesota Mutual Life Ins Co., St Paul, Minn 55101
1966 BLOSSOM, CHARLES N., JR., Actuary and Assistant Secretary, Concord General Life Ins. Co., Concord, N.H. 03301
1970 BOATRIGHT, DAVID J., Actuarial Associate, John Hancock Mutual Life Ins Co., Boston, Mass. 02117
1969 BODEN, DONALD E., Manager, Marsh & McLennan Benefits International Ltd., 16 Bedford Row, London, WC1 England
1969 BOEHL, C. ROLAND, A.S.A., Senior Actuarial Assistant, General American Life Ins Co., St. Louis, Mo 63103
1966 BOGATY, JEANETTE D. (Mrs.), 22 Glen Brook Crest Dr., Short Hills, N.J. 07078
1967 BOLIN, BEN J., F.S.A., Assistant Vice-President and Associate Actuary, Southland Life Ins Co., Dallas, Tex. 75221
1965 *BOLTON, WILBUR M., F.S.A., Associate Actuary, Occidental Life Ins Co. of California, Los Angeles, Calif. 90034
1965 *BONDY, MARTIN, F.C.A.S., Vice-President and Actuary, Crum & Forster Ins. Cos., New York, N.Y. 10038
1965 *BONNARD, FERNAND, F.S.A., Vice-President, Financial Controls, Provident Life & Accident Ins. Co., Chattanooga, Tenn 37277
1965 *BONNEL, RALPH O., F.F.A.A., Actuary, 3912 Azalea St., Colorado Springs, Colo. 80907
1966 BORDEN, RICHARD D., A.C.A., Assistant Actuary, EBS Management Consultants, Inc., 100 Church St., New York, N.Y. 10007
1966 BORDEWICK, JAMES R., F.S.A., Actuary, Johnson & Higgins, 101 S. Wacker Dr., Chicago, Ill. 60606
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1965  *BOURBEAU, PAUL T., F.S.A., Second Vice-President and Actuary, Travelers Ins Co., Hartford, Conn. 06115

1965  *BOWERS, NEWTON L, JR, F.S.A., Associate Professor, College of Business, Drake University, Des Moines, Iowa 50311


1965  *BOYER, DONALD E., A.S.A., Associate Actuary, Life Ins. Co of Virginia, Richmond, Va. 23209

1965  *BOYER, JOHN F., F.S.A., Associate Actuarial Director, Prudential Ins Co., Newark, N.J. 07101

1965  *BOYLE, JAMES I., F.C.A.S., Associate Actuary, Travelers Ins. Co., Hartford, Conn. 06115


1965  *BRADY, GEORGE V., F.S.A., 315 W. 106th St., New York, N.Y. 10025


1965  *BREGG, JOHN M., F.S.A., A.C.A.S., Vice-President and Chief Actuary Life Ins Co. of Georgia, Atlanta, Ga. 30308

1970  BRAND, THOMAS G., Consultant, A.S. Hansen, Inc., One N. La Salle St., Chicago, Ill. 60602

1965  *BRENNAN, JAMES F., F.C.A.S., Associate Actuary, Great American Ins Co., Los Angeles, Calif. 90030

1966  BRATT, NEIL E., Senior Vice-President, Mid-Continent Life Ins. Co., Oklahoma City, Okla. 73106

1966  BRAUND, ROBERT G., F.S.A., Senior Vice-President and Actuary, Munich American Reassur Co., Atlanta, Ga. 30309


1965  *BREEZE, WILLIAM H., F.S.A., Senior Vice President, Corporate Services, Ohio National Life Ins. Co., Cincinnati, Ohio 45201

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1966  Bressler, Charles E., A.S.A., Second Vice-President, Occidental Life Ins Co. of California, Los Angeles, Calif. 90054
1965 *Brewster, John E., F.S.A., F.C.I.A., Vice-President and Actuary, Marsh & McLennan, Inc., 231 S. La Salle St., Chicago, Ill. 60604
1965 *Briegel, Dorothy Breynaert (Mrs.), F.S.A., Meisinger and Associates, P.O. Box 6716, Richmond, Va. 23230
1965  *Brindise, Ralph S., F.C.A.S., Standard Oil Co. of Indiana, 910 S. Michigan Ave., Chicago, Ill. 60605
1965  *Bristow, Frank M., Jr., F.S.A., Assistant Vice-President and Actuary, Connecticut Mutual Life Ins. Co., Hartford, Conn. 06115
1970  Brock, James D., F.S.A., Associate Actuarial Director, Prudential Ins. Co., Houston, Tex. 77001
1968  Brogan, Howard S., Jr., A.S.A., Vice-President and Actuary, W. Alfred Hayes & Co., 6828 Oakland Ave., St. Louis, Mo. 63139
1967  Brooks, Charles E., F.S.A., Assistant Actuary, Swiss Reinsurance Co., 60 Mythenquai 8002, Zurich, Switzerland
1965  *Brooks, Frank A., Jr., F.S.A., Second Vice-President and Director of Data Processing, Mutual Benefit Life Ins. Co., Newark, N.J. 07101
1965  *Brooks, Roger K., F.S.A., Vice-President, Central Life Assur. Co., Des Moines, Iowa 50306
1965  *Brown, Arnold B., F.S.A., 310 Arbello Dr., San Francisco, Calif. 94132
1967  Brown, Everett G., Jr., Vice-President and Actuary, United Fidelity Life Ins. Co., Dallas, Tex. 75202
Members

1965 *Brown, Jesse D., F.S.A., Actuarial Director, Prudential Ins. Co., Chicago, Ill. 60601
1965 *Brown, William A., F.S.A., President, Servesco, Inc., 615 Peachtree St., N.E., Atlanta, Ga. 30308
1967 *Bruner, Paul S., Assistant Actuary, Coates, Herfurth & England, 320 California St., San Francisco, Calif 94104
1966 Brummer, George, F.S.A., Executive Vice-President and Actuary, Howard E. Nyhart Co., Inc., 3225 N. Meridian St, Indianapolis, Ind. 46208
1966 Bryant, Arthur L., A.S.A., Vice-President and Secretary, State Life Ins. Co., Indianapolis, Ind. 46204
1965 *Bryce, George M., F.S.A., 2231 Butler Rd., Fort Wayne, Ind. 46808
1970 Buben, Paul, Senior Vice-President and Actuary, Independent Liberty Life Ins Co., Grand Rapids, Mich. 49502
1965 *Buchanan, William M., F.S.A., President, Buchanan & Lewis, Inc., 10001 Granada Lane, Overland Park, Kan. 66211
1966 Buchter, Gene W., F.S.A., Assistant Vice-President and Associate Actuary, Southland Life Ins. Co., Dallas, Tex 75221
1966 Bucknam, Carl W., Vice-President, United Benefit Life Ins. Co., Omaha, Nebr. 68101
ENROLLED

1965 *BUCKNELL, EARL F., F.S.A., Chairman of the Board and Chief Executive Officer, Bankers Life Co., Des Moines, Iowa 50307


1965 *BUDD, EDWARD H., F.C.A.S., Vice-President, Travelers Ins. Co., Hartford, Conn. 06115

1965 *BUDINGER, JOSEPH A., F.S.A., 4712 Roanoke Parkway, Kansas City, Mo. 64112


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1965 *BUNIN, ALDEN T., F.S.A., Consulting Actuary, 26 Cumberland Rd., West Hartford, Conn. 06119

1970 BURGER, WILLIAM N., Vice-President, Marsh & McLennan, Inc., 231 S. La Salle St., Chicago, Ill. 60604


1969 BURGESS, WILLIS W., JR., A.S.A., Vice-President and Actuary, Bankers Life & Casualty Co., Chicago, Ill. 60650


1965 *BURKIS, OTTO J., F.S.A., Box 200A, Route 1, Robertsville, Mo. 63072

1970 BURKE, ANNE D. (Mrs.), Assistant Vice-President, Bowles & Tillinghast, Inc., 3400 Peachtree Rd., N.E., Atlanta, Ga. 30326

1966 BURKE, FRANK F., A.C.A., Examining Actuary, Texas Ins. Board, Dallas, Tex. 75209


1965 BURKEIGH, JOHN M., F.S.A., Secretary, Reinsurance Dept., Connecticut General Life Ins. Co., Hartford, Conn. 06115

1966 BURLEY, WINFIELD C., A.S.A., President, Palisades Life Ins. Co., New City, N.Y. 10956

1965 *BURLEIGH, JOHN M., F.S.A., Secretary, Reinsurance Dept., Connecticut General Life Ins. Co., Hartford, Conn. 06115


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1966  Butcher, Marjorie V. (Mrs.), A.S.A., Lecturer in Mathematics, Trinity College, Hartford, Conn. 06106
1965  *Butcher, Robert W., F.S.A., Actuary, Travelers Ins. Co., Hartford, Conn. 06115
1970  Butler, William E., Executive Vice-President, Automotive Life Ins Co., New Orleans, La. 70150
1965  *Byrne, Harry T., F.C.A.S., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
1965  Byrne, James T., A.S.A., R.F.D. 1, Bradford, R.I. 02808
1966  Byrne, John J., A.S.A., Vice-President, Travelers Ins Co., Hartford, Conn. 06115
1965  *Cahill, James M., F.C.A.S., General Manager, Insurance Rating Board, 125 Maiden Lane, New York, N.Y. 10038
1966  Callahan, Robert J., F.S.A., Supervising Actuary (Life), New York State Ins. Dept., 324 State St., Albany, N.Y. 12210
1965  *Cameron, Freeland R., F.C.A.S., 2415 East Club Drive, N.E., Atlanta, Ga. 30319
1965  *Cameron, John L., F.S.A., 5179 Hidden Harbor Rd., Siesta Key, Sarasota, Fla. 33581
1969  Campbell, Charles E., Assistant Actuary, Coates, Herfurth & England, Consulting Actuaries, 650 17th St., Denver, Colo. 80202
1965  *Campbell, Donald F. (Vice-President) F.C.A., Consulting Actuary, 221 N. La Salle St., Chicago, Ill. 60601
1965  *Campbell, George C., F.S.A., 360 Troy Rd., Parsippany, N.J. 07054
1965  *Campbell, Kenneth R., F.S.A., F.C.I.A., Vice-President, Meidinger and Associates, Inc., P.O. Box 6716, Richmond, Va. 23230
1966  Campbell, Virginia J. (Mrs.), A.F.A.A., Actuary, Royal Neighbors of America, Rock Island, Ill. 61201
1967  Caputo, Ralph N., Assistant Secretary, Insurance Rating Board, 125 Maiden Lane, New York, N.Y. 10008
ENROLLED

1970  CARGILL, LEONARD R., Jr., F.S.A., Vice-President and Actuary, Lamar Life Ins Co., Jackson, Miss. 39201
1966  CARNACHAN, ROBERT S., A.C.A., R. S. Carnachan & Associates, 630 S. Shatto Pl., Los Angeles, Calif. 90005
1968  CARNAHAN, CLARENCE E., F.S.A., Vice-President and Actuary, Texas Life Ins Co., Waco, Tex. 76703
1966  CARPENTER, CLAYTON C., Jr., F.S.A., Assistant Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
1968  CARPENTER, DAVID R., F.S.A., Vice-President and Actuary, American Mutual Life Ins. Co., Des Moines, Iowa 50307
1966  CARPENTER, NICHOLAS H., A.S.A., Vice-President, Abbey International Corp., 615 Peachtree St., N.E., Atlanta, Ga. 30308
1966  CARROLL, WILLIAM JOSEPH, A.C.A., Group Actuary and Director, Group Internal Ins Operations, Bankers Life & Casualty Co., Chicago, Ill. 60630
1966  CARSON, EVELYN G. (Mrs.), M.C.A., Assistant Actuary, George B. Buck, Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
1967  CARTER, RICHARD M., Vice-President, Tax Actuary, Kentucky Central Life Ins. Co., Lexington, Ky. 40507
1965  *CASE, DANIEL F., F.S.A., Associate Actuary, Life Ins. Assn. of America, New York, N.Y. 10017
1970  CASTELLS, MANUEL F., A.S.A., Consultant, Kwasha Lipton, Inc., P.O. Box 1137, Englewood Cliffs, N.J. 07632
1965  *CAVELL, DAVID J., F.C.A., Actuary, Cavell & Ain, Leader Bldg., Cleveland, Ohio 44114
Members

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1965 *CERELUS, HERBERT E., F.S.A., Associate Actuary, Travelers Ins Co, Hartford, Conn. 06115

1968 CERNYKA, THOMAS P., A.S.A., Actuary, McCreally Pension Engineers, Inc., 300 E. Fall Creek Pkwy., Indianapolis, Ind. 46205


1965 *CHALLENGER, JAMES O., F.S.A., Consulting Actuary, Harley N. Bruce and Associates, 13 N. Queen St., Bergenfield, N.J. 07621


1966 CHAMBERS, WILLIAM T., A.S.A., Assistant Director of Underwriting, Northwestern Mutual Life Ins Co., Milwaukee, Wis. 53202


1966 CHAPMAN, ALLAN L., A.S.A., Associate Actuary and Assistant Vice-President, Pennsylvania Life Ins. Co., Santa Monica, Calif. 90406


Members

26 Members


1966 CHRISTENSEN, WESLEY R., A.S.A., Actuarial Assistant, Aetna Life & Casualty, Hartford, Conn. 06115

1965 *CHRISTIAN, DELOS H., F.S.A., Executive Vice-President, Life Ins. Co. of Virginia, Richmond, Va. 23209


1966 CHURCHILL, J. DOUGLAS, A.C.A., 1007 Ft. Worth Ave., Dallas, Tex. 75208

1970 CILLIE, GABRIEL G., A.S.A., Senior Pension Consultant, Prudential Ins Co., Newark, N.J. 07101


1965 *CLARK, FREDERICK W., F.S.A., Senior Vice-President, United States Life Ins Co., New York, N.Y. 10038

1965 *CLARK, HELEN L. (MISS), F.S.A., 3004 Lake Shore Dr., Indianapolis, Ind. 46205


1967 CLARK, RAY A., Senior Vice-President, College Life Ins. Co., Indianapolis, Ind. 46206


1967 CLEAVER, WILLIAM J., Peter C Spoolstra and Associates, Inc., 3668 Central, Indianapolis, Ind. 46205


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1966 COATES, WILLIAM D., A.C.A.S., Vice-President, National-Ben Franklin Life Ins. Corp., Chicago, Ill. 60606
1966 COBLE, ROGER W., A.C.A., Vice-President and Actuary, Ron Stever & Co., 2999 W. Sixth St., Los Angeles, Calif. 90005
1966 CODY, FRANCIS X., F.S.A., Vice-President and Chief Actuary, Cologne Life Reinsurance Co., Stamford, Conn. 06904
1966 COLLETT, ROBERT L., F.S.A., Consulting Actuary, Millman & Robertson, Inc., 914 Main St., Houston, Tex. 77002
1966 COLLINS, JAMES H., F.C.A., Assistant Vice-President, Marsh & McLennan, Inc., 515 Olive St., St. Louis, Mo 63101
1966 *CONKLIN, HARVEY H., F.S.A., Vice-President and Actuary, Life Ins Co. of America, Philadelphia, Pa. 19103
1966 *CONKLIN, HARVEY H., F.S.A., Vice-President and Actuary, Life Ins Co. of Virginia, Richmond, Va. 23209
1966 *CONNOLLY, CHARLES H., F.S.A., Partner, Strong & Thompson—Consulting Actuaries, 511 N. Akard St., Dallas, Tex. 75201
1966 CONSHAN, MICHAEL I., Vice-President and Actuary, Home Life Ins. Co. of America, Philadelphia, Pa. 19105
1966 CONSKIN, HARVEY H., F.S.A., Vice-President and Actuary, Life Ins Co. of Virginia, Richmond, Va. 23209
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<tr>
<th>Year</th>
<th>Name</th>
<th>Title</th>
<th>Firm/Location</th>
</tr>
</thead>
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<tr>
<td>1965</td>
<td>Conrad, Stuart F</td>
<td>I.S.A.</td>
<td>4400 Exeter Drive, Sarasota, Fla. 33577</td>
</tr>
<tr>
<td>1965</td>
<td>Condon, John W</td>
<td>F.S.A.</td>
<td>Vice-President and Actuary, Hospital Service Corp., 222 N Dearborn St., Chicago, Ill. 60601</td>
</tr>
<tr>
<td>1965</td>
<td>Cook, Gerald R</td>
<td>F.S.A. Supervising Actuary</td>
<td>New York State Employees' Retirement System, Albany, N.Y. 12225</td>
</tr>
<tr>
<td>1965</td>
<td>Cook, W. Gilbert</td>
<td>F.S.A. Second Vice-President and Group Actuary</td>
<td>Union Central Life Ins. Co., Cincinnati, Ohio 45201</td>
</tr>
<tr>
<td>1965</td>
<td>Coons, John W</td>
<td>F.S.A. Vice-President and Actuary</td>
<td>Hospital Service Corp., 222 N Dearborn St., Chicago, Ill. 60601</td>
</tr>
<tr>
<td>1965</td>
<td>Cooper, Donald R.</td>
<td>F.S.A. Assistant Actuary</td>
<td>Connecticut General Life Ins Co., Hartford, Conn. 06115</td>
</tr>
<tr>
<td>1965</td>
<td>Cooper, G. Ashley</td>
<td>A.S.A. The Wyatt Co.</td>
<td>1629 K St., N.W., Washington, D.C. 20006</td>
</tr>
<tr>
<td>1965</td>
<td>Cooper, Keith H.</td>
<td>F.S.A. Consulting Actuary</td>
<td>Towers, Perrin, Forster &amp; Crosby (Canada), Ltd., 44 King St., W., Toronto 1, Ontario</td>
</tr>
<tr>
<td>1965</td>
<td>Cooper, Warren P.</td>
<td>A.C.A.S. Assistant Vice-President</td>
<td>Chubb &amp; Son, Inc., 90 John St., New York, N.Y. 10038</td>
</tr>
<tr>
<td>1965</td>
<td>Corbett, Richmond M.</td>
<td>A.C.A. Vice-President</td>
<td>Northwestern National Bank of Chicago, 3985 Milwaukee Ave., Chicago, Ill. 60641</td>
</tr>
<tr>
<td>1965</td>
<td>Corcoran, William M.</td>
<td>F.C.A.S., F.S.A.</td>
<td>9 Parkview Dr., Bronxville, N.Y. 10708</td>
</tr>
<tr>
<td>1965</td>
<td>Cosburn, W. Dale</td>
<td>F.C.I.A. Associate Actuary</td>
<td>Imperial Life Assur. Co., Toronto 7, Ontario</td>
</tr>
<tr>
<td>1965</td>
<td>Coward, Laurence E.</td>
<td>F.C.I.A., F.C.A.</td>
<td>Senior Vice-President and Director, William M. Mercer, Ltd., 7 King St., E., Toronto 1, Ontario</td>
</tr>
</tbody>
</table>
Members

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1965  *CRAIG, Douglas S., F.S.A., 5 Deerhill Dr., Ho-Ho-Kus, N.J. 07423

1967  CRAIG, Philip J., Vice-President and Actuary, Tower Life Ins. Co., San Antonio, Tex. 78205


1965  *CRANDALL, Harold E., F.S.A., Consulting Actuary, 2436 W. Valley Blvd., Alhambra, Calif. 91803


1966  CRAWFORD, John F., M.C.A., Consulting Actuary, 4545 N. Lincoln Blvd., Oklahoma City, Okla. 73105

1966  CRAWFORD, William H., A.C.S., Associate Actuary, Industrial Indemnity Co., 555 California St., San Francisco, Calif. 94104


1966  CROCKER, Thomas F., F.C.A., Vice-President and Actuary, Hospital Service of Southern California, 4777 Sunset Blvd., Los Angeles, Calif. 90027

1965  *Crofts, Geoffrey, F.S.A., A.C.A.S., Dean and Director, Graduate School of Actuarial Science, Northeastern University, 360 Huntington Ave., Boston, Mass. 02115


1965  *Crowe, Joseph F., F.S.A., Associate Actuary, Life Division, Aetna Life & Casualty, Hartford, Conn. 06115

1970  Crowe, Nancy R. (Mrs.), A.S.A., Actuarial Assistant, Business Men's Assurance Co., Kansas City, Mo. 64114

1965  *Crowley, James H., Jr., F.C.A.S., Assistant Vice-President—Comptroller's Dept., Aetna Life & Casualty, Hartford, Conn. 06115

1965  *CUBELLO, FRANK D., F.S.A., Assistant Actuary, Prudential Ins. Co, Newark, N.J. 07101
1966  CURRY, ALAN C., F.C.A.S., Senior Actuary, State Farm Mutual Automobile Ins. Co., Bloomington, Ill. 61701
1965  *CURRY, HAROLD E., (Vice-President), F.C.A.S., Senior Vice-President, State Farm Mutual Automobile Ins. Co., Bloomington, Ill. 61701
1970  CLUTTER, WILLIAM C., Assistant Actuary, CUNA Mutual Ins. Soc., Madison, Wis. 53701
1970  DAHLMAN, GARY F., F.S.A., Milliman & Robertson, Inc., 68 S. Main St., Salt Lake City, Utah 84101
1966  DACEY, OWEN T., F.C.A.S., Senior Associate Actuary, State Farm Mutual Automobile Ins. Co., Bloomington, Ill. 61701
1965  *DAHN, DONALD B., F.C.A., 5744 N. Delaware St., Indianapolis, Ind. 46220
1965  *DALE, STANLEY W., F.S.A., F.C.I.A., President, Stanley W. Dale & Assoc., 4315 Frances St., Omaha, Nebr. 68105
1967  DAMIA, ANDREW P., Assistant Vice-President, Marsh & McLennan, 70 Pine St., New York, N.Y. 10005
1965  *DANDY, JOHN P., F.S.A., Consulting Actuary, 844 Chehalem Rd., La Canada, Calif. 91011
1966  DANIELS, DAVID A., F.S.A., Manager, Lybrand, Ross Bros. & Montgomery, 60 Broad St., New York, N.Y. 10004
1965  *DANZINGER, LEO J., F.S.A., 5905 47th Ave., N., St. Petersburg, Fla. 33709
Members

1965  DASTUR, F. N., F.S.A., President, Management Applied Programming, Inc., 3122 Santa Monica Blvd, Santa Monica, Calif. 90404
1970  DAULTON, DAVID C., F.S.A., Associate Actuary, Commonwealth Life Ins Co., Louisville, Ky. 40202
1965  *DAVID, FRANK H., F.S.A., Vice-President and Associate Actuary, Prudential Ins Co., Newark, N.J. 07101
1966  DAVIDSON, JAMES J., President, Sunset Life Ins. Co., Olympia, Wash. 98501
1966  DAVIDSON, WAID J., A.S.A., Chairman of the Board, National Travelers Life Co., Des Moines, Iowa 50322
1965  *DAVIDSON, WAID J., JR., F.S.A., Senior Vice-President, Bowles & Tillinghast, Inc., Dallas, Tex. 75231
1969  DAVIES, JAMES J., A.S.A., Assistant Vice-President, Alexander & Alexander, Inc., 2 Peachtree St., N.W., Atlanta, Ga. 30303
1966  DAVIES, RONALD S., F.S.A., F.C.I.A., President, Davies Actuarial Consulting, Ltd., P.O. Box 237, Islington, Ontario
1966  DAVIS, EDWARD H., Jr., A.S.A., Consulting Actuary; George B. Buck, Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
1969  DAVIS, REV CROSBY, A.C.A.S., Actuary, Allstate Ins Co., Northbrook, Ill. 60062
1965  *DAVIS, ROBERT F., F.S.A., Associate Actuary, Bankers Life Co., Des Moines, Iowa 50310
1966  DAWSON, ERNEST G., M.C.A., Assistant Vice-President and Consulting Actuary, Marsh & McNellman, 1515 N.W. Bank Bldg., Minneapolis, Minn. 55402
1966  DAWSON, ERNEST G., M.C.A., Assistant Vice-President and Consulting Actuary, Marsh & McNellman, 1515 N.W. Bank Bldg., Minneapolis, Minn. 55402
1966  DAWSON, ERNEST G., M.C.A., Assistant Vice-President and Consulting Actuary, Marsh & McNellman, 1515 N.W. Bank Bldg., Minneapolis, Minn. 55402
1966  DEAN, CHARLES E., 3021 Edgewood Dr., Olympia, Wash. 98501
1966  DEAS, R. GRAHAM, 4 Cliff Court, Royal Esplanade, Ramsgate, Kent, England
32 Members

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1967 De Mars, Roger W., Assistant Vice-President, Marsh & McLennan, Inc., 70 Pine St., New York, N.Y. 10005
1966 Denboer, Heinrich A., F.S.A., Second Vice-President and Associate Actuary, Pilot Life Ins Co., Greensboro, N.C. 27420
1966 Denham, Robert M., Executive Vice-President and Actuary, Mutual Savings Life Ins. Co., Decatur, Ala. 35601
1969 Dennis, Robert J., A.S.A., Vice-President and Actuary, American Life Ins. Co. of New York, N.Y. 10005
1967 DeVol, David, Associate Actuary, Colonial Life Ins Co. of America, East Orange, N.J. 07019
1965 Dice, William F., F.S.A., Assistant Vice-President, Metropolitan Life Ins Co., New York, N.Y. 10010
1965 *Dickerson, Oliver D., Jr., F.C.A.S., Professor, School of Business, Florida State University, Tallahassee, Fla. 32306
1969 Dillman, James W., Vice-President and Actuary, Farm Family Life Ins. Co., Albany, N.Y. 12201
1965 *Dodd, Thomas K., F.S.A., 125 Ridgewood Rd., West Hartford, Conn. 06107
Members

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1965  
*DOHON, M. REYNOLDS, F.S.A., President, Ohio National Life Ins. Co., Cincinnati, Ohio 45201

1970  
DOOLIVER, ARTHUR M., A.S.A., Executive Assistant, Business Men’s Assurance Co., Kansas City, Mo. 64108

1966  
DOMENICA, PHILIP J., A.S.A., Second Vice-President for Electronics Data Processing, Mutual Life Ins. Co. of New York, Syracuse, N.Y. 13202

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*DORMAN, RALPH F., F.S.A., A.C.A., Vice-President and Actuary, Aetna Ins. Co., Hartford, Conn 06103

1965  

1970  

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1965  
*DREHER, WILLIAM A., F.S.A., Vice-President and Actuary, Indianapolis Life Ins. Co., Indianapolis, Ind. 46207

1965  
*DOYLE, MARTINA E. (Miss), F.S.A., Associate Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06115

1967  
DRAKE, DAVID C., F.S.A., Associate Actuary, Western & Southern Life Ins. Co., Cincinnati, Ohio 45202

1966  
DRAKE, LYLE F., A.S.A., Vice-President and Actuary, Nationwide Life Ins. Co., Columbus, Ohio 43216

1965  
*DREYER, ROBERT H., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 150 Strafford Ave., Wayne, Pa. 19087
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1965 *Drobisch, Miles R., F.C.A.S., Assistant Actuary, California Inspection Rating Bureau, 1453 Mission St., San Francisco, Calif. 94103
1968 Drobnyk, Wendell J., A.S.A., 229 Pablo Rd., Ponte Vedra Beach, Fla. 32082
1965 *Drobin, Lester B., F.C.A.S., Assistant General Manager and Actuary, California Inspection Rating Bureau, 1453 Mission St., San Francisco, Calif. 94103
1965 *Drown, Gary K., F.S.A., Vice-President and Actuary, Ohio National Life Ins. Co., Cincinnati, Ohio 45201
1965 *Druke, E. Lawrence, F.S.A., Vice-President and Actuary, Johnson & Higgins, 95 Wall St., New York, N.Y. 10005
1966 Dunlap, James A., Jr., A.S.A., Vice-President, Marsh & McLennan, Inc., 2500 Prudential Center, Boston, Mass. 02199
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1965 *Dyer, John K., Jr., (Vice-President), F.S.A., F.C.A., 179 Hunters Lane, Devon, Pa. 19333
1966 Eastlack, Allen C., A.S.A., 1200 Canyonwood Ct., Walnut Creek, Calif. 94595
1966 Eaton, Karl F., A.C.A.S., Vice-President and Controller, National Fidelity Life Ins. Co., Kansas City, Mo. 64106
Members

1969  Eckersley, Derek, F.S.A., F.C.I.A., Vice-President and Actuary, Dominion Life Assur Co., Waterloo, Ontario
1965  *Eckert, Ralph Jr., F.S.A., Senior Vice-President—Administration, Benefit Trust Life Ins. Co., Chicago, Ill. 60626
1966  Eckhart, Kenneth V., Jr., A.S.A., Vice-President and Actuary, National Trust Life Ins. Co., Memphis, Tenn. 38112
1970  Eddins, Joseph M., Vice-President, Maryland Casualty Co., Baltimore, Md. 21203
1965  *Eddy, Arthurd C., F.S.A., Consultant, P.O. Box 80641, Atlanta, Ga. 30341
1967  Ede, Cecil F., Consulting Actuary, 8718 E. Longden Ave., San Gabriel, Calif. 91775
1969  Edney, D. E., Marsh & McLennan, Inc., 70 Pine St., New York, N.Y. 10005
1965  *Eisner, Stanley L., F.S.A., Vice-President and Associate Actuary, Prudential Ins. Co., Newark, N.J. 07101
1967  Eliason, Edward B., F.C.A.S., Assistant Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
1966  Eilen, John H., A.S.A., Vice-President, Bankers Life Co., Des Moines, Iowa 50307
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1970  ELMHUSIERS, RONALD D., Department Actuary, Nebraska State Ins Dept., 1335 L St., Lincoln, Nebr. 68508
1969  EMORY, LINDA B. (Mrs.), F.S.A., Assistant Actuary, Life Ins. Co. of Georgia, Atlanta, Ga. 30308
1967  ENGEMAN, MELVIN A., Actuary, United American Life Ins. Co., Denver, Colo. 80202
1965  *ENGLAND, ARTHUR W., Jr., F.S.A., Coates, Herfurth & England, Consulting Actuaries, 320 California St., San Francisco, Calif. 94104
1965  *EPPEI, WALTER T., F.C.A.S., First Vice-President, Treasurer, and Actuary, Merchants Mutual Ins. Co., Buffalo, N.Y. 14240
1970  ERDE, ELSBETH T. (Mrs.), A.S.A., Associate Actuary, Marsh & McLennan, Inc., 2500 Prudential Center, Boston, Mass. 02199
1965  *ERDENBEGER, RICHARD W., F.S.A., Consulting Actuary, Millman & Robertson, Inc., 8990 West Dodge Rd., Omaha, Nebr. 68114
1965  *ERICSON, ARTHUR E., Jr., F.S.A., Second Vice-President and Associate Actuary, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115
1965  *ERICSON, ARTHUR W., F.S.A., Assistant Actuary and Director of Group Underwriting, Prudential Ins. Co., Newark, N.J. 07101
1965  *ESPIE, ROBERT G., F.S.A., F.C.A.S., Vice-President and Comptroller, Aetna Life & Casualty, Hartford, Conn. 06115
1968  ESTEFANIA, J. RAMON, Associate Actuary, North American Co., Chicago, Ill. 60604
1966  ESTES, E. FORREST, A.S.A., Vice-President and Actuary, First Fidelity Life Ins. Co., Lincoln, Nebr. 68505
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<tr>
<th>Year</th>
<th>Name</th>
<th>Title/Role</th>
<th>Company/Location</th>
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</thead>
<tbody>
<tr>
<td>1965</td>
<td>Evans, Evan I.</td>
<td>President, E. I. Evans &amp; Co.</td>
<td>1110 Morse Rd., Columbus, Ohio 43216</td>
</tr>
<tr>
<td>1966</td>
<td>Evans, John J.</td>
<td>Associate Actuary, Southwestern Life Ins Co</td>
<td>Dallas, Tex 75221</td>
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<td>1969</td>
<td>Evans, Charles A., Jr.</td>
<td>Associate Actuary, Travelers Ins Co.</td>
<td>Hartford, Conn 06015</td>
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<td>1965</td>
<td>Eyre, Harry C.</td>
<td>Vice-President and Group Insurance Manager</td>
<td>Nationwide Life Ins Co., Columbus, Ohio 43216</td>
</tr>
<tr>
<td>1970</td>
<td>Faber, James A.</td>
<td>Assistant Secretary, Ins. Co. of North America</td>
<td>Philadelphia, PA 19101</td>
</tr>
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<td>1965</td>
<td>Facey, John A.</td>
<td>Vice-President and Actuary, Security-Connecticut Life Ins Co.</td>
<td>Hartford, Conn 06010</td>
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<tr>
<td>1965</td>
<td>Fackler, Don F.</td>
<td>Second Vice-President and Manager of Group Dept.</td>
<td>Lincoln National Life Ins Co., Fort Wayne, Ind 46801</td>
</tr>
<tr>
<td>1966</td>
<td>Fairfield, James P.</td>
<td>Assistant Actuary, Indianapolis Life Ins Co.</td>
<td>Indianapolis, Ind 46208</td>
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<td>1965</td>
<td>Faith, Edward L.</td>
<td>Vice-President and Actuary, General American Life Ins Co.</td>
<td>St. Louis, Mo 63166</td>
</tr>
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<td>1965</td>
<td>Fallow, Everett S.</td>
<td>F. C.A.S., 28 Sunset Terrace, West Hartford, Conn 06017</td>
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<td>1965</td>
<td>Fairbanks, Alfred V.</td>
<td>Assistant Vice-President and Actuary, Monarch Life Ins Co.</td>
<td>Springfield, Mass. 01101</td>
</tr>
<tr>
<td>1966</td>
<td>Fairbanks, Guy L., Jr.</td>
<td>Secretary—Group Div, Aetna Life Ins Co.</td>
<td>Hartford, Conn 06115</td>
</tr>
<tr>
<td>1965</td>
<td>Fairfield, James P.</td>
<td>Assistant Actuary, Indianapolis Life Ins Co.</td>
<td>Indianapolis, Ind 46208</td>
</tr>
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<td>1965</td>
<td>Farmer, Thurston P., Jr.</td>
<td>Consulting Actuary, 287 N. Lindbergh, St Louis, Mo 63141</td>
<td></td>
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<tr>
<td>1970</td>
<td>Farnam, Walter E.</td>
<td>F. C.A.S., 7 Salem Dr., Newington, Conn 06111</td>
<td></td>
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<tr>
<td>1965</td>
<td>Farr, Charles E.</td>
<td>Group Actuary, Bankers Life Co., Des Moines, Iowa 50309</td>
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<tr>
<td>1965</td>
<td>Fauser, Louis</td>
<td>President and Actuary, Bankers Mutual Life Ins Co., Freeport, Ill. 61032</td>
<td></td>
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<tr>
<td>1966</td>
<td>Fay, Richard C.</td>
<td>Consulting Actuary, Carlin-Black Co., 4141 Bishop Lane, Louisville, Ky. 40218</td>
<td></td>
</tr>
<tr>
<td>1966</td>
<td>Feay, Dallas H.</td>
<td>Senior Vice-President, Secretary and Actuary, Companion Life Ins Co., New York, N.Y. 10017</td>
<td></td>
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<tr>
<td>1965</td>
<td>Feay, Herbert L.</td>
<td>Assistant Director and Actuary, General Accounting Office, 441 G St., N.W., Washington, D.C. 20548</td>
<td></td>
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<tr>
<td>1965</td>
<td>Feay, Maurice R.</td>
<td>Vice-President and Actuary, National Services, Inc., 35 E. Chestnut St., Columbus, Ohio 43216</td>
<td></td>
</tr>
</tbody>
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Members

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1967 FENKER, RICHARD M., Vice-President and Actuary, Peoples Protective Life Ins. Co., Jackson, Tenn 38301
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1965 *FERGUSON, ALAN N., F.S.A., Vice-President, Administration, Prudential Ins. Co., Houston, Tex 77025
1965 *FERGUSON, CLYDE L., F.C.A., Ferguson Actuarial Service, P.O. Box 1388, Charleston, W.Va. 25325
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1965 *FINCH, J. JOHN J., F.S.A., P.O. Box 821, Southampton, N.Y. 11968
1965 *FISCHER, NIELS H., F.S.A., Assistant Vice-President, Aetna Life & Casualty, Hartford, Conn. 06115
1965 *FISCHER, PATRICK C., Professor of Computer Science, University of Waterloo, Waterloo, Ontario
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1965 *FITZPATRICK, RICHARD H., F.S.A., Second Vice-President and Associate Actuary, Equitable Life Assur Soc, New York, N.Y. 10019
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1969  Forker, David C., F.C.A.S., Assistant Actuary, Travelers Ins. Co., Hartford, Conn. 06115


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1965  *Foster, Clark T., F.S.A., Director and Vice-President, Johnson & Higgins, 63 Wall St., New York, N.Y. 10005

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1968  Frame, Daniel P., Associate Actuary, Insurance Rating Board, 125 Maiden Lane, New York, N.Y. 10038

1970  Francis, Donald R., F.S.A., Associate Actuary, Hartford Life Ins. Co., Hartford, Conn. 06115


1966  Franz, Lorraine M. (Miss), Assistant Actuary, George B. Buck, Consulting Actuary, Two Pennsylvania Plaza, New York, N.Y. 10001


1967  Freeman, Richard W., Assistant Actuary, Pension Dept., Marsh & McLennan, Inc., 2500 Prudential Center, Boston, Mass. 02199


1968  French, James T., A.C.A.S., Assistant Vice-President, Continental Casualty Co., Chicago, Ill. 60604
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1968 Friedman, Jacob, A.S.A., Vice-President and Actuary, World Ins. Co., Omaha, Neb. 68101


1967 Fris, Edward S., Consulting Actuary, 1569 Broadview Terrace, Columbus, Ohio 43212


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1965 *Furkrod, Norman T., F.S.A., President, Central Life Assur. Co., Des Moines, Iowa 50306


1965 *Galko, Joseph R., F.S.A., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06115


1965 *Gamerdingor, Charles W., F.S.A., 23 Westwood Rd., West Hartford, Conn. 06117


1965 *Gammill, Miles B., F.C.A., Consulting Actuary, 7801 Broadway, San Antonio, Tex. 78209

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1965 *GARABEDIAN, HAROLD A., F.S.A., Professor of Actuarial Science, Northeastern University, Boston, Mass. 02115
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1965 *GARINKE, HERBERT S., F.S.A., Box 92, Hancock, N.H. 03449
1966 GARFIELD, RALPH, A.S.A., c/o B. Kolman, 1580 E. 13th St., Brooklyn, N.Y. 11230
1965 *GARFIN, LOUIS, F.S.A., Vice-President and Chief Actuary, Pacific Mutual Life Ins. Co., Los Angeles, Calif. 90054
1966 GARNETT, WAYNE W., A.S.A., Director of Tax Research, American United Life Ins. Co., Indianapolis, Ind. 46206
1965 *GARRETT, HARPER L., JR., F.S.A., Assistant Vice-President and Associate Actuary, Mutual of New York, New York, N.Y. 10019
1965 *GASSNER, HENRY P., F.S.A., 2153 California St., N.W., Washington, D.C. 20008
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1966 GERMAIN, JAMES B., F.S.A., Associate Actuary, The Connell Co., 275 Wyman St., Waltham, Mass. 02154
1966 GERRITY, JOSEPH F., Actuary, A.S. Hansen, Inc., 710 N. Water St., Milwaukee, Wis. 53202
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1965 *GINGERY, STANLEY W., F.S.A., A.C.A.S., Vice-President and Actuary, Prudential Ins Co., Newark, N.J. 07101
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ENROLLED

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1966 Goldberg, Alan, F.S.A., Comptroller, Sun Life Ins. Co. of America, Baltimore, Md., 21201
1966 Goldberg, David, Assistant Vice-President-Actuary, Farmers & Traders Life Ins. Co., Syracuse, N.Y. 13201
1966 Goldberg, Edwin L., State Actuary, Massachusetts Savings Bank Life Ins., 120 Tremont St., Boston, Mass. 02108
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1969 GRAHAM, MARTHA B. (Mrs.) , A.S.A., Assistant Actuary, Life Ins. Co. of Virginia, Richmond, Va. 23219
1966 GRAINGER, VINCENT, A.S.A., Director of Group Underwriting, Prudential Ins. Co., Los Angeles, Calif. 90054
1967 GRAMBEOR, HENRY S., F.C.A., Vice-President, Marsh & McLennan, Inc., 231 S. La Salle St., Chicago, Ill. 60604
1970 GHANTIER, JOHN W., A.S.A., Assistant Actuary, Minnesota Mutual Life Ins Co., St Paul, Minn. 55101
1965 *GRAVES, CLYDE H., F.C.A., Vice-President and Actuary, American Mutual Ins. Alliance, Chicago, Ill. 60606
1965 *GREEN, EDWARD A., F.S.A., Senior Vice-President and Group Actuary, John Hancock Mutual Life Ins Co., Boston, Mass. 02117
1965 *GREEN, JAY W., A.C.A., Assistant to President and Actuary, Northern National Life Ins. Co., Bismarck, N.D. 58501
1966 GREEN, O. DAVID, III, A.S.A., Associate Actuary, Milliman & Robertson, Inc., 68 S. Main St., Salt Lake City, Utah 84101
1965 *GREEN, SIDNEY A., F.C.A., Actuary—Life, State Ins. Dept. of Maryland, 301 W. Preston St., Baltimore, Md. 21201
1966 *GREENE, CURTIS D., F.S.A., Vice-President and Actuary, Columbia Mutual Life Ins. Co., Columbus, Ohio 43216
1965 *GRESHAM, BRYAN B., Jr., F.S.A., Vice-President and Associate Actuary, Book & Co., P.O. Box 66, Winston-Salem, N.C. 27102
1965 *GREENVILLE, THOMAS N., F.S.A., 700 Glenview Drive, Madison, Wis. 53716
1966 GRIFFITH, ROBERT W., Vice-President and Actuary, Nationwide Mutual Ins. Co., Columbus, Ohio 43216
Members


1970  Griswold, Gerald W., F.S.A., Assistant Actuary, Pacific Mutual Life Ins Co., Los Angeles, Calif. 90054

1965  *Griswold, Robert N., F.S.A., 2107 Oxford St., North Sacramento, Calif. 95815


1965  *Grotz, Alton O., F.S.A., Vice-President and Actuary, Equitable Life Ins. Co. of Iowa, Des Moines, Iowa 50306


1965  *Grover, Myles L., F.S.A., President, Johnson & Higgins of Hawaii, 333 S. Queens St., Honolulu, Hawaii 96813


1965  *Gummer, John, F.S.A., Vice-President, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115

1965  *Gunn, Marcus, F.S.A., Consulting Actuary, 1142 Swanston Dr., Sacramento, Calif. 95818

1965  *Gustafson, Dale R., F.S.A., Actuary, American Life Convention, 211 E. Chicago Ave., Chicago, Ill. 60611


1965  *Haakenstad, Dale L., F.S.A., President, Western States Life Ins Co., Fargo, N.D. 58102

1965  *Hasse, Carl A., F.S.A., President, Investors Syndicate Life Ins & Annuity Co., Minneapolis, Minn. 55402


Members

1966 HAGGWOOD, WILLIAM D., A.C.A., Vice-President and Actuary, Wahash Life Ins Co., Indianapolis, Ind. 46208
1965 *HAHN, JOSEPH W., F.S.A., Vice-President, Great Southern Life Ins. Co., Houston, Tex. 77001
1966 HAINES, LAWRENCE W., Assistant Actuary, George B Buck, Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
1966 HAINES, LAWRENCE W., Assistant Actuary, Wabash Life Ins Co., Indianapolis, Ind. 46208
1965 HAINES, BERNARD S., A.C.A., Vice-President and Actuary, Presbyterian Ministers' Fund, Philadelphia, Pa. 19103
1965 *HALEY, JAMES B., JR., F.C.A.S., Consulting Actuary, Four Country Club Plaza, Orinda, Calif. 94563
1965 *HALL, ROBERT A., F.S.A., Associate Actuary, Group Division, Aetna Life & Casualty, Hartford, Conn. 06115
1965 *HALL, WILLIAM R., F.S.A., Powers, Carpenter & Hall, Inc., 7701 Forsyth Blvd., St. Louis, Mo. 63105
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1966 HAM, RONALD, F.S.A., Associate Actuary, Security Life & Accident Co., Denver, Colo. 80202
1966 HANCOCK, EDWARD B., Assistant Controller, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801
1970 HAND, GERALD C., Assistant Vice-President and Actuary, Independent Life & Accident Ins Co., Jacksonville, Fla. 32201
1966 HANLIN, H. CAREY, Jr., F.S.A., Vice-President, Provident Life & Accident Ins Co., Chattanooga, Tenn. 37402
1965 *HANNAFORD, JACK M., F.S.A., Second Vice-President and Associate Actuary, General American Life Ins. Co., St. Louis, Mo. 63166
1966   Hansen, Reuben G., Manager, Actuarial Reports, Washington National Ins Co., Evanston, Ill 60201
1967   Hanson, H. Donald, A.C.A.S., CNA Financial, Chicago, Ill. 60604
1965   *Hanson, J. Ross, F.S.A., Consulting Actuary, 810 18th St., N.W., Washington, D.C. 20006
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1966   Harding, George W., A.S.A., Vice-President and Actuary, Ohio State Life Ins. Co., Columbus, Ohio 43215
1966   Hardison, Joe W., A.S.A., Associate Actuary, Peninsular Life Ins. Co., Jacksonville, Fla. 32204
1965   *Harker, Carlton, F.S.A., Vice-President and Actuary, Piedmont Life Ins. Co., Atlanta, Ga. 30309
1967   Harper, Floyd S., 1240 39th St, Des Moines, Iowa 50311
1965   *Harrigan, Harold F., F.S.A., Vice-President and Actuary, Metropolitan Life Ins Co., New York, N.Y. 10010
1966   Harrington, Donald P., A.S.A., Assistant Actuary, American Telephone & Telegraph Co., New York, N.Y. 10007
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1966   Harris, Daniel S., A.S.A., Supervisor, Lybrand, Ross Bros. & Montgomery, 60 Broad St., New York, N.Y. 10004
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1968  Hartwell, Maurice, Actuarial Consultant, Indianapolis Life Ins. Co., Indianapolis, Ind 46207


1965  *Harvey, Robert W., F.S.A., Executive Vice-President, Prudential Ins. Co., Newark, N.J. 07101


1965  Hasebrock, Ralph J., F.S.A., 22 Clifton Blvd., Binghamton, N.Y. 13903

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1965  *Hauge, Charles J., F.C.A.S., 25 LeMay St., West Hartford, Conn. 06107


1968  Hawer, Robert W., A.S.A., Assistant Vice-President and Actuary, Johnson & Higgins of Pa., Inc., 120 S. 17th St., Philadelphia, Pa. 19103

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1967 HEWITT, JOHN E., A.S.A., Associate Manager, Group Actuarial—Research, Union Mutual Life Ins. Co., Portland, Me. 04112
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1965  

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1966  

1966  

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HILL, HOWARD W., Actuary, Lincoln Income Life Ins. Co., Louisville, Ky. 40201

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1969 Jacobs, Myron, 80-42 211 Street, Hollis Hills, N.Y. 11427
1965 *Jacobson, Reuben I., F.S.A., F.F.A.A., Vice-President and Chief Actuary, Lutheran Brotherhood, Minneapolis, Minn. 55402
1965 *Jacoby, Charles W., F.S.A., Vice-President and Associate Actuary, Prudential Ins. Co., Newark, N.J. 07101
1966 James, David H., A.C.A., Vice-President & Group Actuary, Republic National Life Ins. Co., Dallas, Tex. 75204
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1966 JOHNSTON, ROYAL A., A.S.A., Vice-President and Life Actuary, Sentry Life Ins. Co., Stevens Point, Wis. 54481
1966 JONES, CHARLES H., A.S.A., 45 Archer Dr., Bronxville, N.Y. 10708
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<tr>
<th>Year</th>
<th>Name</th>
<th>Association</th>
<th>Address</th>
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<tr>
<td>1966</td>
<td>Jones, Donald A., A.S.A.</td>
<td>Associate Professor</td>
<td>Dept. of Mathematics, University of Michigan, Ann Arbor, Mich 48104</td>
</tr>
<tr>
<td>1965</td>
<td>Jones, Hodge L., Jr., F.S.A.</td>
<td>Vice-President and Actuary</td>
<td>Guarantee Mutual Life Co., Omaha, Nebr. 68114</td>
</tr>
<tr>
<td>1966</td>
<td>Jones, John P., A.S.A.</td>
<td></td>
<td>3227 Nealon Dr., Falls Church, Va. 22042</td>
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<td>1965</td>
<td>Jones, Hodge L., Jr., F.S.A.</td>
<td>Vice-President and Actuary</td>
<td>Guarantee Mutual Life Co., Omaha, Nebr. 68114</td>
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<td>1966</td>
<td>Jones, John P., A.S.A.</td>
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<td>3227 Nealon Dr., Falls Church, Va. 22042</td>
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<td>1965</td>
<td>Jones, Nathan F., F.S.A</td>
<td>A.C.A.S.</td>
<td>Vice-President and Associate Actuary, Prudential Ins Co., Newark, N.J. 07101</td>
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<tr>
<td>1965</td>
<td>Joyner, Billy N., F.S.A.</td>
<td>Vice-President and Chief Actuary</td>
<td>Kentucky Central Life Ins. Co., Lexington, Ky. 40507</td>
</tr>
<tr>
<td>1966</td>
<td>Kaczynski, Joseph P., A.F.A.A.</td>
<td>Secretary and Actuary</td>
<td>Homesteaders Life Co., Des Moines, Iowa 50312</td>
</tr>
<tr>
<td>1965</td>
<td>Kadoyama, Mitsuru, F.S.A.</td>
<td>Consulting Actuary</td>
<td>Mitchell &amp; Kadoyama, 1741 N Ivar Ave., Los Angeles, Calif 90028</td>
</tr>
<tr>
<td>1969</td>
<td>Kaplan, Mortimer, Consulting Actuary</td>
<td></td>
<td>472 Chestnut St., Springfield, Mass. 01107</td>
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</tbody>
</table>
1966  **KAPLAN, ROBERT, A.C.A.,** Director—Research and Statistics, United Mine
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        pendent Fire Ins. Co., Jacksonville, Fla. 32201
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1965  *KAYTON, HOWARD H., F.S.A.,** Associate Actuary, Pacific Mutual Life Ins. Co.,
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        Engineers, 300 E. Fall Creek Pkwy., Indianapolis, Ind. 46205
        & Associates, Inc., 3737 N. Meridian St., Indianapolis, Ind. 46208
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1966  LINDSAY, ELWIN R., A.S.A., Assistant Secretary, Group Div., Aetna Life & Casualty, Hartford, Conn. 06115
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1965  *LING, GEORGE S., F.F.A.A., Executive Vice-President and Secretary, Princeton Life Ins. Co., Elkins Park, Pa. 19117
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1965  *LING, RICHARD, F.C.A., Actuary, Insurance Rating Board, 125 Maiden Lane, New York, N.Y. 10038
1966  LIPKIND, SAUL S., A.S.A., Consultant, Blue Cross of Western Pennsylvania, 1 Smithfield St., Pittsburgh, Pa. 15222
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1965  *LISCORD, PAUL S., F.C.A.S., Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 06115
1966  LIVELY, DAVID L., F.S.A., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
ENROLLED

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1965 *LOHSE, RUDOLPH M., F.S.A., President, Seal & Lohse, Inc., Consulting Actuaries, 1001 Franklin Ave., Garden City, N.Y. 11530
1966 LONERGAN, CLYDE G., F.S.A., Actuary, Murray G. Bulger & Assoc., Ltd., 800 Dorchester Blvd. W., Montreal 2, Quebec
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1966 LONG, LEO N , A.S.A., Senior Contract Writer, Bankers Life Co., Des Moines, Iowa 50307
1966 LONG, ROBERT A., A.S.A., Consulting Actuary, 129 N.W. 44th St., Oklahoma City, Okla. 73118
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1967 QUINBY, HARRY E., F.C.A., Vice-President and Actuary, Marsh & McLennan, Inc. 70 Pine St., New York, N.Y. 10005
1965 *QUINLAN, JOHN A., F.C.A.S., Assistant Actuary, Hartford Ins. Group, Hartford, Conn. 06115
1965 *RAE, JUAN B., JR., F.S.A., Partner, Rael & Letson, 100 California St., San Francisco, Calif. 94111
1966 RASKIN, RICHARD S., A.S.A., 988 Iris Lane, Baldwin, L.I., N.Y. 11510
1965 *RATHGEBER, FREDERICK E., F.S.A., Executive Vice-President, Prudential Ins. Co., Newark, N.J. 07101
1967 RATNASWAMY, RAJARATNAM, A.C.A.S., Staff Actuary, St. Paul Ins. Cos., St. Paul, Minn. 55102
1966 REA, EVERETT A., A.S.A., Consulting Actuary, Peat, Marwick, Mitchell & Co., P.O. Box 3556, Honolulu, Hawaii 96811
Members

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1965 *READ, Russell R., F.C.A., 212 Coconut Palm Rd., Boca Raton, Fla. 33432

1965 *READ, Albert E., Jr., F.S.A., Assistant Vice-President, Data Processing, Connecticut Mutual Life Ins. Co., Hartford, Conn. 06115


1969 REED, Alan L., Jr., F.S.A., Stone, Young & Co., Consulting Actuaries, P.O. Box 111, Glen Ridge, N.J. 07028

1965 *REED, David S., F.S.A., Vice-President, Corporate Development, Aetna Life & Casualty, Hartford, Conn. 06115


1965 *REEDER, Howard C., F.S.A., Chairman of the Board and President, CNA Financial Corp., Chicago, Ill. 60604

1965 *REEDER, James D., F.F.A.A., A.C.A., 233 Elm Ave., Glendale, Mo. 63122


1969 REES, John A., Jr., Ethyl Corp., P.O. Box 81, Richmond, Va. 23201


1970 REILLY, Francis V., Manager—Actuarial Dept., Mutual Ins. Rating Bureau, 733 3rd Ave., New York, N.Y. 10017

1969 REILLY, G. Emerson, A.S.A., 280 E. Dunedin Rd., Columbus, Ohio 43214


1967 REINHOLT, James B., Vice-President—Actuary, State Farm Fire & Casualty Co., Bloomington, Ill. 61701

1966 REINHARDT, Thomas E., A.S.A., Assistant Actuary, Sun Life Ins. Co. of America, Baltimore, Md. 21201


1965 *RESONY, Allie V., F.C.A.S., Assistant Secretary, Hartford Accident & Indemnity Co., Hartford, Conn. 06115

1965 *RESONY, John A., F.C.A.S., Vice-President, Travelers Ins. Co., Hartford, Conn. 06115

1966 REUTER, Robert E., F.S.A., A.F.A.A., Assistant Actuary, Lutheran Brotherhood, Minneapolis, Minn. 55402

ENROLLED
1965 *REYNOLDS, WALTER L., F.S.A., 5712 Lindenhurst Ave., Los Angeles, Calif. 90036
1967 RHOLL, DONALD A., Office Manager—Adminis., Milliman & Robertson, Inc., 2121 N. Mayfair, Milwaukee, Wis. 53202
1967 RICCARDO, JOSEPH F., Jr., F.C.A.S., Director—Financial Statements—Corporate Accounting Dept., Aetna Life & Casualty, Hartford, Conn. 06115
1966 RICCARDI, CARMELE F., A.S.A., Vice President, Chief Actuary, Mutual Service Life Ins. Co., St. Paul, Minn. 55104
1965 *RICE, FRANK H., F.S.A., Associate Director Administrative Services, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202
1966 RICCIARDELLI, CARMINE F., A.S.A., Vice-President, Chief Actuary, Mutual Service Ins. Co., Hartford, Conn. 06115
1965 *RICE, HENRY I. B., F.S.A., Vice-President (Retired), Connecticut Mutual Life Ins. Co., Hartford, Conn. 06115
1966 RICHARDS, ALAN, F.S.A., President, Life Ins. Co. of California, San Francisco, Calif. 94120
1965 *RICHARDS, HARRY R., F.C.A.S., Associate Actuary, Travelers Ins. Co., Hartford, Conn. 06115
1966 RICHARDSON, J. LECIL, JR., A.C.A., Consulting Actuary, 1 A Sun Valley Dr., Little Rock, Ark. 72205
1967 RICHARDSON, WALKER S., Assistant Vice-President, Liberty Mutual Ins. Co., Boston, Mass. 02117
1966 RICHMOND, OWEN D., A.C.A.S., Controller, Business Men’s Assur. Co., Kansas City, Mo. 64141
1966 *RIDDLESWORTH, WILLIAM A., F.C.A.S., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
1965 *RITZ, H. LEWIS, F.S.A., Vice Chairman of the Board, Great Southern Life Ins. Co., Houston, Tex. 77001
1970 RIGGS, JAMES H., F.S.A., Associate Actuary, Milliman & Robertson, Inc., 914 Second Ave., Seattle, Wash. 98104
1970 RILEY, C. RONALD, F.S.A., 49 Brand Dr., Huntington, N.Y. 11743
1966 RINK, RICHARD G., F.S.A., Vice-President and Actuary, Midland Mutual Life Ins. Co., Columbus, Ohio 43216
Members

1967 Ritter, Joseph G., 1403 Belle Pl., Fort Worth, Tex. 76107
1966 Ritter, Shirley S. (Mrs.), A.C.A., Vice-President and Actuary, Eastern Life Ins. Co. of New York, New York, N.Y. 10017
1967 Robbins, Lillian (Miss), 11 Worthington Rd., Brookline, Mass. 02146
1965 *Robertson, A. Hasworth, F.S.A., Consulting Actuary, 423 Polo Dr., Clayton, Mo. 63105
1965 *Robinson, Robert P., F.S.A., Associate Actuary, Kansas City Life Ins. Co., Kansas City, Mo. 64111
1966 Robotka, Robert G., A.S.A., Consulting Actuary, Dos Cabezas Star Route, Wickenburg, Ariz. 85394
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1968 Rohlf, A. Frederick, Jr., A.S.A., Manager, Lybrand, Ross Bros & Montgomery, 60 Broad St., New York, N.Y. 10004

1966 Rohling, Fred H., Assistant Actuary, 5531 Chadwick Rd., Shawnee Mission, Kan. 66205


1966 Romeo, Joseph T., A.F.A.A., Actuarial Aide, Locomotive Engineers Mutual Life & Accident Ins. Assn., 1048 Engineers Bldg., Cleveland, Ohio 44114


1965 *Rosenberg, Norman, F.C.A.S., Assistant Vice-President, Actuary—Research and Analysis, Farmers Ins. Group, Los Angeles, Calif. 90054


1965 *Ross, James B., F.S.A., President, The Keystone Co. of Boston, 50 Congress St., Boston, Mass. 02109

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1966  RUBINSTEIN, SEYMOUR, F.S.A., 10 Hallo St., Edison, N.J. 08817


1965  *RUCHELIS, ELISIE (MRS.), F.C.A.S., Assistant Actuary, Insurance Rating Board, 125 Maiden Lane, New York, N.Y. 10038


1965  *RUCK, JOHNSON E., F.C.A., Consulting Actuary, Rudd & Wisdom, 1104 Perry Brooks Bldg., Austin, Tex. 78701

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1965  *RUPERT, WALTER J., F.S.A., Chairman of the Board and Chief Executive Officer, Minnesota Mutual Life Ins. Co., St. Paul, Minn. 55101


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1967 SAFFERT, ARTHUR W., Vice-President and Actuary, National Producers Life Ins. Co., Phoenix, Ariz. 85004
1965 *SAKSENA, GATRAJ B., A.S.A., President, The Saks Co., 3757 Macbeth Dr., San Jose, Calif. 95127
1965 *SALZMANN, RUTH E. (Miss), F.C.A.S., Vice-President and Actuary, Sentry Ins Co., Stevens Point, Wis. 54481
1965 SCAMMON, LAWRENCE W., A.C.A.S., Manager, Massachusetts Workmen's Compensation Bureau, 89 Broad St., Boston, Mass. 02110
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1966 SCHEIL, PAUL J., A.C.A., Assistant Actuary, United States Fidelity & Guaranty Co., Baltimore, Md. 21203
1965 SCHILLER, JEROME A., F.C.A.S., Assistant Actuary, Employers Ins. of Wausau, Wausau, Wis. 54401
1966 SCHEID, JAMES E., A.C.A.S., Assistant Actuary, Hartford Ins. Group, Hartford, Conn. 06115
1965 *SCHIEG, HENRY F., F.S.A., F.F.A.A., Executive Vice-President, Aid Association for Lutherans, Appleton, Wis. 54911
1969 SCHILLING, GEORGE S., Associate Actuary, Family Life Ins. Co., Seattle, Wash 98101
1965 *SCHLACHTER, GERTRUDE A. (Miss), F.S.A., Senior Vice-President and Actuary, Colonial Life Ins. Co., East Orange, N.J. 07017
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1968 SCHAUG, OWEN C, JR., A.S.A, Associate Actuary, The Wyatt Co., 9555 N Kendall Dr, Miami, Fla 33156
1967 SCHLEG, LAUREN W., Secretary-Treasurer and Actuary, L.E. & C.M.P.A., 1100 Mutual Bldg, Detroit, Mich. 48226
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1965 *SCHNEIDER, F. RUSSELL, F.S.A., Vice-President and Actuary, Connecticut Gener-
1965 *SCHNEIDER, WILLIAM G., F.S.A., Senior Vice-President, Bankers Life Co., Des Moines, Iowa 50307
1966 SCHNEIDER, HENRY C, A.C.A.S, Assistant Secretary, Home Ins. Co., New York, N.Y. 10008
1969 SCHOENEM, PAUL H., F.S.A., Assistant Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
1969 SCOTT, PHILIP A., F.S.A., Assistant Actuary, General American Life Ins Co., St. Louis, Mo. 63166
1968 SCHREINER, WILLIAM, F.S.A., Associate Actuary, Mutual of New York, New York, N.Y. 10019
1970 SCHURTE, DONALD R., A.S.A., Associate Professor, University of Wisconsin, Madison, Wis 53706
1968 SCHULTZ, ALAN O., F.C.A., Staff Consultant, Kaiser Industries Corp., 300 Lakeside Dr., Oakland, Calif 94604
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1965 *SCHWARTZ, ADOLPH F., F.S.A., 1104 Muhlenberg Ave., Swarthmore, Pa. 19081
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1966 SCHWARZ, JOSEPH A., A.S.A., Manager, Metropolitan Life Ins Co., New York, N Y 10010
1970 SCHWERT, PAUL W., 1900 Carson Dr., El Paso, Tex 79927
1965 *SCOTT, DAVID G., F.S.A., Executive Vice-President, CNA Financial Corp., Chicago, Ill. 60604
1967 SCOTT, H. RANDOLPH, Vice-President and Actuary, Pilgrim Health & Life Ins. Co., Augusta, Ga. 30901
1965 *SCOTT, JAMES, F.S.A., 301 Via Del Monte, Palos Verdes Estates, Calif. 90274
1965 *SCOTT, SANFORD W., Jr., F.S.A., Vice-President and Actuary, National Home Life Assur. Co., St. Louis, Mo. 63108
1965 *SEE, GARY N., F.S.A., Associate Actuary, American Life Convention, 211 E. Chicago Ave., Chicago, Ill. 60611
1966 SELMAN, HENRY G., A.S.A., 117 W. Second Ave., Monmouth, Ill. 61462
1965 *Selser, DONALD R., F.S.A., Assistant Actuary, Occidental Life Ins. Co. of Calif., Los Angeles, Calif. 90054
1965 *Seltzer, FREDERICK, F.S.A., Assistant Statistician, Metropolitan Life Ins Co., New York, N.Y. 10010
1966 SELWOOD, ALEX E., A.S.A., Vice-President and Actuary, Associated Life Ins. Co., Chicago, Ill. 60601
1965 *Seter, CHARLES J., F.S.A., F.F.A.A., Assistant Actuary, Aid Association for Lutherans, Appleton, Wis. 54911
1967 SEVILLA, EXQUEIRL S., A.C.A.S., President and General Manager, National Life Ins. Co., P.O. Box 2056, Manila, Philippines
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1965 *Shapiro, George L., F.C.A.S., 934 E. 9th St., Brooklyn, N.Y. 10030


1965 *Shapland, Robert B., F.S.A., Second Vice-President and Associate Actuary, Mutual of Omaha Ins. Co., Omaha, Nebr. 68131

1970 Sharp, Anthony C., F.S.A., Actuary, National Services Inc., 35 East Chestnut, Columbus, Ohio 43216


1966 Shearer, James L., A.S.A., 511 S. Oakwood St., Angola, Ind. 46703

1967 Shelby, Thomas H., III, Vice-President and Actuary, Fidelity Union Life Ins. Co., Dallas, Tex. 75201


1967 Shervey, Charles J., F.S.A., Assistant Vice-President, CNA/Insurance, Chicago, Ill. 60604

1968 Sherrell, Thomas C., Assistant Vice-President, Bowles & Tillinghast, Inc., 3400 Peachtree Rd., N.E., Atlanta, Ga. 30326

1965 *Sherritt, George M., F.S.A., Executive Vice-President, Security Life & Accident Co., Denver, Colo. 80202


1970 Shima, Richard J., A.S.A., Secretary, Travelers Cos., Hartford, Conn. 06115

1970 Shockley, Marcom H., Texas State Board of Insurance, Austin, Tex. 78701


94 Members

1970 SILVERMAN, MARTIN, A.C.A., Actuarial Consultant and Department Head, Eugene M. Klein & Associates, 1000 Superior Bldg., Cleveland, Ohio 44114
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1966 SINGER, CARL J., A.S.A., Associate Chief Actuary, Veterans Administration, Washington, D.C. 20420
1966 SINGER, PAUL E., A.C.A.S, Vice-President and Actuary, CNA/Insurance, Chicago, Ill. 60604
1965 *SKELDING, ALBERT Z., F.C.A.S., 162 Hamilton Rd., Hempstead, N.Y. 11550
1965 SKEVINGTON, JOHN A., F.S.A., Associate Actuary, Lincoln National Life Ins Co., Fort Wayne, Ind. 46801
1966 SKINNER, FRED E., A.C.A., R R 4, Hoechter Rd., Springfield, Ill. 62707
1965 *SLATER, ROBERT E., F.S.A., President and Chief Executive Officer, Ios, Ltd., 119 Rue Du Lausanne, Geneva, Switzerland
1967 SLAVIN, CHARLES, A.S.A., Assistant Actuary, Johnson & Higgins, 95 Wall St., New York, N.Y. 10005
1965 *SLOAN, THOMAS D., F.S.A., Second Vice-President and Associate Actuary, Equitable Life Assur Soc., New York, N.Y. 10019
1970 SLOAN, W. KEITH, Chief Actuary, State of Tennessee Ins. & Banking Dept., Nashville, Tenn. 37219
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1965  SMITH, COURTLAND C., F.S.A., Metropolitan Life Ins Co., New York, N.Y. 10010
1965  SMITH, EDWARD M., F.C.A.S., Associate Actuary, Travelers Ins. Co., Hartford, Conn. 06115
1966  SMITH, EDWARD R., F.C.A.S., Actuary, Hartford Ins. Group, Hartford, Conn. 06115
1965  SMITH, FRANCIS M., F.S.A., P.O. Box 368, Essex County, Westport, N.Y. 12993
1965  SMITH, GEOFFREY F. N., F.S.A., President, American Mutual Life Ins. Co., Des Moines, Iowa 50307
1966  SMITH, HAROLD W., R.R. 4, Box 280, Frankfort, Ind. 46041
1970  SMITH, J. BROOKS, Assistant Actuary, Maryland Insurance Dept., Baltimore, Md. 21201
1966  SMITH, JAMES C., Jr., F.S.A., Executive Vice-President, Equity Funding Life Ins Co., Los Angeles, Calif. 90067
1966  SMITH, LAURENCE K., A.S.A., Vice-President and Actuary, Mutual Trust Life Ins Co., Chicago, Ill. 60606
1966  SMITH, RAYMOND L., Associate Actuary, American Mutual Life Ins. Co., Des Moines, Iowa 50307
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1965  *SMITH, SEYMOUR E., F.C.A.S., Senior Vice-President and Actuary, Travelers Ins. Cos., Hartford, Conn. 06115
1969  SMITH, THOMAS C., 2219 W. Arthur Ave., Chicago, Ill. 60645
1965  *SMITH, WILLIAM DAVID, F.S.A., Consulting Actuary, Milliman & Robertson, Inc., One Kearny St., San Francisco, Calif. 94108
1967  SNEED, DONALD W., Executive Vice-President, Penn State Investors Life Ins. Co., Harrisburg, Pa. 17111
1969  SOLOMON, RICHARD H., F.S.A., Actuary, Johnson & Higgins, 4201 Wilshire Blvd., Los Angeles, Calif. 90005
1965  *SOUTHERN, CHARLES W., F.S.A., Tax Actuary, Bankers Life Co., Des Moines, Iowa 50307
1965  *SOUTHERN, HENRY J., JR., F.S.A., Vice-President, Union Mutual Life Ins. Co., Portland, Me. 04112
1965  *SPAULDING, ASA T., President, North Carolina Mutual Life Ins. Co., Durham, N.C. 27702
1965  *SPELLMAN, JAMES W., F.S.A., Vice-President and Controller, State Farm Life Ins. Co., Bloomington, Ill. 61701
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<th>Year</th>
<th>Name</th>
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<tr>
<td>1966</td>
<td>Spoelstra, Herbert B.</td>
<td>Assistant Actuary</td>
<td>United Farm Bureau Family Life Ins. Co., Indianapolis, Ind 46204</td>
</tr>
<tr>
<td>1966</td>
<td>Spoonstra, Peter C.</td>
<td>President</td>
<td>Peter C. Spoonstra &amp; Associates, Inc., 3923 N Meridian St., Indianapolis, Ind 46208</td>
</tr>
<tr>
<td>1965</td>
<td>Stabert, Bernhardt K.</td>
<td>Vice-President and Secretary</td>
<td>Huggins &amp; Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102</td>
</tr>
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<td>1965</td>
<td>Stabin, Harvey</td>
<td>Associate Group Actuary</td>
<td>New York Life Ins. Co., New York, NY 10010</td>
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<td>1965</td>
<td>Stabler, Robert N.</td>
<td>Vice-President, General American Life Ins. Co., St. Louis, Mo. 63166</td>
<td></td>
</tr>
<tr>
<td>1966</td>
<td>Stafford, Charles B.</td>
<td>Senior Actuarial Assistant</td>
<td>Northwestern Mutual Life Ins. Co., Milwaukee, Wis 53202</td>
</tr>
<tr>
<td>1965</td>
<td>Stagg, Ronald G.</td>
<td></td>
<td>7011 Balmoral Dr., Fort Wayne, Ind. 46804</td>
</tr>
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<td>1965</td>
<td>Staley, Harlow B.</td>
<td>Vice-President and Director of Admin.</td>
<td>Farm Bureau Life Ins. Co., Des Moines, Iowa 50307</td>
</tr>
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<td>1965</td>
<td>Stankus, Leo M.</td>
<td>Director of Executive Inform</td>
<td>Allstate Ins. Co., Northbrook, Ill. 60062</td>
</tr>
<tr>
<td>1965</td>
<td>Stanley, John B.</td>
<td>Assistant Actuary</td>
<td>Prudential Ins. Co., Newark, N.J. 07101</td>
</tr>
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<td>1965</td>
<td>Stanley, John L.</td>
<td>Vice-President and Senior Actuary</td>
<td>Massachusetts General Life Ins. Co., Boston, Mass. 02110</td>
</tr>
<tr>
<td>1966</td>
<td>Stedman, John A.</td>
<td>Consulting Actuary</td>
<td>Nelson &amp; Warren, Inc., 50 W. Broad St., Columbus, Ohio 43215</td>
</tr>
<tr>
<td>1966</td>
<td>Steele, Ernest C.</td>
<td>Vice-President and Operations Analyst</td>
<td>Coastal Life Ins. Co., Atlanta, Ga. 30309</td>
</tr>
<tr>
<td>1965</td>
<td>Steeles, Larry</td>
<td>Actuary—Group Coverages</td>
<td>Continental Assur Co., Chicago, Ill. 60604</td>
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<td>1965</td>
<td>Steffen, Walter W.</td>
<td>Senior Vice-President</td>
<td>Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801</td>
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<tr>
<td>Year</td>
<td>Name</td>
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<td>1965</td>
<td><em>STEIN, JEROME M.</em></td>
<td>F.S.A., Actuarial Director</td>
<td>Prudential Ins Co., Newark, N.J. 07101</td>
</tr>
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<td>1966</td>
<td>STEIN, JOAN BERKMAN</td>
<td>A.C.A S., Assistant Actuary</td>
<td>Insurance Rating Board, 125 Maiden Lane, New York, N.Y. 10038</td>
</tr>
<tr>
<td>1965</td>
<td><em>STEIN, MEL.</em></td>
<td>F.S.A., Vice-President</td>
<td>Ins Information Exchange, 550 Interstate N., N.W., Atlanta, Ga. 30339</td>
</tr>
<tr>
<td>1966</td>
<td>STEINBERG, EDWIN J.</td>
<td>A.S.A., President</td>
<td>Capital Computing &amp; Publishing Co., Inc., P.O. Box 172, Miami, Fla. 33101</td>
</tr>
<tr>
<td>1965</td>
<td><em>STEIN, WILLIAM K.</em></td>
<td>F.S.A., Vice-President</td>
<td>The Zischke Org., Inc., Crocker Plaza, San Francisco, Calif 94104</td>
</tr>
<tr>
<td>1965</td>
<td><em>STEINFORTH, ALex W.</em></td>
<td>JR, F.S.A., Vice-President and Actuary</td>
<td>Marsh &amp; McLennan, Inc., 231 S. La Salle St., Chicago, Ill. 60604</td>
</tr>
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<td>1965</td>
<td>STEINBRINK, THEODORE A.</td>
<td>F.S.A., 103 Via Amalfi, New Smyrna Beach, Fl Fl 32069</td>
<td></td>
</tr>
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<td>1965</td>
<td>STEMMEL, MARTIN</td>
<td>F.S.A., Associate Actuarial Director</td>
<td>Prudential Ins Co., Newark, N.J. 07101</td>
</tr>
<tr>
<td>1965</td>
<td>STEPHENS, GEORGE V.</td>
<td>F.S.A., President</td>
<td>George V. Stennes &amp; Associates, 2112 First National Bank Bldg., Minneapolis, Minn. 55402</td>
</tr>
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<td>1965</td>
<td>STEPHENSON, J. HERMAN.</td>
<td>Vice-President, United Benefit Life Ins Co., Omaha, Neb. 68101</td>
<td></td>
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<td>1966</td>
<td>STEPHENS, JOHN F.</td>
<td>Executive Vice-President</td>
<td>Texas Employers' Ins Assoc. &amp; Employers Casualty Co., Dallas, Tex. 75202</td>
</tr>
<tr>
<td>1965</td>
<td>STEWART, W. TRIS.</td>
<td>F.S.A., Vice-President and Actuary</td>
<td>Interstate Life &amp; Accident Ins. Co., Chattanooga, Tenn. 37402</td>
</tr>
<tr>
<td>1966</td>
<td>STEWART, WALDO A.</td>
<td>A.C.A S., Senior Vice-President</td>
<td>Blue Cross Assn., 840 N. Lake Shore Dr., Chicago, Ill. 60611</td>
</tr>
<tr>
<td>1967</td>
<td>STEWART, RAYMOND H.</td>
<td>M.C.A., Manager</td>
<td>Employe Ins. &amp; Pension Dept., International Harvester Co., 401 N. Michigan Ave., Chicago, Ill. 60611</td>
</tr>
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<td>1966</td>
<td>STEWART, O CONRAD</td>
<td>A.S.A., Vice-President and Actuary</td>
<td>Occidental Life Ins Co. of North Carolina, Raleigh, N.C. 27605</td>
</tr>
<tr>
<td>1966</td>
<td>STEWART, W MURDOCH</td>
<td>F.S.A., Consulting Actuary</td>
<td>201 N. Wells St., Chicago, Ill. 60606</td>
</tr>
<tr>
<td>1966</td>
<td>STIEREN, VALENSKA U</td>
<td>(MRS.), Insurance Examiner</td>
<td>Public Employee Pension Div., State of Illinois, 130 N. Wells St., Chicago, Ill. 60601</td>
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ENROLLED

1965 *STIGLITZ, ANDREW M., F.S.A., Actuary, Aetna Ins. Co., Hartford, Conn. 06115
1965 *STILES, HUBERT M., F.S.A., Vice-President and Actuary, Southern Life &
    Health Ins. Co., Birmingham, Ala. 35201
1967 STOBIE, DAVID W., Consulting Actuary, 1211 N Main, McPherson, Kan. 67460
1965 *STONE, DAVID G., F.S.A., Stone, Young & Co., 946 Bloomfield Ave., Glen Ridge,
    N.J. 07028
    Chicago, Ill. 60663
1970 STONECIPFER, DAVID A., F.S.A., Assistant Actuary, Life Ins Co of Georgia,
    Atlanta, Ga. 30308
    Chicago, Ill. 60604
    1080 Green Bay Rd., Lake Bluff, Ill. 60044
1965 *STRONG, H RAYMOND, F.C.A., (President), Consulting Actuary. Strong &
    Thompson, 511 N. Akard St., Dallas, Tex. 75201
1965 *STRUDEL, WILLIAM I., F.S.A., Second Vice-President and Actuary, Travelers
    Ins. Co., Hartford, Conn. 06115
1966 *STRUDEL, FRED DAVID, A.C.A., Senior Vice-President and Actuary, Reliable
    Life Ins. Co., St. Louis, Mo. 63119
1966 STRUDEL, EMIL J., A.C.A., Assistant Vice-President and Associate Actuary,
    Massachusetts Blue Cross, Inc , 133 Federal St , Boston, Mass 02106
1969 STRUNK, CARL J., A.S.A., Actuary and Assistant Secretary, Western Farm
    Bureau Life Ins Co, Denver, Colo 80217
1967 STUTZ, BENNETT D., Assistant Actuary, Manhattan Life Ins. Co., New York,
    N.Y. 10019
    York, N.Y. 10019
1966 *STURGEON, PURSER K., Assistant Vice-President, Lumbermens Mutual Casualty
    Co., Chicago, Ill. 60640
1970 STURGEON, ROBERT W., F.C.A. S., Assistant Actuary, Aetna Life & Casualty, Hartford,
    Conn 06115
1970 STURGEON, HUBERT B., Chief Actuary, Georgia Insurance Dept , Atlanta,
    Ga, 30334
    York, N.Y. 10019
    Cincinnati, Ohio 45240
1967 STROH, ETHAN, F.S.A., George B. Buck, Consulting Actuary, Two Pennsylvania
    Plaza, New York, N.Y. 10001
    Cincinnati, Ohio 45240
1966 STREATER, G. PHILIP, A.S.A., Vice-President and Actuary, Pennsylvania
    Life Ins. Co , Santa Monica, Calif 90406
1965 *STREETER, GORDON C., F.S.A., Associate Actuary, Aetna Life & Casualty, Hart-
    ford, Conn. 06115
1966 STRICKER, ROLAND R., F.S.A., Vice-President and Comptroller, National Life
    & Accident Ins. Co., Nashville, Tenn. 37203
1965 *STRIECKER, ROLAND R., F.S.A., Vice-President and Comptroller, National Life
    & Accident Ins. Co., Nashville, Tenn. 37203
1965 *STROH, J. KARL, A.S.A., Actuarial Specialist, Union Central Life Ins. Co.,
    Cincinnati, Ohio 45240
1966 STROH, ETHAN, F.S.A., George B. Buck, Consulting Actuary, Two Pennsylvania
    Plaza, New York, N.Y. 10001
1965  *SULLIVAN, WILLIAM J., F.S.A., President, State Life Ins. Co., Indianapolis, Ind. 46206
1970  SUMNER, DALE R., Assistant Vice-President, Lutheran Mutual Life Ins. Co., Waverly, Iowa 50677
1965  *SUTTON, HARRY L., JR., F.S.A., Actuarial Director, Prudential Ins. Co., Minneapolis, Minn. 55401
1970  TAN Y JAVIER, LEONARDO B., A.S.A., Assistant Vice-President and Senior Assistant Actuary, Philippine American Life Ins. Co., Manila, Philippines
1965  *TARBELL, LUTHER I., F.C.A.S., Second Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 06115
1970  TAN Y JAVIER, LEONARDO B., A.S.A., Assistant Vice-President and Senior Assistant Actuary, Philippine American Life Ins. Co., Manila, Philippines
1966  TAN Y JAVIER, LEONARDO B., A.S.A., Assistant Vice-President and Senior Assistant Actuary, Philippine American Life Ins. Co., Manila, Philippines
1965  *TARBELL, LUTHER I., F.C.A.S., Second Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 06115
1966  TAN Y JAVIER, LEONARDO B., A.S.A., Assistant Vice-President and Senior Assistant Actuary, Philippine American Life Ins. Co., Manila, Philippines
1965  *TARBELL, LUTHER I., F.C.A.S., Second Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 06115
Members

1966  Tatum, Samuel C., A.S.A., 606 Elmwood Dr., Greensboro, N.C. 27408
1966  Tavenner, Leonard E., Assistant Vice-President and Assistant Actuary, American National Ins. Co., Galveston, Tex. 77550
1965  *Taylor, John R., F.S.A., Vice-President, Bankers Life Co., Des Moines, Iowa 50307
1965  *Terryberry, Wilfred W., F.S.A., Yarmouth Port, Mass. 02675
1966  Thomas, David, A.S.A., Assistant Secretary, Connecticut Mutual Life Ins. Co., Hartford, Conn. 06115
1968  Thomas, Dean A., Regional Second Vice-President, Lincoln National Life Ins. Co (Southwestern Regional Office), Dallas, Tex. 75221
1966  Thomas, George W., A.C.A., Secretary and Actuary, Underwriters Life Ins. Co., Oklahoma City, Okla. 73106
1965  *Thomas, James W., F.C.A.S., Associate Actuary, Travelers Ins. Co., Hartford, Conn. 06115
ENROLLED
1965 *THOMAS, WILLIAM S., F.S.A., Senior Vice-President, Metropolitan Life Ins. Co., New York, N.Y. 10010
1967 THOMPSON, ALLEN B., Vice-President and Actuary, Associated Hospital Service of New York, 80 Lexington Ave., New York, N.Y. 10016
1968 THOMPSON, DAVID M., A.S.A., Bowles, Andrews & Towne, Inc., P.O. Box 80590, Atlanta, Ga. 30341
1965 *THOMPSON, JOHN S., JR., F.S.A., Vice-President and Actuary, North American Co. for Life & Health Ins., Chicago, Ill. 60604
1965 *THOMPSON, STUART M., A.S.A., F.C.A., Partner, Strong & Thompson, Consulting Actuaries, 511 N. Akard St., Dallas, Tex. 75201
1965 *THOMPSON, WILLARD A., F.S.A., 300 East 40th St., New York, N.Y. 10016
1965 *THOMPSON, PAUL, F.S.A., 1012 Centennial Ave., Baldwin, L.I., N.Y. 11510
1965 TILLINGHAST, JOHN P., F.S.A., President and Treasurer, Bowles & Tillinghast, Inc., 11411 N. Central Exp'y., Dallas, Tex. 75231
1965 *TINKER, STUART E., F.S.A., Actuary, Bankers Life Co., Des Moines, Iowa 50307
1966 TINO, PAULETTE (MRS.), A.S.A., Assistant Actuary, Johnson & Higgins, 63 Wall St., New York, N.Y. 10005
1967 TOFFT, ROY D., Associate Actuary, American Hospital & Life Ins Co., San Antonio, Tex 78206
1966 TOLMAN, JOHN E., A.C.A., Vice-President and Actuary, Gamble Alden Life Ins. Co., Minneapolis, Minn. 55416
Members

1965  *TOOKEY, ROBERT C., F.S.A., F.C.A., Vice-President, Milliman & Robertson, Inc., 80 S. Lake Ave., Pasadena, Calif. 91101
1966  TORN, CHESTER J., A.C.A.S., Secretary, Zurich Ins. Co., Chicago, Ill. 60604
1966  TOWNE, ALAN, Vice-President and Secretary, Empire State Mutual Life Ins Co., Jamestown, N.Y. 14701
1967  TOSON, ORRIN S., F.S.A., Associate Actuary, American United Life Ins. Co., Indianapolis, Ind. 46206
1970  TOWNE, ORRIN S., F.S.A., Associate Actuary, American United Life Ins. Co., Indianapolis, Ind. 46206
1965  *TOY, GERALD G., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 520 S.W. Yamhill St., Portland, Ore. 97204
1965  TOVEN, WILLIAM T., F.S.A., Senior Vice-President and Actuary, United Ins Co of America, Chicago, Ill. 60601
1965  *TREVARDEN, MARGARET A. (Miss), F.C.A., 4201 S 31st St., Arlington, Va. 22206
1966  TRIPLETT, GEORGE H., JR., A.C.A., Actuarial Examiner, Oklahoma Ins. Dept., 408 Will Rogers Memorial Office Bldg., Oklahoma City, Okla. 73105
1965  *TRIST, JOHN A. W., F.C.A.S., 364 Rose Glen Dr., Radnor, Pa. 19087
1965  *TROTTO, GEORGE B., F.S.A., Associate Actuary, Metropolitan Life Ins Co., New York, N.Y. 10010
1965  *TRUDEAU, DONALD E., F.C.A.S., Vice-President and Actuary, Consolidated Underwriters, 1907 Grand Ave., Kansas City, Mo. 64108
104 Members

ENROLLED

1969 TUCKER, Matt B., Jr., A.S.A., Second Vice-President, Bowles & Tillinghast, Inc., 3400 Peachtree Rd., N.E., Atlanta, Ga. 30326
1967 TUCKER, Thomas F., Assistant Vice-President, Continental Casualty Co., Chicago, Ill. 60604
1969 TULLOCH, John A., F.S.A., Assistant Actuary (Group Pensions), Union Mutual Life Ins. Co., Portland, Me. 04112
1970 TURNER, Samuel H., Second Vice-President, Bowles & Tillinghast, Inc., 3400 Peachtree Rd., N.E., Atlanta, Ga. 30326
1966 Twomey, Leonard N., Senior Vice-President, Peoples-Home Life Ins. Co., Battle Creek, Mich. 49016
1965 *Uhrhoff, Dunbar R., F.C.A.S., Vice-President and Actuary, Employers Ins. of Wausau, Wausau, Wis. 54401
1965 *Unruh, Henry C., F.S.A., Vice-President and Chief Actuary, Provident Life & Accident Ins. Co., Chattanooga, Tenn. 37402
1966 Upchurch, Garland R., 1600 Twin Ridge Rd., Lincoln, Nebr. 68506
1965 *Valerius, Neil M., F.C.A.S., 94 Maple Hill Ave., Newington, Conn. 06111
1966 Van Cleave, Marvin E., A.C.A.S., A.C.A., Assistant Deputy Commissioner, Office of Commissioner of Ins., State of Wis., Madison, Wis. 53703
1965 *Van Fleet, George, F.C.A., Consulting Actuary, P.O. Box 277, Austin, Tex. 78767
ENROLLED

1965 *VARGA, GEORGE J., F.S.A., Vice-President, Nationwide Corp., Columbus, Ohio 43216


1967 VASQUEZ-CRUZ, RUPERTO, M.C.A., Consulting Actuary and Professor of Statistics, University of Puerto Rico, Box 22872, U.P.R., San Juan, Puerto Rico 00931

1967 VEIT, KENNETH P., F.S.A., Vice-President—Administration, Participating Annuity Life Ins Co., Falls Church, Va. 22043

1968 VASQUEZ, RALPH A., A.S.A., Senior Actuarial Assistant, Metropolitan Life Ins Co., New York, N.Y. 10010


1965 *VILLA, BERNARD J., F.S.A., Actuarial Associate, Metropolitan Life Ins. Co., Ottawa, Ontario


1969 VODOPICH, DONALD R., Principal, Philbert and Vodopich, Box 12031, Northside Station, Atlanta, Ga. 30305

1965 *VOGEL, JULIUS, F.S.A., Vice-President and Actuary, Prudential Ins. Co., Newark, N.J. 07101


ENROLLED


1965 *Wain, Christopher H., F.S.A., Associate Actuary, Prudential Ins. Co., Newark, N.J. 07101

1965 *Wate, Alan W., F.C.A.S., 16 Penwood Rd., Bloomfield, Conn. 06002


1965 *Walker, Margaret (Miss), F.S.A., F.F.A.A., 2514 15th St., Rock Island, Ill. 61201

1965 *Walker, Ralph J., F.S.A., Consultant, 745 Domingo Dr., 2, Newport Beach, Calif. 92660


1966 Wall, William D., A.C.A., 230 E. Prospect, Lake Bluff, Ill. 60044


1965 *Walsh, Alphret J., F.C.A.S., Vice-President and General Manager, Automobile Club of Southern Calif., Los Angeles, Calif. 90007


1966 Ward-Smith, Kenneth, Senior Vice-President and Chief Actuary, Life & Casualty Ins. Co. of Tennessee, Nashville, Tenn. 37219


1965 *Warters, Dennis N., F.S.A., Bankers Life Co., Des Moines, Iowa 50307


1970 Watson, William E., Associate Actuarial Director, Prudential Ins. Co., Chicago, Ill. 60601

1966 Watson, William T., A.S.A., 6 Lincoln Rd., Newtown, Conn. 06470


1966 Webb, Bernard L., F.C.A.S., Assistant Professor of Actuarial Science and Ins., Georgia State University, Atlanta, Ga. 30303

1966 Webb, James O., Jr., A.C.A. Assistant Vice-President—Product Planning, Blue Cross—Blue Shield, 222 N. Dearborn St., Chicago, Ill. 60601

1968 Weber, David P., Vice-President and Treasurer, Fort Dearborn Life Ins. Co., Chicago, Ill. 60601


1965 *Webster, Andrew C., F.S.A., 269 Millard Ave., North Tarrytown, N.Y. 10591


1966 Webster, Lawrence B., A.C.A., Executive Vice-President and Actuary, Western Fidelity Life Ins. Co., Wichita, Kan. 67202

1966 Webster, Lindsay M., A.C.A., Vice-President and Actuary, Chesapeake Life Ins. Co., Philadelphia, Pa. 19103


1966  Weimer, Robert A., A.S.A., Group Actuary, Bankers Life Nebraska, Lincoln, Nebr. 68501
1966  Weinstein, Louis, F.S.A., Manager, Lybrand, Ross Bros. & Montgomery, 60 Broad St., New York, N.Y. 10004
1966  Weisbord, Marvin L., Second Vice-President and Tax Officer, Occidental Life Ins Co., Los Angeles, Calif 90054
1966  Wells, Walter I., A.S.A., A.C.A., 7 Pinewood Dr., West Boylston, Mass. 01583
1965  *Wendt, Richard K., F.S.A., Vice-President—Family Life and Health, Nationwide Ins. Cos., Columbus, Ohio 43216
1966  Wendt, William R., 3312 El Camino Ave., Sacramento, Calif. 95860
1966  West, Charles S., M.C.A., Examining Actuary, State Board of Insurance, Dallas, Tex. 75224
1970  West, Thomas M., F.S.A., Manager of Equity Dept., Lincoln National Life Ins Co., Fort Wayne, Ind. 46801
1966  White, Geoffrey B., F.S.A., F.C.I.A., Vice-President and Actuary, William M. Mercer, Ltd., 1 Place Ville Marie, Montreal 112, Quebec
Members

ENROLLED

1970  WHITE, JOHN G., Jr., Actuarial Pension Consultant, The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44114


1965  *WHITE, WILLIAM K., F.S.A., Vice-President—Group Div., Aetna Life & Casualty, Hartford, Conn. 06115


1966  WHITING, DOUGLAS B., 175 Little Pond Rd., Concord, N.H. 03301


1966  WHITON, ALBERT E., A.S.A., Assistant Actuary, Travelers Ins. Co., Hartford, Conn. 06115


1965  *WIEBKE, HAROLD G., F.S.A., 500 Ross Pl., Oceanside, N.Y. 11572

1965  *WIEDE, JOHN W., Jr., F.C.A.S., Vice-President and Actuary, Aetna Life & Casualty, Hartford, Conn. 06115

1970  WISE, THEODORE O., Jr., F.S.A., Actuary, The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44140

1967  WIGHTMAN, MARY G. (Mrs.), Actuary, Hewitt Associates, Libertyville, Ill. 60048


1970  WILKENING, ROBERT E., A. S. Hansen, Inc., 2100 LTV Tower, Dallas, Tex. 75201


1968  WILLIAMS, C. ARTHUR, Jr., Professor of Economics and Ins., Univ. of Minnesota, Minneapolis, Minn. 55455


1965  *WILLIAMS, DEAN E., F.S.A., 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, HARRY V., F.C.A.S., President, Hartford Ins. Group, Hartford, Conn. 06115

110 Members

Enrolled

1966 WILLIAMS, John Harry, M.C.A., National Director—Actuarial Services, Lybrand, Ross Bros & Montgomery, 60 Broad St, New York, N.Y. 10004


1965 *WILLIAMS, P. ADGER, F.C.A.S., Vice-President, Travelers Ins. Co., Hartford, Conn. 06115


1965 *WILLIAMS, P. ADGER, F.C.A.S., Vice-President, Travelers Ins. Co., Hartford, Conn. 06115

1966 WILLIAMS, CHARLES, A.S.A., Assistant Actuary, Republic National Life Ins. Co., Dallas, Tex. 75204


1966 WILSON, W. W., JR., President, United American Life Ins. Co., Denver, Colo. 80202


Members

1965 *WISDOM, EUGENE, F.S.A., Associate Professor of Actuarial Science, Univ. of Texas, Austin, Tex. 78712
1966 WITTIAKE, J. CLARKE, A.C.A.S., Executive Vice-President, Business Men's Assur. Co., Kansas City, Mo 64141
1966 WITTLAKE, J. CLARKE, A.C.A.S., Executive Vice-President, Business Men's Assur. Co., Kansas City, Mo 64141
1966 WOLF, HERBERT S., M.C.A., Partner, Wolfman & Moscovitch, 222 W Adams St., Chicago, Ill. 60606
1969 WOLFE, SETH A., 700 Chulumleigh Rd., Stoneleigh, Baltimore, Md. 21212
1965 WOLFSON, IRVING S., F.S.A., Vice-President and Treasurer, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115
1965 WOOD, MILTON J., F.S.A., Consulting Actuary, 16 Wardwell Rd., West Hartford, Conn. 06107
1966 WOODS, CYRIL J., F.S.A., F.C.I.A. Executive 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
1970 WOOLEY, JAMES G., 3207 Sussex Rd., Raleigh, N C 27607
112 Members

ENROLLED

1966 Workman, Bruce L., M C A , Milliman & Robertson, Inc., 90th & W. Dodge Rd., Omaha, Neb. 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, 2514 Cedar Springs, Dallas, Tex. 75201
1965 *Wright, Byron, F S A , F.C.A.S., Consulting Actuary, P.O. Box 177, Arendtsville, Pa. 17303
1967 Wright, Richard F., M C A , Senior Consultant, Peat, Marwick, Mitchell & Co., 400 Midtown Tower, Rochester, N.Y. 14604
1965 *Wright, William S., F S A , Manager, Lybrand, Ross Bros & Montgomery, 60 Broad St., New York, N.Y. 10004
1970 Wyckoff, John F., Actuary's Assistant, Connecticut General Life Ins Co., Hartford, Conn. 06115
1970 Yaffe, Rian M., A S A , Vice-President and Actuary, Pension Planners of Baltimore, Inc., Baltimore, Md. 21201
1969 Yamano, Harry T., F.S.A., Consulting Actuary, Ron Stever & Co., 2999 W. Sixth St., Los Angeles, Calif. 90005
1965 *Yardley, Mary Ellen (Miss), F S A , Associate Controller, Provident Mutual Life Ins Co., Philadelphia, Pa. 19101
1966 Yates, J. Arnold, Talcott Notch Rd., Farmington, Conn. 06032
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 Yemen, Ralph D., Assistant Actuary, American Telephone & Telegraph Co., 195 Broadway, New York, N.Y. 10007
1965 *Young, David H., Jr., F S A , Vice-President and Actuary, Monarch Life Ins. Co., Springfield, Mass. 01101
1969 Young, Elizabeth R. (Mrs.), A.F.A.A., A S Hansen, Inc., Consulting Actuaries, 1 N. La Salle St., Chicago, Ill. 60602
1966 Young, Floyd E., A S A , 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
Members


1966  YOUNG, RALPH E., President, Western Life Ins. Co., St. Paul, Minn. 55102


1965  *YOUNG, ROBERT V., F.S.A., Loomis & Kennedy, 1410 IBM Bldg., Seattle, Wash. 98101


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., Staff Vice-President—Personal Insurance, Metropolitan Life Ins. Co., New York, N.Y. 10010


1969  ZIELINSKI, RICHARD P., A.S.A., Vice-President, M & R Services, Inc., 914 Second Ave., Seattle, Wash. 98104


1966  ZORY, PETER B., A.C.A.S., Associate Actuary, Travelers Ins. Co., Hartford, Conn. 06115

1967  ZUBAY, ELI A., Professor of Actuarial Science, Georgia State College, 33 Gilmer St., S.E., Atlanta, Ga. 30303

DECEASED MEMBERS
Since October 1965

ABBOTT, Eleanor A.  ....  1969
ALLSTROM, Henry W  ....  1969
AMBLER, Arthur B., Jr.  ....  1967
ASHFORD, Stephen J.  ....  1968
BAER, Walter J.  ....  1968
BERKLEY, Ernest T.  ....  1969
BLACK, S. Bruce  ....  1969
BLACKADAR, W. Lloyd  ....  1969
BREIT, Neil E  ....  1970
BREIBY, William  ....  1968
BROWN, F. Stuart  ....  1967
BUCK, George B., Jr.  ....  1968
CARTER, Edwin R.  ....  1967
CHODORCOFF, William  ....  1966
CLAIR, Joseph J.  ....  1969
CLARK, Donald G.  ....  1968
COLQUHOUN, Frederick R.  ....  1969
COPPLE, James B., Jr.  ....  1969
CORTRIGHT, L. C.  ....  1969
CRIPPEN, Lloyd K.  ....  1967
CROWDON, Roslyn B.  ....  1967
DAVIES, E. Alfred  ....  1967
DAVIS, Frank H.  ....  1966
DAVIS, Malvin E.  ....  1966
DAVIS, Samuel M., Jr.  ....  1966
DAY, Elden W.  ....  1969
DESMET, David L.  ....  1969
DONOVAN, Harold G.  ....  1969
DORWEILER, Paul  ....  1968
DOUGHERTY, Edward A  ....  1969
EHRENCLOU, Orvar A.  ....  1966
ELLIS, Milton A.  ....  1966
FARRIER, Rex A.  ....  1969
FASSELL, Elgin G  ....  1968
FRAZER, Paul K.  ....  1969
GAGLIUSO, Frank J.  ....  1969
GERSHENSON, Harry  ....  1968
GILBERT, William H.  ....  1966
GILLAN, James R.  ....  1969
GOODWIN, Edward S.  ....  1966
HAIGHT, Lauren C.  ....  1967
Deceased Members

HALL, DAVID DIED 1967
HANCOCK, WILLIAM F. DIED 1968
HANN, ALFRED G. DIED 1970
HANRAHAN, THOMAS F. DIED 1970
HEZLETT, EDWARD H. DIED 1968
HILLER, WILLIAM J. DIED 1966
HONDORP, PETER DIED 1970
HOPE, FRANCIS M. DIED 1968
IRWIN, PHILIP C. DIED 1969
JENSEN, EDWARD S. DIED 1966
JOHANSON, FRANCIS O. DIED 1970
JOHNSTONE, WILLIAM C. DIED 1969
JONES, HARRY W. DIED 1969
JONES, W. RALPH DIED 1969
KESSENER, NORMAN S. DIED 1970
KINEKE, FRANK D. DIED 1967
KIRKPATRICK, CLAIR C. DIED 1970
LACHNER, HAROLD A. DIED 1966
LANG, KERMIT DIED 1970
LAWRENCE, ROBERT K. DIED 1970
LINCOLN, JOHN W. DIED 1970
LINTON, M. ALBERT DIED 1966
LITTLE, RICHARD DIED 1969
LYLE, ANNIE M. DIED 1969
MACKEEN, HAROLD E. DIED 1970
MACLEAN, JOSEPH B. DIED 1970
MARMAN, ROBERT E. DIED 1969
MCCANKIE, REGINALD C. DIED 1966
McComB, T. M. DIED 1969
McCormick, Joseph J. DIED 1968
MCKINNEY, GORDON D. DIED 1969
Melchingen, Charles W. DIED 1967
MORRISON, JOHN E. DIED 1966
MOULTON, CHARLES H. T. DIED 1969
Mutch, Alexander DIED 1966
NELSON, S. TYLER, SR. DIED 1970
NEWCOMB, EDWARD G. DIED 1969
NIPPER, W. WARD, JR. DIED 1966
NOREN, C. GILBERT DIED 1970
ORAV, ALEXIS DIED 1967
Orr, Robert K. DIED 1967
Osmo, Frank H. DIED 1970
PATE, THOMAS H. DIED 1970
PERRY, RICHARD D. DIED 1966
PETERSON, ALAN K. DIED 1969
Pickering, Guy W. DIED 1968
Piper, Kenneth H. DIED 1969
Deceased Members

Pruitt, Dudley M. 1967
Ray, Forest G. 1970
Reault, Joseph E. 1966
Reise, Harold A. 1968
Repsher, Samuel I. 1970
Riegel, Robert 1970
Rothschild, Stanford Z. 1969
Rule, Wayne B. 1966
St. John, John B. 1970
Sharp, Jonathan G. 1969
Shaver, C. O. 1966
Shepherd, Bruce E. 1967
Shepherd, Pearce 1969
Spiegelman, Mortimer 1969
Spoerl, Charles A. 1969
Stark, Robert C. 1967
Steinhaus, Henry W. 1966
Taylor, Harmon R. 1967
Toole, Clarence H. 1967
Trimble, James R. 1967
Waite, Alan W. 1970
White, William H. 1970
Williams, Helen J. 1967
Wolfenden, Hugh H. 1968
Wolfrum, R. J. 1967
Wysocki, Theodor J. 1970
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 AMERICAN 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  

117
ARTICLES OF INCORPORATION
UNDER THE
GENERAL NOT FOR PROFIT CORPORATION ACT
(These Articles Must Be Filed in Duplicate)

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

To PAUL POWELL, Secretary of State, Springfield, Illinois.

We, the undersigned,

(Not less than three)

<table>
<thead>
<tr>
<th>Name</th>
<th>Number</th>
<th>Street</th>
<th>Address</th>
<th>City</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td>Henry F. Rood</td>
<td>1301</td>
<td>South Harrison St.</td>
<td>Fort Wayne, Indiana</td>
<td></td>
<td></td>
</tr>
<tr>
<td>William E. Groves</td>
<td>420</td>
<td>Audubon Building</td>
<td>New Orleans, Louisiana</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Thomas E. Murrin</td>
<td>3333</td>
<td>California Street</td>
<td>San Francisco, California</td>
<td></td>
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<tr>
<td>Laurence H. Longley-Cook</td>
<td>1600</td>
<td>Arch Street</td>
<td>Philadelphia, Pennsylvania</td>
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<tr>
<td>John H. Miller</td>
<td>1250</td>
<td>State Street</td>
<td>Springfield, Massachusetts</td>
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<tr>
<td>Frank J. Gadie</td>
<td>1504</td>
<td>Third Avenue</td>
<td>Rock Island, Illinois</td>
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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.

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.

4. The first Board of Directors shall be 26 in number, their names and addresses being as follows:
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;
(a) 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)

[Signature]  HENRY F. ROOD
W. E. GROVES
THOMAS E. MURRIN
L. H. LONGLEY-COOK
JOHN H. MILLER
FRANK J. GADIENT

Incorporators

ACKNOWLEDGMENT

STATE OF INDIANA  
County of Allen  

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 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)  

[Signature]  GLORIA DEAN ASBELL  
Notary Public
Articles of Incorporation

ACKNOWLEDGMENT

STATE OF LOUISIANA  
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 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  
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 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)
AS ADOPTED APRIL 29, 1966 AND LAST AMENDED JANUARY 10, 1970

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 and to append to their names the initials M.A.A.A. 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. To demonstrate his educational qualifications for admission during any one of the periods, enumerated below as (i)–(v), the applicant must complete, before the end of the applicable period, the requirements specified below for such period. The examinations referred to shall be examinations given by the Academy or examinations recognized and accepted by the Academy given by other professional organizations:

(i) Until January 1, 1970.

To be admitted during this period, a candidate 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.


(A) To be admitted during this period, a candidate applying under the Life and Health Insurance and Pensions Major shall be deemed to have met all education requirements if he is an Associate of the Society of Actuaries; otherwise he 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. Numerical analysis 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, risk theory, 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) To be admitted during this period, a candidate applying under the Property and Casualty Insurance Major shall be deemed to have met all education requirements if he is an Associate of the Casualty Actuarial Society; otherwise he 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.


(A) To be admitted during this period, a candidate applying 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) To be admitted during this period, a candidate applying 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.


(A) To be admitted during this period, a candidate applying under the Life and Health Insurance and Pensions Major shall, in addition to meeting the education requirements applicable in the calendar year 1970, be re-
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) To be admitted during this period, a candidate applying 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.


(A) To be admitted during this period, a candidate applying 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) To be admitted during this period, a candidate applying 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.

3. Modification. 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 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.
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 nor more than forty days before each meeting.

ARTICLE III  
BOARD OF DIRECTORS  

SECTION 1. Composition. The Board shall consist of eighteen elected members, the Officers, and the two immediate Past-Presidents.

SEC. 2. Election and Term of Office. At each annual meeting 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, other than one who was elected to fill a vacancy, shall not be eligible for re-election as an elected member at the annual meeting at which his term expires. 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, including a vacancy created by the election of an elected member of the Board to an office, it shall be filled for the unexpired term by majority vote of the whole Board.

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 of 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 nor 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**

**EXECUTIVE COMMITTEE**

During any interim between meetings of the Board, the business of the Academy shall be conducted by an Executive Committee comprised of the Officers and the immediate Past-President. The Executive Committee shall have such powers as may be delegated to it by the Board, except the specific powers enumerated as (b), (d), (e), (f), (g), (h), and (i) in Section 5 of Article III.

**ARTICLE V**

**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.** 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 annual meeting of the Board, 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.

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.

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 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 shall by majority vote of the whole Board elect a member to fill the vacancy for the unexpired term.
ARTICLE VI
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 VII
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 VIII

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 and, when accepted by the Board, it shall become effective as of the date it was filed. 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 transcript 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.
Bylaws

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 IX
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 X
INDEMNIFICATION

Each person who at any time shall serve, or shall have served, as an Officer, member of the Board, committee member, or member 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, 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 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 inconsistent therewith in special cases and shall not exclude any other rights or benefits to which he may be lawfully entitled.

**ARTICLE XI**

**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 XII**

**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.
Professional conduct involves the actuary's own sense of integrity and his professional relationship with those to whom he renders services, with his employer, 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 importantly, 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 advice regarding 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.
   a) The member will act in a manner to uphold the dignity of the actuarial profession and to fulfill its responsibility to the public.
   b) 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.
   c) The member will not provide actuarial service for or associate professionally with any person or organization where there is an evident possibility that his service may be used in a manner that is contrary to the public interest or the interest of his profession or in a manner to evade the law.

2. Relationship of the Actuary to His Client or Employer.
   a) Matters will be so ordered that all concerned are clear as to who is the member's client or employer and in what capacity the member is serving his client or employer.
   b) The member will act for each client or employer with scrupulous
attention to the trust and confidence that the relationship implies and will have due regard for the confidential nature of his work.

c) 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 a 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 such opinions or findings are submitted to another actuary for review, either he or the other actuary will be available for supplemental advice and explanation.

3. Nature of the Actuary's Responsibility to His Client or Employer.

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 unless there has been a full disclosure of the situation to all parties involved and the parties have expressly agreed to his performance of the service.


a) The member will customarily include in any report or certificate quoting actuarial costs, reserves, or liabilities a statement or reference describing or clearly identifying the data and the actuarial methods and assumptions employed.

b) The member will exercise his best judgment to ensure that any calculations or recommendations made by him or under his direction are based on sufficient and reliable data, that any assumptions made are adequate and appropriate, and that the methods employed are consistent with the sound principles established by precedents or common usage within the profession.

c) If, nevertheless, a client or employer requests the member to prepare a study which in his opinion deviates from this practice, any resulting report, recommendation, or certificate submitted by him will include an appropriate and explicit qualification of his findings.

5. Advertising and Relations with Other Members.

a) The member will neither engage in nor condone any advertising or other activity which can reasonably be regarded as being likely to
attract professional work unfairly, or where the tone, form, and content are not strictly professional.

b) The member will conduct his professional activities on a high plane. He will avoid unjustifiable or improper criticism of others and will not attempt to injure maliciously the professional reputation of any other actuary. He 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. Titles.
The member will use a designation dependent upon elective or appointive qualification 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 on behalf of the Academy.

PROFESSIONAL CONDUCT COMMITTEE

OPINION A-1: RELATIONS WITH OTHER ACTUARIES

INTRODUCTION

The following statement by Francis Bacon is often quoted: "I hold every man a debtor to his profession, from the which as men of course do seek to receive countenance and profit, so ought they of duty to endeavor themselves by way of amends to be a help and ornament thereunto." Much of a professional man's knowledge comes from what has been contributed to the profession by others before him. This does not cease with the past, however. There must be continual interchange of information and opinion which enriches the total knowledge within a profession. Ideas and things that have been learned from experience are not patented. Through professional articles and speeches, members of a profession contribute from their knowledge to the improvement of the group. Such cooperation is essential so that the whole profession may keep up with the rapid changes of the business world and the demands of the profession. An individual actuary's particular experience must be augmented by what is provided by others in the profession in order to develop sources of knowledge of the theory and techniques of the profession.
This leads to the necessity, as well as the desirability, of there being cordial relations and mutual confidence among the members of a profession. This contributes to the advancement of the profession and to the improved quality of its service to its clients. Undue rivalry between the members of a profession would weaken and destroy the very things which distinguish a profession from commercial business. The usual promotional procedures of a commercial business—such things as self-laudatory advertising, solicitation, obtaining business solely on a price basis—are not suitable to a profession. A characteristic of, and a satisfaction to, the professional man is to have the respect and good opinion of his fellow practitioners. Mutual confidence is built on adherence to ethical conduct and by the observation of professional etiquette and courtesy.

Competence and concern for clients require that a professional man be ready to refer work to specialists or consult with them, where desirable. He should not feel that, in so doing, he might lose his client to the colleague so consulted. Similarly, if an actuary is requested by a client of another actuary to do work which supplements such actuary's work, or is of a different nature, the client's actuary should be able to expect professional courtesy from the other actuary.

**PREAMBLE TO GUIDES**

"Professional conduct involves the actuary's own sense of integrity and his professional relationship with those to whom he renders services, with his employer, 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."

**OPINION**

In the opinion of the Committee, an actuary, as a professional man, will show professional courtesy toward fellow actuaries and their clients. It is recognized that competition exists in the profession, since clients are free to change advisers, and it should be possible for the public to know what services are available. However, for the members of a profession to practice aggressive competition would be to destroy the desirable characteristics of a profession.

The Committee believes, therefore, that advertising in which the tone, form, and content are inappropriate to a profession and solicitation of clients in a manner which is discourteous or unprofessional are injurious to the profession of which the actuary is a member and upon which he
depends for his professional stature. Thus, aggressive solicitation of clients and "raiding" another's clients are unprofessional and out of keeping with the Guides to Professional Conduct. The Committee also believes that underpricing of services and underestimating the amount of services needed for a specific assignment, when knowingly done in order to attract business, are unprofessional practices which conflict with the basic principles underlying the Guides as set forth in the Preamble to the Guides.
MEMBERSHIP IN THE AMERICAN ACADEMY OF ACTUARIES

The requirements for admission to membership are set forth in Section 2 of Article I of the Bylaws. An actuary who meets the experience and educational requirements and wishes to apply for membership may request an application form from the office of the Academy. Complete instructions will be submitted to each applicant with the application.

It is important that a prospective applicant familiarize himself with both the Bylaws and the Guides to Professional Conduct 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 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.

A nonrefundable application fee of $10 must accompany each application. It will not be applied toward the payment of dues for those candidates accepted for membership. Application fees paid by candidates who are not accepted for membership will not be refunded. Dues for the year 1971 have been established by the Board of Directors at $15 per member.

Applications and all inquiries should be addressed to

AMERICAN ACADEMY OF ACTUARIES
208 SOUTH LA SALLE STREET
CHICAGO, ILLINOIS 60604
REPORT OF THE PRESIDENT

Just ten days ago I sent a letter to all members of the Academy giving an overview of the activities being carried on by various committees and individuals on our behalf. I will not, in this report, take any time to repeat any of that information. I would count it more profitable to use the time to share with you some observations which, as president of the Academy, I have gained during the past twelve months.

This is the Fifth Annual Meeting of the Members of the Academy. It is the second time that our meeting has been held in conjunction with the annual meeting of the Casualty Actuarial Society. We are grateful to the officers and members of that Society for making time and facilities available to us.

The Academy is now five years old. Some members may well ask, "What has been accomplished?" "Are our objectives being attained?" The wheels of attainment move slowly but those of our members who are deeply involved on our behalf on one committee assignment or another can and do report very significant gains. Most noteworthy are those on the federal level. Our Washington Counsel, Mr. Richard Congleton, and the Washington subcommittee of our Committee on Accreditation point to important areas in legislative and administrative circles where as recently as a year ago the Academy was relatively little known but where now it is recognized as the one single organization which represents the whole actuarial profession.

I believe it is of significance toward recognition of the Academy that there are now a relatively large number of members of the Academy occupying actuarial positions in departments of government and regulatory agencies on both federal and state levels. It is my observation that this increase in numbers has been accounted for, in part, by the fact that a number of actuaries in career positions applied for membership and were deemed qualified for admittance under the so-called grandfather provision of the Academy’s Bylaws. In addition, the increase in salaries and other benefits in recent years has made government service attractive to more Fellows and Associates of the Society of Actuaries, the Casualty Actuarial Society, and the Conference of Actuaries in Public Practice.

A matter of some urgency, in my judgment, in the Academy’s efforts toward recognition and accreditation of actuaries is the relationship of the Academy to the education and examination of actuarial students. Under
the Bylaws of the Academy an applicant for admission must now demonstrate his educational qualifications by having passed comprehensive examinations in specified subject categories, which examinations "shall be examinations given by the Academy or examinations recognized and accepted by the Academy given by other professional organizations." The subject categories under the Life and Health Insurance and Pension Major are described exactly as those of the corresponding subject categories of the Society of Actuaries examinations and under the Property and Casualty Insurance Major are described exactly as those of the examinations of the Casualty Actuarial Society. Thus the completion of those examinations is properly accepted by the Academy as demonstrable evidence of educational qualifications for admission.

In some respects, however, this procedure leaves something to be desired. The Academy very properly presents itself as the one body which represents the whole actuarial profession but seeks recognition and accreditation for its members on the basis of standards of qualifications set by other bodies. This very briefly indicates why the Academy representatives on the Joint Committee on Review of Education and Examinations have proposed, and the Board of Directors of the Academy has approved, the idea of joint sponsorship of examinations. This possibility is under discussion by both the Society of Actuaries and the Casualty Actuarial Society from which bodies invitation to the Academy to join in joint sponsorship must come. I am sure there are many problems to be resolved before joint sponsorship can become a reality. Our profession owes much to the 200 or more members of the Society of Actuaries and the Casualty Actuarial Society who constitute the Education and Examination Committees. Theirs is a labor of love and professional pride. Except for the members on these committees who may not have had the number of years of "responsible actuarial work" required for membership in the Academy, these committee members are also members of the Academy.

If we bear in mind that the Academy is the one body which represents the whole profession in seeking legal recognition and accreditation for the profession in the U.S.A., it follows that the Academy should be directly identified with the education and standard-setting roles which signify to the public the attainment of actuarial competence. In Canada the Canadian Institute of Actuaries is similarly situated.

In the event that joint sponsorship proves to be not attainable as a practical matter, it is my judgment that the best interests of the profession would be served if the Education and Examination programs of the Society of Actuaries for Parts 1 through 8 and of the Casualty Ac-
tuarial Society for Parts I through VII could be transferred—lock, stock, and barrel—to the Academy and the Canadian Institute jointly. I would see no change whatever in the objectives, the goals, the classes of membership, and the programs of any of the four sponsoring actuarial organizations of the Academy under this arrangement. The same people, the same education and examination structure, and the same objectives with respect to standards and other matters would pertain. The only difference would be that credit for examinations in the Society of Actuaries and the Casualty Actuarial Society would be given on the basis of examinations technically given by the Academy instead of vice versa. Also, the Fraternal Actuarial Association and the Conference of Actuaries in Public Practice could do likewise. The benefit to the profession in getting recognition and accreditation is, I believe, self-evident.

One final concluding subject, the American Society of Pension Actuaries. This is an organization established a couple of years after the founding of the Academy—and founded, so its organizers claim—because of the "threat" posed by the Academy's objective of unifying the level of the standards of competence and actuarial knowledge which the public can expect of those who hold themselves out to the public as actuaries. This group has now grown to a size of approximately 350 members, of whom less than a half-dozen are members of the Academy (and, to the best of our knowledge, none are members of other recognized actuarial bodies). This group is struggling rather vigorously for recognition.

Perhaps at this point it will suffice to say that the Board of Directors of the Academy is currently well aware of the activities of the group and can be expected to take necessary steps to protect the good name and the use of the term "actuary" in the best interests of the profession and of the public.

On behalf of the Academy and on my own behalf I want to express appreciation to the officers, directors, committee chairmen, and members of committees, as well as to Barry Watson and the efficient staff at the headquarters office for faithful performance of duties over the past year. It has been a pleasure to serve a year as president of the Academy.

WALTER L. RUGLAND

November 16, 1970
FINANCIAL REPORT
AMERICAN ACADEMY OF ACTUARIES

STATEMENT OF ASSETS AND FUND BALANCE
October 31, 1970

ASSETS

Harris Trust and Savings Bank, Chicago, Illinois:
- Checking account: $3,918.62
- Petty cash fund: $50.00
- U.S. Treasury bills, at cost (approximates market): $19,369.43

Total assets: $23,338.05

FUND BALANCE

Balance, October 31, 1969: $36,538.53
Excess of cash disbursements over cash receipts for the year ended October 31, 1970: $13,200.48
Balance, October 31, 1970: $23,338.05

STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS
For the Year Ended October 31, 1970

Cash receipts:
- Membership dues: $26,210.00
- Less refunds: $60.00
- Total cash receipts: $26,150.00

Interest-income: $1,425.22
Year Book: $55.00
Total cash receipts: $27,630.22

Cash disbursements:
- Administrative expense—Society of Actuaries: $20,311.41
- Insurance and bond: $708.00
- New York Office expense: $2,972.31
- Auditing: $185.69
- Printing and mailing service: $4,388.35
- Shipping, postage, and postage-meter rental: $2,568.33
- Secretary's office expenses: $1,185.66
Financial Report

Office supplies and expenses ........ 270 69
Miscellaneous ...................... 19 93
Year Book—Printing, mailing, and postage. 5,112.90
Education and examination committee .. 464.65
Accreditation committee, travel ....... 2,642 78

Total cash disbursements .......... $40,830 70
Excess of cash disbursements over cash receipts ... $13,200.48

ROBERT E. BRUCE, Treasurer

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, 1970, and the related statement of cash receipts and disbursements on account of income and expenses for the year ended October 31, 1970. 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, 1970, resulting from cash transactions and the income collected and expenses disbursed during the year ended October 31, 1970, 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
March 11, 1971
MINUTES OF ANNUAL MEETING

The Fifth Annual Meeting of the members of the American Academy of Actuaries was held at 11:45 A.M., November 16, 1970, at the Palmer House, Chicago, Illinois.

The meeting was called to order by President Walter L. Rugland. As provided in the Bylaws an official Notice of Annual Meeting, dated October 20, 1970, was mailed to all members. In attendance at this annual meeting were 130 members, constituting a quorum.

The minutes of the Fourth Annual Meeting, held on November 19, 1969, at the Sheraton-Boston Hotel, Boston, Massachusetts, as published in the 1970 Year Book were, on motion made and seconded, approved by vote of the members present.

Secretary Masterson reported that the current membership was 2,763.

Treasurer R. E. Bruce read a summary of the Financial Report for the period November 1, 1969, to October 31, 1970. He reported that the final official financial report for the Academy year, audited by the Certified Public Accountants, would be published in the 1971 Year Book. The Treasurer’s interim report was summarized as follows:

12 MONTHS

Income .............................................. $27,630 22
Disbursements ...................................... 40,816 00
Excess of Disbursements ......................... $13,185 78

OCTOBER 31, 1970

Assets ............................................... $23,338 05

Operating Fund

Balance November 1, 1969 ....................... $36,523 83
Excess of Disbursements ....................... 13,185 78
Balance October 31, 1970 ...................... $23,338 05

On motion and second from the floor, the report of the Treasurer was approved by vote of the membership.

President Walter Rugland reported on the progress of the Academy during the past year. (The President’s Report is published in the 1971 Year Book).

Wendell Milliman, Vice-Chairman of the Accreditation Committee, presented a report on the progress of accreditation at the federal level in
the various states for certification of actuaries and at the state and municipal area for retirement systems for government employees.

Chairman John Miller presented for the Nominating Committee the following members to serve on the Board of Directors for three-year terms, to succeed the six directors whose terms expire:

- W. Harold Bittel
- Frederick P. Sloat
- Thomas P. Bowles
- Richard L. Johe
- John H. Biggs
- Louis Garfin

President Rugland called for nominations from the floor. There being none, a motion was made and seconded that 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 motion was carried unanimously. The Secretary cast the ballot, and the nominees were duly elected.

President Rugland called for items of new business. Member James H. Durkin presented a suggestion from the floor that the Academy make a special effort to advance minority-group members into the actuarial profession. President Rugland accepted the suggestion and stated that the matter would be considered by the New Board which would meet later that day.

President Rugland introduced President-Elect H. Raymond Strong, who succeeded to the presidency at the adjournment of the annual meeting. Mr. Strong called the attention of the membership to the recent letter from President Rugland to the members of the American Academy of Actuaries setting forth the accomplishments of the Directors and Officers during the past year. He praised the able leadership of retiring President Rugland and the work of other officers and committee members.

Announcement was made that the Board of Directors in its organization meeting to follow the annual meeting would set the date and place of the 1971 annual meeting—October 11, 1971, at the Bourbon Orleans Hotel in New Orleans.

The meeting adjourned at 12:25 P.M.

**Norton E. Masterson**

*Secretary*