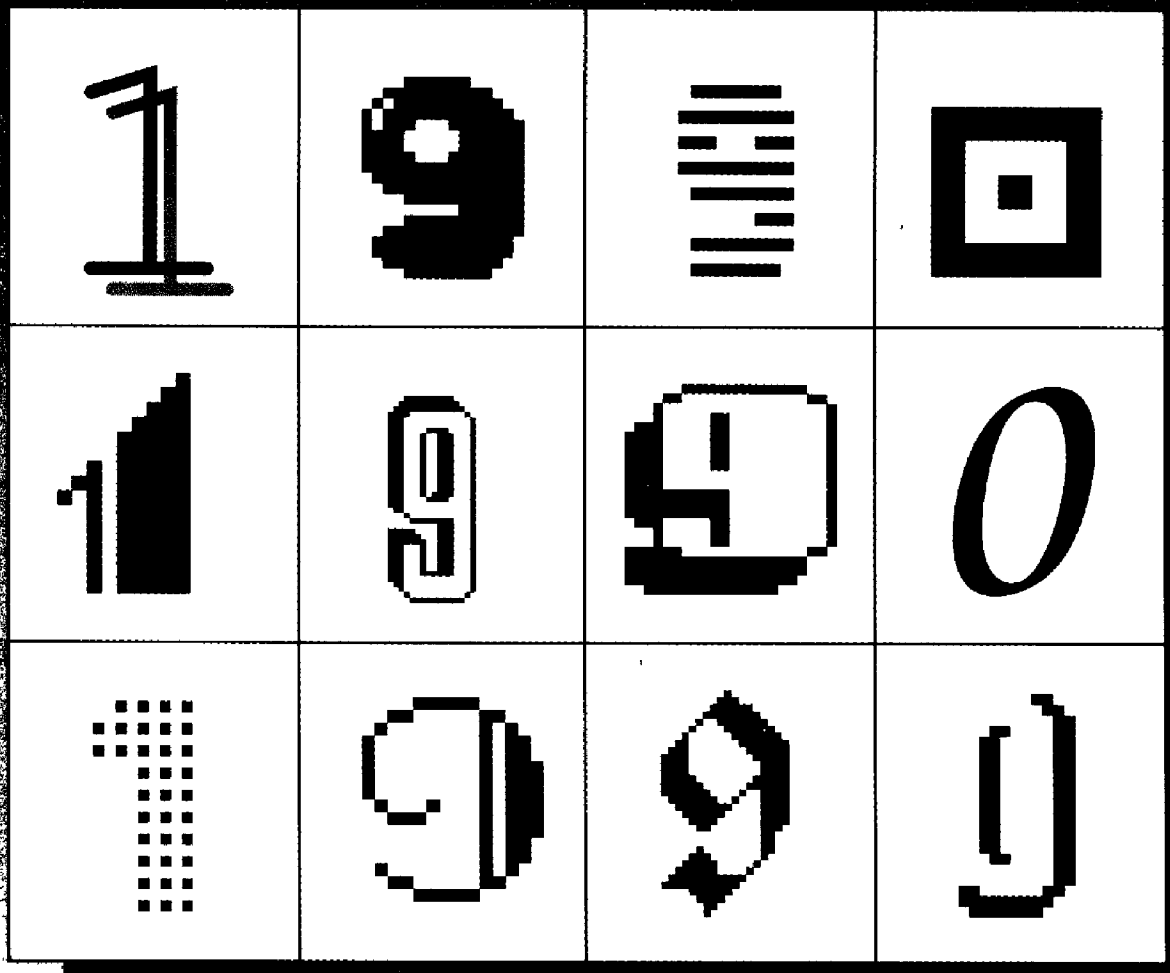
AMERICAN ACADEMY OF ACTUARIES

1990 YEARBOOK



When we build, let it be such work as our descendants will thank us for. and let us think, as we lay stone on stone, that the time will come when men will say as they look upon the labor and the substance,

"See! this our fathers did for us "

JOHN RUSKIN

AMERICAN ACADEMY OF ACTUARIES

1990 YEARBOOK

PUBLISHED BY THE AMERICAN ACADEMY OF ACTUARIES

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LISTINGS AS OF NOVEMBER 1, 1989

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HISTORY OF THE AMERICAN ACADEMY OF ACTUARIES

On October 25, 1965, the American Academy of Actuaries was organized as an unincorporated association to serve the actuarial profession in the United States. The corresponding national body in Canada, the Canadian Institute of Actuaries, had been incorporated earlier that same year.

For many years, the actuarial profession in North America had consisted of four bodies: the Casualty Actuarial Society, the Conference of Actuaries in Public Practice, the Fraternal Actuarial Association, and the Society of Actuaries. In 1964, the members of those four organizations, recognizing the need for a single body to represent actuaries of all specialties, approved formation of an all-inclusive organization of qualified United States actuaries

The original plan had been to obtain a federal charter as the first step toward seeking legal recognition of the profession. When this could not be promptly obtained, the Academy was dissolved as an unincorporated association and, on April 29, 1966, was reorganized as a corporation under the Illinois General Not For Profit Corporation Act. Henry F. Rood, whose presidential address to the Society of Actuaries in 1958 had voiced the first formal proposal for such a national body, was elected president.

In September 1980, the Fraternal Actuarial Association, one of the four founding organizations, went out of existence. The dissolution indicated that the needs of fraternal actuaries have been increasingly met by other actuarial organizations and that the National Fraternal Congress was increasingly providing a forum for fraternal actuaries.

A new statement of purpose for the Academy was adopted by the Board of Directors on December 9, 1981, following an exposure process with the membership and extensive deliberations by the Board.

Membership Requirements. Academy membership is intended to serve as the hallmark of a qualified actuary in the United States.

All residents who were Fellows (or the equivalent) of the four existing bodies on October 25, 1965, were automatically enrolled as Academy members, subject to their indicated assent by paying the dues. The number of charter members was 1,427.

The Academy immediately set about making its existence known to competent actuaries not eligible as charter members. It was required that any such actuary demonstrate to the Admissions Committee adequate knowledge and skills. Many were admitted by this route, some after passing special proctored examinations. A requirement of seven years of responsible actuarial experience (five years for Fellows by examination of the existing bodies) was imposed.

After January 1, 1970, educational requirements were gradually increased until 1976. In January 1976, an amendment to the bylaws created a new non-voting class of membership designated Affiliate of the American Academy of Actuaries. This class consisted of non-members of the Academy who became enrolled actuaries under the Employee Retirement Income Security Act of 1974 (ERISA), subject to acceptance of their applications by the Academy. Subsequently, in January 1979, the bylaws were further amended to eliminate the distinction between Affiliates and Members of the American Academy of Actuaries, as well as setting the experience required at three years of responsible actuarial work. Subsequently, the Academy board set the basic educational requirement at the Associateship level in the Casualty Actuarial Society or the Society of Actuaries or status as an enrolled actuary under ERISA.

Non-residents of the United States can be admitted to membership if they meet the Academy's educational and experience standards, can demonstrate familiarity with United States actuarial practices, and have a need to perform actuarial duties in the United States.

Professional Conduct. Guides to Professional Conduct were first issued in December 1965, were reconstituted into their current format in 1969, and have since been amplified and supplemented by Opinions. These Guides require the high standard of ethics and responsible performance expected of professionals, the Opinions aim to assist the practicing actuary in dealing with particular situations that may arise. The Board of Directors is assisted by separate committees in this field. One of these, the Committee on Guides to Professional Conduct, keeps the Guides and Opinions current and appropriate; the other, the Committee on Discipline, considers questions that arise about the conduct of any individual member.

Standards of Practice. The Academy commenced issuing standards of practice, called Recommendations, in 1973. These Recommendations were supplemented by Interpretations. A major step forward in the development and management of standards of practice was taken in 1985 with the creation of the Interim Actuarial Standards Board (IASB). The IASB served as the prototype for a permanent Actuarial Standards Board (ASB), which was created in June 1988 by a bylaw amendment vote.

The ASB is a separate entity affiliated with the Academy. The Board has sole responsibility to initiate the development of and to adopt new standards. Standards of practice include statements on the techniques, applications, procedures, and methods that have been generally accepted by the profession. The Guides and related Opinions require actuaries to take these pronouncements into account and be prepared to support use of assumptions or methods that vary from them.

Legal Recognition. In December 1966, the National Association of Insurance Commissioners adopted a resolution supporting recognized standards of actuarial competence and conduct and urging each commissioner to support the efforts of the Academy to gain official recog-

nition. Many states now have regulations that recognize Academy membership as qualification for signing insurance company annual statements; some have corresponding recognition for public employee retirement systems. The first state to act was Indiana, which provided by a 1968 law, for certification of actuaries by a state board. The general pattern followed in other states has been issuance of administrative orders or regulations.

In 1975, the responsibility expected of actuaries was spelled out by a new requirement that the actuary who signs a life insurance company annual statement must express an opinion on the actuarial elements, including an opinion on the adequacy of reserves The Academy responded with Recommendations to the profession on how this responsibility should be met.

In 1980, a similar requirement was added to the property and liability insurance company annual statement, except that the requirement is at the discretion of the domiciliary insurance commissioner Again the Academy responded with appropriate Recommendations to the profession

In 1983, a statement of actuarial opinion similar to those cited above was added to the annual statement blanks for both health service corporations and health maintenance organizations; it was supported by Recommendations.

In the pension field, the 1974 legislation, ERISA, has established extensive and specific standards for actuarial reports, for disclosure and fiduciary relationships, and for the qualifications of actuaries in pension work.

Expressions of Professional Opinion. The first major influence of the Academy beyond the boundaries of the profession was in its response, beginning in 1972, to the audit guide for stock life insurance companies by the American Institute of Certified Public Accountants. This cooperative endeavor has led to regular and close association between the actuarial and accounting professions.

The Academy has also become increasingly active in dealing with various government entities on a variety of public issues. In 1982, the Board of Directors adopted Guidelines for Making Public Statements in connection with this activity. These guidelines were updated in 1987.

Joint Activities of Actuarial Bodies. The North American actuarial bodies cooperate in many ways, largely through joint sponsorship of actuarial examinations and through joint committees as needed. In December 1972, the Academy was instrumental in launching an informal body, the Council of Presidents, to foster even greater understanding and common purpose. In 1976, the actuarial organizations jointly formed the Actuarial Education and Research Fund to foster the growth of basic actuarial research throughout the profession and to arrange for necessary financing of such research. Finally, a number of joint committees and task forces have dealt with many issues of mutual interest.

Administration. At the outset, the Academy shared administrative facilities with the Society of Actuaries in Chicago (since moved to Schaumburg, Illinois), which have since been broadened to serve the Conference of Actuaries in Public Practice as well. A major step to increase the value and influence of the Academy was taken in January 1976 when the Academy became headquartered in Washington, D.C. The Washington office is responsible for all staff functions other than those related to the membership data base which remain in Schaumburg.

Meetings Historically, the Academy, for the most part, has held its annual meetings in the fall of the year, in conjunction with the annual meeting of one of its founding organizations. In 1990, the Academy will begin holding its own, separate annual meeting, essentially an outgrowth of the established Washington briefing and luncheon. Starting in 1976, the Academy and the Conference of Actuaries in Public Practice began co-sponsoring the Enrolled Actuaries Meeting; in 1989, the Society of Actuaries was added as a co-sponsor. These meetings are a primary means of continuing education for pension actuaries across the nation 1981 saw the introduction of a series of Casualty Loss Reserve Seminars, which are jointly sponsored by the Academy and the Casualty Actuarial Society; they are of particular interest to property/casualty actuaries and loss reserve specialists. In addition to these meetings, each year brings other jointly sponsored meetings, seminars, and workshops on a variety of subjects.

Publications. The Academy continues to expand the number and scope of its publications. Each year, the association publishes a *Yearbook*, which includes listings of members, committees, the Board of Directors, and Academy staff, as well as such material as bylaws, discipline procedures, and application for admission to the organization. The *Journal*, which began annual publication in 1975, a record of the association's annual meeting and official public statements, ceases publication with the 1987 edition That information is now included in a special subject supplement to the Academy's newsletter, *The Actuarial Update*

Each month the Academy publishes *The Actuarial Update* (which became a bimonthly publication in 1977, and began monthly production in 1981) and at least two supplements: the "Government Relations Watch" (started in 1982), a quick-reference summary of legislative, regulatory, and related activity in the public policy arena, and summary of legislative, regulatory, and related activity in the public policy arena, and the "ASB Boxscore" (started in 1987), a status report on various standards projects and Actuarial Standards Board news. In addition, the *Enrolled Actuaries Report*, a newsletter focusing on the concerns of pension actuaries, is published five times during the year.

In recent years the Academy has added a *Fact Book*, the *Issues Digest*, and a communications primer to its array of publications. The single most significant addition to the publications roster occurred in June 1989, with the premiere of *Contingencies*, a four-color, bimonthly magazine with advertising, aimed at both actuarial and non-actuarial audiences.

STATEMENT OF PURPOSE*

The purpose of the American Academy of Actuaries is to:

- Establish, promote and maintain high standards of competence, conduct and practice within the actuarial profession.
- Stimulate and encourage the advancement of the knowledge and the methods of practice in the actuarial profession
- Encourage and promote public understanding of the nature and scope of actuarial science.
- Provide for communication between actuaries and the public on questions of qualification, certification or licensing, and identification of actuaries.
- Represent the actuarial profession in areas of public issues and discussions involving actuarial concepts.
- Coordinate and interact with other professions and organizations in areas where joint participation can contribute to fulfilling public needs.

*The Academy's statement of purpose was adopted by the Board of Directors in 1981

BOARD OF DIRECTORS

OFFICERS.	Term Expires
Harold J. Brownlee, *President*	1990
Mavis A. Walters, *President-Elect*	1990
Harry D. Garber, *Vice President*	1991
Harper L. Garrett, Jr., *Vice President*	1990
John H. Harding, *Vice President*	1990
Daniel J. McCarthy, *Vice President*	1991
Virgil D. Wagner, *Secretary*	1990
Thomas D. Levy, *Treasurer*	1990
PAST PRESIDENTS:	
John A. Fibiger	1990
W. James MacGinnitie	1991
ELECTED:	
Lawrence N. Bader	1990
Albert J. Beer	1991
Howard J. Bolnick	1992
John K. Booth	1991
Charles A. Bryan	1991
Robert J. Callahan	1990
Howard J. Fluhr	1990
Ruth F. Frew	1991
Michael Fusco	1990
Ardian C. Gill	1990
John K. Kittredge	1991
Stephen P. Lowe	1992
Robert A. Miller III	1992
Thomas G. Nelson	1992
R. Stephen Radcliffe	1992
LeRoy J. Simon	1990
William T. Tozer	1991
Larry D. Zimpleman	1992

BOARD OF DIRECTORS

Harold J. Brownlee
President

Mavis A. Walters
President-Elect

Harry D. Garber
Vice President

Harper L. Garrett, Jr.
Vice President

John H Harding
Vice President

Daniel J. McCarthy
Vice President

Virgil D. Wagner
Secretary

Thomas D. Levy
Treasurer

John A Fibiger
Past President

W James MacGinnitie
Past President

Lawrence N Bader

Albert J. Beer

Howard J Bolinick

John K Booth

Charles A Bryan

Robert J. Callahan

Howard J. Fluhr

Ruth F. Frew

Michael Fusco

Adrian C Gill

John K. Kittredge

Stephen P. Lowe

Robert A. Miller III

Thomas G. Nelson

R. Stephen Radcliffe

LeRoy J. Simon

William T. Tozer

Larry D. Zimpleman

ACADEMY STAFF

James J. Murphy
Executive Vice President

Gary D. Hendricks
Director of Government Information and Chief Economist

Christine E. Nickerson
Director, Standards Program

Erich Parker
Director of Public Relations

Gary D. Simms
General Counsel and Director of Operations

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Secretary/Standards

Jeanne E. Casey
Public Relations Specialist

Kathleen M Clark
Financial Assistant

Renee M. Cox
Publications Manager

Mary S. Dorsey
Secretary/Government Information

Gary D. Hendricks
Director of Government Information and Chief Economist

Alan M. Kennedy
Standards Technical Writer

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Public Relations Specialist

Rita L. Marciniak
Secretary to the Executive Vice President

Sandy Martin
Convention Coordinator

Dana H. Murphy
Editor, Contingencies

Christine E. Nickerson
Director, Standards Program

Erich Parker
Director of Public Relations

Andrea A. Pinkney
Secretary/Public Relations

Mildred F. Prioleau
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Gary D. Simms
General Counsel and Director of Operations

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FAX 708/706-3599

Susan C. Schneider, *Membership Manager*

ACADEMY COMMITTEES

Academy committees and task forces are appointed annually, the period running from the close of one annual meeting to the next.

COMMITTEES UNDER THE SUPERVISION OF THE PRESIDENT

Harold J. Brownlee

EXECUTIVE COMMITTEE

Between meetings of the Board, this Committee has the same powers as the Board, with certain exceptions listed in Article IV of the Bylaws. Ordinarily, it acts only in matters of urgency or lesser importance and makes recommendations to the Board in important matters.

Harold J. Brownlee, *President*
Mavis A. Walters, *President-Elect*
Virgil D. Wagner, *Secretary*
Thomas D. Levy, *Treasurer*
Harry D. Garber, *Vice President*
Harper L. Garrett, Jr., *Vice President*
John H. Harding, *Vice President*
Daniel J. McCarthy, *Vice President*
W. James MacGinnitie, *Immediate Past President*

COMMITTEES UNDER THE SUPERVISION OF THE PAST PRESIDENT

W. James MacGinnitie

NOMINATING COMMITTEE

This Committee is responsible for nominating a slate of candidates for the Board of Directors for presentation to the Annual Meeting, and for nominating a slate of candidates for Academy Officers for presentation to the Board of Directors.

John A. Fibiger, *Chairperson*
W. James MacGinnitie, *Vice Chairperson*
Daphne D. Bartlett
Harold J. Brownlee
Charles A. Bryan
G. Patrick Byrnes
Ray Cole
Mavis A. Walters

TASK FORCE ON ACTUARIAL PUBLIC SERVICE

Dwight K. Bartlett, III, *Chairperson*
Carole Banfield
Philip Ben-Zvi
A. Norman Crowder, III
Benjamin Gottlieb
Toni Hustead
Leonard McVity
A. Haeworth Robertson

COMMITTEES UNDER THE SUPERVISION OF THE PRESIDENT-ELECT

Mavis A. Walters

COMMITTEE ON PLANNING

This Committee is to review the Academy's objectives, and to recommend alternative strategies that should be considered to achieve these objectives, and how these strategies might be modified under alternative external developments or future changes in the Academy's environment.

Mavis A. Walters, *Chairperson*
Daphne D. Bartlett
Barnet N. Berin
Richard J. Fallquist
Allan M. Kaufman
Stephen H. Lehman
W. James MacGinnitie
Charles L. McClenahan
Robert W. Webb

CASUALTY PRACTICE AREA UNDER THE SUPERVISION OF THE PRESIDENT-ELECT

Mavis A. Walters

COMMITTEE ON PROPERTY AND LIABILITY ISSUES

The function of this Committee is to monitor legislative and regulatory activities in the property and liability area. The Committee may prepare statements on property and liability issues for dissemination to the membership or for submission to appropriate organizations, both governmental and private. Issues on certain specialty subjects, such as financial reporting and risk classification, are generally referred to the appropriate committee for action.

Robert V. Deutsch, *Chairperson*

Carole J. Banfield
William N. Bartlett
Donald T. Bashline
Ross A. Currie
John Dawson
Jeffrey H. Mayer
Robert T. Muleski
Frank Neuhauser, Jr.
Dale F. Ogden
Charles M. Potok
John M. Purple
Lee R. Steeneck
Frank T. White

COMMITTEE ON PROPERTY AND LIABILITY INSURANCE FINANCIAL REPORTING

The function of this Committee is to monitor activities regarding financial reporting related to property and liability insurance, review proposals made by various governmental and non-governmental organizations affecting accounting and auditing issues related to property and liability insurance, and generally be responsible for analysis and recommendations on property and liability insurance accounting issues. When appropriate, the Committee will prepare written or oral discussion of such issues for presentation.

David G. Hartman, *Chairperson*

Dean R. Anderson
Robert Arvanitis
Paul Braithwaite
Vincent P. Connor
Edward W. Ford
Robert P. Irvan
Allan M. Kaufman
Anne E. Kelly
Terrence M. O'Brien
Paul G. O'Connell
Vincent T. Rowland
Walter C. Wright, III
James W. Yow

JOINT PROGRAM COMMITTEE FOR CASUALTY LOSS RESERVE SEMINAR

This Committee is responsible for the development of a program for Casualty Loss Reserve Seminars co-sponsored by the Academy and the Casualty Actuarial Society.

Patrick J. Grannan, *Chairperson*
Bruce C. Bassman, *Vice Chairperson*

James E. Buck, Jr.
Howard L. Cohen
Robert J. Finger
Russell T. John
Orin M. Linden
Susan M. Miller
Nancy R. Myers
Terrence M. O'Brien
Edward C. Shoop
Jane C. Taylor

HEALTH PRACTICE AREA UNDER THE SUPERVISION OF THE VICE PRESIDENT

Harper L. Garrett, Jr.

COMMITTEE ON HEALTH

The function of this Committee is to further the actuarial profession's involvement as a responsible voice to individuals and organizations involved in policy issues relating to design, cost, and financing of the nation's health care. The Committee performs its role in part by monitoring legislative and regulatory activities in the health area on both the federal and state levels. It is also alert to developments from other sources and stays informed of the issues faced by our nation in its quest for appropriate, sound health care and its financing. The Committee may prepare statements on key health issues for dissemination to the membership or for submission to appropriate organizations, both governmental and private. Issues on other specialty subjects, such as financial reporting, risk classification, and health and welfare plans, are generally referred to the appropriate committee for action.

Edward J. Wojcik, *Chairperson*
Paul Janus, *Vice Chairperson*

Alfred A. Bingham, Jr.
William J. Bugg, Jr.
Edward H. Friend
Larry M. Gorski
Sam Gutterman
Thomas L. Handley
Timothy M. Harrington
Roland E. King
Jerry E. Lusk
Bartley L. Munson
Harry L. Sutton, Jr.
Gordon R. Trapnell
Norman J. Zwitter

Subcommittee on Liaison with NAIC Accident and Health (B) Committee

William J. Bugg, Jr., *Chairperson*
William F. Bluhm, *Vice Chairperson*

Delmar F. Borah
Dorothea D. Cardamone
Judith A. Discenza
Mark V. Hartman
John A. Hartnedy
Frank Rubino
Thomas J. Stoiber

COMMITTEE ON HEALTH AND WELFARE PLANS

This Committee addresses actuarial issues affecting health and welfare plans. The Committee researches the actuarial aspects of such issues, and prepares statements of position on pending or potential legislation, regulation and policy. Such statements may be directed to the membership, the Board of Directors, or for submission to appropriate governmental or private organizations.

Certain issues on specialty subjects, such as those relating to actuarial standards of practice, alternate health care delivery systems and risk classification, are generally referred to the appropriate committee for action.

In coordinating its activities, the Committee maintains liaison with the Committee on Health, the Actuarial Standards Board and other actuarial bodies.

Jeffrey P. Petertil, *Chairperson*

John J. Bauer	Adam J.Reese
John M. Bertko	Carl D. Smith
Steven J. Ferruggia	Eric L. Smithback
Stephen A. Meskin	Harvey Sobel
Byron D. Murgatroyd, Jr.	George B. Wagoner, Jr
Richard Ostuw	Edward J. Wojcik
Mark D. Peavy	

Subcommittee on Benefit Values

Richard Ostuw, *Chairperson*

Byron D. Murgatroyd, Jr.	George B. Wagoner
Eric L. Smithback	Edward J. Wojcik

Subcommittee on Retiree Benefits

John M. Bertko, *Chairperson*

John J. Bauer	Stephen A. Meskin
Steven J. Ferruggia	Eric L. Smithback

COMMITTEE ON CONTINUING CARE RETIREMENT COMMUNITIES

The function of this Committee is to define and develop the actuarial role in connection with continuing care retirement communities. The Committee may prepare statements for dissemination to the membership or for the submission to governmental entities or to the accounting profession. The Committee will establish liaison with and develop a communications outreach program to the CCRC community.

Alwyn V. Powell, *Chairperson*
Charles C. DeWeese, *Vice Chairperson*

Harold L. Barney	Robert A. Hall
Christian J. DesRochers	David L. Hewitt
Jarvis Farley	Leslie E. Korper II
Charles E. Farr	Bruce L. Workman

TASK FORCE ON NATIONAL RETIREMENT INCOME POLICY

The function of this task force is to explore the desirability and feasibility of developing a National Retirement Income Policy on behalf of the actuarial profession.

Kenneth A Steiner, *Chairperson*

Jeff Furnish	Richard K. Kischuk
Stewart Hack	Patricia L. Scahill
Peter L. Hutchings	Larry D Zimpleman

LIFE PRACTICE AREA UNDER THE SUPERVISION OF THE VICE PRESIDENT

John H. Harding

COMMITTEE ON LIFE INSURANCE

The function of this Committee is to monitor legislative and regulatory activities in the life insurance area. The Committee may prepare statements on life insurance issues for dissemination to the membership or for submission to appropriate organizations, both governmental and private. Issues on certain specialty subjects, such as financial reporting and risk classification, are generally referred to the appropriate committee for action.

John J. Palmer, *Chairperson*

Jeffrey N. Altman	Phillip K. Polkinghorn
William Carroll	Stephen A. J. Sedlak
Donna R. Claire	Ronald L. Stopher
Helen Galt	James R. Swenson
David M. Holland	Joseph H. Tan
Edward P. Mohoric	

COMMITTEE ON LIFE INSURANCE FINANCIAL REPORTING

The function of this Committee is to monitor activities regarding financial reporting related to life and health insurance, review proposals made by various governmental and non-governmental organizations affecting accounting and auditing issues related to life and health insurance, and generally be responsible for analysis and recommendations on life and health insurance accounting issues. When appropriate, the Committee will prepare written or oral discussion of such issues for presentation.

Paul F. Kolkman, *Chairperson*

William T. Bryan	Robert W. Omdal
Dennis L. Carr	Barry Paul
J. Peter Duran	David Y. Rogers
Douglas A. Eckley	Howard L. Rosen
Lonnie A. Etheridge	William Schreiner
John T. Glass	Jerome F. Seaman
Allan Hale Johnson	Dennis L Stanley
Robert J. LaLonde	Diane Wallace
S. Michael McLaughlin	Melville J. Young
Lew H. Nathan	

JOINT COMMITTEE ON THE VALUATION ACTUARY

This Committee serves as a steering committee to:

1. communicate and coordinate with non-actuarial audiences, such as insurance regulators, the insurance industry, and the accounting profession; and
2. coordinate the work of committees within the actuarial profession addressing the problems relating to the responsibilities of the valuation actuary in the United States.

Walter S. Rugland, AAA, *Chairperson*

William Carroll, AAA	Richard S. Miller, CAPP
Donald D. Cody, SOA	Robert A. Miller, III, CAS
John H. Flittie, SOA	R. Stephen Radcliffe, AAA
Horace W. McCubbin, CIA	Donald R. Sondergel, SOA

PENSION PRACTICE AREA UNDER THE SUPERVISION OF THE VICE PRESIDENT

Daniel J. McCarthy

PENSION COMMITTEE

This Committee deals with actuarial issues affecting pension plans other than issues related to accounting matters, actuarial standards of practices, and risk classification.

The Committee is charged with carrying out the following functions in so far as each relates to such actuarial issues:

1. research issues and prepare and present position statements on pending legislation and regulations;
2. coordinate the research and project activities to be undertaken by the actuarial profession; and
3. recommend policy to the Board of Directors.

In carrying out its coordination function, the Committee maintains liaison with the Committee on Pensions of the Conference of Actuaries in Public Practice and the Committee on Pensions and the Pension Section of the Society of Actuaries.

John B. Thompson, *Chairperson*

Vincent P. Amoroso	Samuel M. Kikla
Steven Bland	Eric P. Lofgren
Thomas J. Cavanaugh	Kathryn G. Marticello
Darrel J. Croot	William Napoli, Jr.
Kathleen S. Elder	Richard G. Roeder
Jeff Furnish	Richard G. Schreitmueller
Ronald Gebhardtsbauer	Donald J. Segal
Sandor Goldstein	Ronnie Susan Thierman
Keith J. Goodell	James E. Turpin
Steven J. Haas	Nancy R. Wagner
Duane F. Hanf	Wallace W. Wilson
Allan W. Johnson	

COMMITTEE ON PENSION ACCOUNTING

The function of this Committee is to monitor activities regarding financial reporting related to pension plans, review proposals made by various governmental and non-governmental organizations affecting accounting and auditing issues related to pension plans, and generally be responsible for analysis and recommendations on pension accounting issues. When appropriate, the Committee will prepare written or oral discussion of such issues for presentation.

Darrel J. Croot, *Chairperson*

Paul W. Barker
Steven Bland
Doris J. Bennett
Thomas J. Cavanaugh
K. Eric Freden
Benjamin I. Gottlieb
Frederick M. Green
James M. Jackson
Lawrence A. Johansen
David R. Kass
James F. Verlautz
Henry N. Winslow

COMMITTEE ON SERVICES TO ENROLLED ACTUARIES

The function of this Committee is to assist the Board of Directors of the Academy in formulating and implementing a meaningful program of services to enrolled actuaries.

Kathleen S. Elder, *Chairperson*

Loyd Hopper
Erwin S. Janush
Larry M. O'Maley
Wood C. Sisarcick
Robert D. Steinhorn

COMMITTEE ON SOCIAL INSURANCE

This Committee is to provide and promote actuarial reviews and analyses of social insurance systems of the United States. Its significant findings will be reported to the Board of Directors and may be used to provide information for the Academy membership or for public expression of professional opinion. The Committee's activities will be coordinated with those of corresponding committees of other North American actuarial bodies.

Robert J. Myers, *Chairperson*
Stephen G. Kellison, *Vice Chairperson*

Francisco R. Bayo
James A. Beirne
James M. Berry
Benjamin I. Gottlieb
Peter G. Hendee
Edwin C. Hustead
Joseph L. Petrelli
Gregory J. Savord
Bruce D. Schobel
Kenneth A. Steiner
Hal S. Tepfer

TASK FORCE ON PENSION PLAN TERMINATIONS

Howard M. Phillips, *Chairperson*

JOINT PROGRAM COMMITTEE FOR ENROLLED ACTUARIES MEETING

This Committee is responsible for the development of a program for the meetings for Enrolled Actuaries cosponsored by the Academy, the Conference of Actuaries in Public Practice, and the Society of Actuaries.

Neil A. Parmenter, *Chairperson*
Elizabeth C. Berni, *Vice Chairperson*

Twila C. Bastian
Barbara K. Blatt
Donald R. Fleischer
Howard Fluhr
Douglas C. Holden
Eric P. Larson
Jeffrey A. Levy
Roger N. Marietti
Eugene Schloss
Lawrence J. Sher
Peter D. Verne
Richard A. Watts
Vickie N. Williams

PROFESSIONALISM AREA UNDER THE SUPERVISION OF THE VICE PRESIDENT

Harry D. Garber

COMMITTEE ON DISCIPLINE

This Committee considers directly, or by appointed subcommittees, questions that arise about the conduct of a member in his relationship to the Academy or its members, or in professional practice, or affecting the interests of the profession, takes action as provided by the Bylaws, and makes appropriate recommendations and reports to the Board of Directors.

John A. Fibiger, *Chairperson*

Cecil D. Bykerk
Susan Comstock
Harry D. Garber
Ardian C. Gill
Richard L. Helms
Barbara J. Lautzenheiser
George S. Ling
Denis W. Loring
James A. Miles
William David Smith
Richard M. Stenson
Robert E. Swett
Karen A. Unterreiner
Bernard L. Webb
David M. Welsh
Willard Witherspoon, Jr.

COMMITTEE ON GUIDES TO PROFESSIONAL CONDUCT

This Committee is responsible for drafting Guides to Professional Conduct and Interpretative Opinions, and also for revising or recommending the elimination of existing Guides and Opinions for action by the Board of Directors. The Committee answers inquiries about professional conduct, whether of a general or specific nature.

Douglas J. Collins, *Chairperson*

Harold L. Barney
Jarvis Farley
Patricia Guinn
Douglas S. Haseltine
William P. Link
David M. Reade
James R. Swenson

COMMITTEE ON PROFESSIONAL RESPONSIBILITY

William David Smith, *Chairperson*

COMMITTEE ON QUALIFICATIONS

The purpose of this Committee is to identify and recommend to the Board of Directors minimum qualification standards for members who perform publicly required actuarial functions. It would also investigate questions relating to qualification problems and counsel with members on questions relating to individual qualifications.

James F. Reiskytl, *Chairperson*

Timothy J. Alford
John K. Booth
Burnett Halstead
Joseph J. Leube
Walter S. Rugland
John B Snyder
Michael A. Walters
Charles Barry H. Watson
Walter C. Woodward

TASK FORCE ON CONTINUING EDUCATION REQUIREMENTS AND RECOGNITION

Daniel J. McCarthy, *Chairperson*

Irene K. Bass
Robert L. Brown
Ray Cole
Ruth F. Frew
Burton D. Jay

COMMITTEES UNDER THE SUPERVISION OF THE SECRETARY

Virgil D. Wagner

ADMISSIONS COMMITTEE

Under the provisions of Article I, Section 2, of the Bylaws, this Committee reviews applications for admission and makes recommendations to the Executive Committee. Such recommendations are based on evidence of the applicant's having met educational, experience, and other prescribed requirements.

Judy A. Faucett, *Chairperson*

Linda S. Need	Steven L. Ostlund
Bruce T. Ogg	David W. Simbro

COMMITTEE ON RISK CLASSIFICATION

This Committee has the responsibility for keeping the membership of the Academy advised of major developments relating to risk classification that affect retirement plans, welfare plans and insurance, both governmental and private. It may also conduct or sponsor research on issues related to risk classification. It will also prepare reports, as appropriate, on such issues for dissemination to the membership and for submission to appropriate organizations, both governmental and private.

Jean M. Wodarczyk, *Chairperson*

David Christianson	Karen Perry
John F. Fritz	W. Keith Sloan
Joan E. Herman	Donald B. Thaler
James B. Keller	Richard G. Woll
John J. Kollar	Everett D. Wong
John W. Paddon	

COMMITTEE ON PUBLICATIONS

This Committee is responsible for all Academy publications.

Roland E. King, *Chairperson*

The Actuarial Update

Editor
Evelyn Toni Mulder

Associate Editors
Warren P. Cooper
Charles Barry H. Watson

The Enrolled Actuaries Report

Editor
Silvio Ingui

Associate Editors
Jan R. Harrington
A. Richard LaBombarde
Donald J. Segal

EDITORIAL ADVISORY BOARD FOR *CONTINGENCIES*

Roland E. King, *Chairperson*

Daphne D. Bartlett	Dale Nelson
Frederick W. Kilbourne	Craig A. Olney
Evelyn Toni Mulder	Richard S. Robertson

COMMITTEE ON RELATIONS WITH ACCOUNTANTS

This Committee and the parallel AICPA Relations with Actuaries Committee provide a constantly available facility for communication between the two professions. They meet jointly at regular intervals, as well as whenever specific need arises, to discuss policy matters involving the two professions.

Task forces will operate under the aegis of each profession's committee, as needed, to work on particular questions. However, this Committee initiates dialogue at an early stage of any situation involving both professions and provides a means for anyone in either profession to seek an answer to a question involving the expertise of the other profession

Edwin F Boynton, *Chairperson*

Darrel J. Croot	Walter N. Miller
Walter J. Fitzgibbon, Jr.	Thomas G. Nelson
David G. Hartman	LeRoy B. Parks, Jr.
Paul F. Kolkman	Jerome A. Scheibl

COMMITTEES UNDER THE SUPERVISION OF THE TREASURER

Thomas D. Levy

BUDGET AND FINANCE COMMITTEE

The duties of this Committee are:

1. to prepare financial projections;
2. to prepare the annual budget;
3. to recommend the dues structure to the Board of Directors; and
4. to develop and maintain the investment policy for Academy funds, such policy to be implemented by the Treasurer.

Thomas D. Levy, *Chairperson*

Mavis A. Walters	William T. Tozer
Charles A. Bryan	Virgil D. Wagner
Thomas G. Nelson, Jr.	

Audit Subcommittee

William T. Tozer, *Chairperson*

Charles A. Bryan	Thomas G. Nelson, Jr.

JOINT COMMITTEES

COUNCIL OF PRESIDENTS

This is an informal body whose purposes are to coordinate activities of the actuarial organizations on this continent and to exchange views on current and long-term professional questions. Its membership consists of the Presidents and the Presidents-Elect of the Academy and of the first four bodies listed as "Other Actuarial Organizations" in this *Yearbook*.

Allan D. Affleck, SOA
Daphne D. Bartlett, SOA
Robert L. Brown, CIA
Harold J. Brownlee, AAA
Charles A. Bryan, CAS
G. Patrick Byrnes, ASPA
Ray Cole, CAPP
Michael Fusco, CAS
Peter C. Hirst, CIA
Irwin I. Kent, CAPP
Alan J. Stonewall, ASPA
Mavis A. Walters, AAA

JOINT TASK FORCE ON COVENANT

John H. Harding, *Chairperson*

Daphne D. Bartlett
Robert L. Brown
Charles A. Bryan
G. Patrick Byrnes
Ray Cole
Mavis A. Walters

JOINT TASK FORCE ON PROFESSIONALISM

Harry D. Garber, *Chairperson*

Dwight K. Bartlett III, SOA
Kenneth T. Clark, CIA, CAS
Jarvis Farley, AAA, ASPA
David P. Flynn, CAS
David L. Hewitt, CAPP
Carl Shalit, ASPA

ACTUARIAL EDUCATION AND RESEARCH FUND

The Board of Directors is the governing body of the Actuarial Education and Research Fund. This fund carries out research and education projects in the field of actuarial science and studies specific projects which could be advanced under this mechanism

Curtis E. Huntington, SOA, *Chairperson*
Stephen G Kellison, AAA, *Secretary*
Randall J Dutka, CIA, *Treasurer*

R. William Dozier, Jr., AAA
Fenton R. Isaacson, CAPP
J. Gary LaRose, CAS
Owen A. Reed, CIA
Courtland C. Smith, SOA
Jane C. Taylor, CAS
Charles Barry H. Watson, CAPP

ACTUARIAL STANDARDS BOARD AND COMMITTEES

ACTUARIAL STANDARDS BOARD

The Actuarial Standards Board (ASB) was established as an independent entity within the Academy on July 1, 1988. The ASB has the authority: to prescribe its own operating procedures; to establish committees, subcommittees, and task forces it may deem necessary in carrying out its assigned functions; and, to appoint individuals to positions on such committees, subcommittees, and task forces. The foregoing authority may in turn be redelegated by the ASB to its Operating Committees. The Operating Committees report to the ASB and function under its direction. The ASB also has the authority (which may not be redelegated) to authorize exposure of proposed standards and to adopt recommended standards of practice.

The ASB is hereby charged:

1. to direct and manage the development of standards of practice in all areas of actuarial practice;
2. to identify the need for actuarial standards of practice in all areas of actuarial practice;
3. to review standards of practice and determine whether they are in need of amendment, alteration, expansion, or elimination;
4. to cooperate with the Committee on Discipline as requested by the Chairperson of that committee;
5. to determine whether different categories of standards of practice would be more appropriate;
6. to develop a uniform format for exposure drafts and standards of practice;
7. to take steps to enhance the current exposure process regarding standards of practice, and to implement or cause to be implemented ways in which actuaries and other interested parties will more actively participate in the exposure process;
8. to determine appropriate way(s) to publish standards of practice;
9. to promote the value of and adherence to standards of practice;
10. to develop its own rules of procedure for organizations which are not in conflict with the requirements in its plan of operation; and
11. to take all steps necessary to accomplish the other specific tasks in its plan of operation.

Walter N. Miller, *Chairperson*
Jack M. Turnquist, *Vice Chairperson*
George B. Swick, *Vice Chairperson*

E. Paul Barnhart
Gary Corbett
Willard A. Hartman
James C. Hickman
Frederick W. Kilbourne
P. Adger Williams

CASUALTY COMMITTEES OF THE ASB

In accordance with procedures prescribed by the Actuarial Standards Board, this Committee is to develop actuarial standards of practice in the property and liability insurance area.

Michael J. Miller, *Chairperson*

Martin Adler
James R. Berquist
Richard Beverage
Richard S. Biondi
LeRoy A. Boison, Jr.
Douglas J. Collins
James A. Faber
Daniel J. Flaherty
David P. Flynn
Spencer M. Gluck
Robert W. Gossrow
David J. Grady
Gary Grant
Steven L. Groot
James A. Hall, III
E. LeRoy Heer
Bertram A. Horowitz
Eldon J. Klaassen
R. Michael Lamb
Robert J. Lindquist
Jerry A. Miccolis
Robert A. Miller, III
Gary K. Ransom
Alfred O. Weller
Paul E. Wulterkens

Subcommittee on Ratemaking

LeRoy A. Boison, Jr., *Chairperson*

Subcommittee on Reserving

James A. Faber, *Chairperson*

Subcommittee on Valuation

Douglas J. Collins, *Chairperson*

HEALTH COMMITTEE OF THE ASB

In accordance with procedures prescribed by the Actuarial Standards Board, this Committee is to develop actuarial standards of practice in the health field.

Larry M. Gorski, *Chairperson*

Herbert A. Fritch
Spencer Koppel
William H. Odell
David F. Ogden
John A. Price
James L. Purdy
Robert J. Schuler
Richard J. Shepler
Allen J. Sorbo
Joe P. Sternfeld

LIFE COMMITTEE OF THE ASB

In accordance with procedures prescribed by the Actuarial Standards Board, this Committee is to develop actuarial standards of practice in the life insurance area.

Harold G. Ingraham, Jr., *Chairperson*

Timothy F. Harris	James B. Milholland
Burton D. Jay	Edward S. Silins
Paul F. Kolkman	Donald R. Sondergeld
Robert W. Maull	William T. Tozer

PENSION COMMITTEE OF THE ASB

In accordance with procedures prescribed by the Actuarial Standards Board, this Committee is to develop actuarial standards of practice in the pension area.

Richard G. Roeder, *Chairperson*

Lall Bachan	Kenneth W. Porter
Robert S. Byrne, Jr.	Harry S. Purnell
Anthony C. Deutsch	John A. Steinbrunner
Silvio Ingui	William C. Spencer
Judith E. Latta	

RETIREE HEALTH CARE COMMITTEE OF THE ASB

In accordance with procedures prescribed by the Actuarial Standards Board, this Committee is to develop actuarial standards of practice in the retiree health care and death benefits area.

Kenneth W. Porter, *Chairperson*

Alan S. Breitman	Joseph P. Macaulay
John D. Bohon	Stephen A. Meskin
Harry A. Don	George J. Roccas
Steven J. Ferruggia	Donald E. Sanning
Robert W. Haver	Irwin J. Stricker
John Patrick Kinney, III	Bernard J. Villa

SPECIALTY COMMITTEE OF THE ASB

In accordance with procedures prescribed by the Actuarial Standards Board, this Committee is to develop actuarial standards of practice in areas not addressed by the Committees above.

Jarvis Farley, *Chairperson*

Steven A. Harrold	Robert J. Myers
Phillip D. Miller	Richard S. Robertson

TASK FORCE ON LONG-TERM CARE

In accordance with procedures prescribed by the Actuarial Standards Board, this Task Force is to develop actuarial standards of practice in the area of long-term care.

Bartley L. Munson, *Chairperson*

Donald M. Charsky	Edward A. Murphy
Abraham S. Gootzeit	Dennis M. O'Brien
James T. Helton	Gerald R. Shea
John Patrick Kinney, III	

EDITORIAL ADVISORY COMMITTEE OF THE ASB

Mary S. Adams, *Chairperson*

Charles E. Farr	Jerome A. Scheibl

LIAISON APPOINTMENTS

LIAISON MEMBER ON THE
EDUCATION POLICY COMMITTEE
OF THE SOCIETY OF ACTUARIES

Peter Hepokoski

LIAISON MEMBER ON THE EDUCATION
POLICY COMMITTEE OF THE
CASUALTY ACTUARIAL SOCIETY

Gustave A. Krause

COMMITTEE APPOINTMENT GUIDELINES

PREAMBLE

In accordance with the Bylaws of the American Academy of Actuaries, the President appoints committees authorized by the Board of Directors. To aid the President in making such appointments the Board adopted the following guidelines with this preamble at its meeting on October 31, 1980. These guidelines reflect the Board's intention to involve as many members as possible in committee activities without sacrificing continuity. However, the effectiveness of committee work is paramount and as a consequence strict adherence to the guidelines is not expected, particularly with respect to committees that interface regularly with other professions and/or government.

Committees for which specific appointment rules are established by the Board (e.g. Nominating Committee, Actuarial Standards Board) are exempt from the guidelines. Appointments to joint committees and liaison appointments are subject to the guidelines applicable to standing committees, although certain of the liaison appointments must be Board members pursuant to Academy policy and agreements with other organizations.

GUIDELINES

(1) All members of the Academy are eligible to serve on committees.

(2) An officer of the Academy should not serve on any committee except in an ex officio capacity.

(3) A person should be chairperson of a standing committee for no more than three years and should retire from the committee after serving as chairperson.

(4) A person should remain on a standing committee for no more than three years unless such person becomes chairperson by the end of that period.

(5) In general, a person should not serve concurrently on more than one standing committee.

(6) In general, a person appointed to a task force or a special committee is expected to serve until the task force or special committee is discharged.

PAST OFFICERS

1965–66		1966–67
Henry F Rood	*President*	Thomas E Murrin
Thomas E Murrin	*President-Elect*	John H Miller
Frank J Gadient	*Vice Presidents*	Frank J. Gadient
Laurence H Longley-Cook		Laurence H Longley-Cook
John H Miller		H Raymond Strong
H Raymond Strong		Andrew C Webster
George M Bryce	*Secretary*	Norton E. Masterson
Robert E Bruce	*Treasurer*	Robert E Bruce

1967–68		1968–69
John H Miller	*President*	Wendell Milliman
Wendell Milliman	*President-Elect*	Walter L. Rugland
Edward D Brown, Jr	*Vice Presidents*	Edward D Brown, Jr.
William J. Leslie, Jr.		William J Leslie, Jr
Frank J Gadient		Paul T Rotter
Allen L Maverson		Harold W Schloss
Norton E Masterson	*Secretary*	Norton E Masterson
Robert E. Bruce	*Treasurer*	Robert E Bruce

1969–70		1970–71
Walter L Rugland	*President*	H Raymond Strong
H Raymond Strong	*President-Elect*	Robert J. Myers
Paul T Rotter	*Vice Presidents*	Donald F Campbell
Harold W Schloss		John K Dyer
Donald F Campbell		Harold E Curry
Robert J Myers		Morton D Miller
Norton E. Masterson	*Secretary*	William A Halvorson
Robert E Bruce	*Treasurer*	Robert E Bruce

1971–72		1972–73
Robert J. Myers	*President*	Morton D Miller
Morton D Miller	*President-Elect*	Ernest J Moorhead
Harold E Curry	*Vice Presidents*	Robert E Bruce
Ernest J Moorhead		Julius Vogel
Robert E Bruce		Reuben I Jacobson
Julius Vogel		Daniel J McNamara
William A. Halvorson	*Secretary*	William A Halvorson
Dale R. Gustafson	*Treasurer*	Dale R Gustafson

1973–74		1974–75
Ernst J. Moorhead	*President*	Daniel J McNamara
Daniel J McNamara	*President-Elect*	Thomas P Bowles, Jr.
William A. Halvorson	*Vice Presidents*	Richard L Johe
Reuben I Jacobson		Robert C Winters
Thomas P Bowles, Jr		Edwin F Boynton
Richard L Johe		Kenneth H Ross
Walter S. Rugland	*Secretary*	Walter S Rugland
Dale R Gustafson	*Treasurer*	Dale R. Gustafson

1975–76		1976–77
Thomas P Bowles, Jr	*President*	Robert C. Winters
Robert C Winters	*President-Elect*	Edwin F Boynton
Edwin F. Boynton	*Vice Presidents*	Dale R. Gustafson
Kenneth H. Ross		M Stanley Hughey
Dale R Gustafson		Ronald L. Bornhuetter
M Stanley Hughey		Louis Garfin
Walter S. Rugland	*Secretary*	Ralph E Edwards
James O Webb	*Treasurer*	James O Webb

1977–78		1978–79
Edwin F Boynton	*President*	Dale R Gustafson
Dale R Gustafson	*President-Elect*	Ronald L Bornhuetter
Ronald L Bornhuetter	*Vice Presidents*	Preston C Bassett
Louis Garfin		Charles C Hewitt, Jr
Preston C Bassett		Herbert L DePrenger
Charles C Hewitt, Jr		Walter L Grace
Dwight K Bartlett III	*Secretary*	Dwight K. Bartlett III
James O. Webb	*Treasurer*	Kevin M Ryan

1979–80		1980–81
Ronald L Bornhuetter	*President*	Walter L Grace
Walter L Grace	*President-Elect*	William A Halvorson
Mary H Adams	*Vice Presidents*	Richard S Robertson
Herbert L DePrenger		P Adger Williams
Richard S Robertson		A Norman Crowder III
P Adger Williams		Bartley L Munson
Charles B H Watson	*Secretary*	Charles B H Watson
Kevin M Ryan	*Treasurer*	Kevin M Ryan

1981–82		1982–83
William A Halvorson	*President*	P Adger Williams
P Adger Williams	*President-Elect*	A Norman Crowder III
A Norman Crowder III	*Vice Presidents*	David R Carpenter
Bartley L Munson		William A Ferguson
David R Carpenter		John A. Fibiger
William A Ferguson		Walter S Rugland
Carl R. Ohman	*Secretary*	Carl R. Ohman
W James MacGinnitie	*Treasurer*	W James MacGinnitie

1983–84		1984–85
A Norman Crowder III	*President*	M Stanley Hughey
M Stanley Hughey	*President-Elect*	Bartley L Munson
John A Fibiger	*Vice Presidents*	David G Hartman
Walter S Rugland		David M Reade
David G Hartman		Harold J Brownlee
David M Reade		Carl R. Ohman
Carl R Ohman	*Secretary*	Robert H. Dobson
Burton D Jay	*Treasurer*	Burton D Jay

1985–86		1986–87
Bartley L Munson	*President*	Preston C Bassett
Preston C Bassett	*President-Elect*	John A. Fibiger
Harold J Brownlee	*Vice Presidents*	Edward H Friend
Edward H Friend		W James MacGinnitie
W James MacGinnitie		Burton D Jay
Carl R Ohman		Mavis A Walters
Robert H Dobson	*Secretary*	Robert H. Dobson
Burton D Jay	*Treasurer*	Daniel J McCarthy

1987–88		1988–89
John A Fibiger	*President*	W James MacGinnitie
W James MacGinnitie	*President-Elect*	Harold J Brownlee
Phillip N. Ben-Zvi	*Vice Presidents*	Phillip N Ben-Zvi
Burton D Jay		Harper L. Garrett, Jr
Joseph J Stahl II		John H Harding
Mavis A Walters		Joseph J Stahl II
Virgil D Wagner	*Secretary*	Virgil D. Wagner
Daniel J McCarthy	*Treasurer*	Daniel J McCarthy

MEETINGS CALENDAR

ANNUAL MEETING

1990 September 26	Ramada Renaissance TechWorld Washington, D.C.

CASUALTY LOSS RESERVE SEMINAR

1990 September 10–11	Hyatt Regency DFW Dallas, Texas
1991 September 23–24	Crystal Gateway Marriott Crystal City, Virginia

ENROLLED ACTUARIES MEETING

1990 February 14–16	Sheraton Washington Hotel Washington, D.C.
1991 March 13–15	Sheraton Washington Hotel Washington, D.C.

MEMBERSHIP STATISTICS

SCHEDULE OF MEMBERSHIP

Particulars	Number
Membership as of November 1, 1988	9,114
Increases:	
Admissions	365
Reinstatements	15
Decreases:	
Deaths	51
Withdrawals	47
Membership as of November 1, 1989	9,396

ANALYSIS OF MEMBERSHIP BY TYPE OF EMPLOYMENT

	Membership		
Type of Employment	As of November 1, 1987	As of November 1, 1988	As of November 1, 1989
Insurance organization	4,065	4,160	4,183
Consulting actuary	3,552	3,722	3,874
Government	63	67	143
Academic institution	35	38	42
Other	311	318	255
Retired or not known	771	809	899
Total	8,797	9,114	9,396

MEMBERSHIPS HELD BY ACADEMY MEMBERS IN CASUALTY ACTUARIAL SOCIETY (CAS), CONFERENCE OF ACTUARIES IN PUBLIC PRACTICE (CAPP), AND SOCIETY OF ACTUARIES (SOA)

As of November 1, 1989

	CAS	CAPP	SOA	TOTAL
Members				
In all three	16	16	16	16
CAS and CAPP	55	55	—	55
CAS and SOA	69	—	69	69
CAPP and SOA	—	699	699	699
In one only	1,085	184	6,295	7,564
In none	—	—	—	993
Total	1,225	954	7,079	9,396

ACADEMY MEMBERS WHO ARE ENROLLED ACTUARIES

As of November 1, 1989

	CAS	CAPP	SOA	TOTAL
Members				
In all three	9	9	9	9
CAS and CAPP	2	2	—	2
CAS and SOA	8	—	8	8
CAPP and SOA	—	579	579	579
In one only	3	114	2,036	2,153
In none	—	—	—	778
Subtotal	—	—	—	3,529
Non-Academy Enrolled Actuaries	—	—	—	622
Total Enrolled Actuaries	22	704	2,632	4,151

MEMBERSHIP

LISTINGS AS OF NOVEMBER 1, 1989

The abbreviations following the name of the member of the Academy designate membership in the founding actuarial organizations as follows:

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
M.C.A.—Member of Conference of Actuaries in Public Practice
A.C.A.—Associate of Conference of Actuaries in Public Practice
F.S.A.—Fellow of Society of Actuaries
A.S.A.—Assocate of Society of Actuaries
E.A.—Enrolled actuary

"i"—Denotes inactive status; this is, members on dues waiver as a result of retirement or disability, or members who are not obligated to pay dues as a result of their status as full-time students without actuarial income.
1965—Denotes Charter Member

A

Aasland, Christopher, (F.S.A.), *Senior Actuary*, Life Investors Insurance Co, 4333 Edgewood Road NE, Cedar Rapids IA 52499 319/398-8914 — Admitted 1979

Abazoris, Norman V, (F.S.A., E.A.), *Partner*, Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 708/295-5000 — Admitted 1980

Abbot, Quincy S, (F.S.A), *Senior Vice President Tax Dept*, CIGNA Corp, Hartford CT 06152 203/726-5091 — Admitted 1965

Abbott, John W, (A.S.A), *Manager Actuarial Systems*, First Capital Life Insurance Co, 10241 Wateridge Circle, San Diego CA 92121 619/458-8700 — Admitted 1987

Abbott, Larry M, (A.S.A., E.A), *Consulting Actuary*, CIGNA Employee Benefits, Pension Consulting Div-M50, PO Box 2975, Hartford CT 06104 203/725-2563 — Admitted 1981

Abbott, Michael E, (F.S.A , E.A), *President & Chief Financial Officer*, American Republic Insurance Co, One Sixth Avenue, Des Moines IA 50334 515/245-2152 — Admitted 1977

Abbott, Paul H, Jr., (E A.), *President*, The Paul Abbott Company, PO Box 1191, McLean VA 22101 703/442-8182 — Admitted 1980

Abbott, Phyllis D, (A.S.A.), *Assistant Actuary*, American Fidelity Assurance Co, PO Box 25523, Oklahoma City OK 73125 405/523-5240 — Admitted 1986

Abbott, Varnum J, Jr., (F S.A), 20 Pleasant View Drive, Hatfield MA 01038-9725 — Admitted i 1966

Abegglen, Thomas E, (F.C.A , F.S A., E.A), William M Mercer Meidinger Hansen Inc, 400 Renaissance Center, Suite 1100, Detroit MI 48243 313/259-1000 — Admitted 1976

Abelanet, Carolyn, (M C.A., A.S.A., E.A.), *Principal*, Peat Marwick Main & Co, 1601 Elm Street, Suite 1400, Dallas TX 75201 214/754-2000 — Admitted 1982

Abell, Ralph L, (F.C.A.S), *Senior Actuarial Assistant*, Great American Insurance Co, 580 Walnut Street, Cincinnati OH 45202 513/369-3659 — Admitted 1987

Abkemeier, Noel J, (F.S.A., E.A), Seibu Allstate Life Insurance Co, 3-1-1 Higashi Ikebukuro, Toshima-Ku, Tokyo Japan 170 003/983-6666 — Admitted 1975

Ablin, Marlene J, (F.S.A., E A), *Partner*, Hewitt Associates, 1999 Broadway, Suite 3205, Denver CO 80202 303/292-3737 — Admitted 1976

Abood, Steven J, (F.S A), *Group Actuary*, Home Life Insurance Co, One Centennial Avenue, Piscataway NJ 08854 201/980-4000 — Admitted 1987

Abraham, Jonathan P, (A S.A., E.A.), *Actuarial Consultant*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-1642 — Admitted 1986

Abraham, Loida Rodis, (F S A), *General Director*, John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-5079 — Admitted 1987

Abrahams, Amy J, (F S.A., E.A.), *Second Vice President & Actuary*, The New England, 501 Boylston Street, Boston MA 02117 617/578-6290 — Admitted 1979

Abrahamson, Alice S, (E.A.), William M Mercer Meidinger Hansen Inc, 411 East Wisconsin Avenue, Suite 800, Milwaukee WI 53202-4409 414/223-4200 — Admitted 1976

Abrams, Sidney L, (A.S A , E.A), *Executive Vice President*, Noble Lowndes, 785 Market Street, Tenth Floor, San Francisco CA 94103-2003 415/495-5151 — Admitted 1969

Abramson, Gary R, (A.C.A S), *Assistant Vice President & Consulting Actuary*, Fred. S James & Co Inc, 830 Morris Turnpike, Short Hills NJ 07078 201/564-7439 — Admitted 1988

Abramson, Steven J, (F.S.A.), *Actuary*, Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-5553 — Admitted 1967

Abril, James F, (F.S A), *Associate Actuary*, The Paul Revere Insurance Group, 18 Chestnut Street, Worcester MA 01608 508/799-4441 — Admitted 1986

Abroe, Michael S, (F S.A.), Milliman & Robertson Inc, 55 West Monroe, Suite 3790, Chicago IL 60603 312/726-0677 — Admitted 1979

Absey, Donald M, (E.A.), Howard Johnson & Co, First Interstate Tower, 707 Wilshire Blvd, 30th Floor, Los Angeles CA 90017 213/623-1040 — Admitted 1976

Abzug, Robert G, (A.S A , E A.), *Senior Consultant*, Peat Marwick Main & Co, 345 Park Avenue, New York NY 10154 212/872-6826 — Admitted 1983

Admitted

Achenbach, Susan H, (E A.), *Principal*, Touche Ross & Co, 111 East Wacker Drive, Chicago IL 60601 312/644-8900 — 1978

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Adams, Patricia M, (F.S A.., E.A.), 18 Sherwood Lane, Norwich CT 06360 203/889-7624 — 1 1976

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Bartholomew, Robert L, (A S A), *Actuarial Associate*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1989

Bartik, Robert F, (F C.A.S), *Assistant Actuary*, Kemper Group, Long Grove IL 60049 708/540-2427 1969

Bartimer, Herman, (F S A , A C.A , E A), 441 East 20th Street, New York NY 10010 i 1965

Bartlett, Daphne D, (F S A), *Executive Vice President*, Celtic Life Insurance Co, 45 Wintonbury Avenue, Bloomfield CT 06002 203/286-8100 1972

Bartlett, Dwight K, III, (F S A , E A), *Visiting Executive Professor*, University of Pennsylvania, Wharton School, 3641 Locust Walk, Philadelphia PA 19104-6218 215/898-0424 1965

Bartlett, John W, (A.C A S.), *Secretary*, Royal Insurance Co, 9300 Arrowpoint Boulevard, Charlotte NC 28217-5599 704/522-2792 1979

Bartlett, William N, (F.C A S , M.C A), *Senior Vice President & Chief Actuary*, Fred. S James & Co Inc, 830 Morris Turnpike, Short Hills NJ 07078 201/564-7436 1978

Bartolain, Clifford P, (E.A.), The Wyatt Company, 303 West Madison Avenue, Chicago IL 60606 202/626-9600 1976

Barton, Rosemary T, (A S A), *Actuarial Associate*, Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087 215/964-7168 1985

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Bass, Frederick B, (F C.A , F S.A , E A), *President*, Bass Consultants Inc, 530 Wells Fargo Drive, Suite 101, Houston TX 77090-4026 713/444-3577 1975

Bass, Irene K, (F C.A.S), *Principal*, William M Mercer Meidinger Hansen Inc, 1166 Avenue of the Americas, New York NY 10036-2708 212/345-7429 1980

Bassett, Preston C, (F C A , F S A , E A), **[Past President]**, *Consulting Actuary*, 1155 Sandcastle Road, Sanibel FL 33957, Nov-April 813/472-8441, May-October 215/565-3425 i 1965

Bassin, Robert, *Vice President*, Management Applied Programing, 3415 S Sepulveda Blvd, BL #200, Los Angeles CA 90034 213/397-7220 1967

Bassman, Bruce C, (F C.A.S.), Tillinghast/Towers Perrin, Center Square West, 1500 Market Street, Philadelphia PA 19102 215/569-6327 1977

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Bates, Marel K, (F.S.A., E.A.), *Vice President & Actuary*, Martin E Segal Co, 500 South Virgil Avenue, Los Angeles CA 90020 213/382-1347 1976

Bath, John S, (F.S A , E A), *Actuary*, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-2834 1979

Batho, Elgin R, (F.C.A.S , F.S A), 1333 Santa Barbara Boulevard, Cape Coral FL 33991 813/772-8330 1965

Batory, Anthony T, (F S A), *Assistant Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06105 203/277-7823 1985

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Batte, Michael C, (F S.A), *Senior Vice President & Chief Actuary*, National Foundation Life Insurance, 777 Main Street, Suite 900, Fort Worth TX 76102 817/878-3306 1979

Battle, William R, (F S A.), *Chairman of the Board*, Shenandoah Life Insurance Co, PO Box 12847, Roanoke VA 24029 703/985-4397 1965

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Baumer, James D, (F.S.A , E A), *Assistant Actuary*, Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3949 1985

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Beekman, John A, (A.S.A.), *Professor-Math Science,* Ball State University, Mathematics Department, Muncie IN 47306 317/285-8659 1970

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Beer, Albert J, (F.C.A.S), *Senior Vice President,* Skandia America Group, One Liberty Plaza, 33rd Floor, New York NY 10006 212/978-4790 1979

Admitted

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Beeson, Michael Ladd, (F.S.A.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/261-5420 1987

Behan, Donald F, (F S.A , E.A.), *Director,* Deloitte Haskins & Sells, 1114 Avenue of the Americas, New York NY 10036-7778 212/790-0627 1977

Behar, Robert A, (F.S.A., E A.), *Principal,* William M Mercer Meidinger Hansen Inc, Ten South Wacker Drive, Suite 1700, Chicago IL 60606 312/902-7500 1979

Behling, Scott R, (A.S.A.), *Staff Actuary,* Aid Association for Lutherans, 4321 North Ballard Road, Appleton WI 54919 414/734-5721 1984

Behrens, Nancy A, (F S.A), *Director-Tax Planning & Research,* State Farm Life Insurance Co, One State Farm Plaza B-1, Bloomington IL 61710 309/766-5241 1984

Beiles, Herb N, (F.S A , E.A.), *Senior Vice President, Canadian & Int'l Operations,* Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-5862 1971

Beiles, Roger, (F S.A., E.A), *Associate,* William M Mercer Meidinger Hansen Inc, Three Embarcadero Center, PO Box 7440, San Francisco CA 94120 415/393-5751 1984

Beilke, Mark G, (A.S.A., E A), William M Mercer Meidinger Hansen Inc, 411 East Wisconsin Avenue, Suite 800, Milwaukee WI 53202-4409 414/223-4200 1985

Bein, Robert L, (F.S.A., E.A), *Principal,* A Foster Higgins & Co Inc, 1800 'K' Street NW, Washington DC 20006 202/785-9080 1971

Beirne, James A, (A.S.A., E.A.), *Assistant Chief Actuary,* New York City Retirement Systems, 220 Church Street, New York NY 10013 212/566-7679 1971

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Belden, Scott C, (A C.A.S.), *Director-Reinsurance,* The Travelers Insurance Cos, One Tower Square, Hartford CT 06108 203/277-2257 1988

Belden, Stephen A, (F C A.S), 68 Adams Road, Bloomfield CT 06002 203/242-1412 1982

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Belfer, Robert S, (F S A), *Chief Actuary,* Cybertek, 7800 Stemmons Freeway, Suite 600, Dallas TX 75247 214/637-1540 1988

Bell, Allan A, (A C A.S.), *Senior Associate Actuary,* State Farm Fire & Casualty Co, 112 East Washington Street, Bloomington IL 61701 309/766-3195 1969

Bell, Charles T, (F.S A., A C A S.), *Senior Vice President, Employee Benefits Division,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-6617 1976

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Bell, Paul S, (F S.A.), *Actuary,* American Life Insurance Co, One Alico Plaza, 600 King Street, Wilmington DE 19801 302/594-2690 — 1979

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Benesh, Gregory S, (F S.A.), *Actuary,* Metropolitan Life Insurance Co, PO Box 9042, North Suburban IL 60197 708/402-7945 — 1979

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Benincasa, Bonnie J, (F.S.A), *Senior Associate Actuary,* John Hancock Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-9047 — 1976

Benjamin, Deborah K, (E A.), *Senior Consultant,* Coopers & Lybrand, One Post Office Square, Boston MA 02109 617/574-5146 — 1976

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Boatright, David J, (A.S.A , E.A.), *President*, Boatright & Associates Inc, 3102 Ambrose Avenue, Nashville TN 37207 615/228-8000 1970

Boden, Donald E, (E.A.), *Deputy Chairman*, William M Mercer Fraser Ltd, 14 Tothill Street, London England SW1H 9NB 01/222-9121 1969

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Boeckmann, Frank A, Jr., (A.S.A.), *Assistant Actuary,* Health Care Service Corp, 233 North Michigan Avenue, Tenth Floor, Chicago IL 60601 312/938-7069 1980

Boeckner, Robert G, (F.S.A.), *President & Chief Executive Officer,* The Laurentian/Imperial Co, 95 St Clair Avenue West, Toronto ON Canada M4V 1N7 416/926-2964 1973

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Boekhoff, Jay, (F.S.A.), Tillinghast/Towers Perrin, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437 612/835-4700 1979

Boermeester, John M, (F.S A.), 355A Pine Ridge Drive, Whispering Pines NC 28327 919/949-3307 i 1965

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Admitted

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Bowman, Alan A, (A S A.), *Vice President*, Transport Life Insurance Co, 714 Main Street, Fort Worth TX 76102-5252 817/390-8000 1983

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Brennan, Paul J, (F.C.A., F.S.A., E A.), *President,* Boston Benefits Consulting Inc, 184 High Street, Fourth Floor, Boston MA 02110 617/426-4580 — 1975

Brennfoerder, Roxann, (F.S.A.), *Second Vice President - Pensions,* Ameritas Financial Services, PO Box 81889, Lincoln NE 68501 402/467-7302 — 1979

Brereton, Alan R, (F.S.A.), *Consulting Actuary,* Eckler Partners Ltd, 789 Don Mills Road, Don Mills ON Canada M3C 1T8 416/429-3330 — 1975

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Breyer, Kevin D, (A.S.A.), United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600 — 1984

Brian, Robert A, (F C.A.S.), *Senior Vice President,* Conning & Co, 101 Pearl Street, Hartford CT 06103-2420 203/527-1131 — 1972

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Brickhouse, Robert Blaine, (F S.A , E.A.), *Vice President & Actuary,* Booke & Company, PO Box 66, Winston-Salem NC 27102 919/748-1120 — 1981

Bridgeman, James G, (F.S.A.), *Vice President,* Partners National Health Plans, 151 Farmington Avenue, MP12, Hartford CT 06156 203/638-6000 — 1980

Bridwell, Herbert T, (A.S.A.), *Assistant Vice President & Associate Actuary,* Optimum Re Insurance Co, PO Box 660010, Dallas TX 75266-0010 214/869-2020 — 1981

Briegel, Dorothy B, (F S.A., E.A.), 4602 Butte Road, Richmond VA 23235 804/272-1335 — 1965

Briegel, Heinz A, (F S A), *Senior Vice President/Actuary,* Fidelity Bankers Life Insurance Co, PO Box 2368, Richmond VA 23218 804/323-1011 — 1968

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Briggs, Philip, (F.S.A), *Vice Chairman of the Board,* Metropolitan Life Insurance Co, One Madison Avenue, New York NY 10010 212/578-3281 — 1966

Bright, Henry, (F.C.A., F.S.A., E.A), *Vice President,* The Wyatt Company, 99 Park Avenue, New York NY 10016 212/692-5511 — 1967

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Briscoe, J Huell, (F C A), *Principal*, Briscoe Professional Services, Eight Par Harbor, Keowee Key, Salem SC 29676 1965

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Britton, William R, Jr., (F.S.A.), Tillinghast/Towers Perrin, One Commercial Place, 22nd Flr, 280 Trumbull Street, Hartford CT 06103-3599 203/727-0018 1971

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Brubaker, Randall E, (F.C.A S.), *Assistant Vice President & Actuary Coml Pricing*, Allstate Insurance Co, One Allstate Coml Plaza-T1A, 51 West Higgins Road, South Barrington IL 60010 708/551-2467 1978

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Bruce, William D, (F C A), *Consulting Actuary*, Bruce and Bruce Company, 916 Sherwood Drive, Lake Bluff IL 60044 708/295-6200 1965

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Brummer, George, (F.S A , E A.), George Brummer & Associates Ltd, 4000 North Cypress Drive, Suite 105, Pompano Beach FL 33069 305/975-4730 1966

Brummond, William, (F.S.A), William M Mercer Meidinger Hansen Inc, 411 East Wisconsin Avenue, Suite 800, Milwaukee WI 53202-4409 414/223-4200 1979

Bruner, Jack E, (F.S A., E A.), *Consultant*, TPF&C/Towers Perrin, Park 80W, Plaza Two, Saddlebrook NJ 07662 201/843-3444 1982

Bruning, John Frederick, (A S.A.), *Actuary*, William M Mercer Meidinger Hansen Inc, 1500 Meidinger Tower, Louisville KY 40202 502/561-4502 1981

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Bryant, Arthur L, (F.S.A.), *Chairman and President,* The State Life Insurance Co, 141 East Washington Street, Indianapolis IN 46204 317/632-3551 — 1966

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Bryant, Edwin T, (F.C A., F.S A , E.A), TPF&C/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1845 — 1971

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Conder, David A, (A.S.A., E.A.), *Principal*, TPF&C/ Towers Perrin, 200 West Madison Street, Suite 3300, Chicago IL 60606 312/781-0300 1982

Conefry, Michael A, (A.S.A., E.A.), *President*, Employers' Consultants Inc, 2714 Canal Street, Suite 306, New Orleans LA 70119 504/822-1751 1972

Conger, Patricia J, (F.S.A., E.A.), *Senior Manager*, Peat Marwick Main & Co, 150 John F Kennedy Parkway, Short Hills NJ 07078 201/467-9650 1983

Conger, Robert F, (F.C.A.S.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1634 1980

Conkel, Robert D, (E.A.), *President*, Robert D Conkel Inc, 545 First Bank Center, Richardson TX 75080 1982

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Conley, William, (F.C.A.), 3059 Humboldt Road, Green Bay WI 54302 414/468-9573 i 1965

Conlon, James E, (A.S.A.), *Actuarial Assistant*, Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/954-3174 1987

Conn, Russell R, (F.S.A.), *Vice President & Actuary*, Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2417 1975

Connell, Eugene C, (F.C.A.S.), *Vice President, Chief Actuary & Manager*, Erie Insurance Group, 100 Erie Insurance Place, PO Box 1699, Erie PA 16530 814/870-2116 1981

Connell, Floyd, Jr., (A.S.A., E.A.), *Assistant Vice President*, Alexander & Alexander Consulting Group Inc, 3565 Piedmont Road NE, Atlanta GA 30363 404/261-3400 1976

Connelly, Brendan R, (F.S.A.), *Executive Vice President & Chief Operating Officer*, North American Reassurance Co, 237 Park Avenue, New York NY 10017 212/907-8459 1976

Conner, James B, (A.C.A.S.), *Vice President-National Customer Accounts*, Travelers Insurance Company, One Tower Square, Hartford CT 06183 203/277-5285 1974

Conner, Randall C, (A.S.A., E.A.), *Actuary*, Milliman & Robertson Inc, 8990 West Dodge Road, Suite 308, Omaha NE 68114 402/393-9400 1989

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Connor, Vincent P, (A.C.A.S.), *Second Vice President*, General Reinsurance Corp, Financial Centre, PO Box 10350, Stamford CT 06904-2350 203/328-5484 1979

Connor, William E, (F.S.A.), *Vice President & Actuary*, Pruco Life Insurance Company, 213 Washington Street, Newark NJ 07102 201/802-6094 1980

Admitted

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Conrad, Florence, (F C.A., E.A), 1355 East 18th Street, Brooklyn NY 11230 i 1965

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Conrad, Paul G, (F S.A.), *Consulting Actuary,* William M Mercer Ltd, 1770 Market Street, Suite 200, Halifax NS Canada B3J 3M3 902/429-7050 1979

Conradi, J Christian, (A.S.A., E.A.), *Actuary,* The Wyatt Company, First Republic Bank Center, 1900 Twr II, 325 N St Paul St, Dallas TX 75201 214/979-3800 1983

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Cook, David William, (F.S.A., E.A.), *Vice President, Product Development Actuary,* Ohio National Life Insurance Co, 237 William H Taft Road, Cincinnati OH 45219 513/559-6270 1972

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Covney, Michael D, (F C.A.S), *Vice President & Actuary,* Re Capital Reinsurance Corp, Six Stamford Forum, PO Box 10148, Stamford CT 06904-2148 203/977-6103 — 1980

Cowan, Paul C, (F C.A., A.S.A , E A), *President & Chief Actuary,* The Cowan Actuarial Co, 817 Main Street, Eighth Floor, Cincinnati OH 45202 513/241-1280 — 1966

Coward, Laurence E, (F.C A., A.S A), *Director,* William M Mercer Ltd, One First Canadian Place, PO Box 59, Toronto ON Canada M5X 1G3 416/868-2881 — 1967

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Craig, Alan J, (F.S A.), *Senior Actuarial Associate,* Life Insurance Co of Georgia, 5780 Powers Ferry Road NW, Atlanta GA 30327-4390 404/980-5608 — 1988

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Crawford, J Dickson, (F.S A), *President & Chief Executive Officer*, Maritime Life Assurance Co, 2701 Dutch Village Road, PO Box 1030, Halifax NS Canada B3J 2X5 902/453-7048 — 1968

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Cronquist, Neil R, (F C.A., F.S.A., E.A.), *Principal*, Peat Marwick Main & Co, 345 Park Avenue, New York NY 10154 212/872-5682 — 1971

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Cummings, Richard T, (F.S A , E.A.), *President,* Pension Associates Inc, 3701 South Lindbergh Blvd, St Louis MO 63127 314/821-3957 — 1971

Cummins, Thomas E, (F.C.A., A.S.A., E.A.), *Consulting Actuary,* 2087 East 71st Street, Suite 227, Tulsa OK 74136 918/492-9658 — 1977

Cunder, Frank P, (F.S.A , E A.), *President and Chief Actuary,* Alternative Financial Concepts Inc, 1101 Hickory Court, Monmouth Junction NJ 08852-2118 201/274-2090 — 1988

Cundy, Richard M, (F.C.A S.), *Associate Vice President,* Nationwide Insurance Co, One Nationwide Plaza, Columbus OH 43017 614/249-4163 — 1982

Cuni, Sally W, (F.S.A., E.A.), *Consulting Actuary,* Millman Strenk & Cuni Inc, 4675 Cooper Road, Cincinnati OH 45242 513/891-0270 — 1978

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Curlee, Ronald K, (F.S A.), *Senior Vice President & Chief Actuary,* Southland Life Insurance Co, PO Box 2220, Dallas TX 75221 214/403-2506 — 1972

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DeMelio, Joseph, (F C A.S.), *Vice President & Director of Insurance*, J C Penney Life Insurance Co, 2700 West Plano Parkway, Plano TX 75075 214/881-6467 — 1966

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De Monte, Arnold Mark, (A.S A , E.A), *Consulting Actuary*, Buck Consultants Inc, Two Penn Plaza, New York NY 10121 212/279-4400 — 1982

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Douglas, John F, (F S.A.), *Second Vice President*, John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/572-5883 1977

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Dover, Elaine, (F.S.A., E A.), *Consulting Actuary*, Coopers & Lybrand, 1100 Campanile Building, 1155 Peachtree Street, Atlanta GA 30309-3630 404/870-1100 1982

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Dow, William E, (F.S A), *Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, MC54 P&FS Actuarial Pricing, Hartford CT 06156 203/636-6342 1966

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Dowdell, Kathryn T, (F.S.A.), *Assistant Actuary*, Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/956-8294 1984

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Dowling, Brian F, (A S A), *Actuarial Associate*, Provident Life & Accident Insurance, Fountain Square, Chattanooga TN 37402 615/755-1931 1989

Dowling, Joseph H, (F.S A), *President*, Insurance Capital Corp, 13 Hitchcock Road, Westport CT 06880 203/227-9622 1965

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Downer, Robert B, (F.C A S), *Asst Vice Pres-S Central AHO Underwriting/Pricing*, Aetna Life & Casualty, D312, 151 Farmington Avenue, Hartford CT 06156 203/273-2286 1984

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Downey, William R, (E A), *Vice President*, Suncoast Pension & Benefits Group, PO Box 82040, Tampa FL 33682 813/932-1211 1978

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Driscoll, David L, (A S.A , E.A.), *Actuarial Consultant*, John Hancock Mutual Life Insurance, John Hancock Place, T-24, PO Box 111, Boston MA 02117 617/572-1752 1987

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Admitted

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Dwyer, William V, (F S.A.), *Assistant Vice President & Assistant Actuary,* Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5036 1982

Dyck, N Paul, (F.C A S), *Director & Associate Actuary,* 1984
CIGNA Property & Casualty Group, 1600 Arch Street, Philadelphia PA 19103 215/523-2254

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Latta Langston & Dyer, 287 Highland Village, 4500 Interstate 55 North, Jackson MS 39211 601/362-3143

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County Government Board of Trustees, 101 Monroe Street, 15th Floor, Rockville MD 20850 301/217-7224

Dyer, Thomas E, (F S A.), *Director of Information Systems,* 1979
Northwestern Mutual Life Insurance, 720 East Wisconsin Avenue, Milwaukee WI 53202 414/226-7054

Dykhouse, Jack R, (F.S.A.), *President,* Life Investors 1972
Insurance Center, 2121 Precinct Line Road, Hurst TX 76053 817/656-6110

Dykstra, Lawrence, (A S A), *Policy Service Director & Assistant Secretary,* Equitable Life Insurance of Iowa, PO Box 1635, 604 Locust Street, Des Moines IA 50309 515/245-6966 1983

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Pennsylvania Blue Shield, 1800 Center Street, Camp Hill PA 17089 717/731-2532

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Travelers Insurance Cos, One Tower Square, Hartford CT 06183 203/277-5536

Easley, Matthew S, (F S.A , E.A.), *Associate Vice President,* 1984
Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-5228

Easlon, Kenneth, (F C.A S.), *Assistant Vice President,* 1987
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Consultants Inc, Suite 216, 16910 Dallas Parkway, Dallas TX 77524-8 214/407-0606

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Lincoln National Life Insurance Co, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-2162

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Cross/Blue Shield of DE, One Brandywine Gateway, Wilmington DE 19899 302/421-3185

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Robertson Inc, 15700 Blue Mound Road, Brookfield WI 53005 414/784-2250

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21093 301/252-5262

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Gaines, Nathaniel, (F C.A , F S.A., A.C.A.S., E A), *Consulting Actuary*, 152 Mildred Parkway, New Rochelle NY 10804 1 1965

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Haak, Daniel H, (F S.A.), *President*, Victory Life Insurance Co, 300 SW Eighth Avenue, Topeka KS 66603-3984 913/357-6151 — 1976

Haakenstad, Dale L, (F.S.A., E.A.), *President & Chief Executive Officer*, Western States Life Insurance Co, Box 2907, Fargo ND 58103 701/237-5700 — 1965

Haarer, Mark A, (A.S.A.), *Assistant Actuary*, Mennonite Mutual Aid Association, 1110 North Main Street, PO Box 483, Goshen IN 46526 219/533-9511 — 1988

Haas, Steven J, (A S A , E.A), *Actuarial Consultant*, United Auto Workers Union, Social Security Department, 8000 East Jefferson Avenue, Detroit MI 48214 313/926-5321 — 1976

Haas, V Benjamin, (F.S.A , E.A), TPF&C/Towers Perrin, 500 Boylston Street, Boston MA 02116-3734 617/638-3700 — 1984

Haasl, Donald L, (F.S A), *Vice President-Insurance Services*, CUNA Mutual Insurance Group, 5910 Mineral Point Road, Madison WI 53701 608/231-7681 — 1975

Habeck, Charles, (F.C A , F S A), 3278 North Summit Avenue, Milwaukee WI 53211 414/962-4543 — 1972

Haber, Sherry Raiman, (F.S.A.), *Consultant*, Hewitt Associates, Three Hutton Centre Drive, PO Box 2550, Santa Ana CA 92707 714/751-1400 — 1987

Haberstroh, Jon A, (F S.A.), *Second Vice President & Actuary*, Union Central Life Insurance Co, 1876 Waycross Road, Cincinnati OH 45240 513/595-2454 — 1971

Habig, John C, (A.S A), *Manager, Group & Health Actuarial*, United Farm Bureau Family Life, 130 East Washington Street, Indianapolis IN 46204 317/263-7736 — 1982

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Hackard, James C, (A S.A), *Associate Actuary,* USAA Life Insurance Company, USAA Building, San Antonio TX 78288 512/498-6735 1980

Hacker, Frank A, (F.S A), *Assistant Vice President/Product Line Manager,* National Life Insurance Co, National Life Drive, Montpelier VT 05602 802/229-3957 1982

Hadigian, William, (F S A , E.A.), *Consulting Actuary,* 50 South Clinton Street, Doylestown PA 18901 215/345-1313 1 1965

Hadley, John W, (F.S.A.), *Assistant Vice President & Associate Actuary,* Commercial Life Insurance Co, 15 Corporate Place South, Piscataway NJ 08854 201/562-2473 1984

Haefner, Larry A, (F.C A S), *Actuary,* American States Insurance Cos, American States Plaza, 500 North Meridian Street, Indianapolis IN 46206-1636 317/262-6268 1987

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Hafeman, Michael J, (F.S A), *Exec Vice President, Chief Fin & Admin Officer,* NN Life Insurance Co of Canada, One Concorde Gate, Don Mills ON Canada M3C 3N6 416/391-8401 1979

Hafer, Glenn Allen, (A S A., E.A.), *Actuarial Assistant,* Conrad M Siegel Inc, Corp Center 81, Suite 100, Nationwide Drive, Harrisburg PA 17110 717/652-5633 1988

Hafling, David N, (F.C.A.S.), *Vice President-Actuary,* American States Insurance Cos, American States Plaza, 500 North Meridian Street, Indianapolis IN 46204-1275 317/262-6678 1979

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Hagewood, William D, (E.A.), *Consulting Actuary,* PO Box 132, Goodlettsvlle TN 37072 615/226-2775 1966

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Hahn, Kristine M, (A.S.A.), *Staff Actuary,* IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/342-8585 1989

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Haire, James R, (F.S.A., E.A.), *Senior Vice President, Financial Operations,* Ameritas Life Insurance Corp, 5900 'O' Street, Lincoln NE 68510 402/467-1122 1974

Haist, Tim A, (M.C A , E.A), *Associate Actuary,* Milliman & Robertson Inc, Suite 3800, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940 1985

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Hale, Timothy Edwin, (A.S A), AMEX Life Assurance Company, 1650 Los Gamos Drive, San Rafael CA 94903-1899 415/492-7488 1987

Haley, John J, (F.S A), *Consulting Actuary,* The Wyatt Company, 1500 'K' Street NW, Washington DC 20005 202/626-9600 1979

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Hall, Charles G, (M C A., A.S.A., E.A.), *Actuary,* Hall Actuarial Associates, 2626 Myrtle Avenue, Baton Rouge LA 70806 504/344-2707 1980

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Hall, David A, (F.S A), *Vice President & Actuary,* The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/843-8003 1980

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Hall, Gail A, (F S.A.), *Second Vice President & Actuary,* Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/293-5116 1981

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Hall, Robert A, (F.S A), *Assistant Vice President,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/636-6683 1965

Hall, Robert Edward, (A S A), *Director,* Concordia Wharf Ltd, 34 New Concordia Wharf, Mill Street, London England SE1 2BA 232-2341 1986

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Hall, Sherrill G, (F S A , E A), *Executive Vice President, Marketing,* Jefferson-Pilot Life Insurance Co, Box 21008, Greensboro NC 27420 919/378-2316 1969

Hall, William E, (F S A), *Actuary,* Metropolitan Life Insurance Co, One Madison Avenue, Area 21S, New York NY 10010 212/578-3897 1988

Hallenbeck, Gary T, (F.S.A., E.A.), *Vice President & Chief Actuary,* TPF&C/Towers Perrin, 245 Park Avenue, New York NY 10167 212/309-3706 1977

Hallett, Arthur L, (F S.A., E.A.), *Consulting Actuary,* Hallett Associates Inc, Little Sewickley Creek Road, Sewickley PA 15143 412/741-6881 1974

Halliwell, Paul D, (F.C A , A.S.A., E A), *President,* Halliwell & Associates Inc, Two Gateway Center, 18th Floor, Pittsburgh PA 15222 412/288-0822 1968

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Hancock, Edward B, *Consulting Actuary*, Hancock Enterprises, PO Box 32374, Phoenix AZ 85064 — 1 1966

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Hanlin, H Carey, (F.S A), James Building, Suite 209, 735 Broad Street, Chattanooga TN 37402 — 1965

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Hanna, Louis B, (F S A), *Assistant Vice President & Actuary*, Columbian Mutual Life Insurance Co, One Columbian Mutual Plaza, Binghamton NY 13902 607/724-2472 — 1970

Hannah, Margaret J, (A.S.A), *Actuarial Associate*, Liberty Life Insurance Co, PO Box 789, Greenville SC 29602-0789 803/268-8351 — 1986

Hanrahan, John Edward, (F S A), *Vice President & Assistant Actuary*, Prudential Insurance Company, 56 North Livingston Avenue, Roseland NJ 07068 201/716-8577 — 1983

Hanselmann, Jay B, (F S A , E A), *Vice President & Chief Actuary*, The Nyhart Co Inc, 3505 North Washington Blvd, PO Box 88187, Indianapolis IN 46208 317/923-2391 — 1966

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Hansen, Debra Joan, (E.A.), *Assistant Actuary*, Milliman & Robertson Inc, 8990 West Dodge Road, #308, Omaha NE 68114 402/393-9400 — 1989

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Hansen, George W, (A.S.A.), Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/956-8316 — 1987

Hansen, Gregory D, (A S.A , E.A), *Consultant*, TPF&C/ Towers Perrin, 200 West Madison Street, Chicago IL 60606 312/781-0300 — 1984

Hansen, Henry W, (F.S.A.), *Actuary*, Allstate Life Insurance Co, Allstate Plaza West M5C, Northbrook IL 60062 708/402-8173 — 1986

Hansen, Janet Cummings, (E.A.), Alexander & Alexander Consulting Group Inc, 3565 Piedmont Road NE, Atlanta GA 30363 404/264-3062 — 1977

Hansen, Lawrence R, (F.S.A.), 1676 107th Street NW, Des Moines IA 50322 515/225-0029 — 1979

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Hansen, Reuben G, 4318 North Keeler, Chicago IL 60641 — 1966

Hansen, Robert A, (F S.A), *Associate Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, MB51, Hartford CT 06156 203/636-1843 — 1982

Hansen, Thomas D, (E.A.), 7710 Gainey Ranch Road, #212, Scottsdale AZ 85258 602/948-4073 — 1976

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Hanson, Peter M, (F.S A., E A), *Consulting Actuary*, Facciani & Company, 5700 Lombardo Center, Suite 242, Cleveland OH 44131 216/447-1694 — 1973

Hanson, Richard L, (A.S.A , E.A.), *Second Vice President*, Federated Mutual Insurance Co, 121 East Park, Owatonna MN 55060-3046 507/455-5431 — 1976

Hapke, Alan J, (F.C.A.S), *Assistant Actuary*, Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-7933 — 1983

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Harding, John W, (F.S.A.), *Senior Manager*, Ernst & Young, 150 South Wacker Drive, Chicago IL 60606 312/606-2349 — 1979

Harding, Keith J, (A.S.A.), *Vice President*, Johnson & Higgins Willis Faber, Bow Valley Square Two, 205 Fifth Ave SW, Suite 2910, Calgary AB Canada T2P 2V7 403/265-3636 — 1976

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Hardison, Joe W, (F.S.A), *Vice President & Actuary*, Independent Life & Accident, One Independent Drive, Jacksonville FL 32276 904/358-5681 — 1966

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Harms, Dennis E, (F.S.A), *Vice President*, Texas Life Insurance Co, PO Box 830, Waco TX 76703 817/752-6521 — 1979

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Harrell, David E, (E A), *Executive Director*, AVMED Health Plan, 9400 S Dadeland Boulevard, Miami FL 33158 305/665-5437 1976

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Harrington, Jan R, (F C.A , A.S.A., E A.), *Reviewing Actuary*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1390 1978

Harrington, John Michael, (F.S.A.), Tillinghast/Towers Perrin, 6900 College Boulevard, Suite 700, Overland Park KS 66211 913/451-3000 1982

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Horn, Dwain R, (E.A.), *Vice President,* United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600 — 1976

Horn, Peggy F, (E.A.), Ernst & Young, 1800 Peachtree Ctr, S Tower, 225 Peachtree Street NE, Atlanta GA 30303 404/653-9455 — 1987

Horn, Randall C, (F.S.A.), *Sr Vice Pres & Director, Group Risk Mgmt/Claims,* Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-2206 — 1979

Horn, Richard G, (F.S.A.), *Consultant,* Security Life of Denver, Security Life Center, 1290 Broadway, Denver CO 80203 303/860-1290 — 1965

Horn, Richard J, (F.S.A.), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, PP89, Hartford CT 06156 203/273-1792 — 1977

Horning, John W, (F.S.A., E A.), *Consulting Actuary,* Louis Kravitz & Associates Inc, 15760 Ventura Boulevard, Suite 910, Encino CA 91436-3017 818/995-6100 — 1980

Horowitz, Bertram A, (F.C.A.S.), *President,* Bertram Horowitz Inc, Consulting Actuaries, One Lincoln Plaza, Suite 9L, New York NY 10023 212/877-1742 — 1980

Horowitz, Mark D, (A.S.A.), *Associate Actuary,* Cologne Life Reinsurance Co, 30 Oak Street, Stamford CT 06904 203/356-4992 — 1979

Horst, Barbara B, (F.S.A.), *Second Vice President & Actuary,* Northwestern National Life Insurance, 20 South Washington Avenue, Minneapolis MN 55440 612/372-5666 — 1979

Horst, Robert J, *Chief Actuary,* Pennsylvania Blue Shield, PO Box 890089, Camp Hill PA 17089-0089 717/763-3265 — 1984

Horwitz, Lois K, (F.S.A), *Associate Actuary,* New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-3901 — 1986

Hosfield, Gary L, (F.S.A.), *Assistant Actuary,* Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-7007 — 1982

Hosford, Mary T, (F.C.A.S.), *Casualty Actuary,* Massachusetts Division of Insurance, State Rating Bureau, 280 Friend Street, Boston MA 02114 617/727-7189 — 1988

Hosken, Daniel S, (E A.), *President,* D S Hosken Inc, 1205 Quassey Avenue, Lake Bluff IL 60044 708/234-7664 — 1976

Hoskins, Robert H, (F.S.A.), PO Box 445, West Dennis MA 02670 508/398-8215 — i 1965

Hoskins, Walter H, (A.S.A.), *Senior Actuarial Assistant, Group,* Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-6344 — 1981

Hosseini, A Rana, (A.S.A., E.A.), William M Mercer Meidinger Hansen Inc, 200 Clarendon Street, Boston MA 02116 617/421-5388 — 1979

Hotvet, James L, (F.S.A., E.A.), *Consulting Actuary,* Howard Johnson & Co, First Interstate Tower, 707 Wilshire Blvd, 30th Floor, Los Angeles CA 90017 213/623-1040 — 1983

Hotz, G Stephen, (M.C.A., A.S.A., E A), *President,* Actuarial Services Corporation, PO Box 29208, New Orleans LA 70189-0208 504/244-6056 — 1976

Houck, Kenneth J, (A.S.A , E.A.), *Associate Consultant,* Coopers & Lybrand, Suite 3900, 400 Renaissance Center, Detroit MI 48243 313/446-7361 — 1981

Hough, Paul E, (F.C.A.S.), *Vice President & Actuary,* Fireman's Fund Insurance Cos, 4040 Civic Center Drive, San Rafael CA 94903 415/491-3235 — 1976

Houghton, Anthony J, (F.C.A., F.S.A., E.A.), Tillinghast/ Towers Perrin, INTERCO Tower, 101 South Hanley, St Louis MO 63105-3411 314/862-7611 — 1965

Houle, Remi, (F.S A.), *Vice President Reinsurance,* Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-5852 — 1976

House, Sherwood G, (F.S.A., E.A.), *Vice President & Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-6981 — 1966

Houseman, Raymond F, (F.C.A., F.S.A., E.A.), 3800 Southwestern Boulevard, Dallas TX 75225 — i 1965

Houser, Robert N, (F.S.A.), 2412 48th Street, Des Moines IA 50310 — 1 1965

Housholder, P James, (F.S.A.), *Vice President & Chief Actuary,* Unity Mutual Life Insurance Co, One Unity Plaza, Syracuse NY 13215 315/426-8834 — 1976

Houston, Ivan J, (A.C.A.), *Chairman & Chief Executive Officer,* Golden State Mutual Life Insurance, 1999 West Adams Boulevard, Los Angeles CA 90018 213/731-1131 — 1966

Hoveke, William J, Blue Cross/Blue Shield of OR, PO Box 1271, M/S 2E, Portland OR 97207-1271 503/225-5290 — 1984

Howald, Ruth A, (F.C.A S.), *Senior Actuary,* St Paul Fire & Marine Insurance Co, 385 Washington Street, St Paul MN 55102 612/228-5855 — 1986

Howard, Kevin J, (A.S.A.), *Assistant Actuary,* Individual Assurance Co, 1600 Oak, Kansas City MO 64108 816/842-8842 — 1988

Howard, Peter, (A.S.A.), *Manager,* Ernst & Young, 515 South Flower Street, Suite 2800, Los Angeles CA 90071 213/621-1666 — 1989

Howard, Robert C, (E.A.), *Partner-Employee Benefits,* Personnel Corp of America, One Selleck Street, Norwalk CT 06855 203/852-7100 — 1976

Howard, William M, (A.C.A., E.A.), *Professor,* University of Florida, University Station, PO Box 14471, Gainesville FL 32604 904/372-7077 — 1 1968

Howard, Willis B, Jr., (F.S A.), *Vice President & Corporate Actuary,* Munich American Reassurance Co, 56 Perimeter Center East, Atlanta GA 30346 404/394-5665 — 1972

Howarth, John I, (F.S.A.), *Actuarial Officer-Individual Health,* Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43215 614/227-4671 — 1981

Howatt, F Frank, 438 North Hayden Bay Drive, Portland OR 97217 503/289-9362 — i 1970

Howe, Jay N, (E.A.), 5051 50th Avenue NE, Seattle WA 98105 206/525-8704 — 1976

Howe, Kent P, (F.C.A., A.S.A., E.A.), The Wyatt Company, 8400 Normandale Lake Boulevard, Minneapolis MN 55437 612/921-8700 — 1967

Howell, Charles Joseph, (E.A.), *Executive Vice President,* R V Kuhns & Associates Inc, 1501 Fourth Avenue, Suite 2190, Seattle WA 98101 206/623-2600 — 1976

Howell, John F, (F.S.A., E.A.), *Senior Vice President & Chief Actuary,* Independent Life & Accident, One Independent Drive, Jacksonville FL 32276 904/358-5672 — 1966

Howell, Rick Spencer, (A.S.A., E.A.), Touche Ross & Co, 111 East Wacker Drive, Chicago IL 60601-4342 212/489-1600 — 1986

Howland, Mark F, (A.S.A.), *Vice President Actuarial/ Statistical/Underwriting,* Blue Cross/Blue Shield of NH, Two Pillsbury Street, Concord NH 03306 603/224-9511 — 1984

Howley, Robert M, (E.A.), *Senior Actuarial Manager,* Buck Consultants Inc, 500 Plaza Drive, Secaucus NJ 07096-1533 201/902-2895 — 1989

Hoyer, Robert L, (F.S A), *Partner,* Arthur Andersen & Co, One Financial Plaza, Hartford CT 06103 203/280-0695 — 1982

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Hoylman, Douglas J, (F.C.A.S.), *Associate Actuary,* Government Employees Insurance Co, GEICO Plaza, Washington DC 20076 301/986-2936 — 1979

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Hoyt, Mary K, (A.S A.), *Actuarial Programming Analyst,* ICH Companies, PO Box 2465, Houston TX 77252 713/871-4789 — 1981

Hruska, Robert, (A.S.A., E A), Four Swallow Avenue, Chestnut Ridge NY 10977 914/352-9454 — i 1970

Hruska, Thomas J, (F.S A.), *Assistant Vice President & Deputy Actuary,* Jackson National Life Insurance Co, 5901 Executive Drive, Lansing MI 48911 517/394-3400 — 1987

Hsiang, Harry C, (F.S.A., E A.), *Vice President & General Manager,* Metropolitan Insurance & Annuity Co, 11F 85 Jen Ai Road, Section Four, Taipei Taiwan Republic of China 002/741-7808 — 1968

Hsiang, Henry C, (F.S.A., E.A.), *Vice President, Pensions,* American International Group, 13th Floor, 80 Pine Street, New York NY 10005 212/770-2257 — 1979

Hsiao, William C, (F S.A.), *Professor,* Harvard University, School of Public Health, 677 Huntington Avenue, Boston MA 02115 617/732-1001 — 1967

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Hsu, Chiukao, (A.S.A.), Transamerica Occidental Life, PO Box 2101, Terminal Annex, Los Angeles CA 90051 213/742-5307 — 1985

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Hu, David D, (A.C A.S.), *Actuary,* Casualty Actuarial Resources, 330 South Old Ranch Road, Arcadia CA 91006 818/574-0722 — 1981

Hu, Kaiyuan, (A.S.A.), *Advisory Actuarial Analysis,* The Continuum Company Inc, 9500 Arboretum Boulevard, Austin TX 78759 512/345-5700 — 1983

Hubbard, Dorothy E, (E.A.), *Assistant Group Pension Fund Actuary,* Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 — 1978

Hubbard, John A, (F.S.A.), *Assistant Actuary,* Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 — 1982

Hubbart, Wayland M, (A S.A), Sunset Life Insurance Co of America, 3200 Capitol Boulevard, Olympia WA 98501 206/943-1400 — 1983

Hubbell, Jaymes, (F.S.A., E.A.), *Second Vice President/ Actuary,* Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3671 — 1978

Huber, Robert J, *Vice President-Actuarial Services Division,* Blue Cross/Blue Shield of the Nat'l Capitol Area, 550 12th Street SW, Washington DC 20024 202/479-8310 — 1984

Huber, Thomas R, (F.S A.), *Corporate Vice President & Actuary,* New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-5388 — 1967

Hubler, Nancy J, (A.S.A), *Director, Eastern Region Actuarial Services,* Blue Cross/Blue Shield Mutual of Ohio, 2060 East Ninth Street, Cleveland OH 44115 216/687-7090 — 1985

Hudgins, James R, (A.S.A.), *Actuary,* Bryan Pendleton Swats & McAllster, PO Box 16487, Jackson MS 39236 601/981-2155 — 1987

Hudnall, Kathleen R, (A.S.A), *Actuarial Assistant,* Farmers New World Life Insurance Co, 3003 77th Avenue SE, Mercer Island WA 98040 206/236-7953 — 1989

Hudson, C B, (A.S.A.), *President & Chief Executive Officer,* United American Insurance Co, 2909 North Buckner Boulevard, Dallas TX 75228 214/320-7236 — 1979

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Huff, Terry L, (F.S.A.), *Actuary,* State Farm Life Insurance Co, One State Farm Plaza B-1, Bloomington IL 61710 309/766-2763 — 1978

Huff, William C, (F.S.A , E.A), *Pension Actuary,* SAFECO Life Insurance Co, SAFECO Plaza, Seattle WA 98185 206/545-5394 — 1986

Huffman, Joseph H, (A.S A., E.A.), *Actuary,* The Wyatt Company, First Republic Bank Center, 1900 Twr II, 325 N St Paul St, Dallas TX 75201 214/979-3800 — 1979

Huffman, Patricia L, (F.S.A.), *Actuarial Officer,* Farmland Life Insurance Co, 1963 Bell Avenue, Des Moines IA 50315 515/245-8888 — 1983

Huffman, Peyton J, (F.S.A), *Senior Vice President & Chief Actuary,* LifeUSA, Suite 600, 300 Highway 169, Minneapolis MN 55426 612/546-7386 — 1977

Huffman, Sam H, Jr., (F.C.A., E.A.), *President,* Huffman & Associates, 21601 Devonshire Street, Suite 215, Chatsworth CA 91311 818/700-9215 — 1966

Huffman, Sam Houston, (F C.A., A.S A., E.A), Route One, Box 784, Punta Gorda FL 33982 813/639-1443 — i 1966

Hug, Mark Anthony, (F.S.A.), *Vice President & Associate Actuary, Actuarial Div,* Transamerica Occidental Life, 1150 South Olive, Los Angeles CA 90015 213/742-3939 — 1985

Hughes, Brian A, (A.C.A.S.), *Assistant Vice President & Associate Actuary,* Skandia America Group, One Liberty Plaza, New York NY 10006 212/978-4808 — 1989

Hughes, Diane Murdock, (E.A.), *Vice President & Actuary,* Mid Atlantic Pension Services, 220 Lake Drive East, Suite 302, Cherry Hill NJ 08002 609/482-8190 — 1987

Hughes, E Tom, (F.S.A., E.A.), *Vice President-Group General Markets,* General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0723 — 1972

Hughes, Herald H, Jr., (A.C.A.), *Executive Vice President Administration,* Mutual of Detroit Insurance Co, 333 Plymouth Road, Plymouth MI 48170 313/453-8500 — 1966

Hughes, James A, *Consulting Actuary,* Hughes Financial Services, 8251 Windsong Court, Worthington OH 43235 614/888-9591 — 1984

Hughes, James H, (F.S A., E.A.), *Consultant,* Berends & Associates, 5105 DTC Parkway, Suite 219, Englewood CO 80111 303/770-6613 — 1983

Hughey, M Stanley, (F.C.A.S., A.C.A.), **[Past President],** 4401 Gulf Shore Boulevard N, #1401, Naples FL 33940 813/261-1151 — i 1965

Hugues, John H, (E.A), *Consulting Actuary,* Noble Lowndes, 1001 Franklin Avenue, Garden City NY 11530 516/741-5560 — 1986

Hulet, Dennis J, (F.S.A., E.A.), *Consulting Actuary,* Milliman & Robertson Inc, Suite 3800, 1301 Fifth Avenue, Seattle WA 98101 206/624-7940 — 1980

Hulet, Gary R, (A S A.), *Assistant Actuary,* Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-5584 — 1984

Hull, Thomas Michael, (A.S.A.), *Vice President,* MacKeen & Bailey Inc, 1068 West Fourth Street, Winston-Salem NC 27101 919/761-0951 — 1987

Hulme, Richard W, (A S A.), *Vice President & Actuary,* Family Service Life Insurance, PO Box 19019, Houston TX 77224 713/984-5522 — 1968

Hulton, Charles E, (F.S.A.), *Associate Actuary-Group,* Monarch Life Insurance Co, One Monarch Place, Springfield MA 01133 413/784-6754 — 1978

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Hummel, Thomas J, (F S.A.), 3445 Oakview Place, Cincinnati OH 45209 i 1965

Humphrey, Patrick L, (F.S.A), 3616 West 63rd Street, Prairie Village KS 66208 1 1965

Humphrey, Vann H, Jr., (A.S.A.), *Assistant Vice President & Associate Actuary*, Durham Life Insurance Co, 2610 Wycliff Road, Raleigh NC 27607 919/881-2377 1966

Hung, Patrick C, (F.S.A.), *Director*, Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3038 1982

Hunstad, Robert E, (F.S.A), *Executive Vice President*, Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3589 1969

Hunt, Barbara J, (E A), *Benefit Consultant*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1055 1986

Hunt, David L, (F.S.A., E.A), *Partner*, Hewitt Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100 1973

Hunt, Frederic J, Jr., (F.C.A.S.), 19 Eagle View Drive, Newtown Square PA 19073 1965

Hunt, Herbert J, (E.A.), *Vice President & Actuary*, All American Life Insurance Co, 8501 West Higgins Road, Chicago IL 60631 312/399-6740 1968

Hunt, James H, (F.S.A.), *Consultant*, Savings Bank Life Insurance of MA, One Linscott Road, PO Box 4046, Woburn MA 01888 617/938-3500 1965

Hunt, Mark Edward, (F.S.A.), *Assistant Actuary*, Connecticut Mutual Life Insurance Co, 140 Garden Street, Hartford CT 06154 203/727-6500 1986

Hunt, Ronald E, (F.S.A.), *Vice President-Group Life & Health Operations*, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-8328 1972

Hunt, Susan L, (A.S A), *Assistant Actuary*, Southland Life Insurance Co, PO Box 2220, Dallas TX 75221 214/403-2363 1988

Hunter, J Robert, (F.C.A.S.), *President*, National Insurance Consumer Organization, 121 North Payne Street, Alexandria VA 22314 703/549-8050 1969

Hunter, John R, (F.S A), *Senior Actuary & Director*, Allstate Life Insurance Co, Allstate Plaza West, Northbrook IL 60062 708/402-5086 1981

Hunter, Mariann F, (F.S A), *Assistant Vice President & Actuary*, CIGNA Corp, N-66, Bloomfield CT 06152 203/726-8229 1980

Hunting, Thomas M, (A.S.A.), Teachers Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5342 1979

Huntington, Curtis E, (F.S.A.), *Corporate Actuary*, New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-2459 1972

Huntley, John W, (F.S.A.), 36 Sunset Hill Road, Simsbury CT 06070 i 1965

Huntley, Newton E, (A S.A., E.A.), 264 Jonquil Place, Pittsburgh PA 15228 412/531-5139 1 1969

Hunzelman, M James, (E A.), Hunzelman & Co, 9304 Forest Lane, Suite 125, Dallas TX 75243 214/340-7816 1979

Hupf, Robert, (F.S A.), *Assistant Vice President & Assistant Actuary*, United of Omaha Life Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5034 1980

Huppenbauer, William H, (A.S.A.), *President & Chief Executive Officer*, American Community Mutual Insurance, 39201 Seven Mile Road, Livonia MI 48152 313/591-4626 1979

Huque, Khundker Selim, (A.S.A.), *Assistant Actuary*, Variable Annuity Life Insurance Co, 2929 Allen Parkway, A6-05, Houston TX 77019 713/831-5399 1988

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Hurlbut, David G, (F S.A.), *Chief Actuary*, Arizona Department of Insurance, 3030 North Third Street, Suite 1100, Phoenix AZ 85012 602/255-4034 1965

Hurley, James D, (A C A S.), Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1632 1979

Hurley, John M, (A.C.A.S.), *Superintendent*, US Fidelity & Guaranty Co, 100 Light Street, 31 West, Baltimore MD 21203 301/625-5479 1989

Hurley, Robert L, (F.C.A.S.), 60 Vosburg Street, Mansfield PA 16933 i 1965

Hurst, Keith A, (A S.A), *Actuarial Assistant*, Penn Mutual Life Insurance Co, 600 Dresher Road, C2N, Horsham PA 19044 215/956-8296 1989

Huse, Sylvester J, (A S.A), *Partner*, Decision Processes International, 63 Hill Street, Morristown NJ 07960 201/267-0504 1966

Husic, William N, Jr., (F S.A.), *Group Actuarial Consultant*, William M Mercer Meidinger Hansen Inc, 1515 Market Street, Suite 400, Philadelphia PA 19102 215/864-9906 1985

Husman, Catherine B, (F S.A.), *Vice President & Corporate Actuary*, American United Life Insurance Co, One American Square, Indianapolis IN 46204 317/263-1685 1974

Hussey, Stephen G, (F S A., E A.), *President*, Hussey & Associates Inc, 2354 Kemper Lane, Cincinnati OH 45206 513/861-4300 1973

Hustead, Edwin C, (F.S.A., E.A.), *Senior Vice President*, Hay/Huggins Co Inc, 1500 'K' Street NW, Suite 1000, Washington DC 20005 202/637-6600 1981

Hustead, Toni S, (A.S.A., E A), *Vice President & Actuary*, Hay/Huggins Co Inc, 1500 'K' Street NW, Suite 1000, Washington DC 20005 202/637-6600 1984

Huston, F Edward, (A.S.A.), 1633 Diamond Street, Apt 22, San Diego CA 92109 1 1966

Hutcheson, John D, (F C A), 158 Orchard Way, Berwyn PA 19312 1 1967

Hutchings, Peter L, (F.S A., A C.A., E.A.), *Executive Vice President & CFO*, Guardian Life Insurance Co, 201 Park Avenue South, Suite 16A, New York NY 10003 212/598-8638 1972

Hutchins, David J, (A S.A.), *Associate Actuary*, Pacific Heritage Assurance Co, PO Box 1020, Portland OR 97207-1020 503/221-6700 1988

Hutchins, Pamela A, (F.S.A.), *Vice President & Valuation Actuary*, Govt Personnel Mutual Life, GPM Life Building, PO Box 790270, San Antonio TX 78284-4199 512/341-6161 1979

Hutchinson, Carroll R, (F S A , E A.), *Senior Vice President & Chief Actuary*, Western & Southern Life Insurance Co, 400 Broadway, Cincinnati OH 45202 513/629-1115 1965

Hutchinson, Gerald E, 523 Amberly Road, Glen Burnie MD 21061 1 1967

Hutchinson, R Garth, (F.S A), *Executive Director, Actuarial*, Imperial Life Assurance Co, 95 St Clair Avenue West, Toronto ON Canada M4V 1N7 416/926-2728 1980

Hutchinson, Richard D, (E.A.), *Consulting Actuary*, Alexander & Alexander Consulting Group Inc, 100 Light Street, Baltimore MD 21202 301/547-2980 1984

Hutchison, James K, (A S A , E.A.), *Chief Actuary*, Blue Cross/Blue Shield Association, 676 North St Clair Street, Chicago IL 60611 312/440-6060 1966

Hutchison, Michael B, (F.S A.), *Executive Vice President*, Financial Life Assurance Co of Canada, 10 Four Seasons Place, PO Box 335, Etobicoke ON Canada M9C 4V3 416/626-7002 1970

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Hutter, Heidi E, (F.C.A.S.), *Senior Vice President,* Atrium Corporation, 200 Park Avenue, 16th Floor, New York NY 10166 212/973-5066 1984

Huttleston, David A, (M.C.A., A.S.A.), *President,* Huttleston Associates Inc, 6417 Odana Road, Madison WI 53719 608/271-3845 1979

Hutzel, Peter B, (F.S.A., E.A.), *Managing Consultant,* A Foster Higgins & Co Inc, 1215 Fourth Avenue, Seattle WA 98161 206/296-0333 1986

Huval, Ernest, (F.C.A., E.A.), *Consulting Actuary,* Consulting Actuarial Services Inc, 10840 Malcolm Drive, Baton Rouge LA 70811 504/775-1557 1969

Hwang, Cheuwan K, (F.S.A.), *Vice President,* New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/578-4777 1986

Hwang, Kung-Pei, (A.S A.), California Public Employees' Retirement System, PO Box 942715, Sacramento CA 94229-2715 916/326-3000 1987

Hwang, Li Hwan, (A.S.A.), *Associate Actuary,* MMI Companies Inc, 2275 Half Day Road, Bannockburn IL 60015 708/940-3968 1982

Hyclak, Richard James, (A.S.A.), *Assistant Actuary,* Midland Mutual Life Insurance Co, 250 East Broad Street, Columbus OH 43215 614/228-2001 1982

Hyers, D Dale, (F.S.A.), *President,* Hyers & Levy, 10507 Timberwood Circle, Suite 202, Louisville KY 40223 502/426-8497 1979

Hyman, Howard Jay, (A.S.A.), TPF&C/Towers Perrin, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1964 1980

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Iammarino, Joseph, (F.S A., E.A.), *Actuary,* The Wyatt Company, 1400 Ohio Savings Plaza, Cleveland OH 44114 216/696-6250 1980

Imler, Karen A, (F.S.A., E.A.), *Consulting Actuary,* W Alfred Hayes & Co, 6828 Oakland Avenue, St Louis MO 63139 314/647-4777 1980

Immerwahr, George E, (F.S.A.), Lakewood Villa #35, 7031 NE 175th Street, Bothell WA 98011 206/485-7607 i 1965

Imperato, Richard A, (A.S.A., E.A.), *Principal,* Peat Marwick Main & Co, 345 Park Avenue, New York NY 10154 212/872-5818 1983

Inderbitzin, Paul H, (A C.A.S.), *Executive Vice President,* American Re-Insurance Co, 555 College Road East, Princeton NJ 08543 609/243-4305 1988

Ingco, Aguedo, (F.C.A.S.), Price Waterhouse, Southeast Financial Center, Suite 3000, Miami FL 33131 1982

Ingenthron, Roger P, (F.S A., E A.), *Principal,* William M Mercer Meidinger Hansen Inc, Ten South Broadway, St Louis MO 63102 314/982-0200 1974

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Inglis, R Evan, (A.S.A.), *Associate Actuary,* The Wyatt Company (NW), Josefinesgt 9, N-0351, Oslo 3 Norway 047/260-6796 1987

Ingraham, Harold G, Jr., (F.S.A., A.C.A., E.A.), Tillinghast/Towers Perrin, One Commercial Plaza, 22nd Floor, Hartford CT 06103-3599 203/727-0018 1965

Ingram, David N, (F.S.A.), *Vice President & Actuary,* Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5000 1980

Ingram, Robert J, (F.S.A., E.A.), *National Director, Health Actuarial Services,* Touche Ross & Co, 900 Pillsbury Center, Minneapolis MN 55402 612/333-2301 1969

Ingui, Silvio, (F.S A , E.A.), *Consulting Actuary,* Milliman & Robertson Inc, Two Pennsylvania Plaza, New York NY 10001 212/279-7166 1979

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Insel, Beverly J, (A.S.A.), *Actuarial Associate,* Guardian Life Insurance Co, 201 Park Avenue South, Station 225F, New York NY 10003 212/598-8673 1987

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Ireland, John G, (F.C.A., F.S.A., E.A), *Chairman,* William M Mercer Inc, 1166 Avenue of the Americas, New York NY 10036-2708 212/345-7000 1966

Irish, Frank S, (F.S.A.), *Senior Vice President & Corporate Actuary,* John Hancock Mutual Life Insurance, John Hancock Place T-49, PO Box 111, Boston MA 02117 617/572-4800 1965

Irvan, Robert P, (F.C.A.S., F.S.A), *Vice President & Chief Actuary,* CIGNA Property & Casualty Group, Actuarial Department 3HO, 1600 Arch Street, Philadelphia PA 19103 215/523-3320 1973

Irwin, Richard J, (A.S.A.), *Associate Actuary,* Massachusetts Indemnity & Life, 3120 Breckinridge Boulevard, Duluth GA 30199-0010 404/564-7873 1980

Isaacs, Lawrence E, (A S.A.), *Manager Valuation,* Baltimore Life Insurance Co, 901 North Howard Street, Baltimore MD 21201 301/539-7900 1988

Isaacson, Fenton R, (F.C.A., F.S A., E A), *Consulting Actuary,* Milliman & Robertson Inc, 8990 West Dodge Road, Suite 308, Omaha NE 68114 402/393-9400 1965

Isbell, James L R, (F.S.A., E.A.), *Consulting Actuary,* The Wyatt Company, 701 Fifth Avenue, Suite 1910, Seattle WA 98104-7099 206/625-1125 1982

Isenberg, Bernard, (A.C.A., A.S A , E.A.), *Executive Vice President,* National Benefit Life Insurance Co, Two Park Avenue, New York NY 10016 212/684-6565 1966

Isenberg, Eric Michael, (A S.A , E.A.), Transamerica Pension Services, 1150 South Olive Street, Los Angeles CA 90015 1985

Ito, Howard M, (F C.A., A.S.A., E.A.), *Consulting Actuary,* Milliman & Robertson Inc, 595 Market Street, Suite 1100, San Francisco CA 94105 415/777-1400 1966

Iverson, Dennis R, (F.S.A.), *Assistant Actuary,* Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3011 1972

Iverson, Donald J, (F S.A.), *First Vice President & Actuary,* Integrated Resources Life Cos, 3737 Westown Parkway, West Des Moines IA 50265 515/223-3455 1981

Iverson, Randall Lee, (F.S.A.), *Assistant Actuary,* Midland National Life Insurance Co, One Midland Plaza, Sioux Falls SD 57193 605/335-5700 1981

Iverson, Ronald J, (F.S.A., E.A.), William M Mercer Meidinger Hansen Inc, 2405 Grand Avenue, Suite 1100, Kansas City MO 64108 816/556-9525 1980

Admitted

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Jacks, Eugene E, (A.C.A., E.A.), *Senior Life Actuary,* 1966
California Department of Insurance, 3450 Wilshire Boulevard, Los Angeles CA 90010 415/457-0781

Jackson, Bruce E, (A.S.A.), *Consulting Actuary,* J Huell Briscoe & Associates Inc, 307 North Michigan Avenue, Suite 1220, Chicago IL 60601 312/332-0430 1986

Jackson, Clayton L, (F.S.A., E.A.), 203 Third Street South, Naples FL 33940-6308 813/263-4579 i 1965

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Jackson, James M, (A S.A., E.A.), Noble Lowndes, 33 Evergreen Place, East Orange NJ 07019-0835 201/675-8900 1978

Jackson, Larry J, (A.S.A.), *Actuarial Consultant,* Lincoln National Life Insurance Co, 1300 South Clinton Street, PO Box 1110, Fort Wayne IN 46801 219/427-3954 1989

Jackson, Will W, Jr., (A.C.A., E.A.), *Vice President & Actuary,* Leggette & Company Inc, 4131 North Central Expressway, Suite 1100, Dallas TX 75204 214/528-8850 1966

Jackson, Willard L, (E.A.), *President,* The Mountain Actuary, PO Box 808, Greenville CA 95947 916/284-6580 i 1976

Jacob, Albert, (A S.A , E.A.), *President,* Actuarial Analysts Inc, 500 Bloomfield Avenue, Verona NJ 07044 201/239-7500 1967

Jacob, John E, (E.A.), *President,* The Jacob Company, 500 West Wilson Bridge Road, Suite 260, Worthington OH 43085 614/888-1005 1980

Jacobs, Alan N, (A.S A., E.A.), *Senior Vice President,* Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10103 212/399-0773 1988

Jacobs, David J, (A.S A.), *Actuary,* Midwestern National Insurance Corp, 115 Fifth Avenue South, PO Box 2168, La Crosse WI 54602-2168 608/782-7130 1988

Jacobs, Dennis E, (F.S.A., E.A.), *Vice President,* Pension Portfolio Advisors, 25800 Northwestern Highway, PO Box 2165, Southfield MI 48037-2165 313/746-6104 1980

Jacobs, Gregory D, (F.S.A., M.C.A.), *Consulting Actuary,* Milliman & Robertson Inc, Capital Center-South Tower, 201 North Illinois St, #2000, Indianapolis IN 46204 317/237-2888 1980

Jacobs, Joshua, (F.S.A.), *Associate Group Actuary,* General American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0747 1975

Jacobs, Myron, (E.A.), *Vice President,* Noble Lowndes, 33 Evergreen Place, East Orange NJ 07019-0835 201/675-8900 1969

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Jacobsen, Richard L, (F.C A , F.S A., E.A.), *Consulting Actuary,* Richard L Jacobsen, F.S.A., 1514 East 122nd Street, Burnsville MN 55337-6804 612/890-0695 1972

Jacobson, Barry, (F.S.A.), *Manager Actuarial Pricing,* Transamerica Occidental Life, 1150 South Olive Street, Los Angeles CA 90015 213/741-6810 1988

Jacobson, Eric A, (A.S.A.), *Investment/Actuarial Analyst,* American General Corp, 2929 Allen Parkway A37-01, Houston TX 77019 713/831-1223 1986

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Jaffke, Richard James, (A S.A., E A.), *Senior Manager,* Peat Marwick Main & Co, 725 South Figueroa Street, Los Angeles CA 90017 213/972-4000 1980

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Jago, Richard J, (A.S.A.), *Consulting Actuary,* Actech Inc, PO Box 220, Somerville NJ 08876 201/722-4689 1987

Jakielo, James G, (F S.A.), *Actuary,* Travelers Insurance Company, One Tower Square, FSD 15NB, Hartford CT 06183 203/277-6254 1976

Jaksich, William J, (F.S A.), *Actuary,* The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-6015 1979

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Jalowski, Edward R, (F.S.A.), *Associate Actuary,* Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1984

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James, Drew Anthony, (F.S.A., E.A.), *Consulting Actuary,* C & B Consulting Group, 50 Fremont Street, 24th Floor, San Francisco CA 94105 415/979-0600 1982

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Admitted

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Jaso, Robert John, (A.C.A S), *Assistant Secretary/Associate Actuary,* Harleysville Mutual Insurance Cos, 355 Maple Avenue, Harleysville PA 19438 215/256-5371 1982

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Jeggle, Scott David, (A S A.), *Assistant Group Actuary,* Nationwide Life Insurance Co, One Nationwide Plaza, 7T, Columbus OH 43216 614/249-3036 1988

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Jenkins, Albion U, Jr., (F.S.A), PO Box 372, Allamuchy NJ 07820 i 1965

Jenkins, Allen W, (F S A., E A), Glasgow Hudek & Jenkins Inc, 4825 LBJ Freeway, Suite 161, Dallas TX 75244 214/385-4012 1971

Jenkins, Bruce W, (A.S.A., E.A.), *Consulting Actuary,* Benefit Plans Services Inc, 11885 Lackland Road, Suite 305, St Louis MO 63146 314/567-0010 1980

Jenkins, Elmore, Jr., (F S.A), *Senior Associate Actuary,* John Hancock Mutual Life Insurance, John Hancock Place S-3, PO Box 111, Boston MA 02117 617/236-6208 1966

Jenkins, Robert W, (F S A), *Second Vice President/Actuary,* Security Life of Denver, Security Life Center, 1290 Broadway, Denver CO 80203 303/860-2240 1970

Jenkins, Terry D, (A.S.A.), *Managing Director,* National Mutual Insurance Co Ltd, National Mutual Centre, 151 Gloucester Road, Hong Kong Hong Kong 575-7282 1979

Jensen, Daryl D, *President,* Sunset Life Insurance Co of America, 3200 Capitol Boulevard, Olympia WA 98501-3372 206/943-1400 1971

Jensen, James M, (F S.A.), *Actuary-Insurance Product Development,* IDS Life Insurance Company, IDS Tower 10, Minneapolis MN 55440 612/372-3588 1984

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Jensen, John M, (E.A.), *Consulting Actuary,* De Frain Mayer Inc, 8300 College Boulevard, Suite 330, Overland Park KS 66210 913/451-9119 1976

Jensen, Llewellyn W, (F.S.A., E.A.), *Consulting Actuary,* 20 Pilot Point Road, Cape Elizabeth ME 04107 207/799-6937 1965

Jensen, Ralph, (A.S.A., E.A), *Associate Consulting Actuary,* Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1100 1976

Jensen, Russell R, (F S A), 929 North Astor, Apt 802, Milwaukee WI 53202 i 1965

Jerabek, Gerald J, (F C A S), *Associate Vice President,* Nationwide Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-7561 1979

Jermyn, Isadore, (A.S A.), *Vice President/Actuary,* Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 1981

Jerome, James M, (F S A.), *Actuary,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111 1981

Jersey, Joseph Ralph, (A.C.A S.), *Director-C/L Products,* Sentry Insurance Group, 1800 North Point Drive, Stevens Point WI 54481 715/346-6764 1980

Jerwers, James R, (A.S.A), *Executive Vice President,* Merit Life Insurance Co, 601 NW Second Street, Evansville IN 47708 812/464-6767 1984

Jetha, Shirazali, (F.S.A.), *Associate Actuary, Individual Disability Insurance,* The Principal Financial Group, 711 High Street, Des Moines IA 50309 515/247-6886 1987

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Johansen, Lawrence A, (M.C.A , A.S.A.), *Actuary,* New York State Teachers Retirement System, Ten Corporate Woods Drive, Albany NY 12211 518/447-2611 1988

Johansen, Robert J, (F S.A), *Consulting Actuary,* Life Actuarial Services, 56 Pershing Avenue, Yonkers NY 10705-3631 914/968-3890 1965

Admitted

Johe, Richard L, (F.C.A.S , A.C.A.), *Senior Vice President-Marketing Reins Actuarial*, Amerisure Companies, 28 West Adams Avenue, Detroit MI 48226 313/965-7702 — 1965

John, Russell T, (F.C.A.S.), *Senior Vice President & Actuary*, Underwriters Reinsurance Corp Inc, 22801 Ventura Boulevard, PO Box 4030, Woodland Hills CA 91365 818/703-8300 — 1981

Johnsen, Storm, (A S A), *Chief Actuary*, Oregon State Insurance Division, 1850 19th Street NE, Salem OR 97303 503/378-4271 — 1969

Johnson, Allan Hale, (F.S A., E.A.), *Vice President & Actuary*, Transamerica Occidental Life, 1150 South Olive, Los Angeles CA 90015 213/742-2285 — 1985

Johnson, Allan R, (F.S.A.), *Actuary*, Metropolitan Life Insurance Co, One Madison Avenue, Area 23-R, New York NY 10010 212/578-2023 — 1988

Johnson, Allan W, (F.S A , E A), *Vice President/Actuary*, Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 — 1976

Johnson, Andrew M, (A.S.A.), *Actuarial Associate*, Mutual Benefit Life Insurance Co, 520 Broad Street, Newark NJ 07102-3184 201/481-8796 — 1986

Johnson, Andrew Paul, (F C.A.S.), *Vice President & Chief Actuary*, American Mutual Insurance Co, Quannapowitt Parkway, Wakefield MA 01880 617/245-6000 — 1984

Johnson, Andrew Pickens, (A.S A , E.A.), *Actuarial Specialist*, John Hancock Mutual Life Insurance, John Hancock Plaza, T-25, Boston MA 02117 617/572-8560 — 1976

Johnson, Carol C, (F.S.A.), *Consulting Actuary*, Two Beachside Common, Westport CT 06880 203/226-4114 — 1984

Johnson, Charles E, (F.S.A.), *Assistant Actuary*, Ohio National Life Insurance Co, Box 237, Cincinnati OH 45201 513/559-6368 — 1979

Johnson, Charles N, (E.A.), *Associate*, William M Mercer Meidinger Hansen Inc, 1 West Main Street, Suite 820, Rochester NY 14614 716/325-2870 — 1976

Johnson, Christopher B, (E.A.), The Wyatt Company, Wellesley Office Park, 80 William Street, Wellesley Hills MA 02181 617/237-3900 — 1985

Johnson, Dale, (F.S.A.), *Second Vice President & Group Actuary*, Union Central Life Insurance Co, PO Box 179, Cincinnati OH 45201 513/595-2552 — 1980

Johnson, Daryle G, (F.S.A., E A), *Senior Vice President*, Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3600 — 1970

Johnson, David Martin, (A S.A., E.A.), *Principal*, William M Mercer Meidinger Hansen Inc, Suite 1100, 2405 Grand Avenue, Kansas City KS 64108 316/474-0666 — 1980

Johnson, Delmar R, (E.A.), *Senior Enrolled Actuary*, Feldman's Pension Service, 966 South Springfield Avenue, Springfield NJ 07876 201/376-6777 — 1981

Johnson, Ernest L, III, (F S.A), *Vice President & Actuary*, Home Beneficial Life Insurance Co, PO Box 27572, Richmond VA 23261 804/358-8431 — 1979

Johnson, Gail E, (F.S.A., E A), *Consulting Actuary*, 379 Norristown Road, Warminster PA 18974 215/443-9515 — 1979

Johnson, James E, (F.S.A.), *Vice President & Actuary*, Minnesota Mutual Life Insurance Co, 400 North Robert Street, St Paul MN 55101 612/298-3724 — 1973

Johnson, Jeffrey E, (A.S A.), *Assistant Actuary*, Amerisure Companies, 28 West Adams, Detroit MI 48226 313/965-8600 — 1985

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Johnson, Kent R, (F S A.), *Vice President & Corporate Actuary*, First Capital Life Insurance Co, PO Box 85744, San Diego CA 92138-5744 619/458-8315 — 1979

Johnson, Kirk R, (A.S.A.), *Assistant Actuary*, CUNA Mutual Insurance Group, PO Box 391, Madison WI 53701 608/231-7063 — 1985

Johnson, Lance M, (A.S.A.), *Manager, Personal Computing Services*, Northwestern National Life Insurance, Box 20, Minneapolis MN 55440 612/372-5771 — 1981

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Johnson, Larry Gregg, (E.A.), *Consulting Actuary*, Pension Financial Services Inc, 2970 Clairmont Road, Suite 925, Atlanta GA 30329 404/728-0280 — 1989

Johnson, Lloyd H, (F S.A , E A.), 368 Belvar Avenue, Louisville KY 40206 — i 1965

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Johnson, Ronald J, (A.S.A.), *Director, Life Actuarial Services,* 1985
League Life Insurance Co, 15600 Providence Drive, Southfield MI 48075 313/557-3210

Johnson, Royal A, (F.S.A., E.A.), *Chief Operating Officer,* 1966
Richard Leahy Corp, 8630 Fenton Street, Silver Spring MD 20910 301/495-0099

Johnson, Susan Lowe, (A.S.A.), *Assistant Actuary,* 1982
Jefferson-Pilot Life Insurance Co, PO Box 21008, Greensboro NC 27420 919/378-2275

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Johnson, Wendy Anne, (F.C.A.S.), *Senior Consultant,* 1986
Coopers & Lybrand, 333 Market Street, San Francisco CA 94105 415/957-3149

Johnson, William J, Jr., (F.S.A), *Asst Pension Actuary/Life* 1988
Insurance, Sun Life of Canada, One Sun Life Executive Park, Wellesley Hills MA 02181 617/237-6030

Johnston, Anthony S, (F.S A , E A.), *Partner,* Bryan 1986
Pendleton Swats & McAllister, One Burton Hills Boulevard, Suite 275, Nashville TN 37215 615/665-1640

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Rating & Accident Prevention Bureau, 40 Broad Street, Boston MA 02109 617/542-5080

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Farm Bureau Life Insurance, Product Development, PO Box 78, Jackson MS 39205 601/981-7422

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Hewitt Associates, 100 Half Day Road, Lincolnshire IL 60015 708/295-5000

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Insurance Co, 10241 Wateridge Circle, San Diego CA 92121-2733 619/458-8502

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Nationwide Life Insurance Co, One Nationwide Plaza, 7T, Columbus OH 43215 614/249-8272

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Lemoine Avenue, Fort Lee NJ 07024 201/592-6800

Jones, Bruce M, (F.S.A.), *Vice President-Pension Actuary,* 1986
Home Life Insurance Co, One Centenial Avenue, Piscataway NJ 08854 201/980-4430

Jones, Bruce R, (F.C.A.S.), *Second Vice President & Actuary,* 1983
Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-4636

Jones, Charles H, (A.S A.), 520 Windmeadows, i 1966
Altamonte Spring FL 32701

Jones, Del R, (A.C.A.S.), *President,* International Marine 1980
Casualty Services, PO Box 4400, Houston TX 77210-4400 713/226-6451

Jones, Donald A, (A.S.A., E.A.), *Associate Professor,* 1966
University of Michigan, Department of Mathematics, Ann Arbor MI 48109-1003 313/763-0293

Jones, Donald J, (F.S.A.), CNA Insurance Companies, 1986
CNA PLaza, Chicago IL 60685 312/822-5000

Jones, Donald K, (E.A.), *Manager,* Great-West Life 1976
Assurance Co, 1775 Sherman Street, Suite 2900, Denver CO 80203 303/839-1710

Jones, Donn B, Jr., (F.C.A., F.S.A.. E.A.), *Vice President,* 1971
Mammel Schropp Swartzbaugh Engler & Jones Inc, 9110 West Dodge Road, Suite 175, Omaha NE 68114 402/397-7000

Jones, Frances O, (F S A.), *Consultant,* 126 East Hickory 1977
Street, Hinsdale IL 60521 708/920-1831

Jones, Frank C, (F.S.A.), *President and Chief Executive* 1970
Officer, Assured Security Life Insurance Co, PO Box 76025, Birmingham AL 35253 205/879-1541

Jones, Harold M, (F.C.A.S.), 16 Leicester Road, i 1965
Marblehead MA 01945

Jones, J Michael, (E.A.), *Partner,* Hewitt Associates, 100 1982
South Ashley Drive, Suite 1200, Tampa FL 33602 813/221-2222

Jones, James D, (A.S.A.), *Attorney,* Illinois Department of 1979
Insurance, Legal Division, 320 West Washington, Springfield IL 62767 217/782-8216

Jones, Janice M, (F.S.A), *Associate Product Actuary,* General 1979
American Life Insurance Co, 700 Market Street, St Louis MO 63101 314/444-0469

Jones, Leslie E, (A.S.A.), *Staff Assistant,* MIC Life 1986
Insurance Co, 3044 West Grand Boulevard, Annex 301, Detroit MI 48202 313/556-1643

Jones, Matt B, Jr., (F.S.A.), *Vice President,* John Hancock 1968
Mutual Life Insurance, John Hancock Place, PO Box 111, Boston MA 02117 617/572-7055

Jones, Michael B, (A.S.A., E.A.), *Partner,* Hewitt 1979
Associates, 40 Highland Avenue, Rowayton CT 06853 203/852-1100

Jones, Nathan F, (F S A., A.C A.S), *Supervising Actuary,* i 1965
New York State Insurance Department, 160 West Broadway, 18th Floor, New York NY 10013 212/602-0309

Jones, Norman L, (F.C.A , F S.A., E.A.), *Actuary,* Gabriel 1970
Roeder Smith & Co, 200 Globe Building, 407 East Fort, Detroit MI 48226 313/961-3346

Jones, Randall S, (F.S.A), *Manager & Associate Actuary,* 1984
CNA Insurance Companies, CNA Plaza, 39S, Chicago IL 60685 312/822-7568

Jones, Richard J, 119 Nut Bush Road, Greensboro NC i 1966
27410 919/292-0756

Admitted

Jones, Van Allen, (F.S.A.), *Director Actuarial*, Sentry Life Insurance Company, 1800 North Point Drive, Stevens Point WI 54481 715/346-7091 — 1982

Jones, Warren R, (A.S.A.), *Vice President & Chief Actuary*, Union Bankers Insurance Co, 2551 Elm Street, Dallas TX 75226 214/939-0821 — 1982

Jones, Weston R, (E.A.), *Actuary*, Benetech Inc, 4330 Auburn Boulevard, PO Box 419001, Sacramento CA 95841-9001 916/484-6811 — 1981

Jones, William R, (F S.A.), *Associate Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-3717 — 1988

Jones, William W, (E.A.), Benefit Plans Services Inc, PO Box 2141, Huntington WV 25722-2141 304/525-6557 — 1980

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Jordan, C Wallace, (F.S.A.), 18 Snow Shore Road, Orleans MA 02653 508/255-4562 — 1965

Jordan, James L, (E.A.), *Consulting Actuary*, Jordan & Andrews, 131 Stony Circle, Suite 200, Santa Rosa CA 95401 707/545-1001 — 1976

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Jordan, Robert H, (F.S.A.), *Consulting Actuary*, Jordan Associates, 618 Shoemaker Road, Suite 202, Gulph Mills PA 19406 215/337-3848 — 1965

Jorve, Barry M, (A.C A.S.), *Vice President*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-6027 — 1971

Josephs, David J, (E.A.), *Vice President*, Fidelity Federal Pension Corp, One Fairway Plaza, Suite 420, Huntingdon Valley PA 19006 215/938-0660 — 1989

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Joss, Richard, (F.S.A., E.A.), *Consulting Actuary*, The Wyatt Company, 701 Fifth Avenue, Suite 1910, Seattle WA 98104-7099 206/625-1125 — 1979

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Juergens, Theodore Louis, (A.S.A.), Metropolitan Life Insurance Co, 1660 Feehanville Drive, Mt Prospect IL 60046 708/391-1871 — 1989

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Kane, Adrienne B, (F C.A.S), *Assistant Vice President & Associate Actuary,* Chubb Group of Insurance Companies, 15 Mountain View Road, PO Box 1615, Warren NJ 07061-1615 201/580-3255 1983

Kane, Howard L, (F.C.A., F.S.A., E.A.), *Vice President & Chief Actuary,* Noble Lowndes, 527 Madison Avenue, Tenth Floor, New York NY 10022 212/371-8282 1971

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Kaplan, Donald W, (F.S A), *Vice President & Actuary,* Western & Southern Life Insurance Co, 400 Broadway, Cincinnati OH 45202 513/629-1576 1976

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Kaplan, Michael H, (F S A , E.A.), *Senior Vice President/ Actuary,* Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600 1970

Kaplan, Mortimer, (F.C A), *Consulting Actuary,* 472 Chestnut Street, Springfield MA 01107 413/733-4594 1969

Kaplan, Robert S, (F C.A.S.), *Reinsurance Operations Analyst,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6759 1987

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Kaptein, Roy, *Assistant President-Actuarial & Underwriting,* Blue Cross/Blue Shield of NJ, 33 Washington Street, Newark NJ 07102 201/456-3379 1985

Kapur, Vishwa N, (A S.A), *Consulting Actuary,* 25 Winthrop Drive, Woodbury NY 11797 516/692-7646 1 1971

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Karlinski, Frank J, III, (F C A S.), *Principal,* William M Mercer Meidinger Hansen Inc, 1166 Avenue of the Americas, New York NY 10036-2708 212/345-7435 1979

Karo, David N, (A S A.), Fidelity Mutual Life Insurance Co, 250 King of Prussia Road, Radnor PA 19087 215/964-7183 1984

Karp, Ronald A, (F S.A., E.A.), *President,* Ronald A Karp Associates Inc, 47 Maple Street, Summit NJ 07901 201/522-1414 1965

Karras, Ioannis S, *Actuary-Rate Filings & Pricing,* Blue Cross/Blue Shield of MI, 600 Lafayette East, Detroit MI 48226 313/225-9037 1984

Karsan, Nooruddin S, (F S A), *Principal,* Raymond Karsan & Associates, One Devon Square, Suite 214, 724 West Lancaster Avenue, Wayne PA 19087 215/971-9171 1986

Kaskie, Katherine M, (A S A), *Actuarial Associate,* Mutual of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/342-7600 1988

Kasner, Kenneth R, (F C.A S), *Director and Assistant Actuary,* Continental Insurance, One Continental Drive, Cranbury NJ 08570-0001 609/395-2279 1987

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Katz, Gerald L, (F.S.A., E.A.), *Vice President-Pension Actuary,* MONY Financial Services, Four Manhattanville Road, Purchase NY 10577 914/697-8705 1974

Katz, Jeffrey Stanton, (F.S A.), *Manager & Assistant Actuary,* CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-7839 1985

Katz, Lynn Robert, (E.A.), *Executive Director, Consultant & Actuary,* Actuarial & Pension Consultants Inc, PO Box 160037, Miami FL 33116 305/382-2214 1 1979

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Knowling, Douglas J, (A.S.A.), *Assistant Actuary*, Modern Woodmen of America, Mississippi River at 17th, Rock Island IL 61201 309/786-6481 1989

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Lemery, Francis P, (F.S.A., E A), *Senior Vice President & Actuary*, Kansas City Life Insurance Co, PO Box 419139, Kansas City MO 64141-6139 816/753-7000 1969

Lemieux, Richard G, (F.S.A), *Principal*, William M Mercer Meidinger Hansen Inc, 3303 Wilshire Boulevard, Los Angeles CA 90010 213/480-6400 1975

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Leonard, Joseph R, (E A.), *Consulting Actuary*, J R Leonard & Associates Inc, 11021 SW 12th Court, Pembroke Pines FL 33025 305/432-4205 1978

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Leong, Leonard P J, (F S.A., E.A.), *Consulting Actuary*, Milliman & Robertson Inc, 595 Market Street, Suite 1100, San Francisco CA 94105 415/777-1400 1967

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MacDonald, J Bruce, (F.C.A., F.S A., E.A.), *Principal*, William M Mercer Ltd, Suite 200, 1770 Market Street, Halifax NS Canada B3J 3M3 902/429-7050 1966

Macdonald, Jean M, (E A.), *Principal*, Godwins Inc, 549 Pleasantville Road, Briarcliff Manor NY 10510 914/742-3218 1983

MacDonald, Karen Olsen, (F.S A), *Vice President*, Transamerica Occidental Life Ins Co, Terminal Annex, PO Box 2101, Los Angeles CA 90051 213/742-3737 1980

MacDougall, John A, Jr., (F.C.A., F S.A., E.A.), *Principal*, A Foster Higgins & Co Inc, 1800 'K' Street NW, Suite 500, Washington DC 20006 202/785-9080 1966

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MacGinnitie, W James, (F C A.S , F.C.A , F.S.A.), **[Past President]**, Tillinghast/Towers Perrin, One Atlanta Plaza, 950 East Paces Ferry Road, Atlanta GA 30326-1119 404/365-1602 1965

Mack, Merrill J, (F.S.A), *Vice President & Actuary*, Liberty Life Assurance Co, 175 Berkeley Street, Boston MA 02117 617/357-9500 1966

Mackay, Graham W G, (A.S A), *Actuarial Assistant*, Mercantile & General Reinsurance Co plc, 123 Front Street West, Toronto ON Canada M5J 2M7 416/947-3800 1989

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Macken, Daniel D, (F C.A., E A), *Consulting Actuary*, 4748 Calle Camarada, Santa Barbara CA 93110 805/967-3033 i 1965

Mackenzie, T Scott, (F.S.A.), *Consulting Actuary*, Milliman & Robertson Inc, Atlanta Fin Ctr, Suite 1250, 3333 Peachtree Rd NE, East Twr, Atlanta GA 30326-1052 404/659-3541 1989

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MacKinnon, Malcolm D, (F.S.A , E.A), *Senior Vice President*, Prudential Insurance Company, 55 North Livingston Avenue, Information Systems Office, Roseland NJ 07068 201/716-6810 1965

Macklin, Donald F, (F.S.A.), *Senior Actuary*, Crown Life Insurance Co, 120 Bloor Street East, Toronto ON Canada M4W 1B8 416/928-4534 1976

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Mangum, G Douglas, Jr., (F.S.A.), *Actuary*, National Liberty Corp, Valley Forge PA 19493 215/648-5302 — 1983

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Admitted

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Montgomery, John O, (F.S.A.), *Chief Actuary & Deputy Insurance Commissioner*, California Department of Insurance, 3450 Wilshire Boulevard, Los Angeles CA 90010 213/736-2533 1966

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Montgomery, W Dale, (F C.A.S.), *Vice President*, Robert Hughes Associates, 15400 Knoll Trail, Suite 201, Dallas TX 75248 214/980-0088 1986

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Moody, William E, (F.C.A., A S A., E.A.), *Actuary*, Internal Revenue Service, 1111 Constitution Avenue NW, E:EP:PA, Washington DC 20224 202/535-9852 1967

Moon, Roger S, (F.S A.), *Vice President & Actuary*, CUNA Mutual Insurance Group, 5910 Mineral Point Road, PO Box 391, Madison WI 53701-0391 608/231-7548 1977

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Moore, Brian J, (A.S.A), *Staff Actuary*, Combined Insurance Co of America, 123 North Wacker, Chicago IL 60606 312/701-3548 1987

Moore, Brian L, (A.S.A.), *Executive Vice President & Chief Financial Officer*, North American Life Assurance Co, 5650 Yonge Street, 22nd Floor, North York ON Canada M2M 4G4 416/229-4515 1980

Moore, Bruce D, (F.C.A.S., F S A), *Senior Vice President & Chief Actuary*, Prudential Insurance Company of America, 213 Washington Street, 18th Floor, Newark NJ 07101 201/802-4666 1977

Moore, Burton E, (F.C.A.), *Vice President & Actuary*, Atlantic Coast Life Insurance Co, PO Box 20010, Charleston SC 29413-0010 803/722-7727 1965

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Moore, George E, Jr., (F.S.A., E.A.), *Vice President & Actuary*, Home Beneficial Life Insurance Co, PO Box 27572, Richmond VA 23261 804/358-8431 1965

Moore, James E, (A C A S.), *Vice President-Financial*, Orion Group Inc, Nine Farm Springs Drive, Farmington CT 06032 203/674-6683 1972

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Owens, Richard E, (F.S.A.), *Assistant Actuary,* Metropolitan Life Insurance Co, Pensions Area 4G, One Madison Avenue, New York NY 10010 212/578-4861 1980

Owens, Terrence M, (F.S.A.), *Investment Officer,* New England Mutual Life Insurance Co, 501 Boylston Street, Boston MA 02117 617/266-3700 1986

Oxley, John E, (F.S A), *Supervising Actuary,* New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0309 1965

Oyen, Gerald J, (F.S.A.), *Vice President & Senior Corporate Actuary,* Penn Mutual Life Insurance Co, Independence Square, Philadelphia PA 19172 215/956-8326 1974

Ozark, James G, (F.S A., E.A.), *Partner,* Hewitt Associates, PO Box 2550, Three Hutton Centre Drive, Santa Ana CA 92707 714/751-1400 1974

Ozenbaugh, Robert, (F.S.A.), *Vice President and Actuary,* Mutual/United of Omaha Insurance Co, Mutual of Omaha Plaza, Omaha NE 68175 402/978-5035 1979

P

Pabuwal, Satya N, (F.S A.), *Assistant Vice President & Health Actuary,* Provident Mutual Life Insurance Co, 1600 Market Street, Philadelphia PA 19103 215/636-5547 1979

Pacelli, Jane D, (F S.A., M.C.A , E.A.), *Consulting Actuary,* Milliman & Robertson Inc, 2445 'M' Street NW, Suite 400, Washington DC 20037 202/429-9760 1979

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Paddon, John W, (F.S A.), *Corporate Vice President & Actuary,* New York Life Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-7337 1965

Padgitt, James C, (A S A.), *Actuary, Financial Reporting,* Guarantee Trust Life Insurance Co, 1275 Milwaukee Avenue, Glenview IL 60025 708/699-0600 1982

Padiernos, Justino, (A.S.A., E.A.), *Partner,* Coopers & Lybrand, 400 Renaissance Center, Detroit MI 48243 313/446-7340 1980

Pado, Michael W, (A S A), *Assistant Actuary,* North American Reassurance Co, 237 Park Avenue, New York NY 10017 212/907-8430 1984

Padro, Miguel A, (A S.A , E.A.), *Vice President,* Martin E Segal Co, 525 Market Street, Suite 3750, San Francisco CA 94105 415/882-4700 1971

Paesani, Joseph, (F.S.A.), *Assistant Actuary (Reinsurance),* Provident Mutual Life Insurance Co, Provident Mutual Building, 1600 Market Street, Philadelphia PA 19103 215/636-5429 1989

Paff, Harold G, (F.S.A.), 4011 North Cordoba, Spring Valley CA 92077 1 1965

Page, Charles H, (F.S.A.), 183 Old Street Road, Peterborough NH 03458 1 1965

Page, Jean-Claude, (F.S.A.), *Treasurer,* Groupe Optimum Inc, 425 De Maisonneuve Blvd West, Suite 1700, Montreal PQ Canada H3A 3G5 514/288-2010 1986

Pagliaccio, John A, (M C A., A C.A.S.), *Vice President & Actuary,* MONY Re, 127 John Street, New York NY 10038 212/425-2800 1979

Paglione, Robert, (E A), *President,* Programs for Benefit Plans Inc, 3275 Stokley Street, Philadelphia PA 19129 215/849-9300 1976

Pagnozzi, Richard D, (F.C.A.S), *Senior Vice President & Chief Actuary,* Nationale-Nederlanden N A, Property & Casualty Group, 62 Maple Avenue, Keene NH 03431 603/357-9503 1975

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Paine, Douglas, (F S A., E.A.), *Consulting Actuary,* Doug Paine & Co Inc, PO Box 7341, Richmond VA 23221 804/794-3635 1980

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☐ A.I.A.

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1. ☐ Insurance Company
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3. ☐ Insurance Department (State or Provincial)
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7. ☐ Miscellaneous
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Pelant, James C, (E.A.), *Vice President,* Advance Benefits Systems Corp, 468 Pennsfield Place, Thousand Oaks CA 91360 805/496-1069 1976

Pelcyger, Frank, (A.S.A , E.A.), *Actuary,* Ibex Pension Services Inc, 33 Irving Place, 11th Floor, New York NY 10003 212/529-7900 1976

Pelletier, Bernard A, (F C A S.), *Associate Actuary,* Aetna Life & Casualty, 151 Farmington Avenue, TN4A, Hartford CT 06156 203/273-8268 1986

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Peltier, Mary Ann H, (F S.A.), *Vice President & Actuary,* Chubb Life Insurance Co of America, One Granite Place, Concord NH 03301 603/224-7741 1985

Pemberton, Kent B, (A S.A), *Assistant Actuary,* Southern Farm Bureau Life Insurance, PO Box 78, Jackson MS 39205 601/981-7422 1987

Pence, Arlen F, (A.S.A.), *Group & Advanced Products Vice President,* Farm Bureau Life Insurance Co, 5400 University Avenue, West Des Moines IA 50265 515/225-5812 1979

Pence, Clifford A, Jr., (A.C.A S.), *Assistant to the Dept Manager-Statistics-Actuarial,* Kemper Group, Long Grove IL 60049 708/540-3355 1985

Pendleton, Franklin D, (F.C A., F.S.A., E.A.), *Partner,* Bryan Pendleton Swats & McAllister, One Burton Hills Boulevard, Suite 275, Nashville TN 37215 615/665-1640 1969

Pendleton, Janet A, (F S.A.), *General Director,* John Hancock Mutual Life Insurance, John Hancock Place, Boston MA 02117 617/572-9944 1980

Penick, R Douglas, (F.S.A.), *Senior Vice President & Chief Actuary,* Durham Life Insurance Co, 2610 Wycliff Road, Raleigh NC 27607 919/881-2375 1972

Peninger, Michael J, (F.S.A.), *Vice President, Controller & Actuary,* Western Life Insurance Co, PO Box 64271, St Paul MN 55164 612/738-4259 1981

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Polapink, Paul S, (E.A.), *Chief Actuary,* Price Raffel & Associates Inc, 1925 Century Park East, Fourth Floor, Los Angeles CA 90067 213/551-3125 — 1976

Polchert, Paul F, (F.C.A., F.S.A., E.A.), *Principal,* William M Mercer Meidinger Hansen Inc, Ten South Wacker Drive, Chicago IL 60606-7485 312/902-7525 — 1978

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Pollack, Robert, (F.C.A.S.), *Investment Advisor,* Six South Bryn Mawr Avenue, Bryn Mawr PA 19010 215/527-5187 — 1965

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Pollnow, Jan L, (F.S.A.), *Vice President & Actuary,* The Hartford Life Insurance Cos, PO Box 2999, Hartford CT 06104-2999 203/843-8961 — 1972

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Ross, Michael Lowell, (A.S.A.), *Assistant Actuary*, J C Penney Life Insurance Co, 2700 West Plano Parkway, Plano TX 75075 214/881-6021 — 1981

Rossman, Glenn A, (F.C.A., F.S.A., E.A.), *Consulting Actuary*, Buck Consultants Inc, 116 East Berry Street, Suite 1000, Fort Wayne IN 46802 219/426-7800 — 1977

Rossman, Stanley B, (F.C.A , F.S.A., E.A.), *President*, Coast Consultants, 7969 Engineer Road, Suite 209, San Diego CA 92111 619/268-8868 — 1975

Rosso, David H, (F.S.A., E A.), *Principal*, TPF&C/Towers Perrin, Centre Square West, 1500 Market Street, Philadelphia PA 19102 215/569-6055 — 1981

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Roth, Irving G, (F S.A , E.A.), 1401 South Ocean Drive, Apt 401, Hollywood FL 33019 — i 1965

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Roth, Lewis P, (F S A.), *Supervising Actuary*, New York State Insurance Department, 160 West Broadway, New York NY 10013 212/602-0309 — 1968

Roth, Randy J, (A.C A S.), *Associate Actuary*, Kemper Reinsurance Co, Long Grove IL 60049 708/540-3989 — 1984

Roth, Richard J, (F C.A S.), *Industry Affairs*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-5050 — 1966

Roth, Ronald G, (M C A , E.A.), *Actuary*, Roth & Roth Inc, 120 Geigel Hall Road, Ottsville PA 18942 215/847-2886 — 1976

Roth, William M, (F.S.A), *Vice President & Actuary*, George Washington Life, PO Box 8700, Jacksonville FL 32239 904/725-8231 — 1965

Rothman, Allen J, (A.S.A.), *Actuary*, Actuarial Sciences Associates, 242 Old New Brunswick Road, Suite 302, Piscataway NJ 08854 201/562-6957 — 1979

Rothmeyer, Wayne A, (F S A), *Actuary*, SAFECO Life Insurance Co, SAFECO Plaza, Seattle WA 98185 206/545-5499 — 1971

Rothschild, Kenneth A, (F.C A , F.S.A., E A), *Senior Vice President*, National Associates Inc, Suite 800, 3415 Sepulveda, Box 34080, Los Angeles CA 90034 213/390-8801 — 1972

Rothy, Gary H, (F.S A , E A), *Senior Consultant*, Coopers & Lybrand, 1251 Avenue of the Americas, New York NY 10020 212/536-2000 — 1981

Rotkowitz, Irving P, (F A), *Senior Vice President*, Martin E Segal Co, 730 Fifth Avenue, New York NY 10019 212/586-5600 — 1976

Rotschafer, Randall P, (A.S A.), *Actuarial Assistant*, Woodmen of the World Life Insurance Society, 1700 Farnam Street, Omaha NE 68102 402/342-1890 — 1986

Rotter, Paul T, (F.S.A , E.A.), 18278 Canfield Place, San Diego CA 92128 619/485-0191 — i 1965

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Rouhart, Georges Casimir, (F.S.A.), *Associate Actuary,* 1984
National Life Insurance Co, National Life Drive, Montpelier VT 05604 802/229-3972

Roust, Thomas A, (F S.A.), *Associate Actuary,* Midland 1981
National Life Insurance Co, One Midland Plaza, Sioux Falls SD 57193 605/335-5700

Routhenstein, Alan J, (F.S.A.), *Assistant Actuary,* William M 1988
Mercer Meidinger Hansen Inc, 1515 Market Street, Suite 400, Philadelphia PA 19102 215/963-4227

Rowan, Richard E, (A.S.A.), *Associate Actuary,* United 1980
Farm Bureau Family Life, 130 East Washington Street, PO Box 1250, Indianapolis IN 46204 317/263-7885

Rowe, Douglas L, (F.S.A., E.A.), *Principal,* William M 1978
Mercer Meidinger Hansen Inc, 300 East Lombard Street, Suite 1200, Baltimore MD 21202 301/727-3345

Rowe, James T, (A.S A), *Actuary,* Cologne Life 1979
Reinsurance Co, 1200 Bedford Street, Stamford CT 06904 203/356-4963

Rowell, John H, (F.C.A.S.), *President,* John Rowell & i 1965
Associates, 443 Jackson Avenue, Glencoe IL 60022 708/835-3340

Rowland, Jack L, (A.S A), 804 Woodlake Road, 1 1966
Anderson SC 29621

Rowland, Vincent T, Jr., (A C.A S.), Tillinghast/Towers 1982
Perrin, One Mill Pond Lane, Simsbury CT 06070 203/651-3761

Rowland, William J, (F C.A S.), *Senior Vice President & Chief Actuary,* Crum & Forster Commercial Insurance, 211 Mount Airy Road, Basking Ridge NJ 07920 201/953-3030 1979

Rowley, Mark C, (F S.A.), *Assistant Actuary,* The Principal 1988
Financial Group, 711 High Street, S-3N, Des Moines IA 50309 515/248-3884

Roy, Ronald N, (F S A , E.A.), Roy & Associates Inc, 740 1979
East 3900 South, Salt Lake City UT 84107 801/266-7117

Roy, Sarah J, (F.S.A.), *Vice President Product Manager,* 1987
American Republic Insurance Co, Sixth and Keosauqua Way, PO Box One, Des Moines IA 50334 515/245-2132

Royer, Alan F, (A.C A.S), 208 Winding Hill Drive, i 1971
Lancaster PA 17601 717/898-9314

Ruark, Timothy J, (F.S.A.), *Assistant Actuary,* CIGNA 1988
Corp, 900 Cottage Grove Road, Hartford CT 06152 203/726-4522

Rubadue, Dave S, (A.S.A.), *Senior Assistant Actuary,* 1988
Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-5282

Rubel, David, (A S A), *Actuarial Assistant,* Teachers 1985
Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5353

Rubenstein, Steven J, (A.S.A.), *Actuarial Project Analyst,* 1989
HBJ Insurance Companies, 6277 Sea Harbor Drive, Orlando FL 32887 407/345-2706

Rubie, James S, Jr., (F.C.A , F S.A , E.A), *Consulting* 1975
Actuary, W Alfred Hayes & Co, 6828 Oakland Avenue, St Louis MO 63139 314/647-4777

Rubin, Eric S, (F S.A), *Vice President,* New York Life 1983
Insurance Co, 51 Madison Avenue, New York NY 10010 212/576-3941

Rubin, Ethel C, (A.S.A . E A.), *Vice President & Actuary,* i 1966
System Automation Corp, 8555 16th Street, Silver Spring MD 20910 301/565-9400

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Insurance & Annuity Association, 730 Third Avenue, New York NY 10017 212/916-5333

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Southern Educators Life Insurance Co, 3320 Holcomb Bridge Road, PO Box 7100, Norcross GA 30092-3239 404/449-4951

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Prudential Insurance Company, Small Group & Indiv Health, 213 Washington Street, 14th Fl, Newark NJ 07102-2992 201/802-6850

Rubino, Vincent, (E.A.), William M Mercer Meidinger 1987
Hansen Inc, 50 Main Street, White Plains NY 10606 914/285-9100

Rubinstein, Robert S, (F.S.A.), *Vice President & Actuary,* 1988
Integrity Life Insurance Co, 1385 Avenue of the Americas, New York NY 10019 212/373-6070

Rubinstein, Seymour, (F.S.A., E.A.), 3705 Spring Brook 1966
Drive, Edison NJ 08820

Rubinstein, Stuart F, (F.S.A., E.A.), *Director,* Coopers & 1975
Lybrand, One Post Office Square, Boston MA 02109 617/574-5352

Rubsam, Joseph L, (F S A , E.A.), 88-58 81st Road, i 1965
Glendale NY 11385-7842

Ruby, Martin H, (F.S A., E.A), *President & Chief Executive* 1978
Officer, Capital Initiatives Corp, Commonwealth Building, PO Box 32830, Louisville KY 40232 502/560-2207

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Beach FL 33417

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Insurance Co, PO Box 789, Greenville SC 29602 803/268-8170

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Box 1369, Chattanooga TN 37401 615/756-2887

Ruddock, John Y, (F S A.), Park Esplanade, Apt 107, i 1965
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Tillinghast/Towers Perrin, 1200 17th Street, Suite 1200, Denver CO 80202-5812 303/592-1200

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Health Services, 714 'P' Street, Room 1545, Sacramento CA 95814 213/827-5799

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Meidinger Hansen Inc, 1166 Avenue of the Americas, New York NY 10036-2708 212/345-7140

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General Group Insurance Co, 3988 North Central Expressway, Dallas TX 75204 214/841-1097

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of Omaha Life Insurance Co, Mutual of Omaha Plaza, Four-Actuarial Operation, Omaha NE 68175 402/342-7600

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Consulting Actuary, Hirschfeld Stern Moyer & Ross, 1270 Avenue of the Americas, New York NY 10020 212/582-2524

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Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-8345

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55 West Monroe Street, Suite 3790, Chicago IL 60603 312/726-0677

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Mansfield Avenue, Drexel Hill PA 19026 215/622-5122

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Schropp Swartzbaugh, 9110 West Dodge Road, Suite 175, Omaha NE 68114 402/397-7000

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Higgins & Co Inc, PO Box 1858, Richmond VA 23215 804/344-8616

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Running, Rolf H, (F.S.A., E.A.), *Assistant Vice President & Managing Actuary*, Lutheran Brotherhood, 625 Fourth Avenue South, Minneapolis MN 55415 612/340-7013 — 1975

Rupert, Walter J, (F.S.A.), Dellwood, 12 Yellow Birch Road, White Bear Lake MN 55110 — i 1965

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Ruppel, Richard J, (A.S.A.), *Vice President & Actuary*, Golden Rule Insurance Co, Golden Rule Building, 712 11th Street, Lawrenceville IL 62439 618/943-8000 — 1980

Ruppel, Robert J, (E.A.), *Principal*, William M Mercer Meidinger Hansen Inc, 1600 Summer Street, Stamford CT 06905 203/328-4063 — 1976

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Ruschau, William, (F.S.A., E.A.), *Consulting Actuary*, William M Mercer Meidinger Hansen Inc, 2500 Corporate Exchange, Columbus OH 43231 614/891-3100 — 1980

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Rusher, Steven R, (F S.A., E.A.), TPF&C/Towers Perrin, 8000 IH-10 West, One Forum, Suite 920, San Antonio TX 78230 512/344-0220 — 1981

Rushton, Ian Lawton, *Director & Deputy Chief Executive*, Royal Insurance plc, One Cornhill, London England EC3V 3QR 001/283-4300 — 1981

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Rusin, Paul Joseph, (F S.A., M.C.A., E.A.), *Actuary*, The Wyatt Company, 303 West Madison, Suite 2400, Chicago IL 60606 312/704-0600 — 1984

Russ, Steven B, (F.S.A , E.A.), 307 North Michigan Avenue, Suite 412, Chicago IL 60601 312/332-0496 — 1979

Russell, Anne J, (E.A.), Six Lamont Road, Chelsea, London United Kingdom SW10 0HL — 1982

Russell, F Kevin, (F S A.), *Vice President*, Hyers & Levy, 10507 Timberwood Circle, Suite 202, Louisville KY 40223 502/426-8497 — 1984

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Ruth, Oscar E, (A.S A.), *Assistant Actuary*, Nationwide Life Insurance Co, One Nationwide Plaza, Columbus OH 43216 614/249-5195 — 1982

Rutledge, Paul E, III, (F.S.A.), *Executive Vice President & Chief Operating Officer*, United Investors Life Insurance Co, PO Box 10207, Birmingham AL 35202-0207 205/325-4210 — 1979

Rutter, John Joseph, (F.S.A.), CIGNA Corp, 1600 Arch Street, Nine JFK, Philadelphia PA 19101 215/523-4000 — 1981

Ryan, Allan W, (F.S.A., E.A.), *Senior Manager*, Deloitte Haskins & Sells, One World Trade Center, New York NY 10048 212/669-5035 — 1978

Ryan, John F, (F.S.A., A.C.A.S.), 3070 Poppy Road, Venice FL 34293 — i 1965

Ryan, John P, (M.C A., A.C A.S., A S.A), Tillinghast/ Towers Perrin, 77-91 New Oxford Street, London England WC1A 1PX 001/379-4000 — 1980

Ryan, Kevin M, (F.C.A.S., F.C A), *President*, National Council on Compensation Insurance, One Penn Plaza, New York NY 10119 212/560-1010 — 1970

Ryan, Michael E, (F.S A , E.A.), *Vice President*, TPF&C/ Towers Perrin, 1500 Market Street, Philadelphia PA 19102 215/569-6000 — 1976

Ryan, Robert P, (F.S.A.), *Vice President & Actuary*, Boston Mutual Life Insurance Co, 120 Royall Street, Canton MA 02021 617/828-7000 — 1972

Ryan, Robert W, (F.C A., F.S.A., E A.), *Vice President*, TPF&C/Towers Perrin, 1200 Lakeside Square, 12377 Merit Drive, Dallas TX 75251-2223 214/701-2638 — 1969

Ryan, Ronald E, (F.S.A , E.A.), HC83, Box 363, Crosslake MN 56442 218/692-2168 — 1965

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Saam, Karen F, (E.A.), William M Mercer Meidinger Hansen Inc, 1417 Lake Cook Road, Deerfield IL 60015 708/948-7400 — 1987

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Saarloos, George L, (M.C A.), *Life Actuary*, State of MN Department of Commerce, Metro Square Building, Fifth Floor, St Paul MN 55104 612/296-2029 — 1969

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Admitted

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Sachs, David S, (F S A.), *Senior Vice President,* Baltimore Life Insurance Co, 901 North Howard Street, Baltimore MD 21201 301/539-7900 1974

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Sadler, Gregg R, (F S.A.), *Executive Vice President,* Home Office Reference Laboratory, PO Box 2035, Shawnee Mission KS 66201 913/888-1770 1977

Sadoff, Mark N, (A S A., E.A.), *Vice President & Actuary,* Professional Pension Planners, 1055 Saw Mill River Road, Ardsley NY 10502 914/693-1333 1979

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Saffeir, Harvey, (F.S.A., E.A.), *Senior Vice President,* Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-3944 1965

Sahi, Satbir S, (A.S.A.), Metropolitan Life Insurance Co, 425 Market Street, San Francisco CA 94105 415/546-3482 1987

Sakaguchi, Kiyofumi, (F.S.A.), *President & Rep Director,* The Prudential Life Insurance Co, Sogo Hanzomon Building, 1-7 Koojimachi Chiyoda-ku, Tokyo Japan 102 003/221-2314 1975

Sakel, William P, (A S.A.), *Vice President & Actuary,* The Credit Life Insurance Co, One South Limestone Street, PO Box 480, Springfield OH 45501 513/328-3017 1982

Saksena, Gajraj B, (F.S.A., E.A), *President,* The Saks Co, 3757 Macbeth Drive, San Jose CA 95127 408/258-7125 1966

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Salazar, Camilo J, (A.S.A), *Technical Director-Iberian Peninsula,* American Life Insurance Co (Spain), PO Box 2226, Wilmington DE 19899 302/594-2000 1983

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Salzmann, Ruth E, (F C A S.), 1556 Pine Street, Stevens Point WI 54481 715/344-8308 1965

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Sames, Susan R, (A S.A), *Senior Actuarial Assistant,* Northwestern National Life Insurance, 20 Washington Avenue South, Minneapolis MN 55440 612/372-5309 1987

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Samples, Stanley C, (F.S.A., M.C.A., E.A.), *Principal,* William M Mercer Meidinger Hansen Inc, 3700 Georgia-Pacific Center, 133 Peachtree Street NE, Atlanta GA 30303 404/521-2200 1981

Sanborn, Anna L, (E.A.), *Pension Consultant,* Frank J Walters Associates Inc, 509 Madison Avenue, New York NY 10022 212/688-1496 1982

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Schwartz, Ronald K, (F S.A., E A.), *President,* RKS Consultants Inc, 111 Tanglewood Drive, McMurray PA 15317 412/941-6259 1978

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Schwartz, Steven B, (F.C.A., F.S A., E.A.), *President,* Actuarial Finance, 100 Executive Drive, Suite 330, West Orange NJ 07052 201/736-0700 1979

Schwartzman, Joy Andrea, (F C.A.S), *Consulting Actuary,* Milliman & Robertson Inc, Two Penn Plaza, Suite 1552, New York NY 10001 212/279-7166 1983

Schwartzmann, Jeff Lon, (A.S.A., E.A), *Consulting Actuary,* Jeff L Schwartzmann Consulting Actuary, 772 Town & Country Road, Orange CA 92668 714/558-0780 1985

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Sharma, Parmeshvar N, (F S A.), *Associate Actuary,* Massachusetts Mutual Life Insurance, 1295 State Street, Springfield MA 01111 413/788-8411 — 1980

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Sharp, Anthony C, (F.S A., E.A.), *Consulting Actuary,* PO Box 117, Thompson PA 18465 215/688-1885 — i 1970

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Shaw, Henry D, (F.S.A.), *Senior Vice President,* John Hancock Mutual Life Insurance, John Hancock Plaza, PO Box 111, Boston MA 02117 617/572-5198 — 1965

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Shaw, Mark E, (F S A.), *Vice President & Chief Actuary,* Capitol American Financial Corp, 1300 East Ninth Street, Cleveland OH 44114 216/696-6400 — 1984

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Smith, Larry C, (A.S.A), American Heritage Life Insurance Co, 76 South Laura Street, Jacksonville FL 32202 904/359-2610 1980

Smith, Larry R, (E.A.), *Vice President & Actuary*, Rael & Letson, 635 Mariners Island Boulevard, Suite 203, San Mateo CA 94404 415/341-3311 1976

Smith, Laurence K, (A.S.A.), Route Four, PO Box 171A, Elkhorn WI 53121 1 1966

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Smith, Raymond L, 4041 12th Street, Des Moines IA 50313 1 1966

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Smith, Richard F, (F.S A., E.A.), 951 Smith Road, Mill Valley CA 94941 415/383-8043 1971

Smith, Robert H, (F.C.A., F.S A.), 912 Judie Lane, Ambler PA 19002 1 1965

Smith, Robert T, (F S.A.), *Senior Vice President*, Seaboard Life Insurance Co, 2165 West Broadway, Vancouver BC Canada V6K 4N5 604/734-1667 1984

Smith, Roger W, (F.S.A.), *Executive Vice President*, PolySystems Inc, 30 North LaSalle Street, 36th Floor, Chicago IL 60602 312/332-5670 1980

Smith, Ronald J, (F.S.A., E.A), *Consultant*, TPF&C/ Towers Perrin, 500 Boylston Street, Boston MA 02116-3734 617/638-3700 1984

Smith, Ronald J W, (F.C.A., F.S.A., E.A.), *Principal*, Gabriel Roeder Smith & Co, 200 Globe Building, 407 East Fort, Detroit MI 48226 313/961-3346 1965

Smith, Rosanne Kay, (F.S.A.), *Individual Actuary*, Educators Mutual Life Insurance Co, 202 North Prince Street, PO Box 3149, Lancaster PA 17604-3149 717/397-2751 1983

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Suchoff, Stuart B, (F.C.A.S., F.C.A.), *Principal*, William M Mercer Meidinger Hansen Inc, 3333 Michelson Drive, Suite 600, Irvine CA 92715 714/474-6969 — 1981

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Sujecki, Robert A, (F.S.A.), *Assistant Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-9296 — 1982

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Sulger, Laurie E, (F.S A.), *Associate Actuary*, Aetna Life & Casualty, 151 Farmington Avenue, Hartford CT 06156 203/273-4218 — 1979

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Sullivan, C Jerome, (F C.A., A.S.A., E.A), 1850 East Ridgewood Lane, Glenview IL 60025 — i 1965

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Sullivan, Denis J, (F.S.A , E.A.), *Consulting Actuary*, Milliman & Robertson Inc, 8990 West Dodge Road, Suite 308, Omaha NE 68114 402/393-9400 — 1970

Sullivan, Eugene J, Jr., (F.S.A., E.A.), The Wyatt Company, 1700 One Penn Center, Philadelphia PA 19103 215/569-4393 — 1971

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Sutherland, John M, Jr., (F.S.A., E A.), *Consulting Actuary*, Hooker & Holcombe Inc, 340 Main Street, Worcester MA 01608 617/791-1069 — 1965

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Sutton, Harry L, Jr., (F.S.A.), Tillinghast/Towers Perrin, 8300 Norman Center Drive, Suite 600, Minneapolis MN 55437 612/835-4700 — 1965

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Sutton, Thomas C, (F.S A , E.A.), *President*, Pacific Mutual Life Insurance Co, 700 Newport Center Drive, Newport Beach CA 92660 714/640-3126 — 1973

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Zingle, Mark R, (F.S.A., E A), *Vice President & Chief Actuary*, Ministers Life, 3100 West Lake Street, Minneapolis MN 55416 612/927-7131 — 1979

Zink, S Vincent, (F.S.A.), *Vice President & Corporate Secretary*, Ohio State Life Insurance Co, 2500 Farmers Drive, Columbus OH 43085 614/764-4035 — 1979

Zinzow, Lee A, (F S.A), *Vice President & Actuary*, Integon Life Insurance Corp, 500 West Fifth Street, PO Box 3199, Winston-Salem NC 27152 919/770-2595 — 1975

Ziobrowski, Paul George, (A.S A), *Actuarial Associate*, The New England, 501 Boylston Street, Boston MA 02117 617/578-2593 — 1988

Zlogar, Albert Joseph, (A.S.A.), *Associate Consultant*, Coopers & Lybrand, 2400 Eleven Penn Center, Philadelphia PA 19103 215/963-8705 — 1986

Zlotowitz, Robin, (E.A.), *Associate Consulting Actuary*, Buck Consultants Inc, Two Pennsylvania Plaza, New York NY 10121 212/330-1313 — 1987

Zohar, Akiva, (A S.A), *Assistant Actuary*, Cologne Life Reinsurance Co, 1200 Bedford Street, Stamford CT 06905 203/356-4900 — 1985

Zoldos, Steven P, (F.S.A.), *Consulting Actuary*, Wakely & Associates Inc, 1820 South Highland Avenue, Clearwater FL 34616 813/584-8128 — 1985

Zolla, Gerald, (A.S.A , E.A), *Second Vice President & Actuary*, USLIFE Corporation, 125 Maiden Lane, New York NY 10038 212/709-6509 — 1971

Zolt, David M, (M.C A , A.S.A , E A), *Managing Consultant*, A Foster Higgins & Co Inc, 20325 Center Ridge Road, Suite 500, Rocky River OH 44116 216/356-0704 — 1980

Admitted

Zomberg, David E, (F.S.A., E.A.), *Vice President & Actuary*, Thesco Consultants Inc, 221 West 57th Street, New York NY 10019 212/399-0740 — 1981

Zonca, Stephen A, (F S.A.), *Vice President & Financial Actuary*, AMEX Life Assurance Company, 1650 Los Gamos Drive, San Rafael CA 94903-1899 415/492-7745 — 1979

Zory, Peter B, (F C.A.S.), *Actuary*, Travelers Insurance Company, One Tower Square, Hartford CT 06115 203/277-0111 — 1966

Zubulake, Theodore J, (F.C.A S.), *Principal*, William M Mercer Meidinger Hansen Inc, 1166 Avenue of the Americas, New York NY 10036-2708 212/345-7442 — 1979

Zucker, Marjorie, (E.A.), *Chief Actuary*, Vaccaro & Prisco, 200 Vanderbilt Motor Parkway, Hauppauge NY 11788 516/273-7171 — 1986

Zurawel, Paul H, (A S.A.), *Associate Actuary*, Milliman & Robertson Inc, 259 Radnor-Chester Road, Suite 300, Radnor PA 19087 215/687-5644 — 1986

Zurcher, Cheryl Ann, (A.S.A.), *Actuarial Consultant*, Lincoln National Life Insurance Co, PO Box 1110, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-2567 — 1987

Zurcher, Michael L, (F.S.A), *Second Vice President*, Lincoln National Corp, 1300 South Clinton Street, Fort Wayne IN 46801 219/427-4159 — 1982

Zwiener, Michael J, (F.S.A., E.A), *Consulting Actuary*, Milliman & Robertson Inc, 3800 1st Interstate Bank Tower, 1445 Ross Avenue, Dallas TX 75202 214/855-0100 — 1983

Zwilling, Paul R, (F S.A., E.A.), *Senior Vice President & Chief Actuary*, Mutual of America Life Insurance Co, 666 Fifth Avenue, New York NY 10103 212/399-1652 — 1967

Zwitter, Norman J, (F.S.A), *Associate Actuary*, CNA Insurance Companies, CNA Plaza, Chicago IL 60685 312/822-6386 — 1979

I. INSURANCE ORGANIZATIONS U.S.

Acacia Group
51 Louisiana Ave NW
Washington DC 20001
202/628-4506
Ariturk, Haluk
Barlow, Philip A
Conover, Robert A
Mazyck, Reginald G

Academy Life Ins Co
600 Embassy Row
6600 Peachtree-Dunwoody Road
Atlanta GA 30328
404/698-7000
Marco, Stephen L
Raach, Frederick E

Acceleration Life Ins Co
475 Metro Place North
PO Box 7000
Dublin OH 43017
614/764-7000
Gesler, William L

Accident Fund of Michigan
232 South Capitol Avenue
Lansing MI 48933
517/342-4200
Boor, Joseph A

Acordia School Benefits Inc
5730 West 74th Street
Indianapolis IN 46278
317/290-4100
Anderson, Mary Virginia

Aegon USA Inc
4333 Edgewood Rd NE
Cedar Rapids IA 52499
319/398-8511
Giles, Kevin A
Kling, William A
Kolsrud, Douglas C
Trefz, James R
Wagner, Virgil D

Aetna International Inc
151 Farmington Avenue
Hartford CT 06156
203/273-6576
Veit, Kenneth P

Aetna Life & Casualty
151 Farmington Ave
Hartford CT 06156
203/273-0123
Angen, Carol L
Archacki, Raymond J
Aylward, Thomas F
Balko, Karen H
Barry, Gery J
Bayley, Thomas R
Bell, Charles T
Bertles, George G (Nashville)
Biglow, Mark D
Blanchard, Ralph S, III
Bland, William H
Bohon, John D
Bothwell, Peter T
Boyd, Wallis A, Jr.
Brown, Nicholas M, Jr.
Burke, John P
Burnosky, John E
Burton, Burton E
Byrne, Harry T
Carlson, Jeffrey R
Carpenter, Patricia A
Chellgren, Norton W
Chicares, Gregory William
Christensen, Wesley R
Cieslak, Walter P
Corbett, M Timothy
Crowe, Joseph F
Cymerys, Edward C (Walnut Creek)
Damron, Yan Shyan
Danberg, Bruce E
Darson, Glenn T
Davis, Lynn G
Dawidowicz, Thomas P
Dee, K Gloria
Delaney, Richard J
Demos, Peter G
DiChillo, Richard A
Dieter, George H, Jr.
Dinius, John B
Donahue, Maryann
Dow, William E
Downer, Robert B
Elhason, Edward B
Ericson, Janet M
Finn, Richard P
Fitzgibbon, Walter J, Jr
Gallop, Mark A
Geyer, James A
Gibbs, David E
Gibbs, Donald A
Gineo, Ann D
Gingrich, James Earl, Jr
Giuffrida, Carolyn F
Gold, Allan
Goldman, Gene A (Walnut Creek)
Haendiges, Brian K
Hall, Robert A
Halpern, Barry S
Hamilton, James C
Hansen, Robert A
Henck, Douglas C
Hines, Alan M
Hollister, Jeanne M
Horn, Richard J
House, Sherwood G
Jameson, Stephen
Jasulevicus, Donna A
Jones, William R
Kelly, Edmund F
Kharabanda, Anil
Knorr, Frank E
Krissinger, Kenneth R
Larkin, James P
Larson, William E
Lattanzio, Francis J
Lee, Simon Sun Kwok
Libby, William B
Lindahl, Richard M
Littmann, Mark W
Longley-Cook, Alastair G
Luzzi, Kathryn S
Lyle, Robert V
Maidelis, Martins O
Marek, Mary Lou
Marks, Steven D
Martin, Terence B
Mascioccchi, Alfred J
Mateja, Michael E
Metzner, Claus S
Miller, Nicholas F, Jr.
Morgan, William S
Moulton, Harold B
Murphy, Richard Charles
Murphy, Robert J
Newell, Richard T, Jr.
Nichols, Richard W
Nikander, John A
Oades, Peter R
Olson, Alden E
Onnen, Donald B
O'Sullivan, Daniel E
Pathman, Siva I
Pelletier, Bernard A
Pirog, Louis M
Purple, John M
Reale, Pamela Sealand
Reed, David S
Rehkamp, Ronald D
Riddlesworth, William A
Ripps, Jay C
Rodgers, Beatrice T
Rosenthal, Ronald M
Ruegg, Mark A
Rusch, William J
Scott, Brian E
Shepherd, Linda A
Shugars, Warren A
Sipos, Michael Jay
Slusarski, John
Sperry, Mark D
Spock, Stephen C
Stewart, Joy L
Stiefel, John D, III
Sulger, Laurie E
Thomson, Joel D
Traverso, David M
Tremko, William M
Ullman, Deborah Gorman
Ward, William D
Wargo, Kelly A
Weidman, Thomas A
Welnicki, Raymond P
Wenner, Richard M
Woodley, Pamela S
Yingling, Mark E
Yow, Heather E
Yow, James W

Aid Association for Lutherans
4321 N Ballard Road
Appleton WI 54919
414/734-5721
Anderson, Karl Dayton
Behling, Scott R
Debbink, Lynn D
Donaldson, Gary M
Engel, George L
Fackler, Neil
Hilger, Thomas C
Kuehn, Gary N
Leonhardt, Brian K
Light, George D, Jr
Lyle, Robert A
Omdal, Robert W
Peterson, Larry R
Rieth, Steven M
Scheig, Henry F (Fort Myers)
Shinnick, Daniel L
Stellmacher, Jon M
Swender, David J
Weber, Steven A

AIG Life Insurance Co
One Alico Plaza
Wilmington DE 19899
302/594-2000
Hobelman, James B

AIG Marketing Inc
505 Carr Road
Wilmington DE 19809
302/761-3480
Garfield, Owen J
Loucks, William D, Jr
Procopio, Donald

AIG Risk Management Inc
70 Pine Street
3rd Floor
New York NY 10270
212/770-7000
Gapp, Steven A
Neuhauser, Frank, Jr

Alabama Reassurance Co
PO Box 2093
Tuscaloosa AL 35403
205/345-5600
Windham, W Rodney

Alexander Hamilton Life Ins Co
33045 Hamilton Boulevard
Farmington Hills MI 48018
313/553-2000
Auster, Lawrence S
Engle, Edward Charles
Gower, Michael Brian
Meono, Randall C
Scheffler, Anne E
Taylor, Lawrence Dale
Tsang, Vincent Y Y

Alfa Life Insurance Corp
PO Box 11000
Montgomery AL 36198-0101
205/288-3900
Crosby, George C
Nelson, Kenneth Leonard

All American Life Insurance Co
8501 West Higgins Road
Chicago IL 60631
312/399-6500
Hunt, Herbert J
McManus, John F

Alliance Life Ins Co
7309 E 21st Street
Wichita KS 67206
316/686-2600
Daharsh, Jeanne Meeker

Allied Mutual Insurance Co
701 Fifth Avenue
Des Moines IA 50309
515/280-4211
Nelson, John K
Van Elsen, James N

Allstate Indemnity Company
Allstate Plaza N D8
Northbrook IL 60062
708/402-5000
Groot, Steven L

Allstate Ins Co
Allstate Plaza
Northbrook IL 60062
708/402-5000
Brubaker, Randall E (South Barrington)
Chernick, David R
Covitz, Burton (South Barrington)
Davis, Rex C
Drennan, John P
Dubas, Keith J
Ehlert, Darrell W
Eland, Douglas D
Fasking, Dennis D
Gorvett, Karen Pachyn (South Barrington)
Haidu, James W (South Barrington)
Hein, Timothy T (South Barrington)
Johnson, Larry D
Kozik, Thomas J
Kucera, Jeffrey L
LaMonica, Michael A
Logan, Thomas J
Schultz, Roger A
Skrodenis, Donald P (South Barrington)
Smith, Richard A
Stephenson, Elton A
Trees, John S
Woll, Richard G (Menlo Park)
Yocius, Richard P
Young, Edward W
Young, R James

Allstate Life Ins Co
Allstate Plaza
Northbrook IL 60062
708/402-5000
Boger, Steven
Britton, Charles R
Cramer, Errol
Doucette, Joseph J
Drzal, Rebecca
Dundich, John P
Friedman, Marla G
Hansen, Henry W
Heau, Thomas K
Hunter, John R
Kelly, Robert J
Konecny, Robert R
Leisinger, Warren
Mendelsohn, Mark C (Philadelphia)
Moews, Lawrence P
Montemurro, Alan Gerard
Montigney, Diana Bowes
Need, Linda S
Ng, Patti Adams
Otten, James
Patterson, Don N
Paul, Barry
Reische, Terrence D
Schur, Andrea J

(Continued on next page)

I. INSURANCE ORGANIZATIONS U.S.

Allstate Life Ins Co - continued
Strom, C Nelson
Turner, Edward A
Vander Pas, Timothy N
Von Fumetti, Randy J
Weigel, Patrick A

Amalgamated Casualty Ins Co
401 New York Avenue NE
Washington DC 20002
202/547-8700
Brewer, Fred L

American Agricultural Ins Co
225 Touhy Avenue
Park Ridge IL 60068
708/399-5700
Applequist, Virgil H
DeGarmo, Lyle W

American-Amicable Life Ins Co
PO Box 2549
Waco TX 76702-2549
817/753-7311
Wharram, Paul F

American Annuity Life Ins Co
2910 Lucerne Drive SE
PO Box O
Grand Rapids MI 49501
616/949-5902
Fuerste, Karl W

American Bankers Ins Group
11222 Quail Roost Drive
Miami FL 33157
305/253-2244
D'Mello, Edward
Hintz, Gregory William
Holmes, William M
Lewis, Michelle Ann
Neubarth, Sanford L
Petersen, Bruce A
Yau, Michael W

American Chambers Life Ins Co
1805 High Point Drive
Naperville IL 60540
708/416-3100
Bradley, Bruce A
Overberg, Paul J
White, Barbara J

American Community Mutual Ins
39201 Seven Mile Road
Livonia MI 48152
313/591-9000
Huppenbauer, William H
Martin, John J
Pranschke, James E
Spenny, Martha M

American Family Ins Group
PO Box 7430
Madison WI 53783
608/249-2111
Ellefson, Thomas J
Gile, Bradford S
Loper, Dennis James
Splitt, Daniel L

American Family Life Assur of Columbus
1932 Wynnton Road
Columbus GA 31999
404/323-3431
Bugg, William J, Jr.
Cox, Kermitt L
Gant, Brett J
Harding, Thomas C
Saffan, David B
Schneeberger, Charles M
Shyu, Jyh-Cherng

American Family Life Ins Co
3099 E Washington Avenue
PO Box 7430
Madison WI 53783
608/249-2111
Berg, Roy A
Carlson, Dennis

American Federation Life
PO Box 25326
Overland Park KS 66225-5326
913/451-6119
Neidig, Frank

American Fidelity Assur Co
PO Box 25523
Oklahoma City OK 73125
405/523-2000
Abbott, Phyllis D
Byrne, Ronald J
Dunsworth, William L
Litchenburg, Alfred L
Marks, Robert A
Nelson, Lyle E
Shepherd, Warren L

American Founders Life Ins Co
PO Box 52121
Phoenix AZ 85072-2121
602/957-0778
Greving, Robert C
Kirk, Jill A
O'Connor, Margaret C

American General Corp
2929 Allen Parkway
Houston TX 77019
713/522-1111
Brosseau, Alden W
Jacobson, Eric A
Khalique, Abdul
Ludke, David R
See, Gary N

American General Group Ins Co
3988 N Central Expressway
Dallas TX 75204
214/841-1000
Groth, Charles D
Hatfield, Donald W
Murray, Robert D
Pape, Frederick H
Rollier, Jack A
Rudin, John F, III

American General Life/ Accident Ins Co
American General Center
Nashville TN 37250
615/749-1000
Carnahan, Clarence E
Deal, D Frank
Desai, Pratiksha A
Flanagan, Douglas B
Lebos, Leo, Jr
Owens, Daniel E
Pate, James A, Jr
Smith, Clyde, Jr.
Wood, J Kenneth, Jr
Worley, John L, Jr.
Ziegler, Linda P

American General Life Ins Co
2727 Allen Parkway
PO Box 1931
Houston TX 77001
713/522-1111
Barnard, Wayne A
Boesen, Michael B
Delaney, Bruce L
Divin, Cherri R
Goldman, Martin E
Heavilin, David C
Held, Gene
Herbert, Robert F, Jr. (Austin)
Pitoniak, Marc F
Rashid, Zafar
Schillaci, Gerald Anthony
Schlotzhauer, Robert T
Washburn, John Robert
Webb, Jack L

American Gen Life Ins Co of NY
300 South State Street
PO Box 1456
Syracuse NY 13201
315/471-1121
Boyea, Bruce W

American Guardian Life Assur
980 Harvest Drive
Suite 200
Blue Bell PA 19422
215/643-6400
Sulek, Paul J

American Hardware Ins Group
5995 Opus Parkway
Minnetonka MN 55433
612/935-1400
Anderson, Robert C
Myers, Nancy R (Minneapolis)

American Health & Life
777 Main Street
1900 Continental Plaza
Fort Worth TX 76101
817/390-1011
Ball, Linda C

American Heritage Life Ins Co
76 South Laura Street
Jacksonville FL 32202
904/354-1776
Anthony, Susan
Baum, James H
Leonard, Bradley D
Smith, Larry C

American Income Life Ins Co
PO Box 2608
Waco TX 76797
817/772-3050
Emmert, Gayle E

American Intl Group
70 Pine Street
New York NY 10270
212/770-7000
Apfel, Kenneth
Bellafiore, Leonard A
Burns, Patrick J
Cameron, Patricia
Gelinne, David B
Hayden, Thomas J
Hsiang, Henry C
Morrow, Jay B
Sandler, Robert M
Walters, Larry Dean

American Intl Life Assur Co of New York
70 Pine Street
New York NY 10270
212/770-7000
Chen, Raymond T

American Intl Underwriters
70 Pine Street
New York NY 10270
212/770-8940
Douglas, Frank H

American Investors Life Ins Co
415 SW Eighth Street
Topeka KS 66603
913/232-6945
Harrison, Stephen A

American Life & Casualty
Two Ruan Center, Suite 1400
601 Locust Street
Des Moines IA 50309
515/284-7500
Birkey, Calvin R
Harris, Carl M

American Life Ins Co
One Alico Plaza
600 King Street
Wilmington DE 19801
302/594-2000
Bell, Paul S
Cole, John M
Hayes, Mark D
Kunkemueller, A Henry
Merkel, David J
Ramjit, Dhanasar
Salazar, Camilo J
Smith, Kenneth W

American Life Ins Co of NY
810 Seventh Avenue
New York NY 10019
212/581-1200
Clyne, John M

American Mayflower Life Ins
342 Madison Avenue
New York NY 10173
212/949-9090
Hazelcorn, Abraham

American Mutual Ins Co
Quannapowitt Parkway
Wakefield MA 01880
617/245-6000
Johnson, Andrew Paul

American Mutual Life Ins Co
1200 Liberty Building
418 Sixth Avenue
Des Moines IA 50309-2499
515/280-1331
Burns, Alan L
Markley, Milton L
Streck, James J
Wittenwyler, Ronald P

American National Ins Co
One Moody Plaza
PO Box 1780
Galveston TX 77550
409/763-4661
Broll, Frank V, Jr.
Cantu, Joseph J
Grant, Joseph F
Linch, Jerry S
McClusky, Carolyn T
Moeller, Tim
Pozzi, James E
Watson, William H, III
Welch, Ronald J
Wilhelme-Lee, Susan M

American Pioneer Life Ins Co
600 Courtand Street
Orlando FL 32804
407/628-1776
Caton, John C

American Re-Insurance Co
555 College Road East
Princeton NJ 08543
609/243-4200
Easlon, Kenneth
Furst, Patricia Ann
Hennessy, Mary E Rowland
Inderbitzin, Paul H
Morgan, Stephen T
Nester, Karen L
Robinson, Richard D
Sarosi, Joseph F
Spiegler, David
Varca, John J (New York)

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American Reinsurance Srvs Inc
7431 Wellcrest
Dallas TX 75230
214/987-9136
Hawkins, Joseph D

American Reliance Ins Cos
1000 Lenox Drive
PO Box 6426
Lawrenceville NJ 08648
609/896-1921
Grace, Gregory

American Republic Ins Co
One Sixth Avenue
Des Moines IA 50334
515/245-2000
Abbott, Michael E
Roy, Sarah J
Turner, Roderick E
Waymire, Barbara L

American Security Group
3290 Northside Pkwy NW
Atlanta GA 30327
404/261-9000
Boyd, J Ramsay
Pharr, Joe B
Williams, Jeffrey W

American Security Life Ins Co
745 East Mulberry Street
PO Box 2341
San Antonio TX 78298
512/736-6767
Duewall, David M
Mason, Floyd D
Tofte, Roy D

American Skandia Life Assur
Tower One
Corporate Dr
Shelton CT 06484
203/926-1888
Boronow, Gordon C

American States Ins Cos
500 North Meridian Street
Indianapolis IN 46204-1275
317/262-6262
Anker, Robert A
Dean, Curtis Gary
Haefner, Larry A
Hafling, David N
Miles, James A
Miller, Mary F
White, Lois Jeanne
Wilson, William F

American Sterling Corporation
22481 Aspan Street
El Toro CA 92630
714/380-1900
Gowdy, Robert G

American United Life Ins Co
One American Square
PO Box 368
Indianapolis IN 46206
317/263-1877
Christenson, Le Roy H
Husman, Catherine B
Khalil, Michael O
Kingsley, Leonard E
Miller, Jonathan E
Morrison, John D
Nesbitt, William M
Nicodemus, Terry A
Radcliffe, R Stephen
Tovson, Orrin S
Wilkinson, Andrew V
Willour, Ronald P
Wolak, Daniel L

Amerisure Companies
28 W Adams Avenue
Detroit MI 48226
313/965-8600
Angell, Charles M
Johe, Richard L
Johnson, Jeffrey E
Smith, David A

Ameritas Financial Services
5900 'O' Street
Lincoln NE 68510
402/467-1122
Brennfoerder, Roxann
Eggert, Linda R
McArdle, Thomas P

Ameritas Life Insurance Corp
5900 'O' Street
Lincoln NE 68510
402/467-1122
Aerts, Theresa M
Friesen, Lynn
Haire, James R
Higley, Thomas D
Hollman, Stuart L
McCoy, Glen E
Monson, Donald Kevin
Raymond, Gary R
Spilker, Dean D
Vannier, Lyle
Vautravers, Richard W

AMEV Asset Management
One World Trade Center
Suite 5001
New York NY 10048
212/323-9800
Alpert, Frank J

AMEV Holdings Inc
One World Trade Center
Suite 5001
New York NY 10048
212/323-9800
Keller, Thomas
Rodolfo, Ma Rosario S

AMEX Life Assurance Company
1650 Los Gamos Drive
San Rafael CA 94903-1899
415/492-7000
Charles, Catherine A
Freedman, Joseph Eugene
Hale, Timothy Edwin
Mathiesen, Robert J, Jr
Nelson, Robert A
Schneider, Steven C
Singh, Harold D
Skiff, Thomas A
Tash, Richard C
Willard, Russell D
Yee, Robert
Ying, Willie Y
Zonca, Stephen A

Amica Life Insurance Company
40 Westminster Street
Providence RI 02940
401/273-5000
Stone, Clifton Arthur

Amica Mutual Ins Co
PO Box 307
Glen Rock NJ 07452
401/521-9100
Curran, Kathleen F
Letourneau, Roland D (Providence)
Wilson, Gregory S (Providence)

Amoco Life Ins Co
306 South 15th Street
Omaha NE 68102
402/344-4500
Babcock, Sheryl M
Haskins, Charles R

Aon Corporation
123 N Wacker
Chicago IL 60606
312/701-3000
Licitra, Sam F
Ronczy, George Edward
Tressel, Harry K

Arbella Mutual Ins Co
150 Newport Ave Extension
PO Box 9103
Quincy MA 02269
617/328-2938
Carpenter, Thomas S

Argonaut Group Inc
250 Middlefield Road
Menlo Park CA 94025
415/858-6442
Zicarelli, John David

Arkansas Blue Cross & Blue Shield
601 Games Street West
Little Rock AR 72201
501/378-2000
Grover, Tilak R
Martin, Daniel, Jr
Partin, Samuel P, III

Associated Doctors Health & Life Ins Co
500 Beacon Parkway West
Birmingham AL 35209
205/940-9008
Myers, Valeria S

Associated Insurance Companies
120 W Market Street
Indianapolis IN 46204
317/263-8422
Funk, Glenn W

Association Life Ins Co Inc
401 North Executive Drive
Brookfield WI 53005
414/797-5000
Zerbel, Michael J

Assured Security Life Ins Co
PO Box 76025
Birmingham AL 35253
205/879-1541
Jones, Frank C

Atlanta Life Ins Co
100 Auburn Avenue NE
Atlanta GA 30303
404/659-2100
Harrison, James C

Atlantic Coast Life Ins Co
PO Box 20010
Charleston SC 29413-0010
803/722-7727
Moore, Burton E

Atlantic Mutual Cos
430 Mountain Avenue
Murray Hill NJ 07974
201/771-7859
Hertling, Richard J
Reynolds, John J, III

Atlas Life Ins Co
PO Box 1919
Tulsa OK 74102
918/583-0111
Menge, Carlton H

Automobile Club Life Ins Co
29230 Buckingham Offfice Park
Livonia MI 48154
313/458-8200
Daubenmier, Michael D

AVCO Insurance Services
3349 Michelson Drive
Irvine CA 92715-1606
714/553-0700
Chin, William P
Honebein, Carlton W
Modeer, John C

AVMED Health Plan
9400 S Dadeland Blvd
Miami FL 33158
305/665-5437
Harrell, David E

Balboa Insurance Group
3349 Michelson Drive
Irvine CA 92715-1606
714/553-0700
Urschel, Frederick A

Balboa Life & Casualty
3349 Michelson Drive
Irvine CA 92715
714/553-0700
Wilp, Timothy M

Baltimore Life Ins Co
901 North Howard Street
Baltimore MD 21201
301/539-7900
Clark, Voris C
Glickman, Mark Lewis
Isaacs, Lawrence E
Sachs, David S
Stricker, Brian P

Bankers and Shippers Ins Co
3060 South Church Street
Burlington NC 27215
919/538-4000
Evans, Dale M

Bankers Life & Casualty Co
4444 W Lawrence Avenue
Chicago IL 60630
312/777-7000
Aronsohn, Robert J
Bernstein, Joel
Boucher, Yvon R
Gustafson, Timothy D
Gwizdek, Julie Marie
Heins, John K
Hofmann, Helen
Janus, Paul
Krantz, Kerry A
Lozowski, Chester M
Macomber, William A
Mair, Janet E
Morisato, Susan C
Nickele, Christopher J
Patel, Bhupendra
Rabinowitz, Bernard
Schirmer, Daniel J
Volkmar, Karl G

Bankers Life & Casualty of NY
1399 Franklin Avenue
Garden City NY 11530
516/742-7800
Margolin, Valerie L

Bankers Mutual Life Ins Co
500 West South Street
Freeport IL 61032
815/235-2222
Cowman, Edward F

Bankers Security Life Ins Society
4601 Fairfax
PO Box 3700
Arlington VA 22203
703/875-3500
Brown, Charles F
Cloud, Robert B

I. INSURANCE ORGANIZATIONS U.S.

Banner Life Insurance Co
1701 Research Boulevard
Rockville MD 20850
301/279-4800
Benner, Thomas H
Dunn, Harry D
January, Nancy Carol
Lenaburg, David Scott
Orr, David J
Rider, Matthew J

The Beaven/InterAmerican Cos
901 West Jackson Blvd
Chicago IL 60607
312/829-9600
Browne, Richard H
Erickson, Terrance T
Hohmeier, Thomas J
Peters, Barbara L

Beneficial Insurance Group
400 Beneficial Center
Peapack NJ 07977
201/781-3000
Lunemann, Gerard J

Beneficial Life Ins Co
36 South State Street
Salt Lake Cty UT 84136-0001
801/531-7979
Brimley, Dale B
Cannon, Kent H
Jaloszynski, John E
Svedin, Christian T

Beneficial Standard Life Ins
5700 Wilshire Blvd
Los Angeles CA 90036
213/930-8400
Biknius, Raymond G
Grainger, Steven R
Liggett, John M

Benefit Trust Life Ins Co
400 Field Drive
Lake Forest IL 60045-2581
708/615-1500
Ames, John Francis
Cole, Albert D
Conway, James P
Eckert, Ralph J
Koloms, Leonard
Krueger, David W
Magnusson, Lynn A
Olson, Bruce E
Peterson, Donald M
Solomon, Roger R
Winslow, Daniel Edward

W R Berkley Corporation
165 Mason Street
PO Box 2518
Greenwich CT 06836-2518
203/629-2880
Heer, E LeRoy

Berkshire Life Ins Co
700 South Street
Pittsfield MA 01201
413/499-4321
Amick, Carl G
Palmer, Howell M, III
Zehner, William A

Blue Cross/Blue Shield Assn
676 North St Clair Street
Chicago IL 60611
312/440-6000
Blalock, Brian S
Eng, Howard N
Hutchison, James K
Moy, Lawrence
Shea, Gerald R
Varadarajan, Thiruvadi
Wagner, John P
Winkelman, Del
Wojcik, Edward J

Blue Cross/Blue Shield Mutual of Ohio
2060 East Ninth Street
Cleveland OH 44115
216/687-7000
Balbin, Ronald J
Hubler, Nancy J
Whelan, Catherine H N (Toledo)

Blue Cross/Blue Shield of AL
450 Riverchase Pkwy East
Birmingham AL 35298
205/988-2100
Kellogg, Terry D

Blue Cross/Blue Shield of Central New York
PO Box 4809
Syracuse NY 13221
315/424-3700
Feury, Theodore P, Jr.

Blue Cross/Blue Shield of CO
700 Broadway
Denver CO 80273
303/831-2107
Betz, Ronald G

Blue Cross/Blue Shield of CT
370 Bassett Road
North Haven CT 06473
203/239-4911
Marszalek, Guy William
Meyers, Jamie Bruce
Shawcross, Steven W

Blue Cross/Blue Shield of DE
One Brandywine Gateway
Wilmington DE 19899
302/421-3000
Dahlen, Alan E
Eaton, William D

Blue Cross/Blue Shield of FL
532 Riverside Avenue
PO Box 1798
Jacksonville FL 32231-0014
904/791-6111
Bahn, David J
Discenza, Judith A
Goral, Edgar J
Llewellyn, David
O'Neil, Edward W
Richards, Robert S

Blue Cross/Blue Shield of GA
3350 Peachtree Road NE
PO Box 4445
Atlanta GA 30302-4445
404/842-8000
Burks, Michael L

Blue Cross/Blue Shield of IA
636 Grand Avenue
Des Moines IA 50307
515/245-4500
Andersen, Daniel D
Mehus, Carla Jo

Blue Cross/Blue Shield of IL
233 N Michigan Avenue
Chicago IL 60601
312/938-6000
Dunn, Ted L

Blue Cross/Blue Shield of IN
120 W Market St
Indianapolis IN 46204
317/263-8000
Gavlick, Jeffrey T
Lloyd, John C
Mallison, Robert G, Jr
Miller, Cynthia S
Robbins, Curtis L
Singer, Diane S

Blue Cross/Blue Shield of Kansas City
2301 Main
Kansas City MO 64108
816/561-2300
Kelley, Donel C
Weber, Donald T

Blue Cross/Blue Shield of KS
PO Box 239
1133 Topeka Boulevard
Topeka KS 66629
913/291-7000
Lynn, Donald R
Miller, Thomas L

Blue Cross/Blue Shield of KY
9901 Linn Station Road
Louisville KY 40223
502/423-2011
Ely, William R
Georgas, Michael N
Snively, Allen B

Blue Cross/Blue Shield of LA
5525 Reitz Avenue
Baton Rouge LA 70809-3802
504/295-3307
Wittmann, Anthony J

Blue Cross/Blue Shield of MA
100 Summer Street
Boston MA 02110
617/956-2000
Harrington, Timothy M
Lampron, Ernest J (N Quincy)
Rosenblatt, Alice
Smith, Carolann

Blue Cross/Blue Shield of MD
700 E Joppa Road
Baltimore MD 21204
301/494-5555
Arruda, Kenneth J
Dupont, Michael J
Fullom, Curtis L
Levitas, Robert M
Pescrille, Joseph D (Towson)
Schneider, Edgar W, Jr. (Towson)
Sirian, Robert L (Towson)
Sobus, Bruce R (Towson)
Weller, William C

Blue Cross/Blue Shield of ME
110 Free Street
Portland ME 04107
207/775-3536
Bremer, William A J
Donahue, Ellen P

Blue Cross/Blue Shield of MI
600 Lafayette East
Detroit MI 48226
313/225-9000
Austin, J Paul
Karras, Ioannis S
Mamuscia, David P

Blue Cross/Blue Shield of MN
PO Box 43560
St Paul MN 55164
612/456-8571
Busse, Judith Ann
Niemiec, Richard

Blue Cross/Blue Shield of MO
4444 Forest Park Blvd
St Louis MO 63108
314/658-4444
Gilmore, William Allan
Ristau, Michael R

Blue Cross/Blue Shield of MS
PO Box 1043
Jackson MS 39205-1043
601/932-3704
Lewis, Walter Lee, III

Blue Cross/Blue Shield of the National Capitol Area
550 12th Street SW
Washington DC 20024
202/479-4500
Huber, Robert J

Blue Cross/Blue Shield of NC
PO Box 2291
Durham NC 27702
919/489-7431
Blanton, William W, Jr.
McInteer, Thomas A
Morris, Larry D
Shipp, J Martin

Blue Cross/Blue Shield of ND
4510 13th Avenue SW
Fargo ND 58121
701/282-1100
Leno, Steven C
Weideman, Janine L

Blue Cross/Blue Shield of NE
PO Box 3248
Main PO Station
Omaha NE 68180
402/390-1800
Dinges, Franklin L
Dolsky, Kevin M

Blue Cross/Blue Shield of NH
Two Pillsbury Street
Concord NH 03306
603/224-9511
Howland, Mark F

Blue Cross/Blue Shield of NJ
33 Washington Street
12th Floor
Newark NJ 07102
201/456-2000
Boyle, Joan F
Kaptein, Roy
Millering, William L

Blue Cross/Blue Shield of NM
12800 Indian School Road
Albuquerque NM 87112
505/291-3500
Tompson, Schuyler W

Blue Cross/Blue Shield of OH
2060 E Ninth Street
Cleveland OH 44115
216/687-7000
Convery, James R

Blue Cross/Blue Shield of OK
1215 South Boulder
Tulsa OK 74102
918/560-3023
Michalcik, Joseph

Blue Cross/Blue Shield of OR
PO Box 1271
Portland OR 97207-1271
503/225-5290
Hoveke, William J

Blue Cross/Blue Shield of RI
444 Westminster Mall
Providence RI 02901
401/272-8500
Calat, George

I. INSURANCE ORGANIZATIONS U.S.

Blue Cross/Blue Shield of Rochester
150 East Main Street
Rochester NY 14647
716/454-1700
Toczynski, Robert A

Blue Cross/Blue Shield of SC
I-20 at Alpine Road
Columbia SC 29219
803/788-3860
Degnan, Dennis Peter
Masek, John Stephen, Jr.
Shrader, William R
Spencer, Janet Schilling

Blue Cross/Blue Shield of TX
901 S Central Expressway
Richardson TX 75083-3815
214/669-6900
Davis, Robert F
Dickson, David William (Dallas)
Dousette, Ralph A
Haliburton, John A, III
Macleish, Bruce G
Seaton, R Foster
Wilkes, David G (Dallas)

Blue Cross/Blue Shield of UT
2455 Parley's Way
Salt Lake Cty UT 84130
801/487-6441
Tierney, Dennis B

Blue Cross/Blue Shield of VA
2015 Staples Mill Road
PO Box 27401
Richmond VA 23279
804/359-7000
Carver, Wesley S
Cellucci, Marla A
Perkins, Peter Lynn
Shea, David A, Jr.
Stark, John W C

Blue Cross/Blue Shield of VT
PO Box 186
Montpelier VT 05602
802/223-6131
Hammond, P Anthony

Blue Cross/Blue Shield of WI
401 W Michigan
Milwaukee WI 53201
414/226-5000
Henry, Sheryl Ann
Lewis, Craig W
Lundberg, James J
Nohl, Jeffrey J
Shugart, G Eric

Blue Cross of California
21555 Oxnard Street
Woodland Hls CA 91367
818/703-2345
Carter, James E
Choi, April S
Finley, John G
Helwig, David S
Kochhar, Anil Pal
Lum, Kevin S
Shih, Jin-Dih

Blue Cross of Washington & Alaska
PO Box 327
Seattle WA 98111
206/361-3000
Busch, Lawrence J

Blue Cross of Western PA
Fifth Avenue Place
Suite 3112
Pittsburgh PA 15222
412/255-7000
Schuler, Robert J
Woodward, Walter C

Blue Shield of California
Two North Point Street
San Francisco CA 94133
415/445-5000
Chan, Walter
Saari, John

Blue Shield of Western NY Inc
275 Oak Street
P O Box 356
Buffalo NY 14240-0356
716/855-7000
Warren, Robert F

Boston Mutual Life Ins Co
120 Royall Street
Canton MA 02021
617/828-7000
Allen, Howard D
Batza, Stephen M
Finnegan, Lawrence J
Ryan, Robert P

Bradford National Life Ins Co
Building One
3191 Nicholasville Road
Lexington KY 40503
606/272-1111
Hendrickson, John E
Wagner, William John

British-American
8601 Six Forks Road
Suite 700
Raleigh NC 27615
919/846-4800
Leiser, Richard Walter

Brougher Ins Group Inc
PO Box 6056
Indianapolis IN 46206-6056
317/634-7566
Mohl, Frederick James

Business Men's Assurance Co
BMA Tower
One Penn Valley Park
Kansas City MO 64141
816/753-8000
Bohlman, Bruce J
Engel, Lawrence E
Higley, David L
Kelley, Vance W
Kilmer, James E
Kinnamon, Jay B
Klein, Oscar R
Kurtz, Lori A
Langlitz, Leon L
Makin, James R
Oleson, Dean L
Peacocke, Sidney W
Selig, Gerald W

CalFarm Insurance Co
1601 Exposition Boulevard
Sacramento CA 95815
916/924-4000
Ciezadlo, Gregory J
Miyao, Stanley K

CalFarm Life Insurance Co
1601 Exposition Boulevard
Sacramento CA 95815
916/924-4000
Gray, Myles M
MacDonald, Colin D

California Casualty Ins Group
1900 Alameda de las Pulgas
PO Box M
San Mateo CA 94402-0080
415/574-4000
Muza, James J
Volponi, Joseph L

California Casualty Mgmt Co
1900 Alameda de las Pulgas
PO Box M
San Mateo CA 94402
415/574-4000
Schultz, John J, III

Cameron & Colby Co
60 Batterymarch Street
Boston MA 02110
617/357-8400
Johnston, Thomas S
Thompson, Robert William

Canada Life Assurance Co
6201 Powers Ferry Rd NW
Atlanta GA 30339
404/953-1959
Bryan, David
Ledwos, Kenneth T
Loney, David A
Pratt, John William
Wohlbach, Thomas K

Capital Blue Cross
100 Pine Street
Harrisburg PA 17101
717/255-6000
Cashion, William John

Capital Holding Corporation
PO Box 32830
Louisville KY 40232
502/560-2000
Amrine, Frank M
Blackshear, Robin G
Bowman, William H
Buckner, Leonard
Burch, Phillip W
Cernanec, Philip J T
Daulton, David C
Dodd, Lisa C
Evans, Mark D J
Goldberg, Alan
Gunderson, James E
Gwin, Stephen B
Jones, Anita L
Layman, Lisa M
McEneaney, Raymond J
O'Connor, Michael J
Phillips, William A
Rosky, Theodore S
Sherrard, George R
Smith, Victor L
Snyder, Barbara L

Capital Initiatives Corp
680 Fourth Avenue
PO Box 32830
Louisville KY 40232
502/560-2000
Carr, Dennis L
Greaton, James P
Klein, Martin P
McDevitt, James F
Ruby, Martin H
Winter, Patricia Lynn

Capitol Amer Financial Corp
1300 E Ninth Street
Cleveland OH 44114
216/696-6400
Shaw, Mark E
Soderquist, G David

Capitol Bankers Life Ins Co
PO Box 2016
Milwaukee WI 53201-2016
414/277-9998
Broers, Fred L
Lange, Gary S

Capitol Holding Company
3000 Valley Forge Circle
Suite G0-9
King of Prussia PA 19406
215/783-7229
Welch, John P

The Capitol Life Ins Co
1331 17th Street
PO Box 1200
Denver CO 80201
303/861-4065
Knarr, Shirley A
Long, V Kay
Sell, Susan J

CareAmerica Life Insurance Co
20520 Nordhoff Street
Chatsworth CA 91311
818/407-2296
Duncan, Robert M, Jr.

Catholic Knights Ins Society
1100 West Wells Street
Milwaukee WI 53233
414/273-6266
Strasburg, Daniel H

Celtic Life Insurance Co
208 S LaSalle Street
Suite 1950
Bloomfield CT 06002
312/332-5401
Bartlett, Daphne D
Bolnick, Howard J (Chicago)
Niehus, Barbara (Chicago)

Central Benefits Mutual Ins Co
255 East Main Street
Columbus OH 43215
614/464-5711
Duncan, David S
Scrase, Floyd W, Jr.
Smith, Jeffrey L

Central Insurance Companies
800 South Washington St
Van Wert OH 45891
419/238-1010
Hanson, Jeffrey L
Steinen, Phillip A

Central Life Assurance Co
611 Fifth Avenue
PO Box 1555
Des Moines IA 50306
515/283-2371
Brooks, Roger K
Everett, Linda S
Hamilton, Pennell W (Madison)
Lundquist, Franklin L
May, Thomas L
Millar, Stephen K (Madison)
Nelson, David R (Madison)
Pollock, Davis A (Madison)
Roos, Dennis L
Streck, Linda S

Central National Life
400 Beneficial Center
Peapack NJ 07977
212/484-9300
Engel, Stephen

Central States Health & Life
96th & Western
PO Box 34350
Omaha NE 68134
402/397-1111
Fisher, Lawrence D

Century Life of America
Heritage Way
Waverly IA 50677
319/352-4090
Bruning, Larry J
Buckingham, Robert M
Burling, Irving R
Hagen, Donald W
Hertel, Gary W
Lawin, Paul
Meylink, Daniel E, Sr
Schleisman, Joette S

I. INSURANCE ORGANIZATIONS U.S.

Charlotte Liberty Mutual Ins
531 South Tryon Street
Charlotte NC 28202
704/333-2155
Autin, A Anthony, Jr.

Charter National Life Ins Co
8301 Maryland Avenue
St Louis MO 63105
314/725-7575
Durrington, Rex Mitchell
Mitchell, G Thomas

Chrysler Insurance Company
27777 Franklin Road
CIMS 464-16-20
Southfield MI 48034-8286
313/948-3537
Biskner, LaVerne J, III

Chubb Group of Ins Companies
15 Mountain View Road
PO Box 1615
Warren NJ 07061-1615
201/580-2000
Biller, James E
Groh, Linda M
Hartman, David G
Kane, Adrienne B
McManus, Michael F
Tistan, Ernest S

Chubb Life Ins Co of America
One Granite Place
Concord NH 03301
603/224-7741
Ash, Richard D
Burgess, Albert P
Cook, John R
Emery, Ronald H
Forrester, A Ben
Groathouse, David W
Laurion, Andre J
LeBoeuf, Michael J
Mace, Vincent G, Jr.
Olson, Herbert B
Peltier, Mary Ann H
Sonheim, Jeffrey
Stulce, L Jefferson (Chattanooga)

Church Life Insurance Corp
800 Second Avenue
New York NY 10017
212/661-6700
Tandul, Leonard E

CIGNA Corp
One Logan Square
Philadelphia PA 19105
215/523-4000
Abbot, Quincy S (Hartford)
Bisulca, Catharine Neale (Hartford)
Blakinger, Jean M
Brathwaite, Malcolm E
Burgess, Robert W (Hartford)
Butler, Ed
Doerr, R Chris (Hartford)
Fitzgerald, Joseph M (Hartford)
Gerges, David (Hartford)
Gourley, Peter J (Hartford)
Harrison, David C
Hoch, Standley H (Hartford)
Hunter, Mariann F (Bloomfield)
Jones, Alan G
Kelsey, Neil Steven (Bloomfield)
Kohan, James T (Hartford)
Liu, Shu-Yen (Bloomfield)
Lonergan, Thomas Xavier (Hartford)
Luedtke, Diane S (Hartford)
Luedtke, Timothy J (Hartford)
Masterson, William E, Jr (Hartford)
McAllister, Kevin C
McKay, Kathleen M (Hartford)
Pease, Jerrilyn D (Hartford)
Preminger, Marc
Robertson, John P
Roby, Allan B, Jr. (Hartford)
Rohrkemper, Paul H
Ruark, Timothy J (Hartford)
Rutter, John
Schwartz, Mordecai
Sharkey, William H, Jr. (Hartford)
Shepler, Richard J (Hartford)
Silvanic, William S (Hartford)
Song, Young B (Hartford)
Stewart, Charles Walter
Stewart, James G
Taylor, Wilson H
Tresco, Frank J
Vitale, Lawrence A
Wilson, Randall James (Hartford)

CIGNA Direct Marketing Div
1600 Arch Street
TRC-11
Philadelphia PA 19101
215/523-4000
LeClair, Peter T

CIGNA Intl Financial Services
1600 Arch Street
Philadelphia PA 19103
215/523-5300
Clowes, W Michael
Terne, Michael

CIGNA Property & Casualty Group
1600 Arch Street
Philadelphia PA 19103
215/523-4000
Blivess, Michael P
Dempster, Howard V
Duda, Diane Symnoski
Dyck, N Paul
Fagan, Janet L
Irvan, Robert P
Liuzzi, Joseph R
Livingston, Roy P
Murphy, Francis X, Jr
Nolan, John D
Proska, Mark R
Raws, Alfred, III
Teufel, Patricia A (Farmington)
Weiner, Joel S
Whitlock, Robert G, Jr.

CIGNA Re Corp
A CIGNA Company
R-26 A
Hartford CT 06152
203/726-6000
Kunzman, Michelle L

CIGNA Reinsurance Company
One Franklin Plaza
Philadelphia PA 19102
215/523-1125
Fedyna, Michael W

CIGNA Worldwide Ins Co
1880 JFK Blvd
Philadelphia PA 19103
215/523-5300
Wood, David H

Cincinnati Life Insurance Co
PO Box 145496
Cincinnati OH 45250-5496
513/870-2000
Cumming, Richard

The Citadel Life Ins Co
PO Box 31488
Charlotte NC 28231
704/339-5000
Spellman, Peter J

Citizens Ins Co of America
645 West Grand River
Howell MI 48843
517/546-2160
Marker, Joseph O

Civil Service Employees Ins Co
13551 Paseo Del Roble
Los Altos Hls CA 94022
415/495-6800
Schlenz, John W

CNA Insurance Companies
CNA Plaza
Chicago IL 60685
312/822-5000
Bertronski, Anthony
Boucek, Charles H
Brown, Brian Z
Buckman, Roger A
Busche, George R
Carlson, Stephen C
Czupek, Thaddeus A
Derbak, Frank S
Dolins, Jerrold G
Dostert, Thomas E
Engel, Philip L
Erickson, Bruce Allen
Fisher, Peter A
Friedrich, Carl A
Friedrich, Denise Yee
Fulks, Debra L
Garner, Richard W
Gunn, Christy H
Holman, R Jerome
Jones, Donald J
Jones, Randall S
Kaplan, Robert S
Katz, Jeffrey Stanton
Kelley, Mary A
Kiefer, Donald C
Klein, Allen M
Klempner, Eric Robert
Klinger, Kenneth A
Kooken, Michael W
Krakowski, Israel
Mateja, Glenn A
Meeks, John M
Montigney, Brian A
Narayanan, Mythili
Nathan, Lew H
Nodulman, Norman B
Olsen, Fred
Peruzzo, Albert L
Piersol, Kim E
Placek, Arthur C
Renze, David E
Roth, Richard J
Santos, Alexis S
Scheibenreif, Daniel M
Schutz, John A
Sharma, Ashok K
Siwek, Raymond A
Stahl, John F
Stone, David L
Sublett, Sharon K
Trimrud, Charles I
Van Dyke, Lynn E
Wittlich, Jae L
Wolf, Kevin S
Wucherer, Robin M
Yang, Nian Chih
Yuen, William M
Zwitter, Norman J

Cologne Life Reinsurance Co
1200 Bedford Street
Stamford CT 06905
203/356-4900
Barackman, Philip J (Haddonfield)
Berger, Gottfried O
Bhagavatula, Raja R
DuPourque, Etienne
Fortier, Brian
Horowitz, Mark D
Lotter, Johan L
Pepe, W Dennis
Rowe, James T
Ylvisaker, James W
Zohar, Akiva

Colonial Life & Accident Ins
PO Box 1365
Columbia SC 29202
803/798-7000
Arial, David B
Cathcart, John S
Etheridge, Lonnie A
Halpern, Emanuel
Parrish, Janet E
Stevens, Becky F

Colonial Penn Group Inc
11 Penn Center Plaza
Philadelphia PA 19181
215/988-8000
Brennan, Joseph P, Jr.
Gerard, Felix R
Lin, Shiu-Shiung
Lofley, Jeffrey Lee
Nowakowski, Joyce E
Plunkett, Richard
Polilli, Robert J
Ramanauskas, Denise
Skokan, Donald A
Tarr, Duane B
Van Dam, Douglas S

Columbia Universal Life Ins Co
PO Box 771989
Houston TX 77215-1989
713/789-5640
Forman, Brian D
Manchester, Karl L
Mire, Eddie A

Columbian Mutual Life Ins Co
1 Columbian Mutual Plaza
Binghamton NY 13902
607/724-2472
Coe, Dawn R
Dillner, Larry J
Gately, John J, Jr.
Hanna, Louis B

Columbus Life Ins Co
303 E Broad Street
Columbus OH 43215
614/221-5875
Davis, Gregory B
Moushey, Nora E
Napoli, Mary Jo
Schaeffer, Bruce D

Combined Ins Co of America
123 North Wacker
Chicago IL 60606
312/701-3000
Anderson, Robert C
Bradley, John M
Crockett, Peter M
Holmberg, Ronald K
Kalish, Mitchell Allan (Trevose)
Lippai, Steven E
Melek, Stephen P
Moore, Brian J
Murphy, Roy
Roth, Jeffrey S
Sabaj, Robert A
Uhl, Jeffrey A

I. INSURANCE ORGANIZATIONS U.S.

Commercial Bankers Life Ins
2301 Dupont Drive
Irvine CA 92715
714/833-8450
Keh, Hsien-Ming K
Rachlow, Robert E

Commercial Ins Resources Inc
888 Seventh Avenue
38th Floor
New York NY 10106
212/459-9595
Kreuzer, James H

Commercial Life Ins Co
15 Corporate Place South
Piscataway NJ 08854
201/981-4000
Hadley, John W
Nelson, R Terry
Sun, Shuling W
Taylor, William Juan
Wood, Kathleen Tyler

Commercial Union Ins Co
One Beacon Street
Boston MA 02108
617/725-6000
Balchunas, Anthony J
Davis, George E
Davis, Lawrence S
Fletcher, James E
Miller, David L
Moylan, Thomas G
Palvia, Rajkumari S (North Quincy)

Commercial Union Life Ins Co
One Beacon Street
Boston MA 02108
617/725-6000
Chen, Cecilia C H
Murphy, Christopher F (North Quincy)
Randall, Frederick A
Robertson, Donald J
Scott, Sanford W, Jr.
Vandervelde, Johan G (North Quincy)

Commonwealth Life & Accident Insurance Company
PO Box 9000
League City TX 77573-9000
713/334-1900
Bailey, Jerrold F

Community Mutual Insurance Co
1351 William H Taft Street
Cincinnati OH 45206
513/872-8100
Link, James E
Witulski, Steven L

Companion Property & Casualty Ins Co
300 Arbor Lake Drive
Suite 1000
Columbia SC 29223
803/735-0672
Potok, Charles M

Concord General Life Ins Co
Four Bouton Street
Concord NH 03301
603/224-4086
Blossom, Charles
Patz, Lawrence C

Concordia Mutual Life
3041 Woodcreek Drive
Downers Grove IL 60515
708/971-8000
Reuter, Robert E

Confederation Life Ins Co
260 Interstate North
PO Box 105103
Atlanta GA 30348
404/953-5100
Allison, William A
Covington, David B
Di Paolo, Frank P
Marshall, Benjamin L
Mawhinney, Terence M
McKinnon, Joseph Paul, Jr
Newby, Constance P
Paul, Abe
Powell, George D
Pugsley, Brian A
Reese, Ralph B
Stevenson, Kenyon

Connecticut American Life Insurance Company
PO Box 219
North Haven CT 06473
203/239-8786
Facey, John A

Connecticut General Life Ins
PO Box 2975
Hartford CT 06104
203/726-6000
Beneski, Frank A
Boslaugh, Marguerite A
Brown, Robert A
Devereaux, David G
Grigsby, James A
Harrington, Inger Sallet
Hinkle, Timothy C
Mange, John I
Palmer, Donald E
Phan, Dung Anh
Robinson, James E
Schallack, Ronald J
Sharkey, Nancy B
Tausch, Alan J
Van Schaick, Donald A
Verney, Arthur J
Vose, Robert W
Weinman, Jeffrey M
Wilkinson, John
Yiu, Yin Fat

Connecticut Mutual Life Ins Co
140 Garden Street
Hartford CT 06154
203/727-6500
Burke, William J
Carlson, Lorean June
Cuevo, Benito Joel G, Jr
Dickson, Robert K
Duckworth, Wayne H
Francescone, Michael J
Gies, John F
Hall, Gail A
Hammerling, Linda H
Hopper, Monte J
Hubbard, John A
Hunt, Mark Edward
Lange, Clifford A
Lassow, Richard B
Lombardi, Louis J
McCarthy, Francis C, Jr
Perisho, Ray M
Petry, Paul E
Pond, Donald H
Rasiej, Richard M
Richardson, Linn K
Sabatini, Francis P
Saucier, Kenneth A
Shaw, Richard E
Shetensky, Lorraine T
Thomas, David
Vadiveloo, Dr. Jeyaraj

Connecticut National Life Ins
175 Powder Forest Drive
Simsbury CT 06070
203/651-0931
Beaudry, Debra A
Crozier, Bruce J
Glew, Ian Arthur

CONSECO Inc
11815 N Pennsylvania Ave
Carmel IN 46032
317/573-6100
Brunk, Jeffrey B
Chu, Limin
Fritz, Donald E
Kincaid, David M
Molen, Frederick K
Stouffer, Linda M

Constitution Life Ins Co
5353 North Elston Avenue
Chicago IL 60630
312/283-1100
Fenster, Bernard

Constitution Reinsurance Corp
110 William Street
New York NY 10038
212/602-8500
Newman, Henry E

Consumers Life Ins Co
PO Box 26
Camp Hill PA 17011
717/761-4230
Daubenmier, Steve R
Oparowski, Theodore S, Jr.

Continental American Life Ins
PO Box 15750
Wilmington DE 19850
302/454-5000
Clarkson, Kevin P
Cole, Timothy A
Fink, Jack
Pitts, Richard D
Slusarz, Anthony W

Continental Assurance Company
CNA Plaza 39S
Chicago IL 60685
312/822-5000
Lindley, Gary

Continental General Ins Co
8901 Indian Hills Drive
Omaha NE 68114
402/397-3200
Graul, Lonnie Milton

Continental Insurance
180 Maiden Lane
New York NY 10038
212/440-3000
Ben-Zvi, Phillip N (Cranbury)
DiGaetano, Mark (Cranbury)
Donnelly, Vincent Thomas (Cranbury)
Eagelfeld, Howard M (Cranbury)
Fisher, Wayne H
Herman, Steven C (Cranbury)
Kasner, Kenneth R (Cranbury)
Kneuer, Paul J
Kollmar, Richard
Lino, Richard A (Cranbury)
Lunde, Orlen E (Piscataway)
McDermott, Sean P (Cranbury)
O'Connell, Paul G
Pearl, Marc B (Cranbury)
Rosenberg, Sheldon
Schwab, Debbie

Continental Reinsurance Corp
180 Maiden Lane
New York NY 10038
212/440-3000
Muller, Robert G
Pethick, Steven

Corporate Benefit Systems Inc
6060 North Central Expy
Suite 860
Dallas TX 75206
214/369-3481
Hemme, Rex D
Martin, Edward B

Corporate Life Insurance Co
893 South Matlack Street
West Chester PA 19381
215/436-0844
Edwards, Frank G, Jr

Cotton States Life Ins Co
PO Box 105303
Atlanta GA 30348
404/391-8600
Christopher, Norma Y

Country Life Ins Co
1701 Towanda Avenue
PO Box 2000
Bloomington IL 61701
309/557-2111
Goodell, Gerald David
Gudeman, Richard H
Lovekamp, Glen H
Moan, John M
Morrow, Joseph E
Penney, Don E

Country Mutual Ins Co
PO Box 2100
Bloomington IL 61701
309/557-2111
Bill, Richard A
Pridgeon, Ronald D

The Credit Life Ins Co
One South Limestone St
Springfield OH 45501
513/328-2200
Brennan, Joseph E
Fagg, Gary
Sakel, William P

Creditor Resources
1100 Johnson Ferry Road
Atlanta GA 30342
404/257-8200
Squier, Craig A

Crown Life Ins Co
201 N Union Street
Alexandria VA 22314
416/928-4500
Sloan, Thomas L
Strong, Paul J

Crum & Forster Commercial Ins
211 Mount Airy Road
Basking Ridge NJ 07920
201/953-3000
Johnson, Warren
Kulik, John M
Murphy, Richard F
Rowland, William J
Salton, Jeffrey C

Crum & Forster Corporation
211 Mount Airy Road
Basking Ridge NJ 07920
201/204-3500
Beverage, Richard M
Flynn, David P (Morristown)
Haskell, Gayle E
Raman, Rajagopalan K
Schoenberger, Susan C
Siczewicz, Peter J
Taylor, Frank C

Crum & Forster Personal Ins
40 Technology Drive
Warren NJ 07060
201/412-3000
Gergasko, Richard J
Peraine, Anthony
Smith, Frances A
Walker, Rhonda Port

I. INSURANCE ORGANIZATIONS U.S.

CSMC/North Star Reins Corp
One Financial Plaza
Hartford CT 06103
203/297-4025
Ollodart, Bruce E

CUMIS Insurance Society Inc
5910 Mineral Point Road
Madison WI 53705
608/238-5851
Cis, Mark
Schwandt, Jeffory C

CUNA Mutual Ins Group
5910 Mineral Point Road
Madison WI 53705
608/238-5851
Blanchard, Richard
Bowen, Jennifer K
Clipson, Michael A
Coe, Samuel B
Creswell, David L
Crowns, Kevin J
Daniel, John W
Eckert, Thomas R
Eichinger, Nancy G
Griebenow, Jeanine A
Haasl, Donald L
Heuer, Wayne F
Johnson, Kirk R
Kinzer, Mark E
Koppen, Michael F
Lister, David H
Markell, Andrew S (Southfield)
Martin, Steven M
Moon, Roger S
Nelson, Keith E
Ostlund, Steven L
Owens, Barry J
Pfeiffer, Martin J
Reinke, Janet W
Rupp, Lawrence J
Sauey, Dennis D
Sundram, Anuradha (Southfield)
Williams, Laurence C

Dairyland Ins Co/Sentry Group
1800 North Point Drive
Stevens Point WI 54481
715/346-6000
Carponter, John D

Dallas National Life Ins Co
5001 LBJ Freeway
Suite 280
Dallas TX 75244
214/788-2445
Brady, Robert Paul

Delta Dental Plan of Michigan
PO Box 30416
Lansing MI 48909
517/349-6000
Billard, William T
Kiernan, Edward P

Delta Dental Plan of Minnesota
PO Box 330
7807 Creekridge Circle
Minneapolis MN 55440
612/944-5252
Halvorson, Debora A

Delta Life & Annuity
530 Oak Court
Suite 200
Memphis TN 38117
901/683-1222
Hollobon, Anthony L

Deseret Mutual
10 South Main Street
Suite 400
Salt Lake Cty UT 84101
801/533-0251
Thornton, Scott C

The Doctors Company
401 Wilshire Blvd
Santa Monica CA 90401
213/451-3011
Chen, Chyen

The Donner Company
4505 S Wasatch Boulevard
Suite 310
Salt Lake Cty UT 84124
801/277-4747
Dummer, Arthur O

Duncanson & Holt Inc
45th Floor
One Liberty Plaza
New York NY 10006
212/385-9100
Kemp, Michael A

Durham Life Ins Co
2610 Wycliff Road
Raleigh NC 27607
919/881-1100
Hammond, Kenneth James
Humphrey, Vann H, Jr
Penick, R Douglas
Pierson, Marty V
Pittman, David B
Sampat, Madhavsinh
Sprecher, Ingrid V

Early American Life Ins Co
2600 Eagan Woods Drive
Eagan MN 55121
612/452-1000
Malerich, Steven Floyd

Educators Mutual Life Ins Co
PO Box 3149
202 N Prince Street
Lancaster PA 17604-3149
717/397-2751
Pebly, Robert R
Schneebacher, Alex
Shope, R Wesley
Smith, Rosanne Kay
Young, D Edward

Ellsworth Financial Corp
3001 E Camelback Road
Phoenix AZ 85016
602/957-8781
Schreck, Wayne Allen

Empire Blue Cross/Blue Shield
32nd Floor
622 Third Avenue
New York NY 10017
212/490-4567
Cellini, Michael J
Cohen, Martin R
Kessler, Steven
Laing, I Gordon M

Empire Insurance Group
122 Fifth Avenue
New York NY 10011
212/206-2000
Sansevero, Michael, Jr.

Employers Health Insurance
Green Bay WI 54344
414/337-7272
Bender, Karen

Employers Ins of Texas
PO Box 2759
Dallas TX 75221
214/760-6100
McDonald, Charles
Whatley, Patrick L
Williams, Dewey G

Employers Mutual Companies
717 Mulberry
PO Box 712
Des Moines IA 50303
515/280-2511
Jean, Ronald W

Employers Reassurance Corp
PO Box 2981
Overland Park KS 66201
913/676-5708
Maughn, James D

Employers Reinsurance Corp
5200 Metcalf
Overland Park KS 66201
913/676-5200
Bailey, Victoria L
Levin, Joseph W

Enhance Reinsurance Company
360 Madison Avenue
6th Floor
New York NY 10017
212/983-3100
Gross, Daniel J

EQUICOR
Equitable HCA Corp
195 Broadway
New York NY 10007
212/618-4000
Cegha, Edward A
Dickler, J Martin
Ullman, Richard E
Whimpey, Dennis J

Equitable Financial Cos
787 Seventh Avenue
Area 44D
New York NY 10019
212/554-1234
Olivieri, Michael G

Equitable Insurance Cos
787 Seventh Avenue
New York NY 10019
212/554-1234
Corbett, Gary
Jared, Calvert A, II

Equitable Life Assur Society
Two Penn Plaza
New York NY 10121
212/554-1234
Allen, Barbara J
Anderson, Gerald A
Beacham, Jennifer L
Betz, Edwin H
Claire, Donna R
Clapper, Franklin C, Jr.
Clement, Charles J
Dinsmore, Gordon G, Jr (Secaucus)
Ehrlich, Selig
Eiger, Kenneth J
Ellwanger, James M
Fillingham, Robert S
Fox, Stanley
Fried, Martin (Secaucus)
Garber, Harry D
Gee, Jean Lee
Germond, Arthur
Greenspoon, Arnold N
Gut, Samuel
Helfgott, Leonard K
Kallus, Ann L
Kanner, Perry
Kiernan, William J
Kopel, Gerald
Lessing, Brian R
Liddle, J Thomas
Loeffel, Carl L
Loring, Denis W
Manfield, Michael
Marino, Charles A
Meehan, Thomas Kevin
Montenegro, Jose C
Moses, Stephen B
North, Joseph O
Rafson, Joe
Rao, Joseph J
Reich, Sheldon
Reilly, Michael G
Samaniego, Zenaida M (Secaucus)
Shlesinger, Samuel B
Siegel, Henry W
Spafford, Dan R
Stenson, Richard M
Ungar, Leta Worley
Wetter, Philip L (Secaucus)

Equitable Life Ins of Iowa
604 Locust Street
PO Box 1635
Des Moines IA 50306
515/245-6911
Bailey, Richard L
Dinshaw, Esfandyar E
Durland, Lawrence V, Jr
Dykstra, Lawrence
Lourens, Douglas J
Sutton, Richard L
Young, Thomas J

Equitable Reserve Association
116 S Commercial Street
Neenah WI 54956-3053
414/722-1574
Mims, Hornsby
Porter, Eugene F
Reckin, George E

Equity National Life Ins Co
501 Woodlane
Little Rock AR 72201
501/376-0426
Magnuson, Earl S

Erie Family Life Ins Co
100 Erie Insurance Place
PO Box 1699
Erie PA 16530
814/452-6831
Dreyer, Robert H

Erie Insurance Group
100 Erie Insurance Place
PO Box 1699
Erie PA 16530
814/870-2000
Connell, Eugene C

ESC Administrators Inc
7990 Dagget Street
San Diego CA 92111
619/268-3888
Maine, Leslie D

Executive Life Ins Co
11444 Olympic Blvd
Los Angeles CA 90064
213/312-1000
Aguayo, William R
Chan, Chong P
Chapman, Allan L
Crandall, Harold E
Letts, G Rodney J
Lie, Geoffrey Yuenfei
Michail, Angelica B
Modugno, Victor
Moynier, Thomas D
Nievera, Expedito O
Reoliquio, Edwin R

Executive Life Ins Co of NY
390 N Broadway
Jericho NY 11753
516/931-6400
Frey, Gerold W

Executive Re Inc
82 Hopmeadow Street
PO Box 129
Simsbury CT 06070
203/244-8980
Deutsch, Robert V

I. INSURANCE ORGANIZATIONS U.S.

F & G Re Inc
55 Madison Avenue
CN 1958
Morristown NJ 07960
201/898-9393
Hachemeister, Charles A
Skurnick, David
Stanard, James N

Family Life Ins Co
Merrill Lynch Life Ins Co
Pk Pl, 1200 Sixth Avenue
Seattle WA 98101
206/292-1000
Likkel, Craig F
Mathes, Richard W
Schellenberg, George S
Winkenwerder, A Duff

Family Service Life Insurance
PO Box 19019
Houston TX 77224
713/984-5522
Hulme, Richard W

Farm Bureau Life Ins Co
5400 University Avenue
W Des Moines IA 50265
515/225-5400
Frost, Roger Eugene
Gibson, Thomas R
Grinvalds, Paul
Hoffman, Timothy J
Noyce, James W
Oddy, William J
Pence, Arlen F
Rambo, Jo Ann W

Farm Bureau Life of Michigan
7373 W Saginaw Highway
PO Box 30400
Lansing MI 48909
517/323-7000
Borchert, Rick A

Farm Bureau Mutual Ins Co
5400 University Avenue
W Des Moines IA 50265
515/225-5400
Brooks, Dale L
Tatge, Robert L

Farm Family Life Ins Co
PO Box 656
Albany NY 12201
518/436-9751
Giles, L Timothy

Farm Family Mutual Ins Co
PO Box 656
Albany NY 12201
518/436-9751
Woodruff, Arlene F

Farmers & Traders Life Ins Co
960 James Street
Syracuse NY 13201
315/471-5656
Moroney, Richard
Tretowicz, Richard A

Farmers Insurance Group
4680 Wilshire Boulevard
Los Angeles CA 90010
213/932-3200
Farwell, Randall
Schneider, Harold N
Tucker, Warren B
Welch, Thomas H

Farmers New World Life Ins Co
3003 77th Avenue SE
Mercer Island WA 98040
206/232-8400
Callahan, Kathryn M
Fassett, Joni L
Gray, M Ian
Hudnall, Kathleen R
Kuni, Joel D
Leach, Richard V
Schonlau, James E
Sun, Tzegong
Tupper, Joseph Leonard, III

Farmland Life Ins Co
1963 Bell Avenue
Des Moines IA 50315
515/245-8800
Huffman, Patricia L

Federal Kemper Life Assur Co
Kemper Ins Building,D-3
Long Grove IL 60049
708/540-2000
Halstead, Burnett
Henning, Thomas E
Maves, Donald P
Mihalka, Kenneth Mark
Oberhellman, Mark J
Thompson, James R
Weiner, David S

Federal Life Ins Co (Mutual)
3750 W Deerfield Road
Riverwoods IL 60015
312/520-1900
Austin, Joseph D
Limsui, Eben Ros
Moorhead, Steven A

Federated Mutual Ins Co
121 East Park
Owatonna MN 55060-3046
507/455-5200
Hanson, Richard L
Johnson, Richard W
Judd, Steven W

Fidelity & Deposit Co of MD
Fidelity Building
210 N Charles Street
Baltimore MD 21203
301/539-0800
Fowler, Thomas W
Taylor, Angela Elliott

Fidelity & Guaranty Life Insurance Co
100 Light Street
Baltimore MD 21202
301/547-3000
Hale, Elizabeth
McKay, Mary S
Read, Robert C
Trust, Brian C

Fidelity Bankers Life Ins Co
PO Box 2368
Richmond VA 23218
804/323-1011
Briegel, Heinz A
Nuckols, Thomas R
Pretty, Richard Cole

Fidelity Investments Life Ins
82 Devonshire Street
L8B
Boston MA 02109
617/570-7000
O'Sullivan, John M
Rohda, Rodney R
Schlinsog, Jeffrey S

Fidelity Mutual Life Ins Co
250 King of Prussia Road
Radnor PA 19087
215/964-7000
Bailey, Marilyn V
Barton, Rosemary T
Clerihue, A Donald
Donnelly, Edward F
Karo, David N
Kim, Kwang E
Kuklinski, James A
Reddy, Stephen D
Richman, Randy
Schafer, William C
Shissler, Harry R
Skar, John R

Fidelity Union Life Ins Co
P O Box 500
Dallas TX 75221
214/978-7000
Lee, Curtis H
Livingston, James L, Jr.
Lutek, Ben Walter
Sullenberger, Mary M

Financial Indemnity Company
3800 Alameda Ave
Suite 1900
Burbank CA 91505
818/843-2444
Cimini, Edward D, Jr.

Fireman's Fund Corporation
666 Steamboat Road
PO Box 2648
Greenwich CT 06836-2648
203/625-5300
Byrne, John J

Fireman's Fund Insurance Co
777 San Marin Drive
Novato CA 94998
415/899-2000
Barrette, Raymond
Brown, Joseph W, Jr.
Butsic, Robert P
Chuck, Allan
Drummond-Hay, Eric T
Forbes, Leon D (Greenwich)
Friedberg, Bruce F (New York)
Heyman, David R
Hough, Paul E (San Rafael)
Lerwick, Stuart N
Lipton, Barry C
Pflum, Roberta J
Shoop, Edward Carl
Steer, Grant David
Tom, Darlene Paula
Wacker, Gregory M
Williams, Robin M

First Capital Life Ins Co
10241 Wateridge Circle
San Diego CA 92121
619/452-9060
Abbott, John W
Buck, Fred A
Combs, Richard A
Hippen, David J
Johnson, Kent R
Jolley, Jeff A
Silva, Anne L
Stontz, Carolyn J

First Colony Life Ins Co
700 Main Street
Lynchburg VA 24504
804/845-0911
Angstman, Clifford W
Atkins, James D
Bondy, Peter J
Britton, Donald W
Deskins, Janet G
Dolan, Ronald V
Drago, Michael T
Smith, Steven A
Torrance, Ellen M
Wooldridge, Tyree S

First Farwest Ins Cos
400 SW Sixth Avenue
Portland OR 97204
503/224-7740
Klicker, Max

First International Life Ins
PO Box 3335
Danvers MA 01923
508/777-7755
Baucom, B W

First Penn-Pacific Life Ins Co
1801 Meyers Road
Oakbrook Ter IL 60181
708/495-3336
Harkin, Denis B
Klein, Richard C
Lewis, Stephen H (Oak Brook)

First Security Life & Health Assurance Co
30755 Barrington Avenue
Madison Hts MI 48071
313/585-1900
O'Brien, Robert H

Florida Combined Life Ins Co
Incorporated
8665 Baypine Road
Jacksonville FL 32256
904/730-7801
Liptak, Walter T

Florida Farm Bureau Ins Co
P O Box 730
Gainesville FL 32602
904/378-1321
Musulin, Rade T

The Forethought Group Inc
Forethought Center
Batesville IN 47006
812/934-8366
Yanko, John B

Fort Dearborn Life Ins Co
233 N Michigan Avenue
Chicago IL 60601
312/938-6500
Weber, David P

Foundation Health Corp
2600 'V' Street
Sacramento CA 95818
916/732-4300
McHolland, Gary F
Tao, Yung (Gold River)

Franklin Life Insurance Co
Franklin Square
Springfield IL 62713
217/528-2011
Bohn, Robert J
Calderwood, Philip D
Canary, Eldon R
Carson, Richard
Cragoe, Arthur C
Kirley, Paul O
Morton, Cheryl E

Frankona America Life Reassur
73 Burnwood Drive
Bloomfield CT 06002
203/242-0380
Pilgrim, James W

Frontier Ins Co
196 Broadway
Monticello NY 12701
914/794-8000
Spitzer, C Robert

Gainsco Inc
5701 E Loop 820 South
Fort Worth TX 76119
817/483-0007
Gwynn, Holmes M

Garrison Actuarial Services
4505 S Wasatch Blvd
Suite 310
Salt Lake City UT 84124
801/277-4747
Garrison, Arthur Lyle

I. INSURANCE ORGANIZATIONS U.S.

GEICO Indemnity Company
5260 Western Avenue
Washington DC 20047
301/986-3000
Cohen, Howard Lee
Klawitter, Warren
Radin, Katherine D

GEICO/Life Insurance
GEICO Plaza
Washington DC 20076
301/986-2500
DiJoseph, John Charles
Lenaburg, Jean Pollard
Luchesi, Scott K

General Accident Ins Co of America
436 Walnut Street
Philadelphia PA 19105
215/625-1000
Childs, Diana M
Farnam, Walter E
King, Mary Jean
Mittal, Madan L
Nyce, G Christopher
Roman, Spencer M
Thompson, Eugene George

General American Life Ins Co
PO Box 14701
St Louis MO 63178
314/231-1700
Atkinson, David B
Bardon, Thomas S
Bhave, Shashikant K
Boehm, C Roland
Brodtrick, David A
Brodtrick, Michael A
Brown, Rodney Royce
Coleman, John E
Crowe, Nancy R
Gloggner, Frank J
Greenspon, Sheldon J
Hobbs, Alan
Hohertz, Robert D
Hoog, Gerald H
Hughes, E Tom
Jacobs, Joshua
Jones, Janice M
LeLaurin, Suzanne
Sawtelle, Peter G
Schiffer, Graeme F
Schorr, Phillip A
Scribner, Donald J
Williams, Dean E
Wolzenski, Bernard
Woodring, A Greig

General Casualty Companies
One General Drive
Sun Prairie WI 53596
608/837-4440
Fitzpatrick, William G

General Reinsurance Corp
PO Box 10350
Stamford CT 06904
203/328-5000
Bensimon, Abbe Sohne
Connor, Vincent P
Ferguson, Ronald E
Fisher, Russell S
Garand, Christopher P
Gidos, Peter M
Lyons, Daniel K
Rapoport, Andrew J (St Paul)
Steeneck, Lee R
Waldman, Robert H
Williams, Lincoln B

George Washington Life
PO Box 8700
Jacksonville FL 32239
904/725-8231
Roth, William M

Germantown Insurance Company
210 S Fourth Street
Philadelphia PA 19106
215/925-0800
Lindstrom, Lawrence A

Globe Life and Accident Ins Co
14000 Quail Springs Pkwy
Oklahoma City OK 73184
405/752-5500
Yates, Donald G

Golden Rule Ins Co
Golden Rule Building
7440 Woodland Drive
Indianapolis IN 46278-1719
618/943-8000
Hartnedy, John A
Ruppel, Richard J (Lawrenceville)

Golden State Mutual Life Ins
1999 West Adams Boulevard
Los Angeles CA 90018
213/731-1131
Arnaud, Verdun J
Houston, Ivan J
Teasley, Larkin

Government Employees Ins Co
GEICO Plaza
Washington DC 20076
301/986-3000
Adler, Martin
Gottheim, Eric F (New York)
Hoylman, Douglas J
Ledbetter, Alan R (Woodbury)
Walker, Glenn

Govt Personnel Mutual Life
GPM Life Building
PO Box 790270
San Antonio TX 78284-4199
512/341-6161
Hightower, Edwin E
Hutchins, Pamela A

Grange Mutual Life Co
PO Box 48
Nampa ID 83653-0048
208/466-7856
Green, O David, III

Great American Insurance Co
580 Walnut Street
Cincinnati OH 45202
513/369-5000
Abell, Ralph L
Brockmeier, Donald R
Doellman, John Linn
Lebens, Joseph R
Palm, Robert G

Great American Life Ins Co
6330 San Vicente Blvd
Los Angeles CA 90048
213/937-8000
Johnson, Roger D
Lefkowitz, Regina Lisa
Mortensen, James Michael
Myers, Edward L

Great American Reserve Ins Co
2020 Live Oak Street
Dallas TX 75201
214/953-7111
Buchanan, John H
Hawke, James S
Manning, Nancy A
Ruhl, Ronald F
Strewchuk, Roy W
Tak, John A
Volk, Glen R
Vrla, David D

Great Fidelity Life Ins Co
3515 Hobson Road
Suite 100
PO Box 2272
Fort Wayne IN 46801
219/480-0200
Palmer, Bruce E
Pennington, Thomas K, Sr.

Great Northern Insured Annuity Corp
One Union Square
Suite 3300
Seattle WA 98101
206/625-1755
Brajcich, Colleen M
Krueger, Cheryl A
Miller, Steven P
Moses, Victor C

Great-West Life Assurance Co
1675 Broadway Avenue
Denver CO 80202
303/889-3000
Bunsness, Brian S
Cunningham, Debra Esker
Erickson, Paul Douglas (Englewood)
Fink, Paul William (Englewood)
Heier, Kimberly Kay (Englewood)
Holmes, Tony E (Englewood)
Jones, Donald K
Lau, Brian R (Englewood)
MacLennan, Alan D (Englewood)
McCallen, J L (Englewood)
McCallum, William T (Englewood)
McDonald, Graham R (Englewood)
McQuillian, Susan J
Motz, James D (Englewood)
Rosenbaum, Martin (Englewood)
Shantz, David H (Englewood)
Shaw, Robert K (Englewood)
Stefanson, Doug J (Englewood)
Tilley, Peter D
Todd, Melvin G (Englewood)

GroupAmerica Ins Co
140 Garden Street
Hartford CT 06154
203/289-4726
Corcoran, Thomas R
Hall, Barry F
Janiga, Brian M
Loughlin, Martin J

Guarantee Mutual Life Co
Guarantee Centre
8801 Indian Hills Drive
Omaha NE 68114
402/390-7300
Comeau, Robert
Cruise, Richard D
Cuba, Sheryl V
Glathar, James A
Kuehn, Ronald L
Martin, Daniel P
Ochsner, Paul D
Orean, Robert E

Guarantee Trust Life Ins Co
1275 Milwaukee Avenue
Glenview IL 60025
708/699-0600
Padgitt, James C
Wallace, Joseph J

Guardian Life Ins Co
201 Park Avenue South
New York NY 10003
212/598-8000
Bakos, Thomas L
Block, Stephen D
Conta, Richard V
de Palo, Armand M
Edelstein, Hermann
Emmer, Alan Mark
Fisher, Charles G
Giovannello, Paul
Herman, Sanford B
Hutchings, Peter L
Insel, Beverly J
Kabele, Thomas G
Keklak, Gregory P
L'Abbate, Salvatore A
LeBow, Kenneth D (Bethlehem)
Lovett, Bruce E
Morrison, Cynthia Conrad
Ng, Chern Che
Reich, Herschel
Rhodes, Thomas E (Bethlehem)
Richards, Bruce A (Bethlehem)
Sackel, Robert M
Starr, Jeremy
Stricker, Irwin J
Traub, Raymond P
Weishaus, Abraham

Guardian Reinsurance Serv Corp
43 Oak Ridge Lane
West Hartford CT 06107
203/521-7555
Burleigh, John M

Gulf Life Ins Co
1301 Gulf Life Drive
Jacksonville FL 32207
904/390-7000
Elder, Robert M
Foley, Thomas C
Frizzell, Ann B
Little, Roger E
Thomas, Darvey B

Hanover Insurance Company
100 North Parkway
Worcester MA 01605
508/853-7200
Brutto, Richard S
Bujaucius, Gary
Richardson, James F
Shapland, Mark R
Shrum, Roy G
Weinman, Stacy J

Harleysville Insurance Cos
355 Maple Avenue
Harleysville PA 19438
215/256-5000
Marks-Samuelson, Rosemary
Marles, Blaine C
McClure, John W, Jr

Harleysville Life Ins Co
355 Maple Avenue
Harleysville PA 19438
215/256-5000
Attarian, Edward S
Butz, Wayne D

Harleysville Mutual Ins Cos
355 Maple Avenue
Harleysville PA 19438
215/256-5000
Jaso, Robert John

Hartford Fire Int'l Ltd
Hartford Plaza
Hartford CT 06115
203/547-5000
Engstrom, Paul E

I. INSURANCE ORGANIZATIONS U.S.

Hartford Insurance Group
Hartford Plaza
Hartford CT 06115
203/547-5000
Aldrich, William C
Bradley, David R
Bradshaw, John G
Comey, Dale R
Egnasko, Gary J
Eldridge, Donald J
Greenhill, Eric L
Grundmeier, Donald W (Simsbury)
Homan, Mark J
Javaruski, John J
Klein, David M
Kleinman, Joel M
Ludwig, Stephen J
Mogul, David S
Perreault, Stephen L
Putney, Alan K
Quirin, Albert J
Scheid, James E
Smith, Edward R
Spalla, Joanne S
Wasserman, Forrest
Webb, Nina Halpern

The Hartford Life Ins Cos
Group Actuarial
PO Box 2999
Hartford CT 06104-2999
203/547-5000
Boltz, Daryl L
Boyer, Andrew C
Breindel, Cheryl Ann
Campbell, Thomas A
Colburn, Michael B
Davis, Frederick L (Weatogue)
Elias, David L
Hall, David A
Hidalgo, Manuel V
Lord, Frank C
Maher, Stephen M
Marra, Raymond J
Marra, Thomas M
Morris, Frank E
Morrow, Craig D
Obermeier, John R, III
Odell, Leonard E
Patria, Timothy L (Simsbury)
Pollnow, Jan L
Raymond, Craig R
Robbins, Vaughn W
Roscoe, Michael J
Rulis, Stephen J (Simsbury)
Saul, Arthur
Trimble, James Everett
Wheeler, Michael A
Whitney, Todd W

Hawkeye-Security Ins Co
4200 University Avenue
West Des Moines IA 50265
515/222-4000
Dornfeld, James L

HBJ Insurance Companies
6277 Sea Harbor Drive
Orlando FL 32887
407/345-2600
Butler, Robert J
Eikleberry, Scott C
Grantier, John W
Johnson, Mark H
Keller, Barbara A
Rubenstein, Steven J
Tanhehco, Efren L
Zan, Anthony

Health Care Service Corp
233 North Michigan Avenue
Chicago IL 60601
312/938-6000
Avner, Kenneth S
Bennett, Cynthia L
Boeckmann, Frank A, Jr.
Edwalds, Thomas P
Fuhrer, Charles S
Hickman, S Martin
Jaskolski, James A
Kriz, David G
McCaskey, Raymond F
Paguia, Victor R
Ricciardelli, Carl F
Wesley, William David

Hemisphere Group Inc
4083 Main Street
Bridgeport CT 06606
203/374-0501
Lyn, Shau H

Hill Country Life Ins Co
PO Box 10047
Austin TX 78766
512/345-3200
Graber, Larry R
Griggs, Cathy Browning

HIR Life of America Reassur Co
3751 Maguire Boulevard
Suite 151
Orlando FL 32803
407/896-6660
Simmons, Kent M

The Holden Group
11365 W Olympic Blvd
Suite 444W
Los Angeles CA 90064
213/312-6100
Colton, Edward H
Perreault, Michel

Home Beneficial Life Ins Co
PO Box 27572
Richmond VA 23261
804/358-8431
Johnson, Ernest L, III
Moore, George E, Jr.
Nash, Humphrey H
Posa, Richard R
Sherron, W Fred

Home Ins Cos
59 Maiden Lane
New York NY 10038
212/530-7000
Balling, Glenn R
Bondy, Martin
Braithwaite, Paul
Goldfarb, Irwin H
Hammer, Sidney M
Higgins, Barbara
Meenaghan, James J
Moller, Karl G
Privman, Boris
Sherman, Harvey A

Home Life Insurance Co
75 Wall Street
New York NY 10005
212/428-2000
Abood, Steven J (Piscataway)
Drinkwater, William H
Emmons, Winfred S, III
Fischbeck, C Lee (Piscataway)
Ford, Alan D (Piscataway)
Hogan, Joseph J
Jones, Bruce M (Piscataway)
Lombardi, Robert J
Longo, Frank J
Michelson, H Lee
Norman, Jerrold M
Reimer, David W (Piscataway)
Seymour, John H
Thaler, Donald B (Piscataway)
von Geldern, Robert H (Piscataway)
Zeppetella, Anthony J

Horace Mann Ins Companies
One Horace Mann Plaza
Springfield IL 62715
217/789-2500
Erlebacher, Alan J
Harlin, James L
Lee, Robert H
Leitermann, John H
Moral, Alex N

Hudson Life Reassurance Corp
Enterprise Corp Tower 1, 10th Floor
One Corporate Center Drive
Shelton CT 06484
203/926-1166
Durland, Melanie K (Short Hills)
Kraysler, Stephen F
Sullivan, Carl H
Woodard, Eugene M

Humana Inc
500 W Main St
22nd Floor
Louisville KY 40201
502/580-1000
Esakov, William M
Grice, Beth K
Lockwood, M Scott
Wille, David

ICH Companies
PO Box 2699
Dallas TX 75221
303/779-1111
Albracht, Fred J
Boeck, Robert Edward
Bulthaup, Robert M (Englewood)
Carmody, Paul (Englewood)
Cutler, Alan
Farris, William Fred
Hoyt, Mary K (Houston)
Kerr, John B (Houston)
Konen, Mark E
Noelle, Gerald L (Houston)
Sekac, Albert V

IDS Life Insurance Company
IDS Financial Services
IDS Tower Ten
Minneapolis MN 55440
612/372-3131
Anderson, Tracy Alan
Bauer, Lynda Jean
Bechtold, Timothy V
Bergene, Kent M
Bodger, Charles H
Bredemus, John William
Bruce, Paul V
Chen, Eugene C
Dunning, Douglas K
Eberlein, Jerri D
Hahn, Kristine M
Hawkinson, Scott A
Heikkila, Beth Ann
Jensen, James M
Johnson, Roger Edward
Kling, Richard W
Kocken, William Norbert
Kolkman, Paul F
Kreider, Donald E
Larson, Ryan R
Mitchell, James A
Palmer, Kevin E
Treece, Alan H
Tveite, Carol J
Waldhauser, Cathy H

IHC Health Plans Inc
36 South State
14th Floor
Salt Lake City UT 84111
801/538-5000
Price, John A

Illinois Mutual Life/ Casualty
300 Southwest Adams St
Peoria IL 61634
309/674-8255
Collier, Clarence E

INA/Investors Life Ins Co of North America
Curtis Ctr, Ind Sq West
Philadelphia PA 19106
215/351-2900
Harrison, George E
Sharma, Rajendra P

Independence Blue Cross
1901 Market Street
Philadelphia PA 19103
215/448-5000
Noretsky, Beverly
Walsh, James V, Jr

Independent Fire Ins Cos
One Independent Drive
Jacksonville FL 32276
904/358-5150
Rice, W Vernon
Whatley, Michael W

Independent Life & Accident
One Independent Drive
Jacksonville FL 32276
904/358-5151
Charlton, Ian M
Hardison, Joe W
Howell, John F
Reynolds, Ernest
Rosenblith, Jonathan

Indianapolis Life Ins Co
2960 N Meridian Street
Indianapolis IN 46208
317/927-6500
Brown, Michael Joe
Canine, Jonathan A
Fahrenbach, John J
Junker, Richard
Kornya, Peter Stephen
Minassian, Donald P

Individual Assurance Co
1600 Oak Street
Kansas City MO 64108
816/842-8842
Hause, Christopher H
Howard, Kevin J

Industrial Indemnity Company
255 California Street
San Francisco CA 94111
415/627-5000
Dropkin, Lester B
Gebhard, James J
Goddard, Daniel C

Insurance Co of North America
1600 Arch Street
Philadelphia PA 19101
215/241-4000
Trist, John A W

Integon Corporation
500 West Fifth Street
P O Box 3199
Winston-Salem NC 27152
919/770-2000
Parrish, Henry T

Integon Life Ins Corp
500 West Fifth Street
PO Box 3199
Winston-Salem NC 27152
919/770-2000
Anderson, Alf H
Foster, Robert William
Kellett, James M
Moore, Charles D
Potter, Robert A
Rice, Richard L
Sukha, Serm
Vance, Randolph N
White, David Lawrence, Jr
Zinzow, Lee A

Integrated Resources Life Cos
One Bridge Street
Fort Lee NJ 07024
201/461-0606
Baker, Edward H (Denver)

(Continued on next page)

I. INSURANCE ORGANIZATIONS U.S.

Integrated Resources Life Cos - continued
Blattner, Joseph L, Jr.
DeHoogh, David (W Des Moines)
Dickey, Alan G (W Des Moines)
Fishman, Morris
Hekman, Paul A (W Des Moines)
Iverson, Donald J (W Des Moines)
Neeves, Walter A
Tripses, Michael Richard (W Des Moines)

Integrity Life Ins Co
1350 Ave of the Americas
19th Floor
New York NY 10019
212/373-6000
Gottschalk, Brad L
Magyar, Joel C
Rubinstein, Robert S

Inter-State Assurance Co
1206 Mulberry
PO Box 1907
Des Moines IA 50306
515/283-2501
Beard, David R
Neavins, Thomas K

International Co for Life and Health Ins
3370 Southridge
Las Vegas NV 89121
214/717-5099
Margolis, Donald R

Interstate National Corp
55 East Monroe Street
Chicago IL 60603
312/346-6400
Easton, Richard D

Investors Heritage Life Ins Co
200 Capital Avenue
Frankfort KY 40601
502/223-2361
Manson, Clair S

Investors Life Group
601 Walnut Street
Philadelphia PA 19106-3309
215/523-4544
Head, Alden L

ITT Life Ins Corp
505 N County Road 18
Minneapolis MN 55441
612/545-2100
French, James T
Masica, James G
Minnich, Kay M
Otto, Gary L
Spies, Robert L

ITT Lyndon Ins Group
12555 Manchester Road
Suite 700
St Louis MO 63131
314/821-6060
Anderson, Roland G
Dlouhy, Thomas R
Kupferman, E Perry
Schuster, Paul A
Stevenson, Jeffrey Glenn

J C Penney Life Ins Co
2700 West Plano Parkway
Plano TX 75075
214/881-6000
DeMelio, Joseph
Haraburda, Kent Walter
Hickman, Milton G
Rohner, Regina V
Ross, Michael Lowell
Shaw, Joe W, Jr.
Suiter, G Edward, II
Tu, Paul P C
Yin, Hsiang-Ling

Jackson National Life Ins Co
5901 Executive Drive
Lansing MI 48911
517/394-3400
Barker, Guy Vincent
Drake, Lisa C
Hruska, Thomas J

Jefferson Insurance Group
Haborside Financial Ctr
702 Plaza Three
Jersey City NJ 07302
201/433-7677
McDaniel, Gail Polly

Jefferson National Life Ins Co
One Virginia Avenue
Indianapolis IN 46204-3655
317/635-7676
Deeter, Dennis A
Retzlaff, Paul R
Shepherd, Carl L

Jefferson-Pilot Life Ins Co
PO Box 21008
Greensboro NC 27420
919/378-2000
Davis, Joe E
den Boer, Heinrich A
Eason, Clifton W
Edens, William Roderic
Frye, H Ted
Hall, Sherrill G
Johnson, Susan Lowe
Leonard, Wilford A
Marsh, Walter C
Martinelli, Robert O
Phillips, Hal B, Jr.
Rimmer, Ronald W
Stanley, Stephen A
Taylor, Thomas Neal
Vann, Thomas P
Warnock, Paul F
Willett, Robert B
Winsor, Robert F

John Alden Life Ins Co
7300 Corporate Center Drive
Miami FL 33102-0270
305/470-3100
Ali, Syed A
Caldwell, Bruce L
Crocker, Norman E
Li, Robert T
Peters, Jay R
Ploss, Harry
Vedros, Louis A
Williams, Richard
Winter, John C, III
Yeh, Chih-Ming

John Deere Insurance Company
34th Avenue & 80th Street
Moline IL 61265
309/765-4100
Edie, Grover M

John Deere Insurance Group Inc
34th Avenue & 80th Street
Moline IL 61265
800/322-0677
Hoffmann, Dennis E
Moore, Phillip S
Schnapp, Frederic F

John Deere Life Insurance Co
110 North East Street
Jacksonville IL 62651
217/245-9531
Hemphill, Aaron Grant, III
Matzen, Keith W

John Hancock Financial Servs
PO Box 111
Boston MA 02117
617/572-6000
Yee, William

John Hancock Mutual Life Ins
John Hancock Place
PO Box 111
Boston MA 02117
617/572-6000
Abraham, Jonathan P
Abraham, Loida Rodis
Altman, Jeffrey N
Baker, John K
Barabino, Richard J, Jr.
Benincasa, Bonnie J
Bertolini, Stephen
Braun, George H
Brown, Jan C
Brown, Stephen L
Browne, Walter F
Collins, James E
Corwin, Frederic W, Jr.
DeCiccio, John M
Douglas, John F
Driscoll, David L
Falcon, Francis X
Ferree, Richard Noel
Gaddis, Elizabeth M
Gagne, Roger J
Gagnon, Jeffrey W
Gianino, John J
Gifford, Linda C
Hall, Ruthann
Hamm, Kenneth R (Bryn Mawr)
Harootunian, Charles J
Harper, Alfred B
Irish, Frank S
Jenkins, Elmore, Jr.
Johnson, Andrew Pickens
Jones, Matt B, Jr.
Kaack, Ingo
Kamer, Joel V
Kearnan, Bruce E
Kinney, John Patrick, III
Kocher, Carol E
Lai, Eugenia
Lee, Thomas J
Leen, John R
Lent, David R
Lieberman, Henry S
Lin, Susan
Lipsky, Gerald I
L'Italien, Paul J
Locatelli, Robert
Longmoore, John T
Lowden, Robert D
Luddy, Barbara L
Malloy, Grace L
Maltzan, David A
Marquis, Lisa L
Martin, Earl Francis
McHugh, Ronald J
Morton, E James
Nagai, Jonette N
Newton, Mark D
O'Connell, Susan M
Paster, Joseph P
Paster, Robert Steven
Pearsall, Donald M
Peirce, Charles A
Pendleton, Janet A
Pessin, Katherine Gergely
Pollino, George E
Poplaski, Joseph John
Poppel, Deborah Adler
Reitano, Lisa V
Reitano, Robert R
Rich, Michael J
Rosenthal, Laura B
Salmons, George B, II
Schaeffer, Gail P
Seager, Theodore D
Shaw, Henry D
Shemin, Barry L
Shigley, Klaus O
Silverman, Susan L
Sky, David C
Sternfeld, Joe P
Sterrn, Randi M
Stokes, Robert J
Strachan, Judy L
Sunderland, David E
Tanenbaum, Lori Simon
Thomas, Martin J
Thomson, Maria N
Tomlinson, Joseph A
Van Leer, Michele G
Wean, David S
Welch, John H
Welsh, David M
Wills, R John
Winslow, Henry N
Woods, Stephen P

John Hancock Property & Casualty Ins Companies
Three Copley Pl, Box 854
Boston MA 02117
617/572-5200
McSally, Michael J
Scott, Kim A

Kanawha Insurance Co
PO Box 610
Lancaster SC 29720-0610
803/286-2424
Chang, Chiu-Cheng
Gupta, Om K

Kansas City Life Ins Co
PO Box 419139
Kansas City MO 64141-6139
816/753-7000
Bader, Steve
Lemery, Francis P
Milton, Mark A
Walsh, Connie L
Walsh, James P

Kemper Group
Long Grove IL 60049
708/540-2000
Bailey, William A
Bartik, Robert F
Bender, Robert K
Captain, John E
Edlefson, Dale R
Greco, Ronald E
Miner, Neil
Pence, Clifford A, Jr.
Petz, Earl F

Kemper Investors Life Ins Co
120 South LaSalle Street
Chicago IL 60603
312/845-1720
Murphy, Paul R
Powell, Steven D
Wee, Beatriz
Wong, James S

Kemper Reinsurance Co
Long Grove IL 60049
708/540-2000
Roth, Randy J
Silver, Melvin S

Kennedy National Life
3801 Hobson Road
Fort Wayne IN 46815
219/483-9506
Shearer, James L

Kentucky Central Life Ins Co
Kincaid Towers
Lexington KY 40507
606/253-5111
Herr, David D, Jr.
Pettersen, Herbert C
Schulz, Lance E
Stoner, Steven K
Uhl, Martin E, Jr

Kentucky Farm Bureau Mutual Ins Co
120 S Hubbard Lane
Louisville KY 40207
502/897-9481
Crowe, Patrick J

Keystone Insurance Co
2040 Market Street
Philadelphia PA 19103
215/864-5570
Lacefield, David W

I. INSURANCE ORGANIZATIONS U.S.

Keystone Provident Life Ins Co
99 High Street
Boston MA 02110
800/633-4500
Downey, Alan R
Elstein, Allen R
LeFevre, Paul H

Keystone State Life Ins Co
1207 Chestnut Street
Philadelphia PA 19107
215/751-0020
Higgins, Joseph C

Knights of Columbus
One Columbus Plaza
New Haven CT 06507
203/772-2130
Fasig, Robert N
Flinn, Ellis D
Lem, Kenneth

Lafayette Life Ins Co
1905 Teal Road
PO Box 7007
Lafayette IN 47903
317/477-7411
Edwards, Donald R
Gross, Thomas K
Tovson, David R

Lake States Ins Co
PO Box 352
Traverse City MI 49685
616/946-6390
Chang, Ching-I E

Lamar Life Ins Co
PO Box 880
317 E Capitol St
Jackson MS 39205
601/949-3100
Dominick, Thomas J
Townsend, Wm Lynn
Wingo, James Byron

Lawyers Title Insurance Corp
6630 West Broad Street
Richmond VA 23230
804/281-6700
Boyer, Donald E

League Life Ins Co
15600 Providence Drive
Southfield MI 48075
313/557-3210
Anderson, Sigfrid M
Fleissner, Richard G
Johnson, Ronald J

Lexington Insurance Company
200 State Street
Boston MA 02109
617/330-1100
McCoy, Mary E

Liberty Life Assur Co
175 Berkeley Street
Boston MA 02117
617/357-9500
Biondi, Raymond B (Dover)
Cronin, Paul A (Dover)
Mack, Merrill J
O'Connor, Joseph M
Pierce, Susan E (Dover)

Liberty Life Ins Co
PO Box 789
2000 Wade Hampton Blvd
Greenville SC 29615
803/268-8111
Ausburn, Miriam B
Bramwell, Earl L
Cash, Lisa Brennan
Egan, Joseph E
Hannah, Margaret J
Jumper, Rebecca S Upchurch
Lee, Lucian R
Lucas, Kevin M
Mankin, James A
Morrow, William P, Jr.
Myatt, Robert W
Robinson, Tammy Patrice
Ruck, Forrest E
Thomas, Warner U, Jr.

Liberty Mutual Ins Co
175 Berkeley Street
Boston MA 02117
617/357-9500
Brown, William W
Conners, John B
Feldblum, Sholom
Morell, Roy K
Muleski, Robert Thomas
Terrill, Kathleen W
Treitel, Nancy R

Liberty Mutual Ins Grp
175 Berkeley Street
PO Box 140
Boston MA 02117-0140
617/357-9500
Jensen, James P

Liberty National Life Ins Co
PO Box 2612
Birmingham AL 35202
205/325-2722
Chou, Hung-Cheng
Dean, William R
Fulton, Rita E
Kelley, Jack A
McWhorter, Anthony L
Presley, T Michael

Life Assur Co of Pennsylvania
222 N Michigan Avenue
Chicago IL 60601
312/641-0800
Gersch, Charles J

Life Ins Co of Georgia
PO Box 105006
Life of Georgia Corp Ctr
Atlanta GA 30348-5006
404/980-5100
Angstadt, Cheryl G
Beebe, Roger O
Brooks, James C, Jr
Cochran, Charlene P
Cohen, Harold I
Craig, Alan J
Hallquist, Roger W
Harris, Darryl L
Herring, Thomas Donald, Jr
Loftus, Warren T
Martin, Irma
Mitchell, David E
Myers, G Clinton
Settle, Daniel Brian
Stonecipher, David A
Winer, Teresa R
Wolf, Richard S

Life Ins Co of North America
1600 Arch Street
Philadelphia PA 19101
215/523-4000
Brownmiller, Annemarie T
Casalena, Thomas M
Clement, Benjamin A
Dupuis, Robert E
Finkelstein, Alan W
Greskoff, Peter P

Life Ins Co of the Southwest
PO Box 569080
Dallas TX 75356-9080
214/638-7100
Lutz, Carl J

Life Ins Co of Virginia
6610 W Broad Street
Richmond VA 23230
804/281-6000
Attard, Anthony J
Bailey, John M, III
Baldwin, William D
Booker, Bruce E
Bowen, Teresa B
Carr, Mabel B
Duah, Peter Osei
Flournoy, Selwyn L, Jr.
Greene, Mark J
Hirko, George E
Hodges, H G
Lough, C Allen
Palmer, John J
Parker, Gary W
Pritchard, Dennie W
Spurgeon, Benjamin G

Life Investors Ins Center
2121 Precinct Line Road
Hurst TX 76053
817/656-6110
Dykhouse, Jack R
Soppe, Janet M

Life Investors Insurance Co
4333 Edgewood Road NE
Cedar Rapids IA 52499
319/398-8511
Aasland, Christopher
Garrett, Christopher H
Giles, Jeanne A
Sonnleitner, William
Ziegler, Ronald L

Life Reassurance Corp of America
969 High Ridge Road
Stamford CT 06905
203/321-3000
Featherstone, Bryan J
Klinzman, Frank W
Patz, Norma Jean
Zeilman, William W

Lifecare Assurance Company
Suite 301
20631 Ventura Blvd
Woodland Hills CA 91364
818/887-4436
Glickman, James M

Lifeguard HMO Foundation
Life Insurance Company
1851 McCarthy Boulevard
Milpitas CA 95035
408/943-9400
Bain, Peter C

Lifeshares Group Inc
3000 Coliseum Blvd East
Fort Wayne IN 46805
219/484-0511
Spurgeon, Paul M

LifeUSA
Suite 600
300 Highway 169
Minneapolis MN 55426
612/546-7386
Huffman, Peyton J
Sandberg, David K
Slyter, Dean K

Lincoln Benefit Life Co
Lincoln Benefit Life Bldg
134 South 13th Street
Lincoln NE 68508
402/475-4061
Ehly, Marvin P
Jonske, Fred
Rich, Robert E
Way, Dean M

Lincoln National Corp
1300 South Clinton Street
PO Box 1110
Fort Wayne IN 46801
219/427-2000
Miller, Reed P
Robertson, Richard S
Rolland, Ian M
Rood, Henry F
Stopher, Ronald L
Wilson, Tyrone P
Zurcher, Michael L

Lincoln National Life Ins Co
1300 South Clinton Street
PO Box 1110
Fort Wayne IN 46801
219/427-2000
Alford, Timothy J
Antrobus, G Michael
Arnold, Neal E
Becker, David N
Biehl, Jay D
Bogardus, William L
Bowen, David L
Brodrick, Robert M
Childs, Gregory R
Clark, Kenneth J
Clay, Richard Steven
Clevenger, Kelly D
Colby, Ronald Brian
Corajod, Cheryl Harrison
Cossaart, Elaine Ruth
Dellinger, Jeffrey K
Easterly, William E
Edris, Charles L
Girard, Richard B
Glass, John T
Hickman, Steven M
Horein, James R
Jackson, Larry J
Kaster, Michael L
Keller, Donald E
Keller, James B
Kitsos, Theodore J
Masai, Kazuo
McFall, Melvin C
Morrison, George G, III
Mowery, James Clyde
Nelson, Dean Marshall
Nikels, Robert A
Panyard, William A
Parkison, Samuel Scott
Peppler, David A
Pinkham, C Allen, IV
Schwartz, Denis G
Seigel, Jack
Shaheen, Gabriel L
Shively, Brian Dale (Colorado Spgs)
Skillman, Thomas E
Spooner, Todd Paul
Troutman, Mark Richard
Tyler, William K
Vollenweider, Dale R
West, Thomas M
Williams, Robert J (Colorado Spgs)
Zurcher, Cheryl Ann

London Pacific Life & Annuity
1760 Creekside Oaks Drive
Sacramento CA 95833
916/455-2660
Taylor, John W H

Lone Star Life Ins Co
4201 Spring Valley Rd
Dallas TX 75244-3619
214/702-6400
Cherry, Calvin D
Munse, Scott R
Pan, Ling Chih

Loyal American Life Ins Co
2460 Government Boulevard
PO Box 6408
Mobile AL 36660
205/471-5481
Pollard, Richard J
Schaefer, Richard D

I. INSURANCE ORGANIZATIONS U.S.

Lutheran Brotherhood
625 Fourth Avenue South
Minneapolis MN 55415
612/340-7000
Anderson, Louise H
Berntson, Randy L
Boushek, Randall Lee
Christianson, David J
Forde, Luther O
Gandrud, Robert P
Hosfield, Gary L
Peterson, Dennis K
Rogers, Gregory A
Running, Rolf H
Satrom, Donn B
Sourdiff, Jerald E
Stertz, Lynnette J
Sticha, Kay L
Tollerud, Joyce A
Wilbur, Jon Karl

M Financial Group
River Park Center
205 SE Spokane Street
Portland OR 97202
503/232-6960
Schwartz, Richard A
Turner, Catherine R

Maccabees Life Ins Co
25800 Northwestern Highway
Southfield MI 48037
313/357-4800
Bernardi, Francis C
Bertelsen, Allen L
Kellar, Stephen H
Kirzner, Judith L
Morris, Robert E
O'Kulich, Nicholas A (Royal Oak)
Pallone, Julius L
Paxton, William G
Peters, Benjamin George
Pranschke, Deborah A
Schwartz, Lawrence Edwin
Sievert, Frederick J
Stone, Mary H
Varney, Laura Schumacher
Ward, Robert A
Wilton, Rodney C

Manhattan Life Insurance Co
205 West Fourth Street
Cincinnati OH 45202
513/852-1300
Gordon, Norman V
Kotsonis, James N
Putterman, Steven L
Tovson, Richard J

Maryland Casualty Companies
3910 Keswick Road
PO Box 1228
Baltimore MD 21211
301/366-1000
Engles, David
Zaleski, Ronald J

Mass Auto Rating & Accident
Prevention Bureau
40 Broad Street
Boston MA 02109
617/542-5080
Johnston, Daniel J

Massachusetts Casualty Ins Co
711 Atlantic Avenue
PO Box 9099
Boston MA 02205-9099
617/728-8000
Straffin, Donald C

Massachusetts Indemnity & Life Ins Co
3120 Breckinridge Blvd
Duluth GA 30199
404/381-1000
Bachman, Ronald E
Chen, Tarwei
Irwin, Richard J
Moskowitz, Joseph Lee
Perlick, Arnie
Seglem, Kevin A

Massachusetts Mutual Life Ins
1295 State Street
Springfield MA 01111
413/788-8411
Adornato, Paul D
Ashton, Richard D
Bacchiocchi, Gary J
Bartholomew, Robert L
Bingham, Gary C
Borah, Delmer F, IV
Brandner, Gregory A
Breen, Richard G
Cam, La Verne W
Cheng, Yek Soan
Collins, James S
Compton, Allan K
DuBois, Michael E
Edmiston, Ann H
Ferris, Peter G
Fitzgerald, Daniel J
Gurski, Jeffrey M
Hall, J Christopher
Hays, Michael D
Heider, Michael J
Hertz, Douglas N
Hill, Charles A, Jr
Hubbard, Dorothy E
Jalowski, Edward R
Jangraw, Douglas J
Jermyn, Isadore
Johnson, Allan W
Johnston, J William
Knowles, Robert L
Laffan, John M
Lauzon, Dennis P
Leary, Thomas J
Lehman, James H
Libera, John J, Jr.
Lonergan, William P
McBride, John F
Muse, Charles F
Parankirinathan, K
Parrish, Martha M
Rankins, J Robert
Reopel, Kevin M
Robinson, Jeffrey T
Rohlfs, Harry J
Sharma, Parmeshvar N
Simonds, Bruce
Stamant, Jeanne M
Talaga, Robert M
Taylor, William J
Tholany, Thomas
Tousignant, Susan J
Van Beaver, Peter C
Wendlandt, Gary E
Wertheimer, James L
Wishnick, Sheldon
Wolfe, Joel I

Maximum Life Insurance Co
404 Park Ave South
New York NY 10016
212/545-1616
Epstein, Nathan H

Medical Mutual Liability Ins
Society of MD
225 International Circle
Hunt Valley MD 21031
301/785-0050
Friedman, Howard H

Mennonite Mutual Aid Assn
1110 North Main Street
PO Box 483
Goshen IN 46526
219/533-9511
Haarer, Mark A
Richard, Sidney A
Sommers, Karl C

Mercantile & Gen Reins Company
177 Madison Avenue
CN 1930
Morristown NJ 07962
201/898-9480
Tuttle, Jerome E

Merchants Insurance Group
250 Main Street
Buffalo NY 14202
716/849-3333
Christhilf, David A
Marino, James Francis

Merit Life Ins Co
601 NW Second Street
Evansville IN 47708
812/424-8031
Gilman, Paul H
Jerwers, James R

MetLife Healthcare Mgt Corp
Lakeview Center Suite 110
14500 S Outer Forty Road
St Louis MO 63017
314/469-9900
FitzSimons, Christopher, IV
Keshner, Steven E (Chesterfield)
Meyers, Steven D (Chesterfield)

Metropolitan Life Ins Co
One Madison Avenue
New York NY 10010
212/578-2211
Abramson, Steven J
Amodeo, Anthony
Antsis, Susan J
Athanassiades, Theodossios
Bauer, John J
Beauchamp, James R
Bednar, Robert J
Benedict, Laura J
Benesh, Gregory S (N Suburban)
Bilello, Frank L
Blakeslee, Howard W
Briggs, Philip
Brunini, Alexander D
Bunke, Margaret E
Carver, Robert P, Jr. (San Francisco)
Chang, Yuan
Collins, Russell M, Jr.
Duffy, Pamela J
Emnatz, Manfred
Ethington, Dale F (San Francisco)
Finn, Peter J
Fishman, Harvey
Galasso, James (Westport)
Goldman, L Angela
Hall, William E
Hauser, Frederick P
Hodes, Douglas M
Johnson, Allan R
Juergens, Theodore Louis (Mt Prospect)
Keenan, Francis E
Kerrigan, William D
Krosky, David
Leff, Harold
Lehpamer, Philip J
Levene, David
Li, Yung-Tat Stephen
Lin, Gary H (Westport)
Lynch, Robert R
Maier, Donald B
Mandel, Howard Michael
Manzar, Salim
Miller, Charles Harvey (Paramus)
Musen, Robert M (Irvine)
Nagler, Stewart G
Northam, Michael W T (Atlanta)
Orenshein, Herbert
Ostuw, Richard E
Owens, Richard E
Piano, Jon M
Poortvliet, William G
Punchin, Juan F
Qualia, Louis A
Rogawski, Paulina
Sahi, Satbir S (San Francisco)
Sanchez, Jose R
Sandler, Geoffrey C
Santoloci, John L
Stanton, Ming H
Studley, Patrick D
Teich, Howard I
Trotta, George B
Tweedie, John H
Vasquez, Ralph A
Weber, Paul F
Weiss, Judy
White, Stephen E
Willig, Timothy J
Yau, Joseph W S

Metropolitan Property & Liability Ins Co
700 Quaker Lane
PO Box 350
Warwick RI 02887
401/827-2000
Cofield, Joseph F
Deede, Martin W
Lombardo, John Scott
Silverman, Mark J
Swerdlow, Laurence M
Walsh, Michael C

Metropolitan Reinsurance Co
125 Maiden Lane
Suite 1200
New York NY 10038
212/780-8450
Pinto, Emanuel

MIC Life Ins Co
3044 West Grand Boulevard
Annex 301
Detroit MI 48202
313/556-1643
Jones, Leslie E

Midland Mutual Life Ins Co
250 East Broad Street
Columbus OH 43215
614/228-2001
Granieri, Vincent J
Hyclak, Richard James
Jeggle, David A
Line, Russell A
McBrayer, Robert V, Jr.

Midland National Life Ins Co
One Midland Plaza
Sioux Falls SD 57193
605/335-5700
Evenson, Russell A
Hambek, Jeffrey L
Iverson, Randall Lee
Roust, Thomas A

Midwestern National Ins Corp
115 5th Avenue South
PO Box 2168
La Crosse WI 54602-2168
608/782-7130
Jacobs, David J

MII Life Inc
3535 Blue Cross Road
PO Box 64560
St Paul MN 55164
612/456-8441
Walker, Gerald T

I. INSURANCE ORGANIZATIONS U.S.

Milwaukee Insurance
PO Box 621
803 West Michigan Street
Milwaukee WI 53201
414/271-0525
Macky, Louise E

Ministers Life
3100 West Lake Street
Minneapolis MN 55416
612/927-7131
Zingle, Mark R

Minnesota Mutual Life Ins Co
400 North Robert Street
St Paul MN 55101
612/298-3500
Agrimson, Gerald
Anderson, Paul W
Baumer, James D
Bloomfield, Coleman
Cordon, Jencan C
Dokken, Thomas J
Engen, Richard A
Frisch, Gary A
Hubbell, Jaymes
Hunstad, Robert E
Johnson, James E
Kain, Dale R
Kildahl, Kathryn J
Olafson, Robert
Sexton, Steven E
Strong, Gregory S

Mission Insurance Company
2600 Wilshire Boulevard
Los Angeles CA 90057
213/381-6811
Reynolds, J Dale

MMI Companies Inc
2275 Half Day Road
Bannockburn IL 60015
708/940-7550
DeWald, James E
Hwang, Li Hwan

Modern Woodmen of America
Mississippi River at 17th
Rock Island IL 61201
309/786-6481
Andrews, Michael S
Frichtenicht, Ronald D
Knowling, Douglas J
Metz, Frank C
Schreiber, Larry L

Monarch Financial Servs Inc
361 Whitney Avenue
Holyoke MA 01040
413/732-3230
Ballas, Frank
Katcher, Mitchell R
Sulikowski, Henryk

Monarch Life Ins Co
One Monarch Place
Springfield MA 01133
413/784-2000
Bossi, William J
Chartier, Mark J
Frentzos, Stephan A
Hulton, Charles E
Kiontke, Gary L
Shlifer, Robert J
Skelton, Don R

Monumental General Ins Co
1111 North Charles Street
Baltimore MD 21201
301/685-5500
Baloga, Stephen M
Bond, Eugene D, Jr.
Eginton, Gary L
Lund, H Neil

Monumental Life Ins Co
Two East Chase Street
Baltimore MD 21202
301/685-2900
Carp, Marilyn
Keating, Daniel J
Klueh, Kenneth C
Kossman, Stephen L

MONY Financial Services
1740 Broadway
New York NY 10019
212/708-2000
Astrachan, Edward L (Teaneck)
Barnett, Margaret A (Syracuse)
Coddington, Alan W (Teaneck)
Edenbaum, Barry (Teaneck)
Eisenberg, Phillip A (Teaneck)
Goldstein, Michelle S (Teaneck)
Groves, Garth Richard (Syracuse)
Hardy, Thomas E (Purchase)
Katz, Gerald L (Purchase)
Katz, Seth L (Teaneck)
Kipnis, Roni S
Klein, Ronald L (Teaneck)
Levine, Kenneth (Purchase)
Mariano, Rocco A, Jr. (Teaneck)
Panza, James John (Purchase)
Peos, Evelyn L (Teaneck)
Poleyeff, Jacob (Teaneck)
Potts, Grier D
Ronda, Robert (Purchase)
Schultz, Alan R (Syracuse)
Schwartz, Jesse M (Teaneck)
Shalack, Theodore J (Teaneck)
Silos, George E (Teaneck)
Slipowitz, Michael (Teaneck)
Spooner, Forrest Allen (Teaneck)
Sung, Kihong (Teaneck)
Theodore, Daniel (Teaneck)
Tucker, Richard J (Teaneck)
Van Slyke, Gregory A (Syracuse)
Waldron, Charles M (Syracuse)
Wilens, David P (Purchase)

MONY Re
127 John Street
New York NY 10038
212/425-2800
Pagliaccio, John A

Motorists Mutual Ins Co
471 East Broad Street
Columbus OH 43216
614/225-8294
Wiseman, Michael L

Munich American Reassurance Co
56 Perimeter Center East NE
Atlanta GA 30346
404/394-5665
Adams, Jeffrey (New York)
Baldwin, Craig M
Castillo, Andronico Lucas
Holland, David M
Howard, Willis B, Jr.
Luther, J Wade
Meyer, William C, Jr.
Slater, Michael R
Sweeney, James L
Teichert, H Werner

Munich American Reinsurance Co
560 Lexington Avenue
New York NY 10022
212/310-1600
Gutman, Ewa

Mutual Benefit Life Ins Co
520 Broad Street
Newark NJ 07101
201/481-8000
Addiego, James P
Berkowitz, Michael H
Feuer, Harvey W
Hecht, David C
Heibert, Ronald G
Johnson, Andrew M
Maver, Robert W (Kansas City)
Meola, Ralph
Palmer, Peter S
Reese, Richard M, Jr (Kansas City)
Schwisow, Mark D (Kansas City)
Sondergeld, Donald R
Stewart, Daniel G
Van Etten, James P
Weissman, Paul H

Mutual Life Ins Co of Washington
1900 'L' Street NW
Washington DC 20036
202/296-2650
Kitchen, Emmett B

Mutual of America Life Ins Co
666 Fifth Avenue
New York NY 10103
212/399-1600
Barham, Thomas C, III
Berger, Neil S
Brown, Leonard G
Chandler, Saul R
Fried, Victor
Jacobs, Alan N
Koehne, Mark T
Marshall, Wayne P
Matray, George Anthony
Maull, Robert W
Murphy, Robert
Quesada, Antonio P
Silva, Gerald S
Trawinski, Robert
Zwilling, Paul R

Mutual of Canada Financial
Corporation
401 N Executive Drive
Brookfield WI 53005
414/797-3980
Smith, James R

Mutual of Detroit Ins Co
333 Plymouth Road
Plymouth MI 48170
313/453-8500
Hughes, Herald H, Jr.

Mutual of Omaha Ins Co
Mutual of Omaha Plaza
Omaha NE 68175
402/342-7600
Andersen, Anne E
Benson, Patricia
Brinkman, Alan D
Bykerk, Cecil D
Claussen, Diane M
Conn, Russell R
Dwyer, William V
Flanagan, Richard J
Herr, Timothy J
Holt, William T
Horn, Randall C
Johnston, Ernest B
Kabala, Joel C
Kaskie, Katherine M
Kazakoff, Michael
Kellen, Michael L
Lane, William R
Meier, Virgil L
Myhra, Phillip J
Nathan, Ira
Neary, Daniel
Nohl, Michael J
Palmer, Roger S
Pillard, Joy A
Reese, W Michael
Rongish, Ernest L
Rose, J Franklin
Shapland, Robert
Singer, Fred M
Smith, John Richard
Wright, Diana S

Mutual Protective Ins Co
1515 South 75th Street
Omaha NE 68124
402/391-6900
Perry, Eric W

Mutual Savings Life Ins Co
Box 2222
Decatur AL 35602
205/552-7011
Grove, Garry Robert

Mutual Security Life Ins Co
3000 Coliseum Blvd East
Fort Wayne IN 46805
219/480-0100
Heim, Len

Mutual Service Life Ins Co
Two Pine Tree Drive
Arden Hills MN 55112
612/631-7000
Andresen, Robert Karl
Blaske, Stephen P
Ostergren, Gregory V (St Paul)
Smith, Kirk A
White, Charles Scott

Mutual Trust Life Ins Co
1200 Jorie Boulevard
Oak Brook IL 60522
708/990-1000
Anderson, Gregg W
Longerman, Kenneth John
Potts, Lionel A

Mutual/United of Omaha Ins Co
Mutual of Omaha Plaza
Omaha NE 68175
402/342-7600
Ozenbaugh, Robert

NAC Re Corp
One Greenwich Plaza
PO Box 2568
Greenwich CT 06836-2568
203/622-5200
Bornhuetter, Ronald L
Murad, John A

National American Life Ins Co of PA
5130 E Clinton Way
Fresno CA 93727
209/251-5052
Benedict, Robert C
Kent, Louis A

National Benefit Life Ins Co
Two Park Avenue
New York NY 10016
212/684-6565
Isenberg, Bernard

I. INSURANCE ORGANIZATIONS U.S.

National Casualty Company
515 North Sixth Street
Suite 1800
St Louis MO 63101-1877
314/421-4626
Cruthis, Harold T
Lake, Richard A

National Farmers Union Life Insurance Company
PO Box 180
Jacksonville FL 32201
904/358-2202
Willis, Frederick C

National Foundation Life Ins
777 Main Street
Suite 900
Fort Worth TX 76102
817/878-3300
Batte, Michael C

National General Insurance Co
One National General Plaza
PO Box 66937
St Louis MO 63166-6937
314/298-0500
Smith, Byron W

National Grange Mutual Ins Co
55 West Street
Keene NH 03431
603/352-4000
Gerlach, Scott B

National Guardian Life Ins Co
PO Box 1191
Madison WI 53701
608/257-5611
Gehrig, Jule L

National Liberty Corp
Valley Forge PA 19493
215/648-5000
Coatsworth, Charles N
Duffy, Brian (Frazer)
Lambert, LeeR (Frazer)
Mangum, G Douglas, Jr.
McCourt, Ronald F
McGlynn, Kevin P (Frazer)
Prestwood, John C, Jr.
Pyatt, William Edward
Wolfe, Douglas R

National Life Ins Co
National Life Drive
Montpelier VT 05604
802/229-3333
Callnan, William J
Chirolas, William P
Dielensnyder, Richard C
Geisler, Richard J
Greer, Richard R
Hacker, Frank A
Hambro, Michael J
Harding, John H
Herbst, William P
Keller, Glen D
Langer, Barry F
Law, Bennett E
Rouhart, Georges Casimir
Seymour, John K
Smith, Craig A
von Wallmenich, Theodore
Welch, Donald B

National Old Line Ins Co
501 Wood Lane
Little Rock AR 72201
501/372-5000
Crane, Thomas Ray
Enoch, Jerry F
Walker, Frank Edward

National Reinsurance Corp
777 Long Ridge Road
PO Box 10167
Stamford CT 06904
203/329-7700
Wickwire, James D, Jr.

National Savings Life Ins Co
P O Box 1338
Murfreesboro TN 37133-1338
615/896-1502
Davis, Christopher H

National Travelers Life Co
820 Keosauqua Way
Des Moines IA 50309
515/283-0101
Christensen, John C
Murphy, Edward A
Rambo, Melvin

National Western Life Ins Co
850 East Anderson Lane
Austin TX 78776
512/836-1010
Boswell, Richard L
Taylor, Brannon B

Nationale-Nederlanden N A
Property & Casualty Group
62 Maple Avenue
Keene NH 03431
603/357-9503
Pagnozzi, Richard D

Nationale-Nederlanden US Corp
Washington Sq, Suite 350
1050 Connecticut Ave NW
Washington DC 20036
202/463-7964
Austin, Frank S

Nationwide Corp
One Nationwide Plaza
Seventh Floor
Columbus OH 43216
614/249-7111
Bonvallet, Kenneth
Hodges, Stephen Paul
Kuhlmann, George H, Jr.
Matulich, Edward J
Raymond, David H
Sedlak, Stephen A J
Turner, Philip C

Nationwide Insurance Co
One Nationwide Plaza
Columbus OH 43216
614/249-7111
Barnes, Galen R
Blank, Cara M
Carlson, Christopher S
Carpenter, William M (Portland)
Cundy, Richard M
Gibson, Richard N
Greenwalt, Anne G
Jerabek, Gerald J
Johnson, Marvin A
Johnston, Steven J
Knilans, Kyleen
Munro, Richard E (Portland)
Niswander, Ray E
Parker, Curtis M
Rolland, Robert A
Visintine, Gerald R
Woerner, Susan K

Nationwide Life Insurance Co
One Nationwide Plaza
Columbus OH 43216
614/249-7111
Albright, William R
Bath, John S
Benson, Michael Joseph
Blattner, Gary L
Brock, James E
Burgess, Thomas D
Easley, Matthew S
Furan, Alan R
Galloway, Harvey S, Jr
Gath, Philip C
Gibson, Jack L
Grohs, Jeffrey P
Howarth, John I
Hulet, Gary R
Hunt, Ronald E
Jeggle, Scott David
Jolley, Richard L
Keyser, David N
King, Edwin H
Kuba, Robert J
Marakas, John L
McDaniel, Jeffrey D
Natarajan, B Roger
Raiford, James Philip
Rubadue, Dave S
Ruth, Oscar E
Spencer, James E
Spilker, Mark E
Studer, Jonathan M
Weaver, Charles D
Wendt, Richard K

The New England
501 Boylston Street
Boston MA 02117
617/578-2000
Abrahams, Amy J
Artura, Raymond C
Becker, Johanna B
Becker, Ronald I
Brady, Michael B
Brogan, Debra A
Chandler, Rodney J
Chiumenti, Stephen
Cutler, Larry A
Earle, David A
Frasca, Robert G
Goldstein, Jill S
Hanson, Kathleen
Horwitz, Lois K
Huntington, Curtis E
Hwang, Cheuwan K
Jarnes, Michael S
Kerr, William D (Chicago)
Leland, Alan C, Jr.
Lewandowski, Chester T
Maloney, John T
McInturff, Scott D
Midura, Caroleen K
Muleski, Kathleen R
Owens, Terrence M
Plumb, David R
Richmond, Gerald
Rosen, Mark L
Rosenman, Martin R
Sargent, Gary N
Schneider, Robert E
Thompson, Joseph F
Victor, David J
Weisz, Louis M
Woodson, Freeman A, Jr
Ziobrowski, Paul George

New Era Life Insurance Co
PO Box 19447
Houston TX 77224-9447
Chen, Bill S

New Hampshire Insurance Group
1750 Elm Street
Manchester NH 03107
603/645-7000
Chou, Li-Chuan L
Foley, Charles D

New Jersey Manufacturers Ins Companies
Sullivan Way
West Trenton NJ 08628
609/883-1300
DeFalco, Thomas J

New York Life Ins Co
51 Madison Avenue
New York NY 10010
212/576-7000
Bernstein, Larry
Boma, Marina U
Cavallo, Dominick
Ciapas, Henry A
Claire, Martin R
Ehlbeck, Guy Louis
Feinberg, Melvin J
Fox, Michael P
Gallo, Michael G
Goldfinger, Solomon
Goldring, Harlan
Gollance, Philip
Grabiner, Suzanne W
Hamrick, Jane L
Huber, Thomas R
Hynes, Robert J
Kirkman, John D
Laverdiere, Michel
McAlpine, Scott A
Moran, Joseph W
Olsen, Gande
Paddon, John W
Peyser, Paul M
Potasky, Sandra
Richter, Anthony B
Rife, N Hollis
Rubin, Eric S
Shur, Walter
Steiner, Elliott Mark
Steinig, Stephen N
Strauss, Neil T
Teitel, Gary
Welch, Robin B
Wendt, Edward G
Wiederhold, Susan J
Wooley, Jonathan L

North American Benefit Assn
1338 Military Street
PO Box 5020
Port Huron MI 48061-5020
313/985-5191
Borema, James C

North American Co-Life/ Health
222 South Riverside Plaza
Chicago IL 60606
312/648-7600
Gartke, Sheila R
Moeller, Peter H
Sikora, Joseph A
Smalley, Paul N

North American Life & Casualty
1750 Hennepin Avenue S
Minneapolis MN 55403
612/347-6500
Bonach, Edward John
Carlson, Bruce A
Farley, Michael W
Landry, Douglas M
Shaw, Carolyn B
Solverud, Mark L
Tongson, Timothy J
Wobbeking, Ronald L

North American Reassurance Co
237 Park Avenue
New York NY 10017
212/907-8000
Connelly, Brendan R
Gandjean, Robert
Gittings, Kenneth L
Goebel, Bernard
Goldstein, Alice B
Gordon, Jeffrey A
Hart, Gilbert W
Holliday, Bob (Dallas)
Justin, Judith
Levy, Gerald A
Nussbaum, David
Pado, Michael W
Reale, Robert J
Scherr, David E
Sherry, Harold R (Dallas)
Velazquez, Philip A
Walter, Alfred A

I. INSURANCE ORGANIZATIONS U.S.

North American Reins Corp
237 Park Avenue
New York NY 10017
212/907-8000
Bauer, Bruno P
Cellars, Ralph M
Mashitz, Isaac
McGovern, Eugene
Patrik, Gary
Stadler, Elisabeth
Svendsgaard, Christian

North American Security Life
695 Atlantic Avenue
Boston MA 02111
617/439-6960
Seller, Lawrence A
Vrysen, John G

North Atlantic Life Ins Co
Two Robbins Lane
Jericho NY 11753
516/934-8700
Bonneville, William D
LoGuercio, Stuart E
Scofield, Gary W
Teitelbaum, Naftali

North Carolina Mutual Life Ins
Mutual Plaza
Durham NC 27701-3616
919/682-9201
Fitzmaurice, Gregory L
Parrish, James N
Wilhams, Anson F

North Central Life Ins Co
North Central Life Tower
445 Minnesota Street
St Paul MN 55101
612/227-8000
Beck, John T
Polak, James G
Turner, Scott A

North Star Reinsurance Corp
Morris Corporate Center I
300 Interpace Parkway
Parsippany NJ 07054
201/299-6200
Bear, Robert A
Nemlick, Kenneth J
Pei, Kai-Jaung

Northern Life Ins Co
PO Box 12530
Seattle WA 98111
206/292-1111
Bankson, Kim Richard
Beeghly, Paul
Rodby, Craig
Wong, Gregory W

Northwestern Mutual Life Ins
720 East Wisconsin Avenue
Milwaukee WI 53202
414/271-1444
Bailey, John E
Carter, William W
Curran, Larry A
Dyer, Thomas E
Fisher, Richard F
Frankel, Mary G
Frankel, Stephen H
Hall, Richard L
Holthe, Karen Ann
Jaquint, Michael D
Keller, John W
Koenig, William C
Lewis, Clair A
Magalska, Jon K
Marks, Jeffrey S
Meilander, Robert G
Moore, Richard E
Nelson, Ronald C
O'Connor, Randall M
Peterson, Gary N
Reiskytl, James F
Remstad, David
Savard, Wallace V, Jr.
Seidl, Sandra Ann
Shaffner, Charles Irvin
Shinkwin, William
Simbro, David W
Skalecki, Paul W
Stevens, William Richard
Strommen, Stephen J
Van Buer, Lyle F
Ware, P Andrew
Weiser, Kenneth D
Weiss, Karen J
Wojcik, Walt J
Youngquist, James A
Zehner, Rick T

Northwestern National Life Ins
20 Washington Ave South
Minneapolis MN 55401
612/372-5432
Aldritt, John K
Canillas, Mary Wallin
Cornish, Brian Todd
DeLong, Scott H, III
Eckman, Michael V
Farrell, Thomas F
Feldman, James E
Flittie, John H
Hoffman, Earl L
Horst, Barbara B
Joern, Bradley J
Johnson, John A
Johnson, Lance M
Kaiser, James A
Krogstad, Craig A
McCarville, Mark E
McNeill, Richard
Miller, James R
Nelson, Lawrence S
Sames, Susan R
Turner, John G
West, Steven P
Wiard-Bauer, Roger K

NRG America Life Reassurance
Three Mellon Bank Center
Philadelphia PA 19102
215/564-2603
Cavalier, Anthony J
Golab, Mark
Schmit, Herman H

NWNL Reinsurance
3601 Minnesota Drive
Minneapolis MN 55435
612/896-1620
Radach, Floyd Raymond

Occidental Life Ins Co of NC
PO Box 10234
Raleigh NC 27605
919/834-0751
Bergin, James L
Bingham, Robert D
Moran, Robert P
Siphers, Susan B
Wall, Sarah F

Ohio Life Ins Co
136 North Third Street
Hamilton OH 45025
513/867-3000
Frechtling, Stephen C

Ohio National Life Ins Co
237 Wm Howard Taft Road
Cincinnati OH 45219
513/861-3600
Beshuk, Peter A
Cook, David William
Dolan, Ronald J
Harder, Stefanie J
Hoch, Kevin E
Johnson, Charles E
Miller, James I
Parks, Dorn A
Perrin, Christopher R
True, Wendell C
Vath, Robert A

Ohio State Life Ins Co
2500 Farmers Drive
Columbus OH 43085
614/764-4000
Benjamin, Susan M
Bolton, Robert K
Flury, Jack M
Gosnell, Jeffrey E
Man, Sarah A
Zink, S Vincent

Old American Insurance Company
PO Box 573
4900 Oak Street
Kansas City MO 64173-0121
816/753-4900
Blackwell, Alan P
Jacobson, Martin Dale
Metzler, David L

Old Line Life Ins Co of Amer
707 North 11th Street
PO Box 401
Milwaukee WI 53201
414/271-2820
Raffety, Donald C

Omega National Ins Co
Suite 500
155 NE 100th
Seattle WA 98125
206/522-9390
Komaroff, C David

Optimum Re Insurance Co
PO Box 660010
Dallas TX 75266-0010
214/869-2020
Bridwell, Herbert T
Corder, Dave
Georgiev, Mario (Irving)

Orange State Life & Health Insurance Company
2400 West Bay Drive
Largo FL 33540
813/586-3733
Hoop, William L

Orion Group Inc
Nine Farm Springs Drive
Farmington CT 06032
203/674-6600
Biegaj, William P
McGovern, William G
Moore, James E
Pastor, Gerald H
Warren, Jeffrey C

Pacific Guardian Life Ins Co
1600 Kapiolani Boulevard
Honolulu HI 96814
808/955-2236
Buell, Paul Elliott

Pacific Heritage Assurance Co
111 SW Columbia Street
PO Box 1020
Portland OR 97207
503/221-6700
Hedford, Thomas O
Hutchins, David J
Lucas, Oscar M
MacPhail, Jack D

Pacific Mutual Life Ins Co
700 Newport Center Drive
Newport Beach CA 92660
714/640-3011
Allen, Donna Deborah
Cattolica, James F
Corbett, Dennis M
Falde, Gary
Farrell, Thomas C
Ferris, William L (Fountain Valley)
Hezzelwood, William L
Hung, Patrick C
Iverson, Dennis R
Johnson, Daryle G
Lehman, W Douglas (Fountain Valley)
Lehrer, Marcy F
Longyear, George Y
Milberg, John E
Miller, Lynn C
Morris, James
Murray, John D
Penrose, Clement B
Rice, James R
Stontz, Michael A
Sutton, Thomas C
Vinson, William K
Wallach, Andrew B
Wallach, Catherine

Pacific Standard Life Ins Co
3820 Chiles Road
Davis CA 95616
916/756-3030
Teig, Gerald C

PacifiCare Health Systems
5995 Plaza Drive
Cypress CA 90630-5028
714/952-1121
Ninomiya, John K

Pan-American Life Ins Co
Pan-American Life Center
New Orleans LA 70130
504/566-1300
Adams, Gregory D
Craig, Robert E, III
Davidson, Neil
Gale, Gene B
Hargrove, Mark A
Henry, Russell
Ketchel, Karl O
Law, Kevin M
LeBlanc, Sidney A
Moes, Charles E, Jr
Morgan, Michael W
Ray, Edward J, III
Roberts, John K, Jr

Paragon Life Insurance Company
101 South Hanley Road
St Louis MO 63105-3411
314/862-2211
Nordyke, Craig Kevin

Partners National Health Plans
5215 N O'Connor Road
Irving TX 75016
214/869-2500
Bridgeman, James G (Hartford)
Holt, Paula R
Kuo, Shumei R
Maltz, Allen P
Terry, David L, Jr.

The Paul Revere Insurance Group
18 Chestnut Street
Worcester MA 01608
508/799-4441
Abril, James F
Baldwin, Arthur L, III
Clark, John P
Cooney, Paul E
Foerster, Ernest R
Foster, A Michael
Hawley, Brian E
Holmes, Robert P
Koopersmith, Michael B
Libbey, David W
Marion, Peter A
Martin, David C
Mucci, Richard L
Riggieri, Albert A, Jr.
Rosenberg, Amy Goff
Vande Kopple, Lois A
Witherspoon, Willard, Jr.

Pekin Life Insurance Company
2505 Court Street
Pekin IL 61558
309/346-1161
Bjorgan, Roger J

I. INSURANCE ORGANIZATIONS U.S.

Penn Manufacturers Assn Ins Co
925 Chestnut Street
Philadelphia PA 19107
215/629-5000
Chorpita, Fred M

Penn Mutual Life Ins Co
Independence Square 10V
Philadelphia PA 19172
215/625-5000
Albert, Lisa Marie (Horsham)
Buhring, John A
Davis, Robert P
Dowdell, Kathryn T
Gould, John B
Hansen, George W
Hurst, Keith A (Horsham)
Knauss, John C (Horsham)
Nace, Thomas
Oyen, Gerald J
Plush, Richard F
Rapport, Michael Y
Salinger, Robert G
Schaefer, Peter R
Springer, Linda M
Takemoto, Ronald T
Weeks, Michael Patrick
Zapisek, Edward J

Penn National Insurance Co
1900 Derry Street
Harrisburg PA 17105
717/234-4941
Miller, David L

Penn Natl Mutual Casualty Ins
1900 Derry Street
Harrisburg PA 17105
717/234-4941
Forney, John R, Jr.

Pennsylvania Blue Shield
PO Box 890089
Camp Hill PA 17089
717/763-3151
Cohen, Robert E
Dzuryachko, Thomas A
Horst, Robert J
Canfield, Roberta L
Dohi, Lynne E
Gallagher, Vincent P
Scott, James E, Jr.

Pension Portfolio Advisors
25800 Northwestern Highway
PO Box 2165
Southfield MI 48037-2165
313/357-4125
Jacobs, Dennis E

Phoenix General Insurance Co
One American Row
Hartford CT 06115
203/275-5000
Blodget, Hugh R

Phoenix Mutual Life Ins Co
One American Row
Hartford CT 06115
203/275-5000
Allen, Barry T (Enfield)
Allen, David W
Biamonte, Ronald M (Enfield)
Cardamone, Dorothea D (Enfield)
Carpenter, Jill K
Chipkin, Robert
Dalton, Edward F
Fischer, Paul M
Graham, Paul S, III
Gummere, John
Hamilton, M Spencer
Herman, Joan Elizabeth (Enfield)
Huey, Martin S (Enfield)
Juncker, Walter
Keeler, Harry
Kwassman, Stuart
Loether, Amy L (Enfield)
Lord, Samuel H (Enfield)
Marsh, Susan Daly (Enfield)
Matson, Peter G
Merryman, Emory H
Paydos, Charles J (Enfield)
Perkins, Carol L
Peters, Carl (Enfield)
Poole, Robert Hoyt
Sawyer, Frederick W, III
Sega, Richard L
Towry, Terence N
Willis, Robert N (Enfield)
Wu, Peter P

The Phoenix
One American Row
Hartford CT 06115
203/275-5000
Webber, Abbott M, Jr.

Pierce National Life Ins Co
3807 Wilshire Boulevard
Los Angeles CA 90010
213/381-7393
Flier, Alvin

Pima Capital Co
3320 E Shea Boulevard
Suite 200
Phoenix AZ 85028
602/953-8000
Addink, Donald L

Pioneer Mutual Life Ins Co
203 North Tenth Street
Fargo ND 58102
701/293-3300
Bale, Mark H
Larson, Graham J
Vecchi, Dona M

Plateau Ins Co
2501 N Main Street
Crossville TN 38555
615/484-8411
Williams, Thomas L

PM Group Life Ins Co
17360 Brookhurst Street
Fountain Valley CA 92708
714/640-3011
Barnes, Dennis A
Goebel, Brian F
Griswold, Gerald W

PMA Reinsurance Corp
925 Chestnut Street
Philadelphia PA 19107
215/629-5256
Snow, David C

Prairie States Life Ins Co
PO Box 2730
Rapid City SD 57709
605/348-1262
Walker, Mark A

Preferred Risk Mutual Ins Co
1111 Ashworth Road
W Des Moines IA 50265
515/225-5238
Withers, David A

Presbyterian Ministers' Fund
1809 Walnut Street
Philadelphia PA 19103
215/568-5935
Beresford, Thomas E
Lewis, James Lee, Jr
Lucker, Arthur Mark
Paul, Jack Philip

Presidential Life Ins Co
69 Lydecker Street
Nyack NY 10960
914/358-2300
Burstein, Richard B
Cody, Francis X
Scher, Jerrold R
Taub, David
Wiener, David A

Principal Casualty Ins Co
711 High Street
Des Moines IA 50309
515/247-5111
Torgrimson, Darvin A

The Principal Financial Group
711 High Street
Des Moines IA 50309
515/247-5111
Adams, Warren R
Aschenbrenner, John E
Bierley, Thomas
Breen-Held, Susan L
Burmeister, Ned A
Butz, Charlene N
Charling, James C
Chen, Lillian I
Claypool, William R
Drury, David J
Ford, Robert P
Friedrichsen, Detlef F
Gersie, Michael H
Graf, Thomas J
Gulleen, Larry Wayne
Headley, Kip F
Helms, Richard L
Hilbrink, David A
Hinchliff, Timothy A
Jaksich, William J
Janzen, Marilyn F
Jetha, Shirazali
Kodis, Robert L
Lamale, Ellen
Lane, Douglas S
Lillis, Terrance J
Mayer, Chris L
McMahon, A Micheal
Movic, Mark S
Neve, David E
Parmenter, Neil A
Phillips, Thomas A
Rohm, Charles E
Rowley, Mark C
Sanning, Donald E
Siebrass, Wesley H
Smith, Charles B
Streck, Michael J
Utter, Robert G
Voth, Karen R
Wenz, Paul H
Yoder, Reginald C
Zimpleman, Larry D

Professional Benefits Ins Co
10835 Rockley Road
Houston TX 77099
713/561-9919
Tunnell, Larry W

Professional Life & Casualty
720 North Michigan Avenue
Chicago IL 60611
312/642-2456
King, Norman R B

Progressive Casualty Ins
3401 Enterprise Parkway
Beachwood OH 44122
216/464-7900
Neis, Allan R
Wiser, Ronald F

The Progressive Corporation
6000 Parkland Boulevard
Mayfield Hts OH 44124
216/461-5000
Harbage, Robin A

Protected Home Mutual Life Ins
30 East State Street
Sharon PA 16146
412/981-1520
Miller, Leonard S
Nelson, J Andrew

Protective Life Corp
2801 Highway 280 South
Birmingham AL 35223
205/879-9230
Aland, Barbara Jacobs
Bailey, J Russell, Jr.
Burell, Rebecca Grier
Fritz, Brent
Kerper, John H
Peyton, Lee Ann
Smith, James B, Jr.
Stuenkel, Wayne E
Thomason, David Reed
Woodall, Stanley Nelson

Providence Washington Ins Grp
20 Washington Place
Providence RI 02903
401/831-4000
Patterson, David M
Sornberger, George C

Provident General Insurance Co
537 Market Street
Chattanooga TN 37402
615/755-7400
Roland, William P

Provident Life & Accident Ins
One Fountain Square
Chattanooga TN 37402
615/755-1011
Alexander, Robert A, Jr. (Los Angeles)
Andreae, Linda H
Bieter, Charles N
Brown, Jill A
Bucher, G Scott
Carter, Stephen T
Chiu, Wu-Hsiung
Collings, David W
Cox, David S
Davis, Cydney S
Dennison, Gary R
Desai, Maya Vijay
Dowling, Brian F
Fox, Myra B
Germann, John R
Hall, D Wayne
Helton, James T
Homans, Ronald L
Johnson, Phillip Lee
Katz, Robert L
Klapman, Brian L
Kumar, Becky Hutto
Lau, Kenneth K
Morris, James R
Neal, Betty Anne
Park, Richard A
Powell, Cheryl A
Powell, John F
Smith, Michael L
Smith, Sherwood Z (Los Angeles)
Srite, Jim H
Trent, Samuel E, Jr.
Walker, Winston W
Whaley, Joyce B
Wildsmith, Thomas F
Williams, Rickey C

Provident Mutual Life Ins Co
1600 Market Street
PO Box 7378
Philadelphia PA 19101
215/636-5000
Carney, Scott V
Cioffi, Michael A
Eckstut, Gene
Gilbert, David L

(Continued on next page)

I. INSURANCE ORGANIZATIONS U.S.

Provident Mutual Life Ins Co - continued
Gladney, Zara G
Hinkle, Alan F
Ingram, David N
MacDonald, Donald G
McClelland, John R
Pabuwal, Satya N
Paesani, Joseph
Podrebarac, Frank W
Ramsey, Henry B, III
Rosen, Gary B
Schott, Paul G
Sutton, William F, III
White, Stephen L

Provident National Assur Co
One Fountain Square
Chattanooga TN 37402
615/755-1901
Bourdeau, Joseph A
Fuhs, Todd H
Golden, Robert L
King, Carolyn
Klopfenstein, Timothy J

Pruco Life Insurance Company
213 Washington Street
Newark NJ 07102-2992
201/802-2000
Chun, Keith J
Coffin, John D
Connor, William E
Fitzhugh, Gilbert V I
Likins, Robert B
McClester, Robert S

Prudential Asset Management Co
71 Hanover Road
Florham Park NJ 07932
201/966-3000
Bergen, Joseph S
Bonanno, Joseph R (Woodland Hills)
Brooks, Sheldon
Campbell, Gerald J
Erman, Anita M
Frackenpohl, Herbert M
Gallo, Victor A
Lawlor, Rita Manning
LeRoux, David
Malkiewich, Lindsay J
Ogden, Sue W
Renz, David L
Skocypec, Gary M
Slowata, S John
Smith, Kevin Michael
Thompson, Robert C
Vane, Bruce F
Wong, Kathleen R
Zaharuk, Stephen

Prudential Ins Co of America
Prudential Plaza
Newark NJ 07101
201/802-6000
Aprill, John R
Avery, James J, Jr.
Bartorelli, Mark F
Boucher, Paul E (Fort Washington)
Chiang, Meichao
Chmely, Robert M
Chun, Diane Heim (Roseland)
Cole, Janis K
D'Andrea, Daniel A (Roseland)
David, Aida S (Roseland)
Dolgin, Steven A
Douds, Bryn T
Franks, George V
Galt, Helen
Gold, Barbara R
Goldman, Georgia (Roseland)
Goldman, Roy (Roseland)
Greenlee, Harold R (Roseland)
Grigg, Phillip J (Plymouth)
Hanrahan, John Edward (Roseland)
Hartley, Eleanor S
Hauser, William J (Roseland)
Hickman, Herbert W (S Plainfield)
Hill, Richard W
Hill, Robert P
Holloway, Kirby W, Jr (Roseland)
Jungk, David H (Roseland)
Kelly, Jeremiah (Roseland)
Ketzlach, Kalman J (S Plainfield)
Knapp, Harry E, Jr.
Lambert, Richard F
Liebeskind, Debra Sue
Liebeskind, Stuart L
Link, William P (Roseland)
MacKinnon, Malcolm D (Roseland)
McGovern, Diane (Roseland)
Miller, Bryan F (Roseland)
Miller, Walter N
Milnes, Esther H
Moore, Bruce D
Obert, William A (Roseland)
O'Connor, James M
Olatubosun, Nola J
Price, I Edward (Roseland)
Rosenblatt, Beverly R (Fort Washington)
Rubino, Frank
Sforzini, Andrew Lewis (Roseland)
Shultes, Lawrence K (Fort Washington)
Simonelli, Nicholas M
Slotnick, Ira
Smith, Edward I
Soul, Mary Ellen
Southwell, Donald G
Stein, Jerome M
Walker, David M (Montgomeryville)
Watson, William E
Weimer, Linda M
Wetcher, Jacqueline H (Roseland)
Winters, Robert C
Wong, Richard K (Roseland)

Prudential Mortgage Capital Co
Prudential Plaza
Newark NJ 07101
201/802-6000
Skinner, Ronald K

Prudential Property & Casualty
23 Main Street
Holmdel NJ 07733
215/946-5000
Gillespie, Bryan C
Lotkowski, Edward P (Plymouth)
Myers, Thomas G

Prudential Reinsurance Co
100 Mulberry Street
Newark NJ 07102
201/802-6000
Berens, Regina M
Faga, Doreen S
Fleming, Kirk G
Grady, David J
Keatinge, Clive L
Koupf, Gary Irwin
Skolnik, Richard S
Weissner, Edward W

Prudential Select Mktg Company
213 Washington Street
18th Floor
Newark NJ 07101
201/802-6000
Brock, James D

Public Service Mutual Ins Cos
132 West 31st Street
New York NY 10001-3406
212/560-5000
Quintano, Richard A

Pyramid Life Insurance Co
6201 Johnson Drive
Shawnee Mission KS 66202
913/722-1110
Blobaum, Gene A
Fuhrmann, Curt L (Shawnee Missn)

Railroad Employees Mutual
23900 Commerce Park Road
PO Box 22160
Cleveland OH 44122
216/831-7870
Conrad, Jean G

Ranger Insurance Company
PO Box 2807
Houston TX 77252-2807
713/954-8339
Pulis, R Stephen

Re Capital Reinsurance Corp
Six Stamford Forum
PO Box 10148
Stamford CT 06904-2148
203/977-6100
Covney, Michael D

Reinsurance Alternatives Inc
Suite 2030
7900 Xerxes Ave South
Minneapolis MN 55431
612/893-9393
Swager, Richard E

Reliable Life Ins Co
231 West Lockwood
Webster Groves MO 63119
314/968-4900
Bleitner, Gary D

The Reliance Companies Inc
Four Penn Center Plaza
Philadelphia PA 19103
215/864-4000
Barrow, Betty H
Corr, Francis X
DeLiberato, Robert V
Doyle, Michael J
Ernst, Richard C
Frohlich, Kenneth R
McCreesh, James B
Moore, Brian C

Reliance Life Companies
One Penn Center
Philadelphia PA 19103
215/864-5900
Bergerson, Warren R
Berry, Thomas S, Jr
Henke, Gregory P
Mordorski, David M
Moyer, William H, III
Preston, Stephen J

Reliance National Risk Specialists
77 Water Street
21st Floor
New York NY 10005
212/858-3600
Walker, Roger D
Wilson, Ernest I
Yatskowitz, Joel D

Reliance Reinsurance Mgt Inc
Two Penn Center
Suite 1500
Philadelphia PA 19102
215/864-4821
Taylor, Jane C

Reliance Standard Life Ins Co
2501 Parkway
Philadelphia PA 19130
215/787-4000
Barsoum, Nabil Badie
Benseler, Wayne M
Helms, Roger A
Letkiewicz, George F

Republic Insurance Group
2727 Turtle Creek Blvd
Dallas TX 75219-4801
214/559-1222
Alfuth, Terry J

Reserve Life Ins Co
403 S Akard
Dallas TX 75266-0254
214/670-9700
Diede, Mick L
Elam, Charles P
Ferguson, Alan N
Kelly, Gary R
Mueller, Marlin M
Tucker, Russell B

Reserve National Ins Co
6100 N Grand Blvd
Oklahoma City OK 73118
405/848-7931
Darden, George R, Jr

Rocky Mountain Health Care Corp
700 Broadway
Ninth Floor
Denver CO 80273
303/831-2123
Endres, Stephen H

Royal Insurance Co
9300 Arrowpoint Boulevard
Charlotte NC 28217-5599
704/522-2000
Bartlett, John W
Critzer, Rex L
Gottlieb, Leon R
Greene, Alex R
Hibberd, William J
Hobart, Gary P
Kalisk, Alan E
Limpert, John J
Musante, Donald R
Reppert, Daniel A
Riley, C Ronald

Royal Life Insurance Cos
9300 Arrowpoint Boulevard
Charlotte NC 28217-5599
704/522-2000
Farrell, Richard D
Lee, J Tyler
Maloney, Timothy B

Royal Neighbors of America
230 16th Street
Rock Island IL 61201
309/788-4561
Coleman, Charlie K
Marks, Alene M

Rural Insurance Companies
7010 Mineral Point Road
PO Box 5555
Madison WI 53705
608/829-4209
Cutlip, William C

I. INSURANCE ORGANIZATIONS U.S.

SAFECO Ins Co
SAFECO Plaza T-20
Seattle WA 98185
206/545-5000
Andler, James A

SAFECO Life Ins Co
Safeco Plaza
Seattle WA 98185
206/545-5000
Bryan, William T
Harbin, Roger F
Healy, Michael P
Heiberg, Charles Henry
Hemstead, Robert J
Huff, William C
Kinzer, Michael J
Parker, Gregory W
Rothmeyer, Wayne A

Savers Life Ins Co of America
9300 W 110th Street
Overland Park KS 66210
913/451-9539
Oldham, Dale R

Savings Bank Life Ins of MA
One Linscott Road
PO Box 4046
Woburn MA 01888
617/938-3500
Bayles, Richard E
Boggio, Walter E
Hunt, James H

Savings Banks Life Ins Fund
460 W 34th Street
New York NY 10001-2320
212/356-0300
Cautin, Murray
Leavitt, Gordon H

Scor Reinsurance Co
110 William Street
14th Floor
New York NY 10038
212/513-1777
Asch, Nolan E

Security American Financial
6681 Country Club Drive
Minneapolis MN 55427-4698
612/544-2121
Sorensen, Stuart L

Security Benefit Life Ins Co
700 Harrison
Topeka KS 66636
913/295-3000
Barth, Roger Lee
Eisenbarth, Gary L
Jamison, Harry N, Jr
Klausen, James S
Miller, Randolph David
Swett, Robert E
Watson, M Floyd

Security-Connecticut Life Ins
20 Security Drive
Avon CT 06001
203/674-6000
Chhabra, Jatindar P
Neenan, Alice M
Waddington, Craig

Security First Life Ins Co
11365 West Olympic Blvd
Los Angeles CA 90064
213/312-6100
Kayton, Howard H

Security Life of Denver
Security Life Center
1290 Broadway
Denver CO 80203
303/860-1290
Bidelman, Wayne D
Bryant, David C
Dickinson, John Benjamin
Durland, Leslie L
Fritz, Daniel H
Ham, Ronald
Horn, Richard G
Jenkins, Robert W
Nelson, Marvin R
Peterson, Ronald K
Przybyla, Dennis B
Skriletz, Jess A
Stark, Glen Edward

Security Mutual Life Ins Co
200 Centennial Mall North
PO Box 82248
Lincoln NE 68501
402/477-4141
Spilker, Keith K
Wallman, David T

Security Mutual Life Ins of NY
Court House Square
PO Box 1625
Binghamton NY 13902
607/723-3551
Dunn, Melvin B

Security Trust Life Ins
P O. Box 4287
Macon GA 31297
912/741-2500
Weber, Michael E

Selective Insurance Group
40 Wantage Avenue
Branchville NJ 07890
201/948-3000
Wess, Clifford

Sentry Insurance Group
1800 North Point Drive
Stevens Point WI 54481
715/346-6000
Ashenberg, Wayne R
Ballard, Larry C
Hapke, Alan J
Jersey, Joseph Ralph
Lange, Dale E
Sandman, Donald Dwight
Schroeder, Steven W (Minneapolis)
Schuh, Dale R
Strommen, Douglas N
Verhage, Paul A
Wiegert, Paul M

Sentry Life Insurance Company
1800 North Point Drive
Stevens Point WI 54481
715/346-6000
Derksen, David A
Hoskins, Walter H
Jones, Van Allen
Klingenberg, Dean A
Rulland, Randy L
Trapp, Peter P

Shand Morahan & Company Inc
Shand Morahan Plaza
Evanston IL 60201
708/866-2800
Forker, David C

Shelby Insurance Group
175 Mansfield Avenue
Shelby OH 44875
419/347-1880
Schadler, Thomas E

Shenandoah Life Ins Co
PO Box 12847
Roanoke VA 24029
703/985-4400
Battle, William R
Bell, Michael G
Cox, Charles D, III
Frantz, Henry W, III
Magness, Herbert L
Meier, Carl E
Smith, Matthew J
Wagstaff, Robert S

Signature Group/Forum Ins Co
200 N Martingale Road
Schaumburg IL 60173-2096
708/490-3000
Potter, John A

The Signature Group
200 N Martingale Road
Schaumburg IL 60194
708/605-3000
Busby, Robert W
O'Reilly, Patrick J
Phillips, Walter Joseph

Skandia America Group
One Liberty Plaza
33rd Floor
New York NY 10006
212/978-2700
Beer, Albert J
Handte, Malcolm R
Hughes, Brian A
Wilson, Ronald L

Skandia Life America Corp
Tower One Corporate Drive
PO Box 883
Shelton CT 06484
203/926-1888
Goode, Robert B, Jr

Southern Educators Life Ins Co
3320 Holcomb Bridge Road
P.O Box 7100
Norcross GA 30092-3239
404/449-4951
Rubin, Peggy M

Southern Farm Bureau Casualty
1401 Livingston Lane
PO Box 1985, Ste S-300
Jackson MS 39215-1985
601/982-7777
Stenmark, John A

Southern Farm Bureau Life Ins
PO Box 78
Jackson MS 39205
601/981-7422
Castle, Glen Allen
Davidson, George I, III
Fielding, Richard G
Fischer, Larry A
Gant, Keith E
Herrington, Walt N
Johnston, Kenneth P
Pemberton, Kent B
Pogue, Beverly S
Robinson, John T
Sheldon, Curtiss S

Southern Life & Health Ins Co
2101 Highland Avenue
PO Box 671
Birmingham AL 35201
205/933-1160
Kell, Robert E
Phillips, Jimmy E

Southern Security Life
2200 Lucien Way
Suite 200
Maitland FL 32794
407/660-8885
Parker, Rembert N

Southland Life Insurance Co
PO Box 2220
Dallas TX 75221
214/403-2000
Curlee, Ronald K
Franke, Marvin Gene
Hunt, Susan L
Murray, Max T
Pressley, W Michael (Plano)

Sovereign Life Ins Co of CA
30 West Sola Street
Santa Barbara CA 93101
805/963-7871
Van Buskirk, Charles A

St Paul Companies Inc
385 Washington Street
St Paul MN 55102
612/221-7911
Degerness, Jerome A
Larsen, Michael R
White, David L

St Paul Fire & Marine Ins Co
385 Washington Street
St Paul MN 55102
612/221-7911
Brehm, Paul J
Dukatz, Judith E
Gilles, Joseph Anthony
Graham, Timothy L
Guenthner, Denis G
Holmberg, Randall D
Howald, Ruth A
Jasper, Jane E
Knox, Frederick
Lyle, Aileen Conlon
Mueller, Nancy D
Newlin, Patrick R
Palenik, Rudolph A, Jr
Peterson, Steven J
Post, Jeffrey H
Winslow, Martha A
Wulterkens, Paul E

St Paul Reins Management Corp
195 Broadway
New York NY 10007
212/238-9200
Koufacos, Constantine G
Schmidt, Neal

St Paul Specialty Underwriting Inc
445 Minnesota St, Ste 900
St Paul MN 55101
612/221-7911
Nelson, Janet R
Schumi, Joseph R

Standard Insurance Co
PO Box 711
Portland OR 97207
503/248-2700
Bloyer, James R
Carr, James M
Coleman, Stephen M
Dolezal, Charles Robert
Drown, Catherine Louise
Fitzpatrick, David G
Gabriel, Robert A
Ledbetter, Kim W
Meyer, Robert E
Richen, Forrest A
Roberts, Wayne V
Setterberg, Donna M
Timpe, Ronald E
Whiteley, Benjamin R

Standard Life & Accident Ins
421 NW 13th Street
Oklahoma City OK 73193
405/232-5281
Shumate, Michael A

State Bond & Mortgage Company
8500 Normandale Lake Boulevard
Suite 1650
Minneapolis MN 55437
612/921-8833
Gathje, Steven M

I. INSURANCE ORGANIZATIONS U.S.

State Farm Fire & Casualty Co
112 E Washington Street
Bloomington IL 61701
309/766-2311
Bell, Allan A
Girard, Gregory S
Grant, Gary
Hays, David H
Kelley, Robert J
Lamb, John A
Napierski, John D
Seiffertt, Barbara
Terry, Karen Fulton

State Farm Life Ins Co
One State Farm Plaza
Bloomington IL 61710
309/766-2311
Beernink, Darrell W
Behrens, Nancy A
Brogla, Vernon G
Burns, William O
Dossett, Alison L
Egeberg, Dale R
Harrison, Richard W
Huff, Terry L
Johnson, Robert C
Martin, Norman K
Olson, Dolores Eicher
Randall, Donald J
Schopp, Russell J
Sorensen, Douglas K
Terry, Timothy N
Trenton, Thaddeus W
Trerice, Thomas N
Vittitoe, Lynne M
Warth, Robert
Yee, Lone-Young

State Farm Mutual Auto Ins Co
One State Farm Plaza
Bloomington IL 61710
309/766-2311
Bakel, Leo R
Becraft, Ina M
Casner, Thomas R
Curry, Alan C
Dahme, Orval E
Hayward, Gregory L
Hillhouse, Jerry A
Lehman, Merlin R
Lehmann, Steven G
Menning, David L
Naffziger, Joseph V
Nelson, Dale
Snyder, William J
Switzer, Vernon J
Truttmann, Everett J

The State Life Insurance Co
141 E Washington Street
Indianapolis IN 46204
317/632-3551
Bryant, Arthur L
Pugh, W Howell
Robinson, Larry R

State Mutual Life Assur Co
440 Lincoln Street
Worcester MA 01605-1959
508/852-1000
Brown, Jeremy J
Buss, James F
Chand, Nanak
Collins, Richard L
Ford, James F
Ghosh, Syamal K
Hess, Albert L
Hirst, Brian L
Jackson, Frederick W
Johnson, Richard E
Lincoln, W Chandler, III
Martin, David A
Mawdsley, William H, III
McCarthy, William J
Mills, Robert P, Jr
Moisuk, William J
Wemple, Andrew P

Summit National Life Ins Co
1815 West Market Street
Akron OH 44313
216/836-9551
Kaufmann, C William

Sun Financial Group
One Sun Life Park
Wellesley Hills MA 02181
617/237-6030
DeCaro, Robert P
Fleming, Gail L
Hartwell, Kenneth W
Vrolyk, Robert

Sun Life Group Inc
260 Peachtree Street NW
Atlanta GA 30303
404/223-2500
Lowery, P Randall
Lund, Lynn Ramsey
Richmond, Allan G

Sun Life of Canada
One Sun Life Executive Pk
Wellesley Hills MA 02181
416/869-6000
Bell, Thomas S
Byrne, Daniel F
Johnson, Philip G
Johnson, William J, Jr.
Klein, Ronald
Kroll, Brian A
Leach, Robert K
Lo, Won H
McMurrich, Arthur R
Scanlon, Raymond
Schoen, Steven H
Seliber, Mark S
Smardon, Robert J
Zawada, Robert
Zayka, Grisha

Sunset Life Ins Co of America
3200 Capitol Blvd
Olympia WA 98501
206/943-1400
Hubbart, Wayland M
Jensen, Daryl D
Murray, William L

Superior Insurance Co
280 Interstate N Parkway
Suite 500
Atlanta GA 30339
404/952-4885
Leo, Carl J

Surety Life Ins Co
515 East 100 South
Salt Lake City UT 84102
801/355-3000
Birdsall, Mark William
Daniels, Paul
Midgley, Keith

Takecare Corporation
2101 Webster Street
15th Floor
Oakland CA 94612
415/645-3273
Wong, Stephen Y N

Tandem Financial Group
1700 Broadway
New York NY 10019
212/713-8340
Niland, Michael T
Segal, Noam

Teachers Ins & Annuity Association
730 Third Avenue
New York NY 10017
212/490-9000
Black, Barry M
Borger, Sol J
Carter, Warren A
Dorn, Kirk L
Gibbs, Richard L
Gordon, Neil B
Halpert, Harvey
Hasday, Carol M
Heller, Michael
Hoch, Ira J
Hunting, Thomas M
Ju, William
Kalavase, Satish A
Klaristenfeld, Harry I
Klayman, Earl
Leslie, William H
Linder, Brad S
Lubarsky, Leonard S
Neiderfer, Michael E
Randall, Robert J, Sr
Rubel, David
Rubin, Larry H
Schachne, Steven
Strum, Eugene R
Sutherland, Elizabeth A
Tomlinson, John W
Tribuch, Leonard
Wallach, Bruce L
Walsh, Thomas G
Weiss, Herbert
Zimmerman, Leonard B

Tell Retirement Services Inc
34 East Main Street
Somerville NJ 08876
201/707-0440
Tell, Philip A

Texas Employers Ins Assn
PO Box 2759
Dallas TX 75221
214/760-6100
Stephens, John F

Texas Life Ins Co
PO Box 830
Waco TX 76703
817/752-6521
George, Fran
Harms, Dennis E

Time Insurance Company
515 West Wells
Milwaukee WI 53203
414/271-3011
Dobrzynski, Kathleen A
Gatterman, William
Geske, Scott A
Gurlik, Gregory Andrew
Hamm, Donald G, Jr.
Ho, Yang
Krugel, Michael J
Lirios, Maria Irene P
Liu, Bang-Leang
Oatman, James Edward
Pfannerstill, Larry J
Pickering, Randall J
Rees, Brian N
Ricci, David A
Siemon, Scott R
Stoiber, Thomas J
Wagner, Clifford J
Yee, Tim K

Tokio Marine Management Inc
101 Park Avenue
New York NY 10178
212/530-0700
Ehrlich, Warren S

Torchmark Corp
PO Box 2612
Birmingham AL 35202
205/325-4200
Graves, William T
Wessinger, Harry Wayne

Tower Life Ins Co
Tower Life Building
San Antonio TX 78205
512/226-7151
Craig, Philip Jim
Radliff, Dennis

Transamerica Assurance Co
1150 S Olive Street
Los Angeles CA 90015-2211
714/476-7030
Osei, Kwasi

Transamerica Commercial Finance
1615 Murray Canyon Road
PO Box 85467
San Diego CA 92138
619/299-6000
Ciaraffo, Thomas

Transamerica Insurance Group
Trillium West Tower
6300 Canoga Avenue
Woodland Hills CA 91367
818/596-5900
Bell, Linda L
Kido, Chester T
King, Kerry K
Pratt, Joseph J
Scholl, David C

Transamerica Life & Annuity Co
1150 South Olive Street
Los Angeles CA 90015
213/742-3111
Bair, Nicki
Chong-Kit, Roy Arnott
Coufal, Norma J
Liu, C Robert
Thomas, John B
Weinstein, Richard L

Transamerica Occidental Life
PO Box 2101
Terminal Annex
Los Angeles CA 90051
213/742-3111
Bolton, Wilbur M
Carpenter, David R
Chao, Kenneth
Clark, R Bruce
Dobo, John Randolph
Fougner, Alan H
Gooding, David E
Hatch, Gerald A
Hegstrom, John D
Hsu, Chiukao
Hug, Mark Anthony
Jacobson, Barry
Johnson, Allan Hale
Lamb, James D
MacDonald, Karen Olsen
Marler, Carol A
Morrow, Fred C
Paige, John W
Palace, Michael
Seto, Pailin
Tang, Lee Man
Thau, Claude
Tung, Philip J
Wang, Richard T
Wellnitz, William R
Wolfenden, James D
Young, Paul Michael

Transamerica Reinsurance
300 First Stamford Place
Stamford CT 06902
203/977-8000
Dekle, James M
Limm, John M
(Los Angeles)

Transatlantic Reinsurance
80 Pine Street
Seventh Floor
New York NY 10005
212/770-2000
Mucci, Robert V
Taranto, Joseph V

Transport Life Ins Co
714 Main Street
Fort Worth TX 76102-5252
817/390-8000
Bowman, Alan A
Coston, Thomas L
Galko, Joseph R
Kirby, Karen Marie
O'Brien, Dennis M
Sya, Chung-Shing

I. INSURANCE ORGANIZATIONS U.S.

Travelers Insurance Company
One Tower Square
Hartford CT 06183
203/277-0111
Aldin, Neil C
Allaben, Mark S
Altschuler, Michael C
Basson, Steven D
Batory, Anthony T
Belden, Scott C
Braue, James R
Brophy, Joseph T
Burke, Richard E
Burton, Thomas E
Butler, Bruce W
Carbaugh, Albert B
Carlson, Edwin A
Chabarek, Paul
Chiang, Jeanne D
Conlon, James E
Conner, James B
Cornell, Robert Allen
Crotty, James Allen
Darak, Harold J
De Barba, Leda J
DeConti, Michael A
Dwyer, John A
Earwaker, Bruce G
Evans, Robert E
Even, Charles A, Jr.
Faltas, Bill
Foote, James M
Fredrickson, Jon H
Friedland, Bruce A
Galenda, Andrew S
Gendreau, Ronald Richard
Gerber, Boris P (Walnut Creek)
Gerundo, Louis P, Jr
Gilles, William J
Grader, Amy B
Grodanz, Stuart B
Gross, Michael R
Guertin, Shawn M
Gupta, Veena N
Gutterman, James
Hale, Jonathan Bradford
Hardy, Howard R
Harris, Meredith A
Harrold, David A
Haseltine, Douglas S
Hatfield, Robert W
Hay, Randolph S
Hebert, Brenda J
Hogan, William R
Jakielo, James G
Jerome, James M
Jones, Bruce R
Jorve, Barry M
Klingman, George C
Konicki, John P
Konopa, Milan E
Kot, Nancy E
Lacek, Mary Lou
Lamontagne, Robert J
Larew, John R
Lis, Raymond S, Jr.
Logan, Della J
Lonergan, Kevin F
Lunman, Gene L
MacKillop, Donald K
Maguire, Brian P
Marlowe, Paul R
McKeown, Dennis V
Miller, David R
Miller, Thomas E
Miller, William J
Morgan, Sandra S
Morris, Michael J
Niedzielski, Andrew S
O'Brien, Louise Cirelli
Olson, Mark F
Palczynski, Richard W
Papenhausen, John L
Perkins, Andrew M
Pinney, Allen D
Purdy, James L
Rice, Denise E
Ring, Frederick H
Saffeir, Harvey
Scheuing, Jeffrey R
Scott, Bradley J
Shank, John C
Shima, Richard J
Sondergeld, Eric T
Spitz, Michael E
Stearns, John H, Jr
Steingiser, Russell
Storms, Peter F
Stroud, Richard A
Sujecki, Robert A
Sulger, Jack F
Szkoda, Susan T
Tine, Michael P
Vernier, Ronald W
Vest, Charles N
Whiton, Albert E
Willsey, Lynn W
Winans, Roger M
Winkleman, John J
Winter, Arthur E
Wolf, Dale B
Worthington, Robert F
Zory, Peter B

Trenwick America Reins Corp
Metro Center
One Station Place
Stamford CT 06902
203/353-5500
Englander, Jeffrey A
Giambo, Robert A

20th Century Insurance Company
6301 Owensmouth Avenue
Woodland Hls CA 91367
818/704-3700
Curley, James O

U S G Life Company
700 Locust
Suite 201
Des Moines IA 50303
515/282-3230
Davis, Jon F

Underwriters Reins Corp Inc
22801 Ventura Boulevard
PO Box 4030
Woodland Hills CA 91365
818/703-8300
John, Russell T

Underwriters Reinsurance Co
22801 Ventura Blvd
Woodland Hills CA 91365
818/703-8300
Newman, Steven H
Weimer, William F

Unigard Ins Group
15805 NE 24th Street
Bellevue WA 98008
206/641-4321
Donelson, Norman E
Mill, Ralph A

Unilife Insurance Co
PO Box 47509
San Antonio TX 78265-7509
512/826-6345
Butler, William E

Union Bankers Insurance Co
2551 Elm Street
Dallas TX 75226
214/939-0821
Jones, Warren R
Koppikar, Dinkar B

Union Central Life Ins Co
PO Box 179
Cincinnati OH 45201
513/595-2200
Barry, Dennis R
Bodine, Andrew F
Foote, Christopher J
Haberstroh, Jon A
Hambrick, Kristal E
Johnson, Dale
Lockwood, Gerald A
McAllister, Jerry R
Stafford, Charles B
Wright, Carl B

Union Fidelity Life Ins Co
4850 Street Road
Trevose PA 19049
215/953-3000
Dutton, Richard C
Inners, Scott T
Kerr, David E
Martineau, Donald J
Sheak, Donald Allen

Union Labor Life Ins Co
111 Massachusetts Ave NW
Washington DC 20001
202/682-0900
Barham, Blaine M
Bowling, Thomas B
Eden, John P
Gastineau, Michael K
Moran, Victor J, III
Sormani, Charles R

United American Ins Co
2909 N Buckner Blvd
Dallas TX 75228
214/328-2841
Hudson, C B
Keller, Robert J
Montgomery, Rosemary
Williams, James L

United Family Life Ins Co
PO Box 2204
Atlanta GA 30371
404/659-3300
Broussard, Virginia M
Christopher, David A
King, David P

United Farm Bureau Family Life
130 E Washington St
Indianapolis IN 46204
317/263-7200
Habig, John C
Kroll, Alice
Rowan, Richard E
Suasny, Gabor

United Fidelity Life Ins Co
2000 Continental Plaza
Fort Worth TX 76101
816/391-2000
Brown, Everett G, Jr.
McAvoy, Sheryl Roberts (Kansas City)
Muller, Gary L (Kansas City)

United Ins Co of America
One East Wacker Drive
Chicago IL 60601
312/661-4500
Cherlin, George Y (Milwaukee)
McKee, John W, III
Niehus, Jon E
Pruitt, Patricia
Sakurada, Terry Eisaku

United Insurance Cos Inc
15280 Addison Road
Suite 200
Dallas TX 75248
214/960-8497
Erdenberger, Richard W
Estell, Richard J
Maurer, John A

United Investors Life Ins Co
PO Box 10207
Birmingham AL 35202-0207
205/325-4300
Rutledge, Paul E, III

United of Omaha Life Ins Co
Mutual of Omaha Plaza
Omaha NE 68175
402/342-7600
Breyer, Kevin D
Burcum, George K
Clark, John T
Hare, Dennis K
Hartman, Ayleene G
Horn, Dwain R
Hsu, Karl
Hupf, Robert
Jacobson, Gerald A
Jay, Burton D
Kuster, Bruce C
Lee, David S
Lin, Jer-San
Morgan, Robert P
Rudolph, Max J
Schaefer, Thomas
Spitser, Kevin Lee
Wiltgen, Russell J
Zdan, Sandra W

United Olympic Life Ins Co
PO Box 90055
Bellevue WA 98009
206/451-7441
Knight, James P A
Lewis, Randal J

United Presidential Life Ins
PO Box 9006
Kokomo IN 46902-9006
317/453-0602
MacDonald, A Howard
Stern, Larry N

United Services Auto Assn
USAA Building
San Antonio TX 78288
512/498-2211
Dye, Myron L
Gannon, Alice H
Goldberg, Steven F
Munt, Donna S
Taylor, Catherine H
Webster, Patricia Jordt
Werland, Debra L

United Services Life Ins Co
950 North Glebe Road
Arlington VA 22203
703/875-3400
Cochran, James G
Gibson, Charles T
Lindsay, Bruce G
Qureshi, Arshad H

U S Fidelity & Guaranty Co
100 Light Street
Baltimore MD 21202
301/547-3000
Artes, Lawrence J
Atkinson, Roger A, III
Bennett, Robert S
Boone, James Parker
Bourdon, Theresa W
Eddy, Jeanne H
Flanagan, Terrence A
Forbus, Barbara L
Hurley, John M
Keatts, Glenn H
Kufera, Kay E
Leimkuhler, Urban E, Jr
Martin, Paul C
Moseley, Jack
Scheel, Paul J
Snader, Richard H
Snook, Linda D

US International Reinsurance Co
Fifty Nine Maiden Lane
New York NY 10038
212/701-2700
Newville, Benjamin S

I. INSURANCE ORGANIZATIONS U.S.

United States Life Ins Co
3600 Route 66
Neptune NJ 07754
201/922-7000
Marash, Randy J
Vegh, Rick P

Unity Mutual Life Ins Co
One Unity Plaza
Syracuse NY 13215
315/469-7751
Housholder, P James
Panels, Damon
Slaby, Edward J

Universal Underwriters Group
6363 College Blvd
Overland Park KS 66211
913/339-1000
Nickerson, Gary V
Weber, Dominic A

UNUM Life Insurance Co
2211 Congress Street
Portland ME 04122
207/770-2211
Atkins, Stephen R
Beal, Robert W
Brown, Fred
Cabatit, Thomas E
Charsky, Donald M
Cowell, Michael J
Desveaux, Roger P
Gervasoni, Karen Lynn
Heckel, Thomas J
Lachance, Michael D
Laux, Robert J
Loring, Melinda K
McGarry, John F
Meintel, Charles H
Miller, Lawrence A
Mitchell, Anne Goodman
Mitchell, Robert C
Ornatek, Anthony C
Piccolo, Gary M
Proulx, Anthony G
Sawyer, Olin M
Smith, G Nicholas
Smith, Stephen L
Tan, Beng-Lee
Yosua, Frederick J
Young, George W, Jr.

USAA Life Insurance Company
USAA Building
San Antonio TX 78288
800/531-8000
Branaum, Elizabeth S
Chowdhury, Nadeem
Flannery, Robert J
Garvin, James M, III
Hackard, James C
Patzman, Stephen N
Pruitt, LeRoy
Robinson, James A

USLIFE Corporation
125 Maiden Lane
New York NY 10038
212/709-6000
Ali, M Nasim (Schaumburg)
Furlong, Henry T
Gavrity, John D
Margus, Paul
Overend, John J
Rosalsky, Robert B
Wall, Robert H
Zolla, Gerald

USLIFE Insurance Services Co
1340 Riverbend Drive
Dallas TX 75247
214/637-1179
Thompson, Joe L

Utica Mutual Ins Co
PO Box 530
Utica NY 13503
315/735-3321
Dodd, George T

Variable Annuity Life Ins Co
2929 Allen Parkway
Houston TX 77019
713/526-5251
Bickel, Stephen D
Carney, Gregory J
Facey, Paul D
Huque, Khundker Selim
Tan, Charles W

Victoria Financial Corporation
1001 Euclid Avenue
Suite 512
Cleveland OH 44115
216/771-4850
Rosen, Kenneth R

Victory Life Ins Co
300 SW Eighth Avenue
Topeka KS 66603-3984
913/357-6151
Haak, Daniel H
Thiel, Theodore L

Volunteer State Life Ins Co
PO Box 1369
Chattanooga TN 37401
615/756-2887
Fox, Peter A, Jr

Washington National Ins Co
1630 Chicago Avenue
Evanston IL 60201
708/570-5500
Dieter, Roland A
Fredricks, Deborah J
Gleeson, Thomas M
McGee, Robert R
Paton, Virginia A
Rockwell, David L
Scott, Thomas C

Washington National Life Ins
Co of New York
120 W 45th St
New York NY 10036
212/719-4300
Greenberg, Jack

Wausau Insurance Companies
2000 Westwood Drive
Wausau WI 54401
715/845-5211
Coldwell, E Jay
Fiebrink, Mark E
Golz, James F
Koch, Leon W
Koski, Mikhael I
Magalska, James
Mealy, Dennis
Michel, Joseph W
Nikstad, James R
Poutanen, Ruth Youngner
Pray, David W
Retterath, Ronald C
Santillo, Carl J
Scheibl, Jerome A
Siewert, Jerome J
Theisen, Joseph P
Torelli, Anthony James

West Coast Life Ins Co
1275 Market Street
San Francisco CA 94103
415/552-6200
Foster, Allan
Green, Jay W

Western & Southern Life Ins Co
400 Broadway
Cincinnati OH 45202
513/629-1800
Beckner, Joseph T
Blades, Thurman J
Burridge, David Michael
Cecil, John D
Honkomp, Robert J
Hutchinson, Carroll R
Kaplan, Donald W
Kuhn, Jeffrey P
Lyons, Harold V, Jr
Madar, Paul Joseph
Miller, J J
Neal, William E
Schellpeper, Gene H
Teague, T Kerry
Tillis, Randy E
Yeary, Paul D

Western Farm Bureau Life Ins
1200 Lincoln Street
Denver CO 80203
303/861-8100
Batchelder, William H
Scott, Gordon L

Western Life Ins Co
PO Box 64271
St Paul MN 55164
612/738-4000
Coon, Katherine C
Mikkelsen, Robert L
Mitra, Dolly (Woodbury)
Nicholson, Jon
Penninger, Michael J
Philips, Julia T
Pollock, Robert Brian
Tretsven, Todd Lee
Vanvig, James A
West, Renee C
White, William M

Western Reserve Life Assur
PO Box 5068
Clearwater FL 34618
813/585-6565
Boswell, Charles Theodore
Kirkland, Larry M
Yaeger, Alan

Western States Life Ins Co
700 South Seventh Street
Fargo ND 58103
701/237-5700
Armstrong, Diana
Bergstrom, David A
Fix, Michael L
Haakenstad, Dale L
Turnquist, Kenneth J

Westfield Life Ins Co
One Park Circle
Westfield Center OH 44251
216/887-0101
Marti, Kevin A

Whitehall Insurance Group
Bradford Life Center
One Lexington Green
Lexington KY 40503
Chernow, David M

William Penn Life Ins Co of NY
3003 New Hyde Park Road
New Hyde Park NY 11042
516/328-6000
Gross, Joseph A
Mundi, Bhajan S
Warren, Larry

A L Williams Corp
3120 Breckinridge Blvd
Duluth GA 30199-0010
404/381-1000
Carey, James J
Schnaer, William J
Whitney, Robert L

Winterthur Life Reinsurance
2725 Turtle Creek Blvd
PO Box 660273
Dallas TX 75266-0273
214/559-1800
Ryder, Alan K

Wisconsin National Life Ins
220 Washington Avenue
Oshkosh WI 54901
414/235-0800
Arganbright, A Dean
Pung, Robert E
Ty, Virgilio C
Wick, Gary A

Wisconsin Physicians Service
Insurance Corporation
1717 West Broadway
Madison WI 53708
608/221-4711
Heaton, Timothy J
Stubbe, Robert J

WM Life/Empire Life Ins Cos
1000 Second Avenue
Floor 25
Seattle WA 98104
206/464-8012
Eschrich, Robert W
Porter, Ernest R

Woodmen Accident & Life
PO Box 82288
Lincoln NE 68501-2288
402/476-6500
Annin, Roger K
Gohde, Lori Stevens
Meyerle, Gregory A
Peterson, Donald L
Rickers, Frederick R

Woodmen of the World Life Ins
1700 Farnam Street
Omaha NE 68102
402/342-1890
Christopherson, Jon C
Josten, Anita Rae
Rotschafer, Randall P
Schreier, Mark Leonard
Sloane, William L

The Worker's Compensation Reinsurance Bureau
127 John Street
New York NY 10038
212/363-2950
Venter, Gary G

World Insurance Company
11808 Grant Street
Omaha NE 68164
402/496-8000
Billingsley, Mark E
Richhart, James W

Zenith Insurance Company
21255 Califa Street
Woodland Hills CA 91367
818/713-1000
Rogers, Daniel J
Ross, James P
Swift, John A

Zurich-American Ins Group
The Zurich Towers
1400 American Lane
Schaumburg IL 60196
708/605-6000
Brahmer, John O
Cutler, Janice Z
Davis, Brian W
Duffy, Thomas J
Esposito, David L
Franklin, Barry A
Gillespie, James E
Griffith, Roger E
Hanson, H Donald
Skov, Steven A

I. INSURANCE ORGANIZATIONS U.S.

Zurich-American Life Ins Co
1375 E Woodfield Dr
Schaumburg IL 60173-4999
708/517-7900
Bowden, Thomas L
Gupta, Brij M
Harkensee, James Charles
Ritzke, Charles E

II. INSURANCE ORGANIZATIONS OTHER COUNTRIES

Abbey Life Ins Co of Canada
3027 Harvester Road
Burlington ON Canada
L7N 3G9
416/639-6200
Bleecker, D Lorne
Tiede, Robert G

Aetna Canada
145 King Street West
Eighth Floor
Toronto ON Canada
M5H 3T7
416/864-8000
Mills, John A
Peck, Larry A

Aetna Life & Casualty Ltd
PO Box 192
Chatswood NSW 2057
Australia
02/412-7777
Niehaus, M S, Jr

Aetna Life Ins Co of America
20F, 658 Tun-Hwa
South Road
Taipei Taiwan Republic of
China 10661
02/735-9213
Poon, Patrick S C

Albany Life Assurance
Station House Potters Bar
Three Darkes Lane
Herts England EN6 1AJ
07/074-2311
Harwood, Michael P

American International Group Cos Japan & Korea
AIU Bldg Chiyoda-ku
1-3 Marunouchi 1-Chome
Tokyo 100 Japan
03/218-4675
Duperreault, Brian

American International Assurance Co Ltd
One Stubbs Road
AIA Building
Hong Kong Hong Kong
05/832-1800
Chan, Frank Yun Lam

American International Reinsurance
PO Box HM 152
Hamilton Bermuda
HM AX
809/295-2121
Brown, Peter

American Life Ins Co
PO Box 5984
Sharja United Arab
Emirates
Ahmad, Saiyed A

Assumption Mutual Life Ins Co
770 Main Street
PO Box 160
Moncton NB Canada
E1C 8L1
506/853-6040
Martin, Raymond
Martineau, Claude J

British American Life & General Ins Berhad
Bangunan British
American
Jalan Semantan 50490
Kuala Lumpur Malaysia
03/254-8055
Foong, Soo Hah

Canada Life Assurance Co
330 University Avenue
Toronto ON Canada
M5G 1R8
416/597-1456
McCubbin, Horace W
Nield, David A

Canadian General Ins Group
2206 Eglinton Ave East
Scarborough ON Canada
M1L 4S8
416/288-1800
Dunn, R Lewis

Canadian Reassurance Co
1010 Sherbrooke Street W
Suite 1707
Montreal PQ Canada
H3A 2R7
514/288-3134
Lapierre, Denis
Leroux, Jean-Francois

Centre Reinsurance Holdings Ltd
PO Box HM 1788
Hamilton Bermuda
HMHX
809/295-8501
Pierson, Frank D

China Life Ins Co Ltd
122-1 Tung Hwa N Road
Taipei Taiwan Republic of
China
02/713-4511
Fan, Tuan

The Citadel Assurance Co
1075 Bay Street
Toronto ON Canada
M5S 2W5
416/928-8500
Dowhaniuk, G Christina

Confederation Life Ins Co
321 Bloor Street East
Toronto ON Canada
M4W 1H1
416/323-8111
Paulme, Gary E
Rae, Lawrence J
Rosenfelder, Michael
Till, Ronald L W
Wright, Kenneth A

Continental Hellas Ins Co
253 Syngrou Avenue
Athens 17122 Greece
01/942-8998
Valavanis, Manolis

Les Cooperants
600 De Maisonneuve West
16th Floor
Montreal PQ Canada
H3A 3J9
514/287-6500
Fortier, Richard

Crown Life Ins Co
120 Bloor Street East
Toronto ON Canada
M4W 1B8
416/928-4500
Beiles, Herb N
Cooper, Lorne M
Dark, John L
Doyle, Daniel Gerard
Grenier-Lew, Lynn C M
Houle, Remi
Johnston, David R
Macklin, Donald F
Mathews, B Dale
Shell, Arnold J
Stackhouse, B L
Wason, Stuart F
Zimmerman, Oscar

Crusader Ins plc
Reigate
Surrey United Kingdom
RH2 8BL
073/724-2424
Scheinerman, David C

The Dominion of Canada Group
165 University Avenue
Toronto ON Canada
M5H 3B9
416/362-7231
Christie, James K

Eagle Star Ins Co Ltd
60 St Mary Axe
London United Kingdom
EC3A 8JQ
01/929-1111
Sanders, David E

Equitable Life Insurance Co
NSE Bldg 7F 1-7 Kanda
Jimbo-Cho Chiyoda-Ku
Tokyo Japan 101
03/233-3912
Slutzky, Marc

Ethniki Ins Co
Karageorghi Servias 8
Athens Greece 102 10
00/322-2121
Koutsopoulos,
Constantine

FAI Metropolitan Life
46 Parnell Road
Parnell
Auckland 1 New Zealand
064/939-9377
Magee, Ken

Financial Life Assur Co of CN
10 Four Seasons Place
PO Box 335
Etobicoke ON Canada
M9C 4V3
416/626-7002
Hutchison, Michael B

Folksam Ins Group
Stockholm Sweden 106 60
08/772-6000
Wohlner, Ellis A

Great-West Life Assurance Co
100 Osborne Street North
Winnipeg MB Canada
R3C 3A5
204/946-1190
Bergquist, W E
Blake, Ian M
Brown, Charles H
Challes, Basil Gordon
Chapman, Christopher D
Dackow, Orest T
Devos, Denis J
Magnusson, D S
Morrison, David E
Steven, David E

Groupe Optimum Inc
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Montreal PQ Canada
H3A 3G5
514/288-2010
Page, Jean-Claude

Imperial Life Assurance Co
95 St Clair Avenue West
Toronto ON Canada
M4V 1N7
416/926-2600
Hutchinson, R Garth

Independent Order of Foresters
789 Don Mills Road
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M3C 1T9
416/429-3000
Chisholm, Donald W
Daly, Peter
Dickson, David
Field, Robert W
Reaburn, Paul D

Industrial-Alliance Life Ins
1080 Chemin St-Louis
Sillery PQ Canada
G1K 7M3
418/684-5000
Germain, Maurice

Jardine Life Assurance Ltd
23/F Harcourt House
39 Gloucester Road
Hong Kong Hong Kong
525/861-4000
Ip, Joseph C

John Hancock Int'l Services HK Limited
Tower I Admir Center
Room 1204
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00/526-6536
Belfer, Arthur J
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Laurentian Asia Limited
Connaught Centre, Room
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Connaught Place
Central Hong Kong
05/245127
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The Laurentian/Imperial Co
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Boeckner, Robert G
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Life of Georgia (Taiwan)
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Taipei Taiwan Republic of
China 10433
02/508-1802
Wu, David

Lifetime Assurance Company Ltd
Haddington Centre
Percy Place
Dublin 4 Ireland
353/160-4777
Creedon, Seamus

London Life Insurance Company
255 Dufferin Avenue
London ON Canada
N6A 4K1
519/432-5281
Chambers, Morris W

Manufacturers Life Ins Co
200 Bloor Street East
Toronto ON Canada
M4W 1E5
416/926-0100
Bicknell, Arthur
Caballero, Crispina O
Cobban, Robert M
Engels, J Helmut
Friesen, John M
Guy, Geoffrey I
Horman, David M
Koch, Kenneth E
Lerner, Peter
McFarlane, J Donald
McFarquhar, Kenneth A
McNeil, Margaret
(Waterloo)
Morrison, Gregory E
Nitsou, Paul
Smith, J C McKenzie
Smithen, Robert M
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II. INSURANCE ORGANIZATIONS OTHER COUNTRIES

Manufacturers Life Ins Co
ManuLife House, St
Georges Way
Stevenage
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Curtis, Simon R
Luk, Peter
(Wanchai)

Maritime Life Assurance Co
2701 Dutch Village Road
PO Box 1030
Halifax NS Canada
B3J 2X5
902/453-4300
Crawford, J Dickson

Massachusetts Indemnity & Life Ins Co
755 The Queensway East
Mississauga ON Canada
L4Y 4C5
213/828-6411
Gershuni, David

The Meiji Mutual Life Ins Co
1-1 Marunouchi, 2-Choma
Chiyoda-ku
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03/283-8111
Yoshida, Hideyuki E

Mercantile & Gen Reins Co plc
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Toronto ON Canada
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416/947-3800
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Corrigan, R Dennis
Doiron, Louis
Mackay, Graham W G
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Tiessen, Robert J

Metropolitan Ins & Annuity Co
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Metropolitan Life Ins Co
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Smith, Fraser M

Nan Shan Life Ins Co Ltd
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Taipei Taiwan Republic of China
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National Life Assurance Co
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522 University Avenue
Toronto ON Canada
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Trudeau, Rene E

National Mutual Ins Co Ltd
National Mutual Centre
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The Paul Revere Insurance Group
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Pennsylvania Life Ins Co
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Seibu Allstate Life Ins Co
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Trapnell, Gordon R
Wilkin, John C

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Hester, Richard S, Sr
Landstrom, Beverly G
Nemeth, Jonathan M
Quesada, Ann Rachel
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Richmond, Leslie H
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Actuarial Software Associates
4204 Melinda Drive
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Actuaries & Benefit Consultants Inc
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Actuaries & Information Management Services Inc
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Forgit, Michael J
Stallworth, Mildred J

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Affiliated Plans Administrators Inc
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Silberstein, Ben

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AJR Pension Plan Services Inc
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Alaska Pension Services Ltd
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Albion Actuarial Consulting Inc
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Lyndhurst NJ 07071
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Andrzejewski, Chester D (Baltimore)
Bachman, Burl Vaughn (Richmond)
Black, Douglas E (Los Angeles)
Buffin, Kenneth G
Chittenden, Charles E (Atlanta)
Cohen, Laurence D (Los Angeles)
Cole, Helen Louise (New York)
Connell, Floyd, Jr. (Atlanta)
Conway, Francis M (Atlanta)
Crehan, Herbert F (Boston)
Degann, A David
DeStefano, Ronald (Baltimore)
Donatiello, Joseph R (Atlanta)
Epley, H Robert, III
Faath, Richard J (Detroit)
Feehan, Michael G
Garrett, Harper L, Jr.
Gauld, Edwin S
Gordon, Linda Phyllis (Atlanta)
Grimsley, Thomas A (Dallas)
Groszkiewicz, Richard A (Atlanta)
Hansen, Janet Cummings (Atlanta)
Homza, Joseph
Hutchinson, Richard D (Baltimore)
Kent, Irwin I
Klemm, Andrew H (St Louis)
Lastinger, James C (Atlanta)
Lawson, Barbara V K (Boston)
Leube, Joseph J (Philadelphia)
Levering, Cynthia J (Baltimore)
McDaniel, Margaret M (Dallas)
Mills, Marjorie S (Atlanta)
Mudd, Bonnie O (Chicago)
Munzenmaier, Fred W (Atlanta)
Nakagawa, Yoshitaka
Price, Michael Barry (St Louis)
Rapps, Larry
Robinson, Catherine F (Baltimore)
Rose, Jeffrey C (Baltimore)
Rosier, Dreighton H (Atlanta)
Scheuermann, Edmund D (Pittsburgh)
Schmidt, Kerry N (Atlanta)
Sellars, Andrea T (Atlanta)
Shimamura, Keizo (Atlanta)
Strom, David N (St Louis)
Strother, Michael E (St Louis)
Swope, Carl S
Tepfer, Hal S (Boston)
Tillman, Cheryl E (Baltimore)
Tsui, Teresa T (Atlanta)
Turk, Alan C (Atlanta)
Viener, Gary W (Baltimore)
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Walczak, David P (Minneapolis)
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Wells, David Q, Jr. (St Louis)
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Carlton, Matthew Wood

American Financial Systems Inc
Nine Riverside Ofc Park
Weston MA 02193-2224
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Burke, Thomas Patrick
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213/420-1416
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Rettie, Elizabeth P

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6442 Harrison Pike
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LaMar, Jack L

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617/259-0729
Anderson, Kenneth D

Angell Disend & Quesnel Inc of MA
One University Office Park
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Clough, Thomas A
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Angell Disend & Quesnel Inc of RI
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Benjamin, Deborah K (Boston)
Berk, Robert A (Stamford)
Bertko, John M (San Francisco)
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Bowen, Frank L (Louisville)
Bremer, John P (Detroit)
Bricker, Janice P
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Cobin, Elliott I (Philadelphia)
Coleman, Peter Maxwell
Cooper, Duncan L
Cranley, Thomas A (Cleveland)
Crowne, Joseph E (Philadelphia)
Crowther, Richard L (Dallas)
Curtis, Paul (Boston)
Dahlquist, Ronald A (San Francisco)
Daugherty, Dennis Eugene (San Francisco)

(Continued on next page)

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

Coopers & Lybrand - continued
Dover, Elaine (Atlanta)
Dubner, Jerrold (Atlanta)
Durkin, Julie M (Chicago)
Ellis, Greg E (Cleveland)
Eng, Fanny F
Evans, Glenn A (San Francisco)
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Faucett, Judy (Philadelphia)
Feldman, William T (Chicago)
Fink, Glenn F (Philadelphia)
Forstadt, Jack (Chicago)
Freeman, James M (Atlanta)
Friedman, Kenneth L (Melville)
Gerardi, Loretta A
Glicksman, Steven A (Newport Beach)
Goldberg, Garry M
Grady, John H (Stamford)
Greenstein, Marcia Sorin (Philadelphia)
Grubbs, Gordon M (Dallas)
Hall, James A, III (Boston)
Harris, Kenneth I (Philadelphia)
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Heindel, Stephen (San Francisco)
Herman, Morey L
Hildenbrand, Stephen G (Philadelphia)
Hoak, William D (Los Angeles)
Houck, Kenneth J (Detroit)
Johnson, Wendy Anne (San Francisco)
Jordan, Jeffrey R (Atlanta)
Joyce, John J (Chicago)
Justice, Gregory (Atlanta)
Kadoyama, Mitsuru (San Francisco)
Kaye, Richard M (Detroit)
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Kolojay, Timothy M (Boston)
Kraushaar, Charles W, Jr.
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McNicholas, James P
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Metz, Stephen M (Tampa)
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Mohon, Beryl S
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O'Brien, Terrence M (Chicago)
O'Connell, Ann M (Tampa)
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Ohanian, Stephen (San Francisco)
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Duran, J Peter
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Fineis, Thomas W (Chicago)
Freden, K Eric (Atlanta)
Freidin, Howard Alan (Chicago)
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Godbold, Mary Jo E (Louisville)
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Gossack, Marshall J (Louisville)
Hanf, Duane F (Minneapolis)
Harding, John W (Chicago)
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Johnson, Richard D (Minneapolis)
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LaRose, J Gary (Chicago)
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Ponsonby, Robert M (Chicago)
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Springfield MA 01107
Kaplan, Mortimer

Kapur, Vishwa N
25 Winthrop Drive
Woodbury NY 11797
516/692-7646
Kapur, Vishwa N

Karel & Associates Ltd
707 Skokie Blvd
Northbrook IL 60062
708/564-5655
Miraski, Theodore J

Ronald A Karp Associates Inc
47 Maple Street
Summit NJ 07901
201/522-1414
Karp, Ronald A

David R Kass & Company
25550 Chagrin Boulevard
Suite 209
Beachwood OH 44122
216/464-2280
Kass, David R
Teplitz, Marvin S

Katcher, Anne M
Three Wild Flower Lane
West Simsbury CT 06092
203/658-1944
Katcher, Anne M

Kaur, Alan F
206 East Edmonton
Bismarck ND 58501
701/255-1385
Kaur, Alan F

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9735 Summer Park Court
Columbia MD 21046
301/490-9153
Kavall, Robin J

Keating, Richard C
PO Box 15
Gurnee IL 60031
708/623-2338
Keating, Richard C

Kelly, Thomas J
33-11 162nd Street
Flushing NY 11358
718/463-0348
Kelly, Thomas J

Kemper Financial Services Inc
120 South LaSalle Street
Chicago IL 60603
312/781-1121
Collecchia, Frank E

L H Kemper & Associates Inc
5112 Sangamore Road
Bethesda MD 20816
301/229-0311
Kemper, Lee H

Donald E Kennedy
2210 Mt Carmel Avenue
PO Box 351
Glenside PA 19038-0351
215/886-2140
Kennedy, Carol A
Kennedy, Donald E

Richard D Kern
517 3rd Street
Suite 27
Eureka CA 95501
707/443-7355
Kern, Richard D

Kilbourne, Frederick W
567 San Nicolas Drive
Suite 106
Newport Beach CA 92660
714/640-0219
Kilbourne, Frederick W

Kimball Akins & Bigwood Inc
125 Technology Drive
Waltham MA 02154
617/894-2111
Akins, C Charles
Bonner, Emmet M
Gaze, Joseph A, Jr.
Samar, Gayle M

King, James A
469 Crown Street
Brooklyn NY 11225
718/735-4540
King, James A

Kirkland & Ellis
200 W Randolph Drive
Chicago IL 60601
312/861-2000
Stevenson, Jeffrey W

Kissel & Kneale Inc
157 Goose Lane
Guilford CT 06437
203/453-1881
Kissel, James R
Kneale, Jack R

Kleen, John T, Jr.
1460 N Sandburg
Suite 2705
Chicago IL 60610
312/787-7838
Kleen, John T, Jr

Eugene M Klein & Associates
Two Bratenahl Place
11th Floor
Bratenahl OH 44108
216/541-1979
Weiss, Willard A

Eugene M Klein & Company Inc
1603 East 27th Street
Cleveland OH 44114
216/861-6920
Weiss, Richard A

Gerald T Koger & Assoc Inc
301 W Indian School Road
Suite C-152
Phoenix AZ 85013
602/230-7752
Koger, Gerald T

Kopp, Ralph B
603 Adams
Rapid City SD 57701
605/348-8527
Kopp, Ralph B

T J Kowalchuk Associates Inc
Seventeen Battery Place
New York NY 10004
212/344-1400
Kowalchuk, Theodore J
Warshavchik, Arnold

KPMG Peat Marwick
Two Nationwide Plaza
Columbus OH 43215
614/249-7423
Eyers, Robert G

Louis Kravitz & Associates Inc
15760 Ventura Boulevard
Suite 910
Encino CA 91436-3017
818/995-6100
Horning, John W
Kravitz, Louis
O'Neill, Kenneth W
Orloff, Warren D

Krenz, Joseph A
910 University Tower Bldg
12th & University Street
Little Rock AR 72204
501/664-6238
Krenz, Joseph A

Ray Krieger Consultants Inc
60 Cutter Mill Road
Great Neck NY 11021
516/482-5565
Bergman, Barney
Krieger, Raymond B

Krish Actuarial Consultants Inc
9811 Mallard Drive
Suite 203
Laurel MD 20708
301/953-3865
Krishnamurthy, S

Kruse O'Connor & Ling Inc
Broward Professional Bldg,
Suite 200
7320 Griffin Road West
Fort Lauderdale FL 33314
305/791-5888
Bowman, Elinor V (Gainsville)
Braccialarghe, Theora
Ling, George S
Palmquist, J Stephen
Rizzo, James J

R V Kuhns & Associates Inc
1501 Fourth Avenue
Suite 2190
Seattle WA 98101
206/623-2600
Howell, Charles Joseph

A M Kunis & Company Inc
184 Grand Avenue
Englewood NJ 07631
201/569-0995
Bell, Stephen M
Kunis, A Maxwell
Kunis, Manuel
Ritter, Shirley

Kuttler, Michal Bauer
467 St Nicholas Avenue
Haworth NJ 07641-1627
201/385-6492
Kuttler, Michal Bauer

Kwasha Lipton
2100 N Central Road
Fort Lee NJ 07024
201/592-1300
Allen, Dale
Ansbacher, Joseph M
Bell, George E, III
Benovitz, David M
Blecher, Barry S
Brennan, Lawrence T
Byrne, Robert Stephen, Jr.
Cardace, Dominick A
Castells, Manuel
Clausen, Norman W
Cornwell, Richard B
Gereb, Daniel L
Githens, Sarah H
Glickstein, Alan R
Gross, Harry
Heitzman, Robert E, Jr.
Heller, Lawrence A
Hickey, John C
Kastrinsky, Ira G
Koscielny, Gary M
Leventhal, Gary D
Marx, Deborah J
McKearney, Lawrence J
Mikolajczyk, Michael A
Morgan, Curtis S
Reade, David M (Mountain Lks)
Root, Randolph B
Rosenberg, Jay P
Rotello, Patricia A
Rushworth, Thomas J
Sarli, Maria M
Sears, Richard C
Senior, F Thomas
Sher, Lawrence J
Siegler, Ira I
Skovron, David A
Spiegelman, Josh Stuart
Stokesbury, John T
Strazemski, Joseph P
Torrie, William
Viener, Amy
Westervelt, John S
Wiskowski, John P

Lambert Huppeler
101 Park Avenue
New York NY 10178
212/557-6500
Sardelis, John

Lambert Massey & Berman Inc
423 South Hull Street
PO Box 140
Montgomery AL 36101
205/264-6679
Lambert, Bill G

Lancaster, Edwin B
33 Meadow Brook Lane
Mt Kisco NY 10549
914/666-8601
Lancaster, Edwin B

Lange, Jeffrey T
112-45 Hannibal Street
Saint Albans NY 11412
714/454-4044
Lange, Jeffrey T

David Langer Company Inc
60 East 42nd Street
Suite 1834
New York NY 10165
212/986-2942
Langer, David

Robert N Langerman Associates
47 College Street
New Haven CT 06510
203/777-7663
Langerman, Robert N

Latta Langston & Dyer
287 Highland Village
4500 Interstate 55 North
Jackson MS 39211
601/362-3143
Dyer, Harland A
Langston, Esse D
Latta, Raymond A

The Laughlin Group
12655 SW Center Street
Suite 280
Beaverton OR 97005
503/643-7032
Adams, Timothy J

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Lautzenheiser & Associates
One Commercial Plaza
22nd Floor
Hartford CT 06103-3599
203/246-0893
Lautzenheiser, Barbara J

Laventhol & Horwath/ REBC Assoc
1845 Walnut Street
Philadelphia PA 19103
215/299-1600
Cannataro, Angela-Jo D
Heuss, Susan P
Kauffman, Alan S
Lukan, Edelbert (New York)
Malkind, Lance (Phoenix)
Matthews, Steven R (Phoenix)
McCabe, Jean (Boston)
Savitz, Edward I
Siegel, Lewis A (Lyndhurst)
Sugliano, Neil (Boston)
Tepfer, Arthur H (Chicago)

LBO Inc
650 Green Bay Road #200
Lake Bluff IL 60044
708/295-6300
Avellone, Francis P

Learson, Richard J
301 West Lyon Farm Drive
Greenwich CT 06831
Learson, Richard J

Lebenson Actuarial Services Inc
RR1 Box 263
Garrison NY 10524
914/949-4690
Kelly, Karen M
Lebenson, Robert D (Las Vegas)

Leef & Jones Inc
2185 Lemoine Avenue
Fort Lee NJ 07024
201/592-6800
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Katz, Frank L
Schwartz, Jonathan

Leggette & Company Inc
4131 N Central Expressway
Suite 1100
Dallas TX 75204
214/528-8850
Bolin, Bob J
Davis, J Stephen
Jackson, Will W, Jr.
Leggette, Charles W
Overby, Terry L
Zavattari, Sally Jean

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555 Fifth Avenue
New York NY 10017
212/682-9859
Leight, Douglas L

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18015 NE 146th Way
Woodinville WA 98072
206/788-3603
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11021 SW 12th Court
Pembroke Pines FL 33025
305/432-4205
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Bethesda MD 20814
301/656-9191
Lewis, Steven N

Lewis & Ellis Inc
2175 N Glenville Drive
Richardson TX 75081
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Beisenherz, Robert L
Blount, Esther M
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Crider, John M, Jr.
DeGeeter, Robert E
Deutscher, Harold J (Encino)
Ellis, J Daniel
Files, Richard L (Overland Park)
Fritze, Donald R (Overland Park)
Gibson, Stephen Scott
Lewis, William H, Jr.
Lively, David L
Long, Terry M (Overland Park)
Phillips, Dick L
Rima, Carol F
Rose, Gary L (Overland Park)
Scott, Lawrence G (Encino)
Shapiro, Patricia L (Encino)
Thomas, Robert B, Jr.
Tobleman, Glenn A
Wain, Christopher H (Encino)
Williams, Robert M
Wilson, Charles
Winn, Michael R (Overland Park)
Wise, George M, III

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916/638-7600
Richardson, Harlan W

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1900 Church Street
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615/252-6030
Cross, Bob R
Garner, D Carlton
Lincoln, Mark H

Liscord Ward & Roy Inc
Six B Hills Avenue
Concord NH 03301
603/228-1391
Bishop, Everett G
Kinson, Paul E
Liscord, Paul S
Ward, Michael R

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640 Spruce Lane
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Lister, John J

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Rochester NY 14618
716/248-3920
Longaker, Leslie W

Lord & Ware Inc
9245 N Meridian
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317/575-3388
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Lord, Brent Allen
Sauer, Terence W

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919/761-0951
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Gravely, Kirk R (Austin)
Hull, Thomas Michael
MacKeen, W Duncan
Monnin, Gary P (Austin)
Spurr, Paul P
Williams, David Joeff

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Madison Pension Services Inc
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709 Westchester Avenue
White Plains NY 10604
914/682-0770
Fanelli, Frank A
Gensler, David I
Marks, Robert P

Maher Associates Inc
512 Wilde Avenue
Drexel Hill PA 19026
215/834-1099
Maher, Christopher P

Maloney & O'Sullivan Inc
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Voorhees NJ 08043
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O'Sullivan, Leonard
Thomas, Stephen R

Maloney, William F
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Jones, Donn B, Jr.
Rueschhoff, Gregg

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Management Compensation Group/SE/ Inc
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3490 Piedmont Road NE
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404/261-7707
Chung, Vincent S
Sluder, Larry R

Management Compensation Group
205 SE Spokane
Portland OR 97202
503/238-1813
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Gaines, George (Los Angeles)
Hart, Paul C
Hirschkron, Gary W
Petroff, Paul S

Management Data Inc
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Smith, Alexander J C

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214/239-1977
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Massa & Associates Inc
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Masterson, Norton E

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Lord, Graham

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Mayer, Malkie

MBA Inc
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Mountain Lakes NJ 07046
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Muetterties, John H

MBK Pension Group Inc
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Kieser, Manfred B

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McCormick, W Glenn

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Keaton, Charles W
Lenar, Richard Eugene
Loop, Susan Lynn
Notaras, S George
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Todd, Douglas Lewis
Vincent, Ronnie D

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McInally, Lois D

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Los Angeles CA 90071-2890
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McLaughlin, John

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Greff, Herbert D
Krochmaluk, Ihor L

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16830 Ventura Blvd
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Brochu, Robert A
Ireland, John G
Juneja, Diljit S

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New York NY 10036
212/345-7000
Abegglen, Thomas E (Detroit)
Abrahamson, Alice S (Milwaukee)
Acuff, Lucian B (Nashville)
Aghra, Robert B (Philadelphia)
Alhanti, Mark Stuart (Dallas)
Allen, Jerry D (Deerfield)
Alpert, Stephen A (White Plains)
Altman, Ian H (San Francisco)
Anderson, Keith M (Chicago)
Andsager, Steven R (Deerfield)
Atteridg, John Wolcott (San Francisco)
Baker, Michael G (Kansas City)
Barr, Harold Isaac (Dallas)
Barry, Robert J (Boston)
Bass, Irene K
Beeler, Joseph Kent (Deerfield)
Behar, Robert A (Chicago)
Beiles, Roger (San Francisco)
Beilke, Mark G (Milwaukee)
Benner, Debbie L (Stamford)
Berger, Richard Edmund
Berin, Barnet N
Bettis, Michael N (Kansas City)
Bianco, Caren Levitt
Bigos, James J (Chicago)
Blankenship, John B (Indianapolis)
Bleakney, Janet Flickinger (Seattle)
Bleyler, Peter A (Washington)
Block, Ronald A (Indianapolis)
Boardway, Sandra Z (Richmond)
Boetger, Don J (Pittsburgh)
Bogosian, Carol A (San Francisco)
Bolen, John T (Los Angeles)
Bollin, Michael L (Kansas City)
Bonder, Henry (White Plains)
Brand, Thomas (Chicago)
Brandes, Mark I
Brannon, Wei-Lih L (San Francisco)
Breitman, Alan S (Boston)
Brigade, Harold R (Rochester)
Briscoe, Donald J (Minneapolis)
Broussard, Lois M (Norwalk)
Brummond, William (Milwaukee)
Bruning, John Frederick (Louisville)
Buckner, Karen W (Memphis)
Burgett, John W (St Louis)
Bush, William W, III (Pittsburgh)
Caine, Gary J (Boston)
Caldwell, Alan W (Fort Worth)
Cantor, David M (Boston)
Chadwick, Richard A (Pittsburgh)
Childress, Joseph A, Jr. (Cincinnati)
Chorvat, Jan Alan (Tampa)
Christenson, Wayne E (Chicago)
Ciarniello, Domenick A
Clark, Chester D (Boston)
Clark, Thomas (Los Angeles)
Coates, John K (Cleveland)
Cohen, Barry D (Boston)
Cowley, Stephanie A (Boston)
Croot, Darrel J (White Plains)
Crowe, Alan M (Columbus)
Cunninghis, Sharon Beth (Stamford)
Dallas, Keith J (Boston)
Danif, Michael T (Louisville)
Davis, Edward H
Davis, Emily C (Dallas)
Dawson, Ernest G (Minneapolis)
Dawson, John Duane (Milwaukee)
deMars, Roger W (Morristown)
Demty, Joseph C (Boston)
Dennison, Scott L (Richmond)
Desmond, Gerald P (San Francisco)
De Vera, Edna G
Dickson, Gary D (Louisville)
Dineen, Terrence John

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Doyle, Terrance A
Dunham, Kenneth Van (Houston)
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Ennenbach, Jack (Deerfield)
Erk, Henry A, III (Louisville)
Evans, Susan C (Deerfield)
Eversberg, Barbara J (Houston)
Falkoff, Barry J (Boston)
Feeney, Raymond M
Ferguson, Thomas (Stamford)
Fiddler, Tom L (Birmingham)
Field, Warren A (Kansas City)
Findley, Jack W (Houston)
Finger, Robert J (Irvine)
Ford, Edward W (Cleveland)
Frahm, J David (Atlanta)
Franken, James H (Los Angeles)
Fry, John S (Chicago)
Fuerst, Donald E (Denver)
Fuller, Brian J (Richmond)
Fung, Lionel Nai-Yin
Funk, Robert A (Deerfield)
Gabel, John D (Cleveland)
Gagel, Stephen (Louisville)
Gamzon, Sheldon A
Gibson, Martin F (Los Angeles)
Gilbert, H Paul (Seattle)
Gilman, Barry Martin (Boston)
Glasco, William R (Kansas City)
Glasgow, William G (Milwaukee)
Goehring, Richard O (Pittsburgh)
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Greene, Lawrence R (Tulsa)
Greig, James J
Grenier, Richard R (Boston)
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Guyton, Michael George (Nashville)
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Harris, Samuel D (Cleveland)
Hartsough, Keith E (Deerfield)
Hawley, Sharon S (San Francisco)
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Heilman, Arvin L (Detroit)
Herfkens, Jane M (Denver)
Herrington, J Alan
Hoffmann, Arnold J (Dallas)
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Hopper, Gerald E (Philadelphia)
Hosseini, A Rana (Boston)
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Hutsell, Randy K (Kansas City)
Ingenthron, Roger P (St Louis)
Inkrott, James G (Columbus)
Iverson, Ronald J (Kansas City)
Johnson, Charles N (Rochester)
Johnson, David Martin (Kansas City)
Johnson, Robert B (Denver)
Kalke, William C (Minneapolis)
Kan, Philip Tai-Ping (Los Angeles)
Karlinski, Frank J, III
Keller, Peter J (Deerfield)
Kemp, Frances Grant
Khury, C K
Koslowski, Mark A (Deerfield)
Kra, Dr Ethan E
Kramer, Michael L (San Francisco)
Kreamer, James R (Chicago)
Kriston, Francis J, Jr (Baltimore)
Kurak, Robert J (Minneapolis)
Laning, Kurt J (Minneapolis)
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Lewis, Lucinda Manzi (Boston)
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Lindgren, Robert E (Chicago)
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Lonergan, Thomas T (Kansas City)
Longoria, Ricardo A (St Louis)
Lorisz, Steven Joseph (Deerfield)
Lowden, Beverly S (Boston)
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Lowman, Thomas B (Washington)
Lund, Allan C (Minneapolis)
Lutz, Harry S (Atlanta)
Lynch, Timothy J (Atlanta)
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Mamakos, Emmanuel S (Deerfield)
Mandel, Harry W (Albuquerque)
Margulies, Simche
Maron, Bernie (Washington)
Marr, Bonnie J (Chicago)
Mason, Craig T (Houston)
Maynard, Edward W (Louisville)
Mazanec, Donald R (Denver)
McChane, Debra Snodgrass (Louisville)
McClenahan, Charles L (Deerfield)
McDaniel, Mickey G (Tulsa)
McDonald, William R (Kansas City)
McDonnell, William J (Atlanta)
McElhaney, Stephen T (Richmond)
McGee, Brian R (Seattle)
McGrath, Franklyn J (Boston)
McKinnon, Donald G (Stamford)
McLain, Anne B (Atlanta)
McLeod, Donald E (Kansas City)
McNamara, Kevin J (Boston)
McQuade, John B (Boston)
Merdinger, Phillip A (Atlanta)
Merlob, Michael T (Stamford)
Meyer, Mark D (Minneapolis)
Miller, Brett E
Miller, John Hamilton (San Francisco)
Minor, Kevin R (Seattle)
Model, Jeremiah B (Boston)
Monaghan, Dennis M (Portland)
Montesano, Gary Louis
Moreen, Robert A (Philadelphia)
Morrison, Gary C (Seattle)
Munson, Bartley L (Milwaukee)
Nebbia, Gerald A (Kansas City)
Newquist, David W (Los Angeles)
Newton, Robert W E (Detroit)
Ninnemann, Deane (Minneapolis)
Noble, F Pierce (Dallas)
Nordin, Robert D (Minneapolis)
O'Keefe, Robert M (Detroit)
Olds, Virginia S (Chicago)
Olney, Craig A (Minneapolis)
Onufer, Layne M (Irvine)
Orphanos, James N (Boston)
Ostfeld, Raymond V (Boston)
Parr, Douglas S (Minneapolis)
Peters, Lawrence R (White Plains)
Petertil, Jeffrey P (Chicago)
Phelps, Albert R, Jr. (Deerfield)
Phelps, Kathleen A (Rochester)
Place, Mary A (Deerfield)
Poehler, Glenn R (Richmond)
Polchert, Paul F (Chicago)
Poston, Elizabeth C (Washington)
Proffer, Carol W (Dallas)
Putnam, Daniel J (Rochester)
Rabinowitz, Steven M
Rappaport, Anna M (Chicago)
Ricci, Stephen J (Boston)
Rich, Joel I (Morristown)
Richardson, William R (Dallas)
Richmond, Paul T (Pittsburgh)
Riebold, Mary S
Risch, Lawrence B (Portland)
Rizzuto, Paul
Rodgers, John A (Philadelphia)
Romig, George M (Pittsburgh)
Rosenberg, Michael
Ross, E Chadwick
Routhenstein, Alan J (Philadelphia)
Rowe, Douglas L (Baltimore)
Rubino, Vincent (White Plains)
Rudin, Daniel C
Rulnick, Joyce
Ruloff, Mark T (Washington)
Ruppel, Robert J (Stamford)
Ruschau, William (Columbus)
Russell, Sherrel Roey (Louisville)
Saam, Karen F (Deerfield)
Samet, Michael J
Samples, Stanley C (Atlanta)
Scahill, Patricia L (Baltimore)
Scearcy, James H (Minneapolis)
Scharmer, Gary L (Minneapolis)
Schaub, Thomas W (St Louis)
Schlosser, Michael D (Richmond)
Schmitt, Richard M (San Francisco)
Schobel, Bruce D (Louisville)
Schroeder, William E (Dallas)
Seeling, Ronald L (Atlanta)
Semaria, Stephen D (Louisville)
Senoski, Michael J (Boston)
Sherfey, Charles J (Chicago)
Shipley, Hugh (Seattle)
Shipley, Katherine A (Seattle)
Siebels, Richard W (Philadelphia)
Siegel, Seth F (Pittsburgh)
Sigler, John H (Houston)
Skelly, Dennis A (Milwaukee)
Skoglund, David Micheal (Dallas)
Smith, Martin H (Seattle)
Snow, Susan L (Los Angeles)
Sobel, Harvey
Soderstrom, Glenn W (Milwaukee)
Sondergaard, John E (Albuquerque)

(Continued on next page)

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

Mercer Meidinger Hansen Inc - continued
Soucy, Robert L (Boston)
Stanley, Daniel L (Phoenix)
Stone, Dennis L (Louisville)
Stover, Richard D (Morristown)
Suchoff, Stuart B (Irvine)
Sustman, Scott C (Houston)
Sutcliffe, Jon D (Los Angeles)
Sylvia, Elizabeth M (Boston)
Szurek, James E (Pittsburgh)
Taggart, Michael Harry (Houston)
Tani, Richard T (Chicago)
Tan-Torres, Antonio L (Boston)
Tenenbaum, Philip M (Birmingham)
Theobald, Joy Anne (Orange)
Thompson, Matthew M (Minneapolis)
Todisco, Frank
Toher, Thomas (Rochester)
Tomassi, Randall J (Deerfield)
Tomczyk, Thomas S (Pittsburgh)
Umali, Roman T, Jr. (Houston)
Valdemoro, Huberto L (Dallas)
Velleman, Susan J (Boston)
Vigen, Greger J (Los Angeles)
Vorwaller, Beth F (Chicago)
Wagoner, George B, Jr. (Richmond)
Warner, Margaret M
Waugh, William M, Jr (Dallas)
Wehner, Joel M (Charlotte)
Weinberg, Ralph M (Chicago)
Weinberger, Solomon A
Weiss, Lance J (Deerfield)
Wernicke, Mark D (Milwaukee)
West, Lane B (Richmond)
Westerholm, David C (Deerfield)
White, Daniel C (Los Angeles)
White, H Edmund (Boston)
Whitnah, Daniel R (Denver)
Wilson, William T (Indianapolis)
Wolff, Sherman M (Deerfield)
Xavier, Basil A (Los Angeles)
Young, Harry S (Orange)
Young, Michael L (Deerfield)
Zang, Jeannette S (San Francisco)
Zillmer, Theodore W (Chicago)
Zubulake, Theodore J

Merlino & Schofield Inc
2840 Northeast Expressway
Atlanta GA 36345
800/328-9449
Merlino, Matthew Paul
Schofield, David A

The Merrill Agency
609 Castle Ridge
#210
Austin TX 78746
512/327-9590
Neill, Stephen K

Meyers, Ronald
PO Box 160
Island Park NY 11558
516/432-0178
Meyers, Ronald

Miami Valley Pension Service
3309 Office Park Drive
Dayton OH 45439
513/293-0700
Adams, Thomas P

Mickens Insurance Services Inc
2245 Challenger Way
Suite 102
Santa Rosa CA 95407
707/525-8002
Snell, David L

Mid America Group
1315 Walnut Street
Suite 1400
Philadelphia PA 19107
215/545-6000
Falcone, Nicholas A
Finnegan, Thomas J

Mid Atlantic Pension Services
220 Lake Drive East
Suite 302
Cherry Hill NJ 08002
609/482-8190
Hughes, Diane Murdock

Miller & Company
2505 Southland Center Tower
L B 215, 400 N Olive Street
Dallas TX 75201
214/922-9603
Miller, Orville H

Miller & Miller Consulting Actuaries Inc
720 White Plains Road
Suite 300
Scarsdale NY 10583
914/472-7200
Bianco, Steven S
Miller, Craig A
Miller, Scott D

Miller, Isaac
8333 G SW 107th Avenue
Miami FL 33173
305/595-7267
Miller, Isaac

Miller Mason & Dickenson
One First Avenue
PO Box 867
Conshohocken PA 19728
215/834-2100
Auvinen, Peter G (Chicago)
Berry, Raymond D (Chicago)
Ceesay, Thelma Paulette
Cox, Daniel T (Chicago)
Falcone, Michael E
Gdowik, Steven P
Gladych, Raymond A (Chicago)
Gleason, Mary Lou (Chicago)
Governale, John R
Henderson, Robert F
Hermann, John A
Janush, Erwin S (Chicago)
Kellie, William C (Chicago)
Kesselman, Harvey
Manning, Kathleen E (Chicago)
Reschke, John A (Chicago)
Roberts, Anna G
Schlosser, Michael A (Chicago)
Thompson, Douglas L (Chicago)
Thompson, Ernest M (Chicago)
Zimmerman, Bruce D

Paul V Miller Company
5819 Maple
Mission KS 66202
913/262-1064
Miller, Paul V

Miller, Phyllis R
Suite 300
21550 Oxnard Street
Woodland Hills CA 91367
818/596-2126
Miller, Phyllis R

Millerd Actuarial Services Inc
601 N Parkcenter Drive
Suite 201
Santa Ana CA 92705
714/834-1149
Millerd, John N

Milliman & Robertson Inc
Suite 3800
1301 Fifth Avenue
Seattle WA 98101
206/624-7940
Abroe, Michael S (Chicago)
Affleck, Allan D
Aldorisio, Robert P (New York)
Ammann, Eric K (Dallas)
Anderson, Arthur V (Danvers)
Attaway, Thomas H (Atlanta)
Axene, David V
Baber, Larry D (Omaha)
Backhaus, Karen K (Omaha)
Baledes, Theodore E (Bloomfield)
Barker, Paul W (Denver)
Barney, Richard J (New York)
Barrett, Joan C (Radnor)
Baxter, David L (Washington)
Bennett, Douglas John (Bloomfield)
Bergstrom, Richard L
Bernstein, Gerald R (Brookfield)
Berquist, James R (Pasadena)
Berry, James M
Berson, Donna L (New York)
Bickerstaff, David R (Pasadena)
Biondi, Richard S (New York)
Bleakney, Thomas P
Bluhm, William F (Minneapolis)
Bom, Bruno V
Branscomb, John D (Atlanta)
Brink, Stephen D (Brookfield)
Broedel, Eric A (Indianapolis)
Broulette, James N
Cain, Mark J (Brookfield)
Canal, Patrice A (Omaha)
Chandler, Robert M
Chansky, Joel S (Danvers)
Chauner, Milton F (Radnor)
Chesner, Mark Alan (New York)
Coleman, Robert S (Indianapolis)
Collett, Robert L (Houston)
Comstock, Susan (Brookfield)
Conner, Randall C (Omaha)
Conwill, Stephen H
Cook, David Nolin (Omaha)
Cookson, John P (Radnor)
Cosway, Robert Gordon
Curtis, James A
Custis, Thomas K (Brookfield)
Davenport, Timothy John
Davidoff, Drew S (New York)
Davidson, Pacquitta C (Dallas)
Deakins, Peter B (Radnor)
Delamarter, Gregory A
Dezube, Robert Steven (Washington)
Doran, Phyllis A (Washington)
Dukes, Jeffery T (Chicago)
Dunlap, James A (Radnor)
Dymowski, Robert J (Radnor)
Easton, Albert E (Albany)
Eckert, John S (Brookfield)
Edwards, Fred L (Bloomfield)
Edwards, John S (Pasadena)
Ehrhardt, John W (West Paterson)
Eisenberg, Steven A (Atlanta)
Eklof, Cary B (Pasadena)
Esterkin, Jack H (Radnor)
Evans, Pamela L (Brookfield)
Ewert, John S (Minneapolis)
Feldman, Martin (New York)
Fischer, Niels H (Danvers)
Flaherty, Daniel J (Brookfield)
Fossa, Frederick E (Danvers)
Fowler, Bradley C
Fuchs, Steven E (Brookfield)
Geuder, Douglas M (Bloomfield)
Gluck, Spencer M (New York)
Gobes, James A (Bloomfield)
Goodell, Keith J (Bloomfield)
Grannan, Patrick J (Radnor)
Graves, Gregory T (New York)
Hagstrom, Dale S (New York)
Haist, Tim A
Halvorson, Audrey L (Bloomfield)

(Continued on next page)

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

Milliman & Robertson Inc - continued
Hansen, Debra Joan (Omaha)
Harding, Carol S (Indianapolis)
Harris, Ronald G (Radnor)
Harris, Timothy F (St Louis)
Hauboldt, Richard H (Brookfield)
Hauser, Peggy L (Brookfield)
Hayne, Roger M (Pasadena)
Helwig, Dawn E (Chicago)
Herrle, Gregory N (Brookfield)
Herzfeld, John (Danvers)
Higgins, Jeffrey M (Portland)
Hirsch, Jay D (Chicago)
Hoffman, Joel C (Radnor)
Hogan, William V (Brookfield)
Holden, Douglas C (Portland)
Hulet, Dennis J
Ingui, Silvio (New York)
Isaacson, Fenton R (Omaha)
Ito, Howard M (San Francisco)
Jacobs, Gregory D (Indianapolis)
Johnson, Mark O (Portland)
Josephson, Gary R (Brookfield)
Ju, Faming (Dallas)
Kalwarski, Eugene M (Washington)
Kangisser, Bruce D (Washington)
Kaufman, Allan M (New York)
Keating, Jacqueline M (New York)
Kipp, Richard (Radnor)
Kline, Douglas F (San Francisco)
Kopenski, Frank R, Jr. (Brookfield)
Korper, Leslie E, II (Bloomfield)
Kummer, Cheryl S (Houston)
LaBombarde, A Richard (Washington)
Lange, Dennis L (Brookfield)
LaVigne, Joseph A (New York)
Lavonas, Mary G (Albany)
Lee, Timothy D (Houston)
Lenser, John M (New York)
Leong, Leonard P J (San Francisco)
Lhamon, Frederic T
Liston, Fiona E
Litow, Mark E (Brookfield)
Lockwood, Janet Graves (Cincinnati)
Lusk, Jerry E (Atlanta)
MacBain, Kenneth D (Radnor)
Mackenzie, T Scott (Atlanta)
Magrady, Elaine (Brookfield)
Mahoney, Michael J (New York)
Manning, Clark P, Jr. (Chicago)
Marder, Allan A (Pasadena)
Marietti, Roger N (Dallas)
Martin, K Scot (Washington)
Massingill, Gary W
Maule, Robert G (Phoenix)
Mayer, Jeffrey H (New York)
McCarthy, Daniel J (New York)
McCarthy, Terrance M (Omaha)
McGrath, Michael A (Atlanta)
McMurray, Michael A (Pasadena)
Menkes, Douglas (New York)
Meyer, Robert J (New York)
Mikkalo, Steven J (Indianapolis)
Miller, Deborah A (New York)
Miller, Harry R (Houston)
Miller, Lee O (Denver)
Miller, Robert A, III (Bloomfield)
Miller, Susan M (Radnor)
Millwood, Timothy Simon (Atlanta)
Modaff, James C (Brookfield)
Moeller, Martha A (Washington)
Mohoric, Edward P (Radnor)
Molinar, John L (St Louis)
Moore, Theresa L
Morgan, John P (Washington)
Morin, Michael N
Mulvaney, Mark W (Denver)
Murgatroyd, Byron D, Jr.
Murphy, Raymond J (Radnor)
Murphy, William F (New York)
Murtaugh, James A (Chicago)
Nelson, Thomas G (Chicago)
Nichols, Raymond S (Bloomfield)
Nightingale, Thomas E
O'Connor, James T (Chicago)
Ogden, David F (Brookfield)
Pacelli, Jane D (Washington)
Patterson, Paul J
Pearson, Margaret E (Kailua-Kona)
Perrott, Godfrey (Radnor)
Peterson, Kris E (Omaha)
Petroff, Pamela M (Portland)
Pike, Bertram N (Danvers)
Pinczkowski, Raymond E, Jr (Denver)
Pollock, William M (Brookfield)
Prouty, William C (Bloomfield)
Pruiksma, Glenn J
Pyenson, Bruce S (New York)
Ratajczak, Meredith A (Radnor)
Reed, James Lowell
Reimert, William A (Radnor)
Reynolds, Craig W
Rholl, Donald A (Brookfield)
Robbins, Kevin B (Brookfield)
Roberts, Stanley A
Robertson, Stuart A
Robinson, William K (Phoenix)
Romano, Joseph N (Radnor)
Ruehle, Thomas G (Chicago)
Rugland, Walter S (Bloomfield)
Sander, Marcia S (New York)
Sanders, Robert L (Brookfield)
Scarlett, David E (Minneapolis)
Scheiwe, Kenton L (Indianapolis)
Schlude, Raymond T, Jr. (Chicago)
Schreiber, Steven I (New York)
Schreiner, John P (Chicago)
Schwartz, Althea A (Bloomfield)
Schwartz, Sharon (New York)
Schwartzman, Joy Andrea (New York)
Sellenriek, Jill Begg (St Louis)
Sherman, Steven J (Brookfield)
Shreve, Jonathan L (Radnor)
Smith, Bradley M (Dallas)
Smith, William David (San Francisco)
Smithback, Eric L (Chicago)
Snook, Thomas D (Houston)
Snyder, John B (Brookfield)
Sorrentino, Steven G (New York)
Stanley, Dennis L
Steffen, Karen
Stemert, Lawrence J (New York)
Stoltzfus, James G (Radnor)
Straate, Lee H (Brookfield)
Sturdivan, Peter R (Portland)
Suchar, Christopher M (Radnor)
Sullivan, Denis J (Omaha)
Thoen, Franklin N
Thompson, William J (Bloomfield)
Trieb, Mark A (Dallas)
Unterreiner, Karen A (Albany)
van der Burch, Dirk
Votta, James C (Pasadena)
Wagner, Nancy R (Portland)
Wang, Andrew B (San Francisco)
Wasserman, Mona J (Albany)
Weatherford, Robert M (Portland)
Wegner, Ronald R (Brookfield)
Weldon, Thomas J (Denver)
White, Richard E (Houston)
Whitney, Earl L (Radnor)
Wiant, Elaine M (Dallas)
Wick, Peter Gerard (Brookfield)
Wickland, Paula S (Radnor)
Willman, Dean C (Indianapolis)
Wilmes, Arthur L (Indianapolis)
Wilson, Hugh (New York)
Wilson, John P (New York)
Winkenwerder, Richard A
Winterhof, Bruce (Chicago)
Witcraft, Susan E (Minneapolis)
Woods, Randi E (Chicago)
Workman, Bruce L (Omaha)
Wright, Richard A (San Francisco)
Yard, Roger A (Brookfield)
Zielinski, Richard P
Zurawel, Paul H (Radnor)
Zwiener, Michael J (Dallas)

M & R Services Inc
Suite 3600
1301 Fifth Avenue
Seattle WA 98101
206/624-7970
Akers, Michael J
Peabody, J Lynn
Pollack, Brian S
Pollard, Frank H
Pryor, Robert A
Richter, Virginia W
Simester, T Thomas
Sommer, Steven D

Millman Strenk & Cuni Inc
4675 Cooper Road
Cincinnati OH 45242
513/891-0270
Cuni, Sally W
Millman, Russell L
Strenk, Richard E

Milwaukee Teleservice
1045 Clark Street
Suite 208
Stevens Point WI 54481
715/341-8780
Streff, James P

Mitchell & Hartmann Inc
13400 Riverside Drive
Sherman Oaks CA 91423
818/907-6800
Hartmann, Jeffrey F
Mitchell, Lawrence

C Mitchell Co Inc
Reserve 1 Suite 100
500 Capital of Texas Hwy S
Austin TX 78746
512/328-6390
Dahl, Hans H
Mitchell, Clifton M

MMC&P Inc
11th Floor
One Gateway Center
Pittsburgh PA 15222
412/394-9300
Friedlander, Charles B
Harper, Goldwyn Bertrand
Lenz, Mark A
Looms, G Herbert
Parks, John P

Modai, Jacques C
27 Union Square West
Suite 403
New York NY 10003
212/627-3233
Modai, Jacques C

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

Mohnblatt, Arnold S
1126 Stillman Avenue
Plainfield NJ 07060
Mohnblatt, Arnold S

MONETRICS
4519 Cascade Road SE
Grand Rapids MI 49546
616/942-0002
Buben, Paul

Monroe & Associates Inc
19454 James Couzens
Detroit MI 48235
313/864-3758
Monroe, Charles F

David B Montgomery Inc
1023 N Oak Park Ave
Oak Park IL 60302
708/386-3974
Montgomery, David B

Moran, Edward G
4777 Jackson Road
Cincinnati OH 45245
513/752-9367
Moran, Edward G

Thomas More & Associates
12720 Knightcross Road
Midlothian VA 23113
804/794-6915
Chiappetti, Thomas More

The Morehead Group Inc
1321 E Morehead Street
Charlotte NC 28204
704/376-4420
Blount, William H

Morris/Hoisman Consulting
2028 Port Bristol Circle
Newport Beach CA 92660
714/760-9284
Morris, Pamela Saunders

Morrison, William T
PO Box 2523
Monterey CA 93940
408/626-8365
Morrison, William T

Morriss, Patrick
2100 Roswell Road
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Marietta GA 30062
404/565-6001
Morriss, Patrick

The Morton Co Inc
23945 Calabasas Road
Suite 203
Calabasas CA 91302
818/992-4440
Kagan, Arthur B
Woolley, E Richard

Moskal Jaras & Associates
One Cleveland Center,
#1850
1375 East Ninth Street
Cleveland OH 44114
216/771-4242
Moskal, Jack

The Mountain Actuary
PO Box 808
Greenville CA 95947
916/284-6580
Jackson, Willard L

Mouton & Company Inc
1230 S Myrtle Avenue
Suite 401
Clearwater FL 34616
813/441-1526
Mouton, Glenn F

Mower, Philip C
PO Box 1051
Cooperstown NY 13326
607/547-5217
Mower, Philip C

Moyer & Ross Inc
1270 Ave of the Americas
New York NY 10020
212/582-2524
Tannenbaum, Stanley H

James J Moynihan & Associates
55 Linden Street
Worcester MA 01609
617/756-5108
Boulay, Edward F

Moyse Consulting Services
125 Chenoweth Lane
Suite 102
Louisville KY 40207-2603
502/895-1077
Moyse, John S

R H Moysey & Company
180 N LaSalle
Chicago IL 60601
312/782-3630
Vojtik, Peter C

E T Mulder Inc
888 Seventeenth St NW
Suite 1000
Washington DC 20006-3967
202/659-4573
Mulder, Evelyn Toni

John Myaard General Agency
248 Louis Campau Prom NW
Grand Rapids MI 49503
616/774-2031
Compere, James L

Mystic Ins Intermediaries
531 Big Spring Road
Califon NJ 07830
201/832-2120
Vila, Antonio D

Nacin, Raymond J, Jr.
PO Box 85
Silvis IL 61282
309/755-1730
Nacin, Raymond J, Jr.

Nadler, Herbert
49 East 86th Street
New York NY 10028
212/534-7986
Nadler, Herbert

Naff & Associates Inc
330 SW Washington Street
Suite 103
Peoria IL 61602
309/676-2053
Naff, William A

Naggs, Wilson W
1338 Highland Park Drive
Bettendorf IA 52722
319/355-7834
Naggs, Wilson W

National Actuarial Consultants Ltd
Room 1J
330 E 83rd Street
New York NY 10028
212/249-5584
Hill, Norman E
Patrylak, Stephen
(Philadelphia)

National Actuarial Pension Services
10777 Westheimer
Suite 220
Houston TX 77042
713/266-7019
Cargill, Leonard R, Jr.
McLeod, Charles N

National Actuaries Inc
30755 Barrington
Madison Heights MI 48071
313/583-4467
Shanahan, John L

National Admin Services of Michigan Inc
27700 Northwestern Hwy
Suite 401
Southfield MI 48034
313/645-6090
Eizen, Sheldon D

National Associates Inc
800 Pepperdine University Plaza
315 Sepulveda, PO Box 34080
Los Angeles CA 90034
213/390-8801
Cull, Carolyn A
(Cleveland)
Flynn, Edmond H
Kim, Choong J
Kobrine, David P
(Newport Beach)
Kuechle, Gerrit C
(Cleveland)
Lee, Antony Y
Piper, Kurt Frederic
Pitassi, Kathlyn Aylward
(Cleveland)
Rothschild, Kenneth A
Silverman, Martin
(Cleveland)
Yen, Frank T

National Associates Inc NW
1600 Plaza 600 Building
Seattle WA 98101
206/448-0285
Bruckman, Paul S
Chan, David H
Wiegert, Roy E

National Pension Service
Westchester Avenue
White Plains NY
914/948-1500
Andersen, Theodore F
Rosenfeld, Howard P

National Retirement Programs Inc
200 Park Avenue
Suite 228E
New York NY 10017
212/697-4590
Tananbaum, David J

National Retirement Plan Servs of MD
10 Corporate Center
10400 LittlePatuxent Parkway
Columbia MD 21044
301/740-0960
Anzalone, George D

NEB & Associates
PO Box 1171
Barrington IL 60011
708/381-3360
Brown, Nancy E

Guy D Nell & Associates Inc
Suite 705
One West Loop South
Houston TX 77027
713/622-9242
Nell, Guy D

Nelson & Co
1120 Fourth & Race Tower
105 West Fourth Street
Cincinnati OH 45202-2711
513/421-7644
Nelson, Mary D

Nelson, David M
312 East Alvarado Road
PO Box 34470
Phoenix AZ 85067
602/258-2422
Nelson, David M

Nelson, Homer
1101 Huntington Drive
Richardson TX 75080
214/823-7450
Nelson, Homer

R E Nemann & Associates
5643 Cheviot Road
Suite 501
Cincinnati OH 45247
513/385-8618
Nemann, Robert

Network Associates Inc
7013 Candlewick Dr NE
Cedar Rapids IA 52402
319/373-2308
Doze, Larry J

Network Data Processing
200 Fifth Ave SE
PO Box 74828
Cedar Rapids IA 52407
319/398-1800
Taylor, Robert H

New England Employer Plan Service
100 Galleria Parkway NW
Suite 1050
Atlanta GA 30339
404/953-4877
McLaughlin, Stephen P

The Newport Group
300 International Pkwy
Suite 270
Heathrow FL 32746
407/333-2905
Tadelman, Lee S

Nightingale, William R
3328 165th Place SW
Lynnwood WA 98037
Nightingale, Willam R

Niles Lankford & White Inc
PO Box 329
119 N Michigan Ave
Plymouth IN 46563
219/936-6200
Lankford, Brad R

Niles, Charles L, Jr.
21 High Gate Lane
Blue Bell PA 19422
215/646-5811
Niles, Charles L, Jr.

Noback, Joseph C
PO Box 653
East Troy WI 53120
414/642-7494
Noback, Joseph C

Noble Lowndes
527 Madison Avenue
Tenth Floor
New York NY 10022
212/371-8282
Abrams, Sidney L
(San Francisco)
Alexander, William
(East Orange)
Barnes, Donald A
(East Orange)
Black, William M
(Chicago)
Bould, John J
(Garden City)
Brannon, Steven A
(San Francisco)
Chapman, Linda J
(San Francisco)
Cirkiel, Robert E
Cleary, William T, Jr.
(Garden City)

(Continued on next page)

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

Noble Lowndes - continued
Freifeld, Stanley (East Orange)
Furlong, Patricia A (San Francisco)
Greene, Edward (Garden City)
Holm, Michael J (Chicago)
Hugues, John H (Garden City)
Jackson, James M (East Orange)
Jacobs, Myron (East Orange)
Kane, Howard L
Klein, Nancy W (East Orange)
Lehman, Walter (San Francisco)
Lohse, Rudolph M (Vero Beach)
Malmeth-Reutter, Joan B (Garden City)
Manousoff, James (Garden City)
Martin, Marjorie R (East Orange)
Moehle, Michael (San Francisco)
Richter, Gregg P (Chicago)
Roenisch, Davis H (Chicago)
Seto, Hor Fay
Simmons, Maurice O (San Francisco)
Singer, Stephen G (East Orange)
Sussman, Alexander (Garden City)
Wallerstein, James W (Garden City)

Norstar Employee Benefit Servs
One Norstar Plaza
Albany NY 12207-2796
518/447-2104
Altman, Kenneth
Brown, Edward W
Haynes, Roscoe
Shepard, Donald A (Rochester)

Northeast Consulting Group
11 Commerce Drive
Cranford NJ 07016-3599
201/709-1600
Barnes, Patricia W
Dolce, Stephen F
Gebauer, Gerhard J
Perrine, Daniel E
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Colman, Robert Arthur (Chicago)
Drozd, Robert F (Chicago)
Fluhr, Howard
Foster, Solveig A
Ginsberg, Stephen R
Gleave, Diane M
Grant, Dale B

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Martin E Segal Co - continued
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Harris, Timothy J (Los Angeles)
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Karlin, Michael J
Krinsky, Robert D
Laccetti, Nicholas J
Lawrence, Stewart D
Laws, James (Boston)
Lee, Jason M (Los Angeles)
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Levenson, Martin
Levy, Thomas D (Washington)
Masterson, Robert P
Meskin, Stephen A (Washington)
Padro, Miguel A (San Francisco)
Palmer, Glenn W (Chicago)
Potapenko, Irene
Riley, Kathleen A (Boston)
Rogan, David Robert (Chicago)
Romello, Phillip A (Washington)
Rotkowitz, Irving P
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Anderson, Neil M
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Beeson, Michael Ladd
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Bethel, Neil A
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Beuerlein, Robert M
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Bieluch, Philip J
(Hartford)
Blignaut, Leslie
(Hartford)
Boekhoff, Jay
(Minneapolis)
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(Irvine)
Bowles, Thomas P, Jr.
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Brandes, Mark
Britton, William R, Jr
(Hartford)
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(Washington)
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(Philadelphia)
Buff, Joseph J
Burke, Anne D
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Burrows, Richard P
Carstens, Janet M
(Minneapolis)
Carter, Edward J, Jr.
(Dallas)
Chanzit, Lisa Gattel
(Simsbury)
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Colgren, Karl D
(Irvine)
Collins, Douglas J
(Simsbury)
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Conger, Robert F
(Atlanta)
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(St Louis)
Conway, Ann M
(Boston)
Crane, Pamela M
(Atlanta)
Cross, Susan L
(Arlington)
Crowder, A Norman, III
Currie, Ross A
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Davidson, Waid J
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Davis, Darlene H
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Davis, Mark A
(Chicago)
Dembiec, Linda A
(St Louis)
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Dobson, Robert H
(Atlanta)
Doll, Douglas C
(Jacksonville)
Drennan, James E
(St Louis)

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Gero, Deborah A (Irvine)
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Gootzeit, Abraham S (St Louis)
Greenwood, Brent Lee (Minneapolis)
Gubbay, Keith
Gunn, Patricia L
Haner, Walter J (Stamford)
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Hebel, George J, Jr. (Dallas)
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Hohmann, James E (Chicago)
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Lowe, Stephen P (Simsbury)
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Mandat, Roland A (Denver)
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Miller, Michael J (Carlock)
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Polkinghorn, Philip K (Jacksonville)
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Rathjen, Ralph L (St Louis)
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Ross, Gail M (Philadelphia)
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Herman, Randall Paul (Minneapolis)
Howell, Rick Spencer (Chicago)
Ingram, Robert J (Minneapolis)
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Koch, Judy A (Minneapolis)
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Ho, Mimi S (Philadelphia)
Hoffman, Jeffrey S (Cleveland)
Hoffman, Nancy C (Washington)
Holloway, Robin G
Hyman, Howard Jay (Atlanta)
Jagmin, Ronald A (Boston)
Jolls, Thomas H, Jr. (Los Angeles)
Kager, Timothy C (Atlanta)
Kamat, Victor A (Chicago)
Keith, Allan B (Boston)
Kelley, Randy D (Atlanta)
Kenny, Kevin
Kirner, Daniel E (St Louis)
Kissel, Jeffrey Allen
Kivi, Michael R (Washington)
Klubock, Steven H (Boston)
Kosloff, Herbert I
Kryvicky, Robert C (Washington)
Kuendig, William N, II (Boston)
Kuhlman, Thomas J (Minneapolis)
Kung, Minnie Cmenn (San Francisco)
Laline, Daniel G, Jr. (Stamford)
Lane, Edward C
Lawrey, Richard A C (Boston)
Lehman, Stephen H
Leighty, William G, Jr. (Chicago)
LeSueur, David C (Los Angeles)
Levihn, Kent E (Pittsburgh)
Levit, Alan D (Los Angeles)
Lewin, Janet L (San Francisco)
Lin, Chin-Tung (Philadelphia)
Lohmann, Leslie John (Houston)
Lowell, John H (Atlanta)
Lynch, John T
Lynn, Randall K (St Louis)
Mactas, Edward Scott
Mactas, Mark V (San Francisco)
MacVeigh, Patrick J (Cincinnati)
Magnarelli, Elsbeth T (Boston)
Malkin, Debra K
Margel, Lawrence N (Philadelphia)
Marks, James J (Philadelphia)
Marnell, Timothy J (Los Angeles)
Maroni, Edward W (Atlanta)
Marshall, John D (Cleveland)
Mast, Robert P (Detroit)
Matthisen, James S (Seattle)
McConnell, Paul J (Charlotte)
McCrory, Robert T (Seattle)
McGivney, Stephen M
McKeown, Barry J (Philadelphia)
McKinnie, W David, III (Los Angeles)
McMorris, Jewell E
Meck, Todd B (Stamford)
Miano, Thomas M (Chicago)
Miles, Duke (Atlanta)
Miller, Martin A (San Francisco)
Mingione, Gerard C (Philadelphia)
Model, George D (Boston)
Moerke, Lawrence John (Pittsburgh)
Mooney, Joanne Percoco (Saddle Brook)
Morrison, Rex A (Atlanta)
Murray, John W (Boston)
Napoli, William, Jr. (Cleveland)
Narayan, Prakash (Philadelphia)
Neal, Christopher A (Atlanta)
Nordberg, Peter D (Charlotte)
Nordstrom, William G (Minneapolis)
Norton, David E (Atlanta)
Olson, Virginia M (Pittsburgh)
Ostuw, Richard (Cleveland)
Ott, Dennis Mark (Milwaukee)
Pao, Alice C (Los Angeles)
Parker, J Ronald (St Louis)
Pawelko, Robert L (Dallas)
Peard, James Gordon (Chicago)
Pearson, Richard D (Milwaukee)
Perkins, Jon Ward (Los Angeles)
Peterson, Ann M (Cincinnati)
Piacenti, Ronald C (Dallas)
Pieper, Wesley Alan (San Antonio)
Pines, Gary A (Chicago)
Pitzer, Kenneth L (Stamford)
Posnick, Barbara R (Chicago)
Poulos, Bryan K (Houston)
Ratigan, Maureen B (Boston)
Rayman, Dale A (Atlanta)
Reid, Donald H (San Antonio)
Revier, John Michael (Minneapolis)
Reynolds, William J (Pittsburgh)
Robertson, Christopher G (Cleveland)
Rone, Patricia L (Atlanta)
Rosalie, Joseph A (Saddle Brook)
Rosenbaum, Jean R (Cleveland)
Rosso, David H (Philadelphia)
Rush, Richard G (Denver)
Rusher, Steven R (San Antonio)
Russo, Josephine A (Cincinnati)
Ryan, Michael E (Philadelphia)
Ryan, Robert W (Dallas)
Sarkisian, Charles D (Pittsburgh)
Scattergood, Elizabeth J (Atlanta)
Schilmeister, Barry M
Schisler, Donald D, Jr. (St Louis)
Schleifer, Scott Paul (Jacksonville)
Schmidt, Geoffrey J (Denver)
Schneider, Chester R
Shaak, Ray N
Shatoff, Larry D (Philadelphia)
Shih, Kathleen C (Washington)
Sicking, Matthew C (Dallas)
Sirkin, Michael B (Los Angeles)
Slaff, Nathan H (Atlanta)
Slipher, Clark E (Milwaukee)
Smallsreed, Patricia D (Cincinnati)
Smith, Kenneth R (Detroit)
Smith, Ronald J (Boston)
Smith, Susan M (Detroit)
Smith, Thomas Brooks (Atlanta)
Sonkin, Ronald B (Boston)
Southworth, J Russell (Boston)
Spence, Calvin C (Overland Park)
Spencer, James C (Boston)
Spigal, Jerauld G
Spitzer, Robert F (Seattle)
Stahl, Joseph J, II (Chicago)
Stavsky, Louis E
Stinchcomb, James A (Cincinnati)
Stone, Linda K (Philadelphia)
Struble, Danny L (Dallas)
Suggs, Warren P (Los Angeles)
Swotinsky, Mark S (Saddle Brook)
Terry, Thomas S (Chicago)

(Continued on next page)

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

TPF&C/Towers Perrin - continued
Thompson, Robert D (Atlanta)
Thurau, Russell W (San Antonio)
Thurston, Cynthia L (Los Angeles)
Tillis, Jean S (Atlanta)
Tinney, Douglas H
Ullman, Lisa G (Boston)
Upchurch, Kathleen Orr (Atlanta)
Upson, Timothy James (Boston)
Van Iwaarden, James A (Minneapolis)
Vieira, John (Los Angeles)
Vogl, Joseph M (St Louis)
Warthen, Thomas V (Philadelphia)
Watson, Richard C (Stamford)
Webb, Robert W (Cleveland)
Weinstein, Donna L (Washington)
Wendt, Richard Q (Philadelphia)
Weston, Gary W (Milwaukee)
White, Dempsey D (Atlanta)
Whitney, John C (Chicago)
Wiesner, Michael I (Saddle Brook)
Wilborn, Marc A (Overland Park)
Williams, Steven E (Overland Park)
Williamson, William J (Philadelphia)
Wilson, Keith M (Charlotte)
Winterhof, Lily N (Chicago)
Wood, Christopher R (Seattle)
Yamamoto, Dale H (Valhalla)
Zajicek, James E (Chicago)
Zigler, Martin J (St Louis)

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Hartford CT 06103
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Townsend, Frederick S, Jr

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1150 S Olive Street
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231/742-3111
Isenberg, Eric Michael

Treacy & Rhodes Consultants
462 Stevens Avenue
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619/481-1191
Parciak, Thomas J

Tri-Ad Actuaries Inc
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PO Box 2059
Escondido CA 92025
619/743-7555
Hamilton, Curtis D

Trillium Resources Corp
2626 Orchard Hill Place
Lake Oswego OR 97035
503/245-4070
Christians, Albert K

Triple Check Income Tax Service
11754 Victory Boulevard
North Hollywood CA 91606
213/877-6100
Weisbrod, Marvin L

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Carrollton TX 75006-4311
Triplett, George H

Trust Consultants Inc
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Gilsdorf, Lawrence J

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207/787-3000
Tulloch, John A

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Suite Two
Albuquerque NM 87110
505/888-7000
Turpin, James E

Underwriters & Management Services Inc
3600 Woodview Trace
Indianapolis IN 46268
317/872-4442
Pfanstiel, Ronald E

United Actuarial Services Inc
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Indianapolis IN 46208
317/924-5310
Kraabel, Stephen E
Milton, Thomas F

Neil A Useden Associates Inc
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Coral Gables FL 33114
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Useden, Neil A

Value Planning Inc
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317/875-0881
Harding, George W

Van Buren & Kohlhepp Ltd
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Newtown PA 18940
215/860-9999
Kohlhepp, Edward John

Thomas G Van Housen Inc
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Chicago IL 60657-1220
312/528-3716
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Vance, Jerome H
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Vance, Jerome H

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701/255-6417
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Vaughan, Richard Carl

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Villa, Bernard J

Vision Financial Corp
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Keene NH 03431
603/357-1450
Lepage, Paul A

Vogel Consulting
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Tallahassee FL 32308
904/488-4439
Vogel, Jerome F

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415/945-0171
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Wagner, Duane

Wakely & Associates Inc
1820 S Highland Avenue
Clearwater FL 34616
813/584-8128
Anthony, John J
Biscoglia, Raymond J
Biscoglia, Terry Joseph (Stone Mtn)
Crawshaw, Mark (Stone Mtn)
Glasgow, Carolyn H
Glasgow, William M
MacBain, John A
Price, Douglas M
Travnicek, Gary E
Tucker, Michael
Wakely, David N
Zoldos, Steven P

Waldorf Plan Services Inc
1701 Greenville Avenue
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214/437-6594
Waldorf, James R

Walker Actuaries Inc
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Farmington CT 06032
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Walker, Paul S

Walker and Associates
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Salt Lake City UT 84111
801/562-5748
MacLennan, Robert D (Portland)
Taylor, R Glenn (Midvale)
Walker, M La Mar

Walker Associates
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Gallagher, Michael E

Wallace, M G Roy
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Weston MA 02193
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Wallace, M G Roy

Frank J Walters Associates Inc
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Sanborn, Anna L

Charles W Warner Company
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Glastonbury CT 06033
203/633-6766
Fitch, Timothy

Washington Insurance Regulatory Consultants
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Washington DC 20006
703/759-2857
Montgomery, James R, III

L T Watkins & Associates Inc
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Buffalo NY 14202
716/847-2100
Peterson, R Larry
Watkins, Le Roy T

Watkins Ross & Company
505 Waters Building
Grand Rapids MI 49503
616/456-9696
Cerling, Eric R
Visscher, Alan Roy

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408/996-2145
Watt, Patricia P

Wayne Actuarial & Computer Services
36 Monterey Circle
Lakewood NJ 08701
201/367-9064
Reinstein, Kenneth Wayne

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

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Drexel Hill PA 19026
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Summit NJ 07901
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Weiler, Michael Reid

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312/262-1919
Weinberg, Abraham A

Weiner & Zeid
2100 'M' Street NW
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Washington DC 20037
202/785-1252
Weiner, Alan Y
Zeid, Alex
(Lincolnwood)

The Weiss Organization Inc
1480 Renaissance Drive
Suite 215
Park Ridge IL 60068
708/296-1900
Weiss, Kenneth H

Weissman, Martin J
PO Box 484
Queens NY 11365
718/539-4235
Weissman, Martin J

Werner, Thea I
1876 Vianne
Rochester Hills MI 48309
313/652-6531
Werner, Thea I

Werntz & Associates Inc
PO Box 5606
Shreveport LA 71135-5606
318/797-2554
Gibson, John D

Western Actuarial Services Inc
740 East 3900 South
Salt Lake Cty UT 84107
801/265-2524
Morgan, Scott C

Western Plan Admin Co Inc
Suite 500
1330 Broadway
Oakland CA 94612
415/834-1337
Sutherland, Donald R

Whelchel, Susan Parry
9775 Whitewood Road
Brecksville OH 44141
216/526-9193
Whelchel, Susan Parry

White, William F, Jr.
710 Buffalo
Suite 709
Corpus Christi TX 78401
512/883-4703
White, William F, Jr.

Wilcox & Company Inc
170 S Main Street
Suite 1050
Salt Lake Cty UT 84101
801/532-2390
Ogden, Joan P
Ward, David P
Wilcox, Robert E

Williams Thacher & Rand Inc
708 Third Avenue
New York NY 10017
212/949-1344
Balder, Ruth P
(Baltimore)
Boxley, Diane B Y
(Richmond)
Dowd, William M
(Richmond)
Kramer, Charles M
(Bethesda)
Levy, Jeffrey A
Most, William Michael
Sanford, Robert G, Jr.
(Richmond)
Thacher, Charles

Frank Williams & Associates
PO Box 76228
Birmingham AL 35253
205/879-6283
Williams, Frank W

Wills, Thomas L
52 Arlington Road
West Hartford CT 06107
203/521-9508
Wills, Thomas L

James C Wilson FCAS Casualty Actuary Ltd
1365 Westgate Ctr Drive
#O-1
Winston-Salem NC 27103
919/721-1468
Wilson, James C

Wilson, Oliver T
4484 Wilshire Boulevard
Los Angeles CA 90010
213/937-0205
Wilson, Oliver T

Winklevoss Consultants Inc
67 Holly Hill Lane
Greenwich CT 06830
203/661-0275
Winklevoss, Howard E

Winters, Herbert A
3202 Weslayan
Room 224
Houston TX 77027
713/621-6691
Winters, Herbert A

Wirth & Associates
206 Seneca Road
Richmond VA 23226
804/282-7726
Wirth, William C

Wolfman & Moscovitch Inc
200 N La Salle Street
Suite 2050
Chicago IL 60601
312/977-1240
Bergan, Thomas D
Butz, Stephen G
DuBroff, Barbara Lee
Klein, Gordon E
Radek, John D
Wittenberg, Charles
Wolf, Herbert S

Milton H Wollman & Assoc Inc
1419 Spruce Street
Philadelphia PA 19102
215/546-5060
Wollman, Milton H

Wolper Ross & Company Ltd
555 Madison Avenue
New York NY 10022
305/665-9927
Sloan, Thomas D

Wolper Ross Ingham & Co
1570 Madruga Ave
Coral Gables FL 33146
305/662-5557
Eastwood, Robert B, Jr
Ingham, Kenneth G
Schlageter, Frank W
(Ft Lauderdale)
Shaw, James L
Smith, Frederic J
Steinberg, Howard L

Woodman, Harry A
58 N Old Stone Bridge Road
Cos Cob CT 06807
203/661-0097
Woodman, Harry A

Woodward & Slater Inc
225 Lorraine Avenue
Spring Lake NJ 07762
201/449-3933
Slater, Philip D

Worth Corporate Planning
Suite 3610
380 Lexington Ave
New York NY 10168
212/983-8340
Stemhauser, John

Wright, William S
20500 Knob Woods Drive
#204
Southfield MI 48076
313/350-1783
Wright, William S

The Wyatt Company
1500 'K' Street NW
Washington DC 20005
202/626-9600
Alps, Robert A
(Chicago)
Anglin, Elizabeth H
Atkins, F Roger
Atkinson, Howard, Jr.
Austin, Charles R
(Wellesley Hills)
Bails, Mark D
(New York)
Baldwin, Cynthia E
(Chicago)
Baratka, John H
(Chicago)
Bartolain, Clifford P
(Chicago)
Bayer, Clarence E
(Dallas)
Beaird, B Lynn
(Stafford)
Bell, David G
(Cleveland)
Bera-Morris, Marsha M
Berendt, George J
(Cleveland)
Beres, Joseph
(Chicago)
Berni, Betty
(Honolulu)
Blake, William H, Jr
Boero, Louis E
Bou, Jorge V
(Hato Rey)
Bradshaw, Gary L
Bright, Henry
(New York)
Brockett, Jerry L
(Dallas)
Brown, Lawrence R
(New York)
Buck, James E
(Chicago)
Buckwalter, Ellen L
(New York)
Bulette, Wayne
(San Francisco)
Burke, William P
(Stafford)
Bush, Karol
(San Francisco)
Caldwell, Robert K
(Dallas)
Campbell, Robert T
(Dallas)
Carlson, Stephen P
(Seattle)
Carroll, Rebecca
(Stamford)
Carter, W Michael
(Dallas)
Carusi, Leonard G
(Stamford)
Cavaliere, Robert S
Celler, Richard C
(Little Falls)
Ceppos, Gary Howard
(New York)
Ches, Thomas F
(Detroit)
Chislett, Richard J
Clemens, Dennis D
(Grand Rapids)
Cohen, Howard S
(Chicago)
Cohen, Robert L
(Chicago)
Commander, Charles L
(Wellesley Hills)
Conradi, J Christian
(Dallas)
Copeland, J David
(Dallas)
Costales, Angela O
Courage, William H
(Dallas)
Coutts, Alan H
(New York)
Cprek, Clay R
(Detroit)
Creveling, Bradford A
(Portland)
Curran, Virginia
(New York)
Curry, Michael K
Daoust, Paul R
(Wellesley Hills)
Daoust, Raymond E
(Phoenix)
Darby, Robert N, Jr.
(San Francisco)
Dash, Stanley A, Jr.
(Stamford)
Davis, Robert
(New York)
Dean, Joseph E
Dearing, Ronald D
(Dallas)
Deckinger, Matthew G
(New York)
dela Cruz, J Lamberto
(San Francisco)
DeRubeis, Carmine Peter
(New York)
DeRyder, David R
(Little Falls)
Dickstein, Morton M
(New York)
DiFiore, Lawrence B
(Irvine)
Don, Harry A
(Cleveland)
DuLaney, Donald A, Jr.
(Miami)
Dwyer, Michael Harry
(Detroit)
Early, Steven A
(Cleveland)
Ehlert, Anne T
(Wellesley Hills)
Ehrhardt, Allen A
(Chicago)
Ehrhardt, Wanda O
(Chicago)
Elder, Kathleen S

(Continued on next page)

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

The Wyatt Company - continued
Erickson, Steven Carl (Dallas)
Fatouros, Nicholas P (Chicago)
Fecke, Ralph M (Phoenix)
Ferstenfeld, Larry H (Detroit)
Finley, John M (Cleveland)
FitzPatrick, Kathleen A (Chicago)
Fitzpatrick, Robert F (Wellesley Hills)
Flatt, Savage R (Atlanta)
Fleischer, Edward N (Wellesley Hills)
Forrest, Robert L (Wellesley Hills)
Forte, Edward T (San Francisco)
Fortin, John D (Dallas)
Franceschine, Nick (San Francisco)
Frederick, John P (Milwaukee)
Fulljames, Richard C (Stamford)
Furnish, Jeff (Portland)
Garland, Barbara S (Detroit)
Gavigan, Owen J (Columbus)
Gee, William A (Detroit)
George, Christopher (San Francisco)
Godfrey, Charles E (Detroit)
Goldfarb, Stanley Ira
Goodell, David A (Phoenix)
Gordon, James H (Phoenix)
Gray, Mikel T (Seattle)
Green, Frederick M (Detroit)
Groden, Edward F (Wellesley Hills)
Grosh, Allan J (Minneapolis)
Grossman, Eric S (Stamford)
Grossman, Sheldon L
Grover, Reena (Miami)
Grunthal, Peter F (New York)
Guerin, Michael D, III
Habliston, Charles C, IV
Haley, John J
Hall, E Kent (Dallas)
Hansen, Charles J (Cleveland)
Harthorn, Don L (Detroit)
Hartman, Willard A (Chicago)
Hawn, Jerry M (Cleveland)
Heezen, Donald C (Memphis)
Heintzberger, Edward H (Portland)
Hess, Carl A (New York)
Hodovick, Joseph (Detroit)
Howe, Kent P (Minneapolis)
Huffman, Joseph H (Dallas)
Iammarino, Joseph (Cleveland)
Isbell, James L R (Seattle)
Jamison, Kenneth David (Denver)
Jatkowski, Edwin P (Detroit)
Johnson, Christopher B (Wellesley Hills)
Johnson, Rodger (Cleveland)
Joss, Richard (Seattle)
Katzan, Philip (Cleveland)
Kendall, David P (Milwaukee)
Kenyon, Frederic V (Stamford)
Kerry, Paul J (Wellesley Hills)
Klaassen, Eldon J (Chicago)
Klingler, Kenneth D (Phoenix)
Kornwitz, David N (Wellesley Hills)
Kovacs, Frank (Honolulu)
Kreidler, James S
Kuipers, Philip (Minneapolis)
Kurash, Stephen P (Philadelphia)
Labute, Ronald (Detroit)
Lake, Gary D
Lane, Raymond D (San Francisco)
Lang, Larry (Dallas)
Larson, Eric P (Denver)
Laughlin, Robert L (Dallas)
Lawley, Carl David, Jr. (Philadelphia)
Leif, Elizabeth J (Denver)
Levitt, Leonard R (Wellesley Hills)
Linn, Eldon R
Locey, James M
Lofgren, Eric P (New York)
Losk, Norman S (Chicago)
Lukis, Edward R (Detroit)
MacDonald, Andrew M (Hato Rey)
MacDonald, David D (Grand Rapids)
Madrecki, Karl (Chicago)
Malasky, Arnold M (Stamford)
Mallett, Richard B (Dallas)
Mallin, Mitchell (Detroit)
Marquiss, Henry E, III
Marut, Andrew J (Wellesley Hills)
Math, Steven E (Wellesley Hills)
Matthews, Thomas Dean (San Francisco)
McBrierty, Harry J, Jr. (Dallas)
McCaffrey, Owen P (Chicago)
McConnell, David B (Sherman Oaks)
McCracken, Lester R
McGarvey, Kevin T (Chicago)
McGowan, MaryAnn
McKeogh, James J (Philadelphia)
McKoskey, Jerome J (Minneapolis)
McLellan, Louis D (Phoenix)
McMahon, Robert T (Chicago)
Miller, Barry E (Sherman Oaks)
Miller, Dennis J (Little Falls)
Mills, William W (Chicago)
Miner, William J (Chicago)
Mishler, Robert L (Stamford)
Molof, Robert W (New York)
Monaghan, Sean T (Detroit)
Morgan, Lee W (San Diego)
Morhun, Mike F (San Diego)
Morris, Dennis M (Sherman Oaks)
Munice, Theodore H (Little Falls)
Murdock, Richard G (Stamford)
Netherton, Helen M (Miami)
Niccum, John A (Chicago)
Nicholl, Kim M (Chicago)
Nightengale, Charles E (San Francisco)
Noonan, Arthur L (Memphis)
Nordstrom, Lloyd L (Chicago)
Obernesser, James F (Wellesley Hills)
Ohsfeldt, Ronald A (Memphis)
Osterweil, Bruce P (San Francisco)
Oswald, Keith X (Detroit)
Parks, Leroy B, Jr. (Cleveland)
Partridge, William D (Chicago)
Patterson, Denise I (Chicago)
Peake, Sharon A (Sherman Oaks)
Perkins, Robert E (Minneapolis)
Peters, Jay J (San Francisco)
Petersen, Gary L (Phoenix)
Plank, Diane K (San Francisco)
Pray, Kevin H (Memphis)
Prokopow, Michael J (Chicago)
Raney, Susan G (Seattle)
Raskin, Richard S (New York)
Ray, Roger F (Dallas)
Reed, Alan L, Jr (Little Falls)
Reese, Adam J
Reynolds, John A (Cleveland)
Riddell, David W (Chicago)
Riemer, Peter J (Wellesley Hills)
Rietz, Robert J (Detroit)
Rippel, George C (Stafford)
Rosati, Robert A (Stamford)
Rose, Beverly S (Stafford)
Rusin, Paul Joseph (Chicago)
Ryder, Robert W (Little Falls)
Sartorius, Robert J (New York)
Scarbrough, Alton L (Atlanta)
Schauer, Francis M, Jr.
Schlaug, Owen C (Chicago)
Shapiro, Ray (Detroit)
Siegel, Walter W (Stamford)
Simmonds, Albert C, III
Slomiany, Victoria A (Minneapolis)
Snead, Patrick K (Wellesley Hills)
Spade, Kent A (Philadelphia)
Stanley, Samuel S (Detroit)
Starr, Susan H (Cleveland)
Steinbrunner, John A (Cleveland)
Steiner, Kenneth A (Wellesley Hills)
Steiner, William K (San Francisco)
Stockmeyer, Nancy J (Chicago)
Storace, Janet M (New York)
Stroh, Ethan (New York)
Sullivan, Eugene J, Jr. (Philadelphia)
Sundaresan, Subramanian
Swiatkowski, Martin J (Cleveland)
Taylor, Douglas G (Seattle)
Terry, James B (Wellesley Hills)
Thompson, John B (Columbus)
Thorpe, Joan M
Thrower, Charles H (Little Falls)
Tokerud, Douglas R (San Francisco)
Tornay, George F, Jr. (New York)
Trautmann, Rolf (Seattle)
Trent, Gregory S (New York)
Troncoso, Fernando J
Tuma, Jerry A (Dallas)
Valliere, Cheryl A (Chicago)
Van Ark, William R (Detroit)
Vandercook, Lynn B, Jr.
Vernon, Steven G (Sherman Oaks)
Vonesh, James F
Voss, Carl W (Chicago)
Walbridge, James F (San Francisco)
Walker, Darrel E (Minneapolis)
Wanner, Charles A (Phoenix)
Watson, Charles Barry H
Webb, Robert J (Dallas)
Weitzner, Larry H (Atlanta)
Weller, Harlan M (San Francisco)
White, Mark R
Wiese, Theodore O, Jr. (Cleveland)
Wilder, A Stewart
Williams, Jack C (Cleveland)
Williams, Keith S (Stamford)
Williams, Paul N (Little Falls)
Williams, William A, Jr. (Detroit)
Willman, Scott S (Minneapolis)
Wilson, Lawrence F (Miami)
Wilson, Wallace W (Miami)
Wolfe, Jay A (Miami)
Wood, Charles P, Jr (Rancho Santa Fe)

(Continued on next page)

III. CONSULTING ACTUARIES AND INSURANCE BROKERS U.S.

The Wyatt Company - continued
Yoon, Youngjoo (Dallas)
Young, Thomas M (Little Falls)
Youngerman, Hank

Yaffe & Company Inc
800 North Charles Street
Baltimore MD 21201
301/332-1166
Yaffe, Rian M

Yanis, David
38 Rogers Road
Kings Point NY 11024
516/487-8589
Yanis, David

Robert S Yoder P S C
Box 20
Hardinsburg IN 47125
502/589-3033
Yoder, Robert S

Young, Howard
16269 Southampton Court
Livonia MI 48154
313/425-1842
Young, Howard

Zacarias Actuarial Consultants
1850 Gateway Blvd
Suite 260
Concord CA 94520
415/825-9344
Zacarias, Mark A

Zaret, Frank
1104 Fordham Lane
Woodmere NY 11598-1029
516/374-3922
Zaret, Frank

IV. CONSULTING ACTUARIES & INSURANCE BROKERS OTHER COUNTRIES

Abbott Associates
PO Box HM2122
Hamilton 5 Bermuda
HMJX
809/295-8352
Rayner, John W

Actrex Partners Ltd
207 Queen's Quay West
Suite 720
Toronto ON Canada
M5J 1A7
416/365-7004
Goulet, Sylvain
Patel, Navin J
Paterson, Bruce
Winokur, Paul

Akhtar & Hasan (Pvt) Ltd
State Life Building #1
Chundrigar Road
Karachi 2 Pakistan
000/022-7810
Akhtar, Saiyid S

The Alexander Consulting Group Ltd
Reed Stenhouse Tower
20 Bay Street, Suite 2400
Toronto ON Canada
M5J 2N9
416/868-5700
Berney, Wayne R (Edmonton)
Clare, James L
Cosburn, W Dale (Calgary)
McFarlane, A David (Calgary)

Bacon & Woodrow
Empire House
St Martin's-le-Grand
London England
EC1A 4ED
001/600-2747
Fine, Antony E M
Merriman, Patricia E (Guernsey)
Morgan, Peter Jerome

Blondeau & Compagnie
425 De Maisonneuve Blvd W
Suite 1600
Montreal PQ Canada
H3A 3G5
514/288-1600
Blondeau, Gilles

Clay & Partners
61 Brook Street
London England
W1Y 2HN
001/408-1600
Fishman, Alan S

Cloer & Leggette Pty Ltd
Six O'Connell Street
Level Six
Sydney 2000 Australia
Cloer, J William

Concordia Wharf Ltd
34 New Concordia Wharf
Mill Street
London England SE1 2BA
001/232-2341
Hall, Robert Edward

Coopers & Lybrand
145 King Street West
Toronto ON Canada
M5H 1V8
416/869-1130
Phillips, Herbert J

Dinney, George R
1655-400 Webb Place
Winnipeg MB Canada
R3B 3J3
204/888-2221
Dinney, George R

Eckersley, Derek
64 Roosevelt
Waterloo ON Canada N2L 2N4
Eckersley, Derek

Eckler Partners Ltd
789 Don Mills Road
Don Mills ON Canada
H3C 1T8
416/429-3330
Bauer, Nicholas (Montreal)
Brereton, Alan R
Clark, Kenneth T
Collis-Bird, Jeremy J (Vancouver)
Eckler, Samuel
McGuinness, Michael B
Weddell, Thomas A (Vancouver)

GBB Buck Consultants Limited
95 Wellington Street West
PO Box 15, Suite 1500
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M5J 2N7
416/865-0060
Davies, Ronald S
Sutton, Barry S

Gilliland Gold Young Consulting
55 University Avenue
Suite 1202
Toronto ON Canada
M5J 2H7
416/364-3266
Young, William M

Hay Management Consultants
121 King Street West
Suite 700
Toronto ON Canada
M5H 3X7
416/868-1371
Goldthorpe, R A

Hewitt Associates
4110 Yonge Street
North York ON Canada
M2P 2B7
416/225-5000
Livsey, Frank
McKay, Robert J
Sze, Michael

E T Hill Consultant
54 Baby Point Road
Toronto ON Canada
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416/767-2405
Hill, Edward T

Johnson & Higgins Willis Faber
Bow Valley Square 2
205 Fifth Ave SW, Suite 2910
Calgary AB Canada
T2P 2V7
416/867-4200
Harding, Keith J

J&HWF Inc
Box 191 Stock Exchange Tower
Place Victoria # 2624
Montreal PQ Canada
H4Z 1E2
514/878-1780
Duhaime, Roger G

Kuhn & Seal
Ch Des Boutettes 51
Lutry Switzerland 1095
002/139-5588
Seal, Myrna L

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604/737-0104
Leckie, Robin B

Martineau Provencher & Assoc
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M5H 2M5
416/865-0660
Grace, Dave J
Rosenblat, Robert M

Maynard, John C
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Toronto ON Canada
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416/489-4502
Maynard, John C

Matthews Consultants Limited
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Franklynn Road
Sussex England RH16 4DG
444/441-4177
Matthews, Peter Nelson

William M Mercer Ltd
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Toronto ON Canada
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416/868-2000
Bailin, Ailey (Winnipeg)
Chow, August C
Conrad, Paul G (Halifax)
Cooke, Alan
Coward, Laurence E
Dancy, Thomas H
Dowsett, Robert C
Drolet, Michel (Ste-Foy)
Essert, Henry
Hall, Gordon M
Holoff, Richard L
Landry, Patrick
MacDonald, J Bruce (Halifax)
McCaw, Daniel L
Miller, Lawrence D (Saskatoon)
Nudelman, Harold M
Tettmar, Don (Calgary)
Thompson, Frederick J
Weinerman, E Robert

William M Mercer Inc
1166 Avenue of the Americas
New York NY 10036-2708
212/345-7000
Boden, Donald E (London)
Dixon, D Bruce (Auckland)
Faulkner, Keith A (London)
Ho, Ronald Kai-Chor (Taipei)
Turner, J Philip (Essex)

Miral Consulting Inc
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416/739-6228
Cohen, Hy Harry

Feliciano F Miravite Inc
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Makati
Metro Manila Philippines 3117
000/817-1990
Miravite, Feliciano F

MLH + A inc
1140 de Maisonneuve Blvd W
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Montreal PQ Canada
H3A 1M8
514/845-6231
Beca, Peter (Toronto)
Bisson, Richard
Woods, H Wayne (Ottawa)

Morazain, Pierre
558 Chemin de la Combe
Tourettes-sur-Loup
Vence France 06140
009/359-3129
Morazain, Pierre

MW - de Montigny Woerner Ltda
Av Paulista 949 - 5 andar
Sao Paulo Brazil 01311
011/284-5600
de Montigny, Andre E
Woerner, Lawrence W

Mystic Ins Intermediaries
122 Dante Court
Woodbridge ON Canada
L4L 7X4
201/431-9600
Manning, Michael F

Parlin, Robert W
Felsenaustr 13
CH-8704
Herrliberg Switzerland
Parlin, Robert W

Peat Marwick Consulting Group
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416/863-3500
Lorenz, George

PRASA-Hewitt International
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Nyon Switzerland 1260
412/262-2850
Leblond, Richard M

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416/481-0725
Vernier, Marc G

L G Rollerson Associates
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416/449-3178
Rollerson, Lloyd G

Sedgwick Tomenson Associates
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416/361-6800
Joshi, Atul V (Calgary)
Loffree, James A
Mayo, George F M
Solomonian, Laura A
Soronow, Frederick T (Vancouver)

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Shepp & Associates Ltd
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Tillinghast/Towers Perrin
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001/379-4000
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Burville, John C
Dolan, Carol
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Einck, Nancy R
(London)
French, Douglas A
(Sydney NSW)
Goford, Jeremy
(London)
McLeod, Charles C
(Sydney NSW)
Naylor, Walter R
(London)
Orros, George C
(London)
Ryan, John P
(London)
Smart, Ian C
(London)
Whitehead, Guy H
(Paris)

TPF&C/Towers Perrin
250 Bloor Street East
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M4W 3N3
416/960-2700
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(Calgary)
FitzGerald, Brian A P
Lee, H Douglas
Morse, Peter F
(Vancouver)
Woolsey, E John

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London England WC1A
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001/379-4000
Dick, A Keith
(Sao Paulo)
Forma, W B
(Rio de Janeiro)
Freilich, Stanley R
Graham, John
(Sydney NSW)
Lin, Che
(Hong Kong)
McLean, Alastair G

D A Townley & Assoc Ltd
1774 West Broadway
Vancouver BC Canada
V6J 4T7
604/736-6641
Walsh, Alan D

B J Vincent Co Ltd
820 Mount Pleasant Road
Toronto ON Canada
M4P 2L2
416/481-5681
Vincent, B J

G N Watson Ltd
629 The Queensway
Toronto ON Canada
M8Y 1K4
416/253-6870
Watson, George N

Williamson, Robert L
58 South Drive
Toronto ON Canada M4W
1R1
Williamson, Robert L

The Wyatt Company
#700-401 West Georgia St
Vancouver BC Canada
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604/688-6211
Kidd, Thomas D
Moore, William T
(Calgary)

The Wyatt Company
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N-0351
Oslo 3 Norway
202/857-9200
Inglis, R Evan

The Wyatt Co (NZ) Ltd
Westpac Life House, Level 8
Corner Willis & Manner
Streets
Wellington New Zealand
000/077-5059
Seals, Bonnell B

The Wyatt Co (Phils) Inc
G/F The Olympia Bldg
7912 Makati Avenue
Makati MM Philippines
000/815-1375
Gaitan, Wilfredo J

The Wyatt Company SPA
Barbara de Braganza 10-4
Madrid 28004 Spain
Hanhan, Mary Beth

The Wyatt Co (UK) Ltd
21 Tothill Street
Westminster
London England SW1H
9LL
001/222-8033
Alam, Asghar E
Davies, Roger W

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Arizona Dept of Insurance
3030 N Third Street
Suite 1100
Phoenix AZ 85012
602/255-4034
Hurlbut, David G

California Dept of Ins
3450 Wilshire Blvd
Los Angeles CA 90010
213/736-2572
Bean, Richard W
Gilchrist, John T
Jacks, Eugene E
Montgomery, John O
Phillips, Wm Harold
Summers, Sheldon D

State of Colorado Div of Ins
303 West Colfax #500
Denver CO 80204
303/620-4351
Dino, Frank P

Connecticut Ins Dept
165 Capitol Avenue
Hartford CT 06106
203/566-5275
Linden, John R

Florida Insurance Department
312F Larson Building
Tallahassee FL 32399-0300
904/488-4439
Battaglin, Bernard H
Peavy, Mark D
Staub, E Brian
Watford, James D

Georgia Insurance Department
Two Martin Luther King Drive
Seventh Floor, West Tower
Atlanta GA 30334
404/656-2056
Clark, David G
Flickner, Edward A, Jr.

Idaho Department of Insurance
500 South Tenth Street
Boise ID 83720
208/334-2250
Fagiano, Anthony J
Misner, David T

Illinois Department of Ins
320 West Washington
Fourth Floor
Springfield IL 62767
217/782-4515
Gorski, Larry M
Gossrow, Robert W
Jones, James D

Indiana Department of Ins
311 West Washington Street
Suite 300
Indianapolis IN 46204-2787
317/232-2385
Krueger, Irwin C

Iowa Insurance Division
Lucas Office Bldg
Des Moines IA 50319
515/281-6791
Conley, Kevin J

Maine Bureau of Insurance
State House Station 34
Augusta ME 04333
207/582-8707
Diamond, Richard H

Maryland State Dept of Ins
Dept of Licensing & Reg
501 St Paul Place
Baltimore MD 21202
800/492-6116
Green, Sidney A

Massachusetts Division of Ins
280 Friend Street
Boston MA 02214
617/727-7189
Bashline, Donald T
Lonsdale, Frederick

Minnesota Dept of Commerce
500 Metro Square Bldg
St Paul MN 55101
612/296-4026
Amundson, Richard B

Nebraska Dept of Ins
Terminal Bldg, Suite 400
941 'O' Street
Lincoln NE 68508
402/471-2201
Elmshauser, Ronald D

New Jersey Department of Ins
20 West State Street
PO Box CN325
Trenton NJ 08625-0325
609/292-5360
Cardinal, Clayton A
Chakrabarti, Asutosh
Gould, Donald E
Rosenberg, Martin
Schwartz, Allan I

State of New Mexico Dept of Ins
PO Box 1269
Santa Fe NM 87504-1269
505/827-4307
Cox, David B
Fickes, Jerry W

New York Insurance Department
160 W Broadway
New York NY 10013
212/602-8831
Roth, Lewis P

New York State Ins Dept
Empire State Plaza
Agency Building One
Albany NY 12257
518/474-6600
Callahan, Robert J
Chou, Philip S (New York)
Devine, James L
Dorf, Stanley A (New York)
Enriquez, Ruben F (New York)
Fagan, Vincent F, Jr. (New York)
Gardiner, James B (New York)
Hess, Morton B
Jones, Nathan F (New York)
Kelly, Anne (New York)
Kreuter, Peter S (New York)
Kwan, Chac B (New York)
Liebers, Elise C (New York)
Lomicky, Robert A (New York)
McVity, Leonard H (New York)
Mikhail, Raouf G
Nuding, Robert C
Oxley, John E (New York)
Packer, Bernard (New York)
Scher, Edward (New York)
Schoener, Paul H
Silverman, Janet K (New York)
Smith, Peter L, Jr.
Von Seggern, William J (New York)

North Carolina Dept of Ins
430 N Salisbury St
Raleigh NC 27611
919/733-3284
Donaldson, John P
James, Walter L
Woolery, James G

Office of Ins Commissioner
Insurance Building
Olympia WA 98504-0321
206/753-7305
Olson, Roy C

Oregon State Ins Division
1850 19th Street NE
Salem OR 97303
503/378-4271
Johnsen, Storm
Lamb, R Michael
Swenson, James R

Pennsylvania Ins Department
1311 Strawberry Square
Harrisburg PA 17120
717/787-4192
Donahey, James R
MacLaughlin, Betty K

South Carolina Dept of Ins
1612 Marion Street
Columbia SC 29201
803/737-6160
Jordan, C Michael
Simons, Martin M

State of MN Dept of Commerce
Metro Square Building
Fifth Floor
St Paul MN 55104
612/296-4026
Saarloos, George L

Texas State Board of Ins
Reserve Actuaries Div #750
1110 San Jacinto
Austin TX 78701-1998
512/463-6169
Becker, Ted
Burke, Frank F (Dallas)
Long, Robert A

Washington Ins Commissioner's Office
Insurance Building
Olympia WA 98504-0321
206/753-7300
Barclay, D Lee

Wisconsin Office of the Comm of Ins
123 West Washington Ave
Madison WI 53702
608/266-0081
Durose, Stanley C

VI. OTHER GOVERNMENTAL EMPLOYMENT U.S.

California Dept of Health
Room 1550
714 'P' Street
Sacramento CA 95814
213/827-5799
McCollum, Gary J
Ruderman, Robert

California Public Employees' Retirement System
400 'P' Street
Sacramento CA 94229-2715
916/326-3000
Aguinaldo, Leonardo C
DuBois, David H
Hwang, Kung-Pei
Swiecicki, Michael E
Young, Stephen P

Department of Defense
1600 Wilson Blvd
#438
Arlington VA 22209
202/696-5869
Gottlieb, Benjamin I
Hearn, Vincent W
(New York)

Dept of Housing & Urban Development
451 Seventh Street SW
Room 9138
Washington DC 20024
202/655-4000
Herzog, Thomas N

Department of Insurance
Div of Ins Rating, 371P
Larson Bldg, 200 E Gaines
Tallahassee FL 32399-0300
904/488-4439
Smith, David V

Electric Power Board of Chattanooga
537 Cherry Street
Chattanooga TN 37402
615/756-2706
Earl, Ronald D

Federal Ins Administration
U S Government Federal Emergency Mgmt Agency
Washington DC 20472
202/646-2783
Reilly, Francis V

Florida Local Retirement System
Cedars Executive Center
2639 N Monroe, Bldg C
Tallahassee FL 32303
904/488-2784
Slavin, Charles

Florida Retirement System
Div of Retirement, Cedars Executive Center
Bldg C, 2639 N Monroe Street
Tallahassee FL 32304
904/488-2879
Gibney, Lawrence J

Food and Drug Administration
Div of Biometrics #18B-45
5600 Fishers Lane
Rockville MD 20857
Marticello, Daniel N

Health Care Financing Administration
Equitable Bldg, Room 100
1705 Whitehead Road
Baltimore MD 21207
301/966-3000
King, Roland E
Klemm, John D
Leong, Kenneth K
London, William J
Pal, Mintu
Savord, Gregory J
Solomon, Ronald L
Strauss, Isidor R

Internal Revenue Service
Actuarial Div E:EP:PA
1111 Constitution Ave NW
Washington DC 20224
202/566-5000
Black, Kenneth
Cross, Rowland E
Krist, Karen
(Elmhurst)
Maidanick, Charles
(Chicago)
Marticello, Kathryn G
Marwitz, Werner
Moody, William E
Porter, Lee B
Tino, Paulette

International Monetary Fund
700 19th Street NW
Room 6-320
Washington DC 20431
202/623-7000
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State Rating Bureau
280 Friend Street
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617/727-7189
Hosford, Mary T

Massachusetts Public Employee Retirement Administration
One Ashburton Place
Boston MA 02108
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Ware, Barbara J

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Board of Trustees
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Rockville MD 20850
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Dyer, Herbert L

New York City Retirement Systems
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Beirne, James A
Kheel, Brian S
Krasner, Stanley

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State Campus Bldg 1 #116
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Candelario, Peter C

New York State Employees Retirement System
A E Smith Building
Albany NY 12244
518/474-4537
Cook, Gerald R
Landin, Teri Elizabeth
Tornga, J Edward

New York State Teachers Retirement System
10 Corporate Woods Drive
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Vaivads, Sandra Nina

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Beard, Allen R
Gebhardtsbauer, Ronald
Gustafson, C David
Wells, Kevin Clifton
Wood, John W, Jr.

Social Security Administration
6401 Security Blvd, Room 700
Altmeyer Bldg, POB 17333
Baltimore MD 21235
301/965-3001
Ballantyne, Harry C
Bayo, Francisco

City of St Paul, Risk & Employee Benefit Management
900 Commerce, Bldg 8 E Fourth Floor
St Paul MN 55101
612/292-6235
Haltiner, Terry M

The State Insurance Fund
199 Church Street
New York NY 10007
212/312-9000
Schulman, Justin

U S Department of Labor
Unemployment Ins Services, Room S4519
200 Constitution Ave NW
Washington DC 20210
202/523-6666
Manning, James H

U S House of Representatives
112 Cannon House Office Building
Washington DC 20515
202/225-5494
Mueller, Russell J

U S Office of Personnel Management
1900 'E' Street NW
Room 4307
Washington DC 20415
202/632-4656
Kichak, Nancy H

U S Railroad Retirement Board
844 North Rush Street
Chicago IL 60611
312/751-4500
Kagen, Maynard I

U S Treasury Department
1500 Pennsylvania Ave NW
Room 2045
Washington DC 20220
202/566-5894
Van Valkenburgh, Regina

Veterans Administration
PO Box 8079
Philadelphia PA 19101
215/951-5313
Berman, Melvyn E
Tarzian, Michael J

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Workers' Compensation Board
Actuarial Services,
21st Floor
Two Bloor Street East
Toronto ON Canada
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416/927-9555
Gregoire, Jean

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16609 Vicarage Court
Dallas TX 75248
214/931-7468
Colver, Charles F

AIPSO
Service Office
302 Central Avenue
Johnston RI 02919
401/528-1318
Pelletier, Charles Albert

American Council of Life Ins
1001 Pennsylvania Ave NW
Washington DC 20004-2599
202/624-2000
Booth, John K
Carroll, William
Case, Daniel F
Cole, Stanton L
Dillingham, Grace V
Donnelly, Vincent W
Minck, Richard V
Schreiner, William J
Spano, Anthony T

Benetech Corp
7419 South Depew Street
Littleton CO 80123
303/979-6237
Keffer, William W
Sanders, Douglas O, Jr (Grand Rapids)

CAPSCO PALLM SYSTEMS INC
4040 Vincennes Circle
Indianapolis IN 46268
317/871-4700
Nickerson, Bruce E
Sheets, William L

The Continuum Company Inc
9500 Arboretum Blvd
Austin TX 78759
512/345-5700
Africa, Mark D
Baker, Karl T
Coffman, Kenneth L
Hasselmeier, A G
Hu, Kaiyuan
Nielsen, Linda D
Onstott, Margaret R
Peterman, Donna S

Cooperants Group Inc
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34th Floor
Montreal PQ Canada H3A 3J9
514/287-6600
Lafond, Andre

CPS Systems Inc
4040 Vincennes Circle
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Knutson, James J

Electronic Medical Services International Inc
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Farmington CT 06034
203/678-9038
Levy, Leslie

Equifax Inc
1600 Peachtree St NE
Atlanta GA 30302
404/885-8000
Carr, Julian S, Jr

FIPSCO
1800 Busse Hwy
Des Plaines IL 60016
708/803-4700
Martin, John C

Florida Employers Insurance Service Corp
2601 Cattleman Road
Sarasota FL 34232
813/955-2811
Neff, Raymond M

Gill & Roeser Inc
535 Fifth Avenue
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New York NY 10017
212/972-4880
Gill, Ardian C
Koegel, David
Roeser, Kirk G

Hawley Actuarial Software
13 Council Crest Drive
Corte Madera CA 94925
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Hawley, Douglas N

Health Ins Assn of America
1025 Connecticut Ave NW
Washington DC 20036-3998
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Thexton, Peter M

Home Office Ref Laboratory
PO Box 2035
Shawnee Mission KS 66201
913/888-1770
Sadler, Gregg R

Incepts Inc
13760 Noel Road
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214/385-6497
Martin, Robert C

Insurance Field Software
1175 Grimes Bridge Road
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Roswell GA 30075
404/552-0412
Brown, Charles E, Jr

Insurance Services Office Inc
160 Water Street
New York NY 10038
212/487-5000
Banfield, Carole J
Boison, LeRoy A, Jr.
Burger, George
Cadorine, Arthur R
Cathcart, Sanders B
Grifo, Daniel A
Debs, Raymond Victor
Fitzgerald, Beth
Fusco, Michael
Gahley, Bernard J
Graves, Nancy A
Kollar, John J
Licht, Peter M
Meyers, Glenn
Miller, Philip D
Orlowicz, Charles Paul
Prevosto, Virginia R
Riff, Mayer
Stein, Joan Berkman
Thompson, Kevin B
Walters, Mavis A (Washington)
White, Jonathan
Whitman, Mark
Woods, Patrick B

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214/867-8012
Yarus, Stuart A

Raymond Karsan & Assoc
One Devon Square, Suite 214
724 W Lancaster Avenue
Wayne PA 19087
215/971-9171
Karsan, Nooruddin S

Richard Leahy Corp
8630 Fenton Street
Silver Spring MD 20910
301/495-0099
Johnson, Royal A

Management Applied Programing
3415 S Sepulveda Blvd
BL #200
Los Angeles CA 90034
213/397-7220
Dastur, Furrokh N

Micro Life Systems Inc
13910 Champion Forest Dr
Suite 205
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713/580-3041
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Monarch Resources Inc
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National Council on Compensation Ins
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212/560-1000
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Dolan, Michael C (Boca Raton)
Fein, Richard I
Fresch, Glenn W
Gillam, William R (Boca Raton)
Jaeger, Richard M
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Spidell, Bruce R (Boca Raton)
Stein, Debra R
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Old Republic General Services Inc
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Mitchell, William H

Operational System Designs Inc
3030 LBJ Freeway
Lock Box 19, Ste 1380
Dallas TX 75234
214/241-3944
Kirkpatrick, David K

Pennsylvania Compensation Rating Bureau
1339 Chestnut Street
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PolySystems Inc
36th Floor
30 N LaSalle Street
Chicago IL 60602
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Faig, Kenneth
Herget, R Thomas
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Smith, Roger W
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Private Alternative Inc
8805 Hawthorne Lane
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215/233-2096
Carpenter, Robert D

Pryor Associates
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Reimer, Pauline

Scott Douglas Inc
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Lake Forest IL 60045
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Magic, Michael F

Sullivan Payne Co
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Total Compensation Systems Inc
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The Travelers Corporation
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UL-TRA Life Systems Inc
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Anderson, Philip D
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Boothroyd, H J
Borden, Nathan B
Borton, Douglas C
Bothmann, Horst P
Botkin, Leroy V
Bowman, Glenn L
Boyajian, John H
Boyer, John F
Boynton, Edwin F
Brakey, Lucinda P
Braund, Robert G
Braverman, Robert G
Brewster, John E
Briegel, Dorothy B
Brooks, Frank A, Jr.
Brown, Carroll H
Brown, Maurice S
Brown, William C
Bruce, James G
Buckman, Alfred L
Bucknell, Earl F
Buffinton, Philip G
Burger, Willard N
Burgess, C Norman
Burgin, David
Burian, Otto J
Burley, Winfield C
Burrall, Charles L, Jr
Bursley, Kevin H
Bush, Frank J
Butcher, Robert W
Cahill, James M
Calvert, Geoffrey N
Cameron, Logan C
Campbell, Donna P
Campbell, George C
Campbell, Kenneth R
Carberry, John P
Carbone, Robert F
Carpenter, Clayton C, Jr
Carroll, Wm Joseph
Carson, Evelyn G
Cato, Paul J
Challenger, James O
Chamberlain, Carol
Chambers, William T
Champe, John E
Chapin, Edward L
Cheetham, McClain
Chen, Cindy
Chester, George D
Chiappetta, Robert N
Christmas, William R
Clark, Frederick W
Clark, Ray A
Clarke, John W
Cleaver, William J
Coates, Clarence S
Coble, Roger W
Coleman, James F
Compton, Richard K
Conley, William
Connors, James J
Connors, John A
Conrad, Florence
Conrod, Stuart F
Cook, John H
Cook, W Gilbert
Cooper, G Ashley
Copestakes, Arthur D
Corbett, Kathleen M
Corcoran, Regina
Coulter, Thomas G
Crawford, Angus
Crimmins, Joseph B
Crise, Jane A
Crowley, James H
Cubello, Frank D
Cunningham, William
Curry, Harold E
Cushing, Arthur M
Dahlman, Gary E
Daley, Gina C
Damia, Andrew P
Dana, Franklin B
Daniels, John P
Danzinger, Leo J
Daoust, Joseph H
David, Frank H
Davis, J Kenneth
Day, Roy E
Dean, Kathleen S
DeBartolo, Fred
Delaney, Andrew
DeLuca, Epiphany A
DePrenger, Herbert L
Desai, Krishna B
Dezube, Janet B
Dezube, Mitchell
Dice, William F
Dickerman, Robert W
Diemer, Richard L
Dinius, Linda Crout
Disch, Aloysius J
Dodson, M R
Donovan, Maurice V
Dorfman, Eugene F
Dorman, Roland F
Dorn, Lowell M
Dow, Harold E
Doyle, Martina E
Drake, Richard H
Drew, William A
Driskell, Richard G
Drobisch, Miles R
Drobnyk, Wendel J
Drumm, Lynda P
Duncan, Carl I
Duncan, Robert M
Dunlap, James A, Jr.
Dunn, Edward J
Earle, William C, Jr.
Eastlack, Allen C
Eckhart, Kenneth V
Eckman, Charles T
Eddins, Joseph M
Eddy, C Manton
Edwards, Norma L
Edwards, Ralph E
Eide, K Arne
Eisner, Morris
Eisner, Stanley L
Elken, John H
Ellenby, Milton Q
Elliott, George B
Ely, Ray M
Emery, E Ward
Ericson, Arthur W
Escott, Francis H
Espie, Robert G
Evans, John J
Eyre, Harry C
Ezell, Linda Ann
Fairbanks, Alfred V
Fairfield, James P
Faith, Edward L
Fauser, Louis
Fay, Richard C
Feay, Maurice F
Feeney, William A
Feldmann, Kenneth F
Fellers, William W
Fenichel, Seymore A
Fenker, Richard M
Finelli, John J
Fisher, Hillary J
Fisher, Kathy R
Fitzhugh, Gilbert W
Forde, Claudia S
Forsythe, Albert H, Jr.
Fortun, Henry J L
Fosler, Howard
Foster, Robert B
Franklin, Annemarie
Franz, Lorraine M
Freeman, Richard W
Friedman, Jacob
Friedman, Lloyd K
Fries, Edward S
Fritch, Herbert A
Fry, Carolyn A
Fuhlrodt, Norman T
Gaioni, Roger B
Gall, John
Gallagher, Robert R
Galloway, Charles T P
Gamble, Bryant O
Gannon, Donald F
Gannon, Joseph T
Gardner, Herbert S
Garnett, Wayne W
Gelles, Manuel
Gerrity, Joseph F
Getman, Richard A
Giancola, William T
Gilbert, Daton
Gill, James F
Gillam, William S
Gillespie, Hugh
Gilligan, James T
Ginsburgh, Harold J
Glyn, Rachel Eve
Goebel, Ralph H
Goldberg, David
Gould, John C
Gould, William
Gove, David W
Grace, Walter L
Graham, Gary G
Graham, Martha B
Graves, Clyde H
Gray, James G, Jr
Gregory, C William
Gresham, Bryan B
Greville, Thomas N E
Grieve, Alexander T
Griffin, Frank L
Griffith, Robert W
Groenendijk, Alida J
Groeschell, Charles G
Grossman, Eli A
Grover, Myles L
Gruson, A Allan
Gunn, Veronica H
Gustafson, Kenneth G
Guy, Martha E
Gysbers, Elsie L
Habeck, Charles
Halloran, James J
Hamamo, Roshdi A
Hand, Katharine M
Hanlin, H Carey
Hansen, Lawrence R
Hansen, Reuben G
Hansen, Thomas D
Harkness, Paul T, Jr.
Harrigan, Harold F
Harris, Bertha L
Harris, Seymour H
Hart, W Van Buren, Jr.
Hartwell, Ward J
Harvey, Robert
Hauke, William V
Hawkins, Gilbert Eugene
Hayataka, Hiro
Hayden, Virgil O
Hayes, Rea B
Hazam, William J
Hazlett, Richard F S
Heck, Kenneth M
Hedin, Elmer R
Heintzberger, Henry J
Helphand, Ben J
Heltman, Robert C
Henne, Richard E
Henningsen, Victor E
Hennington, Howard H
Herman, F Lee
Hess, Mason E
Hettger, Henry J
Hevert, William T
Hewitt, Charles C, Jr.
Higgins, Edward A
Hill, Edwin E
Hill, George L
Hill, J Stanley
Hill, Mark W
Hill, Walter C
Hinsdale, Kenneth P
Hoffart, John L
Hoffman, Richard H
Hogeman, George L
Holcombe, Shepherd M
Holmes, Al F, Jr.
Holsten, Fred H
Hook, John F
Hope, Francis J
Hoskins, Robert H
Houseman, Raymond F
Houser, Robert N
Howatt, F Frank
Howe, Jay N
Hruska, Robert
Huffman, Sam Houston
Hughey, M Stanley
Hummel, Thomas J
Humphrey, Patrick L
Hunt, Frederic J, Jr.
Huntley, John W
Huntley, Newton E
Hurley, Robert L
Huston, F Edward
Hutcheson, John D
Hutchinson, Gerald E
Immerwahr, George E
Ingersoll, W Harrison
Jackson, Clayton L
Jacobson, Reuben I
Jacoby, Charles W
Jacoby, Robert E
Jekel, Oscar H
Jenkins, Albion U, Jr
Jensen, Russell R
Jex, Robert L
Johnson, Lloyd H
Johnson, Richard W
Johnstone, Robert M, Jr.
Jones, Charles H
Jones, Harold M
Jones, Richard J

XI. RETIRED OR NO INDICATED BUSINESS CONNECTION

Jordan, C Wallace
Kacmarynski, Joseph P
Kallop, Roy H
Kalmbach, Leland J
Kanitkar, Yeshwant G
Kanney, James R
Kavanagh, Brian
Kaysen, Kenneth E
Keene, Charles R
Keene, Kenneth K
Keetch, G Y
Kehela, Edmund F
Kemble, James W
Kersey, Charles E
Kessel, Hugh G
Kidd, Robert M
Kidwell, W Duane
Kientz, Dorothy I
Killion, Raymond F
Kimball, Herbert W
King, Russell L
Kinsey, Paul F
Kirkpatrick, Thomas H
Kirschenbaum, Anna L
Kittredge, John K
Klem, Walter
Knies, Paul H
Koch, Robert B
Kok, Willem
Kole, Morris B
Kornhauser, Marvin L
Kraft, Raymond J
Krauss, Russell H
Kretschmer, Albert H, Jr
Kripke, Albert E
Krisher, William K
Krogh, Elden C
Kroll, Cedric W
Kwasha, H Charles
Kyle, George B
Lake, Meno T
Langhans, Meier F
Lannen, James R
Larson, Charles M
Larson, Robert E
Lawson, Harold R
Leggett, Richard A
Lehmann, Earl R
Leight, Grace
Lerner, Gary G
Leslie, William, Jr.
Letson, Edward W
Letwin, Fred G
Levitsky, Charles A
Lewis, Herman
Lewis, William H
Lewis, Winthrop T
Lindsay, Robert L
Link, Robert F
Lino, Richard
Linquanti, August J
Livingston, James A, Jr.
Loadman, Arthur E
Loftis, John M
Lome, Elinor
Lones, William R
Long, Leon L
Lublin, Leon
Lukens, Jaywood
Lumsden, William F
Lunbeck, Robert A
Lynas, Robert H
Lynde, Harold W
Lyon, Dorothy M
Lyons, Frank J
Lyons, Harold V
Macarchuk, John
MacDonald, A Ross
MacLean, George A
Mactas, Leonard
Magaro, William D
Maglathlin, Ralph H
Mahder, John
Maine, James S
Malament, Daniel
Mallory, Robert L
Mandeville, Grace A
Mangan, Annette Z
Mange, Kathryn D
Marcus, John J
Marshall, W Lysle
Martin, Henry J
Martin, Leslie R, Jr.
Martin, Paul E
Martin, Ronald J
Marx, Richard B
Masecar, Rolph W
Massey, John B
Mast, Boyd
Mathis, Thomas A
McAulay, Archibald H
McCarthy, John T
McCarty, Robert W
McCaw, Robert I
McClintock, Henry L
McCollum, Harold
McCombs, Allan B
McConney, Gerald E
McCord, David R
McCorkle, Robert A
McCoy, John S
McGarry, James E
McGuinn, John J
McHugh, M Carolyn
McHugh, Robert C
McIntosh, Kenneth L
McIntyre, James C
McKee, Donald R
McLean, George E
McLeod, Hugh
McMahon, Charles W
McMillen, Robert H
McNamara, George F
McQueen, Robert C
McReynolds, D Karl
Mellman, Richard J
Menge, Walter O
Meredith, Robert A
Merritt, Robert
Methven, R James
Metzner, Edwin P
Meyerson, Hyman
Mibus, Sidney A
Mikula, Sharon B
Miller, E Sherry
Miller, Morton D
Miller, Richard L
Mills, Richard J
Millward, David M W
Millyard, David M
Min, Joanne J
Mischke, Gerald Arden
Mitchem, Kenneth D
Moilien, Tilmar A
Mokros, Bertram F
Monsky, Morris
Montague, Theodore L, III
Moore, Gene C
Moore, Paul C
Moore, Robert R
Moorhead, Ernest J
Morgan, Jack L
Morison, George D
Morris, Doris N
Morrison, Thomas B
Morrissey, Marlies S
Morse, Richard H
Morson, Alan E
Morss, Franklin C, Jr.
Mortensen, James M
Mosesson, Zehman I
Moss, Robert G
Mudge, William S
Muir, Joseph M
Mullens, Will R
Munro, Gordon J
Munterich, George C
Murch, A Douglas
Murray, J B M
Murray, Lucille
Nazarian, Gregory H
Neebe, Henry G
Nelsen, Alvin B
Nelson, Allen G
Neubarth, Neil W
Nichols, Charles A, III
Nicholson, Earl H
Nicol, William K
Nicoletti, Anthony J
Nienhuis, Marianne C
Nix, Robert A
Nogarede, Dezere H
Nolte, Renee A
Norman, La Lander S
O'Connor, William L
O'Donnell, Edward F
O'Grady, Francis T
Ohman, Carl R
Oien, Robert G
O'Keefe, E Jay
O'Keefe, Richard E
Oldenkamp, Julia
Olds, Stanley L
Olsen, James
Olson, Ralph E
Onstine, Frank J
Orloff, Conrad A
Ormsby, Charles A
Osterman, Herbert W
Otte, Edward J
Otteson, Paul M
Otto, Diane L
Paff, Harold G
Page, Charles H
Pailler, Arline
Painter, Cornelia B
Paisley, Robert M
Parsonage, Jack O
Patterson, W Donald
Peacor, C Norman
Pearson, Patricia M
Pearson, Raymond G
Peck, Jonathan K
Peel, Jerald P
Perkins, Alfred W
Perry, Robert C
Pestal, Charles F
Petersen, Loren V
Pettengill, Daniel W
Pfarrer, Louis W
Pfefferle, Frederick P
Phelps, John
Philbrick, Harold F
Phillippi, William R
Phillips, John H
Phillips, Robert C
Pickering, Joseph R
Pierce, Robert D
Pinder, William C, Jr.
Pirotte, Deborah A
Plimpton, Henry A
Poulsom, William K
Powell, John H
Preble, W James
Price, Archibald M
Price, Edith E
Probst, Charles E
Pulley, Richard W
Quinby, Harry E
Quinlan, John A
Rabenau, Philip A
Raid, Gary A
Rathbone, Nathanael
Rathgeber, Fredrick E
Rea, Everett A
Reeder, Marie H
Reeder, W Rodman
Reilly, A Wendell
Reilly, G Emerson
Reinbolt, James B
Reiner, Jack G
Remick, Robert M
Reynolds, George A
Reynolds, Walter L
Riccardo, Joseph F
Rice, Frank H
Richardson, Charles F B
Richardson, Robert F
Richmond, Owen D
Richter, Candace F
Rickards, Charles E
Rink, Richard G
Ritter, Joseph G
Robbins, Lillian
Robbins, Samuel
Roberts, Maurice B
Robertson, Alexander C M
Robinson, Robert P
Robst, Carl D
Rode, Erwin A
Rodermund, Matthew
Roenigk, Robert G
Rogers, Phyllis N
Romeo, Joseph T
Roscoe, William W
Rose, Georgette G
Rosenberg, Isaac
Rosenberg, Norman
Rosenbloom, Samuel
Rosenthal, Irving
Rosenthal, Saul
Rosholt, Lehman M
Rosini, Harold L
Ross, James B
Ross, Kenneth H
Roth, Irving G
Rotter, Paul T
Rouffa, Robert S
Rowland, Jack L
Royer, Alan F
Rubinstein, Seymour
Rubsam, Joseph L
Ruchlis, Elsie
Ruck, Harold E
Ruddock, John Y
Rugger, Gerald K
Rugland, Walter L
Rupert, Walter J
Russell, Anne J
Ryan, John F
Ryan, Ronald E
Salzmann, Ruth E
Sarnoff, Paul E
Sartain, James H
Saulon, Joseph F
Scammon, Lawrence W
Schenkel, James M
Schermann, Harris
Schimpff, Milton C
Schlachter, Gertrude A
Schmidt, William H
Schneider, F Russell
Schneider, William G
Schneiker, Henry C
Schnelle, Charles S
Schonenberg, John J, Jr.
Schrader, R Paul
Schultz, Alan O
Schumacher, Robert C
Schwartz, Jane Bradley
Schwartz, Max J
Schwarz, Joseph A
Scott, Ellis
Scott, H Randolph
Seltzer, Frederic
Shane, Alan
Shannon, Guy
Sherrets, Julianne How
Shewan, Andrew F
Shockley, Marcom H
Siegfried, Charles A
Sillesky, J Darrison
Simoneau, Paul W
Simpson, William
Singer, Carl J
Singer, Jack A
Singer, Paul E
Singer, Steven J
Skelding, Albert Z
Skevington, John A
Skinner, Fred E
Slater, Robert E
Sloan, John L
Sloat, Frederick P
Smith, Barry V
Smith, Christopher G
Smith, F Eugene
Smith, Henry W
Smith, J Brookes, Jr.
Smith, J Henry
Smith, James P
Smith, John E
Smith, Laurence K
Smith, Morton, Jr.
Smith, Raymond L
Smith, Richard F
Smith, Robert H
Smith, Russell H, Jr.
Smith, William Daniel
Snapp, Sharon Alice
Snell, William M
Solenberger, Carl W
Solomon, Norman
Sommer, Benjamin L
Spaulding, Asa T
Spellman, James W
Spindler, Stephen J
Spoelstra, Herbert B
Staats, Dean R
Stabert, Bernhardt K
Stagg, Ronald G
Stankus, Leo M
Stanley, J Perham
Statius, Anastase E
Stearns, Bernice E
Stearns, John B
Stearns, John L
Steele, Ernest C
Steinforth, Alex W, Jr
Stennes, George V
Stephenson, J Herman
Stephenson, John W
Stern, Deborah A
Stern, Philipp K
Stewart, Gathings

XI. RETIRED OR NO INDICATED BUSINESS CONNECTION

Stewart, O Conrad
Stueren, Valeska U
Stiles, Hubert M
Stover, J Karl
Straate, Christine A M
Streatfeild, G Philip
Street, Christopher C
Strickert, Roland R
Strock, Ellsworth E
Strom, Christian L
Struble, William I
Strug, Emil J
Strunk, Carl J
Sturtevant, Hubert B
Sullivan, William J
Sumner, Dale R
Swanson, F Gilbert
Swanson, Robert H
Sweeney, Theodore A
Sweetser, Edward H
Swick, George B
Tallman, Richard H
Tarbell, Luther L, Jr.
Tatum, Samuel C
Taylor, J Eugene
Taylor, John R
Thiessen, Henry B
Thomas, B Russell
Thomas, Charles
Thomas, Dean A
Thomas, James W
Thomas, William S
Thompson, Graham C
Thompson, John H
Thompson, John S, Jr.
Thompson, Philip R
Thompson, Susan R
Thomson, Paul
Tiffany, Carl A
Tilley, Carole M
Tillotson, Don C
Toczylowski, Deborah Lyn
Toren, Chester J
Tosch, Charles E
Toussaint, Robert C
Toy, Gerald G
Trevarthen, Margaret A
Trowbridge, Charles L
Trudel, Claude J
Tu, Hai Tan
Tucker, Lyman R
Tucker, Samuel
Turner, Samuel H
Turoff, John H
Tuttle, Gail L
Twomey, Leonard N
Uhthoff, Dunbar R
Unruh, H C
Upchurch, Garland R
Uzzell, Betsy K
Van Cleave, Marvin E
Van House, Charles L
Varcoe, F Turner
Varga, George J
Vazquez-Cruz, Ruperto
Venetakis, Basil
Vicino, Gerard A
Vincent, Lewis A
Waaser, George T
Wachspress, Howard L
Wagner, Ehrhardt H
Wagner, Russell L
Wagstaff, Sherry L
Walker, Charles N
Walker, Harry
Wallace, George E
Wallace, Robert E
Walmsley, Howard C
Walsh, Albert J
Ward, Robert G
Ward, William F
Ward-Smith, Kenneth
Warner, David T
Wassell, Edmund J
Watson, Joseph L
Waugh, W B
Weaver, Arthur G
Weck, Frank A
Weill, Dorance B
Wells, Edward H
White, Aubrey
White, John G, Jr.
White, William A
Whiting, Douglas B
Wicks, George C
Wiebke, Harold G
Wieder, John W, Jr.
Willemin, Richard J
Williams, Harry V
Williams, John R
Williams, Lawrence
Williams, P Adger
Williamson, William R, Jr
Wilson, Charles E
Wilson, Glenn T
Wilson, Mary Cusic
Wilson, Ross J
Wilson, Wilmer W
Windecker, Arthur A
Winter, Bert A
Wisdom, Eugene
Wood, Jack E
Wood, Milton J
Wood, R Norman
Woodworth, James H
Woolery, James M
Workman, Lewis C
Wright, Byron
Wright, Roy R
Wyckoff, John F
Yardley, Mary Ellen
Yates, J Arnold
Yenner, Ralph D
Young, Elizabeth R
Young, George W
Young, Ralph E
Young, Robert G
Yount, Hubert W
Zapisek, Diane Adelizzi

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

ALABAMA

BIRMINGHAM

Aland, Barbara Jacobs
Allen, Linda S
Bailey, J Russell, Jr.
Burell, Rebecca Grier
Campbell, Daniel A
Chou, Hung-Cheng
Cormack, Charles L
Dean, William R
Farmer, Neal A
Fiddler, Tom L
Fritz, Brent
Fulton, Rita E
Graves, William T
Jones, Frank C
Kell, Robert E
Kelley, Jack A
Kellogg, Terry D
Kerper, John H
Livingston, James A, Jr
McWhorter, Anthony L
Myers, Valeria S
Peyton, Lee Ann
Phillips, Jimmy E
Presley, T Michael
Rutledge, Paul E, III
Smith, James B, Jr.
Stiles, Hubert M
Stokes, Marvin Lee
Stuenkel, Wayne E
Tenenbaum, Philip M
Thomason, David Reed
Wessinger, Harry Wayne
Williams, Frank W
Woodall, Stanley Nelson

CAMDEN

Phillippi, William R

DECATUR

Grove, Garry Robert
Olson, Ralph E

MOBILE

Pollard, Richard J
Schaefer, Richard D

MONTGOMERY

Crosby, George C
Lambert, Bill G
Nelson, Kenneth Leonard

TUSCALOOSA

Windham, W Rodney

ALASKA

ANCHORAGE

Mayer, Duane L

ARIZONA

CAREFREE

Curry, Harold E

GREEN VALLEY

DeBartolo, Fred
Sumner, Dale R

MESA

Forbes, E Dean

PARADISE VALLEY

Thaler, Alan M

PHOENIX

Addink, Donald L
Bentzin, Charles G
Daoust, Raymond E
Drown, Gary K
Ericson, Arthur W
Fecke, Ralph M
Feichtinger, James N
Gardner, Bruce
Goodell, David A
Gordon, James H
Greving, Robert C
Hancock, Edward B
Hoyt, Mark S
Hurlbut, David G
Kirk, Jill A
Klingler, Kenneth D
Koger, Gerald T
Kollman, Barbara Ann
Lawrence, John W, Jr
Malkind, Lance
Matthews, Steven R
Maule, Robert G
McLellan, Louis D
Nelson, David M
O'Connor, Margaret C
Petersen, Gary L
Robinson, William K
Schreck, Wayne Allen
Stanley, Daniel L
Tellier, Robert N, Jr
Walker, Ralph P
Wanner, Charles A
Woodley, Joseph J

PRESCOTT

Taylor, J Eugene

SCOTTSDALE

Hansen, Thomas D
Witt, Ronald E

SUN CITY

Jacobson, Reuben I

SUN CITY WEST

Dunn, Edward J
Harris, Seymour H
Keene, Charles R
Kirkpatrick, Thomas H

TEMPE

Gordon, Maurice D

TUCSON

Bruce, James G
Dodson, M R
Hopper, Loyd
Martin, Paul E
Moss, Robert G
Perry, Robert C
Pickering, Joseph R
Strock, Ellsworth E

WILLCOX

Robotka, Robert G

ARKANSAS

BRYANT

Cameron, Logan C

FAYETTEVILLE

Bennion, Patricia A

HOT SPRINGS

Wright, Roy R

LITTLE ROCK

Baker, Trudy J
Crane, Thomas Ray
Enoch, Jerry F
Gordon, Frank N
Grover, Tilak R
King, Russell L
Krenz, Joseph A
Magnuson, Earl S
Martin, Daniel, Jr.
Myers, John W
Osborn, Paul S
Partin, Samuel P, III
Walker, Frank Edward

MAUMELLE

Olsen, Ralph G, II

CALIFORNIA

AGOURA HILLS

Kischuk, Geoffrey L
Thorne, Joseph O

ALAMEDA

Flynn, Joseph T

ALHAMBRA

Onstine, Frank J
Robertson, Francis E, Jr.

ALPINE

Blumenfeld, M Eugene

ARCADIA

Hu, David D

BERKELEY

Gavazzi, Anita J
Grassel, Keith A
Kenney, James A

BEVERLY HILLS

Battler, Simon C
Davidson, Jeffrey Alan
Rosenberg, Norman

BIG BEAR LAKE

Picard, Charles H, Jr

BRIDGEPORT

Carberry, John P

BURBANK

Cimini, Edward D, Jr

CALABASAS

Ahuja, Sushil K
Kagan, Arthur B
Woolley, E Richard

CARMEL

Pfarrer, Louis W

CARMICHAEL

Gustafson, Kenneth G

CHATSWORTH

Duncan, Robert M, Jr
Huffman, Sam H, Jr.
Lerner, Gary G
Thomas, Charles

CLAREMONT

Projector, Murray

CONCORD

Broutt, Karen A
Gallardo, Samuel M
Zacarias, Mark A

CORONA DEL MAR

Cunningham, William
Helphand, Ben J

CORONADO

Sheffler, William J

CORTE MADERA

Hawley, Douglas N

COSTA MESA

Burch, David Lee
Frankenstein, Daniel W
Su, Alice W

CYPRESS

Nimomiya, John K

DAVIS

Gysbers, Elsie L
Teig, Gerald C

DOWNEY

Mitchell, Robert R

EL TORO

Gowdy, Robert C

ENCINO

Campbell, Nancy E
Deutscher, Harold J
Hogue, J Richard
Horning, John W
Kravitz, Louis
Melnick, Michael
O'Neill, Kenneth W
Orloff, Warren D
Paul, Margery F
Presberg, Robert N
Scott, Lawrence G
Shapiro, Patricia L
Wain, Christopher H

ESCONDIDO

Hamilton, Curtis D
Phelps, John

EUREKA

Kern, Richard D

FOSTER CITY

O'Connell, Ronald F

FOUNTAIN VALLEY

Barnes, Dennis A
Ferris, William L
Goebel, Brian F
Griswold, Gerald W
Lehman, W Douglas

FRESNO

Benedict, Robert C
Kent, Louis A

FULLERTON

Smith, Talbot T

GLEN ELLEN

Letson, Edward W

GLENDALE

Smith, Vine H

GOLD RIVER

Richardson, Harlan W
Tao, Yung

GRANADA HILLS

Chaudhry, Mohammad I

GREENVILLE

Jackson, Willard L

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

HERMOSA BEACH

Beers, Josephine W

HIDDEN HILLS

Lake, Meno T

IRVINE

Ancona, Philip F
Beckman, Woody
Bernabe, Osmundo A
Blattenberg, Robert C
Bohmfalk, David J
Chin, William P
Colgren, Karl D
Corbett, Kathleen M
Davis, Darlene H
DiFiore, Lawrence B
Dobrofsky, David B
Finger, Robert J
Fritz, John F
Gero, Deborah A
Helmke, Larry Lee
Honebein, Carlton W
Jarrett, Edward C
Keh, Hsien-Ming K
McKernan, Edward F
Modeer, John C
Mulkey, Ben
Musen, Robert M
Onufer, Layne M
Rachlow, Robert E
Reese, Thomas W
Rinehart, Charles R
Rosenthal, Aaron R
Suchoff, Stuart B
Tamura, Danny M
Tiller, John E, Jr.
Urschel, Frederick A
Wilp, Timothy M

LA CANADA

Coble, Roger W
Tookey, Robert C

LA JOLLA

Coffey, William E

LAGUNA BEACH

Garfin, Louis

LAGUNA HILLS

Buckman, Alfred L
Ginsburgh, Harold J
Prien, Barthus

LAGUNA NIGUEL

Axelrod, Jerrald
Dorris, J Paul

LANCASTER

Streatfeild, G Philip

LONG BEACH

Chaput, Robert Lee
Mangawang, J Michael
McDonald, Harry G

LOS ALTOS HILLS

Schlenz, John W

LOS ANGELES

Absey, Donald M
Aguayo, William R
Alexander, Robert A, Jr.
Arnaud, Verdun J
Bair, Nicki
Barad, Edward L
Bartel, John E
Bassin, Robert
Bates, Marel K
Bean, Richard W
Bellusci, David M
Bethel, Neil A
Biknius, Raymond G
Black, Douglas E
Bolen, John T
Bolton, Wilbur M
Cameron, Brian M
Carpenter, David R
Chan, Chong P
Chao, Kenneth
Chapman, Allan L
Chase, David A
Chernoff, Victor B
Chin, Pearl G
Chong-Kit, Roy Arnott
Chua, Andrew D
Clark, R Bruce
Clark, Thomas
Cohen, Laurence D
Colton, Edward H
Coufal, Norma J
Crandall, Harold E
Cumming, John B
Dastur, Furrokh N
Dobo, John Randolph
D'Onofrio, Joseph R
Esten, Bradford D
Farwell, Randall
Fife, Gene Bryant
Fisher, Hillary J
Flier, Alvin
Flynn, Edmond H
Fougner, Alan H
Frank, Martin J
Franken, James H
Franklin, Cary D
Gaines, George
Gibson, Martin F
Gilchrist, John T
Gooding, David E
Gould, Gordon L
Grainger, Steven R
Hammons, David J
Harris, Timothy J
Hatch, Gerald A
Hegstrom, John D
Heidorn, Frederick N
Henkes, Joseph P
Hoak, William D
Hoeffner, Stephen J, Jr
Hotvet, James L
Houston, Ivan J
Howard, Peter
Hsu, Chiukao
Hug, Mark Anthony
Isenberg, Eric Michael
Jacks, Eugene E
Jacobson, Barry
Jaffke, Richard James
Johnson, Allan Hale
Johnson, Roger D
Jolls, Thomas H, Jr.
Kan, Philip Tai-Ping
Kaplan, Margot D
Kayton, Howard H
Kim, Choong J
King, Jon L
Kobrine, Ronald
Kong, Loong
Lachter, Jack
Lamb, James D
Lee, Antony Y
Lefkowitz, Regina Lisa
Lemieux, Richard G
LeSueur, David C
Letts, G Rodney J
Levit, Alan D
Lie, Geoffrey Yuenfei
Liggett, John M
Limm, John M
Little, D Alan
Liu, C Robert
Livingston, Arlene E
Loeb, Harold A
MacDonald, Karen Olsen
Marler, Carol A
Marnell, Timothy J
McConney, Gerald E
McKinnie, W David, III
Michail, Angelica B
Modugno, Victor
Montgomery, John O
Morrow, Fred C
Mortensen, James Michael
Moynier, Thomas D
Myers, Edward L
Nash, Russell K
Newquist, David W
Nievera, Expedito O
Osei, Kwasi
Paige, John W
Palace, Michael
Pao, Alice C
Paull, Marvin J
Perkins, Jon Ward
Perreault, Michel
Phillips, Wm Harold
Piper, Kurt Frederic
Polapink, Paul S
Reoliquio, Edwin R
Reynolds, J Dale
Rothschild, Kenneth A
Salzillo, Joseph A
Schneider, Harold N
Schwartz, Barbara J
Seto, Pailin
Silverman, Don J
Sintov, Joseph D
Sirkin, Michael B
Smith, Sherwood Z
Snow, Susan L
Solomon, Richard H
Stahly, Larry D
Stein, Michael S
Suggs, Warren P
Summers, Sheldon D
Sutcliffe, Jon D
Tang, Lee Man
Taylor, Craig P
Teasley, Larkin
Thau, Claude
Thomas, John B
Thorne, Charles L
Thurston, Cynthia L
Tucker, Warren B
Tung, Philip J
Vieira, John
Vigen, Greger J
Walker, David G
Wang, Richard T
Weinstein, Richard L
Weisleder, Stanley
Welch, Thomas H
Wellnitz, William R
White, Daniel C
Wilson, Oliver T
Wolfenden, James D
Wong, Dennis
Xanthos, William
Xavier, Basil A
Yen, Frank T
Young, Paul Michael
Zahrndt, Ruth E
Zieminski, Robert M

MALIBU

Hiatt, Charles E

MANHATTAN BEACH

Block, Helen G
Block, Richard A

MENLO PARK

Woll, Richard G
Zicarelli, John David

MILL VALLEY

McCarthy, Denis J
Smith, Richard F

MILPITAS

Bain, Peter C

MISSION VIEJO

Tai, Dylan C

MONTEBELLO

McCarty, Robert W

MONTEREY

DeSimone, Ralph
Morrison, William T

MORAGA

Schultz, Alan O

NAPA

Munro, Gordon J

NEWPORT BEACH

Allen, Donna Deborah
Cattolica, James F
Corbett, Dennis M
Falde, Gary
Farrell, Thomas C
Glicksman, Steven A
Gosstyla, Ted
Hezzelwood, William L
Hung, Patrick C
Iverson, Dennis R
Johnson, Daryle G
Kilbourne, Frederick W
Kobrine, David P
Lehrer, Marcy F
Longyear, George Y
Milberg, John E
Miller, Lynn C
Morris, James
Morris, Pamela Saunders
Murray, John D
Penrose, Clement B
Rech, James Edward
Rice, James R
Stontz, Michael A
Sutton, Thomas C
Van Slyke, Oakley E
Vinson, William K
Wallach, Andrew B
Wallach, Catherine
Weber, Robert A

NORTH HOLLYWOOD

Weisbrod, Marvin L

NOVATO

Barrette, Raymond
Brown, Joseph W, Jr.
Butsic, Robert P
Chuck, Allan
Drummond-Hay, Eric T
Grieve, Alexander T
Heyman, David R
Lerwick, Stuart N
Lipton, Barry C
Pflum, Roberta J
Shoop, Edward Carl
Steer, Grant David
Tom, Darlene Paula
Wacker, Gregory M
Williams, Robin M

OAKLAND

Anderegg, David S
Coate, Larry D
Steinhorn, Robert David
Sutherland, Donald R
Wong, Stephen Y N

OCEANSIDE

Eckman, Charles T

OJAI

Thompson, John H

ORANGE

Maloney, William F
Quirk, William J
Schwartzmann, Jeff Lon
Theobald, Joy Anne
Young, Harry S

ORANGEVALE

Campas, Timothy C
Ying, Y C

ORINDA

Lovato, John Lee

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

PALO ALTO

Dotterer, Vicki A

PALOS VERDES

Brannigan, James F

PASADENA

Berquist, James R
Bickerstaff, David R
Bishop, William D
Bourdeau, Paul T
Edwards, John S
Eklof, Gary B
Hayne, Roger M
Marder, Allan A
McMurray, Michael A
Preston, Michael Blair
Struble, William I
Votta, James C
Walsh, Albert J

PAUMA VALLEY

Chapin, Edward L
Fitzhugh, Gilbert W

PESCADERO

Crawford, Angus L

PIEDMONT

Barker, Loring M

PLEASANT HILL

Arata, David A

RANCHO BERNARDO

Atwood, Clarence R

RANCHO MIRAGE

Neal, Howard F

RANCHO SANTA FE

Richards, Alan
Wood, Charles P, Jr.

REDDING

Martin, Ronald J

REDWOOD CITY

Powell, John H
Sy, Leona U

ROSSMOOR

Lee, Jason M

RUNNING SPRINGS

Bierschbach, Raymond A

SACRAMENTO

Aguinaldo, Leonardo C
Ball, Frank M
Ciezadlo, Gregory J
DuBois, David H
Gray, Myles M
Hall, Allen A
Hwang, Kung-Pei
Jones, Weston R
MacDonald, Colin D
McCollum, Gary J
McHolland, Gary F
Miyao, Stanley K
Parkyn, Donald W
Ruderman, Robert
Swiecicki, Michael E
Taylor, John W H
Yang, Kisuk
Young, Stephen P

SAN CLEMENTE

Bernardo, Evelyn M

SAN DIEGO

Abbott, John W
Buck, Fred A
Chadwick, George R, Jr.
Ciaraffo, Thomas
Combs, Richard A
Fuhlrodt, Norman T
Hawkins, Stephen Lloyd
Hippen, David J
Huston, F Edward
Johnson, Kent R
Jolley, Jeff A
Kripke, Albert E
Leslie, William, Jr.
Maine, Leslie D
Mayo, Rick G
Morgan, Lee W
Morhun, Mike F
Reynolds, Walter L
Roeder, Rick A
Rosholt, Lehman M
Rossman, Stanley B
Rotter, Paul T
Silva, Anne L
Stontz, Carolyn J
Young, Ralph E

SAN FRANCISCO

Abrams, Sidney L
Altman, Ian H
Angelo, Paul E
Atteridg, John Wolcott
Beiles, Roger
Bertko, John M
Bertoldo, Roy J
Bogosian, Carol A
Bond, Duane A
Brannon, Steven A
Brannon, Wei-Lih L
Bulette, Wayne
Burns, John M
Bush, Karol
Bush, William D
Cable, Bruce C
Carver, Robert P, Jr
Chan, Walter
Chapman, Linda J
Cohen, Stephen Emmet
Cole, Ray
Dahlquist, Ronald A
Darby, Robert N, Jr.
Daugherty, Dennis Eugene
dela Cruz, J Lamberto
Desmond, Gerald P
Drobisch, Miles R
Dropkin, Lester B
Dubois, Deborah
England, Arthur W, Jr.
Erickson, Bernon R, Jr.
Ethington, Dale F
Evans, Glenn A
Forte, Edward T
Foster, Allan
Franceschine, Nick
Furlong, Patricia A
Gebhard, James J
George, Christopher
Geraghty, Maurice A
Goddard, Daniel C
Gordon, Ross C
Green, Jay W
Hau, Judy L P
Hawley, Sharon S
Heindel, Stephen
Ito, Howard M
James, Drew Anthony
Johnson, Wendy Anne
Kadoyama, Mitsuru
Kahn, Linda M
Kahn, Paul M
Kline, Douglas F
Kramer, Michael L
Kung, Minnie Cmenn
Lane, Raymond D
Lehman, Walter
Leong, Leonard P J
Lewin, Janet L
Mactas, Mark V
Malizia, Anthony M
Matthews, Thomas Dean
McCauslan, George W
McJohn, James F
Meyer, Robert E
Miller, John Hamilton
Miller, Martin A
Moehle, Michael
Morgen, Albert J, Jr.
Murrin, Thomas E
Nightengale, Charles E
Ohanian, Stephen
Oliver, Marilyn Miller
Olshen, A C
Osterweil, Bruce P
Padro, Miguel A
Peters, Jay J
Phillips, John B
Plank, Diane K
Roberts, Erin A
Ruliffson, Eric C
Saari, John
Sahi, Satbir S
Schmitt, Richard M
Seelinger, Philip B
Sherman, Richard E
Shively, Theodore J
Shostak, Nancy C
Simmons, Maurice O
Smith, William David
Steiner, William K
Swanson, Sheree
Taylor, John R
Thierman, Ronnie Susan
Tokerud, Douglas R
Upstill, Krystyna H
Walbridge, James F
Waldschmidt, Eric C
Wang, Andrew B
Weiss, Donald
Weller, Harlan M
Wright, Richard A
Yee, William
Zang, Jeannette S

SAN JOSE

Eastlack, Allen C
Garretson, Henry J
Gutierrez, Daniel C
Ng, Ho Kuen
Saksena, Gajraj B
Watt, Patricia P

SAN JUAN CAPISTRANO

Demsey, Brian R
Hoffart, John L

SAN MARINO

Brown, Milton L

SAN MATEO

Clark, Michael R
Gilsdorf, Lawrence J
Heintzberger, Henry J
Lieberman, Sherman B
Muza, James J
Schultz, John J, III
Smith, Larry R
Tapson, John F
Venuti, David W
Volponi, Joseph L

SAN PABLO

Jacobson, Sanford M
Ware, John K

SAN PEDRO

Ogden, Dale F

SAN RAFAEL

Charles, Catherine A
Freedman, Joseph Eugene
Hale, Timothy Edwin
Hough, Paul E
Markusfeld, Hersh
Mathiesen, Robert J, Jr.
Nelson, Robert A
Reilly, A Wendell
Revis, Johan
Schneider, Steven C
Singh, Harold D
Skiff, Thomas A
Tash, Richard C
Willard, Russell D
Yee, Robert
Ying, Willie Y
Zonca, Stephen A

SANTA ANA

Allen, Daniel J
Bauerlein, John Weightman
Camferdam, Steven R
Haber, Sherry Raiman
Longiotti, Charles Alan
Martin, Naomi K
Millerd, John N
Nelson, John S
Ozark, James G
Proctor, Russell S
Richards, Tami A
Sher, Fred
Toth, Frederick C
Yarmchuk, Robert W

SANTA BARBARA

Bain, Michael Larry
Macken, Daniel D
Van Buskirk, Charles A

SANTA MONICA

Canfield, Roberta L
Chen, Chyen
Davlin, Michael F
Dohi, Lynne E
Fox, Martin S
Gallagher, Vincent P
Scott, James E, Jr.
Van Mieghem, Daniel J

SANTA ROSA

Allen, Harold G
Jordan, James L
Snell, David L

SHERMAN OAKS

Gutter, Miriam
Hartmann, Jeffrey F
Hendrickson, Joel C
Kitchen, Duane
McConnell, David B
Miller, Barry E
Mitchell, Lawrence
Morris, Dennis M
Peake, Sharon A
Schmidt, John J
Vernon, Steven G
Yamano, Harry

SIERRA MADRE

Hill, Edwin E

SOLANA BEACH

Barrett, William A
Gelles, Manuel
Parciak, Thomas J
Wade, John E

SONOMA

Arnold, E Allen
Carnachan, Robert S

SPRING VALLEY

Paff, Harold G

STUDIO CITY

Austin, Peter D
Levitsky, Charles A

SUNNYVALE

Piazza, Richard N

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

TARZANA

Downing, Ronald E
Kehela, Edmund F
Phillips, Robert C

TEMECULA

Baily, Phillips B

TEMPLE CITY

Tu, Hai Tan

THOUSAND OAKS

Eiler, Burness R
Fishman, E Mark
Pelant, James C

TORRANCE

Byrnes, G Patrick
Webster, David A

VALLEJO

Witt, R Daniel

VISTA

Anderson, Lloyd G

WALNUT CREEK

Cymerys, Edward C
Duncan, Robert M
Gerber, Boris P
Goldman, Gene A
Selles, Robert H
Vorkapich, Michael L

WHITTIER

Larson, Charles M
McGinn, Daniel F
Stempel, Martin

WOODLAND HILLS

Bell, Linda L
Bonanno, Joseph R
Carter, James E
Choi, April S
Curley, James O
Deutsch, Lawrence
Finley, John G
Glickman, James M
Harrison, R Scott
Helwig, David S
John, Russell T
Kido, Chester T
King, Kerry K
Kochhar, Anil Pal
Lum, Kevin S
Miller, Phyllis R
Newman, Steven H
Pratt, Joseph J
Rogers, Daniel J
Ross, James P
Scholl, David C
Shih, Jin-Dih
Swift, John A
Weimer, William F

YORBA LINDA

Clay, Charles H

COLORADO

BAILEY

Strunk, Carl J

BOULDER

Sherritt, George M

BROOMFIELD

Buell, Charles H

COLORADO SPRINGS

Bonnel, Ralph O
Shively, Brian Dale
Williams, Robert J

DENVER

Ahlin, Marlene J
Baker, Edward H
Barker, Paul W
Batchelder, William H
Betz, Ronald G
Bidelman, Wayne D
Boldt, Thomas R
Bryant, David C
Bunsness, Brian S
Campbell, Charles E
Cole, Catherine L
Compton, Richard K
Dickinson, John Benjamin
Dino, Frank P
Distler, Deborah K
Durland, Leslie L
Endres, Stephen H
Fritz, Daniel H
Frohne, James A
Fuerst, Donald E
Gardner, Mary M
Ham, Ronald
Herfkens, Jane M
Hoeflich, Lilda E
Horn, Richard G
Jamison, Kenneth David
Jenkins, Robert W
Johnson, Robert B
Jones, Donald K
Kiefer, James C
Knarr, Shirley A
Larson, Eric P
Leif, Elizabeth J
Lewis, Martin A
Long, V Kay
Mandat, Roland A
Mazanec, Donald R
McQuillian, Susan J
Miller, Lee O
Mulvaney, Mark W
Nelson, Marvin R
Peterson, Ronald K
Pinczkowski, Raymond E, Jr
Przybyla, Dennis B
Rudduck, George A
Rush, Richard G
Schmidt, Geoffrey J
Schrader, R Paul
Scott, Gordon L
Sell, Susan J
Shapiro, Arlyn G
Skriletz, Jess A
Slishinsky, David H
Stark, Glen Edward
Tilley, Peter D
Weldon, Thomas J
Whitnah, Daniel R
Wilson, Wilmer W

ENGLEWOOD

Berends, Jeffrey J
Bulthaup, Robert M
Burger, Thomas L
Carmody, Paul
Cunningham, Debra Esker
Dobis, Frank J
Erickson, Paul Douglas
Fink, Paul William
Heier, Kimberly Kay
Holmes, Tony E
Hughes, James H
Lau, Brian R
MacLennan, Alan D
McCallen, J L
McCallum, William T
McDonald, Graham R
Motz, James D
Powers, David A
Rosenbaum, Martin
Shantz, David H
Shaw, Robert K
Shek, Sandra C
Stefanson, Doug J
Tilley, Carole M
Timmons, Amy S
Todd, Melvin G

ESTES PARK

Richardson, Robert F

EVERGREEN

Boley, Russell A
Morris, Doris N

FORT COLLINS

McComb, Thomas M

GOLDEN

Engeman, Melvin A

GRAND JUNCTION

Clemons, J King

LAKEWOOD

Mudge, William S

LITTLETON

Garvey, Ernest
Keffer, William W

STEAMBOAT SPRING

Lehmann, Earl R

CONNECTICUT

AVON

Chhabra, Jatindar P
Neenan, Alice M
Reavill, Albert E, Jr
Waddington, Craig

BLOOMFIELD

Baledes, Theodore E
Bartlett, Daphne D
Belden, Stephen A
Bennett, Douglas John
Edwards, Fred L
Geuder, Douglas M
Gobes, James A
Goodell, Keith J
Halvorson, Audrey L
Hunter, Mariann F
Kelsey, Neil Steven
Korper, Leslie E, II
Liu, Shu-Yen
Mallory, Robert L
Miller, Robert A, III
Morrissey, Marlies S
Nichols, Raymond S
Pilgrim, James W
Prouty, William C
Rugland, Walter S
Schwartz, Althea A
Thompson, William J
Wachspress, Howard L
Wood, Milton J

BRIDGEPORT

Carson, David E A
Lyn, Shau H

CANTON

Goddard, Alan C
Rokicki, Constance A

CLINTON

Nazarian, Gregory H

COS COB

Ayache, Robert E
Draeseke, Douglas G
Woodman, Harry A

CROMWELL

Swanson, F Gilbert

DANBURY

Manghirmalani, Daniel J
Preston, Robert

DANVERS

Anderson, Arthur V

EAST GRANBY

Biddleman, Albert F

EAST HAVEN

Malkin, Moses M

ENFIELD

Allen, Barry T
Biamonte, Ronald M
Cardamone, Dorothea D
Herman, Joan Elizabeth
Huey, Martin S
Loether, Amy L
Lord, Samuel H
Marsh, Susan Daly
Paydos, Charles J
Peters, Carl
Tarbell, Luther L, Jr
Willis, Robert N

FAIRFIELD

Spigal, Judith D

FARMINGTON

Biegaj, William P
Dickson, Jeffrey J
Grossman, Eli A
Levy, Leslie
McGovern, William G
Moore, James E
Munterich, George C
Pastor, Gerald H
Teufel, Patricia A
Walker, Paul S
Warren, Jeffrey C
Yates, J Arnold

GLASTONBURY

Carpenter, Clayton C, Jr
Fitch, Timothy
McMillen, Robert H
Merritt, Robert
Weissbrot, Laurence R

GREENWICH

Bornhuetter, Ronald L
Byrne, John J
Forbes, Leon D
Heer, E LeRoy
Hennington, Howard H
Hogeman, George L
Learson, Richard J
Levine, Steven J
Marx, Richard B
Murad, John A
Winklevoss, Howard E

GUILFORD

Kissel, James R
Kneale, Jack R

HARTFORD

Abbot, Quincy S
Abbott, Larry M
Aldin, Neil C
Aldrich, William C
Aleksey, Bernadette D
Allaben, Mark S
Allen, David W
Altschuler, Michael C
Angen, Carol L
Archacki, Raymond J
Arvanitis, Robert
Assantes, Arthur J

(Continued on next page)

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

HARTFORD - cont'd.
Aylward, Thomas F
Balko, Karen H
Barry, Gery J
Basson, Steven D
Batory, Anthony T
Bayley, Thomas R
Belden, Scott C
Bell, Charles T
Beneski, Frank A
Bieluch, Philip J
Biglow, Mark D
Bisulca, Catharine Neale
Blanchard, Ralph S, III
Bland, William H
Blignaut, Leslie
Blodget, Hugh R
Bohon, John D
Boltz, Daryl L
Boslaugh, Marguerite A
Bothwell, Peter I
Boyd, Wallis A, Jr.
Boyer, Andrew C
Bradley, David R
Bradshaw, John G
Braue, James R
Breindel, Cheryl Ann
Brian, Robert A
Bridgeman, James G
Britton, William R, Jr
Brophy, Joseph T
Brown, Nicholas M, Jr
Brown, Robert A
Budd, Edward H
Burgess, Robert W
Burke, John P
Burke, Richard E
Burke, William J
Burnosky, John E
Burton, Burton E
Burton, Thomas E
Butcher, Marjorie V
Butler, Bruce W
Byrne, Harry T
Campbell, Thomas A
Carbaugh, Albert B
Carlson, Edwin A
Carlson, Jeffrey R
Carlson, Lorean June
Carpenter, Jill K
Carpenter, Patricia A
Chabarek, Paul
Chellgren, Norton W
Chiang, Jeanne D
Chicares, Gregory William
Chipkin, Robert
Christensen, Wesley R
Christiansen, Stephan L
Cieslak, Walter P
Colburn, Michael B
Comey, Dale R
Conlon, James E
Conner, James B
Corbett, M Timothy
Corcoran, Thomas R
Cornell, Robert Allen
Crotty, James Allen
Crowe, Joseph F
Cuevo, Benito Joel G, Jr
Dalton, Edward F
Damron, Yan Shyan
Danberg, Bruce E
Darak, Harold J
Darson, Glenn T
Davis, Lynn G
Dawidowicz, Thomas P
De Barba, Leda J
DeConti, Michael A
Dee, K Gloria
Delaney, Richard J
Demos, Peter G
Devereaux, David G
DeWeese, Charles C
DiChillo, Richard A
Dickson, Robert K
Dieter, George H, Jr
Dimus, John B
Doerr, R Chris
Donahue, Maryann
Dow, William E
Downer, Robert B
Duckworth, Wayne H
Dwyer, John A
Earwaker, Bruce G
Egnasko, Gary J
Eldridge, Donald J
Elias, David L
Eliason, Edward B
Engstrom, Paul E
Ericson, Janet M
Evans, Robert E
Even, Charles A, Jr.
Faltas, Bill
Farquhar, William A
Finn, Richard P
Fischer, Paul M
Fitzgerald, Joseph M
Fitzgibbon, Walter J, Jr.
Foote, James M
Francescone, Michael J
Fredrickson, Jon H
Friedland, Bruce A
Galenda, Andrew S
Gallop, Mark A
Gendreau, Ronald Richard
Gerchman, Thomas F
Gerges, David
Gerundo, Louis P, Jr
Geyer, James A
Gibbs, David E
Gibbs, Donald A
Gies, John F
Gilles, William J
Gineo, Ann D
Gingrich, James Earl, Jr
Giuffrida, Carolyn F
Gold, Allan
Gourley, Peter J
Grader, Amy B
Graham, Paul S, III
Greenhill, Eric L
Grigsby, James A
Grodanz, Stuart B
Gross, Michael R
Guertin, Shawn M
Gummere, John
Gupta, Veena N
Gutterman, James
Haendiges, Brian K
Hale, Jonathan Bradford
Hall, Barry F
Hall, David A
Hall, Gail A
Hall, Robert A
Halpern, Barry S
Hamilton, James C
Hamilton, M Spencer
Hammerling, Linda H
Hansen, Robert A
Hardcastle, Yellott F, III
Hardy, Howard R
Harrington, Inger Sailer
Harris, Meredith A
Harrold, David A
Haseltine, Douglas S
Hatfield, Robert W
Hay, Randolph S
Hebert, Brenda J
Henck, Douglas C
Hidalgo, Manuel V
Hines, Alan M
Hinkle, Timothy C
Hoch, Standley H
Hogan, William R
Hollister, Jeanne M
Homan, Mark J
Hopper, Monte J
Horn, Richard J
House, Sherwood G
Hoyer, Robert L
Hubbard, John A
Hunt, Mark Edward
Ingraham, Harold G, Jr.
Jakielo, James G
Jameson, Stephen
Janiga, Brian M
Jasulevicus, Donna A
Javaruski, John J
Jerome, James M
Jones, Bruce R
Jones, William R
Jorve, Barry M
Juncker, Walter
Kadison, Jeffrey P
Keeler, Harry
Kelly, Edmund F
Kharabanda, Anil
Kleiman, John B
Klein, David M
Klein, Robert Alan
Kleinman, Joel M
Klingman, George C
Knorr, Frank E
Kohan, James T
Konicki, John P
Konopa, Milan E
Kot, Nancy E
Krissinger, Kenneth R
Kunzman, Michelle L
Kwassman, Stuart
Lacek, Mary Lou
Lambert, Michael J
Lamontagne, Robert J
Lange, Clifford A
Larew, John R
Larkin, James P
Larson, William E
Lassow, Richard B
Lattanzio, Francis J
Lautzenheiser, Barbara J
Lee, Simon Sun Kwok
Levine, George M
Lewandowski, John J
Libby, William B
Lindahl, Richard M
Linden, John R
Lis, Raymond S, Jr
Littmann, Mark W
Logan, Della J
Lombardi, Louis J
Lommele, Jan Alan
Lonergan, Kevin F
Lonergan, Thomas Xavier
Longley-Cook, Alastair G
Lord, Frank C
Loughlin, Martin J
Ludwig, Stephen J
Luedtke, Diane S
Luedtke, Timothy J
Lunman, Gene L
Luzzi, Kathryn S
Lyle, Robert V
Lynch, Mark L
MacKillop, Donald K
Maguire, Brian P
Maher, Stephen M
Maidelis, Martins O
Malloy, Thomas M
Mange, John I
Marek, Mary Lou
Marks, Steven D
Marlowe, Paul R
Marosek, Sharon J
Marra, Raymond J
Marra, Thomas M
Martin, Jeffrey Karl
Martin, Terence B
Masciocchi, Alfred J
Masterson, William E, Jr.
Mateja, Michael E
Matson, Peter G
McCarthy, Francis C, Jr
McKay, Kathleen M
McKeown, Dennis V
Merryman, Emory H
Metzner, Claus S
Miller, David R
Miller, Nicholas F, Jr
Miller, Thomas E
Miller, William J
Mogul, David S
Morgan, Sandra S
Morgan, William S
Morris, Frank E
Morris, Michael J
Morrow, Craig D
Moulton, Harold B
Murphy, Richard Charles
Murphy, Robert J
Newell, Richard T, Jr.
Nichols, Richard W
Niedzielski, Andrew S
Nikander, John A
Oades, Peter R
Obermeier, John R, III
O'Brien, Louise Girelli
O'Connor, Thomas F
Odell, Leonard E
Ollodart, Bruce E
Olson, Alden E
Olson, Mark F
Onnen, Donald B
O'Sullivan, Daniel E
O'Sullivan, Jan P
Palczynski, Richard W
Palmer, Donald E
Papenhausen, John L
Parker, Donna D
Pathman, Siva I
Pease, Jerrilyn D
Pelletier, Bernard A
Perisho, Ray M
Perkins, Andrew M
Perkins, Carol L
Perreault, Stephen L
Perry, Paul E
Phan, Dung Anh
Pinney, Allen D
Pirog, Louis M
Pollnow, Jan L
Pond, Donald H
Poole, Robert Hoyt
Prewitt, Kathleen R
Purdy, James L
Purple, John M
Putney, Alan K
Quirin, Albert J
Ransom, Gary K
Rasiej, Richard M
Raymond, Craig R
Reale, Pamela Sealand
Reed, David S
Rehkamp, Ronald D
Rice, Denise E
Richardson, Linn K
Riddlesworth, William A
Ring, Frederick H
Ripps, Jay C
Robbins, Vaughn W
Robinson, James E
Robinson, Joseph Glenn
Roby, Allan B, Jr
Rodgers, Beatrice T
Roscoe, Michael J
Rosenthal, Ronald M
Ruark, Timothy J
Ruegg, Mark A
Rusch, William J
Sabatini, Francis P
Saffeir, Harvey
Saucier, Kenneth A
Saul, Arthur
Sawyer, Frederick W, III
Schallack, Ronald J
Scheid, James E
Scheuing, Jeffrey R
Schug, Richard D
Scott, Bradley J
Scott, Brian E
Sega, Richard L
Shank, John C
Sharkey, Nancy B
Sharkey, William H, Jr.
Shaw, Richard E
Shepherd, Linda A
Shepler, Richard J
Shetensky, Lorraine T
Shima, Richard J
Shugars, Warren A
Silvanic, William S
Silverstein, Charles H
Sipos, Michael Jay
Slusarski, John
Smith, Edward R
Sobel, Mark J
Sondergeld, Eric T
Song, Young B
Spalla, Joanne S
Sperry, Mark D
Spitz, Michael E
Spock, Stephen C
Stearns, John H, Jr
Steingiser, Russell
Stewart, Joy L
Stiefel, John D, III
Storms, Peter F
Stroud, Richard A
Sujecki, Robert A
Sulger, Jack F
Sulger, Laurie E
Szkoda, Susan T
Tausch, Alan J
Thomas, David
Thomson, Joel D
Tine, Michael P
Townsend, Frederick S, Jr.
Towry, Terence N
Traverso, David M
Tremko, William M
Trimble, James Everett

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I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

HARTFORD - cont'd.
Ullman, Deborah Gorman
Vadiveloo, Dr. Jeyaraj
Van Schaick, Donald A
Veit, Kenneth P
Verney, Arthur J
Vernier, Ronald W
Vest, Charles N
Vose, Robert W
Walton, Michael P
Ward, William D
Wargo, Kelly A
Wasserman, Forrest
Webb, Nina Halpern
Webber, Abbott M, Jr.
Weidman, Thomas A
Weinman, Jeffrey M
Welnicki, Raymond P
Wenner, Richard M
Wheeler, Michael A
Whitney, Todd W
Whiton, Albert E
Wilkinson, John
Willsey, Lynn W
Wilson, Randall James
Winans, Roger M
Winkleman, John J
Winter, Arthur E
Wolf, Dale B
Woodley, Pamela S
Worthington, Robert F
Wright, Walter C. III
Wu, Peter P
Yingling, Mark E
Yiu, Yin Fat
Yow, Heather E
Yow, James W
Zory, Peter B

LEBANON

Champe, John E

MADISON

Anderson, Roy R

MANCHESTER

Hill, Mark W

NEW CANAAN

Clark, Frederick W
Nicoletti, Anthony J

NEW HAVEN

Brandt, Richard E
Fasig, Robert N
Flinn, Ellis D
Langerman, Robert N
Lem, Kenneth
Wilson, Glenn T

NEWINGTON

Hart, W Van Buren, Jr.
Schlee, Ronald O
Sheldon, Barbara
Vicino, Gerard A
Wyckoff, John F

NEWTOWN

Kaplan, Barry

NORTH HAVEN

Facey, John A
Marszalek, Guy William
Meyers, Jamie Bruce
Shawcross, Steven W
Weaver, Allan C

NORWALK

Broussard, Lois M
Grathwohl, Robert W
Howard, Robert C

NORWICH

Adams, Patricia M

OLD GREENWICH

Rettie, Elizabeth P

OLD LYME

Link, Robert F
Williamson, William R, Jr.

OLD SAYBROOK

Campbell, Paul A

ROWAYTON

Arndt, Diane L
Carnegie, Jerry Y
Christiansen, Christofer
Clymer, Jeff D
Eaker, Robert Charles
Hunt, David L
Jones, Michael B
King, Stephen A
Kittel, Sharon L
Roberts, John C
Watson, Laura Macdonald
Yezzi, Anthony P
Young, William G

SHELTON

Boronow, Gordon C
Goode, Robert B, Jr.
Kraysler, Stephen F
Sullivan, Carl H
Woodard, Eugene M

SIMSBURY

Allen, Edward S
Almagro, Manuel, Jr.
Beaudry, Debra A
Chanzit, Lisa Gattel
Collins, Douglas J
Crandall, Wm H
Crozier, Bruce J
Deutsch, Robert V
Glew, Ian Arthur
Grundmeier, Donald W
Hermes, Thomas M
Huntley, John W
Leonard, Gregory E
Lowe, Stephen P
Meredith, Robert A
Mohrman, David F
Patria, Timothy L
Philbrick, Stephen W
Rowland, Vincent T, Jr
Ruhs, Stephen J
Sturgis, Robert W
Wrobel, Edward M, Jr.
Yonkunas, John P

SOMERS

Gamble, Bryant O

SOUTH WINDSOR

Chen, Ming-Yueh
Mange, Kathryn D
McLean, Michael R
Richards, Harry R

SOUTHBURY

Crimmins, Joseph B
Harrigan, Harold F
Pailler, Arline
Price, Archibald M

SOUTHINGTON

Callahan, Michael E

STAMFORD

Benner, Debbie L
Bensimon, Abbe Sohne
Berger, Gottfried O
Berk, Robert A
Bhagavatula, Raja R
Breslin, Peter B
Carey, Gene Debbie Tong
Carroll, Rebecca
Carusi, Leonard G
Cheng, Phillip C
Citron, Richard I
Connor, Vincent P
Covney, Michael D
Cunninghis, Sharon Beth
Dash, Stanley A, Jr.
Dekle, James M
DuPourque, Etienne
Englander, Jeffrey A
Featherstone, Bryan J
Ferguson, Ronald E
Ferguson, Thomas
Ferrone, Allan P
Fisher, Russell S
Fortier, Brian
Fueston, Loyd L, Jr.
Fulljames, Richard C
Garand, Christopher P
Giambo, Robert A
Gidos, Peter M
Gleeson, Owen M
Grady, John H
Gravitz, David H
Greenberg, Allan D
Grossman, Eric S
Gulliver, William B
Haner, Walter J
Haws, Robert Samuel
Horowitz, Mark D
Kenyon, Frederic V
Klinzman, Frank W
Laline, Daniel G, Jr.
Lester, David
Lotter, Johan L
Lyons, Daniel K
Malasky, Arnold M
McKinnon, Donald G
Meck, Todd B
Merlob, Michael T
Mishler, Robert L
Murdock, Richard G
Newman, Jeffrey David
Novak, Robert L
Patz, Norma Jean
Pepe, W Dennis
Pitzer, Kenneth L
Prullage, Stephen J
Raaen, Lyle T
Rosati, Robert A
Rowe, James T
Ruppel, Robert J
Schaumann, George R
Siegel, Walter W
Smith, Courtland C
Steeneck, Lee R
Vaught, John E
Waldman, Robert H
Watson, Richard C
Wickwire, James D, Jr.
Williams, Keith S
Williams, Lincoln B
Winterfield, Michael
Ylvisaker, James W
Young, Melville J
Zeilman, William W
Zeiser, Robert J
Zohar, Akiva

STORRS

Lowrie, Walter B

TOLLAND

Hope, Francis J

WATERBURY

Vigneau, Edward J

WEATOGUE

Davis, Frederick L

WEST HARTFORD

Adelstein, Victor A
Arnold, Daniel M
Beach, Morrison H
Bevan, John A
Braunstein, Michael M
Buddington, David W
Burleigh, John M
Butcher, Robert W
Carmody, Thomas N
Chester, George D
Cook-Hebert, Deborah
Crofts, Geoffrey
Crowley, James H
Desmond, Sherrie B
Dinius, Linda Crout
Duguay, Katherine L
Eddy, C Manton
Espie, Robert G
Getman, Richard A
Gilbert, Daton
Hobbs, Edward J
Holcombe, Shepherd M
Kieser, Joyce R
Langhans, John
Leggett, Richard A
Maglathlin, Ralph H
Martin, Leslie R, Jr.
Morison, George D
Nelson, Roy W
Pettengill, Daniel W
Quinlan, John A
Rogers, Lorraine K
Siegfried, Charles A
Simoneau, Paul W
Thomson, Paul
Wills, Thomas L
Woodworth, James H
Young, George W

WEST SIMSBURY

Dorman, Roland F
Katcher, Anne M

WESTON

Smith, Barry V

WESTPORT

Dowling, Joseph H
Fineman, Marvin D
Galasso, James
Johnson, Carol C
Johnson, Robert P
Lin, Gary H
Schnelle, Charles S
Silverman, Robert L

WETHERSFIELD

Doyle, Martina E
Krisher, William K
Mahder, John
Thomas, James W
Wieder, John W, Jr.

WILTON

Killion, Raymond F

WINDSOR

Anderson, Homer G
Benoit, Leonard L, Jr.
Foster, Robert B
Graves, Clyde H
Riccardo, Joseph F

DELAWARE

NEWARK

Stern, Philipp K

WILMINGTON

Bardsley, Leonard J
Bell, Paul S
Clarkson, Kevin P
Cole, John M
Cole, Timothy A
Dahlen, Alan E
Eaton, William D
Fink, Jack
Garfield, Owen J
Hayes, Mark D
Hobelman, James B
Kretschmer, Albert H, Jr.
Kunkemueller, A Henry
Loucks, William D, Jr.
Merkel, David J

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WILMINGTON - cont'd.
Pearce, Richard D
Pitts, Richard D
Porter, Kenneth W
Procopio, Donald
Ramjit, Dhanasar
Rogers, Phyllis N
Salazar, Camilo J
Slusarz, Anthony W
Smith, Kenneth W

DISTRICT OF COLUMBIA

WASHINGTON

Adler, Martin
Allan, Harry E
Amoroso, Rebecca C
Amoroso, Vincent
Anglin, Elizabeth H
Arıturk, Haluk
Atkins, F Roger
Atkinson, Howard, Jr
Austin, Frank S
Aziz, Salman
Barham, Blaine M
Barlow, Philip A
Baxter, David L
Beard, Allen R
Bein, Robert L
Bera-Morris, Marsha M
Berger, Alan S
Black, Kenneth
Blake, William H, Jr
Bleyler, Peter A
Boero, Louis E
Booth, John K
Bowling, Thomas B
Bradshaw, Gary L
Brewer, Fred L
Brown, Mary Ann
Caldarella, John V
Carroll, William
Case, Daniel F
Cavalıere, Robert S
Chislett, Richard J
Clark, Nancy Freedlander
Cohen, Howard Lee
Cohen, Ira
Cole, Stanton L
Conover, Robert A
Costales, Angela O
Cross, Rowland E
Curry, Michael K
Dean, Joseph E
Deutsch, Anthony C
Dezube, Robert Steven
DiJoseph, John Charles
Dillingham, Grace V
Donnelly, Vincent W
Doran, Phyllis A
Eden, John P
Elder, Kathleen S
Faucher, Martin
Flanders, Ruth A
Gastineau, Michael K
Gebhardtsbauer, Ronald
Gilliam, Gary E
Goldfarb, Stanley Ira
Goldman, Theodore A
Greenblum, Eli
Gregory, R Scott
Grossman, Sheldon L
Guerin, Michael D, III
Gustafson, C David
Habliston, Charles C, IV
Haley, John J
Hanna, Judith A
Haynes, Garry L
Heeb, Roland K
Herzog, Thomas N
Hiles, Andrew H
Hoffman, Nancy C
Hogan, Francis X
Hoylman, Douglas J
Huber, Robert J
Hustead, Edwin C
Hustead, Toni S
Kalwarski, Eugene M
Kangisser, Bruce D
Kent, Kenneth Alan
Kichak, Nancy H
Kitchen, Emmett B
Kivi, Michael R
Klawitter, Warren
Knapp, Darrell D
Kreidler, James S
Kryvicky, Robert C
LaBombarde, A Richard
Lake, Gary D
Lenaburg, Jean Pollard
Levy, Thomas D
Linn, Eldon R
Locey, James M
Lowman, Thomas B
Luchesi, Scott K
MacDougall, John A, Jr.
Manning, James H
Maron, Bernie
Marquiss, Henry E, III
Marticello, Kathryn G
Martin, K Scot
Marwitz, Werner
Mazyck, Reginald G
McCracken, Lester R
McGowan, MaryAnn
Meskin, Stephen A
Minck, Richard V
Moeller, Martha A
Montgomery, James R, III
Moody, William E
Moran, Victor J, III
Morgan, John P
Mueller, Russell J
Mulder, Evelyn Toni
Murphy, James J
Nearpass, David C
Pacelli, Jane D
Pike, Albert, III
Porter, Lee B
Poston, Elizabeth C
Poulin, Claude
Radin, Katherine D
Reese, Adam J
Reilly, Francis V
Roberts, James N
Robertson, A Haeworth
Romello, Phillip A
Ruloff, Mark T
Schauer, Francis M, Jr.
Schreiner, William J
Shih, Kathleen C
Simmonds, Albert C, III
Sormani, Charles R
Spano, Anthony T
Sundaresan, Subramanian
Thexton, Peter M
Thorpe, Joan Marie
Tino, Paulette
Troncoso, Fernando J
Vandercook, Lynn B, Jr.
Van Valkenburgh, Regina
Verne, Peter D
Vonesh, James F
Walker, Glenn
Walters, Mavis A
Watson, Charles Barry H
Weimer, Robert A
Weiner, Alan Y
Weinstein, Donna L
Wells, Kevin Clifton
White, Mark R
Wiener, Mitchell Charles
Wilder, A Stewart
Wood, John W, Jr
Youngerman, Hank

FLORIDA

ALACHUA

Thomas, William S

ALTAMONTE SPRINGS

Jones, Charles H
Tosch, Charles E

ATLANTIC BEACH

Miller, Richard L

BOCA RATON

Dolan, Michael C
Dorn, Lowell M
Gillam, William R
Muir, Joseph M
Spidell, Bruce R
White, Frank T
Williams, Harry V

BOYNTON BEACH

Finelli, John J
McNamara, George F
Strom, Christian L

BRADENTON

Wilson, Mary Cusic

BROOKSVILLE

Blankley, Donovan T
Tillotson, Don C

CAPE CORAL

Batho, Elgin R

CLEARWATER

Anthony, John J
Biscogha, Raymond J
Boswell, Charles Theodore
Glasgow, Carolyn H
Glasgow, William M
Kirkland, Larry M
Lessl, John A
MacBain, John A
Mouton, Glenn F
Price, Douglas M
Travnicek, Gary E
Tucker, Michael
Wakely, David N
Waters, James J
Yaeger, Alan
Zoldos, Steven P

CORAL GABLES

Eastwood, Robert B, Jr.
Ingham, Kenneth G
Lukens, Jaywood
Shaw, James L
Smith, Frederic J
Steinberg, Howard L
Useden, Neil A

CRYSTAL RIVER

Richardson, Charles F B
Schimpff, Milton C

DAYTONA BEACH

Moore, Charles P

DELRAY BEACH

Sibigtroth, Joseph C
Thomas, B Russell

FORT LAUDERDALE

Braccialarghe, Theora
Henderson, Douglas M
Ling, George S
Palmquist, J Stephen
Rizzo, James J
Rodriguez, Augusto A
Schlageter, Frank W
Winston, Elliot H
Winston, Michael

FORT MYERS

Bateman, D H Samuel
Foster, Ward V, Jr
Scheig, Henry F
Schneider, F Russell
Weaver, Arthur G

FORT PIERCE

Hevert, William T
Lyons, Frank J

GAINESVILLE

Bowman, Elinor V
Howard, William M
Musulin, Rade T

GEORGETOWN

Wilson, Charles E

HEATHROW

Tadelman, Lee S

HIGHLAND BEACH

Morss, Franklin C, Jr.

HOLLYWOOD

Roth, Irving G
Wassell, Edmund J

HOMOSASSA

Norman, La Lander S

INDIAN RIVER SHORES

Walker, Harry

INDIAN ROCKS BEACH

Lewis, William H

JACKSONVILLE

Allen, Ruth E
Anthony, Susan
Bahn, David J
Bash, Floyd A
Baum, James H
Bliss, William M
Brown, Charlton V
Charlton, Ian M
Discenza, Judith A
Doll, Douglas C
Dorsa, Lorraine
Dunlap, George T, IV
Elder, Robert M
Foley, Thomas C
Frew, Ruth F
Frizzell, Ann B
Gallagher, Thomas L
Goral, Edgar J
Hardison, Joe W
Harper, Jeffrey C
Hayataka, Hiro
Howell, John F
Jacoby, Charles W
Leonard, Bradley D
Liptak, Walter T
Little, Roger E
Llewellyn, David
Lublin, Leon
O'Neil, Edward W
Polkinghorn, Philip K
Powell, Thomas C
Reynolds, Ernest
Rice, W Vernon
Richards, Robert S
Rosenblith, Jonathan
Roth, William M
Schleifer, Scott Paul
Smith, Larry C
Smith, Michael Bayard
Thomas, Darvey B
Tierney, Michael J
Tucker, Matt
Vieren, John C
Whatley, Michael W
Willis, Frederick C
Yount, Hubert W

LAKE WORTH

Neebe, Henry G

LARGO

Hoop, William L
Scammon, Lawrence W

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

LONGBOAT KEY

Conrod, Stuart F
Young, Elizabeth R

MAITLAND

Parker, Rembert N

MELBOURNE

Schwarz, Joseph A

MIAMI

Albert, Faye
Ali, Syed A
Ball, David N
Beales, John H, Jr.
Caldwell, Bruce L
Crocker, Norman E
Dickerman, Owen L
D'Mello, Edward
DuLaney, Donald A, Jr.
Eggleston, Joseph B
Fallisi, Paul
Fleischman, Richard
Goldberg, Michael C
Grover, Reena
Harrell, David E
Harris, David L, Jr.
Hintz, Gregory William
Holmes, William M
Ingco, Aguedo
Katz, Lynn Robert
Kennedy, Douglas
Kwasha, H Charles
Lewis, Michelle A
Li, Robert T
Miller, Isaac
Netherton, Helen M
Neubarth, Sanford L
Peters, Jay R
Petersen, Bruce A
Ploss, Harry
Rocker, William A
Steinberg, Edwin J
Stern, Howard D
Stroud, Christine L
Vedros, Louis A
Wahl, Yale Sam
Williams, Richard
Wilson, Lawrence F
Wilson, Wallace W
Winter, John C, III
Wolfe, Jay A
Yau, Michael W
Yeh, Chih-Ming

MIAMI BEACH

Orloff, Conrad A

NAPLES

Bates, Eugene W
Boynton, Edwin F
Halvorson, William A
Hughey, M Stanley
Jackson, Clayton L
McQueen, Robert C
Rathgeber, Fredrick E
Smith, William Daniel
Zeffert, Martin L

NOKOMIS

Lincoln, Charles G

NORTH MIAMI BEACH

Harrison, Jay I

ORLANDO

Butler, Robert J
Caton, John C
Christmas, William R
Cottrill, Delford Lee
Eikleberry, Scott C
Grantier, John W
Johnson, Mark H
Keller, Barbara A
Reck, Stephen L
Rubenstein, Steven J
Simmons, Kent M
Tanhehco, Efren L
Zan, Anthony

ORMOND BEACH

Blum, Richard Paul

OSPREY

Methven, R James

PALM COAST

Booher, J Earnest

PALM HARBOR

Auvinen, Thomas R
Bothmann, Horst P
Eckhart, Kenneth V
Gray, James G, Jr

PEMBROKE PINES

Leonard, Joseph R

PLANTATION

Martin, Richard E

POMPANO BEACH

Brummer, George

PONTE VEDRA

Drobnyk, Wendel J

PONTE VEDRA BEACH

Gregory, C William
Hayden, Virgil O

PUNTA GORDA

Bates, James M
Gannon, Joseph T
Huffman, Sam Houston
Lew, Edward A
Thompson, Graham C
Weck, Frank A

RIDGE MANOR

Brooks, Frank A, Jr

SANIBEL

Bassett, Preston C

SARASOTA

Bucknell, Earl F
Lynas, Robert H
Neff, Raymond M
Olen, Robert G
Plimpton, Henry A

SEMINOLE

Fernandez, William N

SINGER ISLAND

Carroll, Wm Joseph
Unruh, H C

ST AUGUSTINE

Trudel, Claude J

ST PETERSBURG

Hettger, Henry J

TALLAHASSEE

Battaglin, Bernard H
Gibney, Lawrence J
Granoff, Gary
Peavy, Mark D
Ripandelli, John S
Slavin, Charles
Smith, David V
Staub, E Brian
Vogel, Jerome F
Watford, James D

TAMPA

Boswell, Susan Lynn
Broverman, Brian
Chorvat, Jan Alan
Cohen, Murray E
Danzinger, Leo J
Dougan, Robert E, Jr.
Downey, William R
Feutz, James R
Hawkins, George K, Jr
Jones, J Michael
Lawson, Joseph E
Metz, Stephen M
O'Connell, Ann M
Thompson, Lloyd W
Underhill, Nan

VENICE

McLean, George E
Ryan, John F
Varga, George J

VERO BEACH

Cody, Donald D
Lohse, Rudolph M
Schenkel, James M
Wagner, Russell L

WEST PALM BEACH

North, Robert C, Jr
Ruchlis, Elsie

WINTER PARK

Hazam, William J

GEORGIA

ATLANTA

Aki, Alvin W
Allison, William A
Anderson, James C H
Anderson, Neil M
Angstadt, Cheryl G
Attaway, Thomas H
Aycock, William Thomas
Baldwin, Craig M
Baxter, Peggy L
Beebe, Roger O
Beeson, Michael Ladd
Bingham, Alfred A, Jr
Black, Lori A
Borkhuis, Elizabeth M
Bowles, Thomas P, Jr.
Boyd, J Ramsay
Brace, Gary L
Bragg, John M
Brannock, Ronald D
Branscomb, John D
Braund, Robert G
Brooks, James C, Jr.
Broussard, Virginia M
Brumbach, John W
Bryan, David
Bryant, Edwin T
Burke, Anne D
Burks, Michael L
Campbell, Louie G
Carr, Jonathan S
Carr, Julian S, Jr.
Castillo, Andronico Lucas
Chan, David
Chittenden, Charles E
Christ, Frans
Christopher, David A
Christopher, Norma Y
Chung, Vincent S
Clark, David G
Clifton, Frances M
Cloninger, Kriss, III
Cochran, Charlene P
Cohen, Harold I
Cohen, Jerry M
Colburn, James T
Collen, John W
Conger, Robert F
Connell, Floyd, Jr
Conway, Francis M
Cooper, Keith H
Covington, David B
Craig, Alan J
Crane, Pamela M
Crompton, Robert B
Davies, James J
Davis, Therman W, Jr.
Day, Roy E
Delahanty, Edward L
Di Paolo, Frank P
Dobson, Robert H
Donatiello, Joseph R
Donofrio, James J
Dover, Elaine
Dubner, Jerrold
Duncan, Zanese B
Eisenberg, Steven A
Ferguson, William A
Flatt, Savage R
Flickner, Edward A, Jr.
Frahm, J David
Freden, K Eric
Freeman, James M
Gaston, J Gregory
Gordon, Linda Phyllis
Grant, C David
Groszkiewicz, Cynthia A
Groszkiewicz, Richard A
Groves, Jeffrey A
Hallquist, Roger W
Hansen, Janet Cummings
Harris, Darryl L
Harrison, James C
Harrold, Steven A
Herring, Thomas D
Hill, Craig M
Holcombe, Willis C
Holland, David M
Horn, Peggy F
Howard, Willis B, Jr
Hurley, James D
Hyman, Howard Jay
Jeness, Cynthia
Johnson, Larry Gregg
Jordan, Jeffrey R
Jordan, Michael L
Joyner, Leon F, Jr.
Justice, Gregory D
Kager, Timothy C
Keller, Wayne Stephen
Kelley, Randy D
Kellison, Stephen G
Keys, Larry D
King, David P
Kist, Frederick O
Knowlton, Henry K
Krause, Gustave A
Kudera, Andrew E
Kuo, Chung-Kuo
Lastinger, James C
Ledwos, Kenneth T
Leo, Carl J
Lin, James C
Loftis, Warren T
Loney, David A
Lowell, John H
Lowery, P Randall
Lund, Lynn Ramsey
Lusk, Jerry E
Luther, J Wade
Lutz, Harry S
Lynch, Timothy J
Mabry, Frederick C
MacGinnitie, W James
Mackenzie, T Scott
Marco, Stephen L
Maroni, Edward W
Marshall, Benjamin L
Martin, Irma
Mawhinney, Terence M
McCurley, Janet B
McDonnell, William J
McGrath, Michael A
McHugh, Ronald J
McIntosh, Kenneth L
McKinnon, Joseph Paul, Jr

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I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

ATLANTA - cont'd.
McLain, Anne B
McLaughlin, Stephen P
Merdian, Craig A
Merdinger, Phillip A
Merlino, Matthew Paul
Meyer, William C, Jr
Miles, Duke
Milholland, James B
Mills, Marjorie S
Millwood, Timothy Simon
Mitchell, Ben H
Mitchell, David E
Mittel, Carol Buchalter
Mohler, Elena D
Moore, Gene C
Morris, Carlton M
Morrison, Rex A
Munzenmaier, Fred W
Myers, G Clinton
Nast, Dennis A
Neal, Christopher A
Nelson, Chris E
Newby, Constance P
Nicholson, Wendell J
Nigh, John O
Northam, Michael W T
Norton, David E
Olson, Steven D
Overholser, Donald M
Panighetti, Arthur V
Parsons, R David
Paul, Abe
Peacock, Willard W
Peterson, Bert H
Pharr, Joe B
Powell, Alwyn V
Powell, George D
Prager, Michael J
Pratt, John William
Pugsley, Brian A
Raach, Frederick E
Rayman, Dale A
Reese, Ralph B
Reichle, Kurt A
Richmond, Allan G
Robinson, John L
Rogers, David Y
Rone, Patricia L
Rosier, Dreighton H
Saccullo, Carole E
Samples, Stanley C
Scarbrough, Alton L
Scattergood, Elizabeth J
Schmidt, Kerry N
Schofield, David A
Seeling, Ronald L
Sellars, Andrea T
Settle, Daniel Brian
Shimamura, Keizo
Shumrak, H Michael
Silvera, Sharon E
Slaff, Nathan H
Slater, Michael R
Slotznick, Lisa A
Sluder, Larry R
Smith, Thomas Brooks
Spitznass, Richard B
Squier, Craig A
Stanley, Randall L
Stevenson, Kenyon
Stonecipher, David A
Stratton, Andrew C
Sturtevant, Hubert B
Sullivan, Joe W, Jr
Sweeney, James L
Swerdlin, Dorn H
Teichert, H Werner
Thompson, Robert D
Tillis, Jean S
Tredway, Thomas S
Tse, Julia S
Tsui, Teresa T
Tullis, Mark A
Turk, Alan C
Turner, George W, Jr
Tverberg, Gail E
Twery, Scott C
Upchurch, Kathleen Orr
Vodopich, Donald R
Warnock, R Larry
Watkins, Nancy P
Webb, Bernard L
Weitzner, Larry H
Welch, Jarmon
White, Dempsey D
Williams, Jeffrey W
Winer, Teresa R
Wingert, Sheryl R
Winkelstein, Jerome
Witt, William E
Wohlbach, Thomas K
Wolf, Richard S
Wood, James O
Wood-Duggan, Margaret
Young, Bryan G
Zatto, Joseph R
Zellner, John T

AUGUSTA

Schwartz, Jane Bradley
Scott, H Randolph

BLAIRSVILLE

Uhthoff, Dunbar R

BUFORD

Van House, Charles L

CHAMBLEE

Lavarack, Patricia A
Spear, Roy W

COLUMBUS

Bugg, William J, Jr
Cox, Kermitt L
Gant, Brett J
Harding, Thomas C
McReynolds, D Karl
Saffan, David B
Schneeberger, Charles M
Shyu, Jyh-Cherng

DULUTH

Bachman, Ronald E
Carey, James J
Chen, Tarwei
Irwin, Richard J
Moskowitz, Joseph Lee
Perlick, Arnie
Schnaer, William J
Seglem, Kevin A
Whitney, Robert L

DUNWOODY

Evans, Don J
Masecar, Rolph W
Shutley, Ronal
Trinh, Minh

FAYETTEVILLE

Paquin, Claude Y

LAWRENCEVILLE

Street, John L

MACON

Weber, Michael E

MARIETTA

Brown, William A
Morriss, Patrick
Sommer, Benjamin L

NORCROSS

Eddy, Arthur C
Rubin, Peggy M

ROSWELL

Brown, Charles E, Jr

STONE MOUNTAIN

Biscoglia, Terry Joseph
Crawshaw, Mark

TUCKER

Sherrill, Thomas C

HAWAII

HONOLULU

Ayson, Benjamin E
Berish, George L
Berni, Betty
Bucknell, Robert I
Buell, Paul Elliott
Choy, Kathleen Y
Furuike, Charles K
Green, Philip A
Han, Luke T
Kovats, Frank
Lum, Jennifer S J

KAILUA-KONA

Pearson, John S, Jr.
Pearson, Margaret E

KAMUELA

Grover, Myles L

VOLCANO

Rea, Everett A

IDAHO

BOISE

Fagiano, Anthony J
Larimore, Stuart B
Misner, David T

HAILEY

Mokros, Bertram F

NAMPA

Green, O David, III

ILLINOIS

ARLINGTON HEIGHTS

Balinski, Kenneth A
Coates, Clarence S
Doherty, Thomas J
Selwood, Alex E
Stephan, Ruth W

BANNOCKBURN

DeWald, James E
Hwang, Li Hwan
Nelson, Bruce Norton

BARRINGTON

Brown, Nancy E
Heltman, Robert C
Sartain, James H

BLOOMINGTON

Bakel, Leo R
Becraft, Ina M
Beernink, Darrell W
Behrens, Nancy A
Bell, Allan A
Bill, Richard A
Brogla, Vernon G
Buffinton, Philip G
Burns, William O
Casner, Thomas R
Curry, Alan C
Dahme, Orval E
Dossett, Alison L
Egeberg, Dale R
Girard, Gregory S
Goodell, Gerald David
Grant, Gary
Gudeman, Richard H
Harrison, Richard W
Hays, David H
Hayward, Gregory L
Herman, F Lee
Hillhouse, Jerry A
Huff, Terry L
Johnson, Robert C
Kelley, Robert J
Lamb, John A
Lehman, Merlin R
Lehmann, Steven G
Lovekamp, Glen H
Martin, Norman K
Menning, David L
Moan, John M
Morrow, Joseph E
Naffziger, Joseph V
Napierski, John D
Nelson, Dale
Olson, Dolores Eicher
Penney, Don E
Pridgeon, Ronald D
Randall, Donald J
Reinbolt, James B
Schopp, Russell J
Seiffertt, Barbara
Snyder, William J
Sorensen, Douglas K
Switzer, Vernon J
Terry, Karen Fulton
Terry, Timothy N
Trenton, Thaddeus W
Trerice, Thomas N
Truttmann, Everett J
Vittitoe, Lynne M
Warth, Robert
Yee, Lone-Young

BUFFALO GROVE

Price, Edith E

CARLOCK

Miller, Michael J

CAROL STREAM

Brewster, John E

CHAMPAIGN

D'Arcy, Stephen P

CHICAGO

Abroe, Michael S
Achenbach, Susan H
Alps, Robert A
Anderson, Keith M
Anderson, Robert C
Aquino, John G
Aronsohn, Robert J
Arthur, Mary Jo
Avner, Kenneth S
Bachan, Lall
Baldwin, Cynthia E
Baratka, John H
Barlow, Ronald G
Bartolain, Clifford P
Bartz, John Lee
Beattie, Orville C
Becker, Ronald J
Behar, Robert A
Bennett, Cynthia L
Beres, Joseph
Bergan, Thomas D
Bernstein, Joel
Berry, Raymond D
Bertronski, Anthony
Bigos, James J
Black, William M
Blalock, Brian S
Boeckmann, Frank A, Jr
Bolnick, Howard J
Boucek, Charles H
Boucher, Yvon R
Boughton, Joan
Bradley, John M
Brand, Thomas
Brown, Brian Z
Browne, Richard H

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I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

CHICAGO - cont'd.
Buck, James E
Buckman, Roger A
Busche, George R
Butz, Stephen G
Campbell, Donald F
Campbell, Donald P
Carlson, Stephen C
Christenson, Wayne E
Cohen, Howard S
Cohen, Robert L
Collecchia, Frank E
Colman, Robert Arthur
Comm, Jerome S
Conder, David A
Cooper, Harold S
Costello, Edward T
Cowen, James L
Cox, Daniel T
Crago, Richard D
Cramton, Thomas J
Crockett, Peter M
Czupek, Thaddeus A
Davis, Mark A
Davis, Rowland
Derbak, Frank S
Dolins, Jerrold G
Donlon, Thomas M
Dostert, Thomas E
Drozd, Robert F
DuBroff, Barbara Lee
Dukes, Jeffery T
Dunn, Ted L
Durkin, Julie M
Dush, Marcia A
Easton, Richard D
Edwalds, Thomas P
Ehrhardt, Allen A
Ehrhardt, Wanda O
Ehrhart, Lawrence A
Eng, Howard N
Engel, Philip L
Epstein, Michael
Erickson, Bruce Allen
Erickson, Terrance T
Faig, Kenneth
Falk, William J
Fatouros, Nicholas P
Feinstein, David C
Feldman, William T
Fenster, Bernard
Fineis, Thomas W
Fisher, Peter A
FitzPatrick, Kathleen A
Forstadt, Jack
Freidin, Howard Alan
Friedrich, Carl A
Friedrich, Denise Yee
Friedstat, Charles D
Fry, John S
Fuhrer, Charles S
Fulks, Debra L
Garcia, Emmanuel B, Jr.
Garner, Richard W
Gartke, Sheila R
Gersch, Charles J
Gladych, Raymond A
Gleason, Mary Lou
Gold, Bob G
Gold, David B
Goldsmith, David L
Goldstein, Sandor
Grant, Peter G
Grodecki, Frederick A
Gunn, Christy H
Gustafson, Timothy D
Gutterman, Sam
Gwizdek, Julie Marie
Hansen, Gregory D
Hansen, Reuben G
Harding, John W
Hartman, Thomas K
Hartman, Willard A
Hartt, Bernard E
Heckman, Philip E
Heins, John K
Helwig, Dawn E
Henry, Walter P
Herbers, Joseph A
Herdrich, Richard T, Jr
Herget, R Thomas
Hickman, S Martin
Hirsch, Jay D
Hofmann, Helen
Hohmann, James E
Hohmeier, Thomas J
Holm, Michael J
Holman, R Jerome
Holmberg, Ronald K
Howell, Rick Spencer
Hunt, Herbert J
Hutchison, James K
Jackson, Bruce E
Janus, Paul
Janush, Erwin S
Jaskolski, James A
Jones, Donald J
Jones, Randall S
Joyce, John J
Kagen, Maynard I
Kamat, Victor Asokh
Kaplan, Robert S
Katz, Jeffrey Stanton
Kavanagh, Brian
Kelley, Mary A
Kellie, William C
Kerr, William D
Kiefer, Donald C
King, Norman R B
Klaassen, Eldon J
Kleen, John T, Jr.
Klein, Allen M
Klein, Gordon E
Klempner, Eric Robert
Klinger, Kenneth A
Kohn, Peter
Kooken, Michael W
Krakowski, Israel
Krantz, Kerry A
Kreamer, James R
Kriz, David G
Kunesh, Daniel J
Laketek, Maryann
LaLonde, Robert J
Larimer, Charles F
LaRose, J Gary
LaSorella, Kenneth A
Leighty, William G, Jr
Leiner, William W, Jr.
Levin, Howard J
Licitra, Sam F
Lilly, George P
Lindgren, Robert E
Lindley, Gary
Lippai, Steven E
Livorsi, Thomas J
Losk, Norman S
Lozowski, Chester M
Macomber, William A
Madrecki, Karl
Maidanick, Charles
Mair, Janet E
Manning, Clark P, Jr
Manning, Kathleen E
Marr, Bonnie J
Marron, Catherine R
Mateja, Glenn A
McCaffrey, Owen P
McCaskey, Raymond F
McGarvey, Kevin T
McKee, John W, III
McLaughlin, S Michael
McMahon, Robert T
McManus, John F
Meeks, John M
Melek, Stephen P
Miano, Thomas M
Mills, William W
Miner, William J
Mitchell, William H
Moeller, Peter H
Montigney, Brian A
Moore, Brian J
Morisato, Susan C
Moscovitch, Nathan A
Moy, Lawrence
Mudd, Bonnie O
Murphy, Paul R
Murphy, Roy
Murtaugh, James A
Narayanan, Mythili
Nathan, Lew H
Nelson, Thomas G
Nesmith, Robin
Niccum, John A
Nicholl, Kim M
Nickele, Christopher J
Niehus, Barbara
Niehus, Jon E
Nodulman, Norman B
Nordstrom, Lloyd L
O'Brien, Terrence M
O'Connor, James T
Olds, Virginia S
Olsen, Dennis W
Olsen, Fred
Paguia, Victor R
Painter, Cornelia B
Palmer, Glenn W
Partridge, William D
Patel, Bhupendra
Patterson, Denise I
Peard, James Gordon
Peruzzo, Albert L
Peters, Barbara L
Petertil, Jeffrey P
Pfeifer, Timothy C
Piersol, Kim E
Pikelny, Michael
Pines, Gary A
Placek, Arthur C
Plumley, Peter W
Polchert, Paul F
Polisner, Dennis M
Ponsonby, Robert M
Posnick, Barbara R
Poulsom, William K
Powell, Steven D
Prokopow, Michael J
Pruitt, Patricia
Rabinowitz, Bernard
Radek, John D
Rappaport, Anna M
Renze, David E
Reschke, John A
Resnick, Lee H
Ricciardelli, Carl F
Richter, Gregg P
Riddell, David W
Robbins, Edward L
Robst, Carl D
Roemelt, Gregory J
Roenisch, Davis H
Rogan, David Robert
Ronczy, George Edward
Roth, Jeffrey S
Roth, Richard J
Ruehle, Thomas G
Rusin, Paul Joseph
Russ, Steven B
Rysz, Charles J
Sabaj, Robert A
Sakurada, Terry Eisaku
Santos, Alexis S
Schanding, Katherine M
Scheibenreif, Daniel M
Schirmer, Daniel J
Schlaug, Owen C
Schlosser, Michael A
Schlude, Raymond T, Jr.
Schreiner, John P
Schubert, John J
Schuering, Eric R
Schutz, John A
Serota, Mitchell I
Sharma, Ashok K
Sharpe, Timothy W
Shea, Gerald R
Sherfey, Charles J
Shippee, Larry W
Shomaker, William J
Sikora, Joseph A
Silins, Edward S
Silvers, Mark E
Siwek, Raymond A
Skalinder, Gregg L
Smalley, Paul N
Smith, Lee M
Smith, Roger W
Smithback, Eric L
Staehlin, Martin E
Stahl, John F
Stahl, Joseph J, II
Stanton, Gary A
Stevenson, Jeffrey W
Stockmeyer, Nancy J
Stone, David L
Stone, Ronald J
Sublett, Sharon K
Swanstrom, Ronald J
Tani, Richard T
Tepfer, Arthur H
Terry, Thomas S
Thompson, Douglas L
Thompson, Ernest M
Thompson, John W
Todasco, Rosemary
Tokarz, Anthony J
Trad, Lee J
Tressel, Harry K
Trinrud, Charles I
Tucker, Thomas F
Twiss, A Kirk
Uhl, Jeffrey A
Valliere, Cheryl A
Van Dyke, Lynn E
Van Housen, Thomas G
Varadarajan, Thiruvadi
Vaughan, Richard L
Vojtik, Peter C
Volkmar, Karl G
Vorwaller, Beth F
Voss, Carl W
Wade, Roger C
Wagner, John P
Wainscott, Robert H
Weber, David P
Wee, Beatriz
Wein, Linda L
Weinberg, Abraham A
Weinberg, Ralph M
Weiss, Joan M
Wesley, William David
Whinfrey, Judith Goulette
Whitney, John C
Winkelman, Del
Winterhof, Bruce
Winterhof, Lily N
Wittenberg, Charles
Wittlich, Jae L
Wodarczyk, Jean M
Wojcik, Edward J
Wolf, Herbert S
Wolf, Kevin S
Wong, James S
Woods, Randi E
Wucherer, Robin M
Yang, Nian Chih
Yuen, William M
Zajicek, James E
Zillmer, Theodore W
Zwitter, Norman J

CRYSTAL LAKE

Crowe, Larry R

DEERFIELD

Allen, Jerry D
Andsager, Steven R
Beeler, Joseph Kent
Dodd, Thomas Hugh
Ennenbach, Jack
Evans, Susan C
Funk, Robert A
Hartsough, Keith E
Keller, Peter J
Koslowski, Mark A
Levy, Jerrold M
Lorisz, Steven Joseph
Mamakos, Emmanuel S
McClenahan, Charles L
Merritt, Robert G
Phelps, Albert R, Jr.
Place, Mary A
Saam, Karen F
Tomassi, Randall J
Weiss, Lance J
Westerholm, David C
Wolff, Sherman M
Young, Michael L

DES PLAINES

Martin, John C

DOWNERS GROVE

Hillman, James L
Mannlein, Sharon K
Reuter, Robert E

ELMHURST

Gorvett, Richard W
Krist, Karen

EVANSTON

Dieter, Roland A
Forker, David C

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EVANSTON - cont'd.
Fredricks, Deborah J
Gleeson, Thomas M
Griffin, Dale C
Harack, John
Markel, Frank L
McGee, Robert R
Paton, Virginia A
Porto, Edward J
Rockwell, David L
Scott, Thomas C
Uzzell, Betsy K

FREEPORT

Cowman, Edward F
Fauser, Louis

FULTON

Barnhart, Lyle H

GLEN ELLYN

Johnson, Richard W

GLENCOE

Koppel, Spencer
Rowell, John H

GLENVIEW

Padgitt, James C
Stankus, Leo M
Sullivan, C Jerome
Wallace, Joseph J

GURNEE

Keating, Richard C

HICKORY HILLS

Correll, Frank

HIGHLAND PARK

Jaffe, Jay M

HINSDALE

Coates, William D
Jones, Frances O

HOMEWOOD

Schweihs, Matthias S

JACKSONVILLE

Hemphill, Aaron Grant, III
Matzen, Keith W

LAKE BLUFF

Avellone, Francis P
Bruce, Robert E
Bruce, William D
Buck, Norman F
Hosken, Daniel S
Nieh, Loretta
Sweeney, Theodore A
Vora, Shantilal A

LAKE FOREST

Ames, John Francis
Cole, Albert D
Conway, James P
Eckert, Ralph J
Garrison, Theodore W
Koloms, Leonard
Krueger, David W
Magic, Michael F
Magnusson, Lynn A
McGinnis, Guy P
Olson, Bruce E
Peterson, Donald M
Solomon, Roger R
Winslow, Daniel Edward

LANSING

Toren, Chester J

LAWRENCEVILLE

Ruppel, Richard J

LIBERTYVILLE

Dummer, James H
McCombs, Allan B
McLaughlin, John
Mikula, Sharon B

LINCOLNSHIRE

Abazoris, Norman V
Baehl, Michael E
Bernsee, Robert W
Bernstein, Z Samuel
Bishop, Donald B
Botkin, Marilyn Susan
Brackey, Marianne G
Burmeister, Monica
Cartolano, Curtis M
Clemens, Thomas P
Cornwall, Lynn A
Davids, Richard W
Ferreri, Barbara Hogg
Ferreri, James Paul
Fischer, Charles J
Fixmer, John P
Gifford, Dale L
Goldstick, Elliott M
Gordon, Julie Starkman
Harbold, Janice M
Haverick, David R
Herington, Dohn R
Hill, Michael R
Hirschhorn, Karen Andre
James, Ken E
Johnston, Michael L
Kelly, James William
Kloss, Joseph C
Laugharn, Gary L
Lee, Steven G
Leone, Robert J
Long, Maureen A
Mabry, Judith A
Makuck, Brian D
McFall, Daniel F
Meshboum, Dr. Stuart
Moody, Richard L
Munson, Bradley Drewes
Nelson, James E
Ornt, Yvonne Gatcheff
Osicka, Charles J
Primmer, Roger L
Prullage, Donald L
Richter, Candace F
Sample, Betty L
Schmitz, Thomas L
Schwehr, Mark D
Sisson, Claude B
Steinhauser, Mark W
Stock, Mary C
Tobin, Harold B
Vogrich, Robert M
Wilson, Gerald I
Yager, Jay A

LINCOLNWOOD

Osa, Jane L
Zeid, Alex

LONG GROVE

Bailey, William A
Bartik, Robert F
Bender, Robert K
Captain, John E
Edlefson, Dale R
Greco, Ronald E
Halstead, Burnett
Henning, Thomas E
Maves, Donald P
Mihalka, Kenneth Mark
Miner, Neil
Oberhellman, Mark J
Pence, Clifford A, Jr
Petz, Earl F
Roth, Randy J
Silver, Melvin S
Thompson, James R
Weiner, David S

MOLINE

Edie, Grover M
Hoffmann, Dennis E
Mathwick, Lloyd F
Moore, Phillip S
Nix, Robert A
Schnapp, Frederic F

MORTON GROVE

Kok, Willem
Mills, Richard J

MOUNT VERNON

Foster, Harlan C

MT PROSPECT

Juergens, Theodore Louis

NAPERVILLE

Bradley, Bruce A
Overberg, Paul J
Steimla, Joseph H
White, Barbara J

NORMAL

Spellman, James W
Tuttle, Gail L

NORTH SUBURBAN

Benesh, Gregory S

NORTHBROOK

Bank, Joshua David
Boger, Steven
Botkin, Leroy V
Britton, Charles R
Chernick, David R
Cramer, Errol
Davis, Rex C
Diemer, Richard L
Doucette, Joseph J
Drennan, John P
Drzal, Rebecca
Dubas, Keith J
Dundich, John P
Ehlert, Darrell W
Eland, Douglas D
Fasking, Dennis D
Friedman, Marla G
Groot, Steven L
Hansen, Henry W
Heau, Thomas K
Hunter, John R
Johnson, Larry D
Kelly, Robert J
Konecny, Robert R
Kozik, Thomas J
Kucera, Jeffrey L
LaMonica, Michael A
Leisinger, Warren
Logan, Thomas J
McDermott, Michael
Miraski, Theodore J
Moews, Lawrence P
Montemurro, Alan Gerard
Montigney, Diana Bowes
Need, Linda S
Ng, Patti Adams
Otten, James
Patterson, Don N
Paul, Barry
Reische, Terrence D
Schultz, Roger A
Schur, Andrea J
Sevcik, Ronald L
Smith, Richard A
Spindler, Stephen J
Spitz, Ronald O
Stephenson, Elton A
Stern, Deborah A
Strom, C Nelson
Trees, John S
Turner, Edward A
Vander Pas, Timothy N
Von Fumetti, Randy J
Weigel, Patrick A
Yocius, Richard P
Young, Edward W
Young, R James

NORTHFIELD

Emering, Edward J
Emering, Sandra A
Heidorn, Howard W, Jr.
Seaman, Jerome F

OAK BROOK

Anderson, Gregg W
Kennedy, J Stephen
Kessner, William V
Lewis, Stephen H
Longerman, Kenneth John
Miller, Janet F
Potts, Lionel A
Shulman, Sharon Z

OAK BROOK TERRACE

Harkin, Denis B
Klein, Richard C
Webb, James O

OAK LAWN

Peel, Jerald P

OAK PARK

Montgomery, David B

ORLAND PARK

Miller, David R

PARK RIDGE

Applequist, Virgil H
Burgess, Willis W
DeGarmo, Lyle W
Pierce, John
Weiss, Kenneth H

PEKIN

Bjorgan, Roger J

PEORIA

Collier, Clarence E
Naff, William A
Sears, Carol Ruth

PROPHETSTOWN

Chamberlain, Carol

PROSPECT HEIGHTS

Stevenson, Raymond H

RIVER FOREST

Mangan, Annette Z

RIVERWOODS

Austin, Joseph D
Limsui, Eben Ros
Moorhead, Steven A

ROCK ISLAND

Andrews, Michael S
Coleman, Charlie K
Frichtenicht, Ronald D
Knowling, Douglas J
Marks, Alene M
Metz, Frank C
Schreiber, Larry L

SCHAUMBURG

Ali, M Nasim
Anderson, Judy Feldman
Bilisoly, Richard
Bowden, Thomas L

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I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

SCHAUMBURG - cont'd.
Brahmer, John O
Busby, Robert W
Cole, Linden N
Cutler, Janice Z
Davis, Brian W
Duffy, Thomas J
Esposito, David L
Franklin, Barry A
Gillespie, James E
Griffith, Roger E
Gupta, Brij M
Hanson, H Donald
Harkensee, James Charles
Kranke, Eric L
Luckner, Warren R
O'Reilly, Patrick J
Phillips, Walter Joseph
Potter, John A
Ritzke, Charles E
Skov, Steven A

SILVIS

Nacin, Raymond J, Jr

SKOKIE

Ellenby, Milton Q

SOUTH BARRINGTON

Brubaker, Randall E
Covitz, Burton
Gorvett, Karen Pachyn
Haidu, James W
Heim, Timothy T
Skrodenis, Donald P

SPRINGFIELD

Bohn, Robert J
Calderwood, Philip D
Canary, Eldon R
Carson, Richard
Cragoe, Arthur C
Dickerman, Robert W
Erlebacher, Alan J
Gorski, Larry M
Gossrow, Robert W
Harlin, James L
Jones, James D
Kirley, Paul O
Lee, Robert H
Leitermann, John H
Moral, Alex N
Morton, Cheryl E
Skinner, Fred E
Solenberger, Carl W

WESTERN SPRINGS

Larson, Robert E

WESTMONT

Venouziou, Aaron

WHEATON

Hauke, William V

WILMETTE

McKenzie, Charles W
Tiffany, Carl A

WINNETKA

Koppel, Ellen L

INDIANA

BATESVILLE

Yanko, John B

BLOOMINGTON

Gesner, Norman B

CARMEL

Brunk, Jeffrey B
Chu, Limin
Eckard, Garry M
Fritz, Donald E
Kincaid, David M
Molen, Frederick K
Stouffer, Linda M

EVANSVILLE

Gilman, Paul H
Jerwers, James R

FISCHERS

Driskell, Richard G

FORT WAYNE

Alford, Timothy J
Antrobus, Barbara S
Antrobus, G Michael
Arnold, Neal E
Becker, David N
Biehl, Jay D
Bogardus, William L
Bowen, David L
Brodrick, Robert M
Childs, Gregory R
Clark, Kenneth J
Clay, Richard Steven
Clevenger, Kelly D
Colby, Ronald Brian
Corajod, Cheryl Harrison
Cossaart, Elaine Ruth
Dellinger, Jeffrey K
Easterly, William E
Edris, Charles L
Girard, Luke N
Girard, Richard B
Glass, John T
Heim, Len
Hickman, Steven M
Horein, James R
Jackson, Larry J
Kaster, Michael L
Keller, Donald E
Keller, James B
Kitsos, Theodore J
Masai, Kazuo
McFall, Melvin C
Menge, Walter O
Miller, Reed P
Morrison, George G, III
Mowery, James Clyde
Nelson, Dean Marshall
Nikels, Robert A
Oldenkamp, Julia
O'Maley, Larry M
Palmer, Bruce E
Panyard, William A
Parkison, Samuel Scott
Pennington, Thomas K, Sr.
Peppler, David A
Pillar, David G
Pinkham, C Allen, IV
Reichlinger, David
Robertson, Richard S
Rolland, Ian M
Rood, Henry F
Rossman, Glenn A
Schwartz, Denis G
Seigel, Jack
Selig, Craig S
Shaheen, Gabriel L
Shearer, James L
Skevington, John A
Skillman, Thomas E
Spooner, Todd Paul
Spurgeon, Paul M
Stagg, Ronald G
Stewart, Gathings
Stopher, Ronald L
Thissen, Francis C
Troutman, Mark Richard
Tyler, William K
Vollenweider, Dale R
West, Thomas M
Williams, John R
Wilson, Tyrone P
Zurcher, Cheryl Ann
Zurcher, Michael L

FRANKFORT

Twomey, Leonard N

GOSHEN

Haarer, Mark A
Richard, Sidney A
Sommers, Karl C

GREENWOOD

Spoelstra, Herbert B

HANOVER

Goodman, Ann Selby

HARDINSBURG

Yoder, Robert S

INDIANAPOLIS

Anderson, Mary Virginia
Anker, Robert A
Barge, Jackie J
Barlow, Lucinda B
Beckley, Jeffrey A
Blankenship, John B
Block, Ronald A
Broedel, Eric A
Brown, Michael Joe
Bryant, Arthur L
Canine, Jonathan A
Carr, Richard N
Christenson, Le Roy H
Coleman, Robert S
Dean, Curtis Gary
Dean, Daryl J
Dean, Kathleen S
Deeter, Dennis A
Donnelson, Paul V
Drew, William A
Fahrenbach, John J
Fairfield, James P
Ferrell, Joe H
Funk, Glenn W
Gavlick, Jeffrey T
Habig, John C
Haefner, Larry A
Hafling, David N
Hanselmann, Jay B
Harding, Carol S
Hartnedy, John A
Hineman, Harry
Husman, Catherine B
Jacobs, Gregory D
Junker, Richard
Keaton, Charles W
Khalil, Michael O
Kingsley, Leonard E
Knutson, James J
Kornya, Peter Stephen
Kraabel, Stephen E
Kroll, Alice
Krueger, Irwin C
Lenar, Richard Eugene
Letwin, Fred G
Lloyd, John C
Loop, Susan Lynn
Lord, Brent Allen
Ludwig, George S
Lyon, Dorothy M
Mallison, Robert G, Jr.
Mikkalo, Steven J
Miles, James A
Miller, Cynthia S
Miller, Jonathan E
Miller, Mary F
Milton, Thomas F
Minassian JD, PhD, Donald P
Mohl, Frederick James
Morgan, Jack L
Morrison, John D
Nesbitt, William M
Nickerson, Bruce E
Nicodemus, Terry A
Notaras, S George
Peters, Edward J
Pfanstiel, Ronald E
Pugh, W Howell
Radcliffe, R Stephen
Reece, J Michael
Retzlaff, Paul R
Robbins, Curtis L
Robinson, Larry R
Rohrbach, Margaret A
Rowan, Richard E
Sauer, Terence W
Scheiwe, Kenton L
Sheets, William L
Shepherd, Carl L
Singer, Diane S
Spoolstra, Peter C
Steffen, Walter W
Stiasny, Gabor
Sullivan, William J
Swaim, R Steven, Jr.
Terry, Steven Lynn
Thomas, Joseph Hunter
Todd, Douglas Lewis
Tovson, Orrin S
Vincent, Ronnie D
White, Lois Jeanne
Wilkinson, Andrew V
Williams, Charles D, III
Willman, Dean C
Willour, Ronald P
Wilmes, Arthur L
Wilson, William F
Wilson, William T
Wolak, Daniel L

KOKOMO

MacDonald, A Howard
Stern, Larry N

LAFAYETTE

Edwards, Donald R
Gross, Thomas K
Tovson, David R

MARION

Glick, Donald L

MUNCIE

Beekman, John A

NORTH SALEM

Fogle, John M

PENDLETON

Kischuk, Richard K

PLYMOUTH

Lankford, Brad R

SYRACUSE

Berkey, Stephen H

WESTFIELD

Cleaver, William J
MacLean, George A

ZIONSVILLE

Faust, J Edward
Harding, George W

IOWA

ANAMOSA

Trevarthen, Margaret A

BETTENDORF

Naggs, Wilson W

CEDAR RAPIDS

Aasland, Christopher
Ballard, John D
Bergman, Bradley C
Doze, Larry J
Garrett, Christopher H
Giles, Jeanne A

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I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

CEDAR RAPIDS - cont'd.
Giles, Kevin A
Griffith, Steven L
Kling, William A
Kolsrud, Douglas C
Sonnleitner, William
Taylor, Robert H
Trefz, James R
Wagner, Virgil D
Ziegler, Ronald L

DES MOINES

Abbott, Michael E
Adams, Warren R
Andersen, Daniel D
Aschenbrenner, John E
Bailey, Richard L
Beard, David R
Beasley, Floyd T
Bierley, Thomas
Birkey, Calvin R
Bowers, Newton L, Jr
Bowman, Glenn L
Breen-Held, Susan L
Brooks, Roger K
Burmeister, Ned A
Burns, Alan L
Butz, Charlene N
Charling, James C
Chen, Lillian I
Christensen, John C
Claypool, William R
Conley, Kevin J
Davis, Jon F
Dinshaw, Esfandyar E
Drury, David J
Durland, Lawrence V, Jr
Dykstra, Lawrence
Elken, John H
Everett, Linda S
Farr, Charles E
Ford, Robert P
Friedrichsen, Detlef F
Gersie, Michael H
Graf, Thomas J
Gulleen, Larry Wayne
Hansen, Lawrence R
Harris, Carl M
Headley, Kip F
Heck, Kenneth M
Helms, Richard L
Hilbrink, David A
Hinchliff, Timothy A
Hopson, James Robert
Houser, Robert N
Huffman, Patricia L
Jaksich, William J
Janzen, Marilyn F
Jean, Ronald W
Jetha, Shirazali
Kacmarynski, Joseph P
Kodis, Robert L
Lamale, Ellen
Lane, Douglas S
Lillis, Terrance J
Lones, William R
Long, Leon L
Lourens, Douglas J
Lundquist, Franklin L
Markley, Milton L
May, Thomas L
Mayer, Chris L
McCollum, Harold
McMahon, A Micheal
Mehus, Carla Jo
Moilen, Tilmar A
Movic, Mark S
Murphy, Edward A
Neavins, Thomas K
Nelson, John K
Neve, David E
Parmenter, Neil A
Peterson, Richard P
Phillips, Thomas A
Rambo, Melvin
Rohm, Charles E
Roos, Dennis L
Rowley, Mark C
Roy, Sarah J
Sanning, Donald E
Schneider, William G
Siebrass, Wesley H
Smith, Charles B
Smith, Raymond L
Streck, James J
Streck, Linda S
Streck, Michael J
Sutton, Richard L
Torgrimson, Darvin A
Turner, Roderick E
Utter, Robert G
Van Elsen, James N
Voth, Karen R
Wallace, James D
Waymire, Barbara L
Wenz, Paul H
Wittenwyler, Ronald P
Workman, Lewis C
Yoder, Reginald C
Young, Thomas J
Zimpleman, Larry D

IOWA CITY

Knowler, Dr Lloyd A

WAVERLY

Bruning, Larry J
Buckingham, Robert M
Burling, Irving R
Hagen, Donald W
Hertel, Gary W
Lawin, Paul
Meylink, Daniel E, Sr
Schleisman, Joette S

WEST DES MOINES

Brooks, Dale L
DeHoogh, David
Dickey, Alan G
Dornfeld, James L
Frost, Roger Eugene
Gibson, Thomas R
Grinvalds, Paul
Hekman, Paul A
Hoffman, Timothy J
Iverson, Donald J
Noyce, James W
Oddy, William J
Pence, Arlen F
Rambo, Jo Ann W
Tatge, Robert L
Tripses, Michael Richard
Withers, David A

KANSAS

KANSAS CITY

Johnson, David Martin

LEAWOOD

Johnson, Rheuben C

LENEXA

Ely, Ray M

MISSION

Miller, Paul V

OVERLAND PARK

Ackerman, David B
Ahrens, John K
Bailey, Victoria L
Batchelder, David
Buchanan, William M
Cuddihy, Gerald E
Drake, Jeffrey S
Engelhardt, John L
Files, Richard L
Fritze, Donald R
Gaule, J Timothy
Handley, Thomas L
Harrington, John Michael
Jensen, John M
Lamson, James W
Lauerman, Thomas E
Levin, Joseph W
Long, Terry M
Maughn, James D
Mayer, Howard E
McDonald, Woodrow H
Merwald, James M, Jr
Miller, Jeffrey D
Miller, John R
Neidig, Frank
Newberg, R Eric
Nickerson, Gary V
Oldham, Dale R
Phillips, W David
Robinson, Robert P
Rose, Gary L
Rose, Georgette G
Spence, Calvin C
Stobie, David W
Weber, Dominic A
Wilborn, Marc A
Williams, Steven E
Winn, Michael R

PRAIRIE VILLAGE

Aikman, Roy W
Humphrey, Patrick L

SHAWNEE MISSION

Blobaum, Gene A
Eaton, Karl F
Fuhrmann, Curt L
Sadler, Gregg R

TECUMSEH

Cooper, Steven L

TOPEKA

Barth, Roger Lee
Eisenbarth, Gary L
Haak, Daniel H
Harrison, Stephen A
Jacoby, Robert E
Jamison, Harry N, Jr.
Klausen, James S
Lynn, Donald R
Miller, Randolph David
Miller, Thomas L
Pierce, Robert D
Swett, Robert E
Thiel, Theodore L
Watson, M Floyd

WICHITA

Daharsh, Jeanne Meeker
Goeller, Robert J
Smith, Vernon J

KENTUCKY

DANVILLE

Breeze, William H

FRANKFORT

Manson, Clair S

LEXINGTON

Chernow, David M
Frishe, Mark
Hand, Katharine M
Hendrickson, John E
Herr, David D, Jr
Pettersen, Herbert C
Schulz, Lance E
Sipes, Chris L
Stoner, Steven K
Tozer, William T
Uhl, Martin E, Jr.
Wagner, William John
Westcote, Walter M

LOUISVILLE

Amrine, Frank M
Blackshear, Robin G
Bowen, Frank L
Bowman, William H
Bruning, John Frederick
Buckner, Leonard
Burch, Phillip W
Carr, Dennis L
Cernanec, Philip J T
Crowe, Patrick J
Darif, Michael T
Daulton, David C
Dickson, Gary D
Dodd, Lisa C
Ely, William R
Erk, Henry A, III
Esakov, William M
Evans, Mark D J
Fay, Richard C
Gagel, Stephen
Georgas, Michael N
Godbold, Mary Jo E
Godbold, N Terry
Goldberg, Alan
Greaton, James P
Grice, Beth K
Grossack, Marshall J
Gunderson, James E
Gwin, Stephen B
Holman, Kenneth F
Hyers, D Dale
Johnson, Lloyd H
Jones, Anita L
Kersey, Charles E
Klein, Martin P
Layman, Lisa M
Lockwood, M Scott
Lynch, Charles E
Maynard, Edward W
McChane, Debra Snodgrass
McDevitt, James F
McEneaney, Raymond J
Moyse, John S
O'Connor, Michael J
Phillips, William A
Powell, Clifford K
Rosky, Theodore S
Ruby, Martin H
Russell, F Kevin
Russell, Sherrel Roey
Schobel, Bruce D
Schumacher, Robert C
Semaria, Stephen D
Sherrard, George R
Smith, Victor L
Snively, Allen B
Snyder, Barbara L
Stone, Dennis L
Welsh, Patrick
Wille, David
Winter, Patricia Lynn

MAYSVILLE

Garnett, Wayne W

PROSPECT

Burbank, Wesley J

RICHMOND

Dandy, William B

LOUISIANA

BATON ROUGE

Curran, Gary S
Hall, Charles G
Huval, Ernest
James, David H
Wittmann, Anthony J

NEW ORLEANS

Adams, Gregory D
Breithaupt, Truman A
Camus, Richard F
Clesi, Philip J
Conefry, Michael A
Craig, Robert E, III
Davidson, Neil
Fell, Robert Mark
Fridley, Richard M
Gale, Gene B
Godshalk, Kenneth C
Groves, William E
Hargrove, Mark A
Henry, Russell
Hotz, G Stephen
Ketchel, Karl O
Law, Kevin M
LeBlanc, Sidney A
Moes, Charles E, Jr.

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Morgan, Michael W
Napolitano, Philip G
Ohman, Carl R
Pyke, Lynn E
Ray, Edward J, III
Roberts, John K, Jr.
Ruddock, John Y

SHREVEPORT

Gibson, John D

MAINE

AUGUSTA

Diamond, Richard H

BATH

Owen, Edward H

BROOKSVILLE

Perkins, Alfred W

CAPE ELIZABETH

Jensen, Llewellyn W
Record, Horace A

EAST SEBAGO

Tulloch, John A

ELLSWORTH

Harkness, Paul T, Jr.

FALMOUTH

Antliff, John C

HALLOWELL

Forsythe, Albert H, Jr

OGUNQUIT

Kimball, Herbert W

PORTLAND

Atkins, Stephen R
Beal, Robert W
Bloom, Shirley G
Bremer, William A J
Brown, Fred
Cabatit, Thomas E
Charsky, Donald M
Cowell, Michael J
Desveaux, Roger P
Donahue, Ellen P
Gallagher, Michael E
Gervasoni, Karen Lynn
Heckel, Thomas J
Hewitt, John E
Lachance, Michael D
Laux, Robert J
Loring, Melinda K
McGarry, John F
Meintel, Charles H
Miller, Lawrence A
Mitchell, Anne Goodman
Mitchell, Robert C
Ornatek, Anthony C
Piccolo, Gary M
Proulx, Anthony G
Sawyer, Olin M
Smith, G Nicholas
Smith, Stephen L
Tan, Beng-Lee
Yosua, Frederick J
Young, George W, Jr.

SCARBOROUGH

Barber, William L

YARMOUTH

Towne, Robert J

MARYLAND

ANNAPOLIS

Carstens, D Wayne

BALTIMORE

Andrzejewski, Chester D
Arruda, Kenneth J
Artes, Lawrence J
Atkinson, Roger A, III
Balder, Ruth P
Ballantyne, Harry C
Baloga, Stephen M
Bayo, Francisco
Bennett, Robert S
Bolton, Robert G
Bond, Eugene D, Jr.
Boone, James Parker
Bourdon, Theresa W
Brandenberg, Donald
Campos, Alberto R
Carp, Marilyn
Clark, Voris C
DeStefano, Ronald
Dupont, Michael J
Eddy, Jeanne H
Edwards, Norma L
Edwards, Ralph E
Egnton, Gary L
Engles, David
Farnen, Daniel Bryan
Flanagan, Terrence A
Forbus, Barbara L
Fowler, Thomas W
Fullom, Curtis L
Glickman, Mark Lewis
Green, Sidney A
Hale, Elizabeth
Harbertson, Dan A
Hurley, John M
Hutchinson, Richard D
Isaacs, Lawrence E
Keating, Daniel J
Keatts, Glenn H
King, Roland E
Klemm, John D
Klueh, Kenneth C
Kossman, Stephen L
Kriston, Francis J, Jr.
Kufera, Kay E
Laur, Charles F
Leimkuhler, Urban E, Jr.
Leong, Kenneth K
Levering, Cynthia J
Levitas, Robert M
Lewis, Fielding
London, William J
Lund, H Neil
Martin, Paul C
McKay, Mary S
Moseley, Jack
Pal, Mintu
Parrack, Jack Lawrence
Read, Robert C
Reider, Teresa M
Robinson, Catherine F
Rose, Jeffrey C
Rowe, Douglas L
Sachs, David S
Savord, Gregory J
Scahill, Patricia L
Scheel, Paul J
Snader, Richard H
Snook, Linda D
Solomon, Ronald L
Strauss, Isidor R
Stricker, Brian P
Taylor, Angela Elliott
Tillman, Cheryl E
Trust, Brian C
Viener, Gary W
Weller, William C
Wild, Veda Dianne
Woodhead, Curt R
Yaffe, Rian M
Zaleski, Ronald J

BETHESDA

Borden, Nathan B
Glynn, John P
Gorrelick, Allen
Hamamo, Roshdi A
Kemper, Lee H
Kramer, Charles M
Lewis, Steven N
Pickering, Victoria L
Stokes, Frank

CHEVY CHASE

Estefania, J R

COCKEYSVILLE

Smith, J Brookes, Jr

COLUMBIA

Anzalone, George D
Feinman, Jess
Kavall, Robin J
Scott, Ellis

CUMBERLAND

Grazio, Peter W
Pearson, Margaret C

FREDERICK

Bennett, Melvin D

GAITHERSBURG

Frasier, Walter E
Nelson, Stephen J
Vance, Jerome H

GLEN BURNIE

Alpern, Lawrence
Hutchinson, Gerald E

HUNT VALLEY

Friedman, Howard H

KENSINGTON

Brown, Maurice S

LAUREL

Krishnamurthy, S
Simpson, William

ROCKVILLE

Benner, Thomas H
DePrenger, Herbert L
Dunn, Harry D
Dyer, Herbert L
Fickes, Steven W
January, Nancy Carol
Lenaburg, David Scott
Marticello, Daniel N
Orr, David J
Rider, Matthew J
Weller, Mark J

SILVER SPRING

Braskett, Ralph J
Chapin, Walter L
Fellers, William W
Johnson, Royal A
Myers, Robert J
Rubin, Ethel C

STEVENSON

McGraw, Eileen C
Moskowitz, Lester

TIMONIUM

Blazek, Charles J, III
Eddins, Joseph M
Gebhardt, Joseph W
Pollard, James H
Pushkin, Marc Louis

TOWSON

Fayolle, John P
Pescrille, Joseph D
Schneider, Edgar W, Jr.
Sirian, Robert L
Sobus, Bruce R

MASSACHUSETTS

ARLINGTON

Schwartz, Max J

AUBURNDALE

O'Connor, William L

BEDFORD

Squires, Sanford R
Whiting, Douglas B

BOSTON

Abraham, Jonathan P
Abraham, Loida Rodis
Abrahams, Amy J
Altman, Jeffrey N
Artura, Raymond C
Baker, John K
Balchunas, Anthony J
Barabino, Richard J, Jr.
Barlas, Mitchell L
Barry, Robert J
Bashline, Donald T
Becker, Johanna B
Becker, Ronald I
Benedict, Elmer R
Benincasa, Bonnie J
Benjamin, Deborah K
Berger, Arthur A
Bertolini, Stephen
Block, Candace M
Brady, Michael B
Braun, George H
Breitman, Alan S
Brennan, Paul J
Brogan, Debra A
Brown, Jan C
Brown, Stephen L
Brown, William W
Browne, Walter F
Caine, Gary J
Cantor, David M
Cappers, Linda F
Cardoso, Ruy A
Carlton, Kenneth E, III
Carroll, William J
Champ, Michael E
Chandler, Rodney J
Chen, Cecilia C H
Cheung, Malcolm A
Chiumenti, Stephen
Clancy, Robert P
Clark, Chester D
Clarke, Gordon W, Jr.
Cohen, Barry D
Collins, James E
Conners, John B
Conway, Ann M
Corwin, Frederic W, Jr.
Cowley, Stephanie A
Crehan, Herbert F
Curtis, Paul
Cutler, Larry A
Dallas, Keith J
Davis, George E
Davis, Lawrence S
Dawson, John
DeCiccio, John M
Demty, Joseph C
Douglas, John F
Downey, Alan R
Driscoll, David L
Earle, David A
Elstein, Allen R
Falkoff, Barry J
Fallon, Michael
Felcon, Francis X
Feldblum, Sholom
Fen, Allan Ming
Ferree, Richard Noel
Fibiger, John A
Fletcher, James E
Foster, Wayne R
Frasca, Robert G
Gaddis, Elizabeth M
Gagne, Roger J
Gagnon, Jeffrey W
Ghezzi, Thomas L
Gianino, John J

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I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

BOSTON - cont'd.
Gifford, Linda C
Gilman, Barry Martin
Glick, James C
Goldstein, Jill S
Gould, Stephen J
Grenier, Richard R
Haas, V Benjamin
Hall, James A, III
Hall, Ruthann
Hanson, Kathleen
Harootunian, Charles J
Harper, Alfred B
Harrington, Timothy M
Hazlett, Glen A
Holtgrieve, Richard D
Horwitz, Lois K
Hosford, Mary T
Hosseini, A Rana
Hsiao, William C
Huntington, Curtis E
Hwang, Cheuwan K
Irish, Frank S
Jagmin, Ronald A
Jarnes, Michael S
Jenkins, Elmore, Jr.
Jensen, James P
Johnson, Andrew Pickens
Johnston, Daniel J
Johnston, Thomas S
Jones, Matt B, Jr.
Kaack, Ingo
Kamer, Joel V
Kearnan, Bruce E
Keith, Allan B
Kinney, John Patrick, III
Klubock, Steven H
Kocher, Carol E
Kolojay, Timothy M
Kuendig, William N, II
Lai, Eugenia
Lamenzo, James R
Lawrey, Richard A C
Laws, James
Lawson, Barbara V K
Leckenby, Jean R
Lee, Thomas J
Leen, John R
LeFevre, Paul H
Leland, Alan C, Jr.
Lent, David R
Lewandowski, Chester T
Lewis, Lucinda Manzi
Lieberman, Henry S
Lin, Susan
Lipsky, Gerald I
L'Italien, Paul J
Locatelli, Robert
Longmoore, John T
Lonsdale, Frederick
Lowden, Beverly S
Lowden, Robert D
Luddy, Barbara L
Macaulay, Joseph P
Mack, Merrill J
Magnarelli, Elsbeth T
Mahler, Howard C
Malloy, Grace L
Maloney, John T
Maltzan, David A
Marquis, Lisa L
Marshall, Lynne L
Martin, Earl Francis
McCabe, Joan E
McCoy, Mary E
McGrath, Franklyn J
McHugh, Ronald J
McInturff, Scott D
McNamara, Kevin J
McQuade, John B
McSally, Michael J
Meixler, Paul G
Midura, Caroleen K
Miller, David L
Miller, Mark R
Model, George D
Model, Jeremiah B
Morell, Roy K
Morton, E James
Moylan, Thomas G
Muleski, Kathleen R
Muleski, Robert Thomas
Mullen, Edward J
Murray, John W
Nagai, Jonette N
Nemerever, William L
Newton, Mark D
O'Connell, Susan M
O'Connor, Joseph M
Olmsted, David L
Orphanos, James N
Ostfeld, Raymond V
O'Sullivan, John M
Owens, Terrence M
Paster, Joseph P
Paster, Robert Steven
Pearsall, Donald M
Peirce, Charles A
Pendleton, Janet A
Pessin, Katherine Gergely
Peterson, Stephen G
Plumb, David R
Pollino, George E
Poplaski, Joseph John
Poppel, Deborah Adler
Randall, Frederick A
Ratigan, Maureen B
Reitano, Lisa V
Reitano, Robert R
Ricci, Stephen J
Rich, Michael J
Richmond, Gerald
Richmond, Stanley M
Riley, Kathleen A
Roach, Robert F
Robertson, Donald J
Rohda, Rodney R
Rosen, Mark L
Rosenblatt, Alice
Rosenman, Martin R
Rosenthal, Laura B
Rubinstein, Stuart F
Salmons, George B, II
Sargent, Gary N
Schaeffer, Gail P
Schlinsog, Jeffrey S
Schneider, Robert E
Scott, Kim A
Scott, Sanford W, Jr.
Seager, Theodore D
Seller, Lawrence A
Senoski, Michael J
Shaw, Henry D
Shemin, Barry L
Sherman, Daniel W
Shigley, Klaus O
Silverman, Susan L
Sky, David C
Smith, Carolann
Smith, Ronald J
Sonkin, Ronald B
Soucy, Robert L
Southworth, J Russell
Spencer, James C
Sternfeld, Joe P
Sterrn, Randi M
Stigliano, Neil
Stokes, Robert J
Strachan, Judy L
Straffin, Donald C
Sumner, Gail L
Sunderland, David E
Sylvia, Elizabeth M
Tanenbaum, Lori Simon
Tan-Torres, Antonio L
Tepfer, Hal S
Terrill, Kathleen W
Thomas, Martin J
Thompson, Joseph F
Thompson, Robert William
Thomson, Maria N
Tierney, John P
Timmons, Peter G
Tomlinson, Joseph A
Treitel, Nancy R
Ullman, Lisa G
Upson, Timothy James
Van Leer, Michele G
Velleman, Susan J
Victor, David J
Vrysen, John G
Ware, Barbara J
Wean, David S
Weisz, Louis M
Welch, John H
Welsh, David M
White, H Edmund
Wills, R John
Winslow, Henry N
Woods, Stephen P
Woodson, Freeman A, Jr.
Yee, William
Ziobrowski, Paul George

BROOKLINE

Robbins, Lillian
Shaw, Samuel E, II

CAMBRIDGE

Nichols, Charles A, III

CANTON

Allen, Howard D
Batza, Stephen M
Boulet, Gerald F
Finnegan, Lawrence J
Ryan, Robert P

CENTERVILLE

Morse, Richard H

CHARLESTOWN

Gould, John C

CONCORD

Anderson, Kenneth D

DANVERS

Baucom, B W
Chansky, Joel S
Fischer, Niels H
Fossa, Frederick E
Herzfeld, John
Pike, Bertram N

EAST ORLEANS

Peacor, C Norman

EASTHAM

Hanson, J Ross

GRAFTON

Smith, Christopher G

GREENFIELD

Bush, Frank J

HARVARD

Dunlap, James A, Jr

HATFIELD

Abbott, Varnum J, Jr

HINGHAM

Shane, Alan

HOLYOKE

Ballas, Frank W
Katcher, Mitchell R
Sulikowski, Henryk

HOUSATONIC

Risen, Michael H

IPSWICH

Freeman, Richard W

LEXINGTON

Bevan, John R

LINCOLN

Klem, Walter

MARBLEHEAD

Jones, Harold M

MARLBOROUGH

Snow, Scott M

MEDFORD

Steeves, Spurgeon S

MILFORD

Schoenly, Stuart

MILTON

Turoff, John H

NATICK

Peters, Franklin E
Tierney, Thomas P

NEEDHAM

Farley, Jarvis
Powell, Jerome M
Sillesky, J Darrison

NEW BEDFORD

O'Connor, Jeremiah

NEWBURYPORT

Wood, R Norman

NEWTON

Beram, George
Bruno, Philip G
Buckley, Brian K
Derby, Burton H
Godwin, James H
Holland, George W
Weiblen, William A

NORTH ANDOVER

Daley, Gina C

NORTH CHATHAM

Ward, William F

NORTH QUINCY

Lampron, Ernest J
Murphy, Christopher F
Palvia, Rajkumari S
Vandervelde, Johan G

ORLEANS

Jordan, C Wallace

OSTERVILLE

Thompson, David M

PAXTON

Kidwell, W Duane

PEMBROKE

Watson, Joseph L

PITTSFIELD

Amick, Carl G
Palmer, Howell M, III
Zehner, William A

PLYMOUTH

Allard, Maynard W

QUINCY

Carpenter, Thomas S

ROCHESTER

Pearson, Raymond G

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

SHARON

Bostian, Robert

SHERBORN

Shotwell, Stuart M

SHREWSBURY

Macarchuk, John

SOUTHBOROUGH

McHugh, M Carolyn
Toczylowski, Deborah Lyn

SPRINGFIELD

Adornato, Paul D
Ashton, Richard D
Bacchiocchi, Gary J
Bartholomew, Robert L
Bingham, Gary C
Borah, Delmer F, IV
Bossi, William J
Brandner, Gregory A
Breen, Richard G
Cain, La Verne W
Chapman, Donald D
Chartier, Mark J
Cheng, Yek Soan
Collins, James S
Compton, Allan K
DuBois, Michael E
Edmiston, Ann H
Fairbanks, Alfred V
Ferris, Peter G
Fitzgerald, Daniel J
Frentzos, Stephan A
Gurski, Jeffrey M
Hall, J Christopher
Hays, Michael D
Heider, Michael J
Hertz, Douglas N
Hill, Charles A, Jr.
Hubbard, Dorothy E
Hulton, Charles E
Jalowski, Edward R
Jangraw, Douglas J
Jermyn, Isadore
Johnson, Allan W
Johnston, J William
Kaplan, Mortimer
Kiontke, Gary L
Knowles, Robert L
Laffan, John M
Lauzon, Dennis P
Leary, Thomas J
Lehman, James H
Libera, John J, Jr.
Lonergan, William P
Massidda, William R
McBride, John F
Muse, Charles F
O'Donnell, Edward F
Parankirinathan, K
Parrish, Martha M
Rankins, J Robert
Reopel, Kevin M
Robinson, Jeffrey T
Rohlfs, Harry J
Sharma, Parmeshvar N
Shlifer, Robert J
Simonds, Bruce
Skelton, Don R
Stamant, Jeanne M
Talaga, Robert M
Taylor, William J
Tholany, Thomas
Tousignant, Susan J
Van Beaver, Peter C
Welch, Molly A
Wendlandt, Gary E
Wertheimer, James L
Wishnick, Sheldon
Wolfe, Joel I

STOUGHTON

Nesselle, David R
Shalit, Carl
Strug, Emil J

SUDBURY

Anderson, Philip D

VINEYARD HAVEN

Winter, Bert A

WAKEFIELD

Johnson, Andrew Paul

WALTHAM

Akins, C Charles
Blatchford, Lynd T
Bonner, Emmet M
Burrows, Edward E
Chern, Paul L
Clough, Thomas A
Garabedian, Thomas J
Gaze, Joseph A, Jr.
Miller, Gary
Quesnel, John R
Samar, Gayle M

WELLESLEY

Anderson, Arthur W
Kieley, John
Stearns, John L
Wallace, George E

WELLESLEY HILLS

Austin, Charles R
Bell, Thomas S
Bryant, Allison P
Byrne, Daniel F
Commander, Charles L
Daoust, Paul R
DeCaro, Robert P
Ehlert, Anne T
Fitzpatrick, Robert F
Fleischer, Edward N
Fleming, Gail L
Forrest, Robert L
Groden, Edward F
Hartwell, Kenneth W
Johnson, Christopher B
Johnson, Philip G
Johnson, William J, Jr
Kerry, Paul J
Klein, Ronald
Kornwitz, David N
Kroll, Brian A
Leach, Robert K
Levitt, Leonard R
Lo, Won H
Marut, Andrew J
Math, Steven E
McMurrich, Arthur R
Mlot, Stuart J
Obernesser, James F
Riemer, Peter J
Scanlon, Raymond
Schoen, Steven H
Seliber, Mark S
Smardon, Robert J
Snead, Patrick K
Steiner, Kenneth A
Terry, James B
Vrolyk, Robert
Zawada, Robert
Zayka, Grisha

WEST DENNIS

Hoskins, Robert H

WEST HYANNISPORT

Philbrick, Harold F

WESTBOROUGH

Monsky, Morris
Smith, Henry W

WESTON

Burke, Thomas Patrick
Carbone, Robert F
Hill, George L
Lakenbach, Cary O
Marshall, Jack A
Ormsby, Charles A
Wallace, M G Roy

WILBRAHAM

Brown, Carroll H
Grace, Walter L

WOBURN

Bayles, Richard E
Boggio, Walter E
Hunt, James H

WORCESTER

Abril, James F
Baldwin, Arthur L, III
Boulay, Edward F
Brown, Jeremy J
Brutto, Richard S
Bujaucius, Gary
Buss, James F
Chand, Nanak
Clark, John P
Collins, Richard L
Cooney, Paul E
Foerster, Ernest R
Ford, James F
Foster, A Michael
Ghosh, Syamal K
Hawley, Brian E
Hess, Albert L
Hirst, Brian L
Holmes, Robert P
Jackson, Frederick W
Johnson, Richard E
Koopersmith, Michael B
Libbey, David W
Lincoln, W Chandler, III
Marion, Peter A
Martin, David A
Martin, David C
Mawdsley, William H, III
McCarthy, William J
Mills, Robert P, Jr.
Moisuk, William J
Mucci, Richard L
Olds, Stanley L
Richardson, James F
Riggieri, Albert A, Jr.
Rosenberg, Amy Goff
Shapland, Mark R
Shrum, Roy G
Smith, Russell H, Jr.
Sutherland, John M, Jr.
Vande Kopple, Lois A
Weinman, Stacy J
Wemple, Andrew P
Witherspoon, Willard, Jr.

YARMOUTH PORT

Lewis, Winthrop T

MICHIGAN

ANN ARBOR

Jones, Donald A
Lannen, James R
Morris, Brian T
Nesbitt, Cecil J
Robinson, Leslie I
Rosenberg, Marjorie A
Sonnanstine, Alan E

BATTLE CREEK

Dugan, Paul B
Graham, Gary G

BELLEVILLE

Murphy, Thomas B

BIRMINGHAM

Hemker, Bernard L
Henne, Richard E

CHELSEA

Kalmbach, Leland J

DEARBORN

Daoust, Joseph H
Twinney, Marc M

DETROIT

Abegglen, Thomas E
Allen, William E
Angell, Charles M
Austin, J Paul
Baird, Stephen E
Brantz, Gary Scott
Bremer, John P
Broesamle, Jack R, Jr.
Ches, Thomas F
Cprek, Clay R
Dwyer, Michael Harry
Faath, Richard J
Ferstenfeld, Larry H
Gabriel, A Gerald
Garland, Barbara S
Gee, William A
Godfrey, Charles E
Graf, Dennis J
Green, Frederick M
Haas, Steven J
Harthorn, Don L
Heilman, Arvin L
Hodovick, Joseph
Houck, Kenneth J
Jatkowski, Edwin P
Johe, Richard L
Johnson, Jeffrey E
Jones, Leslie E
Jones, Norman L
Karras, Ioannis S
Kaye, Richard M
Kays, David F
Kershner, James D
Labute, Ronald
Lukis, Edward R
Mallin, Mitchell
Mamuscia, David P
Mast, Robert P
McCready, James M
Monaghan, Sean T
Monroe, Charles F
Murphy, Brian B
Newton, Robert W E
O'Keefe, Robert M
Oswald, Keith X
Padiernos, Justino
Reed, L Alwilda
Rietz, Robert J
Rodwan, Sandra Westphal
Roeder, Richard G
Shapiro, Ray
Smith, David A
Smith, Kenneth R
Smith, Ronald J W
Smith, Susan M
Sonnanstine, J Kathryn
Sonnenschein, Gerald B
Stanley, Samuel S
Swisher, John W, Jr.
Van Ark, William R
Williams, William A, Jr

EAST LANSING

Clinton, R Kevin

FARMINGTON HILLS

Auster, Lawrence S
Engle, Edward Charles
Gower, Michael Brian
Meisner, Gordon R
Meono, Randall C
Scheffler, Anne E
Taylor, Lawrence Dale
Tsang, Vincent Y Y

FLINT

Newell, Jack W
Persons, Steve J

FRANKLIN

Kornhauser, Marvin L

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

GRAND RAPIDS

Buben, Paul
Cerling, Eric R
Clemens, Dennis D
Compere, James L
Fuerste, Karl W
Lamps, Dale
Letourneau, H Louis
MacDonald, David D
Prager, Frank A
Sanders, Douglas O, Jr.
Visscher, Alan Roy
Wilkening, Robert E

GROSSE POINTE FARMS

Schonenberg, John J, Jr.

HIGHLAND PARK

Brown, Richard F
Kempken, David W

HOWELL

Marker, Joseph O

KALAMAZOO

Farrell, Lawrence M
Guy, Martha E
Rath, John R, Jr

LANSING

Barker, Guy Vincent
Billard, William T
Boor, Joseph A
Borchert, Rick A
Drake, Lisa C
Hruska, Thomas J
Kiernan, Edward P
Roe, Armin S

LAPEER

Hayes, Rea B

LELAND

Adams, Samuel P

LIVONIA

Daubenmier, Michael D
Huppenbauer, William H
Martin, John J
Pranschke, James E
Spenny, Martha M
Young, Howard

MADISON HEIGHTS

O'Brien, Robert H
Shanahan, John L

NEW BUFFALO

Singer, Paul E

PLYMOUTH

Gilligan, James T
Hughes, Herald H, Jr.

PONTIAC

McHugh, Robert C

PORT HURON

Borema, James C

ROCHESTER

Storm, Diane M

ROCHESTER HILLS

Werner, Thea I

ROYAL OAK

O'Kulich, Nicholas A

SOUTHFIELD

Anderson, Sigfrid M
Bernardi, Francis C
Bertelsen, Allen L
Biskner, LaVerne J, III
Eizen, Sheldon D
Esuchanko, Joseph
Fleissner, Richard G
Hooshagen, Jeanne M
Jacobs, Dennis E
Johnson, Ronald J
Kellar, Stephen H
Kirzner, Judith L
Markell, Andrew S
Morris, Robert E
Pallone, Julius L
Paxton, William G
Peters, Benjamin George
Pranschke, Deborah A
Schwartz, Lawrence Edwin
Sievert, Frederick J
Stone, Mary H
Sundram, Anuradha
Varney, Laura Schumacher
Ward, Robert A
Wilton, Rodney C
Wright, William S

TRAVERSE CITY

Chang, Ching-I E

TROY

McCall, Thomas R
Penn, Harold W

MINNESOTA

ARDEN HILLS

Andresen, Robert Karl
Blaske, Stephen P
Smith, Kirk A
White, Charles Scott

BLOOMINGTON

Hansen, Paul E

BURNSVILLE

Frankovich, Ernie
Jacobsen, Richard L
Patrick, Gale D
Teisberg, John E

COHASSET

Wagner, Edward W

COTTAGE GROVE

Meyer, Thomas G

CROSSLAKE

Ryan, Ronald E

DAYTON

Smith, James P

DEEPHAVEN

Perkins, Ann

EAGAN

Malerich, Steven Floyd

EDINA

Bordewick, James R
Kemble, James W

FERTILE

Eide, K Arne

MINNEAPOLIS

Adams, David G
Aldritt, John K
Anderson, Dean R
Anderson, Louise H
Anderson, Steven E
Anderson, Tracy Alan
Arveson, John C
Atkinson, Richard V
Bailey, Robert A
Barks, Bradley E
Bauer, Lynda J
Bechtold, Timothy V
Bengtson, Bruce D
Benson, Lawrence E
Bergene, Kent M
Berntson, Randy L
Bluhm, William F
Bodger, Charles H
Boekhoff, Jay
Bonach, Edward John
Boushek, Randall Lee
Bredemus, John W
Briscoe, Donald J
Bruce, Paul V
Bruns, Sandra Lee
Canillas, Mary Wallin
Carlson, Bruce A
Carroll, Hobson D
Carstens, Janet M
Casmer, David M
Chen, Eugene C
Christianson, David J
Coleman, Thomas L
Cornish, Brian Todd
Darr, Julie A
Dawson, Ernest G
DeLong, Scott H, III
Doepke, Mark A
Dunning, Douglas K
Eberlein, Jerri D
Eckman, Michael V
Emerson, Michael L
Ewert, John S
Farley, Michael W
Farrell, Thomas F
Feldman, James E
Feshbach, Andrea
Fleischacker, Paul R
Fluttie, John H
Forde, Luther O
Freier, Daniel E
French, James T
Gandrud, Robert P
Gathje, Steven M
Goebel, Ralph H
Greenwood, Brent Lee
Grosh, Allan J
Hahn, Kristine M
Halvorson, Debora A
Hanf, Duane F
Hawkinson, Scott A
Heikkila, Beth Ann
Hepokoski, Peter
Herman, Randall Paul
Hoffman, Earl L
Holm, Thomas J
Horst, Barbara B
Hosfield, Gary L
Howe, Kent P
Huffman, Peyton J
Ingram, Robert J
Jensen, James M
Joern, Bradley J
Johnson, John A
Johnson, Lance M
Johnson, Richard D
Johnson, Roger Edward
Kaiser, James A
Kalke, William C
Kloski, Gregory
Kling, Richard W
Koch, Judy A
Kocken, William Norbert
Kolkman, Paul F
Krahulec, Richard C
Kreider, Donald E
Krogstad, Craig A
Kuhlman, Thomas J
Kuipers, Philip
Kurak, Robert J
Landry, Douglas M
Laning, Kurt J
Larson, Ryan R
Lingo, F Jay
Lund, Allan C
Lyle, Ted A
Martin, Kristine Marie
Masica, James G
Mast, Boyd
Mathewson, Stuart Bruce
Mattson, Brian J
McBride, Karen Holmes
McCarville, Mark E
McDonald, Gary P
McKoskey, Jerome J
McNeill, Richard
McNichols, James P
Meyer, Beverly A
Meyer, Mark D
Miller, James R
Minnich, Kay M
Mitchell, James A
Myers, Nancy R
Nelson, Lawrence S
Nelson, Nancy F
Nentwig, Jacqulynn Abdella
Nicholson, Bruce J
Nimnemann, Deane
Nordin, Robert D
Nordstrom, William G
Olney, Craig A
Otto, Gary L
Palmer, Kevin E
Parr, Douglas S
Perkins, Robert E
Pestal, Charles F
Peterson, Dennis K
Radach, Floyd Raymond
Rahn, Michael Robert
Revier, John Michael
Rogers, Gregory A
Running, Rolf H
Sames, Susan R
Sandberg, David K
Satrom, Donn B
Scarlett, David E
Scearcy, James H
Scharmer, Gary L
Schneider, Gregg
Schroeder, Steven W
Shaw, Carolyn B
Shepherd, W Blaine
Slomiany, Victoria A
Slyter, Dean K
Smrekar, Jerry
Solverud, Mark L
Sorbo, Allen J
Sorensen, Stuart L
Sourdiff, Jerald E
Spies, Robert L
Stenson, John M
Stertz, Lynnette J
Sticha, Kay L
Stueren, Valeska U
Stockfleth, Ronald D
Sutton, Harry L, Jr.
Swager, Richard E
Swift, Richard A
Thompson, Matthew M
Tollerud, Joyce A
Tongson, Timothy J
Treece, Alan H
Trygstad, Lynette L
Turner, John G
Tvelte, Carol J
Ullsperger, Dewayne E
Van Iwaarden, James A
Verlautz, James F
Wagner, Stephen B
Walczak, David P
Waldhauser, Cathy H
Walker, Darrel E
West, Steven P
Wiard-Bauer, Roger K
Wilbur, Jon Karl
Williams, C Arthur
Willman, Scott S
Witcraft, Susan E
Wobbeking, Ronald L
Zingle, Mark R

MINNETONKA

Anderson, Robert C
Fors, Daniel G
Reynolds, David C
Wahlberg, Dean A

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

NEW BRIGHTON

Holm, Charles E

OWATONNA

Hanson, Richard L
Johnson, Richard W
Judd, Steven W
Otteson, Paul M
Thompson, Philip R

PLYMOUTH

Grigg, Phillip J
Lotkowski, Edward P

ST PAUL

Agrimson, Gerald
Amundson, Richard B
Anderson, Paul W
Baumer, James D
Beck, John T
Bloomfield, Coleman
Brehm, Paul J
Busse, Judith Ann
Coon, Katherine C
Cordon, Jenean C
Degerness, Jerome A
Dokken, Thomas J
Dukatz, Judith E
Engen, Richard A
Frisch, Gary A
Gilles, Joseph Anthony
Graham, Timothy L
Guenthner, Denis G
Haltiner, Terry M
Holmberg, Randall D
Howald, Ruth A
Hubbell, Jaymes
Hunstad, Robert E
Jasper, Jane E
Johnson, James E
Kain, Dale R
Kildahl, Kathryn J
Knox, Frederick
Larsen, Michael R
Lyle, Aileen Conlon
Mikkelsen, Robert L
Mueller, Nancy D
Nelson, Janet R
Newlin, Patrick R
Nicholson, Jon
Niemiec, Richard
O'Brien, Patrick W
Olafson, Robert
Ostergren, Gregory V
Palenik, Rudolph A, Jr.
Penninger, Michael J
Peterson, Steven J
Philips, Julia T
Polak, James G
Pollock, Robert Brian
Post, Jeffrey H
Rapoport, Andrew J
Saarloos, George L
Schumi, Joseph R
Sexton, Steven E
Strong, Gregory S
Tretsven, Todd Lee
Turner, Scott A
Vanvig, James A
Walker, Gerald T
West, Renee C
White, David L
White, William M
Winslow, Martha A
Wulterkens, Paul E

STILLWATER

Stennes, George V

WAYZATA

Saulon, Joseph F

WHITE BEAR LAKE

Hill, J Stanley
Rupert, Walter J

WOODBURY

Mitra, Dolly

MISSISSIPPI

JACKSON

Brister, Michael E
Castle, Glen Allen
Dausman, Robert O
Davidson, George I, III
Dominick, Thomas J
Donald, David U
Dyer, Harland A
Fielding, Richard G
Fischer, Larry A
Gant, Keith E
Healey, Ralph J
Herrington, Walt N
Hudgins, James R
Johnston, Kenneth P
Langston, Esse D
Latta, Raymond A
Lewis, Walter Lee, III
Paisley, Robert M
Pemberton, Kent B
Pogue, Beverly S
Pratt, Hunter D
Robinson, John T
Sheldon, Curtiss S
Stenmark, John A
Stevens, W Tris
Townsend, Wm Lynn
Varcoe, F Turner
Wingo, James Byron

MISSOURI

BRANSON

Corcoran, Regina

CAMDENTON

Mullens, Will R

CHESTERFIELD

Keshner, Steven E
Meyers, Steven D

CLAYTON

Chambers, Michael W

COLUMBIA

Welshons, Janet Lee

KANSAS CITY

Bader, Steve
Baker, Michael G
Bettis, Michael N
Blackwell, Alan P
Bohlman, Bruce J
Bollin, Michael L
Engel, Lawrence E
Field, Warren A
Glasco, William R
Hause, Christopher H
Higley, David L
Howard, Kevin J
Hutsell, Randy K
Iverson, Ronald J
Jacobson, Martin Dale
Kelley, Donel C
Kelley, Vance W
Kilmer, James E
Kinnamon, Jay B
Klein, Oscar R
Kurtz, Lori A
Langlitz, Leon L
Lemery, Francis P
Lonergan, Thomas T
Makin, James R
Maver, Robert W
McAvoy, Sheryl Roberts
McDonald, William R
McLeod, Donald E
Metzler, David L
Milton, Mark A
Muller, Gary L
Nebbia, Gerald A
Oleson, Dean L
Peacocke, Sidney W
Reese, Richard M, Jr.
Richmond, Owen D
Schwisow, Mark D
Selig, Gerald W
Snapp, Sharon Alice
Swanson, Robert H
Walsh, Connie L
Walsh, James P
Weber, Donald T

KIRKWOOD

Jekel, Oscar H
Nelson, Allen G

LAKE ST LOUIS

Farmer, Thurston P, Jr.

ROBERTSVILLE

Burian, Otto J

ST LOUIS

Anderson, Roland G
Atkinson, David B
Azari, Robert J
Bardon, Thomas S
Barnhart, E Paul
Bayer, Gary T
Bhave, Shashikant K
Boehm, C Roland
Brodtrick, David A
Brodtrick, Michael A
Brogan, Howard S, Jr.
Brown, Rodney Royce
Burgett, John W
Cerneka, Thomas P
Chen, Ning Y
Coleman, John E
Conway, Albert, III
Crowe, Nancy R
Cruthis, Harold T
Cummings, Richard T
Dembiec, Linda A
Disch, Aloysius J
Dlouhy, Thomas R
Drennan, James E
Dummitt, Roseann
Durington, Rex Mitchell
Eckley, Douglas A
Faith, Edward L
FitzSimons, Christopher, IV
German, Douglas K
Gilmore, William Allan
Gloggner, Frank J
Gootzeit, Abraham S
Greenspon, Sheldon J
Harris, Timothy F
Hobbs, Alan
Hofmann, Richard A
Hohertz, Robert D
Holdredge, Wayne D
Holmes, Al F, Jr.
Hoog, Gerald H
Houghton, Anthony J
Hughes, E Tom
Imler, Karen A
Ingenthron, Roger P
Jacobs, Joshua
Jenkins, Bruce W
Jones, Janice M
Kimball, Susan Kay
Kirner, Daniel E
Klemm, Andrew H
Kohl, Timothy A
Kupferman, E Perry
Lake, Richard A
Lannert, Thomas F
LeLaurin, Suzanne
Longoria, Ricardo A
Lorenz, Alois J
Lowe, Robert F
Lynn, Randall K
Martin, Floyd R
McIntyre, James C
McLean, David P
Miccolis, Jerry A
Michelson, Jon W
Mitchell, G Thomas
Molinar, John L
Nelson, Richard J
Nordyke, Craig Kevin
Parker, J Ronald
Patrick, Rodger R
Price, Michael Barry
Rathjen, Ralph L
Rigel, J Reuben
Ristau, Michael R
Rittinger, Erwin F
Robb, Stephen A
Robberson, Paul W
Rochman, Andrew B
Rosenbloom, Samuel
Rubie, James S, Jr
Sawtelle, Peter G
Schaper, Richard A
Schaub, Thomas W
Schiffer, Graeme F
Schisler, Donald D, Jr.
Schorr, Phillip A
Schuster, Paul A
Scribner, Donald J
Sellenriek, Jill Begg
Shment, Kenneth J
Smith, Byron W
Stevenson, Jeffrey Glenn
Strom, David N
Strother, Michael E
Tilford, Jeffrey K
Tiller, Margaret Wilkinson
Toothman, Michael L
Vogl, Joseph M
Warner, Edward K
Wells, David Q, Jr.
Williams, Dean E
Winer, Warren J
Wolf, Ronald M
Wolzenski, Bernard
Wood, Jack E
Woodring, A Greig
Zigler, Martin J

WEBSTER GROVES

Bleitner, Gary D
Smith, John E

MONTANA

HELENA

Hendrickson, Alton P
Miller, Judy A

NEBRASKA

ELMWOOD

Clements, Robert K

LINCOLN

Aerts, Theresa M
Angle, John C
Annin, Roger K
Brennfoerder, Roxann
Cox, Samuel H
Eggert, Linda R
Ehly, Marvin P
Elmshauser, Ronald D
Friesen, Lynn
Gohde, Lori Stevens
Haire, James R
Higley, Thomas D
Hollman, Stuart L
Jonske, Fred
Linney, Steven R
MacLean, James F
McArdle, Thomas P
McCoy, Glen E
Meyerle, Gregory A
Monson, Donald Kevin
Petersen, Loren V
Peterson, Donald L
Raymond, Gary R
Rich, Robert E
Rickers, Frederick R
Spilker, Dean D
Spilker, Keith K
Vannier, Lyle
Vautravers, Richard W
Wallman, David T
Way, Dean M

NEHAWKA

Nolte, Renee A

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

OMAHA

Andersen, Anne E
Babcock, Sheryl M
Baber, Larry D
Backhaus, Karen K
Benson, Patricia
Billingsley, Mark E
Breyer, Kevin D
Brinkman, Alan D
Burcum, George K
Bykerk, Cecil D
Canal, Patrice A
Christopherson, Jon C
Clark, John T
Claussen, Diane M
Comeau, Robert
Conn, Russell R
Conner, Randall C
Cook, David Nolin
Cruise, Richard D
Cuba, Sheryl V
Dinges, Franklin L
Dolsky, Kevin M
Dwyer, William V
Fisher, Lawrence D
Flanagan, Richard J
Glathar, James A
Graul, Lonnie Milton
Hansen, Debra Joan
Hare, Dennis K
Hartman, Ayleene G
Haskins, Charles R
Hayes, David Paul
Herr, Timothy J
Holt, William T
Horn, Dwain R
Horn, Randall C
Hsu, Karl
Hupf, Robert
Isaacson, Fenton R
Jacobson, Gerald A
Jay, Burton D
Johnston, Ernest B
Jones, Donn B, Jr
Josten, Anita Rae
Kabala, Joel C
Kaskie, Katherine M
Kazakoff, Michael
Kellen, Michael L
Kuehn, Ronald L
Kuster, Bruce C
Lane, William R
Lee, David S
Lin, Jer-San
Maine, James S
Mann, Dale C
Martin, Daniel P
McCarthy, Terrance M
Meier, Virgil L
Mischke, Gerald Arden
Morgan, Robert P
Myhra, Phillip J
Nathan, Ira
Neary, Daniel
Nohl, Michael J
Ochsner, Paul D
Orean, Robert E
Ozenbaugh, Robert
Palmer, Roger S
Perry, Eric W
Peterson, Kris E
Pillard, Joy A
Reese, W Michael
Richhart, James W
Rongish, Ernest L
Rose, J Franklin
Rotschafer, Randall P
Rudolph, Max J
Rueschhoff, Gregg
Ryan, William K
Schaefer, Thomas
Schreier, Mark Leonard
Shapland, Robert
Sherrets, Julianne How
Singer, Fred M
Sloane, William L
Smith, John Richard
Spitser, Kevin Lee
Stephenson, J Herman
Sullivan, Denis J
Wiltgen, Russell J
Workman, Bruce L
Wright, Diana S
Zdan, Sandra W

NEVADA

CARSON CITY

Nicholson, Earl H

LAS VEGAS

Carson, Evelyn G
Lebenson, Robert D
Margolis, Donald R
McCaulay, P Martin

NEW HAMPSHIRE

BEDFORD

Poland, Jeffrey D

CONCORD

Ash, Richard D
Bailey, Paul M
Bishop, Everett G
Blossom, Charles
Burgess, Albert P
Cook, John R
Copestakes, Arthur D
Emery, Ronald H
Forrester, A Ben
Groathouse, David W
Howland, Mark F
Kinson, Paul E
Laurion, Andre J
LeBoeuf, Michael J
Liscord, Paul S
Mace, Vincent G, Jr.
Olson, Herbert B
Patz, Lawrence C
Peltier, Mary Ann H
Sonheim, Jeffrey
Ward, Michael R

DOVER

Biondi, Raymond B
Cronin, Paul A
Pierce, Susan E

GRANTHAM

Boothroyd, H J

HANCOCK

Gardner, Herbert S

HUDSON

Presley, Philip O

KEENE

Gerlach, Scott B
Lepage, Paul A
Pagnozzi, Richard D

LEBANON

Musser, Karl R

MANCHESTER

Chou, Li-Chuan L
Desfosses, Daniel
Foley, Charles D

PETERBOROUGH

Page, Charles H

NEW JERSEY

ALLAMUCHY

Jenkins, Albion U, Jr.

BASKING RIDGE

Hinrichs, Peter A
Johnson, Warren
Kulik, John M
Murphy, Richard F
Rowland, William J
Salton, Jeffrey C
Sarnoff, Paul E

BEDMINSTER

Denlinger, Kurt F
Leister, Kellen G
Pinzur, Laurence
Wilen, Robert E

BELLEVILLE

Drake, Richard H

BERGENFIELD

Damia, Andrew P

BERNARDSVILLE

Toussaint, Robert C

BLOOMFIELD

Bergstresser, R L
Mosesson, Zehman I
Pfefferle, Frederick P

BOONTON

Bennett, Norman J
Emery, E Ward

BRADLEY BEACH

Lino, Richard

BRANCHVILLE

Wess, Clifford

BRICK TOWN

Quinby, Harry E

BRIELLE

Plisky, John C

BUTLER

Barlow, John R

CALDWELL

Ingersoll, W Harrison

CALIFON

Vila, Antonio D

CARLSTADT

Gruber, Charles
Stergiou, E James

CHATHAM

Brown, William C
Brownlee, Harold J
Ellerthorpe, Desiree M
Finnegan, Philip F
Jarka, John
Moore, Robert R
Rugger, Gerald K
Windecker, Arthur A

CHERRY HILL

Balcarek, Rafal J
Haya, Avner
Hughes, Diane Murdock
MacMichael, Joseph W, Jr.
White, William A

CLINTON

Barnes, Bryce

COLONIA

Dezube, Mitchell

CRANBURY

Ben-Zvi, Phillip N
Coulter, Thomas G
DiGaetano, Mark
Donnelly, Vincent Thomas
Eagelfeld, Howard M
Herman, Steven C
Kasner, Kenneth R
Lino, Richard A
McDermott, Sean P
Pearl, Marc B
Sweetser, Edward H

CRANFORD

Barnes, Patricia W
Dolce, Stephen F
Gebauer, Gerhard J
Perrine, Daniel E
Scherb, Marvin A

DUMONT

Thiessen, Henry B

EAST ORANGE

Alexander, William
Barnes, Donald A
De Esposito, Caroline
Freifeld, Stanley
Jackson, James M
Jacobs, Myron
Klein, Nancy W
Martin, Marjorie R
Singer, Stephen G

EDISON

Gee, Kin K
Kerstein, Andrew M
Rubinstein, Seymour

ENGLEWOOD

Bell, Stephen M
Kunis, A Maxwell
Kunis, Manuel
Lubin, Lawrence
Ritter, Shirley

FAIRFIELD

Oltchick, David N
Phillips, Howard M
Schadel, William A
Schmier, Abram

FLORHAM PARK

Bergen, Joseph S
Brooks, Sheldon
Campbell, Gerald J
Erman, Anita M
Fenichel, Seymore A
Frackenpohl, Herbert M
Gallo, Victor A
Lawlor, Rita Manning
LeRoux, David
Malkiewich, Lindsay J
Ogden, Sue W
Renz, David L
Singer, Jack A
Skocypec, Gary M
Slowata, S John
Smith, Kevin Michael
Thompson, Robert C
Vane, Bruce F
Wong, Kathleen R
Zaharuk, Stephen

FORT LEE

Allen, Dale
Ansbacher, Joseph M
Bell, George E, III
Benovitz, David M
Blattner, Joseph L, Jr.
Blecher, Barry S
Braverman, Robert G
Brennan, Lawrence T
Byrne, Robert Stephen, Jr.

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I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

FORT LEE - cont'd.
Cardace, Dominick A
Castells, Manuel
Clausen, Norman W
Cornwell, Richard B
Fishman, Morris
Gereb, Daniel L
Githens, Sarah H
Glickstein, Alan R
Gross, Harry
Heitzman, Robert E, Jr.
Heller, Lawrence A
Hickey, John C
Jones, Brian A
Kastrinsky, Ira G
Katz, Frank L
Koscielny, Gary M
Leventhal, Gary D
Marx, Deborah J
McKearney, Lawrence J
Mikolajczyk, Michael A
Morgan, Curtis S
Neeves, Walter A
Root, Randolph B
Rosenberg, Jay P
Rotello, Patricia A
Rushworth, Thomas J
Sarli, Maria M
Schwartz, Jonathan
Sears, Richard C
Senior, F Thomas
Sher, Lawrence J
Siegler, Ira I
Skovron, David A
Spiegelman, Josh Stuart
Statius, Anastase E
Stokesbury, John T
Strazemski, Joseph P
Torrie, William
Viener, Amy
Westervelt, John S
Wiskowski, John P

GLEN RIDGE

Hauser, Harold
Neubarth, Neil W

GLEN ROCK

Allen, Henry G
Curran, Kathleen F
Donovan, Maurice V
Feeney, William A
Rouffa, Robert S

HACKENSACK

Hill, Walter C

HADDONFIELD

Barackman, Philip J
Kraft, Raymond J
Rosen, Stephen H

HARMON MEADOW

Bradley, Patricia C
Burger, Harry
Chan, Lau C
Curley, Mary Ellen
Diamond, Stephen D
Faber, Peter R
Finkenberg, Frank E
Kapner, Joanna M
Kazanjian, Agnes
Kim, Yungchai
McLaughlin, Walter J
Rohlfs, A Frederick, Jr.
Sanz de Soto, Julia T
Sharp, Raymond E
Simon, Robin B
Stout, Alberta
Weiser, Barbara S
Zaeh, Donald E

HASBROUCK HEIGHTS

Wallace, Robert E

HAWORTH

Kuttler, Michal Bauer

HIGHTSTOWN

Smith, J Henry

HILLSDALE

Popiel, Robert P

HOLMDEL

Gillespie, Bryan C
Myers, Thomas G

HOPEWELL

Lyons, Daniel J

JAMESBURG

Lynde, Harold W

JERSEY CITY

Castrovinci, Basil
Ferrara, Theodore A
McDaniel, Gail Polly
Whitman, William M

LAKEWOOD

Reinstein, Kenneth Wayne

LAWRENCEVILLE

Farago, Peter A
Grace, Gregory

LINCROFT

O'Neil, Mary L

LITTLE FALLS

Celler, Richard C
DeRyder, David R
Miller, Dennis J
Munice, Theodore H
Reed, Alan L, Jr
Ryder, Robert W
Thrower, Charles H
Williams, Paul N
Young, Thomas M

LITTLE SILVER

Holsten, Fred H

LIVINGSTON

Bloom, Roberta F
David, Frank H
Shemtob, Mark
Silkes, Lawrence
Uchitel, Mikel R

LYNDHURST

Buffin, Kenneth G
Degann, A David
Epley, H Robert, III
Feehan, Michael G
Garrett, Harper L, Jr
Gauld, Edwin S
Homza, Joseph
Kent, Irwin I
Nakagawa, Yoshitaka
Rapps, Larry
Siegel, Lewis A
Swope, Carl S
Wattenberg, Larry B

MADISON

Stearns, John B

MANAHAWKIN

Pulley, Richard W

MARGATE

Lucas, Edy H

MARLTON

Desai, Kiran
Glyn, Rachel Eve
Singer, Steven J

MATAWAN

D'Alise, Domenic P
Stipelman, Charles M

MEDFORD

Blair, B Franklin
Rodermund, Matthew

METUCHEN

Bagshaw, James J
Dice, William F
Gillam, William S

MIDDLETOWN

Eisner, Stanley L

MILLBURN

Wells, Edward H

MONMOUTH BEACH

Villa, Bernard J

MONMOUTH JUNCTION

Cunder, Frank P

MONTCLAIR

Furlin, Richard
Rosen, Anthony H
Steiner, Robert C

MONTVILLE

Renner, H John, Jr

MOORESTOWN

Bruchansky, Sherman A

MORRIS PLAINS

Krauss, Russell H
McCormick, W Glenn
Street, Christopher C

MORRISTOWN

Cook, John H
deMars, Roger W
Dow, Harold E
Flynn, David P
Hachemeister, Charles A
Harrington, Donald P
Harvey, Robert
Huse, Sylvester J
Pilewicz, Paula M
Rich, Joel I
Simon, LeRoy J
Skurnick, David
Stanard, James N
Stover, Richard D
Tuttle, Jerome E

MOUNTAIN LAKES

Margus, Evelyn Y
Muetterties, John H
Reade, David M

MOUNTAINSIDE

Zeller, Lawrence J

MT LAUREL

Gibson, John A, III

MURRAY HILL

Connors, James J
Hertling, Richard J
Reynolds, John J, III

NEPTUNE

Marash, Randy J
Vegh, Rick P

NEWARK

Addiego, James P
Aprill, John R
Avery, James J, Jr
Bartorelli, Mark F
Berens, Regina M
Berkowitz, Michael H
Boyle, Joan F
Brock, James D
Chiang, Meichau
Chmely, Robert M
Chun, Keith J
Coffin, John D
Cole, Janis K
Connor, William E
Dolgin, Steven A
Douds, Bryn T
Faga, Doreen S
Feuer, Harvey W
Fitzhugh, Gilbert V I
Fleming, Kirk G
Franks, George V
Galt, Helen
Gold, Barbara R
Grady, David J
Hartley, Eleanor S
Hecht, David C
Heibert, Ronald G
Hill, Richard W
Hill, Robert P
Johnson, Andrew M
Kaptein, Roy
Keatinge, Clive L
Knapp, Harry E, Jr
Koupf, Gary Irwin
Lambert, Richard F
Liebeskind, Debra Sue
Liebeskind, Stuart L
Likins, Robert B
McClester, Robert S
Meola, Ralph
Miller, Walter N
Millering, William L
Milnes, Esther H
Moore, Bruce D
O'Connor, James M
Olatubosun, Nola J
Palmer, Peter S
Rubino, Frank
Simonelli, Nicholas M
Skinner, Ronald K
Skolnik, Richard S
Slotnick, Ira
Smith, Edward I
Sondergeld, Donald R
Soul, Mary Ellen
Southwell, Donald G
Stein, Jerome M
Stewart, Daniel G
Van Etten, James P
Watson, William E
Weimer, Linda M
Weissman, Paul H
Weissner, Edward W
Winters, Robert C

NORTH BRUNSWICK

Chakrabarti, Partha M

OCEAN CITY

Ward, Robert G

PARAMUS

Kohlmann, Milton N
Miller, Charles Harvey

PARK RIDGE

Liu, Jing Cheng
Spencer, William C

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

PARSIPPANY

Bear, Robert A
Beverage, Richard M
Campbell, George C
Haskell, Gayle E
Nemlick, Kenneth J
Pei, Kai-Jaung
Raman, Rajagopalan K
Schoenberger, Susan C
Siczewicz, Peter J
Taylor, Frank C

PATERSON

Lome, Elinor

PEAPACK

Engel, Stephen
Lunemann, Gerard J

PENNINGTON

Cooper, G Ashley

PERTH AMBOY

Colin, Steven L

PINE BROOK

Corrao, M Olivia

PISCATAWAY

Abood, Steven J
Bainbridge, Thomas G
Becker, Franklin B
Bone, Christopher M
Crosson, William H
Fischbeck, C Lee
Ford, Alan D
Golden, Lawrence A
Gulotta, Michael J
Hadley, John W
Hess, James L
Hester, Richard S, Sr.
Jones, Bruce M
Landstrom, Beverly G
Lunde, Orlen E
Nelson, R Terry
Nemeth, Jonathan M
Quesada, Ann Rachel
Ranade, Neela
Ray, Otis C
Reddington, Robert F
Reimer, David W
Richmond, Leslie H
Rothman, Allen J
Sun, Shuling W
Taylor, William Juan
Thaler, Donald B
Vedvyas, Vinod
von Geldern, Robert H
Wood, Kathleen Tyler

PLAINFIELD

Mohnblatt, Arnold S

PRICETON

Van Valen, James M

PRINCETON

Bennett, Doris J
Bevilacqua, William L
Buchele, Lee J
Burdulis, Paul B
Easlon, Kenneth
Emig, Kevin J
Furst, Patricia Ann
Gasparro, Donato
Hele, John C R
Hennessy, Mary E Rowland
Inderbitzin, Paul H
Kohli, Anil K
Lord, Graham
Megger, Andrea J
Moore, Nancy A
Morgan, Stephen T
Nester, Karen L
Purnell, Harry S, III
Richmond, Stephen Mark, Sr.
Robinson, Richard D
Rosano, Robert J
Sarosi, Joseph F
Schreitmueller, Richard G
Spiegler, David
Ternoey, Brian C
Topf, Norman A
Webb, Gordon E
Wilson, David
Zachry, William B, III

PRINCETON JUNCTION

Dezube, Janet B

RAMSEY

Cahill, James M
Gillespie, Hugh

RIDGEWOOD

Fortuin, Henry J L
Kalish, Daniel H
Knies, Paul H
Levy, Harris S
Rosenberg, Max
Willemin, Richard J

ROSELAND

Chun, Diane Heim
D'Andrea, Daniel A
David, Aida S
Goldman, Georgia
Goldman, Roy
Greenlee, Harold R
Hanrahan, John Edward
Hauser, William J
Holloway, Kirby W, Jr.
Jungk, David H
Kelly, Jeremiah
Link, William P
MacKinnon, Malcolm D
McGovern, Diane
Miller, Bryan F
Obert, William A
Price, I Edward
Schreiber, Jeffrey S
Sforzini, Andrew Lewis
Wetcher, Jacqueline H
Wong, Richard K

ROSELLE PARK

Sloat, Frederick P

RUMSON

Richards, Lorraine A

SADDLE BROOK

Brunner, Jack E
Greenstein, Michael R
Mooney, Joanne Percoco
Rosalie, Joseph A
Swolinsky, Mark S
Wiesner, Michael I

SCOTCH PLAINS

Smith, Morton, Jr

SEA GIRT

Thomson, Edward H, III
Thomson, Sandra S

SECAUCUS

Adams, Mary Hardiman
Andersen, Robert W
Baus, Robert D
Casagrande, Frank A
Chernick, Christopher
Dinsmore, Gordon G, Jr.
Farb, Edward I
Ferruggia, Steven J
Fried, Martin
Howley, Robert M
Kalnberg, John F
Kruse, Brian W
Murray, Kelrick P
Olsen, Edith
Pasternack, Harvey
Pflug, Kenneth W
Samaniego, Zenaida M
Tobin, Vincent M
Tortorella, Gerald J
Venturi, Marsha R
Weiss, Martin
Wetter, Philip L
Witlen, Lisa Ann

SHORT HILLS

Abramson, Gary R
Bartlett, William N
Chen, Henry Houng-Shing
Collins, John C
Conger, Patricia J
Cubello, Frank D
Durland, Melanie K
Freitag, Richard
Gaitan, Hector D
Griffith, Ann V
Gundlach, Andrew A
Mellman, Richard J
Olsen, James
Vesely, Debra J
Visner, Steven Mitchell

SICKLERVILLE

Metzner, Edwin P

SOMERVILLE

Jago, Richard J
Tell, Philip A

SOUTH PLAINFIELD

Hickman, Herbert W
Ketzlach, Kalman J

SPRING LAKE

Borton, Douglas C
Slater, Philip D

SPRINGFIELD

Johnson, Delmar R

STONE HARBOR

Burger, Willard N

SUMMIT

Karp, Ronald A
Marcus, John J
Rode, Erwin A
Weichert, Paul L

TEANECK

Astrachan, Edward L
Becker, Murray L
Coddington, Alan W
Edenbaum, Barry
Eisenberg, Phillip A
Goldstein, Michelle S
Katz, Seth L
Klein, Ronald L
Mariano, Rocco A, Jr.
Mayer, Malkie
Peos, Evelyn L
Poleyeff, Jacob
Schwartz, Jesse M
Shalack, Theodore J
Silos, George E
Slipowitz, Michael
Spooner, Forrest Allen
Sung, Kihong
Theodore, Daniel
Tucker, Richard J

TENAFLY

Arlinghaus, Clemens G
Lindsay, Robert L

TOWACO

Vanderhoof, Irwin T

TRENTON

Bittel, W Harold
Boyajian, John H
Cardinal, Clayton A
Chakrabarti, Asutosh
Gould, Donald E
Rosenberg, Martin
Schwartz, Allan I

UNION

Drumm, Lynda P
Pearlman, Bernard

UPPER SADDLE RIVER

Connors, John A
Swick, George B

VERONA

Dershowitz, Harold N
Dubin, Alan
Geller, Jess S
Goldberg, Milton J
Jacob, Albert
Kientz, Dorothy I

VOORHEES

O'Sullivan, Leonard
Puscian, John V
Thomas, Stephen R

WALDWICK

Palmer, Gerard G

WARREN

Biller, James E
Gergasko, Richard J
Groh, Linda M
Hartman, David G
Kane, Adrienne B
McManus, Michael F
Peraine, Anthony
Smith, Frances A
Tistan, Ernest S
Walker, Rhonda Port

WATCHUNG

Harris, Bertha L

WATERFORD WORKS

Ellmaker, Sandra R

WEST ORANGE

Gold, Melvin L
Perlstein, Philip M
Schwartz, Steven B

WEST PATERSON

Ehrhardt, John W

WEST TRENTON

DeFalco, Thomas J

WESTFIELD

Murch, A Douglas
Tucker, Samuel

WESTWOOD

Mactas, Leonard
Margolies, Stephen

WHITING

Langhans, Meier F
Tucker, Lyman R

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

NEW MEXICO

ALBUQUERQUE

Bastian, Twila
Koch, Robert B
Mandel, Harry W
Sondergaard, John E
Tompson, Schuyler W
Turpin, James E

BELEN

Feldmann, Kenneth F

LAS CRUCES

Gilbert, Harold

SANTA FE

Cox, David B
Fickes, Jerry W

NEW YORK

ALBANY

Altman, Kenneth
Brown, Edward W
Callahan, Robert J
Candelario, Peter C
Cook, Gerald R
Devine, James L
Easton, Albert E
Fairlee, Carol H
Giles, L Timothy
Golden, Walter C
Haynes, Roscoe
Hess, Morton B
Johansen, Lawrence A
Landin, Teri Elizabeth
Lavonas, Mary G
Mikhail, Raouf G
Nuding, Robert C
Schoener, Paul H
Smith, Peter L, Jr.
Torrga, J Edward
Unterreiner, Karen A
Vaivads, Sandra Nina
Wasserman, Mona J
Woodruff, Arlene F

ALBERTSON

Feller, Benjamin E
Yackel, David A

AMHERST

Gibson, Earl

APO NEW YORK

Forde, Claudia S

ARDSLEY

Fry, Carolyn A
Sadoff, Mark N

ARDSLEY-ON-HUDSON

McAulay, Archibald H

ARMONK

Guarnera, Robert E

BALDWIN

Ascher, Robert W
Goldberg, Joseph

BAYSIDE

Gaioni, Roger B
Pruslin, William G

BELLEROSE

Lyons, Harold V

BELLMORE

Buckheit, William E
Dorfman, David R
Schloss, Eugene

BINGHAMTON

Baldwin, David B
Bennett, Frank W
Coe, Dawn R
Dillmer, Larry J
Dunn, Melvin B
Gately, John J, Jr.
Hanna, Louis B
Lynch, James M
Mellema, James S
Michael, John C
Porter, William A

BRIARCLIFF MANOR

Blum, Monica
Cillie, Gabriel G
Cullinane, Donald G
King, Sujen Chen
Macdonald, Jean M
Millward, David M W
Neuwirth, Peter J
Nuesslein, William D
Palazzo, Frank P
Plano, Richard A
Sohn, William J

BRONX

Linquanti, August J
Rosenthal, Irving

BROOKLYN

Attianese, Robert M
Beattie, Nora M
Berne, David H
Conrad, Florence
Gould, William
King, James A
Kirschenbaum, Anna L
Malament, Daniel

BUFFALO

Christhilf, David A
Marino, James Francis
Peterson, R Larry
Warren, Robert F
Watkins, Le Roy T

CEDARHURST

Feldman, Martin F

CHESTNUT RIDGE

Hruska, Robert

COOPERSTOWN

Mower, Philip C

COPAKE

Coleman, James F

CROTON-ON-THE-HUDSON

Seltzer, Frederic

EAST MEADOW

Gruson, A Allan

FAIRPORT

Gallagher, Michael A

FAYETTEVILLE

Heaton, Gerald D
McClintock, Henry L

FLORAL PARK

Gunn, Veronica H

FLUSHING

Arvanitis, Ernest A
Kelly, Thomas J

FOREST HILLS

Deitsch, Aaron
Leight, Grace
Weill, Dorance B

GARDEN CITY

Bould, John J
Brennan, Jeremiah T
Cleary, William T, Jr.
Greene, Edward
Hugues, John H
Malmeth-Reutter, Joan B
Manousoff, James
Margolin, Valerie L
Mitchem, Kenneth D
Sussman, Alexander
Wallerstein, James W

GARRISON

Kelly, Karen M

GLENDALE

Rubsam, Joseph L

GLENS FALLS

Lawson, Harold R

GREAT NECK

Bergman, Barney
Krieger, Raymond B

HARRISON

Allan, William

HAUPPAUGE

Zucker, Marjorie

HICKSVILLE

Meyer, Frederick W

HOLBROOK

Sibigtroth, Alan W

HOLLISWOOD

Reimer, Pauline

HUNTINGTON

Johnstone, Robert M, Jr.

HUNTINGTON BAY

Marshall, W Lysle

ISLAND PARK

Meyers, Ronald

JAMESVILLE

Goldberg, David

JERICHO

Alin, Steven I
Bonneville, William D
Frey, Gerold W
LoGuercio, Stuart E
Scofield, Gary W
Teitelbaum, Naftali
Zimny, Andrew

KATONAH

Schneiker, Henry C

KINGS POINT

Yanis, David

LARCHMONT

Greeley, Charles

LYNBROOK

Calby, John W
Menkes, George H
Winikor, Samuel

MANHASSET

Kahn, David J

MASSAPEQUA

Skelding, Albert Z

MASSAPEQUA PARK

Rabenau, Philip A

MELVILLE

Friedman, Kenneth L

MERRICK

Cherry, Harold
Denman, Martin Aaron
Martin, Henry J

MOHEGAN LAKE

Liuzzo, Joseph

MONTICELLO

Spitzer, C Robert

MOUNT KISCO

Lancaster, Edwin B

NARROWSBURG

Halloran, James J

NEW HYDE PARK

Gross, Joseph A
Mundi, Bhajan S
Warren, Larry

NEW ROCHELLE

Brodie, Norman
Gaines, Nathaniel
Rosenthal, Saul
Smick, Robert L

NEW YORK

Abramson, Steven J
Abzug, Robert G
Adams, Jeffrey
Aldorisio, Robert P
Alenik, Bernard
Allen, Barbara J
Alpert, Frank J
Amodeo, Anthony
Anderson, Bruce C
Anderson, Gerald A
Anderson, Henry J
Antsis, Susan J
Apfel, Kenneth
Arvin, Leo
Asch, Nolan E
Athanassiades, Theodossios
Ayala, Ainar Dalton
Bader, Lawrence N
Bails, Mark D
Bak, Harris N
Bakos, Thomas L
Bald, Barbara
Balling, Glenn R
Banfield, Carole J
Barham, Thomas C, III
Barney, Richard J
Bartimer, Herman
Bass, Irene K

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I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

NEW YORK - cont'd.

Bauer, Bruno P
Bauer, John J
Baum, Richard L
Beacham, Jennifer L
Beauchamp, James R
Beck, Richard K
Bednar, Robert J
Beer, Albert J
Behan, Donald F
Beirne, James A
Bellafiore, Leonard A
Belvin, William H
Benedict, Laura J
Berger, Neil S
Berger, Richard Edmund
Bernn, Barnet N
Bernardi, Richard P
Bernstein, Agnes
Bernstein, Larry
Berson, Donna L
Betz, Edwin H
Bianco, Caren Levitt
Biggs, James F A
Bilello, Frank L
Biondi, Richard S
Black, Barry M
Blakeslee, Howard W
Blazer, Barry L
Block, Robin S
Block, Stephen D
Boison, LeRoy A, Jr.
Boma, Marina U
Bondy, Martin
Borger, Sol J
Braithwaite, Paul
Brandes, Mark
Brandes, Mark I
Bricker, Janice P
Briggs, Philip
Bright, Henry
Brochu, Robert A
Brown, Lawrence R
Brown, Leonard G
Brownstein, Henry
Brunini, Alexander D
Bryan, Charles A
Buck, Frank J
Buckwalter, Ellen L
Budd, George L, Jr
Buff, Joseph J
Bullock, Venita L
Bunke, Margaret E
Burger, George
Burgin, David
Burns, Patrick J
Burrows, Richard P
Cadorine, Arthur R
Cameron, Patricia
Canlas, Sonia B
Carey, Douglas J
Carroll, Charles
Carter, Warren A
Cathcart, Sanders B
Cautin, Murray
Cavallo, Dominick
Ceglia, Edward A
Celfo, Anne
Cellars, Ralph M
Cellini, Michael J
Ceppos, Gary Howard
Chandler, Saul R
Chang, Yuan
Chao, Myrna
Chen, Raymond T
Chesner, Mark Alan
Chou, Philip S
Ciapas, Henry A
Ciarniello, Domenick A
Cirkiel, Robert E
Claire, Donna R
Claire, Martin R
Clapper, Franklin C, Jr
Clark, Debra Ann
Clement, Charles J
Clyne, John M
Cohen, Martin R
Cohn, Howard T
Cole, Helen Louise
Coleman, Cyril J, Jr
Coleman, Peter M
Colletti, June R
Collins, Russell M, Jr.
Collins, Sue Ann
Colton, Richard A
Connelly, Brendan R
Conta, Richard V
Cooper, Duncan L
Cooperstein, Steve P
Corbett, Gary
Corkran, Jo Ann
Corliss, Gary L
Cotter, Michael C
Coutts, Alan H
Crifo, Daniel A
Cronin, Lynn
Cronquist, Neil R
Crowder, A Norman, III
Curran, Virginia
Cuzzacre, Denise Q
Cyrulnik, Steven
Daino, Robert A
Daniels, David A
Dannecker, William
Darling, Bruce R
Davi, Ronald J
Davidoff, Drew S
Davis, Edward H
Davis, Robert
Debs, Raymond Victor
Deckinger, Matthew G
Delon, Merril S
De Meyere, Dolores
De Monte, Arnold Mark
de Palo, Armand M
DeRubeis, Carmine Peter
De Vera, Edna G
Dicke, Arnold A
Dickler, J Martin
Dickstein, Morton M
Dineen, Terrence John
Dollinger, Ruth S
Dondero, Arlene
Dorf, Stanley A
Dorfman, Eugene F
Dorman, Arnold M
Dorn, Kirk L
Douglas, Frank H
Downard, Douglas F
Doyle, Terrance A
Dreher, William A
Dresner, David E
Drinkwater, William H
Duffy, Pamela J
Duran, J Peter
Dwyer, Robert E
Edelstein, Hermann
Ehlbeck, Guy Louis
Ehrlich, Selig
Ehrlich, Warren S
Eiger, Kenneth J
Emnatz, Manfred
Eisner, Andrew D
Eisner, Morris
Elkin, Jack M
Ellwanger, James M
Emmer, Alan Mark
Emmons, Winfred S, III
Eng, Fanny F
Eng, John Gan
Enriquez, Ruben F
Epstein, Harvey
Epstein, Nathan H
Epstein, Sheldon
Eramo, Robert P
Faber, James A
Fagan, Vincent F, Jr.
Faucett, Judy
Feeney, Raymond M
Fein, Richard I
Feinberg, Melvin J
Feldman, Martin
Feldtmose, John N
Fenton, John Michael
Feuer, Philip J
Fillingham, Robert S
Fine, Howard J
Finkel, Paul A
Finn, Peter J
Fisher, Charles G
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Fishman, Harvey
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Fitzgerald, Beth
Flagg, David M
Fluhr, Howard
Forgit, Michael J
Foster, Solveig A
Fox, Michael P
Fox, Stanley
Frank, Michael W
Franklin, Annemarie
Franz, Lorraine M
Fresch, Glenn W
Fried, Victor
Friedberg, Bruce F
Friend, Edward H
Fung, Lionel Nai-Yin
Furlong, Henry T
Fusco, Michael
Gabriel, Sheryl
Gaias, Donald B
Galiley, Bernard J
Gallo, Michael G
Gamzon, Sheldon A
Gandjean, Robert
Gapp, Steven A
Garber, Harry D
Gardiner, James B
Gavrity, John D
Gee, Jean L
Gelinne, David B
Gelman, David Michael
Gerardi, Loretta A
Germond, Arthur
Gibbs, Richard L
Giegerich, William E, Jr.
Gill, Ardian C
Ginsberg, Stephen R
Giovannello, Paul
Gittings, Kenneth L
Gleave, Diane M
Gluck, Spencer M
Goebel, Bernard
Gold, Bruce E
Gold, Jeremy
Goldberg, Garry M
Goldberg, Steven Bernard
Goldberg, Terry L
Golden, Eleanor Roher
Golden, Jerome
Goldfarb, Irwin H
Goldfinger, Solomon
Goldman, Ellen R
Goldman, L Angela
Goldring, Harlan
Goldstein, Alice B
Gollance, Philip
Goloub, Valentine
Gordon, Jeffrey A
Gordon, Neil B
Gottheim, Eric F
Gottschalk, Brad L
Gottstein, Adolph John
Grabel, Lawrence
Grabiner, Suzanne W
Grant, Dale B
Graves, Gregory T
Graves, Nancy A
Greenberg, Jack
Greene, Thomas A
Greenspoon, Arnold N
Grefig, James J
Griffin, Mark W
Grippa, Anthony J
Gross, Daniel J
Gross, Jules
Grunthal, Peter F
Gubar, Albert
Gubbay, Keith
Guiliana, Joseph V
Gunn, Patricia L
Gut, Samuel
Gutman, Ewa
Hagstrom, Dale S
Hall, William E
Hallenbeck, Gary T
Halpert, Aaron
Halpert, Harvey
Hammer, Sidney M
Hamrick, Jane L
Handte, Malcolm R
Harrington, Jan R
Harris, Daniel S
Harris, David M
Hart, Gilbert W
Hasday, Carol M
Hauser, Frederick P
Hausmann, James C
Hayden, Thomas J
Hazelcorn, Abraham
Head, Glenn O
Healy, David H
Hearn, Vincent W
Helfgott, Leonard K
Heller, Michael
Hellman, Gabriel M
Herman, Morey L
Herman, Sanford B
Herrington, J Alan
Herzog, Austin L
Hess, Carl A
Higgins, Barbara
Hill, Norman E
Hoch, Ira J
Hochheiser, Myron
Hodes, Douglas M
Hoffman, Richard H
Hogan, Joseph J
Hogue, Robert D
Holloway, Robin G
Horbatt, William R
Horowitz, Bertram A
Hsiang, Henry C
Huber, Thomas R
Hughes, Brian A
Hunt, Barbara J
Hunting, Thomas M
Hutchings, Peter L
Hutter, Heidi E
Hynes, Robert J
Imperato, Richard A
Ingui, Silvio
Insel, Beverly J
Ireland, John G
Isenberg, Bernard
Jacobs, Alan N
Jaeger, Richard M
Jared, Calvert A, II
Jensen, Ralph
Johnson, Allan R
Jones, Nathan F
Ju, William
Juneja, Diljit S
Justin, Judith
Kabele, Thomas G
Kalavase, Satish A
Kallus, Ann L
Kaminetzky, Dr. Lee
Kane, Howard L
Kanner, Perry
Kaplan, Arnold M
Kaplan, Michael H
Karlin, Michael J
Karlinski, Frank J, III
Kaufman, Allan M
Keating, Jacqueline M
Keenan, Francis E
Keene, Kenneth K
Keklak, Gregory P
Keller, Thomas
Kelly, Anne
Kemp, Frances Grant
Kemp, Michael A
Kenny, Kevin
Keppler, Cristina S
Kerrigan, William D
Kessler, Steven
Kheel, Brian S
Khury, C K
Kiernan, William J
Kiffel, Edward B
Kipnis, Roni S
Kirkman, John D
Kissel, Jeffrey Allen
Klaristenfeld, Harry I
Klayman, Earl
Klemberg, Albert J, Jr.
Kneuer, Paul J
Koegel, David
Koehne, Mark T
Kollar, John J
Kollmar, Richard
Kopel, Gerald
Kosloff, Herbert I
Koufacos, Constantine G
Kowalchuk, Theodore J
Kra, Dr Ethan E
Krasner, Stanley
Kraushaar, Charles W, Jr.
Kreuter, Peter S
Kreuzer, James H
Krinsky, Robert D
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L'Abbate, Salvatore A
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Laing, I Gordon M
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LaVigne, Joseph A
Lawrence, Stewart D
Leavitt, Gordon H
Lee, Susan E
Leff, Harold
Lehman, Stephen H
Lehpamer, Philip J
Leight, Douglas L
Lenser, John M
Leslie, William H
Lessing, Brian R
Levene, David
Levenson, Martin
Levine, Joel Ira
Levy, Gerald A
Levy, Jeffrey A
Li, Yung-Tat Stephen
Licht, Peter M
Liddle, J Thomas
Liebers, Elise C
Linden, Orin M
Linder, Brad S
Lindquist, Peter L
Lo Cicero, Joseph A
Lockwood, Donald A
Loeffel, Carl L
Loewy, Hershey
Lofgren, Eric P
Lombardi, Lynne-Anne
Lombardi, Robert J
Lomicky, Robert A
Longo, Frank J
Loring, Denis W
Lovaglio, George M
Lovett, Bruce E
Lubarsky, Leonard S
Lukan, Edelbert
Lynch, John T
Lynch, Robert R
Mactas, Edward Scott
Magyar, Joel C
Mahoney, Michael J
Maier, Donald B
Malkin, Debra K
Mandel, Howard Michael
Mandeville, Grace A
Manfield, Michael
Manzar, Salim
Margulies, Simche
Margus, Paul
Marino, Charles A
Marra, Mario J
Marshall, Wayne P
Mashitz, Isaac
Masiello, Adelaide
Masterson, Robert P
Matray, George Anthony
Maull, Robert W
Maxwell, Michael J
Mayer, Jeffrey H
McAlpine, Scott A
McCarthy, Daniel J
McGarrity, Edward C
McGivney, Stephen M
McGovern, Eugene
McGrath, John J
McIntyre, Jane
McMahon, Margaret
McMorris, Jewell E
McNamara, Daniel J
McNicholas, James P
McVity, Leonard H
Mebes, Jennifer Mary
Meehan, Thomas Kevin
Meenaghan, James J
Melnikoff, Meyer
Menkes, Douglas
Merenstein, Arnold I
Meyer, Robert J
Meyers, Adam E
Meyers, Glenn
Meyerson, Hyman
Michelson, H Lee
Middleton, Richard A
Miller, Brett E
Miller, Deborah A
Miller, E Sherry
Miller, Morton D
Miller, Philip D
Millman, Gerald M
Mills, Alan L
Minor, Norman R
Mire, Randall
Mislavsky, Hector H
Mitchell, H Elizabeth
Mitchell, Thomas J
Modai, Jacques C
Mohon, Beryl S
Moller, Karl G
Molof, Robert W
Montenegro, Jose C
Montesano, Gary Louis
Moore, Ronald C
Moran, Joseph W
Morfe, Michael E
Morrison, Cynthia Conrad
Morrow, Jay B
Moses, Stephen B
Most, William Michael
Mowery, Brent Michael
Mucci, Robert V
Mueller, Hubert B
Muller, Robert G
Murphy, Richard Conrad
Murphy, Robert
Murphy, William F
Murphy, William M
Nadler, Herbert
Nagler, Stewart G
Neiderfer, Michael E
Neuhauser, Frank, Jr
Newman, Henry E
Newville, Benjamin S
Ng, Chern Che
Nick, William
Niland, Michael T
Norman, Jerrold M
North, Joseph O
Norton, Thomas E
Novik, Jay A
Nussbaum, David
O'Connell, Paul G
O'Keefe, Richard E
Olivieri, Michael G
Olsen, Cande
Olsen, Natalie A
Orenshein, Herbert
Orloff, Nadine H
Orlowicz, Charles Paul
Ostuw, Richard E
Overend, John J
Owens, Richard E
Oxley, John E
Packer, Bernard
Paddon, John W
Pado, Michael W
Paglaccio, John A
Paryzer, Allen
Patrik, Gary
Pavel, David
Pelcyger, Frank
Pennisten, John W
Pepper, Martin
Petersen, Jerry T
Petlick, Steven
Peyser, Paul M
Piano, Jon M
Pinto, Emanuel
Polivy, Howard L
Ponzini, John J
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Potapenko, Irene
Potasky, Sandra
Potts, Grier D
Prevosto, Virginia R
Privman, Boris
Punchin, Juan F
Pyenson, Bruce S
Qualia, Louis A
Quesada, Antonio P
Quintano, Richard A
Rabinowitz, Steven M
Rafson, Joe
Ramanujam, Srinivasa
Ramsey, Clark A
Randall, Robert J, Sr
Rao, Joseph J
Raskin, Richard S
Reale, Robert J
Reed, Edith T
Reich, Herschel
Reich, Sheldon
Reilly, Michael G
Remick, Robert M
Richards, Daniel F
Richter, Anthony B
Riddle, Jeremiah R
Riebold, Mary S
Riegel, Robert L
Rife, N Hollis
Riff, Mayer
Rizzuto, Paul A
Robinson, Paul D
Rodolfo, Ma Rosario S
Roeser, Kirk G
Rog, Howard
Rogawski, Paulina
Rosalsky, Robert B
Rosen, Howard L
Rosenberg, Michael
Rosenberg, Sheldon
Rosini, Harold L
Ross, E Chadwick
Roth, Lewis P
Rothy, Gary H
Rotkowitz, Irving P
Rubel, David
Rubin, Eric S
Rubin, Larry H
Rubinstein, Robert S
Rudin, Daniel C
Rudzinski, Edward J
Rulnick, Joyce
Rumley, Sammy H
Ryan, Allan W
Ryan, Kevin M
Sackel, Robert M
Samet, Michael J
Sanborn, Anna L
Sanchez, Jose R
Sander, Marcia S
Sandler, Geoffrey C
Sandler, Robert M
Sansevero, Michael, Jr.
Santoloci, John L
Santomenno, Sandra
Sapora, Joseph K
Sardelis, John
Sartorius, Robert J
Savasta, Neil J
Schachne, Steven
Scharbach, Robert C
Scher, Edward
Scherr, David E
Schilmeister, Barry M
Schlappich, Greg S
Schmidt, Neal
Schmidt, Rene H
Schneider, Chester R
Schreiber, Steven I
Schulman, Justin
Schwab, Debbie
Schwager, Lawrence D
Schwartz, Sharon
Schwartzman, Joy Andrea
Sclafane, Susanne
Segal, Donald J
Segal, Noam
Sellitti, Marie
Seto, Hor Fay
Seymour, John H
Shaak, Ray N
Shante, Dr. V Michael
Shapiro, Martin
Sheehy, Virginia M
Sherman, Harvey A
Shewan, Andrew F
Shlesinger, Samuel B
Shulman, Richard A
Shur, Walter
Siegel, Henry W
Silberstein, Ben
Silberstein, Morris J
Silberstein, Warren H
Silva, Gerald S
Silverman, Janet K
Silverman, Roslyn
Sivin, Burton A
Sloan, Thomas D
Small, Howard J
Smith, Alexander J C
Sobel, Harvey
Sorrentino, Steven G
Spafford, Dan R
Spigal, Jerauld G
Sproule, Michael E
Stadler, Elisabeth
Stallworth, Mildred J
Stanton, Ming H
Starr, Jeremy
Stashin, Philip D
Stavsky, Louis E
Stein, Debra R
Stein, Joan Berkman
Stein, Robert W
Steiner, Elliott Mark
Steinert, Lawrence J
Steinhauser, John
Steinig, Stephen N
Stenson, Richard M
Stephan, William J
Stewart, Kenneth W
Storace, Janet M
Storozum, Mark L
Strassberg, Leslie
Strauss, Neil T
Stricker, Irwin J
Stroh, Ethan
Strum, Eugene R
Studley, Patrick D
Sunila, Thomas D
Surrago, James
Sutherland, Elizabeth A
Svendsgaard, Christian
Tan, Joseph H
Tananbaum, David J
Tandul, Leonard E
Tannenbaum, Stanley H
Taranto, Joseph V
Teich, Howard I
Teiler, Arthur
Teitel, Gary
Tenenbein, Aaron
Terhune, Harry, Jr.
Thacher, Charles
Thompson, John S, Jr.
Thompson, Kevin B
Tilley, James A
Tinney, Douglas H
Todisco, Frank
Tomlinson, John W
Tornay, George F, Jr.
Traub, Raymond P
Trawinski, Robert
Trent, Gregory S
Tribuch, Leonard
Trotta, George B
Tuohy, Michael R
Turberg, Phillip A
Tweedie, John H
Ullman, Richard E
Ungar, Leta Worley
Varca, John J
Vaskas, Bernardette T
Vasquez, Ralph A
Velazquez, Philip A
Venter, Gary G
Visner, Laurie Helene
Vogel, Julius
Von Seggern, William J
Wagner, Duane
Walker, Roger D
Wall, Robert H
Wallach, Bruce L
Walsh, Thomas G
Walter, Alfred A
Walters, Larry Dean
Walters, Michael A
Warner, Margaret M
Warshavchik, Arnold
Warshavchik, Jack Y
Wasserman, David L
Weber, Paul F
Weil, Max
Weinberger, Solomon A
Weinstock, David B
Weishaus, Abraham
Weiss, Herbert
Weiss, Judy
Welch, Robin B
Weller, Alfred O
Wendt, Edward G
Whimpey, Dennis J
White, Jonathan
White, Stephen E
Whitman, Mark
Widmer, Ransom H
Wiebke, Harold G
Wiederhold, Susan J
Wilde, Peter R
Williams, John Harry
Willig, Timothy J
Wilson, Ernest I
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Woods, Patrick B
Wooley, Jonathan L
Yatskowitz, Joel D
Yau, Joseph W S
Yellin, Erica F
Yuen, Peter J
Zeppetella, Anthony J
Zimmerman, Leonard B
Zlotowitz, Robin
Zolla, Gerald
Zomberg, David E
Zubulake, Theodore J
Zwilling, Paul R

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Cavanaugh, Thomas J

NYACK

Burstein, Richard B
Cody, Francis X
Scher, Jerrold R
Schlachter, Gertrude A
Taub, David
Wiener, David A

PATCHOGUE

Lattanzio, Steven P

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Kanitkar, Yeshwant G

PLAINVIEW

Einhorn, Martin A

PLEASANTVILLE

Kazin, Iris H

PORT WASHINGTON

McCoy, John S
O'Grady, Francis T

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Hardy, Thomas E
Katz, Gerald L
Levine, Kenneth
Panza, James John
Ronda, Robert
Wilens, David P

QUEENS

Weissman, Martin J

RIDGE

McCarthy, John T

ROCHESTER

Brigade, Harold R
Bussewitz, Stephen L
Forester, P William
Garver, David N
Johnson, Charles N
Kelly, Juan N
Lamb, Kathleen Phelps
Longaker, Leslie W
Putnam, Daniel J
Sanchis, Gabriela R
Shepard, Donald A
Toczynski, Robert A
Toher, Thomas

ROCKVILLE CENTRE

Krosky, Michael
Massa, Michael

ROSLYN HEIGHTS

Kole, Morris B
Rodway, Linda

RYE

Allstrom, H Willard

SAINT ALBANS

Lange, Jeffrey T

SCARBOROUGH

Gallagher, Robert R

SCARSDALE

Bianco, Steven S
Miller, Craig A
Miller, Scott D

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Harwayne, Frank
Hewitt, Charles C, Jr.

STATEN ISLAND

Fafian, Joseph, Jr.
Roscoe, William W

SYOSSET

Clar, Marc S
Schor, Mark

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Barnett, Margaret A
Boyea, Bruce W
Feury, Theodore P, Jr
Groves, Garth Richard
Housholder, P James
Moroney, Richard
Panels, Damon
Phillips, Nicholas Joseph
Schultz, Alan R
Shake, James C, Jr
Slaby, Edward J
Spina, Vincent F
Tretowicz, Richard A
Van Slyke, Gregory A
Waldron, Charles M

TARRYTOWN

Osterman, Herbert W

UTICA

Dodd, George T
Young, Robert G

VALATIE

Schmidt, William H

VALHALLA

Davi, Joseph N
Dillman, James W
Durfee, James G
Greene, Marvin H
Yamamoto, Dale H

VALLEY STREAM

Glickman, Morris A
Leight, Arthur S
Lewis, Herman

WANTAGH

Thompson, Lynn S
Waaser, George T

WHITE PLAINS

Alpert, Stephen A
Andersen, Theodore F
Bonder, Henry
Croot, Darrel J
Fanelli, Frank A
Gensler, David I
Marks, Robert P
Miller, William M
Peters, Lawrence R
Rosenfeld, Howard P
Rubino, Vincent
Schaffer, Barry H
Solomon, Ian L
Weinstein, Martin A

WOODBURY

Kapur, Vishwa N
Ledbetter, Alan R

WOODMERE

Zaret, Frank

YONKERS

Johansen, Robert J
Kallop, Roy H

NORTH CAROLINA

BERMUDA RUN

Moorhead, Ernest J

BURLINGTON

Evans, Dale M

CHAPEL HILL

Boyer, John F
Kittredge, John K

CHARLOTTE

Autin, A Anthony, Jr
Bartlett, John W
Blount, William H
Brutzman, F Bard
Buchanan, J Douglas
Critzer, Rex L
Edmonds, Joseph M
Farrell, Richard D
Frost, Eugene H
Gilmore, Stephen V
Gottlieb, Leon R
Greene, Alex R
Hibberd, William J
Hobart, Gary P
Kaliski, Alan E
Lee, J Tyler
Limpert, John J
Lowe, Richard Lee
Maloney, Timothy B
McConnell, Paul J
Musante, Donald R
Nordberg, Peter D
Reppert, Daniel A
Riley, C Ronald
Spellman, Peter J
Stanar, Thomas J
Wehner, Joel M
Wilson, Keith M

DAVIDSON

Cato, Paul J
Young, Robert V

DURHAM

Bennett, Noah H, Jr
Blanton, William W, Jr.
Dilts, Charles R
Dunn, Charles W
Fitzmaurice, Gregory L
McInteer, Thomas A
Morris, Larry D
Parrish, James N
Shipp, J Martin
Spaulding, Asa T
Umstead, Richard D
Williams, Anson F

ETOWAH

Escott, Francis H

GREENSBORO

Bagwell, Will R
Billman, Elmer
Davis, Joe E
den Boer, Heinrich A
Eason, Clifton W
Edens, William Roderic
Fleming, Barton G
Frye, H Ted
Hall, Sherrill G
Hinsdale, Kenneth P
Johnson, Susan Lowe
Jones, Richard J
Leonard, Wilford A
Loken, Alan V
Marsh, Walter C
Martinelli, Robert O
Olchak, Richard J
Phillips, Hal B, Jr.
Rimmer, Ronald W
Stancik, Edwin E
Stanley, Stephen A
Tatum, Samuel C
Taylor, Thomas Neal
Vann, Thomas P
Warnock, Paul F
Willett, Robert B
Winsor, Robert F

HENDERSONVILE

Corbett, Richmond M

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Yenner, Ralph D

PINEHURST

Slater, Robert E

RALEIGH

Bergin, James L
Bertram, John C
Bingham, Robert D
Davis, Rodney D
Donaldson, John P
Fuller, Russell M
Hammond, Kenneth James
Hartwell, Ward J
Humphrey, Vann H, Jr.
James, Walter L
Leiser, Richard Walter
Moran, Robert P
Penick, R Douglas
Pierson, Marty V
Pirotte, Deborah A
Pittman, David B
Sampat, Madhavsinh
Siphers, Susan B
Sprecher, Ingrid V
Stewart, O Conrad
Wall, Sarah F
Woolery, James G
Woolery, James M

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Boermeester, John M
Campbell, Kenneth R

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Mathis, Thomas A

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Anderson, Alf H
Beardsley, Charles M
Bell, Dwight S
Bolin, Madge E
Booke, Samuel Lewis
Brickhouse, Robert Blaine
Chapman, Peter F
Foster, Robert William
Garland, Frederick J, Jr.
Gibby, Douglas A
Harker, Carlton
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Hendee, Peter G
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Odell, W H
Parrish, Henry T
Peterson, Philip A
Potter, Robert A
Respess, Sandra B
Rice, Richard L
Schachet, Michael D
Shugart, Edward R
Slate, Marvin L, Jr.
Spurr, Paul P
Sukha, Serm
Vance, Randolph N
Vaughn, Roger L
White, David Lawrence, Jr.
Williams, David Joeff
Wilson, James C
Zinzow, Lee A

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BISMARCK

Kaur, Alan F
Vanderscoff, David P

FARGO

Armstrong, Diana
Bale, Mark H
Bergstrom, David A
Fix, Michael L
Haakenstad, Dale L
Larson, Graham J
Leno, Steven C
Turnquist, Kenneth J
Vecchi, Dona M
Weideman, Janine L

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SAIPAN

Bencivenga, David F

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AKRON

Gabler, E Richard
Kaufmann, C William

BAY VILLAGE

White, John G, Jr.

BEACHWOOD

Cavell, David J
Kass, David R
Neis, Allan R
Teplitz, Marvin S
Wiser, Ronald F

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Skoczen, John E

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Weiss, Willard A

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Whelchel, Susan Parry

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Blackburn, Sandra L

CINCINNATI

Abell, Ralph L
Ballard, Richard A
Barry, Dennis R
Beckert, Thomas A
Beckner, Joseph T
Bergen, Robert D
Beshuk, Peter Austin
Blades, Thurman J
Bodine, Andrew F
Brockmeier, Donald R
Brooke, Beth F
Burridge, David Michael
Cecil, John D
Childress, Joseph A, Jr.
Cook, David William
Cook, W Gilbert
Cowan, Paul C
Cumming, Richard
Cuni, Sally W
Doellman, John Linn
Dolan, Ronald J
Foote, Christopher J
Goggin, Robert
Gordon, Norman V
Haberstroh, Jon A
Hambrick, Kristal E
Harder, Stefanie J
Hoch, Kevin E
Honkomp, Robert J
Hummel, Thomas J
Hussey, Stephen G
Hutchinson, Carroll R
Jacobs, Terry S
Johnson, Charles E
Johnson, Dale
Kaplan, Donald W
Kidd, Robert M
Kotsonis, James N
Kuhn, Jeffrey P
Lebens, Joseph R
Link, James E
Lockwood, Gerald A
Lockwood, Janet Graves
Lyons, Harold V, Jr.
MacVeigh, Patrick J
Madar, Paul Joseph
McAllister, Jerry R
McMahon, Charles W
Miller, J J
Miller, James I
Millman, Russell L
Minwalla, Farhad K
Moran, Edward G
Neal, William E
Nelson, Mary D
Nemann, Robert
Palm, Robert G
Parks, Dorn A
Perrin, Christopher R
Peterson, Ann M
Putterman, Steven L
Russo, Josephine A
Schaeffer, Bernard G
Schellpeper, Gene H
Schneider, Charles W
Sikic, Ante B
Smallsreed, Patricia D
Stafford, Charles B
Stinchcomb, James A
Strenk, Richard E
Teague, T Kerry
Thompson, Donald A
Tillis, Randy E
Tovson, Richard J
True, Wendell C
Vath, Robert A
Walmsley, Howard C
Walsh, James P
Weaver, Norris
Witulski, Steven L
Wright, Carl B
Yeary, Paul D

CLEVELAND

Badertscher, Carol L
Balbin, Ronald J
Bell, David G
Berendt, George J
Ceccarelli, Jane M
Coates, John K
Conrad, Jean G
Convery, James R
Cranley, Thomas A
Crow, Walter C
Cull, Carolyn A
Don, Harry A
Early, Steven A
Egan, Thomas J, Jr.
Ellis, Greg E
Facciani, Gerald D
Finley, John M
Ford, Edward W
Friedman, Bernard H
Gabel, John D
Gathers, Jeffrey L
Gewirtz, Paul A
Giesinger, Ronald P
Hansen, Charles J
Hanson, Peter M
Hardin, Robert B
Harris, Samuel D
Hawn, Jerry M
Hoffman, Jeffrey S
Hubler, Nancy J
Iammarino, Joseph
Johnson, Rodger
Katzan, Philip
Kheber, Eric J
Kuechle, Gerrit C
Marshall, John D
McGill, Patrick L
Moore, John B
Moskal, Jack
Napoli, William, Jr.
Ostuw, Richard
Parks, Leroy B, Jr.
Pitassi, Kathlyn Aylward
Reynolds, John A
Robertson, Christopher G
Rosen, Kenneth R
Rosenbaum, Jean R
Schrank, Rosalyn L
Shaw, Mark E
Silverman, Martin
Simms, Clifford R
Soderquist, G David
Starr, Susan H
Steinbrunner, John A
Swiatkowski, Martin J
Underwood, Charles M, II
Webb, Robert W
Weiss, Richard A
Welsh, Charles A
Wiese, Theodore O, Jr.
Williams, Jack C
Wilneff, Leon B

COLUMBUS

Albright, William R
Arockiam, Roger H
Barnes, Galen R
Bath, John S
Benjamin, Susan M
Benson, Michael Joseph
Blank, Cara M
Blattner, Gary L
Bolton, Robert Kevin
Bonvallet, Kenneth
Brock, James E
Brown, Robert B
Burgess, Thomas D
Carlson, Christopher S
Cheetham, McClain
Clark, Ray A
Crowe, Alan M
Cundy, Richard M
Davis, Gregory B
Duncan, David S
Dutson, Patrick A
Easley, Matthew S
Eyers, Robert G
Eyre, Harry C
Feay, Maurice F
Flint, John H
Flury, Jack M
Furan, Alan R
Galloway, Harvey S, Jr
Gath, Philip C
Gavigan, Owen J
Gibson, Jack L
Gibson, Richard N
Gosnell, Jeffrey E
Granieri, Vincent J
Greene, Curtis D
Greenwalt, Anne G
Greff, Herbert D
Grohs, Jeffrey P
Hodges, Stephen Paul
Howarth, John I
Hulet, Gary R
Hunt, Ronald E
Hyclak, Richard James
Inkrott, James G
Jeggle, David A
Jeggle, Scott David
Jerabek, Gerald J
Johnson, Marvin A
Johnston, Steven J
Jolley, Richard L
Jones, Alvin L
Kanney, James R
Keyser, David N
King, Edwin H
Knilans, Kyleen
Krochmaluk, Ihor L
Kuba, Robert J
Kuhlmann, George H, Jr.
Line, Russell A
Man, Sarah A
Marakas, John L
Massey, John B
Matulich, Edward J
McBrayer, Robert V, Jr.
McDaniel, Jeffrey D
Moushey, Nora E
Napoli, Mary Jo
Natarajan, B Roger
Niswander, Ray E
Parker, Curtis M
Petrelli, Joseph L
Raiford, James Philip
Raymond, David H
Reed, Harold Lee
Rink, Richard G
Rolland, Robert A
Rubadue, Dave S
Ruschau, William
Ruth, Oscar E
Schaeffer, Bruce D
Scrase, Floyd W, Jr.
Sedlak, Stephen A J
Smith, Jeffrey L
Spencer, James E
Spilker, Mark E
Studer, Jonathan M
Thompson, John B
Turner, Philip C
Visintine, Gerald R
Weaver, Charles D
Wendt, Richard K
Wiseman, Michael L
Woerner, Susan K
Zink, S Vincent

DAYTON

Adams, Thomas P
Gayda, Joseph J
Hopkins, Harry V

DUBLIN

Gesler, William L
Reilly, G Emerson

FREMONT

Otermat, Scott C

HAMILTON

Frechtling, Stephen C

MAYFIELD HEIGHTS

Harbage, Robin A

PARMA

Romeo, Joseph T

ROCKY RIVER

Hoffman, Melanie A
Hsieh, Ming-Shan
Libman, Michael L
Schryer, Thomas Gordon
Wargo, Richard S
Zolt, David M

SAGAMORE HILLS

Kieser, Manfred B

SHAKER HEIGHTS

Brakey, Lucinda P

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

SHELBY

Schadler, Thomas E

SPRINGFIELD

Brennan, Joseph E
Fagg, Gary
Sakel, William P

TOLEDO

Whelan, Catherine H N

VAN WERT

Hanson, Jeffrey L
Steinen, Phillip A

WEST SALEM

Calihan, Glen R

WESTFIELD CENTER

Marti, Kevin A

WESTLAKE

McKee, William W
Parsons, John R

WILLARD

Fosler, Howard

WORTHINGTON

De Young, James R
Griffith, Robert W
Hughes, James A
Jacob, John E

OKLAHOMA

OKLAHOMA CITY

Abbott, Phyllis D
Byrne, Ronald J
Crawford, John P
Darden, George R, Jr.
Dean, Joseph
Dozier, R William, Jr.
Dunsworth, William L
Litchenburg, Alfred L
Marks, Robert A
Nelson, Lyle E
Shepherd, Warren L
Shumate, Michael A
Stone, Frank P
Yates, Donald G

TULSA

Cummins, Thomas E
Greene, Lawrence R
McDaniel, Mickey G
Menge, Carlton H
Michalcik, Joseph

OREGON

ASTORIA

Adams, J Ross

BEAVERTON

Adams, Timothy J

BEND

Mortensen, James M

KING CITY

Otte, Edward J

LAKE OSWEGO

Christians, Albert K
Griffin, Frank L

MEDFORD

Beaudry, David R

PORTLAND

Bloyer, James R
Carpenter, William M
Carr, James M
Cayford, Craig E
Coleman, Stephen M
Creveling, Bradford A
Dolezal, Charles Robert
Dougherty, David M
Drown, Catherine Louise
Engstrom, Paul L
Ferrin, Mark R
Fitzpatrick, David G
Freed, Bruce
Freed, Joan S
Furnish, Jeff
Gabriel, Robert A
Gill, James F
Hansen, Eric Main
Hart, Paul C
Hedford, Thomas O
Heintzberger, Edward H
Higgins, Jeffrey M
Hirschkron, Gary W
Holden, Douglas C
Hoveke, William J
Howatt, F Frank
Hutchins, David J
Johnson, Mark O
Klicker, Max
Ledbetter, Kim W
Lucas, Oscar M
MacLennan, Robert D
MacPhail, Jack D
Meyer, Robert E
Monaghan, Dennis M
Munro, Richard E
Pearson, Patricia M
Petroff, Pamela M
Petroff, Paul S
Richen, Forrest A
Risch, Lawrence B
Roberts, Wayne V
Schwartz, Richard A
Setterberg, Donna M
Southall, Charles R
Stonewall, Alan J
Sturdivan, Peter R
Timpe, Ronald E
Toy, Gerald G
Turner, Catherine R
Wagner, Nancy R
Weatherford, Robert M
Whiteley, Benjamin R

SALEM

Davis, Edward E
Johnsen, Storm
Lamb, R Michael
Raid, Gary A
Swenson, James R

WELSHES

Rathbone, Nathanael

WEST LINN

Stearns, Bernice E

PENNSYLVANIA

ABINGTON

Reeder, Marie H
Reeder, W Rodman

ALLENTOWN

Sekol, Randee William
Steinmann, John W

AMBLER

Smith, Robert H

ARENDTSVILLE

Wright, Byron

BALA CYNWYD

Klose, Charles J
Leboffe, Cosmo A

BERWYN

Hutcheson, John D
Wicks, George C

BETHLEHEM

LeBow, Kenneth D
Rhodes, Thomas E
Richards, Bruce A

BLUE BELL

Niles, Charles L, Jr.
Sulek, Paul J

BROSSMAN

Rankin, Gerald J

BRYN MAWR

Hamm, Kenneth R
Pollack, Robert
Ross, Kenneth H

CAMP HILL

Cohen, Robert E
Daubenmier, Steve R
Dzuryachko, Thomas A
Horst, Robert J
Oparowski, Theodore S, Jr.

CONSHOHOCKEN

Ceesay, Thelma Paulette
Falcone, Michael E
Gdowik, Steven P
Governale, John R
Henderson, Robert F
Hermann, John A
Kesselman, Harvey
Roberts, Anna G
Zimmerman, Bruce D

DOWNINGTOWN

Bezgin, Nancy M
White, Aubrey

DOYLESTOWN

Hadigian, William
Spare, William A

DREXEL HILL

Maher, Christopher P
Ruehr, Scott E
Webster, Lindsay M

ERIE

Connell, Eugene C
Dreyer, Robert H
Luzader, Randall M

FORT WASHINGTON

Boucher, Paul E
Rosenblatt, Beverly R
Shultes, Lawrence K

FRAZER

Duffy, Brian
Lambert, LeeR
McGlynn, Kevin P

GLADWYNE

Rickards, Charles E

GLENSIDE

Kennedy, Carol A
Kennedy, Donald E
Ramsey, Henry B, Jr.

GULPH MILLS

Jordan, Robert H

HARLEYSVILLE

Attarian, Edward S
Butz, Wayne D
Jaso, Robert John
Marks-Samuelson, Rosemary
Marles, Blaine C
McClure, John W, Jr.

HARRISBURG

Cashion, William John
Dolan, Robert J
Donahey, James R
Forney, John R, Jr.
Gingrich, Clyde E
Goonetilleke, Piyal S
Hafer, Glenn Allen
Killick, David H
Leister, Harry M, Jr.
MacLaughlin, Betty K
Miller, David L
Mrazik, Robert J
Mummert, Earl L
Myers, Jeffrey S
Reeser, Ellen A
Rhodes, Frank S
Sann, Brian S
Siegel, Conrad M
Stirling, David F
Zimmerman, Thomas L

HERSHEY

Dreyfuss, Richard C
Schwartz, Richard T

HOLLAND

Zapisek, Diane Adelizzi

HORSHAM

Albert, Lisa M
Ellis, Stephen H
Freiberg, Albert M
Hurst, Keith A
Knauss, John C

HUNTINGDON VALLEY

Josephs, David J

JENKINTOWN

Middleton, Raymond L

KENNETT SQUARE

Burrows, Richard A

KING OF PRUSSIA

Callahan, James P
Ehrlich, Neal L
Hampson, Albert L
Welch, John P

LAFAYETTE HILL

Foelster, Mary J

LANCASTER

Markley, John R
Pebly, Robert R
Royer, Alan F
Schneebacher, Alex
Shope, R Wesley
Smith, Rosanne Kay
Young, D Edward

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

LANSDALE

Loo, Jay Tsu-Yi

MALVERN

Lang, Andrew C

MANSFIELD

Hurley, Robert L

MCMURRAY

Gove, David W
Schwartz, Ronald K

MEADOWBROOK

Baeckstrom, Marianne

MERION

Hartman, Dr Gerald R

MERION STATION

Snyder, Marvin

MONTGOMERYVILLE

Walker, David M

NEW HOPE

Trindle, David B

NEWTOWN

Kohlhepp, Edward John
Raab, Marguerite
Underwood, Howard R

NEWTOWN SQUARE

Hunt, Frederic J, Jr.
Raven, Salwa G
Staats, Dean R
Vincent, Lewis A

OTTSVILLE

Roth, Ronald G

PAOLI

Berry, George L
Daniels, John P

PHILADELPHIA

Aglira, Robert B
Arjani, Neville A
Barney, Harold L
Barrow, Betty H
Barsoum, Nabil Badie
Bartlett, Dwight K, III
Bassman, Bruce C
Bealer, Donald
Beck, Kenneth M
Beers, Clyde D
Benseler, Wayne M
Beresford, Thomas E
Bergerson, Warren R
Berman, Melvyn E
Berry, Thomas S, Jr.
Blakinger, Jean M
Blivess, Michael P
Bond, John J
Brathwaite, Malcolm E
Brennan, Joseph P, Jr
Brownmiller, Annemarie T
Bruechert, Robert W P
Buchanan, John W
Buhring, John A
Bunin, David T
Butler, Ed
Cannataro, Angela-Jo D
Cantner, Alison W
Carney, Scott V
Carpenter, Robert D
Carroll, Benedict L
Casalena, Thomas M
Cavalier, Anthony J
Chacosky, Charles K
Childs, Diana M
Chorpita, Fred M
Cioffi, Michael A
Cleary, John J
Clement, Benjamin A
Clowes, W Michael
Cobin, Elliott I
Cohen, Arthur I
Cohen, Warren M
Cooper, Warren P
Corr, Francis X
Crowne, Joseph E
Currie, Ross A
Daly, Brian L
Davis, Robert P
DeLiberato, Robert V
DeLuca, Epiphany A
Dempster, Howard V
Dowdell, Kathryn T
Doyle, Michael J
Duda, Diane Symnoski
Dupuis, Robert E
Dyck, N Paul
Eckstut, Gene
Elias, Robert S
Ermilio, John
Ernst, Richard C
Fagan, Janet L
Falcone, Nicholas A
Farnam, Walter E
Fedyna, Michael W
Fichthorn, Kurt H
Fink, Glenn F
Finkelstein, Alan W
Finnegan, Thomas J
Fisher, Shirley A
Fleischer, Donald R
Francis, Louise A
Freedman, Mark J
Frohlich, Kenneth R
Fugger, Norma
Gerard, Felix R
Gilbert, David L
Gladney, Zara G
Golab, Mark
Goodman, Theodore S
Gould, John B
Greenstein, Marcia Sorin
Greskoff, Peter P
Grice, Marcella L
Hansen, George W
Harris, Kenneth I
Harrison, David C
Harrison, George E
Harrison, Graham A
Haver, Robert W
Head, Alden L
Hearst, John E
Helms, Roger A
Henke, Gregory P
Henry, Dennis R
Heuss, Susan P
Hewitt, David L
Higgins, Joseph C
Hildenbrand, Stephen G
Hinkle, Alan F
Ho, Mimi S
Hopper, Gerald E
Husic, William N, Jr.
Ingram, David N
Irvan, Robert P
Johnson, Roger C
Jones, Alan G
Kandrac, Joseph J
Kauffman, Alan S
Ketzner, Jon S
Kikla, Samuel M
King, Mary Jean
Koons, Edmond E
Kuehn, Ronald T
Kurash, Stephen P
Lacefield, David W
Ladley, John D
Lake, Daniel J
Lauer, J Alan
Lawley, Carl David, Jr
LeClair, Peter T
Letkiewicz, George F
Leube, Joseph J
Lewis, James Lee, Jr.
Lin, Chin-Tung
Lin, Shiu-Shiung
Lindstrom, Lawrence A
Liuzzi, Joseph R
Livingston, Roy P
Lo, Richard W
Lofley, Jeffrey Lee
Lucker, Arthur Mark
MacDonald, Donald G
Makgill, Stephen S
Margel, Lawrence N
Marks, James J
Matczak, Robert J
McAllister, Kevin C
McClelland, John R
McCreesh, James B
McKeogh, James J
McKeown, Barry J
Mendelsohn, Mark C
Miccolis, Robert S
Minches, David
Mingione, Gerard C
Mitchell, Dane C
Mittal, Madan L
Moore, Brian C
Mordorski, David M
Moreen, Robert A
Morris, John W
Moyer, William H, III
Mudry, Michael
Munz, Gilbert
Murphy, Francis X, Jr.
Nace, Thomas
Narayan, Prakash
Narvell, John C
Neidermyer, James R
Nolan, John D
Noretsky, Beverly
Nowakowski, Joyce E
Nyce, G Christopher
Ochsner, Robert C
Ogg, Bruce T
Oyen, Gerald J
Pabuwal, Satya N
Paesani, Joseph
Paglione, Robert
Palaitis, Anna Marie
Pastino, Gregory J, Jr
Patrylak, Stephen
Paul, Jack Philip
Plunkett, Richard
Plush, Richard F
Podrebarac, Frank W
Polilli, Robert J
Preminger, Marc
Preston, Stephen J
Proska, Mark R
Ramanauskas, Denise
Ramsey, Henry B, III
Rapport, Michael Y
Raws, Alfred, III
Riley, Leo J, Jr.
Rising, Donald G
Robertson, John P
Robinson, Gary C
Roccas, George J
Rodgers, John A
Rohrkemper, Paul H
Roman, Spencer M
Roof, Timothy C
Rosen, Gary B
Rosenberg, David P
Ross, Gail M
Rosso, David H
Routhenstein, Alan J
Rutter, John Joseph
Ryan, Michael E
Salinger, Robert G
Samples, Donald W
Savitz, Edward I
Schaefer, Peter R
Schmit, Herman H
Schott, Paul G
Schott, Paul Kelvin
Schwartz, Mordecai
Shapiro, Kenneth
Sharma, Rajendra P
Shatoff, Larry D
Shaw, Alan Edward
Siebels, Richard W
Skokan, Donald A
Snow, David C
Somers, Edward C
Spade, Kent A
Springer, Linda M
Stanco, Edward J
Stewart, Charles Walter
Stewart, James G
Stone, Linda K
Sullivan, Eugene J, Jr.
Sutter, Russel L
Sutton, William F, III
Takemoto, Ronald T
Tarr, Duane B
Tarzian, Michael J
Taylor, Jane C
Taylor, Wilson H
Terne, Michael
Thompson, Eugene George
Torrance, H Selwyn
Tresco, Frank J
Trist, John A W
Tulin, Stanley B
Valenti, Karen Pichler
Van Dam, Douglas S
Velnec, Robert F
Vitale, Lawrence A
Waite, John L
Walsh, James V, Jr
Warthen, Thomas V
Weeks, Michael Patrick
Weiner, Joel S
Wendt, Richard Q
White, Stephen L
Whitlock, Robert G, Jr.
Williamson, William J
Wisecarver, Timothy L
Wollman, Milton H
Wood, David H
Zaidi, Ali R
Zapisek, Edward J
Zatorski, Richard T
Zimmerman, Leonard
Zlogar, Albert Joseph

PITTSBURGH

Agatston, John S
Bennett, Robert J
Boetger, Don J
Bush, William W, III
Chadwick, Richard A
Cooper, Jack
Daniels, William
Donina, Anthony J
Friedlander, Charles B
Goehring, Richard O
Grosheider, James W
Halliwell, Paul D
Harper, Goldwyn Bertrand
Herchenroether, Richard
Hess, Robert J
Huntley, Newton E
Jeeves, Douglas A
Kelly, George E
Lenz, Mark A
Levihn, Kent E
Link, Margaret A
Loomis, G Herbert
Luttrell, Nancy K
Moerke, Lawrence John
Olson, Virginia M
Parks, John P
Pisula, Michael L
Reynolds, William J
Richmond, Paul T
Romig, George M
Sarkisian, Charles D
Scheuermann, Edmund D
Schuler, Robert J
Siegel, Seth F
Strecker, Jefferson L
Szurek, James E
Tomczyk, Thomas S
Weaver, Leonard
Weber, Thomas P
Wheat, Michael
Woodward, Walter C
Zader, William J
Zimmerman, Carolyn Evanna

PLYMOUTH MEETING

Lederman, Charles M

RADNOR

Bailey, Marilyn V
Barrett, Joan C
Barton, Rosemary T
Chauner, Milton F

(Continued on next page)

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

RADNOR - cont'd.
Clerihue, A Donald
Cookson, John P
Deakins, Peter B
Donnelly, Edward F
Dunlap, James A
Dymowski, Robert J
Esterkin, Jack H
Fisher, Kathy R
Grannan, Patrick J
Harris, Ronald G
Hoffman, Joel C
Karo, David N
Kim, Kwang E
Kipp, Richard
Kuklinski, James A
Leonard, Marilyn R
MacBain, Kenneth D
McInally, Lola D
Miller, Susan M
Mohoric, Edward P
Murphy, Raymond J
Perrott, Godfrey
Probst, Charles E
Ratajczak, Meredith A
Reddy, Stephen D
Reimert, William A
Richman, Randy
Romano, Joseph N
Schafer, William C
Shissler, Harry R
Shreve, Jonathan L
Skar, John R
Stoltzfus, James G
Suchar, Christopher M
Whitney, Earl L
Wickland, Paula S
Zurawel, Paul H

ROSEMONT

Warner, David T
Yardley, Mary Ellen

SEWICKLEY

Hallett, Arthur L

SHARON

Miller, Leonard S
Nelson, J Andrew

SPRINGFIELD

Fink, Richard D
Kaysen, Kenneth E

STATE COLLEGE

Burd, Richard H

SWARTHMORE

Spock, William T

THOMPSON

Sharp, Anthony C

TREVOSE

Dutton, Richard C
Inners, Scott T
Kalish, Mitchell Allan
Kerr, David E
Martineau, Donald J
Schultz, Richard K
Sheak, Donald Allen

UNIVERSITY PARK

Shapiro, Arnold F

VALLEY FORGE

Coatsworth, Charles N
Mangum, G Douglas, Jr.
McCourt, Ronald F
Prestwood, John C, Jr
Pyatt, William Edward
Wolfe, Douglas R

VILLANOVA

Lister, John J

WARMINSTER

Johnson, Gail E

WAYNE

Bacon, Robert A
Davis, James R
Giancola, William T
Karsan, Nooruddin S
Llewellyn, Barry I
Lunbeck, Robert A
Stevens, John J

WEST CHESTER

Barker, Kenneth C
Edwards, Frank G, Jr.

WYNDMOOR

Burrall, Charles L, Jr.
McGuinn, John J

WYNNEWOOD

Earle, William C, Jr.
Stabert, Bernhardt K

PUERTO RICO

HATO REY

Bou, Jorge V
MacDonald, Andrew M

RIO PIEDRAS

Robbins, Samuel

SAN JUAN

Vazquez-Cruz, Ruperto

SANTURCE

Aponte, Juan B

RHODE ISLAND

BARRINGTON

Cook, Charles F

JOHNSTON

Pelletier, Charles Albert

PROVIDENCE

Calat, George
Letourneau, Roland D
Patterson, David M
Sornberger, George C
Stone, Clifton Arthur
Wang, I-Chieh E
Wilson, Gregory S

RUMFORD

Angell, Donald C
Fecteau, Thomas B
Magnus, Mark B

WARWICK

Cofield, Joseph F
Deede, Martin W
Lombardo, John Scott
Silverman, Mark J
Swerdlow, Laurence M
Walsh, Michael C

WEST KINGSTON

Ross, James B

WESTERLY

Williams, P Adger

SOUTH CAROLINA

AIKEN

Elliott, George B

ANDERSON

Krogh, Elden C
Rowland, Jack L

CHARLESTON

Moore, Burton E
Walker, Stephen L

COLUMBIA

Arial, David B
Cathcart, John S
Degnan, Dennis Peter
Etheridge, Lonnie A
Halpern, Emanuel
Jordan, C Michael
Masek, John Stephen, Jr.
Parrish, Janet E
Potok, Charles M
Shrader, William R
Simons, Martin M
Spencer, Janet Schilling
Stevens, Becky F

GREENVILLE

Ausburn, Miriam B
Bramwell, Earl L
Cash, Lisa Brennan
Davis, J Kenneth
Edwards, Clint E
Egan, Joseph E
Hannah, Margaret J
Jumper, Rebecca S Upchurch
Lee, Lucian R
Lucas, Kevin M
Mankin, James A
Morrow, William P, Jr.
Myatt, Robert W
Reed, Linda Gholson
Robertson, Frank J
Robinson, Tammy Patrice
Ruck, Forrest E
Sayre, Kristie K
Sayre, Ralph J
Stephens, John R D
Stover, J Karl
Thomas, Warner U, Jr
Vaughan, Richard Carl

HILTON HEAD ISLAND

Wilson, Ross J

IRMO

Johnson, Jerry L

LANCASTER

Chang, Chiu-Cheng
Gupta, Om K

PIEDMONT

Sloan, John L

SALEM

Briscoe, J Huell

WEST COLUMBIA

Bailey, William E

SOUTH DAKOTA

MILBANK

Gannon, Donald F

RAPID CITY

Kopp, Ralph B
Walker, Mark A

SIOUX FALLS

Evenson, Russell A
Hambek, Jeffrey L
Iverson, Randall Lee
Roust, Thomas A

TENNESSEE

BRENTWOOD

Anderson, Arnold H
Costner, James Edward
Thornthwaite, Wilfred L

CHATTANOOGA

Andreae, Linda H
Bieter, Charles N
Bourdeau, Joseph A
Brown, Jill A
Bucher, G Scott
Carter, Stephen T
Chiu, Wu-Hsiung
Collings, David W
Cox, David S
Davis, Cydney S
Dennison, Gary R
Desai, Maya Vijay
Dowling, Brian F
Earl, Ronald D
Fox, Myra B
Fox, Peter A, Jr
Fuhs, Todd H
Germann, John R
Golden, Robert L
Hall, D Wayne
Hanlin, H Carey
Helton, James T
Hilliard, Clarence P
Homans, Ronald L
Johnson, Phillip Lee
Katz, Robert L
Kent, Morton J
King, Carolyn
Klapman, Brian L
Klopfenstein, Timothy J
Kumar, Becky Hutto
LaMar, Jack L
Lau, Kenneth K
McQueen, John S
Morris, James R
Neal, Betty Anne
Park, Richard A
Powell, Cheryl A
Powell, John F
Roland, William P
Ruck, Harold E
Smith, Michael L
Srite, Jim H
Stulce, L Jefferson
Trent, Samuel E, Jr.
Walker, Winston W
Whaley, Joyce B
Wildsmith, Thomas F
Williams, Rickey C

CROSSVILLE

Williams, Thomas L

GALLATIN

Fenker, Richard M

GOODLETTSVLLE

Hagewood, William D

KNOXVILLE

Steele, Ernest C
Tillotson, James L

LOOKOUT MOUNTAIN

Archibald, A Edward

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

MEMPHIS

Buckner, Karen W
Ellis, Richard O
Farrimond, William
Heezen, Donald C
Hollobon, Anthony L
Noonan, Arthur L
Ohsfeldt, Ronald A
Pray, Kevin H
Wallace, Diane

MURFREESBORO

Davis, Christopher H

NASHVILLE

Acuff, Lucian B
Alff, Gregory N
Berry, Darlena K
Bertles, George G
Black, Harold W
Boatright, David J
Bryan, William J
Carnahan, Clarence E
Cross, Bob R
Deal, D Frank
Desai, Pratiksha A
Fisher, J Bradford
Flanagan, Douglas B
Garner, D Carlton
Guyton, Michael George
Johnston, Anthony S
Lebos, Leo, Jr.
LePere, Cecilia M
Lincoln, Mark H
Macphee, Malcolm T
Maurer, Richard L
McAllister, Joseph P
Metcalf, David M
Owens, Daniel E
Pate, James A, Jr.
Pendleton, Franklin D
Pinder, William C, Jr.
Shaub, David L
Sloan, W Keith
Smith, Clyde, Jr.
Strickert, Roland R
Swain, Thomas A
Ward-Smith, Kenneth
Williams, Vickie N
Wood, J Kenneth, Jr.
Worley, John L, Jr.
Ziegler, Linda P

SIGNAL MOUNTAIN

Bonnard, Fernand

TEXAS

AMARILLO

O'Keefe, E Jay

ARLINGTON

Ezell, Linda Ann

AUSTIN

Africa, Mark D
Bailey, L Allen
Baker, Karl T
Becker, Ted
Boswell, Richard L
Coffman, Kenneth L
Dahl, Hans H
Dial, Philip S
Faerber, Charles V
Fenlaw, Mark R
France, Mark S
Graber, Larry R
Gravely, Kirk R
Griggs, Cathy Browning
Gross, Gary L
Hardy, Leslee S
Hasselmeier, A G
Herbert, Robert F, Jr.
Hu, Kaiyuan
Huff, David
Keetch, G Y
Long, Robert A
May, Robert M
McCaul, J Christopher
Mitchell, Clifton M
Monnin, Gary P
Muth, Michael Joseph
Neill, Stephen K
Nichols, Daniel P
Nielsen, Linda D
Onstott, Margaret R
Peterman, Donna S
Pettey, G C, III
Stephenson, John W
Taylor, Brannon B
Tobleman, Ronald W
Wisdom, Eugene

BELLAIRE

Johnson, Marilyn R

CARROLLTON

Flick, Jesse E
Triplett, George H

CORPUS CHRISTI

White, William F, Jr.

CROWLEY

Ritter, Joseph G

DALLAS

Abelanet, Carolyn
Albracht, Fred J
Alfuth, Terry J
Alhanti, Mark Stuart
Ammann, Eric K
Barnaby, Charles H
Barr, Harold Isaac
Bayer, Clarence E
Beam, Jack L
Belfer, Robert S
Beuerlein, Robert M
Bickerstaff, Thomas A
Bishop, Clifford W
Boeck, Robert Edward
Bolin, Bob J
Brady, Robert Paul
Bramnick, Judy S
Brandorff, Perry O
Bridwell, Herbert T
Brockett, Jerry L
Broer, Gregory S
Brooks, William E
Buchanan, John H
Buchter, Gene W
Burke, Frank F
Caldwell, Robert K
Campbell, Robert T
Carter, Edward J, Jr.
Carter, W Michael
Cherry, Calvin D
Clement, Donald F
Colver, Charles F
Conradi, J Christian
Copeland, J David
Corder, Dave
Courage, William H
Crowther, Richard L
Curlee, Ronald K
Cutler, Alan
Darnell, Robert W
Davenport, Richard L
Davidson, Pacquitta C
Davidson, Waid J
Davis, Emily C
Davis, J Stephen
Dean, Charles E, Jr.
Dearing, Ronald D
Dickson, David William
Diede, Mick L
Eason, Thomas F
Edwards, Charles E
Elam, Charles P
Erdenberger, Richard W
Erickson, Steven Carl
Estell, Richard J
Evans, John J
Farris, William Fred
Ferguson, Alan N
Ferrante, Russell L
Fisher, Mary C
Fortin, John D
Franke, Marvin Gene
Friend, Randolph M
Gammill, Glen M
Glasgow, James E
Grimsley, Thomas A
Groth, Charles D
Grubbs, Gordon M
Hall, E Kent
Hatfield, Donald W
Hawke, James S
Hawkins, Gilbert Eugene
Hawkins, Joseph D
Heath, Roger R
Hebel, George J, Jr.
Hemme, Rex D
Hoffmann, Arnold J
Holliday, Bob
Houseman, Raymond F
Hudson, C B
Huffman, Joseph H
Hunt, Susan L
Hunzelman, M James
Jackson, Will W, Jr.
Jenkins, Allen W
Jones, Warren R
Ju, Faming
Keller, Robert J
Kelly, Gary R
Kirkpatrick, David K
Konen, Mark E
Koppikar, Dinkar B
Lang, Larry
Laughlin, Robert L
Lee, Curtis H
Leggette, Charles W
Livingston, James L, Jr.
Lutek, Ben Walter
Lutz, Carl J
Mahan, Steven H
Mallett, Richard B
Manning, Nancy A
Marietti, Roger N
Martin, Edward B
Martin, Joseph D
Martin, Robert C
Martin, Samuel G
Maurer, John A
McBrierty, Harry J, Jr.
McDaniel, Margaret M
McDonald, Charles
McKee, Donald R
Menking, George D
Merino, Edna C
Miller, Charles F
Miller, Orville H
Miller, Richard S
Millman, Neil L
Montague, Theodore L, III
Montgomery, Rosemary
Montgomery, W Dale
Moore, Paul C
Mueller, Marlin M
Munse, Scott R
Murray, Lucille
Murray, Max T
Murray, Robert D
Noble, F Pierce
Overby, Terry L
Pan, Ling Chih
Pape, Frederick H
Pauley, Stephen R
Pawelko, Robert L
Pennell, Truman K, Jr
Piacenti, Ronald C
Polk, Ken E
Powell, David S
Proffer, Carol W
Ray, Roger F
Repp, Frank D, Jr.
Richardson, William R
Rolher, Jack A
Rudin, John F, III
Ruhl, Ronald F
Russell, Robert E
Ryan, Robert W
Ryder, Alan K
Schilling, Timothy L
Schroeder, William E
Sekac, Albert V
Shelby, Thomas H, III
Sheppard, Alan R
Sherry, Harold R
Sicking, Matthew C
Skoglund, David Micheal
Smith, Bradley M
Smith, T Donald
Smith, W Leon
Snyder, Mary Beth
Snygg, John K
Spedden, W Calvin
Stanley, Neal N
Stein, Mel
Stephens, John F
Strewchuk, Roy W
Strong, H Raymond
Struble, Danny L
Sullenberger, Mary M
Tak, John A
Thompson, Joe L
Thompson, Stuart M
Trieb, Mark A
Tucker, Russell B
Tuma, Jerry A
Turnquist, Jack M
Valdemoro, Huberto L
Volk, Glen R
Vrla, David D
Wade, Terry R
Waldorf, James R
Ward, Michael C
Waugh, William M, Jr.
Webb, Robert J
Whatley, Patrick L
Whittemore, David G
Wiant, Elaine M
Wilkes, David G
Williams, Dewey G
Williams, James L
Williams, W Thomas
Wood, William A, III
Works, James W
Yoon, Youngjoo
Young, Gregory
Zavattari, Sally Jean
Zwiener, Michael J

EDINGBURG

Reiner, Jack G

EL PASO

Roberts, Maurice B

FORT WORTH

Ball, Linda C
Batte, Michael C
Bowman, Alan A
Brown, Everett G, Jr.
Caldwell, Alan W
Cooper, Donald R
Coston, Thomas L
Dahlberg, Peter B
Galko, Joseph R
Gerrity, Joseph F
Gwynn, Holmes M
Head, Thomas F
Kirby, Karen Marie
McGarry, James E
O'Brien, Dennis M
Sneed, Donald W
Sya, Chung-Shing

GALVESTON

Broll, Frank V, Jr.
Cantu, Joseph J
Grant, Joseph F
Linch, Jerry S
McClusky, Carolyn T
Moeller, Tim
Nicol, William K
Pozzi, James E
Watson, William H, III
Welch, Ronald J
Wilhelme-Lee, Susan M

GRAPEVINE

Fritch, Herbert A

HOUSTON

Barnard, Wayne A
Bass, Frederick B
Benbrook, Paul
Bertelsen, Gary Hubert
Bickel, Stephen D
Boesen, Michael B
Brosseau, Alden W

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I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

HOUSTON - cont'd.
Camp, Jeanne H
Cargill, Leonard R, Jr.
Carney, Gregory J
Cascio, Paul J
Chen, Bill Shun-Zer
Collett, Robert L
Cummings, Jennifer Joy
Delaney, Andrew
Delaney, Bruce L
Divin, Cherri R
Dunham, Kenneth Van
Eversberg, Barbara J
Facey, Paul D
Findley, Jack W
Forman, Brian D
Friedman, Jacob
Friedman, Lloyd K
Goldman, Martin E
Gonzalez, Georgina S
Gunter, Allen C
Hand, William W
Heavilin, David C
Held, Gene
Hemrich, Robert F
Hope, Thomas H
Hoyt, Mary K
Hulme, Richard W
Huque, Khundker Selim
Jacobson, Eric A
Jones, Del R
Kerr, John B
Khalique, Abdul
Kummer, Cheryl S
Lee, Timothy D
Lohmann, Leslie John
Ludke, David R
Manchester, Karl L
Mason, Craig T
McLeod, Charles N
Miller, Harry R
Mire, Eddie A
Nell, Guy D
Noelle, Gerald L
Nogarede, Dezere H
Pitoniak, Marc F
Poulos, Bryan K
Powell, Robert W
Pulis, R Stephen
Rashid, Zafar
Schillaci, Gerald Anthony
Schlotzhauer, Robert T
See, Gary N
Shelor, Morgan L
Shelton, Sally Kay
Sigler, John H
Snook, Thomas D
Sustman, Scott C
Taggart, Michael Harry
Tan, Charles W
Thompson, E Malcolm
Tung, Chiei J
Tunnell, Larry W
Umali, M Lina
Umali, Roman T, Jr.
Washburn, John Robert
Webb, Jack L
White, Richard E
Winters, Herbert A
Young, Margaret A

HURST

Dykhouse, Jack R
Soppe, Janet M

IRVING

Georgiev, Mario
Gove, Robert E
Holt, Paula R
Kuo, Shumei R
Maltz, Allen P
Terry, David L, Jr

KINGWOOD

Brown, L Wendell

LEAGUE CITY

Bailey, Jerrold F

MCKINNEY

Portermain, Neill W

MEDINA

Maxon, Robert G

MISSOURI CITY

Clarke, John W

PLANO

Allen, James F
DeMelio, Joseph
Haraburda, Kent Walter
Hickman, Milton G
Pressley, W Michael
Rohner, Regina V
Ross, Michael Lowell
Shaw, Joe W, Jr.
Suiter, G Edward, II
Tu, Paul P C
Yarus, Stuart A
Yin, Hsiang-Ling

RICHARDSON

Agee, John E
Allison, Charlie R
Beisenherz, Robert L
Blount, Esther M
Bryson, Steven D
Conkel, Robert D
Crider, John M, Jr.
Davis, Robert F
DeGeeter, Robert E
Dousette, Ralph A
Ellis, J Daniel
Friedlander, David P
Gibson, Stephen Scott
Haliburton, John A, III
Hawkins, David M
Lewis, William H, Jr.
Lively, David L
Macleish, Bruce G
Nelson, Homer
Park, T Allen
Phillips, Dick L
Rima, Carol F
Seaton, R Foster
Thomas, Dean A
Thomas, Robert B, Jr.
Tobleman, Glenn A
Wagner, Ehrhardt H
Williams, Robert M
Wilson, Charles
Wise, George M, III

ROCKWALL

Beaird, V Clark

SAN ANTONIO

Alexander, Silas J
Branaum, Elizabeth S
Butler, William E
Campbell, Charles E, Jr.
Chowdhury, Nadeem
Craig, Philip Jim
Duewall, David M
Duncan, Carl I
Dye, Myron L
Finertie, Leslie Kenney
Flannery, Robert J
Gallagher, Cecily A
Gannon, Alice H
Garvin, James M, III
Goldberg, Steven F
Hackard, James C
Hightower, Edwin E
Hinsch, William P
Hutchins, Pamela A
Magaro, William D
Mason, Floyd D
McCaw, John R
Munt, Donna S
Patzman, Stephen N
Pieper, Wesley Alan
Pruitt, LeRoy
Radliff, Dennis
Reid, Donald H
Rice, Thomas Naffe
Robinson, James A
Rusher, Steven R
Taylor, Catherine H
Thurau, Russell W
Tofte, Roy D
Webster, Patricia Jordt
Werland, Debra L

STAFFORD

Beaird, B Lynn
Burke, William P
Rippel, George C
Rose, Beverly S

SUGAR LAND

Roenigk, Robert G

TEXAS CITY

Tobleman, Dennis R

THE WOODLANDS

Berry, James J
Campbell, Robert C
Hall, J Clayton
Hernandez, Javier
Holland, Daniel J
James, Lee A
Parrish, Norman W
Shipman, Don R

WACO

Emmert, Gayle E
George, Fran
Harms, Dennis E
Shockley, Marcom H
Wharram, Paul F

UTAH

MIDVALE

Taylor, R Glenn

SALT LAKE CITY

Birdsall, Mark William
Brimley, Dale B
Cannon, Kent H
Daniels, Paul
Dummer, Arthur O
Garrison, Arthur Lyle
Jaloszynski, John E
Midgley, Keith
Morgan, Scott C
Ogden, Joan P
Price, John A
Roy, Ronald N
Schramm, Robert H
Svedin, Christian T
Thornton, Scott C
Tierney, Dennis B
Walker, M La Mar
Ward, David P
Weiler, Michael Reid
Wilcox, Robert E

VERMONT

BURLINGTON

Voldman, Annie Brown

MONTPELIER

Callnan, William J
Chirolas, William P
Dielensnyder, Richard C
Geisler, Richard J
Greer, Richard R
Hacker, Frank A
Hambro, Michael J
Hammond, P Anthony
Harding, John H
Herbst, William P
Higgins, Edward A
Keller, Glen D
Langer, Barry F
Law, Bennett E
Preble, W James
Rouhart, Georges Casimir
Seymour, John K
Smith, Craig A
Stedman, John A
von Wallmenich, Theodore
Welch, Donald B

NORTHFIELD

Braun, Sharlene Tracy

WATERBURY

Upchurch, Garland R

VIRGINIA

ALEXANDRIA

Hunter, J Robert
Lisle, Lottie
Singer, Carl J
Sloan, Thomas L
Strong, Paul J

ANNANDALE

Chang, Holen Helen
McKusick, David R
Trapnell, Gordon R
Wilkin, John C

ARLINGTON

Brown, Charles F
Cloud, Robert B
Cochran, James G
Crapo, Raymond L
Cross, Susan L
Dana, Franklin B
Gibson, Charles T
Gottlieb, Benjamin I
Lindsay, Bruce G
McConnell, Charles W, II
Poe, Michael D
Qureshi, Arshad H
Scully, Mark W
Sherman, Ollie L, Jr.
Solomon, Norman

ASHLAND

Graham, Martha B

BLACKSBURG

Fries, Edward S

CHANTILLY

Chalke, Shane A
DesRochers, Christian J
Mateja, Gregory M
Murphy, Michael J

CHARLOTTSVLE

Greville, Thomas N E

CHRISTIANSBURG

Heise, Mark A

FAIRFAX

Thompson, Susan R
Williams, Lawrence

FALLS CHURCH

Drake, David C
Kroll, Cedric W

GREAT FALLS

Bolcar, Joseph J

HERNDON

Bems, Vitold A

LYNCHBURG

Angstman, Clifford W
Atkins, James D

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I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

LYNCHBURG - cont'd.
Bondy, Peter J
Britton, Donald W
Deskins, Janet G
Dolan, Ronald V
Drago, Michael T
Smith, Steven A
Torrance, Ellen M
Wooldridge, Tyree S

MCLEAN

Abbott, Paul H, Jr.
Chiappetta, Robert N
Davids, Winston G
Desai, Krishna B
Lynch, Josiah
Santos, Elizabeth J

MIDLOTHIAN

Chiappetti, Thomas More

RESTON

Shannon, Guy

RICHMOND

Attard, Anthony J
Bachman, Burl Vaughn
Bailey, John M, III
Baldwin, William D
Boardway, Sandra Z
Booker, Bruce E
Bowen, Teresa B
Boxley, Diane B Y
Boyer, Donald E
Briegel, Dorothy B
Briegel, Heinz A
Bursley, Kevin H
Campbell, Donna P
Carey, Wayne M
Carr, Mabel B
Carver, Wesley S
Cellucci, Marla A
Dennison, Scott L
Dowd, William M
Duah, Peter Osei
Flournoy, Selwyn L, Jr
Fuller, Brian J
Games, C Dale
Greene, Mark J
Gresham, Bryan B
Hansen, Donald A
Heaston, Gary A
Hirko, George E
Hodges, H G
Johnson, Ernest L, III
Lough, C Allen
McElhaney, Stephen T
Moore, George E, Jr.
Nash, Humphrey H
Nuckols, Thomas R
Paine, Douglas
Palmer, John J
Parker, Gary W
Perkins, Peter Lynn
Poehler, Glenn R
Posa, Richard R
Pretty, Richard Cole
Pritchard, Dennie W
Rees, John A, Jr
Ruffini, John W
Sanford, Robert G, Jr.
Schlosser, Michael D
Shall, Carol C
Shall, Mark L
Shea, David A, Jr.
Sherron, W Fred
Spurgeon, Benjamin G
Stark, John W C
Turner, Samuel H
Wagoner, George B, Jr.
West, Lane B
Wirth, William C

ROANOKE

Battle, William R
Bell, Michael G
Cox, Charles D, III
Frantz, Henry W, III
Magness, Herbert L
Meier, Carl E
Smith, Matthew J
Wagstaff, Robert S
Wagstaff, Sherry L

ROCKVILLE

Scheil, Barbara V

SPRINGFIELD

McCorkle, Robert A

WOODBRIDGE

Burley, Winfield C

WOODSTOCK

Walker, Charles N

WASHINGTON

BELLEVUE

Dahlman, Gary E
Dallas, Evan M
Donelson, Norman E
Gladstone, David M
Knight, James P A
Leder, Philip A
Lewis, Randal J
Marker, Richard L
Mill, Ralph A
Odefey, William A

BOTHELL

Immerwahr, George E

EDMONDS

Southcote-Want, Colin E

KINGSTON

Kessel, Hugh G

LYNNWOOD

Nightingale, William R

MERCER ISLAND

Callahan, Kathryn M
Chen, Cindy
Fassett, Joni L
Gray, M Ian
Hudnall, Kathleen R
Kuni, Joel D
Leach, Richard V
Schonlau, James E
Sun, Tzegong
Tupper, Joseph Leonard, III

OLYMPIA

Barclay, D Lee
Bland, Steven
Hedin, Elmer R
Hubbart, Wayland M
Jensen, Daryl D
Murray, William L
Olson, Roy C
Trowbridge, Charles L

REDMOND

McCord, David R

SEATTLE

Affleck, Allan D
Akers, Michael J
Andler, James A
Axene, David V
Bankson, Kim Richard
Beeghly, Paul
Bergstrom, Richard L
Berry, James M
Blatt, Barbara K
Bleakney, Janet Flickinger
Bleakney, Thomas P
Born, Bruno V
Brajcich, Colleen M
Broulette, James N
Bruckman, Paul S
Bryan, William T
Busch, Lawrence J
Carlin, James G
Carlson, Stephen P
Chan, David H
Chandler, Robert M
Conwill, Stephen H
Cosway, Robert Gordon
Curtis, James A
Curtis, Julie Ann
Davenport, Timothy John
Delamarter, Gregory A
Dexter, James B
Dick, Alan J
Eschrich, Robert W
Fallquist, Richard J
Fowler, Bradley C
Gamble, Steven R
Gant, Robert L
Gilbert, H Paul
Gray, Mikel T
Haist, Tim A
Harbin, Roger F
Healy, Michael P
Heersink, Agnes H
Heiberg, Charles Henry
Hemstead, Robert J
Howe, Jay N
Howell, Charles Joseph
Huff, William C
Hulet, Dennis J
Hutzel, Peter B
Isbell, James L R
Joss, Richard
Kaleas, John R
Kinzer, Michael J
Komaroff, C David
Kreps, Rodney E
Krueger, Cheryl A
Lhamon, Frederic T
Likkel, Craig F
Liston, Fiona E
Marotta, Bruce A
Massingill, Gary W
Mathes, Richard W
Matthisen, James S
McCaw, Robert I
McCrory, Robert T
McGee, Brian R
Miller, Steven P
Minor, Kevin R
Moore, Theresa L
Morin, Michael N
Morrison, Gary C
Moses, Victor C
Murgatroyd, Byron D, Jr.
Nightingale, Thomas E
O'Farrell, Brendan
O'Kelley, John Kip
Olsho, David E
Parker, Gregory W
Patterson, Paul J
Peabody, J Lynn
Pepper, David F
Peterson, Davis E
Petit, Charles I
Pollack, Brian S
Pollard, Frank H
Porter, Ernest R
Pruiksma, Glenn J
Pryor, Robert A
Raney, Susan G
Reed, James Lowell
Reynolds, Craig W
Richter, Virginia W
Roberts, Stanley A
Robertson, Stuart A
Rodby, Craig
Rothmeyer, Wayne A
Sawyer, J Stewart, III
Schellenberg, George S
Shipley, Hugh
Shipley, Katherine A
Simester, T Thomas
Smith, Carl D
Smith, Martin H
Sommer, Steven D
Spitzer, Robert F
Stanley, Dennis L
Steffen, Karen
Taylor, Douglas G
Thoen, Franklin N
Trautmann, Rolf
van der Burch, Dirk
Wahlstrom, Richard W
Wiegert, Roy E
Winkenwerder, A Duff
Winkenwerder, Richard A
Wong, Gregory W
Wood, Christopher R
Wyman, Richard B
Zielinski, Richard P

SEQUIM

Hook, John F

SPOKANE

Gurche, Carolyn Carter

TACOMA

Foley, John E
Lyons, Samuel J, Jr.

TONASKET

Hess, Mason E

WENATCHEE

Clennon, Barton H

WOODINVILLE

Lemkau, Portia Lynn

WEST VIRGINIA

CHARLESTON

Ferguson, Clyde L

HUNTINGTON

Carlton, Matthew Wood
Jones, William W

MORGANTOWN

Nelsen, Alvin B

WISCONSIN

APPLETON

Anderson, Karl Dayton
Behling, Scott R
Debbink, Lynn D
Donaldson, Gary M
Engel, George L
Fackler, Neil
Gall, John
Hilger, Thomas C
Kuehn, Gary N
Leonhardt, Brian K
Light, George D, Jr.
Lyle, Robert A
Omdal, Robert W
Peterson, Larry R
Rieth, Steven M
Rugland, Walter L
Shinnick, Daniel L
Stellmacher, Jon M
Swender, David J
Weber, Steven A

BROOKFIELD

Bernstein, Gerald R
Booth, Allen D
Brink, Stephen D
Cain, Mark J
Comstock, Susan
Custis, Thomas K
Eckert, John S
Evans, Pamela J
Flaherty, Daniel J
Fuchs, Steven E
Hauboldt, Richard H
Hauser, Peggy L
Herrle, Gregory N
Hogan, William V

(Continued on next page)

I. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - U.S.

BROOKFIELD - cont'd.
Josephson, Gary R
Kopenski, Frank R, Jr.
Lange, Dennis L
Litow, Mark E
Lumsden, William F
Magrady, Elaine
Modaff, James C
Ogden, David F
Pollock, William M
Rholl, Donald A
Robbins, Kevin B
Sanders, Robert L
Sherman, Steven J
Smith, James R
Snyder, John B
Straate, Christine A M
Straate, Lee H
Wegner, Ronald R
Wick, Peter Gerard
Yard, Roger A
Zerbel, Michael J

EAST TROY

Noback, Joseph C

ELKHORN

Smith, Laurence K

GLENDALE

Nellins, Donald C

GREEN BAY

Bender, Karen
Conley, William

HAYWARD

Anderson, T Loyal

LA CROSSE

Bondow, Richard L
Jacobs, David J

LAKE GENEVA

Campbell, Peter N

MADISON

Berg, Roy A
Blanchard, Richard
Bowen, Jennifer K
Carlson, Dennis
Cis, Mark
Clipson, Michael A
Coe, Samuel B
Creswell, David L
Crowns, Kevin J
Cutlip, William C
Daniel, John W
Durose, Stanley C
Eckert, Thomas R
Eichinger, Nancy G
Ellefson, Thomas J
Gehrig, Jule L
Gile, Bradford S
Griebenow, Jeanine A
Haasl, Donald L
Hamilton, Pennell W
Heaton, Timothy J
Heuer, Wayne F
Hickman, James C
Huttleston, David A
Johnson, Kirk R
Kinzer, Mark E
Koppen, Michael F
Lister, David H
Loper, Dennis James
Martin, Steven M
Millar, Stephen K
Moon, Roger S
Nelson, David R
Nelson, Keith E
Ostlund, Steven L
Owens, Barry J
Pfeiffer, Martin J
Pollock, Davis A
Reinke, Janet W
Robinson, James M
Rupp, Lawrence J
Sauey, Dennis D
Schwandt, Jeffory C
Splitt, Daniel L
Stubbe, Robert J
Van Cleave, Marvin E
Williams, Laurence C

MEQUON

Szper, Douglas A

MILWAUKEE

Abrahamson, Alice S
Bailey, John E
Beilke, Mark G
Broers, Fred L
Brummond, William
Carter, William W
Chambers, William T
Cherlin, George Y
Cochran, William R
Crise, Jane A
Curran, Larry A
Dawson, John Duane
Dobrzynski, Kathleen A
Dyer, Thomas E
Fisher, Richard F
Frankel, Mary G
Frankel, Stephen H
Frederick, John P
Gatterman, William
Geske, Scott A
Glasgow, William G
Groeschell, Charles G
Grogan, John M
Gucciardi, Joan A
Gurlik, Gregory Andrew
Gwidt, Gary J
Habeck, Charles
Hall, Richard L
Hamm, Donald G, Jr.
Henningsen, Victor E
Henry, Sheryl Ann
Ho, Yang
Holthe, Karen Ann
Jaquint, Michael D
Jensen, Russell R
Keller, John W
Kendall, David P
Koenig, William C
Kraegel, Wilfred A
Krugel, Michael J
Lange, Gary S
Lewis, Clair A
Lewis, Craig W
Lirios, Maria Irene P
Liu, Bang-Leang
Lundberg, James J
Macky, Louise E
Magalska, Jon K
Marks, Jeffrey S
Meilander, Robert G
Mibus, Sidney A
Moore, Richard E
Munson, Bartley L
Nelson, Ronald C
Nohl, Jeffrey J
Oatman, James Edward
O'Connor, Randall M
Ott, Dennis Mark
Pearson, Richard D
Peterson, Gary N
Pfannerstill, Larry J
Pickering, Randall J
Raffety, David K
Raffety, Donald C
Rees, Brian N
Reiskytl, James F
Remstad, David
Ricci, David A
Savard, Wallace V, Jr.
Seidl, Sandra Ann
Shaffner, Charles Irvin
Shapiro, Robert D
Shinkwin, William
Shugart, G Eric
Siemon, Scott R
Simbro, David W
Skalecki, Paul W
Skelly, Dennis A
Slipher, Clark E
Snell, William M
Soderstrom, Glenn W
Stevens, William Richard
Stoiber, Thomas J
Strasburg, Daniel H
Strommen, Stephen J
Van Buer, Lyle F
Wagner, Clifford J
Ware, P Andrew
Weiser, Kenneth D
Weiss, Karen J
Wernicke, Mark D
Weston, Gary W
Wojcik, Walt J
Yee, Tim K
Youngquist, James A
Zehner, Rick T

MUKWONAGO

Steeples, Larry A

NEENAH

Mims, Hornsby
Porter, Eugene F
Reckin, George E

NEW BERLIN

Nienhuis, Marianne C

OSHKOSH

Arganbright, A Dean
Pung, Robert E
Ty, Virgilio C
Wick, Gary A

PEWAUKEE

Otto, Diane L

POWERS LAKE

Steinforth, Alex W, Jr.

RIPON

Peck, Jonathan K

SHOREWOOD

Schoen, James M

STEVENS POINT

Ashenberg, Wayne R
Ballard, Larry C
Carponter, John D
Derksen, David A
Ellyson, Craig W
Hapke, Alan J
Herder, John
Hoskins, Walter H
Jersey, Joseph Ralph
Jones, Van Allen
Klingenberg, Dean A
Lange, Dale E
Masterson, Norton E
Rulland, Randy L
Salzmann, Ruth E
Sandman, Donald Dwight
Schuh, Dale R
Streff, James P
Strommen, Douglas N
Trapp, Peter P
Verhage, Paul A
Wiegert, Paul M

SUN PRAIRIE

Fitzpatrick, William G

WAUSAU

Coldwell, E Jay
Fiebrink, Mark E
Golz, James F
Koch, Leon W
Koski, Mikhael I
Magalska, James
Mealy, Dennis
Michel, Joseph W
Nikstad, James R
Phillips, John H
Poutanen, Ruth Youngner
Pray, David W
Retterath, Ronald C
Santillo, Carl J
Scheibl, Jerome A
Siewert, Jerome J
Theisen, Joseph P
Torelli, Anthony James

WAUTOMA

Kinsey, Paul F

WAUWATOSA

Rice, Frank H

WEST BEND

Bart, Robert D

II. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - CANADA

ALBERTA

CALGARY

Cosburn, W Dale
Fingas, Wayne E
Harding, Keith J
Joshi, Atul V
McFarlane, A David
Moore, William T
Tettmar, Don

EDMONTON

Berney, Wayne R
Shepp, Bruce N

BRITISH COLUMBIA

KELOWNA

Calvert, Geoffrey N

PENDER ISLAND

Tallman, Richard H

VANCOUVER

Collis-Bird, Jeremy J
Francis, Donald R
Kidd, Thomas D
Leckie, Robin B
Morse, Peter F
Pepper, Ron W
Smith, Robert T
Soronow, Frederick T
Stickney, Michael L
Walsh, Alan D
Weddell, Thomas A

MANITOBA

WINNIPEG

Bailin, Ailey
Bergquist, W E
Blake, Ian M
Brown, Charles H
Challes, Basil Gordon
Chapman, Christopher D
Dackow, Orest T
Devos, Denis J
Dinney, George R
Jex, Robert L
Loadman, Arthur E
Magnusson, D S
Morrison, David E
Parsonage, Jack O
Rosenberg, Isaac
Steven, David E

NEW BRUNSWICK

FREDERICTON

Hazlett, Richard F S

MONCTON

Martin, Raymond
Martineau, Claude J

NOVA SCOTIA

HALIFAX

Conrad, Paul G
Crawford, J Dickson
MacDonald, J Bruce

ONTARIO

BOLTON

Galloway, Charles T P

BRAMPTON

Groenendijk, Alida J

BURLINGTON

Bleecker, D Lorne
Taylor, Douglas W
Tiede, Robert G

DON MILLS

Birkenshaw, John T
Brereton, Alan R
Chisholm, Donald W
Clark, Kenneth T
Daly, Peter
Dickson, David
Eckler, Samuel
Field, Robert W
Hafeman, Michael J
McGuinness, Michael B
Reaburn, Paul D
Rollerson, Lloyd G

ETOBICOKE

Hutchison, Michael B

HAMILTON

Roberts, Jack W

ISLINGTON

Alexander, George
Murray, J B M

LONDON

Archer, Allan K
Chambers, Morris W

MISSISSAUGA

Burgess, C Norman
Gershuni, David
Nelson, Roland E

NORTH YORK

Barbosa, Carlos
Betteto, Edward
Chamberlain, John A
Chan, Stanley S
Livsey, Frank
McKay, Robert J
Moore, Brian L
Sze, Michael

OAKVILLE

Smith, F Eugene

OTTAWA

Cushing, Arthur M
Smith, Fraser M
Woods, H Wayne

SCARBOROUGH

Challenger, James O
Dunn, R Lewis
Segalowitz, Harold M
Wallace, Robert C

TORONTO

Beca, Peter
Beiles, Herb N
Bicknell, Arthur
Boeckner, Robert G
Butler, Paul C
Caballero, Crispina O
Chan, Beda
Cheng, Laurence
Chow, August C
Christie, James K
Clairman, Stephen A
Clare, James L
Cobban, Robert M
Cooke, Alan
Cooper, Lorne M
Corrigan, R Dennis
Coward, Laurence E
Dalrymple, J Ian
Dancy, Thomas H
Dark, John L
Davies, Ronald S
Doiron, Louis
Dowhaniuk, G Christina
Dowsett, Robert C
Doyle, Daniel Gerard
Dukacz, Julian J
Engels, J Helmut
Essert, Henry
FitzGerald, Brian A P
Friesen, John M
Gardner, John R
Gauer, Donald L
Goldthorpe, R A
Goulet, Sylvain
Grace, Dave J
Gregoire, Jean
Grenier-Lew, Lynn C M
Guy, Geoffrey I
Hall, Gordon M
Hill, Edward T
Holoff, Richard L
Horman, David M
Houle, Remi
Hutchinson, R Garth
Jardin, A Gordon
Johnston, David R
Koch, Kenneth E
Landry, Patrick
Lee, H Douglas
Lerner, Peter
Loffree, James A
Lorenz, George
MacDonald, A Ross
Mackay, Graham W G
Macklin, Donald F
Mandrish, Elaine
Mathews, B Dale
Maynard, John C
Mayo, George F M
McCaw, Daniel L
McCubbin, Horace W
McFarlane, J Donald
McFarquhar, Kenneth A
Mills, John A
Morrison, Gregory E
Morson, Alan E
Munk, Peter
Nickerson, Kent H
Nield, David A
Nitsou, Paul
Nudelman, Harold M
Patel, Navin J
Paterson, Bruce
Patterson, Peter B
Patterson, W Donald
Pauline, Gary E
Peck, Larry A
Phillips, Herbert J
Rae, Lawrence J
Reed, Owen A
Robertson, Alexander C M
Rosenblat, Robert M
Rosenfelder, Michael
Schermann, Harris
Shell, Arnold J
Smith, J C McKenzie
Smithen, Robert M
Solomonian, Laura A
Stackhouse, B L
Sutton, Barry S
Swanick, Glenn R
Thompson, Frederick J
Tiessen, Robert J
Till, Ronald L W
Trudeau, Rene E
Verrier, Marc G
Vincent, B J
Wason, Stuart F
Watson, George N
Waugh, W B
Weinerman, E Robert
Williamson, Robert L
Wilson, William E
Winokur, Paul
Woolsey, E John
Wright, Kenneth A
Young, William M
Zimmerman, Oscar

WATERLOO

Bennett, Michael A
Eckersley, Derek
McNeil, Margaret
Reynolds, Frank G
Reynolds, George A
Taylor, Joyce E

WILLOWDALE

Beatty, Chester D
Cohen, Hy Harry
Millyard, David M
Morrison, Thomas B

WOODBRIDGE

Manning, Michael F

QUEBEC

BEACONSFIELD

Bailey, Sidney M T

MONTREAL

Bauer, Nicholas
Bisson, Richard
Blondeau, Gilles
Duhaime, Roger G
Fortier, Richard
Lafond, Andre
Lapierre, Denis
Leroux, Jean-Francois
Madou, Roland Georges
McLeod, Hugh
Page, Jean-Claude

SILLERY

Germain, Maurice

STE-FOY

Drolet, Michel
Genest, Pierre

SASKATCHEWAN

SASKATOON

Miller, Lawrence D

III. LIST OF MEMBERS BY GEOGRAPHICAL LOCATION - FOREIGN

AUSTRALIA

CHATSWOOD

Niehaus, M S, Jr.

SYDNEY

Cloer, J William
Dolan, Carol
French, Douglas A
Graham, John
McLeod, Charles C

BAHAMAS

NASSAU

Stanley, J Perham

BERMUDA

HAMILTON

Bouska, Amy S
Brown, Peter
Burville, John C
Cascio, Michael J
Pierson, Frank D
Rayner, John W
Schaller-Kelly, C V
Whiting, David R

BRAZIL

RIO DE JANEIRO

Fornia, W B

SAO PAULO

de Montigny, Andre E
Dick, A Keith
Woerner, Lawrence W

CAYMAN ISLANDS

GUERNSEY

Merriman, Patricia E

ENGLAND

ESSEX

Turner, J Philip

HERTS

Curtis, Simon R
Harwood, Michael P

LONDON

Alam, Asghar E
Boden, Donald E
Davies, Roger W
Einck, Nancy R
Faulkner, Keith A
Fine, Antony E M
Fishman, Alan S
Freilich, Stanley R
Goford, Jeremy
Hall, Robert Edward
McLean, Alastair G
Morgan, Peter Jerome
Naylor, Walter R
Orros, George C
Rushton, Ian Lawton
Russell, Anne J
Ryan, John P
Sanders, David E
Smart, Ian C
Wacek, Michael G

SURREY

Evans, Gareth W
Scheinerman, David C

SUSSEX

Matthews, Peter Nelson

FRANCE

MER

Kyle, George B

PARIS

Whitehead, Guy H

VENCE

Morazain, Pierre

GREECE

ATHENS

Koutsopoulos, Constantine
Valavanis, Manolis
Venetakis, Basil

HONG KONG

HONG KONG

Belfer, Arthur J
Chan, Frank Yun Lam
Hale, Michael A
Ip, Joseph C
Jenkins, Terry D
Lin, Che
Tam, Raymond W

WANCHAI

Leung, Kung Lup
Luk, Peter

IRELAND

DUBLIN

Creedon, Seamus

ITALY

FLORENCE

Binaghia, Florinda M

JAPAN

TENRI-SHI NARA-KEN

Berry, Charles H, III

TOKYO

Abkemeier, Noel J
Duperreault, Brian
Sakaguchi, Kiyofumi
Slutzky, Marc
Yoshida, Hideyuki E

KOREA

SEOUL

Han, Jeong S

MALAYSIA

KUALA LUMPUR

Foong, Soo Hah

NETHERLANDS

JR DEN HAAG

Emory, Linda B

THE HAGUE

Largent, Steve M

NEW ZEALAND

AUCKLAND

Dixon, D Bruce
Magee, Ken

WELLINGTON

Seals, Bonnell B

NORWAY

OSLO

Inglis, R Evan

PAKISTAN

KARACHI

Akhtar, Saiyid S

PHILIPPINES

MAKATI

Gaitan, Wilfredo J

METRO MANILA

Juan, Mabini L
Miravite, Feliciano F

SINGAPORE

SINGAPORE

Wong, Steve

SPAIN

MADRID

Hanhan, Mary Beth

SWEDEN

STOCKHOLM

Wohlner, Ellis A

SWITZERLAND

HERRLIBERG

Parlin, Robert W

LUTRY

Seal, Myrna L

NYON

Leblond, Richard M

ZURICH

Brooks, Charles E

TAIWAN

TAIPEI

Chang, Youling Grace
Chen, Li-Chieh
Cheung, Chun Kwan A
Fan, Tuan
Ho, Ronald Kai-Chor
Hsiang, Harry C
Min, Joanne J
Poon, Patrick S C
Wu, David

UNITED ARAB EMIRATES

SHARJA

Ahmad, Saiyed A

BYLAWS
OF THE
AMERICAN ACADEMY OF ACTUARIES

A CORPORATION ORGANIZED UNDER THE
ILLINOIS GENERAL NOT FOR PROFIT CORPORATION ACT
(ADOPTED APRIL 29, 1966 AND LAST AMENDED IN 1988)

ARTICLE I
MEMBERSHIP

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

Members shall be entitled to attend meetings of the Academy, vote, hold office, serve as elected Directors, make nominations, serve on committees, 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.

SECTION 2. *Requirements for Admission to Membership* Any person may apply for membership and shall become a member by meeting the requirements contained in this section.

A. Application Each candidate for admission must submit a written application which shall include a resume of the candidate's education, background, and experience, the names of two references who are members, and such additional information as the Admissions Committee may request.

B Education. Each candidate shall have passed, or have received credit for, the examinations prescribed from time to time by the Board of Directors, herein after called the "Board."

C. Experience. Each candidate must, at the date of application, have had at least three 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, or property and liability insurance.

D. References. Evidence of character and professional integrity of the candidate shall have been deduced by references from two members who have known the candidate for at least eighteen months or from other sources. If the application is rejected on the basis of evidence of lack of character or professional integrity, the candidate may appeal to the Board The procedures for the conduct of such appeal shall be as prescribed by the Board.

E. Nonresidents A candidate who is not a resident of the United States must meet such other requirements as are prescribed by the Board.

F. Approval. Each application shall be acted upon by the Admissions Committee and reviewed by the Executive Committee. A candidate's application is accepted (1) if approved by at least 75 per cent of the whole Admissions Committee and confirmed by at least 75 per cent of the whole Executive Committee, (2) if approved by less than 75 per cent of the whole Admissions Committee and confirmed by a unanimous vote of the whole Executive Committee, or (3) if disapproved by the Admissions Committee but approved by a unanimous vote of the whole Executive Committee

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 shall designate.

Special meetings 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 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 twenty-eight Directors, comprising the eight Officers, the two immediate Past Presidents and eighteen elected Directors.

SECTION 2. *Election and Term of Office* Each year the members shall elect six Directors to serve for a period of three years. Candidates receiving the greatest number of votes shall be elected. A retiring elected Director, other than one who was elected to fill a vacancy, whose term as an elected Director expires, shall not be eligible for re-election as an elected Director at that time. A Past President whose ex-officio membership on the Board as Past President expires, shall not be eligible for election as an elected Director at that time. If a vacancy occurs among the elected Directors, including a vacancy created by the election of an elected Director to an office, it may be filled for the unexpired term by majority vote of the whole Board. The term of office of an elected Director shall begin at the close of the annual meeting of the Academy in the calendar year of the election and shall continue until the close of the annual meeting at the end of the term for which the Director was elected and until a successor shall have been elected.

SECTION 3 *Meetings* There shall be an annual meeting of the Board within sixty days prior to 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 meetings of the Board shall be given not less than ten days nor more than thirty days before the meeting, except in the event of a meeting of the Board following the annual meeting of the Academy, in which event newly-elected Directors shall be given notice of such meeting of the Board as promptly as possible. Such notice to newly elected directors may be given personally, by telephone, by mail, or by telegraph.

Any action required to be taken at a meeting of the Board may be taken without a meeting if a consent in writing, setting forth the action so taken, shall be signed by all of the members of the Board.

SECTION 4. *Quorum.* At meetings of the Board, a majority of the members of the Board shall constitute a quorum.

SECTION 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 offices of the Academy.

(c) To invest and administer the funds of the Academy.

(d) To arrange 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 authorize such committees as it may deem necessary for the conduct of the affairs of the Academy.

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 provided by these Bylaws or as may be delegated to it by the Board, except the specific powers enumerated (b), (d), (e), (f) and (g) 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.

SECTION 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 the first subsequent annual meeting of the Academy until the close of the second subsequent annual meeting of the Academy.

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

The term of two of the Vice Presidents elected at each annual meeting of the Board shall be from the close of the first subsequent annual meeting of the Academy until the close of the third subsequent annual meeting of the Academy. The term of any other Vice Presidents elected at each annual meeting of the Board shall be from the close of the first subsequent annual meeting of the Academy until the close of the second subsequent annual meeting of the Academy. The terms of the Secretary and the Treasurer elected at each annual meeting of the Board shall be from the close of the first subsequent annual meeting of the Academy until the close of the second subsequent annual meeting of the Academy.

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 a the meeting at which the term expires.

Each Officer shall hold office for the term elected and until a 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, shall appoint committees authorized by the Board, and 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.

SECTION 2. *President-Elect.* The President-Elect shall have such duties as may be assigned by the President or by the Board. In the absence of the President, or in the event of the President's inability or refusal to act, the President-Elect shall perform the duties of the President's office.

SECTION 3. *Vice Presidents* Each of the Vice Presidents shall have such duties as may be assigned by the President or by the Board.

SECTION 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.

SECTION 5. *Treasurer.* The Treasurer shall keep a register of the members, have charge of the preparation and publication of any Yearbook which may be published, have general supervision of any arrangments 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 all such 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. At the time when dues are payable, any member who has become totally disabled or who, having attained an age to be selected by the Board, and having retired from active work or who has attained age 70, so notifies the Treasurer in writing shall be granted exemption from the payment of dues by the Executive Committee. In addition, any member who is (a) expected to earn no significant income for the calendar year from actuarial activities, and (b) is within a class of members eligible for dues waiver as determined by the Board shall be granted exemption from the payment of dues by the Executive Committee.

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 dues remain unpaid, such person shall, on the date which falls three months after the date of mailing such notice, cease to be a member of the Academy for all purposes other than with respect to any penalty or other action determined under disciplinary procedures as provided in Article VIII, Section 2, relating to conduct prior to such date. Reinstatement as a member shall be subject to such conditions as the Board may prescribe.

SECTION 2. *Publications.* The Board shall determine the extent of distribution of publications of the Academy and the fees or prices to be charged any classes of recipients

SECTION 3. *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

SECTION 4 *Checks.* All checks, drafts, or other orders for a 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

SECTION 5. *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 a resignation in writing with the Treasurer, and, if 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.

SECTION 2. *Discipline.*

(1) There shall be a standing Committee on Discipline of not fewer than fifteen Committee members, one of whom shall be chairperson.

(2) The Committee shall have the power to consider and take action, as herein provided, with respect to any alleged violation of the Guides to Professional Conduct and Interpretative Opinions promulgated or adopted by the Academy, and all other questions which may arise as to the conduct of a member of the Academy in the member's relationship to the Academy or its members or in the member's professional practice, or affecting the interests of the actuarial profession. The Committee 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. In considering any question, the Committee may consult confidentially with members of the Academy who have experience relevant to the matter under consideration.

(3) In the event that the Committee learns that a member has been convicted by a court of competent jurisdiction of a felony, the Committee shall gather appropriate documents which establish the fact of the conviction and shall immediately notify the member that the member shall be expelled from membership, effective forty-five days from receipt of notice thereof from the Committee. During that forty-five day notice period, the member may request a hearing to show cause why expulsion from the Academy should not be effectuated. Any such hearing shall be conducted pursuant to the procedures set forth below with respect to hearings. At the conclusion of such show-cause hearing, the Committee may reduce or waive the penalty of expulsion. The member may appeal the final decision of the Committee to the Board of Directors in accord with the procedures for such appeals set forth below.

(4) In the course of dealing with questions and complaints relating to the conduct of members, the chairperson may appoint, from among the members of the Academy, at least one of whom shall be a member of the Committee, with the consent of the President, investigating committees and disciplinary boards vested with the following powers:

(a) Investigating committees, empowered to investigate questions and complaints and to propose charges against a member.

(b) Disciplinary boards, empowered to hear evidence relating to questions and complaints and to recommend to the Committee findings with respect to such evidence.

(5) If, after any such investigation by the Committee or an investigating committee, the Committee shall deem the matter investigated to be of sufficient importance, written charges, predicated thereon, stating plainly the charge against the member, together with a notice of the time and place where the Committee or a disciplinary board will meet for consideration thereof, shall be served upon the person concerned, not less than forty-five days before the date of such meeting, either personally or by certified mail, or in such other manner as the Committee may direct

(6) In any hearing before the Committee or a disciplinary board, a member proceeded against shall have the right to appear personally and by counsel, to examine the evidence presented, to examine adverse witnesses, and to present witnesses and evidence on behalf of the member. Any member preferring a complaint many 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. A written transcript shall be made of the proceedings in any hearing for submission to each member of the Committee. The Committee or disciplinary board shall decide all questions of evidence. The Board may retain counsel for the assistance of the Committee.

(7) Whenever, in the course of any hearing under this Section, evidence shall be presented upon which another charge or charges against the respondent might be made, it shall not be necessary for the Committee or disciplinary board to prepare and serve such additional charge or charges on the respondent, but the Committee or disciplinary board may, after reasonable notice to the respondent and an opportunity for the respondent to answer and be heard, proceed to the consideration of such additional charge or charges as if they had been made and served at the time of service of the original charge or charges, and may render such decision or recommendation upon all such charges as may be justified by the evidence in the case.

(8) In all proceedings under this Section, the Committee shall decide whether or not misconduct has occurred. Action by the Committee other than dismissal of the charges shall be taken only upon the affirmative vote of at least two-thirds of the members of the Committee. If the Committee finds that misconduct had occurred, it may, on its own initiative, privately and confidentially warn or admonish the member or recommend to the Board of Directors that the member be publicly reprimanded, or be suspended or expelled. If such a recommendation is made, the member involved shall have the right to appear personally and by counsel before the Board to explain why the Committee's recommendation should not be sustained. If the Committee has issued a private and confidential warning or admonishment, the member involved shall have the right to appeal to the Board within forty-five days to explain why the Committee's action should be reversed. Board action reversing a private and confidential warning or admonishment, or Board action publicly reprimanding, suspending or expelling a member requires an affirmative vote of a majority of the whole Board. The Board may, by the vote of a majority of the whole Board, impose a lesser penalty than that recommended or adjudged by the Committee on Discipline.

(9) A member against whom an order of public reprimand, suspension or expulsion has been rendered shall, upon application to the Board within thirty days thereafter, be entitled to appeal to the members of the Academy upon the following conditions.

(a) If suspension or expulsion has been tendered, all rights and privileges of membership status 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, deposit with the Treasurer the cost of transcription and printing the transcript of the evidence and copies of any

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

(10) 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 an annual or special meeting of the Academy.

(11) The Board may, in its discretion, reinstate to membership status 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.

(12) 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.

SECTION 3. *Confidentiality.* Except as noted herein, all proceedings under Section 2 of this article are deemed confidential and shall be kept secret. The exceptions to this requirement are as follows:

(a) The Committee shall submit to the Board of Directors at least twice annually a detailed report (excluding names) of matters concluded or under consideration by the Committee.

(b) The final outcome of any complaint shall be communicated to the complainant, if any, provided that the complainant pledges to maintain the confidentiality of that notification for such period of time as confidentiality is required herein.

(c) The Board shall notify the members of its action in all instances in which the Board orders the public reprimand, 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 the meeting of the Academy have voted in favor of public reprimand, suspension or expulsion. At the same time notification is given to the members, the Board may also give notice of such public reprimand, suspension or expulsion to such newspapers or journals as it may select.

ARTICLE IX

ACTUARIAL STANDARDS BOARD

SECTION 1. *Establishment and Purposes.* There shall be established within the Academy an entity to be known as the Actuarial Standards Board (ASB), whose purposes shall be to:

A. (i) expose, (ii) promulgate or adopt, and (iii) publish actuarial standards of practice, within its sole discretion and pursuant to such procedures as it deems appropriate, in all areas of actuarial practice, subject to the specific requirements of this article;

B. provide continuous review of existing standards of practice and determine whether they are in need of amendment, alteration, expansion, or elimination; and,

C. direct and manage the development of actuarial standards of practice by its operating committees in all areas of actuarial practice.

SECTION 2: *Members and Appointment*

A. The ASB shall consist of nine members, each of whom shall be appointed for three-year terms. No individual may serve more than two consecutive terms on the ASB. Terms of membership shall be staggered, so that one-third of the members are appointed annually.

B. Members of the ASB shall be appointed by a selection committee composed of the presidents and the presidents-elect of the Academy, the Casualty Actuarial Society (CAS), the Conference of Actuaries in Public Practice (CAPP), the Society of Actuaries (SOA) or their successor organizations. The president of the Academy shall serve as chairperson of the selection committee. The selection committee shall annually appoint the chairperson of the ASB. An individual appointed chairperson may not serve more than two consecutive terms as chairperson. If a vacancy arises among the members, the selection committee shall designate a replacement. The replacement will complete that term, and may be reappointed for one additional consecutive three-year term.

SECTION 3. *Meetings.* The ASB shall meet at least four times annually. Additional meetings of the ASB shall be called whenever the chairperson or at least four members of the ASB so request. At meetings of the ASB, two-thirds of the members of the ASB shall constitute a quorum. At least six affirmative votes are required for the ASB to expose, promulgate, or adopt actuarial standards of practice.

SECTION 4. *Officers*

A. Officers of the ASB shall consist of a chairperson and two vice-chairpersons. The vice-chairpersons shall be appointed annually from among the members of the ASB by the chairperson with the consent of the ASB.

(1) One vice-chairperson shall be the presiding officer in the absence of the chairperson and shall have such other duties as may be assigned by the chairperson.

(2) The other vice-chairperson shall monitor the disposition and be responsible for the authorization of expenditure of all funds associated with the ASB.

B. The chairperson of the ASB shall preside at meetings of the ASB and shall designate operating committee chairpersons with the consent of the ASB. Members of the operating committees shall be appointed by each operating committee chairperson with the consent of the ASB.

SECTION 5. *Committees.* The ASB shall establish operating committees to prepare and draft standards of practice for consideration by the ASB. The number and membership of such committees shall be determined by the ASB. The ASB may establish additional committees, subcommittees, or task forces as it deems appropriate to carry out administrative or advisory functions in support of its operations.

SECTION 6. *Finance.*

A. Financial activities pertaining to the ASB will be accounted for separately within the Academy system of accounts. The ASB will submit a budget request to the treasurer, listing all planned income sources and potential expenses, in such form and in such detail as is mutually determined by the treasurer and the ASB. The Academy board will consider this request when adopting the Academy annual budget and will make provision within such budget for ASB operating expenses.

B. The ASB will have discretion with regard to the expenditure of all funds allocated to it, subject only to such accounting and audit requirements mutually determined by the treasurer and the ASB.

SECTION 7. *Staff.* The ASB will utilize the staff of the Academy for all support, within the budgetary constraints of the ASB, and the Academy will make available to the ASB such staff support as may be requested. Costs for such staff support, including overhead expenses ascertained pursuant to a formula mutually determined by the treasurer and the ASB, will be included in the ASB budget.

SECTION 8. *Communications with the Actuarial Profession.* The ASB shall issue an annual report which will include a description of its activities for the prior fiscal year, including commentary on its standards activities, administrative matters, and finances. The ASB shall cooperate with duly constituted actuarial authorities charged with enforcing standards of professional practice, and respond to inquiries regarding actions of the ASB, including the interpretation of standards promulgated or adopted by the ASB.

ARTICLE X

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 XI

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 any such person's 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 one or more of them 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 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 the individual may be lawfully entitled.

ARTICLE XII

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 XIII

AMENDMENTS

Amendments to the Bylaws may be proposed either by a vote of two-thirds of the Directors present at a duly convened meeting of the Board or by written request of not less than three percent of the members. The Board shall specify a reasonable period of time within which the proposed amendment shall be transmitted by the Secretary to the members by mail, and the time for votes to be mailed by the members to the Secretary. Such proposed amendment shall be accompanied by an appropriate discussion of the issues and it shall become effective ten days following the end of the voting period upon the affirmative vote of two-thirds of the members voting

PRESCRIBED EXAMINATIONS

The Academy Board of Directors, in accordance with Article I, Section 2B of the Bylaws prescribes examinations as follows:

A candidate who has attained by examination the indicated status listed below shall be deemed to have met the education requirements for admission to membership:

Associateship in:	Casualty Actuarial Society
	Society of Actuaries
Fellowship in:	Canadian Institute of Actuaries
	Conference of Actuaries in Public Practice
	Faculty of Actuaries in Scotland
	Institute of Actuaries

Enrolled Actuary under Subtitle C of the Title III of the Employee Retirement Income Security Act of 1974.

In those cases where familiarity with actuarial practices and principles in the United States cannot be assumed, the Admissions Committee is empowered to call for evidence of such familiarity.

PROCEDURES FOR THE DEVELOPMENT OF STANDARDS OF PROFESSIONAL CONDUCT, QUALIFICATION, AND PRACTICE*

PART I: INTRODUCTION

The development of standards of professional conduct, qualification standards, and standards of practice has become a major area of involvement for the American Academy of Actuaries in recent years. The development and enforcement of such standards are essential for the actuarial profession to be publicly recognized as a profession.

Standards are expressed in three distinct areas:

1. *Ethics*—A professional should conduct activities in an ethical way. A professional should be sure to accept assignments only within areas of competence, should deal honestly and completely with clients or an employer, and should consider and deal with potentially misleading aspects of any work product.
2. *Qualifications*—A professional should give actuarial advice only when qualified to do so. Evidence of qualification to perform certain designated actuarial functions is provided by educational training and experience.
3. *Quality of Work*—A professional should produce work of high quality. A professional should be sure to correctly use acceptable and appropriate assumptions and techniques, and should be sure that such assumptions and techniques are appropriate for the situation at hand.

The Academy addresses the area of *ethics* by promulgating standards of conduct entitled "Guides and Interpretative Opinions as to Professional Conduct." Such Guides and Opinions provide general guidance to ethical conduct for all actuaries.

The Academy addresses the area of *qualifications* in certain instances involving publicly required statements of actuarial opinion. Such qualification standards are subject to the same requirements for development as exist for Guides and Opinions.

The Academy addresses the area of *quality of work* by promulgating Standards of Practice and Actuarial Compliance Guidelines adopted by the Actuarial Standards Board and its predecessor, the Interim Actuarial Standards Board. Such standards and guidelines provide more specific guidance in particular practice areas.

The Academy believes that following appropriate procedures is necessary in the development of professional standards. The following were considerations in developing these procedures.

1. Standards of conduct, qualification, and practice are the cornerstones for the effective self-regulation of a profession.
2. For professional standards to achieve credibility with audiences outside the profession, the public must be assured that such standards are responsibly developed.
3. It is essential that the differences among the various types of professional standards be clearly articulated, so that the standards will become more meaningful and useful to all actuaries.
4. Procedures must be followed which allow full participation of the membership in the development of professional standards in order that such standards are validated and become generally accepted.
5. The content of standards and the procedures by which they are developed must meet all applicable legal criteria.
6. An effective disciplinary mechanism is dependent upon the development of generally accepted standards of conduct, qualification, and practice.

The procedures contained in this document apply to the development by the American Academy of Actuaries of new or revised standards of professional conduct, qualification, and practice. Part II includes the procedures applicable to standards of professional conduct and qualification standards, while Part III applies to standards of practice.

The term "exposure draft" as used herein refers to a proposed draft of a professional standard for which the comments of the membership and other interested parties are being solicited. An exposure draft has not received final approval and thus is not in effect during the exposure process.

The following are definitions of the various types of professional standards:

1. *Guide*

   The Guides to Professional Conduct are a generic code of professional ethics relating to the conduct of the actuary and include demeanor and relationships with other actuaries and the public at large. The Guides outline the ethical responsibilities that adhere to all members of the Academy

   An allegation of a violation of a Guide by a member is a serious charge that should be referred to the Committee on Discipline. The entire range of disciplinary sanctions as set out in Article VIII of the Bylaws is available for an infraction of the Guides.

2. *Opinion*

   The Interpretative Opinions as to Professional Conduct also represent a code of professional ethics.

* The Procedures for the Development of Standards of Professional Conduct, Qualification Standards, and Standards of Practice were adopted by the Board of Directors on October 14, 1987, and revised in 1990 to reflect the creation of the Actuarial Standards Board. These procedures replace prior procedures adopted by the Board of Directors in 1981 and amended in 1985.

However, an Opinion is an expansion of a particular Guide. Where Guides are generic in nature, Opinions are specific to provide more detailed considerations as to ethical conduct.

An Opinion has the same disciplinary standing as a Guide.

3. *Standard of Practice**

   Actuarial Standards of Practice indicate how fundamental concepts and principles should be applied in a variety of circumstances. Standards of Practice include statements on technique, applications, procedures, and methods that have been generally accepted by the profession. The standards take into account problems arising from limited information, time constraints, and other practical difficulties, as well as conflicts with regulatory or other restrictions.

   An actuary who is contemplating the use of principles or practices that differ materially from a Standard of Practice should consider the possible disciplinary effect of such action by referring to Opinion 4.

4. *Compliance Guideline*

   An Actuarial Compliance Guideline addresses situations where actuarial work is done in response to controlling regulatory bodies or other professional organizations that have established rules or requirements that are not necessarily in accordance with generally accepted actuarial principles and practices, or that may prevent the actuary from applying the full range of professional judgment.

   An actuary who is contemplating the use of principles or practices that differ materially from a Compliance Guideline should consider the possible disciplinary effect of such action by referring to Opinion 4.

PART II: PROCEDURES FOR THE DEVELOPMENT OF STANDARDS OF PROFESSIONAL CONDUCT AND QUALIFICATION STANDARDS

Substantial compliance with these procedures is required for a standard of professional conduct or a qualification standard to become effective and applicable to the activities of members of the Academy.

These procedures do not apply when the Board of Directors, by a two-thirds vote for good cause, finds that exposure draft procedures are impractical because of compelling circumstances. In such event, the Board may direct that a standard of professional conduct or a qualification standard be promulgated and made effective on an interim basis. Such interim pronouncement will also be issued as an exposure draft as soon as practical, but in any event no later than 60 days after the effective date of the promulgation. After completion of a regular exposure process, the new pronouncement will be substituted in total for the interim pronouncement

The procedures for handling exposure drafts of standards of professional conduct and qualification standards that are specified below will also be utilized in those instances in which it is decided to expose a pronouncement other than a professional standard. Examples of such "other pronouncements" are the Risk Classification Statement of Principles (exposed in 1979 adopted in 1980) and the revised Statement of Purpose of the Academy (exposed and adopted in 1981). Exposure of such "other pronouncements" is at the option of the Board of Directors.

A. *Procedures*

1. *Development*—The committee developing the proposed standard pronouncement is free to utilize the input of non-committee members, as well as committee members, in preparing the proposed standard. The committee is encouraged to seek out a wide range of ideas and views as it develops the proposed standard. The committee may wish to consider such options as a "call for information," a discussion memorandum, or a public hearing to solicit ideas in the initial developmental stages of a proposed standard. To be considered for exposure, the draft must be accompanied by a written report from counsel advising the Board of Directors of the draft's compliance with any applicable law or regulation and other applicable legal issues.

2. *Approval to Expose*—The proposed standard will be presented to the Board with a request that the Board approve exposure of the document. The Board can choose to approve the committee draft for exposure with or without modification, return the draft with directions for additional work by the committee, or terminate work on the standard. Under unusual circumstances, the Executive Committee or the President may act in place of the Board to authorize exposure

3. *Format*—The exposure draft should contain the following information:

   a. Title page

   b. Date

   c. Status and history of the draft to date

   d Draft being exposed

   e Other supporting material, if any

*The Actuarial Standards Board (ASB) succeeded the Interim Actuarial Standards Board in 1988. The ASB has determined that Actuarial Standards of Practice shall be the name applied to all standards of practice. The terms Recommendations and Interpretations will be replaced accordingly, however, in the transitional period, Recommendations and Interpretations as published remain in force as Actuarial Standards of Practice

f. Address to send comments

g. Deadline for submitting comments

h. Names of committee members (no organizational affiliations shown)

4. *Production*

a. The Washington office will handle production of the exposure draft.

b. The committee chairperson is encouraged to provide the Washington office with photo-ready copy in order to expedite processing time.

c. This phrase "exposure draft" will appear on each page, so that copied extracts will not be misinterpreted as final standards.

d. The exposure draft will be produced in booklet form. Color coding will be used as appropriate.

5. *Deadline*—The deadline for comments is set by staff unless the Board specifies a date and is normally 60 days after the expected distribution date. A longer time period may be selected for complex documents without time pressure, while a shorter time period may be requested by the committee chairperson if urgency exists. Any period shorter than 60 days requires the approval of the President. An absolute minimum of 30 days must be permitted under all circumstances.

6. *Mailing*—The exposure draft will be included in the next regular monthly Academy mailing to the membership unless urgency necessitates a special mailing. A special mailing requires the approval of the President and should be used only when urgent, in order to minimize mailing costs.

7 *Non-Members*—The committee chairperson, after consulting with appropriate officers and staff of the Academy, may set forth a list of persons and organizations outside the Academy to whom the exposure draft should be circulated. This list should accompany the exposure draft when it is forwarded to the Board. Copies of the exposure draft will be made available to anyone else upon request.

8. *Processing*

a. All comments are to be sent to the Washington office of the Academy. Each response is assigned a sequential number upon receipt.

b. A permanent file of all comments is maintained in the Washington office.

c. Responses are distributed to the committee in batches by the Washington office.

d. The committee chairperson is responsible to see that communications sent directly to the chairperson or other committee members are forwarded to the Washington office for inclusion in the above procedure.

e. Oral comments received by the Washington office or the committee chairperson will not be processed unless they are subsequently committed to writing.

9. *Communications with Respondents*

a. Each individual submitting a response receives an acknowledgment of receipt from the Washington office.

b. All comments are to be given due consideration. Further communication with respondents is optional at the discretion of the committee chairperson. If further communication with a respondent is deemed desirable, it should pertain to that individual's response and should seek clarification, elaboration, establishment of common ground, etc.

c. Generalized committee responses not pertaining to any one individual's submission are considered to be status reports and are handled in accordance with Section 10 following.

10. *Status Reports*—Status reports on the deliberation of a committee during the exposure period are optional at the discretion of the committee chairperson and are mandatory at the request of the President.

a. Such reports should be for the entire membership and not just those initially responding. The preferred vehicle for such status reports is *The Actuarial Update*

b. Status reports should be general in nature and should preserve the confidentiality of each respondent's submission

c. Such reports should be as factual and objective as possible and should avoid the appearance of the committee having already taken final positions.

11. *Committee Deliberations*

a. Views of non-members as well as members will be considered.

b. All comments received will be given appropriate consideration.

c. The committee will consider comments received impartially and avoid the appearance of rejecting comments out of hand.

d A review of counsel is required as to all substantive changes made to the exposure draft to ensure that such changes are in conformity with applicable law.

12. *Open Meetings*—Committee meetings are open to the public, both during the developmental phase of a standard and during the evaluation of comments received to the exposure draft. Non-members of the committee may speak only if the prior approval of the chairperson is obtained.

13. *Public Hearings*—Public hearings are not generally required, but are mandatory upon direction of the President after consultation with the committee chairperson, appropriate officers, and staff. See Section B following for further comments.

14. *Second Exposure Draft*—In some instances it may be necessary to have a second exposure draft, or a second public hearing, and repeat the cycle. This should only occur when major substantive changes are required in the first draft. If the changes are fundamental, then consideration should be given to re-solicit membership input.

15. *Final Approval*—The final standard will be presented to the Board for its approval. The Board can choose to approve the committee draft for promulgation with or without modification, return the draft with directions for additional work by the committee, or terminate work on the standard.

16. *Promulgation*

    a. The Washington office will distribute the final standard.

    b. The format of the final standard is as follows:

    —Title page

    —Date

    —Final standard

    —Other supporting material, if any

    —Names of committee members (no organizational affiliations shown)

    c. The final distribution will include the status and history of the draft to date, an analysis of major comments received, and the extent to which the comments were incorporated in the final standard. This analysis is to be prepared by the committee. If major suggestions were not incorporated, then an appropriate rationale is provided. Such analysis should be general in nature and should preserve the confidentiality of each respondent's submission.

    d. The final standard will be distributed to the membership and other initial recipients in the next regular monthly Academy mailing following Board approval unless urgency necessitates a special mailing. A special mailing requires the approval of the President and should be used only when urgent in order to minimize mailing costs.

    e. Final standards will be incorporated into the *Yearbook*. "Other pronouncements" will be incorporated into the *Yearbook*, at the direction of the Board.

17. *Minority Opinions*

    a. An exposure draft that is not unanimously supported by the committee releasing it will contain appropriate recognition of minority views, if requested

    b. It is permissible for a committee to expose alternative wording for comment, i.e., two or more versions of certain sections of the draft, in order to solicit views of the membership. However, final standards must be definitive and cannot contain such alternatives.

    c. If a final standard is not the unanimous view of the committee, appropriate recognition of minority views will be included, if requested, in the material accompanying the final standard.

    d. Proposed changes in the standards of professional conduct or qualification standards require at least a majority vote of the committee and the Board to expose. Adoption requires a two-thirds vote of the committee and the Board.

B. *Public Hearings*

1. *Decision*—Public hearings are not generally required, but are mandatory upon direction of the President after consultation with the committee chairperson, appropriate officers, and staff. Factors to be considered in deciding whether a public hearing should be held include:

    a. The complexity of the exposure draft.

    b. Its (anticipated) controversial nature.

    c. The professional significance of the draft

    d. Other relevant considerations.

2. *Arrangements*—Arrangements for the public hearing will be made by the Washington office. Expenses directly related to the hearing will be borne by the Academy, including the cost of a hearing room, tape-recording service, transcription service, audio-visual equipment, and production of printed materials. However, those attending and participating in the hearing will do so at their own expense

3. *Location*—If convenient, attachment to an otherwise scheduled actuarial meeting is preferred. Otherwise, location near a major metropolitan airport is preferred

4. *Notice*—Notice will be given to the initial recipients of the exposure draft through *The Actuarial Update*

or otherwise, at least 30 days prior to the hearing. Also, notice of the hearing should be provided in an appropriate fashion through other media which are designed to reach those persons reasonably expected to have an interest in the subject. Such notice should include a clear and meaningful description of the scope and purpose of the exposure draft and the hearing itself.

5. *Moderator*—The committee chairperson will normally moderate, although the committee chairperson may request that another moderator be chosen, e.g., a Vice President, the President, or the Executive Director.

6. *Counsel*—Counsel is to be present at all the hearings to ensure that the requirements of applicable law are met.

7. *Agenda*—A list of speakers and a brief agenda shall be available one hour prior to the hearing. Copies will be available at the hearing.

8. *Recording*—Although not a requirement, a tape recording of the entire proceeding will normally be made. When a recording is made, a typed transcript will be prepared on a timely basis following the hearing.

9. *Questions and Answers*—Time should be allowed for questions and answers, if possible.

10. *Eligible Speakers*—The moderator may establish time limits for all speakers. Time should be made available to non-members as well as members for both formal presentations and for questions and comments. Speakers are asked to indicate their intention to speak prior to the hearing. Individuals wishing to speak at the hearing who have not made prior arrangements will be heard only after all regularly scheduled speakers and only if time permits.

11. *Open Hearing*—The hearing is open to all interested parties, including press. Seating may be limited and will be available on a first-come, first-served basis.

C. *Documentation*

1. All written responses, tapes and transcripts, and other relevant materials connected with the development of a standard are available for inspection or listening in the Washington office during normal working hours.

2. Copies of the above will be distributed to the committee and certain other Academy officials (e.g., President, other officers) without charge, upon request. However, general distribution of these materials to respondents, or possibly to all members, will not be made in view of the substantial cost. Copies of the above are available on request at a charge at least equal to the cost of reproduction

PART III: PROCEDURES FOR THE DEVELOPMENT OF STANDARDS OF PRACTICE

The following procedures for the development of actuarial standards of practice were adopted by the Actuarial Standards Board in January 1989.

A. *Appointment Procedures for Operating Committees*

1. Standards setting areas have been identified in six broad categories: casualty, health, life, pension, retiree health care, and specialty (the last category includes topics which do not fall clearly into one of the other areas or may include topics which contain elements of more than one area). Each of these standards areas has an "operating committee" that is responsible for the drafting and preparation of standards of practice for consideration by the ASB. These are:

   —Casualty Committee of the ASB

   —Health Committee of the ASB

   —Life Committee of the ASB

   —Pension Committee of the ASB

   —Retiree Health Care Committee of the ASB

   —Specialty Committee of the ASB

2. The makeup of the operating committees is intended to be generally representative of the various interests and subspecialties in the profession for the particular practice area. The number and membership of such committees shall be determined by the ASB. The ASB may establish additional committees, subcommittees, or task forces as it deems appropriate to carry out administrative or advisory functions in support of its operations.

3. Operating committee chairpersons shall be recommended by the ASB chairperson and approved by the ASB members. Members of the operating committees shall be appointed by each operating committee chairperson with the consent of the ASB. Appointments are for a one-year period.

4. Each committee chair will submit a proposed committee roster by September 1 to be reviewed for acceptance at a subsequent ASB meeting.

5. The number of members on each operating committee, subcommittee, or task force shall be determined by the ASB, although this authority may be delegated to the chairpersons of the operating committees.

6. The ASB has the authority to determine the tenure of chairpersons and members of the operating committees, subcommittees, or task forces.

7. Persons who are not members of the Academy may be appointed to operating committees with the approval of the ASB.

B. *Attendance and Participation at ASB Meetings*

1 The ASB shall meet at least four times annually. Additional meetings of the ASB shall be called whenever the chairperson or at least four members of the ASB so request.

2. Any matter before the ASB shall be deemed approved only when at least six (6) members of the ASB vote in the affirmative at a meeting of the ASB. Votes may also be conducted by mail and/or by telephone poll (subsequently documented). In that case a decision can only be rendered when:

   (a) All members have been contacted by phone or mail; and

   (b) There are at least seven (7) affirmative votes

   All members of the ASB will have equal authority and responsibility to pass judgement upon all matters under consideration by the ASB, regardless of the area of actuarial practice in which the individual member may specialize.

3. In order for areas of standards of practice to be identified, an ongoing identification and prioritization of topics where standards need to be articulated is required Each operating committee chair or representative should attend the first ASB meeting of the year to present the objectives and strategic plans of the committee for the coming year. Operating committees are responsible for preparing such lists for ASB review.

4. Each operating committee chair or representative should attend at least three meetings of the ASB for every standard developed: the first meeting for a preliminary discussion of and education on the proposed standard, a second meeting before a draft is being considered by exposure, and a third meeting when the proposed standard is submitted for adoption by the ASB.

5. The following policy relates to attendance of non-ASB members at its meetings:

   a. All meetings of the ASB are open, and members of the profession and the public at large are invited to attend and observe the proceedings of the ASB. Seats will be made available in the meeting room for observers.

   b. The ASB may also meet in executive session from time to time.

   c. In order to provide members of the profession and the public at large with an opportunity to attend meetings of the ASB, notice of the time, place, and potential agenda items will be published in *The Actuarial Update.*

   d. Participation at meetings of the ASB is limited to members of the ASB and other individuals invited to participate by the chairperson. Individuals invited to speak could be representatives of operating committees, individual actuaries, representatives of other interested organizations, or members of the public at large.

   e Any individual may request an opportunity to address the ASB. Such requests must be in writing, addressed to the chairperson of the ASB, and must be received at least ten days prior to the meeting. The request must indicate the subject matter of the proposed presentation, and the reasons why the request is being made. In addition, if the discussion concerns a pending standard, the individual must first submit his/her views to the relevant operating committee The decision to grant an opportunity to address the ASB rests with the chairperson, who will base his/her decision on the relevance of the request to the ASB's pending agenda and time constraints.

C. *Process for Standards Development*

1. The ASB directs the operating committees, subcommittees, and task forces in the development of standards and sets priorities for all work undertaken by them.

2. A proposed standard of practice is to be developed generally under the authority of an appropriate operating committee, but on occasion, another committee or task force may be appointed to assume responsibility for a particular project.

3. The committee developing a proposed standard may utilize the input of non-committee members, as well as committee members. The committee is encouraged to seek a wide range of ideas and views as it develops the proposed standard. The committee may wish to consider such options as a "call for information," a discussion memorandum, or a public meeting to solicit ideas in the initial developmental stages of a proposed standard.

4. When the committee developing a proposed standard has completed initial consideration of the standard, it will present the standard to the ASB with a request that the ASB approve exposure of the document All standards which are to be considered for eventual adoption must undergo the exposure process as described in this section.

5. To present a proposed standard to the ASB for exposure, at least a majority of the entire membership of the operating committee must vote in the affirmative. However, in special or unusual circumstances, by a majority vote of the ASB, drafts of standards under development at any stage of the process will be forwarded to the ASB for review and possible action even though the draft failed to receive favorable consideration in the operating committee.

6. To be considered for exposure, a draft must be accompanied by a written report from Counsel advising the ASB of the draft's compliance with any applicable law or regulation.

7. The ASB will normally either expose the proposed standard or return it to the operating committee with appropriate comment or direction, including direction to terminate work on the project. The ASB reserves the right to make changes in the wording of a proposal by a committee. It reserves the right to do so if in the judgment of the ASB special or unusual circumstances warrant such action.

8. Minority opinions in exposure drafts are permitted to the extent determined appropriate by the ASB. However, if minority opinions are expressed, they should be accompanied with a clear explanation of the nature of the dissent.

D. *Format for Exposure Drafts*

1. The ASB has adopted a specific format for use by the operating committees in submitting proposed exposure drafts and final drafts for approval. Each committee should submit proposed and final documents in the adopted format.

2. The operating committees should provide background reference materials to ASB members prior to the review of any proposed exposure draft. These references should include:

   a. Description of the project

   b. Brief glossary of terms related to the particular discipline

   c. General background and/or historical information

   d. Identification of critical or controversial issues

3. The proposed exposure draft should be submitted to the ASB with the following information:

   a. Table of contents

   b. Transmittal memorandum which includes:

      (1) Name of the proposed standard

      (2) Date when submitted to ASB

      (3) Deadline for submitting comments

      (4) Forwarding address for comments

      (5) Brief discussion of status and history

      (6) Names of committee members (with no organizational affiliations shown)

   c. Proposed standard of practice

   d. Other supporting materials, if any

4. Since each committee has a target date for the publication of an exposure draft, certain timing constraints of the ASB need to be considered. To allow adequate time for review, the committees should have draft materials ready for distribution as early as possible prior to the ASB meetings

5. Exposure drafts are not available for distribution until approved for exposure by the ASB. After an exposure, a redraft of the document can be released on request after it has been distributed to the ASB.

E. *Standards Adoption Procedures*

1. At least two-thirds of the entire membership of the operating committee must vote in the affirmative for an operating committee to present a proposed standard to the ASB for adoption.

2. Following completion of the exposure process, the operating committee will present a final proposed standard to the ASB. This proposed standard must be accompanied by a written report from Counsel advising the ASB of the draft's compliance with applicable law or regulation.

3. The ASB reserves the right to approve the proposed standard for adoption or return it to the operating committee with appropriate comment or direction. The ASB reserves the right to make substantive changes in a proposal by a committee. It reserves the right to do so if in the judgment of the ASB special or unusual circumstances warrant such action.

4. A proposed final standard may not be released until approved by the ASB.

F. *Exposure Process*

1. *Production*

   a. The Washington office of the Academy will handle production of the exposure draft.

   b. Staff will prepare the photo-ready copy for publication.

2. *Deadline*—The deadline for comments is set by staff unless the ASB specifies a date and is normally 60 days after the expected distribution date. A longer time period may be selected for complex documents without time pressure, while a shorter time period may be requested by the committee chairperson if urgency exists. Any period shorter than 60 days requires the approval of the chairperson of the ASB, or a vice-chairperson. A minimum of 30 days must be permitted under all circumstances.

3. *Mailing*—The exposure draft will be included in the next regular monthly Academy mailing to the membership unless extreme time urgency necessitates a special mailing. A special mailing requires the approval of the chairperson of the ASB, or a vice-chairperson.

4. *Non-Members*—The operating committee chairperson, after consulting with ASB and staff, may set forth a list of persons and organizations outside the Academy to whom the exposure draft should be circulated. This list should accompany the exposure draft when it is forwarded to the ASB. Copies of the exposure draft will be made available to anyone else upon request.

5. *Processing*

   a. All comments are to be sent to the Washington office of the Academy where a permanent file of all comments is maintained. Responses are distributed to the operating committee in batches by the Washington office. Each comment letter is assigned a sequential number upon receipt.

   b. The operating committee chairperson is responsible to see that communications sent directly to the chairperson or other committee members are forwarded to the Washington office of the Academy for inclusion in the above procedure.

   c. Oral comments received by the Washington office of the Academy or the committee chairperson will not be processed until they are received in writing.

6. *Communication with Respondents*

   a. Each individual submitting a response receives an acknowledgment of receipt from the Washington office of the Academy.

   b. Comment letters will be available for inspection by Academy members and other interested parties, unless the writer requests confidentiality.

   c. All comments are to be given due consideration. Further communication with respondents is optional at the discretion of the operating committee chairperson. If further communication with a respondent is deemed desirable, it should pertain to that individual's response and should seek clarification, elaboration, establishment of common ground, etc.

   d. Generalized operating committee responses not pertaining to any one individual's submission are considered to be status reports and are handled in accordance with Section G following.

7. *Status Reports*

   a. Status reports on the deliberations of an operating committee during the exposure period are optional at the discretion of the committee chairperson and are mandatory at the request of the chairperson of the ASB.

   b. Such reports should be for the entire membership and not just those initially responding. The preferred vehicle for such status reports is *The Actuarial Update*.

   c. Status reports should be general in nature and should preserve the confidentiality of each respondent's submission

   d. Such reports should be as factual and objective as possible and should avoid the appearance of the committee having already taken final positions.

8. *Committee Deliberations*

   a. Views of non-members as well as members will be considered.

   b. All comments received will be given appropriate consideration.

   c. The committee will consider comments received impartially and avoid the appearance of rejecting comments out of hand.

   d. A review by counsel is required as to all substantive changes made to the exposure draft to ensure that such changes are in conformity with applicable law or regulation.

9. *Open Meetings*—Committee meetings are open to the public, both during the developmental phase of a standard and during the evaluation of comments received to the exposure draft Non-members of the committee may speak only if the prior approval of the chairperson is obtained.

10. *Public Hearings*—Public hearings are not generally required, but may be authorized by the chairperson of the ASB. Factors to be considered in deciding whether a public hearing should be held include:

    a. The complexity of the exposure draft

    b Its (anticipated) controversial nature

    c The professional significance of the draft

    d. Other relevant considerations

11. *Second Exposure Draft*—In some instances it may be necessary to have a second exposure draft, or a second public hearing, and repeat the cycle. This should only occur when major substantive changes are required in the first draft. If the changes are fundamental, then consideration should be given to re-solicit membership input.

G. *Distribution of Final Standard of Practice*

1. The Washington office of the Academy will distribute the final standard.

2. Staff will prepare the photo-ready copy for publication

3. The final standard should contain:

   a. Table of contents

b. Transmittal memorandum

c. Final standard of practice

d. Other supporting material, if any

e. Names of committee members (with no organizational affiliations shown)

4. The final distribution will include the status and history of the draft to date, an analysis of major comments received, and the extent to which the comments were incorporated in the final pronouncement. This analysis is to be prepared by the committee. If major suggestions were not incorporated, then an appropriate rationale should be provided. Such analysis should be general in nature and should preserve the confidentiality of each respondent's submission.

5. The final standard will be distributed to the membership and other initial recipients in the next regular monthly Academy mailing following ASB approval unless urgency necessitates a special mailing. A special mailing requires the approval of the chairperson of the ASB and should be used only when urgent, in order to minimize mailing costs.

H. *Minority Opinions*

1. An exposure draft that is not unanimously supported by the committee releasing it will contain appropriate recognition of minority views, if requested.

2. A committee may expose alternative wording to solicit views of the membership. However, final standards must be definitive and cannot contain such alternatives.

3 If a final standard is not the unanimous view of the committee, appropriate recognition of minority views will be included, if requested, in the material accompanying the final standard.

I. *Public Hearings*

1. *Arrangements*—Arrangements for the public hearing will be made by the Washington office of the Academy. Expenses directly related to the hearing will be borne by the ASB, including the cost of a hearing room, tape recording service, transcription service, audio-visual equipment, and production of printed materials. However, those attending and participating in the hearing will do so at their own expense.

2. *Location*—If convenient, attachment to a scheduled actuarial meeting is preferred. Otherwise, location near a major metropolitan airport is preferred

3. *Notice*—Notice will be given to the initial recipients of the exposure draft through *The Actuarial Update* or otherwise, at least 30 days prior to the hearing. Also, notice of the hearing should be provided in an appropriate fashion through other media which are designed to reach those persons reasonably expected to have an interest in the subject. Such notice should include a clear and meaningful description of the scope and purpose of the exposure draft and the hearing itself.

4 *Moderator*—The moderator will be selected by the chairperson of the ASB, or a vice-chairperson.

5. *Counsel*—Counsel is to be present at all the hearings to ensure that the requirements of applicable law are met.

6. *Agenda*—A list of speakers and a brief agenda should be available one hour prior to the hearing. Copies will be available at the hearing.

7. *Recording*—Although not a requirement, a tape recording of the entire proceeding will normally be made. When a recording is made, a typed transcript will be prepared on a timely basis following the hearing.

8 *Questions and Answers*—Time should be allowed for questions and answers, if possible.

9. *Eligible Speakers*—The moderator may establish time limits for all speakers. Time should be made available to non-members as well as members for both formal presentations and for questions and comments. Speakers are asked to indicate their intention to speak prior to the hearing. Individuals wishing to speak at the hearing who have not made prior arrangements will be heard only after all regularly scheduled speakers and only if time permits.

10. *Open Hearing*—The hearing is open to all interested parties, including press. Seating may be limited and will be available on a first-come, first-served basis

J. *Documentation*

1. All written responses, tapes and transcripts of public hearings and other relevant materials connected with the development of a standard are available on request.

2. Copies of the above will be distributed to the committee and the ASB or the ASB chairperson without charge, upon request. However, general distribution of these materials to respondents, or possibly to all members, will not be made in view of the substantial cost. Copies of the above are available on request at a charge at least equal to the cost of reproduction.

NOTE: Standards of Practice (including Recommendations and Interpretations) are not contained in the *Yearbook*, but are compiled in binders available to Academy members and other interested parties.

GUIDES TO PROFESSIONAL CONDUCT

PREAMBLE

Professional conduct involves the actuary's own sense of integrity and professional relationship with those to whom the actuary renders services, with an employer, with other members of the profession and with the world at large. In all these relationships, every member of the profession is concerned not only with the member's own professional conduct but, as the good name of the profession is the concern of all its members, with the professional conduct of all actuaries.

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 interpretation in relation to the variety of circumstances that occur in practice.

The Committee on Guides to Professional Conduct answers inquiries about professional conduct, including both general inquiries and those relating to particular situations. Complaints and questions involving named members should not be directed to this Committee but rather to the Chairperson of the Committee on Discipline. Questions involving the proper application of standards of practice in a particular situation should be referred to the Chairperson of the appropriate Operating Committee of the Actuarial Standards Board for guidance.

GUIDES

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 giving actuarial advice and will give such advice only when 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 such service or association may be used in a manner that is contrary to the public interest or the interest of the profession or in a manner to evade the law.

2. *Relationship and Responsibility of the Actuary to Clients and Employers*

   (a) The member will assure that it is clear to those concerned who is the member's client or employer and in what capacity the member is serving.

   (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 professional work.

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

   (d) The member will not perform an actuarial service in any situation in which there is or may be a conflict of interest, whether one or more clients or employers are involved, if the conflict makes or is likely to make it difficult to act independently. In any situation in which there is either the appearance, or the potential, of a conflict of interest the member will not act unless there has been a full disclosure of the situation to the parties involved and the parties have expressly agreed to the member's performance of the service.

   (e) The member will make full and timely disclosure to a client as to all direct and indirect compensation that the member or the member's firm may receive from all sources in relation to any assignment the member or firm undertakes for the client.

3. *Relations with Other Actuaries.*

   The member will conduct all professional activities on a high plane. The member will avoid unjustifiable or improper criticism of others and will not attempt to injure maliciously the professional reputation of any other actuary. While recognizing that there is substantial room for honest differences of opinion on many matters, the member will not condone what the member believes may be another actuary's serious professional fault.

4. *Actuarial Calculations and Communications.*

   (a) The member will customarily include in any report or other actuarial communication quoting actuarial values a statement or reference describing or clearly identifying the data and the actuarial methods and assumptions employed.

   (b) The member will exercise due diligence to ensure: that any calculations or recommendations made or opinions rendered by, or under the direction of, the member are based on sufficient and reliable data, to the extent such data are reasonably available; that any assumptions made are adequate and appropriate; and that the

methods employed are consistent with the sound actuarial principles and practices established by precedents or common usage within the profession and within the applicable jurisdictions. If, nevertheless, a member is requested or chooses to prepare a study which in the member's opinion deviates from this practice, any resulting report or other actuarial communication will include an appropriate and explicit qualification.

(c) The member will have due regard to the requirements of laws and regulations, recognizing their intent with respect to designated publics.

5. *Advertising.*

The member will not engage either directly or indirectly in any advertising or other activity which can reasonably be regarded as being likely to attract professional work in a deceptive manner, or where the content is false, fraudulent, misleading or unprofessional.

6. *Titles and Designations.*

The member will not use a title or designation dependent upon elective or appointive position within the Academy in such a manner as might convey the appearance that the member is acting in such capacity on behalf of the Academy, unless actually acting in such capacity.

NOTE: Guides to Professional Conduct are continually under review by the Committee on Guides to Professional Conduct. Promulgation of the Guides is through authority of the Board of Directors. The Guides in their present format were adopted in 1969 and revised in 1973, 1976, and 1984.

INTERPRETATIVE OPINIONS AS TO PROFESSIONAL CONDUCT

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Opinions as to Professional Conduct are expansions of the Guides in particular areas. They are developed by the Committee on Guides to Professional Conduct and are published in accordance with procedures prescribed by the Board of Directors.

INTERPRETATIVE OPINION 1: RELATIONS WITH OTHER ACTUARIES

(Adopted 1969: Revised 1976, 1979, 1984)

INTRODUCTION

"I hold every man a debtor to his profession, from the which as men of course do seek to receive contenance and profit, so ought they of duty to endeavor themselves by way of amends to be a help and ornament thereunto."—Francis Bacon

Much of a professional's knowledge comes from what has been contributed to the profession by others before. 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.

Thus, there is the necessity, as well as the desirability, of 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.

A characteristic of, and a satisfaction to, the professional is to have the respect and good opinion of fellow practitioners. Mutual confidence is built on adherence to ethical conduct and professional courtesy.

Competence and concern for clients require that a professional be ready to refer work to specialists or consult with them, where appropriate.

OPINION

(a) *Professionalism*

An actuary, as a professional, will show courtesy toward other actuaries and their clients.

(b) *Disagreements and Differences of Opinion.*

Because of the nature of actuarial work, differences of opinions among actuaries may arise, particularly in choices of assumptions and methods. Guides 1(a) and 3 are applicable. It is expected that discussion of such differences, whether directly between actuaries or in observations made to a client by one actuary on the work of another, will be conducted objectively and with courtesy.

An actuary, in the course of employment or an engagement, may encounter a situation such that the best interest of the employer or client would be served by the actuary's setting out an alternative opinion to that expressed by another actuary together with an explanation of the factors which lend support to the alternative opinion. Guide 3 and this Opinion should not be construed as preventing the actuary from expressing such alternative to the employer or client.

If an actuary believes that a material difference of findings has been engendered by incompetence or misconduct on the part of another actuary, the procedures set forth in the Bylaws (Article VIII, Section 2, Discipline) should be invoked. Charges of incompetence or misconduct should not be circulated except in private communication to appropriate legal authorities or to those in the profession charged with supervision and judgment of such matters, unless such violations have been publicly stated by those authorities to have occurred

(c) *Responsibility of Actuary if Illegal or Unprofessional Acts by Another Actuary are Suspected.*

An actuary may have reason to suspect that another actuary may have acted illegally or unprofessionally or may have otherwise engaged in misconduct in the course of professional activity. In such cases the actuary should confer with the Committee on Discipline, and, if considered appropriate, the procedure set forth in the Bylaws (Article VIII, Section 2, Discipline) should be invoked. In such a case, the issue may be a matter of law as well as of ethics. An actuary faced with a decision whether or not to invoke that procedure should consider seeking legal

counsel; action may bring the possibility of a defamation suit; inaction may bring civil charges.

For a professional to condone serious fault can be as harmful to the public interest or to the profession as to commit it. An actuary who condones another actuary's misconduct is also guilty of misconduct. Ethical conduct is not defined solely by admonitions and prohibitions but requires commitment to honorable behavior even at the possible sacrifice of personal advantage or convenience.

The Committee on Guides to Professional Conduct stands ready to confer with any actuary who needs guidance regarding a problem of professional ethics whether the problem concerns a member or another actuary who is not a member.

(d) *Change of Actuary or Appointment of Additional Actuary*

An actuary may provide service to any principal (any present or prospective client or employer) who requests it, even though such principal may be served by another actuary in the same matter, or may succeed another actuary at the request of the principal. A principal has an indisputable right to choose a professional adviser. A principal may have legitimate reasons to change advisers or to retain more than one adviser in the same matter. The purpose of a new appointment may not always be above criticism, however, and an existing adviser's freedom to fulfill an engagement in a professional way must be safeguarded.

Accordingly, if an actuary is invited to advise a principal for whom the actuary knows, or has grounds for supposing, that another actuary is already acting in a professional capacity with respect to the same matter, or has recently so acted, it would normally be a professional courtesy and a prudent procedure to consult the other actuary, both to prepare adequately for the assignment and to make an informed judgment whether there are professional considerations which might affect acceptance of the assignment.

The prospective new or additional actuary should request the principal's consent to such consultation. The withholding of such consent could be a material factor affecting the propriety of accepting the appointment.

In such consultation, the relevant items for discussion include: (1) pertinent background and past history with respect to the assignment; (2) the reasons for the change; (3) any disagreements between the principal and the other actuary as to matters of actuarial concern; and (4) whether there are any professional reasons why the invitation ought not to be accepted or any professional difficulties to which acceptance might give rise, such as any actuarial problems that have arisen because of the condition of the principal's records, any facts that might have a bearing on the principal's judgment or integrity, and any actuarial matters that have required an inordinate amount of time in the past. Any such information should be given due weight by the proposed new or additional actuary before deciding whether to act.

When the principal has given consent to such discussion, the original actuary should cooperate in making available relevant information, provided appropriate compensation is anticipated. Such information would include any pertinent data and documents but need not include any items of a proprietary nature.

The original actuary must not, without the consent of the principal, disclose to the new or additional actuary any information which might involve the principal's confidential affairs.

INTERPRETATIVE OPINION 2: USE OF TITLES AND DESIGNATIONS

(Adopted 1970; Revised 1984)

INTRODUCTION

Guide 6 and Section 1 of Article I of the Bylaws are concerned primarily with the use of titles by members and, in particular, with designations related to the Academy. The purpose of the Guide is to clarify the proper use of a designation. For this Opinion, the term *title* means any title conferred by an employer and need not denote officer standing, and the term *designation* means a specific reference to any relationship of a member to the Academy.

OPINION

(a) *Appropriate Signatures*

The designation "M.A.A.A." may be signed or may be written as "Member of the American Academy of Actuaries." As an example of the use of titles by a member, consider an employee who has the title of "Assistant Actuary" conferred by an employer and is also a Member of the Academy. The member would sign as follows:

J. H. Jones, M.A.A.A.
Assistant Actuary
or
J. H. Jones, Member of the
American Academy of Actuaries
Assistant Actuary

The use of a designation is optional.

(b) *Academy Business.*

A member of the Board of Directors may use the designation "Member of the Board of Directors, American Academy of Actuaries" only when dealing with Academy business or when authorized to speak for the Academy. This principle applies to all elective or appointive positions in the Academy. Regardless of offices held, either elected or appointed, the member may never speak for the Academy or for one of its committees unless authorized to do so by the Board of Directors.

(c) *Non-Academy Activities.*

A member may not include on a letterhead any references to offices and committee membership held in the Academy, except when used for Academy business.

(d) *References.*

It would not be a violation of Guide 6 to refer to offices held in the Academy in biographical material of any type (including material in connection with a book or article written by a member) or in connection with other generally published material. It would not be a violation to refer to offices held in the Academy when giving testimony in a court of law or before a public body, provided it is made clear that the member does not speak for the Academy or one of its committees unless specifically authorized to do so.

It would not be a violation to use such biographical material when appropriate in announcing a member's promotion or change in employment or on any similar occasion. The ultimate test is whether the reader could be led to conclude that the member is speaking for the Academy or one of its component parts.

INTERPRETATIVE OPINION 3: PROFESSIONAL COMMUNICATIONS OF ACTUARIES

(Adopted 1970; Revised 1981)

INTRODUCTION

This Opinion applies to all written communications by actuaries on actuarial subjects and, unless clearly inapplicable, to oral communications as well. However, advertising, which is the subject of Opinion 6, is not included.

OPINION

(a) *Communications.*

(1) *Important Kinds of Communication.* Several kinds of actuarial communication are of such importance as to warrant specific mention:

(i) *Statement of Actuarial Opinion* A statement of actuarial opinion is a formal statement of the actuary's professional opinion on a defined subject. It outlines the scope of the work but normally does not include descriptive details. The actuary takes responsibility for the opinion expressed, and must stand ready to answer for it.

(ii) *Actuarial Report.* An actuarial report is a document, or other presentation, prepared as a formal means of conveying the actuary's professional conclusions and recommendations, to record and communicate the methods and procedures, and to ensure that the parties addressed are aware of the significance of the actuary's opinion or findings. An actuarial report customarily should describe or identify the data, assumptions and methods used with sufficient clarity that another actuary practicing in the same field could make an objective appraisal of the reasonableness and validity of the report.

(iii) *Statement of Actuarial Review.* A statement of actuarial review is a formally communicated appraisal of actuarial work done by another person. The actuary who signs a statement of actuarial review for public use or reliance must be free of any material financial or organizational relationship with any person whose work is being appraised or with that person's client, employer, or other affiliate. A statement of actuarial review which is not to be communicated to third parties by the client or the employer, and which within its own text is identified as such, is not a "statement of actuarial review for public use or reliance," and financial or organizational independence is not required.

(iv) *Required Actuarial Document* A required actuarial document is an actuarial communication of which the formal content is prescribed by law or regulation. A required actuarial document should meet the guidelines for an actuarial communication as well as those standards required by law or regulation

(2) *Form and Content.* The form and content of any actuarial communication should meet the needs of the particular circumstances, taking into account the knowledge and understanding of the users and the actuary's relationship to the users.

(3) *Non-Independence.* Any actuarial communication made by an actuary who is not financially and organizationally independent concerning any matter related to the subject of the communication should disclose any pertinent relationship which is not apparent.

(4) *Reliance on Another.* An actuary who makes an actuarial communication assumes responsibility for it except to the extent the actuary disclaims responsibility by stating reliance on another person. Reliance on another person means making use of that person's work without assuming responsibility therefor A communication making use of any such reliance should define the extent of reliance.

(5) *Responsibility for Written Actuarial Communication.* Any written actuarial communication must be signed with the name of the actuary who is responsible for it. The name of an organization with which the actuary is affiliated may be incorporated into the signature, but the actuary's responsibilities and those of the organization are not affected by the form of the signature.

(b) *Users.*

(1) *Direct Users* A client or employer is the direct user of the actuary's service, distinguished from an indirect user in that the direct user has the opportunity to select the actuary and is in a position to communicate directly with the actuary about qualifications, work, and recommendations.

(2) *Indirect Users.* Information prepared by an actuary may be used by another person in a way which may influence the actions of a third party. If such infor-

mation is to be conveyed to any such indirect users by someone other than the actuary, the actuary should recognize the risk of misquotation, misinterpretation or other misuse of its actuarial aspects. The actuary should take all reasonable steps to ensure that the actuarial material is presented fairly, that the presentation as a whole is clear in its actuarial aspects and that the actuary is identified as the source of the actuarial aspects and as the individual who is available to answer questions.

(3) *General Responsibility to Users.* An actuary has a responsibility to direct users, to whom the actuarial communications are generally directed. An actuary's obligation to observe standards of professional conduct is the same for indirect users as for direct users and whether acting as a consultant or as an employee.

(4) *Protecting the Interests of Indirect Users.* The actuary does not normally have an obligation to communicate with any person other than the client or employer. If aware of any significant conflict between the interests of indirect users and the interests of the client or employer, the actuary should advise the client or employer of the conflict and should include appropriate qualifications or disclosures in any related actuarial communication.

(c) *Miscellaneous.*

(1) *Conflict With Professional Judgment.* If the service requested by a client or employer produces a result which conflicts materially with the actuary's professional judgment, the actuary should advise the client or employer of the conflict and should include appropriate qualifications or disclosures in any related actuarial communication.

(2) *Advocacy.* When an actuary acts, or may seem to be acting, as advocate for a client or employer, the nature of that relationship should be disclosed to directly interested parties. The actuary should support the position of the client or employer only to the extent the actuary is satisfied that that position is professionally supportable, recognizing that honest differences of opinion may exist. The actuary's professional judgment should not be subordinated to the judgment of others.

(3) *Responsibility Not Dependent on Fee.* The waiving of a fee for professional services, either partially or totally, does not relieve the actuary of the need to observe professional standards.

(4) *Documentation.* Records and other appropriate documentation of the actuary's work should be maintained by the actuary and retained for a reasonable period of time. Documentation should be sufficiently complete so that another actuary practicing in the same field could follow the work.

(5) *Availability of Documentation.* Documentation should be available to the actuary's client or employer, and it should be made available to other persons when the client or employer so requests, assuming appropriate compensation and provided such availability is not otherwise improper. In the absence of specific agreement between an actuary and the client or employer, ownership of documentation is normally established by law.

(6) *Obligation Imposed by Law.* Laws and regulations may establish restraints and obligations on the part of the actuary toward designated publics. The requirements of laws and regulations are binding; but when such requirements are in conflict with professional standards, they should be recognized as flowing directly from the laws and regulations and not from professional considerations.

INTERPRETATIVE OPINION 4: ACTUARIAL PRINCIPLES AND PRACTICES

(Adopted 1982)*

INTRODUCTION

This Opinion interprets Guide 4(b).

A requirement common to all actuarial procedures is that assumptions and methods be selected and applied with integrity, informed judgment and perspective in relation to the circumstances applicable to the particular situation and the purpose for which the results are intended. Assumptions and methods may appropriately be different in calculations related to the same period or moment in time but intended for different purposes. It therefore would be inappropriate to prescribe inflexible guides for the performance of the actuary's work.

On the other hand, there is merit in adopting statements of principles relating to the appropriate application of actuarial science in its various aspects. The making and the observing of such statements tends to minimize both the possibility of misunderstanding or misinterpretation by those who rely on the actuary's work and the likelihood of need for disciplinary action under the Academy's Bylaws.

This Opinion addresses the question of soundness of principles and practices used by the actuary as distinct from "actuarial soundness" of a specific financing arrangement. "Actuarial soundness" is neither an absolute nor a unique concept, but must be considered in relation to the problem at hand and the accuracy with which future experience can be predicted. Therefore, general opinions as to "actuarial soundness" should be avoided, wherever possible, and an opinion as to the adequacy of a given financing arrangement with respect to specifically defined objectives, assumptions or requirements should be substituted, where appropriate, or otherwise be appended.

OPINION

(a) *Generally Accepted Actuarial Principles and Practices.*

Guide 4(b) requires the actuary to "exercise due dili-

*Revised in 1990 to reflect the creation of the Actuarial Standards Board

gence to ensure . . . that the methods employed are consistent with the sound actuarial principles and practices established by precedents or common usage within the profession . . ." Such "sound actuarial principles and practices" constitute Generally Accepted Actuarial Principles and Practices.

Sources of Generally Accepted Actuarial Principles and Practices.

Sources of Generally Accepted Actuarial Principles and Practices emerge from the utilization and adaptation of concepts described in actuarial literature. Such literature includes, but is not limited to, the Actuarial Standards of Practice and Actuarial Compliance Guidelines adopted by the Actuarial Standards Board, the Recommendations and Interpretations published under the auspices of the American Academy of Actuaries;* the professional journals of recognized professional actuarial organizations (including the Statements of Principles promulgated by the Society of Actuaries and the Casualty Actuarial Society); recognized actuarial textbooks and study materials; and applicable provisions of law and regulations; and may include standard textbooks or other professional publications in related fields such as mathematics, statistics, accounting, economics and law.

(c) *Standards of Practice and Compliance Guidelines*

An actuary working in a specialized field should take into consideration any published Standard of Practice or Compliance Guideline of a relevant Operating Committee of the Actuarial Standards Board.

An actuary who uses principles or practices which differ materially from any published Standard of Practice or Compliance Guideline must be prepared to support the particular use of such principles or practices and should include in an actuarial communication appropriate and explicit information with respect to such principles and practices.

An actuary may wish to take into consideration an exposure draft or other version of a proposed Standard of Practice or Compliance Guideline. Any such proposed Standard of Practice or Compliance Guideline is subject to withdrawal or to revision prior to adoption. If an actuary uses any such proposal it should be identified clearly as such, and measures should be taken to assure that the user appreciates the possible consequences of using a proposal that is subject to withdrawal or revision.

When dealing with a specific situation not covered by a published Standard of Practice or Compliance Guideline, the actuary should be aware of relevant precedent and generally available literature in deciding what constitutes Generally Accepted Actuarial Principles and Practices.

*Beginning in July 1988, the Actuarial Standards Board is the authority establishing standards of practice. Henceforth, Recommendations and Interpretations will be titled Actuarial Standards of Practice. The term Recommendations and Interpretations will, however, continue to appear in standards literature. See also footnote on Page 949

(d) *Professional Judgment Prevails.*

In all cases the professional judgment of the actuary should prevail.

INTERPRETATIVE OPINION 5: QUALIFICATIONS TO GIVE ADVICE IN A SPECIFIC SITUATION

(Adopted 1973; Revised 1975, 1978, 1983)

INTRODUCTION

This Opinion interprets Guide 1(b). The actuary should keep in mind that actuarial advice is given in any professional communication to which Opinion 3 applies.

Because of the actuary's rigorous training in actuarial mathematics, insurance, employee benefits, and related subjects, the public may believe that every actuary is well qualified to advise on all actuarial matters. Most actuaries, however, are expert in only part of the broad spectrum of actuarial practice. A special responsibility rests on every actuary to undertake only those assignments for which the actuary is currently qualified; otherwise, the client will be ill-served and so will the profession and the public.

OPINION

(a) *General Requirements.*

Whether or not the actuary is qualified by training and experience to give advice on a particular assignment is a decision which the actuary must make. In making that decision, the actuary's responsibilities to the client, the actuarial profession and the public must be considered. The actuary should also be guided by the published material relating to Qualification Standards adopted by the Academy and any other standards specified by law with respect to any aspect of that assignment. The actuary must be prepared to accept the judgment of peers on the validity of the decision.

(b) *Criteria.*

Absent more stringent requirements, an actuary will be considered qualified to give advice in a specific situation if general experience involving the application of actuarial studies and training equips the actuary:

(1) to understand such situation, and

(2) to produce (with such professional consultation as may be necessary) solutions, opinions, or recommendations whose likely consequences that actuary should be able to ascertain.

Successful repetition of work of a similar nature over a period of years naturally enhances the actuary's qualifications to deal with work of such kind.

(c) *Limited Qualifications.*

There may be some situations where, because of special circumstances, an actuary is invited to give advice in a field where the actuary has had limited training or experience.

An assignment for which the actuary's qualifications are limited in this manner should be accepted only after disclosure of the limitations to the client. In any such case the actuary should undertake, in the course of the assignment, research and professional consultation sufficient to overcome theses limitations.

INTERPRETATIVE OPINION 6: ADVERTISING

(Adopted 1984)

INTRODUCTION

This Opinion interprets Guide 5 by presenting standards with which to distinguish advertising inconsistent with the intent of the Guide from advertising which serves the informational needs of the public and the legitimate publicity needs of actuaries and of organizations which employ the services of actuaries. An actuary practicing in any field which is subject to rules prescribed by a regulatory body also should be aware of any rules promulgated by that body to govern advertising by professional practitioners whose service falls within its jurisdiction.

"Advertising," as used in this Opinion, encompasses all communications by whatever medium, including oral communications, which may directly or indirectly influence any person or organization to decide whether there is a need for actuarial services or to select a specific person or firm to perform actuarial services.

It is the intent of the Opinion to discourage advertising which contains any statements or claims which are in any respect false, fraudulent, misleading or deceptive, without discouraging advertising which serves the public by conveying information which is likely to be useful in deciding whether the services of any actuary are needed and in selecting an actuary to perform needed services Doubtful cases should be resolved in the spirit of that intent.

OPINION

(a) *Unacceptable Forms of Advertising*

An actuary would be acting in conflict with the Guides to Professional Conduct if advertising used knowingly by or on behalf of the actuary contains any statement or claims which are in any respect false, fraudulent, misleading, or deceptive. Examples of unacceptable advertising include, but are not limited to, the following:

(1) Advertising that falsely states or suggests that the services offered by another actuary are inferior to, or more expensive than, comparable services offered by the advertiser;

(2) Advertising that contains statements of subjective opinion unless clearly identifiable as such;

(3) Advertising that creates an expectation of favorable results that an actuary with relevant experience would know to be unjustified;

(4) Advertising that implies the ability to bring improper influence to bear on any legislative, judicial or regulatory body;

(5) Advertising that offers a program, plan or other service that requires continued or future supervision by an actuary for its proper application but which fails to state the need for such continued or future supervision.

(6) Advertising that deliberately underestimates the fees the actuary intends to charge for a specific assignment;

(7) Advertising that describes or suggests the basis of charges without disclosing any additional factors which may result in greater charges or other cost to the client; or

(8) Advertising that offers actuarial services at reduced rates without disclosing that the cost of these services is included in whole or in part in the cost of other services or products provided to the client either by the actuary or by another person or organization with whom the actuary has any direct or indirect financial affiliation.

(b) *Acceptable Forms of Advertising.*

It would not be in conflict with the Guides to Professional Conduct to use advertising, subject to the foregoing, which:

(1) Seeks to improve public understanding of actuarial services and of the availability of actuaries to perform such services;

(2) Describes the nature of services offered and lists the names and professional qualifications (including biographical data when appropriate) of actuaries providing such services;

(3) Contains a statement of policy or position related to the practice of actuarial science or addressed to a subject of public interest;

(4) Announces the promotion of actuaries, or changes in personnel or affiliation, or change of address; or

(5) Announces the availability for sale or other distribution of books, programs or systems written or produced by the actuary or the actuary's firm.

(c) *Actuary May Have Indirect Responsibility*

Advertising which relates to professional actuarial services, which emanates from a client, employer or other affiliate of the actuary and which may result in personal advantage to the actuary will be presumed to have been used on behalf of, and with the knowledge and consent of, the actuary, who therefore shares the responsibility for such advertising.

QUALIFICATION STANDARDS

QUALIFICATION STANDARDS FOR PUBLIC STATEMENTS OF ACTUARIAL OPINION

Purpose of Qualification Standards

Membership in the American Academy of Actuaries provides a basis for assuring that a member's work in the United States meets certain standards of quality and appropriateness. Members of the Academy must meet standards of ethical conduct and consider appropriate standards of practice.

Since the Academy has a broad base of membership with varying levels of education and experience, membership in the Academy does not automatically qualify a member to execute a specific work product or provide a specific Public Statement of Actuarial Opinion. In recognition of this, the Academy promulgates Qualification Standards to define a basis for performance of various professional actuarial functions. Qualification Standards do not test for or measure competence; they establish the basis on which it can be assumed that competence exists.

The Academy's Guides to Professional Conduct define statements of Actuarial Opinion as provided by Academy members. For *Public Statements of Actuarial Opinion*, compliance with Academy Qualification Standards is required. Public Statements of Actuarial Opinion are opinions called for by law or regulation, or a Standard of Practice promulgated by the Actuarial Standards Board. In these instances, the user of the Actuarial Opinion is relying upon the Academy to assure that the actuary providing the opinion is qualified to perform the task at hand.

The Academy's Guides require compliance with Qualification Standards, subject to the Academy's discipline process.

Development Process for Qualification Standards

Development of Qualification Standards has two phases. First, the Committee on Qualifications analyzes the responsibility of an actuary for a specific actuarial function. The intent is to identify the actuary's duties.

The second phase is the determination of education and experience levels that enable the actuary to perform the function. The purpose of the determination of these education and experience levels is to give the public a basis for reliance on the work product of the member.

As a result of the second phase, the committee may conclude that the Academy's General Qualification Standard for Public Statements of Actuarial Opinion satisfies the education and experience for presumed qualification. In this case, no further activity is necessary. If additional levels of standards are called for, they are proposed by the committee as Specific Qualification Standards Supplementing the General Qualification Standard for Public Statements of Actuarial Opinion.

Qualification Standards are subject to the established Academy exposure and promulgation procedures.

In considering whether qualification compliance is satisfied, members must examine their personal education and experience. Members who are uncertain about the appropriateness of their education or experience are invited to consult with the Committee on Qualifications.

GENERAL QUALIFICATION STANDARD FOR PUBLIC STATEMENTS OF ACTUARIAL OPINION

(Adopted June 1989)

Education

Before making a Public Statement of Actuarial Opinion based on performance of a specific actuarial function, the member must have comprehensive and current knowledge of the subjects specifically involved in satisfactorily applying generally accepted actuarial standards of practice to the assignment. A member's knowledge of a subject is comprehensive and current when it enables the member to determine which principles embodied in the subject are applicable to the assignment, and to apply them successfully.

Examination syllabuses of the Casualty Actuarial Society, the Society of Actuaries, and the Joint Board for the Enrollment of Actuaries define topics that a member may be required to know.

The education requirements of this Qualification Standard are satisfied by successful completion of examinations, sponsored by one of the identified organizations, on the following topics in the assignment's subject area:

—At a minimum:
—General actuarial mathematics.
—Economic, regulatory and legal environments.
—Identification, evaluation and management of risk.
—Additionally: for specific types of assignments, other examination topics are promulgated by the Academy Board of Directors as "Specific Qualification Standards Supplementing General Qualification Standard for Public Statements of Actuarial Opinion."

A member can also acquire comprehensive knowledge of the assignment's subject area by having had responsibility for satisfactorily carrying out the function.

The member must update and maintain knowledge and understanding of applicable principles of actuarial science and Standards of Actuarial Practice and their application through continuing education, individual study and practice.

Experience

In order to have the skills and judgments needed to make a Public Statement of Actuarial Opinion, the member should have relevant, recent experience involving significant responsibility in actuarial practice in, or related to, the subject area.

With that experience, the member should have learned how to apply the proper techniques of validating data and results of analyses, and should have achieved the breadth of view to properly determine whether all material relevant consideration have been addressed.

The Academy Board may promulgate minimum years of relevant recent experience for specific actuarial functions as Specific Qualifications Standards Supplementing the General Qualification Standard for Public Statements of Actuarial Opinion.

Acknowledgement of Qualification

The member's Public Statement of Actuarial Opinion should always include an acknowledgement of qualification such as the following:

> I (name), am (position) for (entity). I am a member of the American Academy of Actuaries and meet its Qualification Standards for (type of assignment).

New Developments, New Practice Area, New Practice Emphasis

The applications of actuarial science will change with time. Major developments will be documented in revisions to published principles of actuarial science, Standards of Actuarial Practice, and supporting literature and discussion. Continuing education to update and maintain knowledge will encompass these developments. Alternatively, at the member's option, successful completion of relevant examination subjects will satisfy education requirements.

From time to time members will change practice emphasis. In these situations members will satisfy qualification standards with continuing education and demonstration of successful application of similar knowledge in analogous actuarial functions.

New applications of actuarial science will emerge. Continuing education and application of knowledge in analogous subjects will provide for satisfaction of qualification standards.

Substantiating Compliance

Whenever a member provides a Public Statement of Actuarial Opinion, the member must be prepared to provide evidence of compliance with the Academy's Qualification Standard requirements.

SPECIFIC QUALIFICATION STANDARDS SUPPLEMENTING GENERAL QUALIFICATION STANDARD FOR PUBLIC STATEMENTS OF ACTUARIAL OPINION

	SPECIFIC ACTUARIAL FUNCTION/DATE	APPLICABLE STANDARDS OF PRACTICE	SPECIFIC SUPPLEMENTAL EXAMINATION TOPICS	SPECIFIC ALTERNATIVE EDUCATION PROVISION	MINIMUM YRS OF RECENT RELEVANT EXPERIENCE	CONTINUING EDUCATION REQUIREMENTS
I.	Statement of Opinion, NAIC Life and A&H Annual Statement. Date: 1981	Recommendation 7.	1. Life and health policy forms and coverages. 2 Dividends & reinsurance 3. Investment and valuation of assets, and relationship between cash flows from assets and related liabilities 4. Valuation of liabilities. 5. Valuation and non-forfeiture laws.	General qualification standard applies, except review by qualified member required.	Three years	12 hours
II.	Statement of Opinion, NAIC Fire & Casualty Annual Statement. Date: 1981	Recommendation 8.	1 Fire and casualty policy forms and coverages, underwriting and S marketing. 2. Principles of rate making. 3. Insurance accounting and expense analysis. 4 Premium, loss and expense reserves	General qualification standard applies, except review by qualified member required	Three years.	12 hours
III.	Statement of Opinion, NAIC Hospital, Medical and Dental Service or Indemnity Corporation, Annual Statement, or HMO Date: 1984	Recommendation 10.	1. Principles of insurance and underwriting. 2. Principles of rate making. 3. Insurance accounting and expense analysis. 4 Premium loss, expense and contingency reserves. 5. Social insurance	Successful completion of special health service corporation actuarial examinations offered 1982-3	Three years, preferably in health service corporation.	12 hours

CONTINUING EDUCATION REQUIREMENTS

Background

The Task Force on Continuing Education Recognition was formed in 1986 to develop a program of continuing education recognition for the Academy. This new approach was exposed to the membership in a report dated November, 1988, and adopted by the Academy Board of Directors in June, 1989.

The revised proposal requires continuing education for those members who are subject to the Academy's qualification standards. Each of the current qualification standards states ". . . the actuary should update and maintain knowledge by continued study and practice." The Academy's continuing education program establishes a minimum amount of "continued study" which fulfills this already-existing requirement, and requires that the continued study be relevant to the educational requirements of the area of qualification. The amount of continuing education which is required is necessary to maintain qualification in a particular area of practice; it will not always be sufficient, particularly in areas where change is occurring rapidly.

Reasons for and Objectives of the Recommended Program of Continuing Education

Most actuaries obtain the necessary continuing education as a normal part of their activities. In the ideal, that should be all that is required, and no formal programs with rules and credit hours should be needed. In practice, however, any professional organization operating in public arenas which does not have a formal program lacks credibility with its audiences. Hence the need for an Academy program:

—to promote and enhance public confidence in the actuarial profession;
—to enhance the status of the Academy as a professional organization.

The recommended program has been designed to be:

—evolutionary, in that as new qualification standards are implemented by the Academy, continuing education requirements for the new area of qualification will automatically be imposed;
—stringent enough to be meaningful to members and to the Academy's publics, but designed to be attainable by those members subject to the requirements;
—as consistent as possible with other actuarial continuing education programs, in order to minimize duplication of effort and redundancy;
—easy to administer.

The Academy Program

The program requires a specific number of credit hours of continuing education to be undertaken by all members practicing in areas subject to the Academy's qualification standards. A member newly entering or returning to practice in an area covered by qualification standards is expected to be up-to-date in that area by virtue of having satisfied the education and experience requirements of the qualification standard itself. Therefore no specific continuing education requirements apply prior to entry or reentry.

Guidelines for minimum acceptable continuing education activities will be published in the *Yearbook,* accompanying the section on qualification standards. (Members are always expected to obtain additional education beyond that specified in the guidelines whenever it is necessary to obtain sufficient knowledge to properly perform an assignment.)

For convenience, the program will be conducted on a calendar year basis, commencing on January 1, 1990.

The guidelines are:

1. Acceptable continuing education activities must be relevant to the educational requirements of the area of qualification.
2. Continuing education activities will be of two types—Organized Activities, and Other Activities.
   —*Organized Activities* include attendance at meetings, seminars or other programs with actuarial content. (Examples: sessions at the Enrolled Actuaries Meeting, Society of Actuaries seminars, sessions at the American Society of Pension Actuaries conference, tax or accounting seminars, actuarial club meetings, privately sponsored actuarial seminars, employer-sponsored in-house training programs, etc., where the content is relevant to the educational requirements of the area of qualification.)
   —*Other Activities* include education obtained through independent study, or as a result of listening to cassettes of seminars or meeting sessions, if some written documentation of the content of such study is prepared. They also include participating on committees dealing with actuarial subjects, studying for examinations, writing a paper, preparing a presentation, etc., where the content of such activities is relevant to the educational requirements of the area of qualification.
3. A credit hour is defined as a 50 minute session for Organized Activities, and 60 minutes for Other Activities. Fractions of an hour are permitted.
4. An average of 12 credit hours per year of activities obtained over a two-year period is necessary to satisfy the continuing education requirement. (Example: if 12 credit hours are obtained in 1990, the requirement is satisfied at the end of 1990; if 8 are obtained in 1990 and 16 in 1991, the requirement is satisfied at the end of 1991; if 8 are obtained in 1990 and 6 in 1991, the requirement is not satisfied, and the member ceases to be qualified at the end of 1991.)
5. Only half of the required number of credit hours may be obtained through Other Activities. The remainder must be obtained from Organized Activities.

6. A maximum of 12 credit hours of Organized Activities and 6 credit hours for Other Activities may be carried forward from one calendar year into the next. (Example: if 16 credit hours for Organized Activities are obtained in 1990, the requirement is satisfied at the end of 1990, and 4 credit hours for Organized Activities may be carried forward into the 1991-1992 two-year period.)
7. Record keeping is required to serve as evidence that the continuing education requirements have been fulfilled. These may take the form of attendance records maintained by sponsors of Organized Activities, or documentation in the form of notes describing the content of continuing education obtained through other activities such as listening to cassettes or independent study. A model form follows for record-keeping purposes, but there will be no requirement that the particular form be used.

It is not possible to develop guidelines to cover every conceivable situation which is likely to arise. Members who have questions relating to the application of these guidelines to particular situations should contact the Committee on Qualifications.

(Model Form)

RECORD OF CONTINUING EDUCATION
for calendar year _____

Applicable Qualification Standard		Organized Activities				Other Activities		
		date	sponsor	subject	credit hours	date	description	credit hours
A.	A.1.							
	A.2.							
	A.3.							
	A.4.							
							Total Credit Hours*	
B.	B.1.							
	B.2.							
	B.3.							

*Total credit hours claims for organized and other activities relevant to the applicable qualification standard.

DISCIPLINE PROCEDURES

INTRODUCTION

This material constitutes the policy of the American Academy of Actuaries regarding the handling of disciplinary matters under the Academy's Bylaws (especially Article VIII thereof). In a sense, the Bylaws can be thought of as enabling legislation, and these procedures as operating regulations issued thereunder.

In any complex society, and especially in a society that is as litigious as 20th century America, attention to procedure is essential. The Academy has attempted to adopt an ideal of due process, both as a means to achieve correct results from its disciplinary procedures and to protect the honor and reputation of those who are accused. Needless to say, the Academy's procedures cannot be viewed in a vacuum, but must be considered within the context of the U.S. Constitution, our heritage of common law, and appropriate principles of administrative procedure which have been articulated by the courts of this country.

The purpose of the procedures, therefore, is to provide a clear and detailed explanation of how the Academy's disciplinary process operates.

The material below proceeds in systematic fashion through the major elements of the disciplinary procedure of the Academy, which include: (1) the complaint, (2) the investigation, (3) the hearing, (4) the decision, (5) Board action, and (6) the appeal.

A brief explanation of the authority for handling disciplinary matters within the Academy precedes discussion of these specific matters.

AUTHORITY AND ORGANIZATION

The authority for the Academy to discipline its members arises from the inherent authority of any voluntary organization to exercise control over the qualifications for membership. In addition, the authority to take disciplinary action against members is specifically provided for in the Academy Bylaws.

In order to deal effectively with questions of potential disciplinary activity, the Bylaws provide for a Committee on Discipline. As will be discussed below in more detail, the committee has the specific authority to deal with "all questions which may arise as to the conduct of a member of the Academy" as such questions relate to the member's relationship to the Academy, its other members, professional practice, or the actuarial profession.

As is indicated in the Bylaws, the Committee on Discipline is a standing committee, composed of not fewer than fifteen members. In selecting members for the committee, efforts are made to have representation of each field of actuarial practice by individuals possessing extensive actuarial experience in that area. Geographical diversity of membership is also a goal in constituting the membership of the committee. Individuals selected for membership on the committee should have demonstrated a commitment to the profession as a whole, as well as having a reputation for the highest level of ethical conduct and professionalism.

The Bylaws specifically provide the committee with "the power to consider and take action" with respect to:

- any alleged violation of the Guides to Professional Conduct and Interpretative Opinions promulgated or adopted by the Academy;
- questions as to the conduct of the member in the member's relation to the Academy;
- questions as to the conduct of the member in the member's relationship to other members;
- questions as to the conduct of the member in the member's professional practice, and,
- questions as to the member's conduct as it affects the interests of the actuarial profession.

In order to effectuate these powers, the committee may receive and act upon written complaints that are filed by any party (whether member or not), or may, on its own initiative, investigate and take action on any matter within its jurisdiction.

STAGE I: FILING A COMPLAINT

A. The Academy's Jurisdiction

It should be noted at the outset that the disciplinary process applies *only* to members of the Academy, because the Academy lacks any authority to discipline actuaries who are not members of the Academy However, since the majority of actuaries in the United States maintain membership in the Academy, most actuaries in practice within the United States fall under the jurisdiction of the Committee on Discipline for allegations of unethical conduct or unprofessional work product.

B. The Sources of Complaints

The Academy's disciplinary process is usually initiated with the filing of a written complaint against an Academy member. Such complaints are filed with the Academy's General Counsel or Chairperson of the Committee on Discipline by members of the Academy, non-member actuaries, governmental officials, or any other person or party. In addition, the Committee on Discipline itself has the authority to initiate consideration of any possible violation of ethical or professional practice standards and has done so when information (from whatever source derived) comes to the attention of the committee, which raises a question as to a member's conduct.

Complaints may be filed anonymously, and a complete investigation, hearing, and appeal may take place arising

out of such anonymous complaint, provided that the initial investigation undertaken by the committee establishes sufficient grounds to raise a concern that a violation of the Academy's standards of practice or ethical considerations has occurred.

C. Confidentiality

A key hallmark of the complaint process is confidentiality. To the extent that a complainant wishes to retain confidentiality, that can be assured either by filing the complaint anonymously, or by specifically requesting the Committee on Discipline to keep one's identity confidential. It should be noted, however, that such confidentiality can interfere with the ability of the committee to investigate appropriately and decide a given matter, to the extent that the confidentiality prevents complete disclosure or the gathering of appropriate related information.

D. What One May Complain About

Complaints should be good faith allegations of matters which, if true, would constitute a violation of Academy Guides to Professional Conduct or Interpretative Opinions.

Reference has been made above to unethical conduct and unprofessional work product. Indeed, these are the two bases upon which the disciplinary process operates within the Academy. Unethical conduct can be evidenced by conviction of a criminal offense evidencing fraud, dishonesty, or breach of trust, or by the knowing filing of false or altered documents. In short, a violation of generally accepted ethical precepts for professional conduct (as embodied in the Academy's Guides to Professional Conduct and supporting Interpretative Opinions) forms one basis for disciplinary action.

The Academy's disciplinary process recognizes that there is a direct and clear relationship between ethical requirements and standards of professional practice. Guide 4(b) of the Guides to Professional Conduct states in part that the member will exercise due diligence to ensure that the methods employed are consistent with sound actuarial principles and practices established by precedent or common usage within the profession. Interpretative Opinion 4, Actuarial Principles and Practices, makes clear that the "sound actuarial principles and practices" referred to in Guide 4(b) constitute Generally Accepted Actuarial Principles and Practices.

The sources of these Generally Accepted Actuarial Principles and Practices include, but are not limited to, the Recommendations and Interpretations published under the auspices of the Academy. Hence, a violation of an Academy Recommendation or Interpretation could constitute a violation of the Academy Guides as well and could be an actionable item for review by the Committee on Discipline.

E. Complaint Format and Filing

Although no particular form is required for a complaint to be acted upon, the more explicit and detailed the allegation, the quicker and more easily the investigation into the merits of the allegation can be undertaken and completed. If initiated by an actuary, the complaint should specify the particular standards of conduct or professional practice that allegedly have been violated. If applicable and available, copies of the work which has been questioned should be included with the complaint.

Complaints should be filed with the chairperson of the Committee on Discipline, either at his yearbook address or in care of the Academy office in Washington, D.C.

It is important to note that the filing of a complaint does not, of itself, connote any guilt whatsoever. Once a complaint has been received, further consideration and investigation and processing become the responsibility of the Committee on Discipline.

F. Initial Complaint Processing

All complaints received by the Academy are forwarded to the chairperson of the Committee on Discipline. In consultation with the General Counsel, the chairperson determines whether the allegations contained in the complaint are sufficient to initiate a preliminary investigation. In general, the test used by the chairperson is whether, if the allegations contained in the complaint were found to be true, a violation of Academy Guides and Interpretative Opinions would have occurred. If the answer to this inquiry is "yes," an investigative committee will be appointed. If the answer is "no," the complaint is dismissed, and the complainant is so notified. The complainant will be free to resubmit his complaint for additional consideration if so desired, following necessary amendment.

It is part of the function of the chairperson to screen out frivolous complaints, or allegations of activities that are not related to ethical considerations or standards of practice violations. Particular care must be taken by the chairperson to make sure that the disciplinary procedure is not being used as a means of influencing commercial or business activity.

Through experience, several classes of complaints are observed to have been filed with frequency Because of time constraints and resource limitations, matters that mandate an immediate resolution if they are to be considered at all may be handled informally by the chairperson. In addition, the committee has established several categories of issues which, for matters of policy, it will not handle directly. These include:

1. Allegations of violation of the Academy Bylaws or published procedures directed against officers, staff, members of the Board, or committee members, when the actions complained of took place within the exercise of official Academy duties by the alleged malfeasor. Such allegations are referred to the Executive Committee for consideration.

2. Allegations made against a class of individuals too numerous to be individually identified by the public at large or by members of the profession.

3. Allegations made resulting from actions or speech that are constitutionally protected, particularly when such allegations are based on the public expression of political positions to legislative or regulatory bodies. (Allegations of libel or slander are, however, subject to disciplinary action by the committee.)
4. Allegations in which a firm or corporate entity is identified as a malfeasor, it being understood that the disciplinary procedure applies only to individual members of the Academy and not to their employers.
5. Allegations relating to unfair competition, predatory business practices, or similar activities unless specifically involving an alleged violation of the Guides to Professional Conduct or the Interpretative Opinions by a member of the Academy.
6. Allegations made regarding the work product of a member, where no professionally articulated standards of practice exist, and where the actuarial literature is unclear or otherwise not dispositive. Where reasonable reviewers could differ on the methodology of work undertaken, and where there is no claim that the practitioners engaged in any improper conduct, the committee may find it impossible to render a final determination.

Finally, several classes of complaints will, in all cases, be referred to an investigative committee for investigation. These include:

1. Allegations of a member's conviction of a felony, conviction for which took place on or after April 22, 1985 (See Section III E.).
2. Allegations of improper work product that played a role in the insolvency of an insurer.
3. Allegations that a member has been disciplined by another actuarial body or licensing authority.

Between the extremes of the two lists above lie the majority of matters submitted for consideration, which must be reviewed on a case-by-case basis.

Once a complaint has been accepted for further processing by the chairperson, the complainant will be informed that the complaint has been received and accepted for further processing and investigation. In addition, the chairperson will also notify the individual who has been complained of that a complaint has been filed, and that an investigative committee will be appointed. The cooperation of the individual under question will be requested, although such cooperation is not required. The individual will also be apprised of all procedures to be utilized by the committee during its processing of the complaint, as well as all rights to contest and appeal the complaint as provided for in the Bylaws of the Academy.

STAGE II: THE INVESTIGATION

A. The Appointment of an Investigating Committee

Once the chairperson of the Committee on Discipline determines that an allegation has been uncovered which, if true, would constitute a violation of applicable Academy standards of practice or ethical conduct, the chairperson will appoint, with the approval of the Academy's President, an investigating committee.

The investigating committee will include at least one member of the Committee on Discipline, and may include such additional members as deemed appropriate. Its function is to establish a sufficient written record so that the Committee on Discipline as a whole will be able to determine whether formal, specific charges should be prepared against an alleged offender.

Typically, the chairperson will appoint an individual who has knowledge in the matters being considered, both from a technical standpoint as well as from the broader ethical perspective. Additional investigating committee members (if any) will be selected on the basis of their knowledge, availability, and impartiality. In no instance will the investigating committee include members who are personally acquainted with the individual under investigation, unless that individual waives such right to impartiality (in writing) under a letter reviewed and approved by the General Counsel.

B The Actions of the Investigating Committee

The task of the investigating committee is two-fold. It is, first, to examine the factual underpinnings of the complaint made and to unearth all relevant exculpatory and inculpatory information. Second, the investigating committee must prepare a comprehensive written report, including a recommendation as to whether formal charges should be proposed against the member, and present that report to the full committee for its consideration.

In carrying out its function, the investigating committee must be aware of the fact that many complaints arise out of mere misunderstandings, and that one function of the investigating committee is to resolve disputes through constructive advice. When complaints are so resolved, the investigating committee notifies the chairperson of the Committee on Discipline that the complaint has been withdrawn, and that the issue is at an end.

The investigating committee's major function is to test the credibility and accuracy of the allegations that support the complaint. In so doing, the investigating committee should contact the complainant and discuss the basis for the complaint. Other parties familiar with the matter should also be contacted. All relevant evidence is gathered; particular care should be taken to make sure that exculpatory evidence (that which would exonerate the member under investigation) is searched for, as well as any incriminating information. If necessary, the investigating committee has the authority derived from the Bylaws to contact any knowledgeable member as to the professional standards involved. It is anticipated that such contact will include, as appropriate, chairpersons of appropriate Academy committees, or members thereof, who have special expertise in the professional issue under consideration.

As part of the first step, the investigating committee is free to interview (in person, by mail, or by telephone) any and all parties involved in the dispute. Typically, the complainant (if known) will first be interviewed and asked to produce any documentary evidence to support or refute the claim. Other interested parties will also be interviewed as appropriate. Finally, the target of the investigation is usually offered an opportunity to provide any statements, documents, or additional persons for further investigation as the member may desire. It should be noted that the member under investigation is under no compulsion to cooperate with the investigating committee, although such cooperation may often help to clarify the charge or persuade the investigating committee that the charge should not be further pursued.

In its tasks, the investigating committee works closely with the General Counsel to assure that appropriate evidence is considered, that Academy procedures are followed, and that due process requirements are observed

Following the completion of its research, the investigating committee prepares a report for consideration by the committee as a whole. This report includes all relevant evidence that has been uncovered concerning the charges. In addition, the investigating committee must make a specific recommendation to the committee as a whole as to whether the information unearthed is sufficent to serve as a basis for formal charges against the member, or whether the matter should be dropped.

In preparing this report, the investigating committee will often seek the advice of the General Counsel on issues of legal significance, such as adherence to Academy procedures or requirements of due process of law.

C. Consideration by the Full Committee

The investigating committee's report and recommendation is reviewed by the committee as a whole. Such review may be by mail or at a meeting of the committee. If, following consideration of the report, a majority of the Committee on Discipline decides that the matter is of sufficient importance, written charges are prepared by the General Counsel and forwarded, after review by the chairperson, to the member against whom the charges are made.

The written statement of charges must be predicated on the facts disclosed by the investigating committee. It must state clearly the nature of the charge against the member, including the specific Guides to Professional Conduct and Interpretative Opinions that are alleged to have been violated. Accompanying the statement of charges is a Notice of Hearing, which sets forth the time and place where the committee (or a disciplinary board) will meet for consideration of the charges, together with a review of all procedural rights applicable to the defendant.

The notice of hearing must be served (in person or by certified mail) not less than 45 days prior to the disciplinary hearing.

D. Letter of Concern

At times, an investigation may reveal that the activities complained about do not constitute a sufficiently clear violation of Academy Guides to Professional Conduct or Interpretative Opinions to warrant full-scale disciplinary action. If, following the investigation, the investigating committee believes that no violation was established, but that the conduct raises a question which needs addressing, the investigating committee can recommend to the Committee on Discipline that the matter be dropped, but that a "letter of concern" be issued to the member to advise the member that his or her actions, while not a violation, nevertheless ought to be recognized as a matter of concern.

A letter of concern is not a disciplinary action. Its purpose is to advise the member that no disciplinary action has been recommended, but that in the course of investigation, certain facts became apparent of which the member should be aware. A letter of concern thus serves to advise the member that his or her conduct, if continued or expanded upon, could constitute a violation of appropriate Guides or Interpretative Opinions.

A letter of concern is also appropriate under circumstances in which, for some reason, further processing of the complaint would not be in accord with the requirements of elemental fairness. For example, if the committee learns that misconduct has in fact taken place, but that an extended period of time has transpired since the erroneous activity, and no repetition is believed to have recurred, a letter of concern to the member may be appropriate. Similarly, if it appears that the due process rights of a member have been violated by the committee in its processing of the complaint, a letter of concern may be an appropriate method to end the matter.

STAGE III: THE DISCIPLINARY HEARING

A. The Use of Disciplinary Boards

The Academy Bylaws provide that the disciplinary hearing may be conducted before the Committee on Discipline as a whole, or before a disciplinary board (hearings panel) appointed by the chairperson with the consent of the Academy President. Experience has demonstrated that the use of disciplinary boards can be more effective, and that method is most frequently utilized. Membership on disciplinary boards must include at least one member of the Committee on Discipline. Typically, the disciplinary board is composed of three individuals who are knowledgeable in the general subject matter that has been indicated as a basis for potential discipline in the statement of charges. In order for a disciplinary board to be appointed, the committee as a whole must approve.

B The Hearing

The purpose of the disciplinary hearing is to provide the respondent with the right to present evidence and argument on his or her behalf The burden of proof rests with

the Academy in all cases, and a decision to impose any disciplinary sanction must be supported by a preponderance of the evidence. That is, it must be more likely than not that the facts and circumstances alleged occurred and that the facts and circumstances, as alleged, constitute a rational basis for the finding of a violation of the Guides to Professional Conduct and Interpretative Opinions.

In any disciplinary hearing, a member against whom charges have been served has the right to appear personally and to be represented by counsel (at the member's expense). Typically, the site of the hearing will be at a location that is reasonably accessible to the member. The member also has the right to examine all evidence relied upon by the panel, to examine and cross-examine any witnesses who have been called, and to present evidence and witnesses on his or her behalf.

It is noted that the Academy lacks any subpoena authority and hence cannot require the attendance at the hearing of any individual. Witnesses who may be called will be requested to vouch for the truthfulness of their statements on their word of honor, but are not required to take a formal oath. A written transcript of the proceedings is to be prepared and reviewed for accuracy by the General Counsel.

The order of the hearing is as follows:

1. *Introductory statement.* On behalf of the Academy, the General Counsel offers an introductory statement, identifying the purpose of the hearing, the participants, all written documentation which is part of the record to date, the procedures to be utilized at the hearing, the rights provided to the respondent, and the charges to be discussed at the hearing.

2. *Introductory statement by the member.* The respondent is then provided an opportunity to make an opening statement, which may include the general nature of the defense to the charges.

3. *Introduction of evidence and witnesses' statements.* Any evidence to be introduced (in addition to that already contained in the written record), as well as the statements of any witness, are offered by the General Counsel. Following any oral testimony, the respondent has the right to cross-examine the witness. Redirect and recross examination is then available, as warranted.

   Following the conclusion of the presentation of evidence and witnesses by the General Counsel, the respondent may then introduce any evidence or witnesses the member deems appropriate, subject to relevancy as determined by the panel. Direct examination by the member is followed by cross-examination, and redirect and recross-examination may then ensue.

4. *Closing statements.* After the close of the case presented by the member, the General Counsel will offer a closing statement. This is then followed by a closing summation from the respondent.

   The foregoing procedure is available to any respondent who desires to utilize these formal requirements. However, in most cases the respondent agrees to a less formal procedure, under which an opening statement is made by the General Counsel as above, followed by the respondent's opening statement. Thereafter, should there be no additional witnesses or documents to be introduced by the Academy, the respondent may be asked questions by the panel members regarding matters contained in the written record or in the respondent's opening statement. Thereafter, the respondent may introduce any evidence or witnesses as deemed relevant by the panel. In the absence of such evidence or witnesses, the hearing will proceed to closing statements.

C. New Charges Revealed

   If, during the course of a disciplinary hearing, evidence is presented upon which another or a related charge might be based, it is not required that new charges be drafted and presented to the respondent. The panel may, after reasonable notice and an opportunity for the respondent to answer and be heard, include these newly-revealed charges in its decision-making process of that hearing. For purposes of this section, "reasonable notice" can include an announcement during the hearing of the existence of another charge. If the respondent requests, he or she may respond orally or in writing (subsequent to the conclusion of the hearing) to this new charge. The record will remain open for additional comments by the respondent for two weeks following the conclusion of the hearing.

D. Rules of Evidence and Evidentiary Rulings

   The rules of evidence commonly used in courts in the United States do not apply to these proceedings. Rather, the inquiry is aimed at the introduction of any relevant material, from whatever source derived. Issues of relevancy will be determined by the hearings panel.

   It should be understood that the procedures and rules of evidence are intended to meet the essential requirements of due process. That is, the member has the right to understand specifically the charges that have been raised, to examine any evidence or witness introduced in support of the charges, and to offer exculpatory evidence, through written materials, personal statement, or witnesses.

E. Felony Convictions

   Academy Bylaws provide for special consideration of members who have been convicted of felonies by courts of competent jurisdiction. If the Committee on Discipline learns that a member has been convicted of a felony, it first gathers appropriate documents to establish the fact of the conviction. Thereafter, the committee notifies the member that the member will be expelled from membership, effective 45 days from the member's receipt of that notice, unless the member requests a hearing before the committee to contest the expulsion. If such a request is received during the 45-day period, the member is entitled to the same due process rights applicable to any other disciplinary action undertaken by the committee. In the absence of

a response, the committee notifies the Board of Directors that no response has been received and that the member is therefore expelled automatically by action of the Academy Bylaws.

At the conclusion of a hearing concerning a felony conviction, the committee may reduce or waive the penalty of expulsion. Factors to be taken into consideration by the committee include:

(1) whether or not the felony conviction was job-related,

(2) the nature of the sentence imposed by the court, and

(3) whether there has been evidence of rehabilitation by the member.

It is also noted that these special procedures apply only to convictions that have been entered since April 22, 1985, the effective date of a Bylaw amendment that added these special procedures to the Academy Bylaws. Convictions entered prior to that date may be processed under ordinary procedures.

F. Post-Hearing Briefs

At the option of the hearing panel, both sides may submit briefs during the two-week period immediately following the close of the hearing. Such briefs may raise any arguments based on the written record (including the transcript of the hearing), but may not include evidence that has not been introduced. If new evidence is available which may bear on the panel's recommendation, the member may request a reconvening of the hearings panel. Such requests shall be considered carefully by the hearings panel, and any doubts shall be resolved in favor of the member's request.

STAGE IV: THE DECISION

A. Panel Recommendation

As indicated above, normal procedure for the processing of disciplinary actions before the Academy's Committee on Discipline includes the use of a disciplinary board (hearings panel) designed to compile the full record and to make a recommendation to the committee as a whole.

Following the close of the hearing record, the disciplinary board will prepare a written recommendation to the full Committee on Discipline. The written recommendation will specifically state the charges that should be sustained and charges that should be rejected. A clear and concise rationale for the recommendations shall also be included. Appended to the recommendation are copies of all documents contained in the written record, together with a copy of the transcript of the hearing. The recommendation and supporting documentation are then distributed to each member of the committee, together with a request for decision. Such decisions can be either at a meeting of the committee or through mail ballot. The ballot will include a recommendation for an appropriate disciplinary sanction.

B. Committee Action

In all cases, the committee is required to determine whether or not misconduct has occurred. If less than two-thirds of the entire committee fails to find that misconduct has occurred, the charges are dismissed.

If misconduct has been found by two-thirds or more of the entire committee, the committee may, on its own authority, privately and confidentially warn or admonish the member. Alternatively, if the committee believes that a more appropriate sanction would be to publicly reprimand, suspend, or expel the member, such proposed sanctions are automatically referred to the Board of Directors for action. Along with such a recommendation will be a proposal for notification of the action to outside audiences.

C. Available Penalties

The Bylaws provide for five different penalties which can be imposed: warning, admonishment, public reprimand, suspension, and expulsion. These terms have the following meanings:

Warning: The member acted unprofessionally, but did not realize that the action was unprofessional Further, it was not likely that at the time of the action the member would have known that the error was indeed unprofessional.

Admonishment: The member acted unprofessionally, but did not realize that the action was unprofessional. However, a reasonable person should have recognized that the action was indeed unprofessional.

Public Reprimand: The member acted unprofessionally and did so in the knowledge that the action was unprofessional. Such an action merits public recognition of the error.

Suspension: The member acted unprofessionally and did so in the knowledge that the action was unprofessional. Further, the error committed was of such a magnitude that the individual is to be suspended from membership for a specified period of time.

Expulsion: The member acted unprofessionally and did so in the knowledge that the action was unprofessional. Further, the error committed was so serious that the individual is no longer deemed fit to be a member of the Academy.

STAGE V: BOARD ACTION

The Board of Directors is required to act in disciplinary matters in the following sets of circumstances:

(1) to hear an appeal from a member against whom a sanction of a private and confidential warning or admonishment has been imposed by the Committee on Discipline;

(2) to review a recommendation by the Committee on Discipline to impose a sanction of public reprimand, suspension, or expulsion from membership; or

(3) to review a proposed settlement agreement between the Academy and the member, under which the member agrees to accept a sanction of public reprimand, suspension, or explusion from membership.

These functions are discussed in detail below.

A. Appeal of Private Sanctions

A member against whom a private sanction (private and confidential warning or admonishment) has been imposed by the Committee on Discipline has the right to appeal the imposition of such a penalty to the Board of Directors. Any such appeal must be made within 45 days of the date upon which the decision of the Committee on Discipline was received by the member. No specific format for such an appeal is required.

At such an appeal, the member has the right to appear personally and/or by counsel (at the member's expense) to explain why the sanction imposed should not be sustained. If the member so chooses, he or she may submit the appeal in writing. Such an appeal should be submitted to the Academy office at least two weeks prior to the Board meeting for distribution to the Board. Appeals will be considered by the Board of Directors at its next regularly scheduled meeting. In cases where an appeal is undertaken, the Board will be provided with copies of all documents in the written record, including copies of the transcript of the hearing.

Following consideration of the appeal, the Board will vote on whether the sanction imposed by the Committee on Discipline is to be sustained. Board action to reverse the imposition of a private sanction by the Committee on Discipline requires an affirmative vote of majority of the whole Board. By an affirmative vote of the majority of the whole Board, a lesser penalty may be imposed; however, a more severe penalty may not be imposed in any case.

B. Review of Public Sanction Recommendations

When the Committee on Discipline determines that a public sanction (public reprimand, suspension, or expulsion from membership) is appropriate, that determination will be forwarded to the Board of Directors in the nature of a recommendation that the Board take the action suggested by the Committee on Discipline.

A recommendation will be reviewed by the Board of Directors at the next regularly scheduled meeting of the Board. Again, prior to such meeting, the Board members will receive copies of all written documents in the record, together with a copy of the recommendation by the Committee on Discipline. At the meeting, the member has the right to appear personally and/or by counsel (at the member's expense). There, the member may explain why the committee's recommendation should not be effectuated. As above, the member may submit his or her appeal in writing.

Following consideration of the appeal, the Board will vote on whether or not to approve the recommendation of the Committee on Discipline. Board action to impose a public sanction of public reprimand, suspension, or expulsion from membership in the Academy requires an affirmative vote of a majority of the whole Board. By vote of a majority of the whole Board, the Board may impose a lesser penalty than that recommended by the Committtee on Discipline. In the event that the Board does not sustain the recommendation of the Committee on Discipline, the Board must decide whether to: (a) adopt a less severe penalty, or (b) dismiss the matter entirely. If a majority of the whole Board is unable to agree on a course of action, the matter will be dismissed entirely. A copy of the Board decision will be communicated promptly to the member, along with an explanation of appeal rights.

C. Review of Settlement Agreements

In order to forestall long appellate procedures, and to serve the interests of justice in these matters, the settlement of outstanding charges against a member is encouraged. The negotiation of such settlements is the responsibility of the chairperson of the Committee on Discipline, although the chairperson may delegate this function to a member of the committee or to the General Counsel. In any event, the General Counsel must review any proposed settlement agreement prior to its submission to the committee for approval.

Any settlement agreement tentatively arrived at by the chairperson and the member must be submitted to the Committee on Discipline for approval. A majority vote of the committee is required to adopt the tentative settlement agreement. If the settlement includes a sanction of a private and confidential warning or admonishment, the matter is then closed. However, if the proposed settlement includes a sanction of public reprimand, suspension, or expulsion from membership, it must be submitted to the Board of Directors for approval. Approval of a settlement agreement requires the affirmative vote of a majority of the whole Board. In the event that the Board rejects a settlement, the matter proceeds with a determination by the committee whether to proceed to a formal hearing, resolve the matter informally, or cease consideration of the matter entirely.

STAGE VI: APPEALS TO THE MEMBERSHIP

Following a decision by the Board of Directors, the member has the right to appeal the Board's action to the membership of the Academy. Such appeals are limited, however, to the imposition of public sanctions (public reprimand, suspension, or expulsion from membership).

If the member wishes to undertake such an appeal, notice of appeal must be filed with the President of the Academy or with the Academy's Washington office within 30 days from the date upon which the Board's decision was rendered. Such a notice of appeal must be in writing and must include a stipulation by the member that he or she consents to the mailing to the membership of copies of the transcript and evidence (as submitted to the Board prior to its action). The costs of printing all

documents to be sent to the members is charged to the member, and the member is required to deposit with the Treasurer of the Academy funds for that expense within 10 days following the member's receipt of an invoice therefor. In the event that the member prevails on appeal, these funds will be returned; otherwise, they will remain with the Academy.

If a suspension or expulsion has been rendered, all rights and privileges of membership are suspended during the pendency of the appeal.

Appeals from Board of Directors action in such cases may be heard at the annual meeting of the Academy, or at a special meeting as determined by the Board of Directors. At such a meeting, the decision of the Board may be affirmed, modified, or set aside by a majority of the members present and voting.

A. Reinstatement

The Board, in its discretion, may reinstate to membership status at any time a member who has been suspended or expelled as a result of disciplinary action, unless the suspension or expulsion was affirmed at a meeting of the membership. In that case, reinstatement may not be effectuated until such time as the membership approves of this action at a meeting of the membership.

B. Notice

Notice of any public sanction is required to the membership of the Academy. Such notice is not provided until the period for appeal to the membership has expired, or, in the case of an appeal to the membership, until the action is sustained by the membership. Notice to the membership generally takes the form of a special notice in *The Actuarial Update*, which includes the facts in dispute that gave rise to the Board action.

At the same time notice is provided to the membership, the Board may also require additional notification to such newspapers or journals as it may select. In addition, notice to other actuarial organizations may also be provided for in the Board's decision.

Finally, the individual whose complaint gave rise to the disciplinary action will, in all cases, be notified of the outcome of the complaint. To the extent that confidentiality is required (as is the case in a rejection of the complaint or the imposition of a private sanction), such notice will not be communicated to the complainant unless the complainant pledges to keep the information confidential.

C. Confidentiality

As may be seen from the foregoing, confidentiality is an important and mandatory part of the processing of disciplinary matters in the Academy. As the Bylaws state, all proceedings are "deemed confidential and kept secret," with the exception of appropriate notice of the imposition of public sanction, and notice to the complainant regarding the final outcome of the complaint. Not even the Board of Directors is privy to specific information of cases, except those matters for which the Bylaws require their direct involvement. The Committee on Discipline is required to submit at least two reports per year to the Board of Directors on matters pending or resolved; such communications, however, are carefully drafted to exclude names and identifying characteristics that might otherwise identify the individual under investigation, or the individual who has been subjected to private sanction.

D. Membership in Good Standing

The Academy's Bylaws do not contain a definition of the commonly-used term, "member in good standing." For Academy purposes, an individual is a member in good standing when the member is current in dues obligations and is not currently subject to a disciplinary suspension.

Individuals who have been expelled from membership as a result of disciplinary action are, by definition, no longer members, and hence are not members in good standing Individuals who have received other disciplinary sanctions, such as private warnings, admonishments, or public reprimands, are considered to be members in good standing. Individuals against whom formal disciplinary charges are pending remain members in good standing until the pending action is completed (including any appeals which may be lodged).

The phrase "member in good standing" is not of critical importance within the Academy. However, from time to time, outside audiences may seek information regarding the membership status of an individual. For example, one way in which individuals are deemed qualified to sign annual statement blanks for life insurance company financial reporting in the NAIC blanks is by their demonstration of membership in good standing in the Academy. Similarly, staff at times receives requests from individuals inquiring as to the membership status of an individual. In such cases, information that appears in the yearbook can be provided. Further, if the member is a member in good standing within the foregoing requirements, that information can be offered as well.

E Questions

Any questions regarding the application of the procedures set forth in this handbook should be referred to the Chairperson of the Committee on Discipline or to the Academy's General Counsel.

GUIDELINES FOR MAKING PUBLIC STATEMENTS

A. *What Constitutes a Public Statement*

A public statement is a formal, written statement on behalf of some Academy entity (board, officer, committee, etc) to an external group. This does not include a statement representing the views of an individual member. Public statements include:

1. *Statements to Governmental Entities*, such as testimony or other formal comments, submitted to regulatory, legislative and investigative bodies at both the federal and state levels.

2. *Statements to Professional and Other Groups*, defined as organizations that effectively have some regulatory powers, even if they are not primarily a regulatory body, e.g., the Financial Accounting Standards Board, the American Institute of Certified Public Accountants, the National Association of Insurance Commissioners, or the American Bar Association.

3. *Letters to External Publications*, including letters to the editor or other editorial and expository comments to newspapers and periodicals, are considered to be special forms of public communications that are not subject to the procedural requirements of these guidelines. This special status is in recognition of the fact that media deadlines prevent the utilization of the review procedures applicable to formal public statements. When letters or other media opportunities (such as radio or television interviews) are anticipated, the spokesperson should consult with the Academy's director of public information for special guidance. It is generally appropriate in such circumstances for the individual to note that the views expressed are not necessarily those of the Academy. While the procedural requirements of these guidelines are not applicable to such opportunities, the spokesperson is nevertheless expected to be guided by the section below entitled "The Scope of Public Statements."

B. *The Scope of Public Statements*

Clearly, a public statement of knowledge unique to actuarial science should be the primary focus in the profession's public pronouncements. It is important to note though that our technical expertise encompasses a broader spectrum than is reflected by the concerns of what normally would be considered as pure actuarial science. There are numerous instances when the actuary's knowledge is an invaluable addition to the information mix surrounding a given issue. It would be a disservice to all parties for the profession to make public statements only in the narrow areas where the actuary's knowledge is unique.

Each situation must be evaluated on its own merits to determine whether a public statement by the Academy is appropriate. The tone and nature of a statement must reflect the dignity and standards of the profession. Statements should contain a balanced presentation of the significant facts, including relevant benefits and costs, in a clear, concise manner. A statement need not, however, limit itself solely to statements of fact.

It is also quite proper that statements be written in such a manner that inferences are drawn from statements of fact, so long as these observations remain valid and appropriate from the actuarial standpoint. To limit a public statement purely to factual matters would deny the public the benefit of the full range of the profession's capabilities.

A public statement should reflect the profession's expert knowledge. A statement generally should not take positions on the social and political implications of issues; however, in certain circumstances it may not be possible to divorce social or political implications from actuarial considerations. There may be some issues that have actuarial implications that are better dealt with by trade associations, insurance companies, or individuals. Public statements that appear to be self-serving will be less effective, but the Academy should not hesitate to speak out on matters that involve legitimate, professional self-interests. In fact, the Academy has a responsibility to do so

C. *Development and Delivery of Public Statements*

Academy officers, committees, and staff should generally follow the guidelines presented below in the development and delivery of public statements. At times, these procedures may need to be modified in order to insure timely and effective preparation and delivery of statements.

1. *Identification of Issues*—Many people contribute to this activity: staff, officers, committees, and individuals The Academy's monitoring activities should be continued and expanded using all available resources. When an issue is identified by Academy staff, staff will contact the appropriate committee chairperson directly and copy the supervisory officer, unless there is a "jurisdictional" question to be resolved by an officer (see Statement (2) below). Early identification is critical to the Academy's development of well-prepared and timely statements.

2. *Authority to Proceed*—Staff and/or a supervisory officer will often identify an issue that may warrant a public statement. They will agree on which committtee is best able to develop the statement. If there are areas of "jurisdictional" overlap or policy concerns, the staff and officers will decide on the committee assignment If a committee identifies a matter that may warrant a public statement, the chairperson will advise the officer and the staff. Absent any direction from the staff or an officer, the committee chairperson may proceed in the preparation of a statement on his or her own initiative. It should be understood that a committee is free to develop a statement so long as it is consistent with well-established principles of the profession.

3. *Notice of Public Statement Preparation*—Once an issue has been identified and development of a statement initiated, notice to members will be accomplished by an announcement in the Government Relations Watch (GRW). The GRW will give notice of recent and possible committee action(s) on both new matters and on issues under continuing study, without any elaboration. Input from members will be solicited by suggesting that they contact the relevant chairperson. If an issue is still pending in successive months, subsequent issues of the GRW will report the subject as an open matter. It is recognized that time constraints on statement preparation may conflict with and negate this procedure at times.

4. *Development of Statements*—The committee will prepare the public statement and any supporting background material in accordance with the following guidelines:

   —On specific issues, the chairperson should consider inviting other Academy members to participate in the preparation of the statement in order to provide the needed expertise or to gain access to diverse points of view. If the chairperson receives input from Academy members not serving on the committee, those individuals ought to receive a reply, though not necessarily an individual one.

   —On major issues that are likely to be controversial within the profession, the chairperson and the supervisory officer should seek broader input from members, if time allows. If this be the case, it is envisioned that the Academy exposure draft procedures will be followed. These procedures may be abbreviated if the need for a public statement is pressing. In fact, it is recognized that the need for a timely public statement will frequently foreclose the opportunity to gain broad input from members.

   —In some instances, it may not be practical to involve the Academy staff directly in the statement preparation, although committee chairpersons are strongly encouraged to do so. In other limited instances, Academy staff may be called upon to draft a statement. The decision to do so will be made by mutual agreement of the parties. Staff-developed statements must have the approval of the committee chairperson and supervisory officer and should be used only when a very short response time does not allow the committee to develop a statement. Such statements should reflect previous public statements or policy decisions. Staff-developed statements will be signed by the executive director.

   —No decision to involve outside counsel will be made without the concurrence of the president, upon the recommendation of the executive director.

   —Before taking a position, the chairperson should seek a consensus of the committee members. If a consensus cannot be arrived at, the chairperson should consider either preparing a statement that includes the views of any substantial minority or electing not to issue a public statement.

   —Statements are generally committee documents. However, time constraints may prevent the entire committee from deliberating in the preparation of a particular statement, and the task for drafting the statement may be left to the chairperson (or designee) without benefit of consultation with other committee members. In such cases, the drafter should seek maximum input from available committee members. When a draft statement has been reviewed and approved by all members of the committee, the statement may include the names of all members of the committee, alternatively, the statement may indicate that it has been submitted by the chairperson "on behalf of the XYZ Committee of the American Academy of Actuaries." If only a subset of the committee participated in the statement's preparation, their names alone may appear. Committees retain flexibility in indicating authorship of statements in order to satisfy requirements of special circumstances; nevertheless, readers of a statement should be able to clearly ascertain the author(s) of a statement.

   —The chairperson should advise the supervisory officer of any substantial disagreement among committee members and present the views of this group for further discussion.

   —Drafts of the proposed statement should be distributed for review to the executive director, the general counsel, and the appropriate supervisory officer before being presented. This review should include consideration of policy and legal issues.

   —The decision to issue the final statement generally rests with the committee chairperson. However, the supervisory officer should seek a review and approval of the president if the issue is of major importance or the statement involves substantial controversy.

   —When deemed appropriate by the president, a proposed statement may be submitted to the Board of Directors for review prior to issuance to the intended public. In extraordinary circumstances, the board may modify or disapprove a public statement if it believes such statement will not be in the best interests of the Academy.

5. *Presentation of Statement*—The committee or group issuing a statement must clearly be stated: the XYZ Committee, the Board of Directors. Blanket sponsorship by the Academy is not to be implied. A public statement should identify its source as suggested in the following example:

   "This statement represents the consensus of views of the (name) Committee of the American Academy of Actuaries on (subject).

> Membership on the committee preparing these comments has been drawn from a wide range of interests and perspectives so as to give a broad range of views on the matters in the (subject). As with many other professional organizations, the structure of the Academy and the timing required in responding to various public issues places the responsibility of preparing comments on such issues on its committees, on the assumption that they are representative generally of the Academy's membership."

All public statements should be submitted in written form, with an oral presentation as appropriate. These statements should be submitted on Academy letterhead. Except when the Academy is well known to the audience, a formal statement about the Academy (sample below) should be included in the public statement. If an oral statement is to be presented at a formal hearing, the committee chairperson and supervisory officer will select the person or persons to make the actual presentation.

6. *Distribution of Statements*—After the statement has been formally submitted, the final statement will be available for broader distribution. Notice of issuance of the statement will be published in the Government Relations Watch and *The Actuarial Update*. Members will be invited to request a copy of the statement by writing the Academy's Washington office. At the end of each year, the text of all public statements presented that year will be published in the journal.

D. *Sample Description of the Academy*

The American Academy of Actuaries is a professional association of actuaries which was formed in 1965 to bring together into one organization all qualified actuaries in the United States and to seek accreditation and greater public recognition for the profession and more effective public service by the profession. The Academy includes members of three founding organizations—the Casualty Actuarial Society, the Conference of Actuaries in Public Practice, and the Society of Actuaries.

The Academy serves the entire profession. Its main focus is the social, economic, and public policy environment in which the actuarial profession functions. Its primary activities include liaison with federal and state governments, relations with other professions, the dissemination of public information about the actuarial profession and issues that affect it, and the development of standards of professional conduct and practice.

Over 8,500 actuaries in all areas of specialization belong to the Academy. These members are employed by insurance companies, consulting actuarial firms, government, academic institutions, and a growing number of industries. Actuarial science involves the evaluation of the probabilities and financial impact that uncertain future events—birth, marriage, sickness, accident, fire, liability, retirement, and death—have on insurance and benefit plans.

Membership requirements can be summarized under two broad headings: education and experience. At present, the educational requirements can be satisfied either by passing certain professional examinations sponsored by the Casualty Actuarial Society or the Society of Actuaries, or by becoming an enrolled actuary under the Employee Retirement Income Security Act of 1974 (ERISA).

The experience requirement consists of three years of responsible actuarial work.

APPLICATION FOR ADMISSION

The requirements for admission to the Academy are set forth in Article I of the Bylaws. An individual who meets the experience and educational requirements and wishes to apply may request an application form from either the Washington or Schaumburg office.

The application form is designed to develop sufficient information concerning both the applicant's actuarial education and experience in responsible actuarial work to enable the Admissions Committee to determine whether the established requirements for admission are satisfied. 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. Applicants should take care to submit references who meet the requirements set forth in the general instructions of the application form. They should also encourage their references to return the reference form promptly.

In order to aid applicants, certain guidelines have been established in the areas of experience and residency. In the area of experience, the following guidelines apply:

1. At least one of the three years of responsible actuarial experience must fall within the five years preceding the date of application.
2. Teaching experience will count towards the three-year requirement only to the extent that the teaching is at the Part 4 and 5 level. Higher level courses may also be considered depending on their actuarial content.
3. Summer, part-time, and other intermittent experience may be considered for the three years, but it is especially important to demonstrate that this is "responsible actuarial work."
4. At least two of the three years must have come on a full-time, uninterrupted basis.
5. While experience obtained outside the United States may be considered for the three years, it should be similar to the type of "responsible actuarial work" a person would obtain in the United States.

In the area of residency, the following guidelines/requirements must be met:

1. Residents of the United States for less than three years will be subject to the same requirements that non-residents are subject to.
2. Non-residents must state their need for membership.
3. Non-residents must state their familiarity with United States laws and practices in their actuarial speciality area.

The above guidelines/requirements are subject to the interpretation and applicants are encouraged to review their answers in light of these guidelines in order to expedite their application.

A nonrefundable application fee of $50 must accompany the application. This is a charge for processing the application and will not be applied toward the payment of dues for those candidates accepted. Application fees paid by candidates who are not accepted will not be refunded.

Applications and all inquiries should be addressed to:

Membership Manager
American Academy of Actuaries
475 N. Martingale Road, Suite 800
Schaumburg, Illinois 60173
708/706-3513

BOARD AND COMMITTEE MEETINGS

The Board of Directors has adopted the following policy with respect to attendance at and participation in Academy meetings.

1. All meetings of Academy Committees (with exceptions noted in paragraph 2 below) are open to members of the Academy.

2. Meetings of the Board of Directors, or the Executive, Discipline, Admissions, and Nominating Committees are not open to other than members of those committees and invited guests.

3. Members attending Academy meetings are free to observe the conduct of those meetings, but may participate in discussion only with the consent of the chairperson.

DUES

Dues as presently approved by the Board are $265 per year for members, payable on January 1. Admission in the first third of the year will require full payment of dues for that year, admission in the second third of the year will require payment of two-thirds of the annual amount, and admission in the last third of the year will require payment of one-third of the annual amount.

Article VII, Section 1 of the Bylaws of the Academy provides that, subject to certain provisions with respect to disability and retirement, each member shall pay such dues for each calendar year as may be established by the Board of Directors of the Academy. Under this authority, the Board of Directors has determined that dues may be waived for members who (a) are full-time students, involved in full-time dependent care, or serving in the military or the Peace Corps, and (b) anticipate no material actuarial income during the forthcoming calendar year. The minimum retirement age has been set by the Board as age 55. The maximum limit on earned income in order to qualify for dues waiver on account of retirement or other categories shown above between ages 55 and 70 is $10,000 per year.

Members on dues waiver automatically receive the *Yearbook*, notices of annual meetings, and voting materials for proposed bylaws amendments. There is an annual charge of $40 to receive other Academy mailings.

Forms for permanent and temporary dues waiver requests can be obtained from:

Membership Manager
American Academy of Actuaries
475 N. Martingale Road, Suite 800
Schaumburg, Illinois 60173

OTHER ACTUARIAL ORGANIZATIONS

AMERICAN SOCIETY OF PENSION ACTUARIES

Officers

President	ALAN J. STONEWALL
President-Elect	G. PATRICK BYRNES
Vice Presidents	ROBERT E. GUARNERA
	STUART HACK
Secretary	MICHAEL C. PERRY
Treasurer	RUTH F. FREW

2029 K Street, N.W., Fourth Floor
Washington, D.C. 20006
(202) 659-3620

Meetings in 1990

June 10–13	Phoenix, AZ
July 8–11	Washington, D.C.
October 21–24	Washington, D.C.

CANADIAN INSTITUTE OF ACTUARIES

Officers

President	PETER C. HIRST
President-Elect	ROBERT L. BROWN
Vice Presidents	JAMES A. BRIERLY
	JOHN M. CHRISTIE
	MARCEL LE HOUILLIER
	JAMES G. PATERSON
Secretary	DONALD A. MCISAAC
Editor	MORRIS W. CHAMBERS

Constitution Square, Suite 1040
360 Albert Street, Ottawa, Ontario, KIR 7X7 Canada
(613) 236-8196, FAX (613) 233-4552

Meetings in 1990

May 31–June 1	Quebec City, Quebec
November 15–16	Toronto, Ontario

CASUALTY ACTUARIAL SOCIETY*

Officers

President	MICHAEL FUSCO
President-Elect	CHARLES A. BRYAN
Vice Presidents	IRENE K. BASS
	ALBERT J. BEER
	ROBERT F. CONGER
	RICHARD I. FEIN
	MICHAEL L. TOOTHMAN

One Penn Plaza
250 West 34th Street, New York, NY 10119
(212) 560-1018

Meetings in 1990

May 13–16	Colorado Springs, CO
September 10–11	Fort Worth, TX
November 11–14	New Orleans, LA

CONFERENCE OF ACTUARIES IN PUBLIC PRACTICE*

Officers

President	IRWIN I. KENT
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Vice Presidents	ROBERT H. DOBSON
	FREDERICK M. GREEN
	THOMAS M. MCCOMB
	ALFRED O. WELLER
Secretary	CRAIG A. OLNEY
Treasurer	MARY S. RIEBOLD

475 North Martingale Road, Suite 800
Schaumburg, IL 60173
(708) 706-3535, FAX (708) 706-3599

Meetings in 1990

October 22–24	Palm Desert, CA

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	PHYLLIS A. DORAN
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475 North Martingale Road, Suite 800
Schaumberg, IL 60173
(708) 706-3500, FAX (708) 706-3599

Meetings in 1990

April 5–6	Dallas, TX
April 30–May 1	Hartford, CT
June 14–15	San Francisco, CA
Oct. 14–17	Orlando, FL

INTERNATIONAL ACTUARIAL ASSOCIATION

United States Officers

Vice President	JOHN C. ANGLE
Secretary and National	RONALD L. BORNHUETTER NAC RE Corporation

*One of the organizations that founded the American Academy of Actuaries

Correspondent—U.S. Section	One Greenwich Plaza Greenwich, CT 06836-2568
Council	JOHN A. FIBIGER CHARLES GREELEY LEROY J. SIMON CHARLES B.H. WATSON

Next Meeting

May 31–June 5, 1992	Montreal, Quebec, Canada

ASTIN SECTION

U.S. Contact:	JAMES N. STANARD F&G Re, Incorporated 55 Madison Avenue, CN 1958 Morristown, NJ 07960

Next Meeting

September 9–13, 1990	Montreux, Switzerland

AFIR SECTION

Canadian Members:	M. D. Don Erza
U.S. Members:	Charles Greeley Walter S. Rugland

INTERNATIONAL ASSOCIATION OF CONSULTING ACTUARIES

Officers

Chairman	DUDLEY FUNNELL
Vice Chairman	CHRISTOPHER WHITE
Secretary/Treasurer	RICHARD D. MOORE

B & W House
55 East Street
Epsom, Surrey KT17 England

U.S. Committee Members	CHARLES M. BEARDSLEY BARNET N. BERIN LEROY B. PARKS, JR.

The Wyatt Company
1400 Ohio Savings Plaza
Cleveland, OH 44114

Next Meeting

February 18–23, 1990	Auckland, New Zealand

ACTUARIAL CLUBS*

Correspondence to the local clubs should be directed to the Secretary at the address listed on these pages. If a Secretary is not listed, the address shown is that of the President. Addresses for club presidents may be found in the membership directory portion of the yearbook.

ADIRONDACK ACTUARIES CLUB
MARY GAY LAVONAS, *President*
SANDY VAIVADS, *President-Elect*
KAREN UNTERREINER, *Treasurer*
LORIE FEDE, *Secretary*
(% Monarch Life Insurance, 1 Monarch Place, Springfield, MA 01133)

ARIZONA ACTUARIAL CLUB
LOUIS D. MCLELLAN, *President*
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ATLANTA ACTUARIAL CLUB
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FRANS CHRIST, *Secretary-Treasurer*
(% Actech Inc., Eight Piedmont Center, Suite 310, 3525 Piedmont Road, Atlanta, GA 30305)

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*These clubs, of a local and regional character, have no official connection with the American Academy of Actuaries, but supplement many of its activities

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CASUALTY ACTUARIES OF THE SOUTHEAST
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(% National Council on Compensation Insurance, 750 Park of Commerce Drive, Boca Raton, FL 33487)

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% American Bankers Insurance Group, 11222 Quail Roost Drive, Miami, FL 33157)

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(% United Services Automobile Association, USAA Building, 9800 Fredericksburg Road, San Antonio, TX 78288)

ACTUARIES CLUB OF THE SOUTHWEST
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(% Fidelity Union Life Insurance Company, P.O. Box 500, Dallas, TX 75221)

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LYNETTE L. TRYGSTAD, *Secretary-Treasurer*
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(% Foremost Life Insurance Company, P.O. Box 2450, Grand Rapids, MI 49501-2450)

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JAMES M. ROBINSON, *Secretary-Treasurer*
(% University of Wisconsin, School of Business, 1155 Observatory Drive, Madison, WI 53706)

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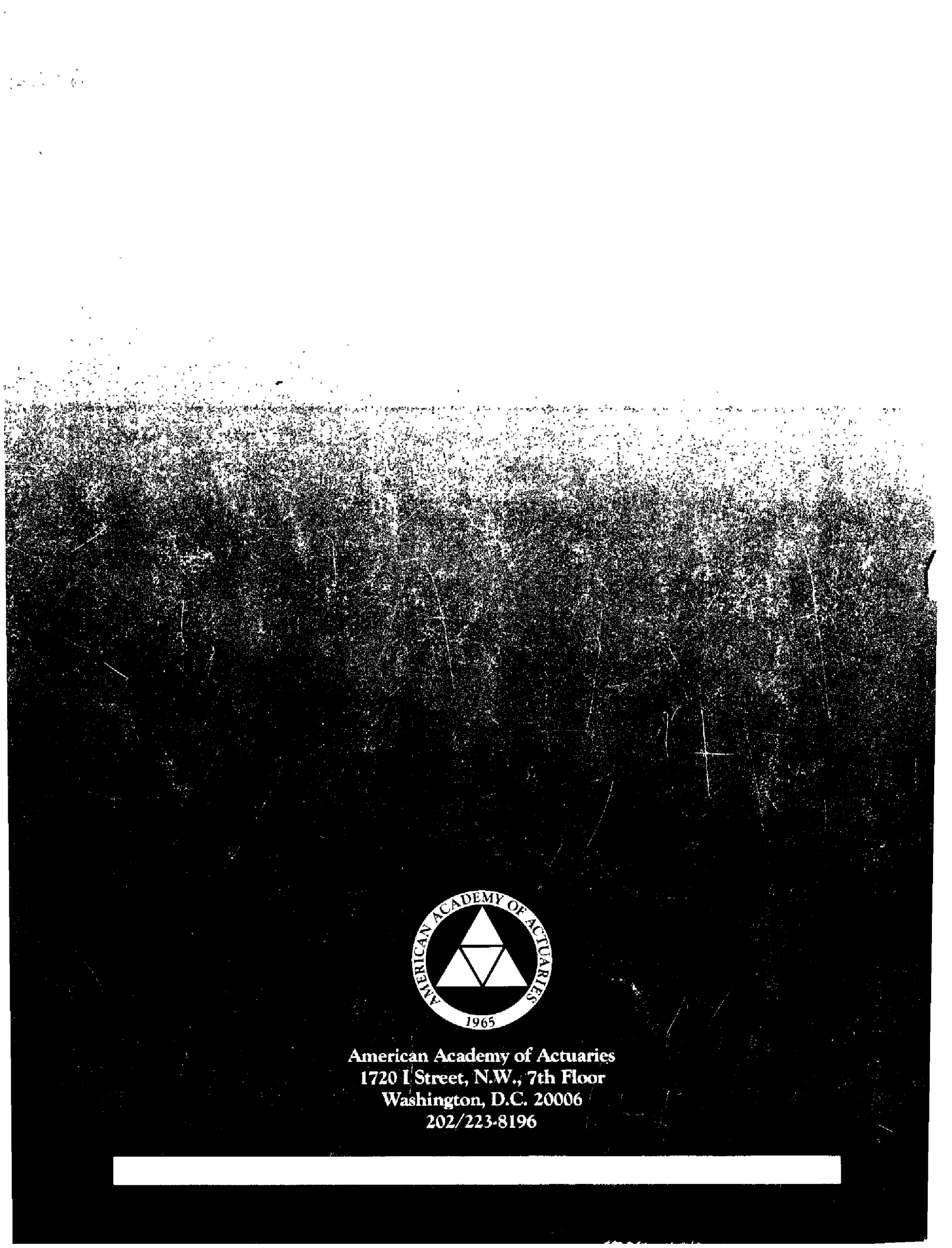

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