

**AMERICAN
ACADEMY
of
ACTUARIES**

1968 Year Book

PUBLISHED BY THE ACADEMY
208 SOUTH LASALLE STREET
CHICAGO, ILLINOIS
JANUARY 1, 1968

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MANUFACTURED FOR THE ACADEMY IN THE
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MADE IN THE UNITED STATES OF AMERICA

TABLE OF CONTENTS

HISTORICAL BACKGROUND	2
OFFICERS	4
DIRECTORS	4
OFFICE OF THE ACADEMY	4
COMMITTEES	5
NEXT ANNUAL MEETING	5
MEMBERS, DECEMBER 31, 1967	6
ARTICLES OF INCORPORATION	91
BYLAWS	96
GUIDES TO PROFESSIONAL CONDUCT	110
MEMBERSHIP IN THE ACADEMY	113
PRESIDENTIAL REPORT	115
FINANCIAL REPORT	117
MINUTES OF LAST ANNUAL MEETING	119

HISTORICAL BACKGROUND

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

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

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

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

Further, there were some fully qualified actuaries who were not members of any one of these bodies. After full discussion between representatives of the four existing organizations, it was decided that the proper

vehicle for the approach to professional recognition must be a new body embracing all existing qualified actuaries practicing in the United States. This decision was approved by the governing boards and members of the four organizations, and, as a result, the Academy of Actuaries was formed. The organization of the Academy is the first step toward accreditation of actuaries and the official recognition of the profession.

The Bylaws of the Academy lay down requirements of both competence and conduct for the members. Initial membership qualifications recognize the standards of competence attained by the members of the four existing organizations. In addition, any practicing actuary not currently affiliated can become a member on giving evidence of his competence. As of December, 1967, the total membership of the Academy was more than 2,300 members.

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

H. F. ROOD
First President

OFFICERS OF THE ACADEMY

PAST-PRESIDENTS:

HENRY F. ROOD	1965-66
THOMAS E. MURRIN	1966-67

OFFICERS:

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ROBERT J. MYERS	1969
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J. STANLEY HILL	1970
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PEARCE SHEPHERD	1970
H. RAYMOND STRONG	1970

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Executive Secretary: ARTHUR A. MCKINNIE

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CHICAGO, ILLINOIS 60604

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JOINT COMMITTEE ON EDUCATION AND EXAMINATION

H. RAYMOND STRONG

PAUL T. ROTTER

JULIUS VOGEL

NEXT ANNUAL MEETING

OCTOBER 8, 1968

STATLER HILTON HOTEL

DALLAS, TEXAS

MEMBERS

DECEMBER 31, 1967

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

- F.C.A.S.—Fellow of Casualty Actuarial Society
- A.C.A.S.—Associate of Casualty Actuarial Society
- F.C.A.P.—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.F.A.A.—Fellow of Fraternal Actuarial Association
- A.F.A.A.—Associate of Fraternal Actuarial Association
- F.S.A.—Fellow of Society of Actuaries
- A.S.A.—Associate of Society of Actuaries

Memberships in other actuarial bodies are shown only to the extent they were indicated by the member on his original confirmation of name and address, or subsequent correction, for the *1967 Year Book* listing. Any omissions or incorrect listings in the *1968 Year Book* should be reported immediately to the Executive Secretary at the OFFICE OF THE ACADEMY at 208 South La Salle Street, Chicago, Illinois 60604.

* Denotes charter member of the American Academy of Actuaries.

ENROLLED

- 1965 *ABBOT, QUINCY S., F.S.A., Associate Actuary, Connecticut General Life Ins Co., Hartford, Conn. 06115
- 1965 *ABBOTT, ELEANOR A. (MISS), F.S.A., 16 Franklin St., Watertown, Mass. 02172
- 1966 ABBOTT, VARNUM J., JR., A.S.A., Actuarial Assistant, Aetna Life & Cas. Hartford, Conn. 06115
- 1967 ABRAMSON, STEVEN J., F.S.A., Senior Actuarial Assistant, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *ADAMS, J. ROSS, F.S.A., F.C.A.P., A.F.A.A., Coates, Herfurth & England, Consulting Actuaries, Majestic Bldg., Denver, Colo. 80202
- 1965 *ADAMS, MARY HARDIMAN (MRS.), A.S.A., F.C.A.P., Associate Actuary, George B. Buck, Consulting Actuary, 2 Pennsylvania Plaza, New York, N.Y. 10001
- 1965 *ADAMS, SAMUEL P., F.S.A., Vice-President, Secretary, and Actuary, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801
- 1965 *ADAMS, WARREN R., F.S.A., Assistant Professor, College of Business, Drake University, Des Moines, Iowa 50311
- 1966 APFLECK, ALLAN D., F.S.A., F.C.I.A., Manager, Group Insurance Underwriting, Great-West Life Assur. Co., Winnipeg 1, Manitoba
- 1966 AIKMAN, ROY W., A.S.A., Consulting Actuary, 2310 W. 75th St., Prairie Village, Kan. 66203
- 1965 *AIN, SAMUEL N., F.C.A.P., A.S.A., A.C.A.S., Ain Associates, Inc., 120 Broadway, New York, N.Y. 10005
- 1965 *ALBRIGHT, MARIAN R. (MISS), F.S.A., 50 Tremont Ave., Binghamton, N.Y. 13903
- 1965 *ALBRIGHT, RAY D., F.S.A., Vice-President, Actuarial and Underwriting, Provident Life & Accident Ins. Co., Chattanooga, Tenn. 37402

ENROLLED

- 1965 *ALDRICH, WILLIAM C., F.C.A.S., Secretary and Counsel, National Council on Compensation Ins. Co., New York, N.Y. 10017
- 1967 ALENIK, BERNARD, A.S.A., Senior Actuarial Analyst, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1966 ALEXANDER, GEORGE, F.S.A., F.C.I.A., Assistant General Manager and Secretary, Montreal Life Ins. Co., Montreal 2, Quebec
- 1965 *ALEXANDER, LEE M., F.C.A.S., Actuary, Massachusetts Rating Bureau, Boston, Mass. 02110
- 1966 ALEXANDER, SILAS J., A.C.A., Associate Actuary, Government Personnel Mutual Life Ins. Co., San Antonio, Tex. 78205
- 1965 *ALFORD, CLARENCE L., 1128 Third National Bank Bldg., Nashville, Tenn. 37203
- 1965 *ALLAN, HARRY E., F.S.A., Associate Actuary, Teachers Ins. & Ann. Assn., New York, N.Y. 10017
- 1965 *ALLAN, WILLIAM, F.S.A., Vice-President and Actuary, Home Life Ins. Co., New York, N.Y. 10007
- 1966 ALLARD, MAYNARD W., Actuarial Vice-President, Savings Bank Life Ins. Council, Boston, Mass. 02108
- 1965 *ALLEN, EDWARD S., F.C.A.S., Actuary, Phoenix of Hartford Ins. Cos., Hartford, Conn. 06115
- 1965 *ALLEN, HAROLD G., F.S.A., Senior Vice-President, Bankers Life Co., Des Moines, Iowa 50307
- 1965 *ALLEN, HENRY G., F.S.A., Assistant Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1965 *ALLEN, HOWARD D., F.S.A., Actuary, Actuarial, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *ALLEN, J. FINLAY, F.S.A., 91 King St., E., Kingston, Ontario
- 1965 *ALLMAN, JOHN N., F.S.A., Actuary, Marsh & McLennan, Inc., 70 Pine St., New York, N.Y. 10005
- 1966 ALLSTROM, H. WILLARD, JR., A.S.A., A.C.A., Vice-President and Actuary, Union Labor Life Ins. Co., New York, N.Y. 10022
- 1965 *ALLSTROM, HENRY W., F.S.A., 922 Fairmont Ave., St. Paul, Minn. 55105
- 1966 ALPERN, LAWRENCE, A.S.A., Deputy Chief Actuary, Social Security Admin., Baltimore, Md. 21235
- 1965 *ALPERT, FRANK J., F.S.A., Associate Group Actuary, New York Life Ins. Co., New York, N.Y. 10010
- 1965 *ALTMAN, KENNETH, F.S.A., Retirement System Actuary, New York State Employees' Retirement System, Albany, N.Y. 12203
- 1965 *ALTSCHULER, MICHAEL C., F.S.A., Actuary, Travelers Ins. Co., Hartford, Conn. 06115
- 1965 *ALVORD, MORGAN H., F.S.A., Vice-President, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1966 AMLIE, WILLIAM P., A.C.A.S., Assistant Actuary, Employers' Liability Assur. Corp., Ltd., Boston, Mass. 02107
- 1966 ANDERECG, DAVID S., A.C.A., Assistant to Manager, Comp. & Benefits, Kaiser Industries Corp., Kaiser Center, Oakland, Calif. 94604
- 1967 ANDERSON, ARNOLD H., Executive Vice-President, Life & Casualty Ins. Co., Nashville, Tenn. 37219
- 1967 ANDERSON, HENRY J., A.S.A., Assistant Actuary, George B. Buck, Consulting Actuary, 2 Pennsylvania Plaza, New York, N.Y. 10001
- 1966 ANDERSON, HOMER G., A.S.A., Secretary, Travelers Ins. Co., Hartford, Conn. 06115
- 1965 *ANDERSON, JAMES A., F.S.A., Assistant Vice-President, Lincoln National Life Ins. Co., East Orange, N.J. 07017

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- 1966 ANDERSON, JAMES C. H., A.S.A., Vice-President, Georgia International Life Ins. Co., Atlanta, Ga. 30308
- 1965 *ANDERSON, NEIL M., F.S.A., Second Vice-President and Associate Actuary, National Life & Accident Ins. Co., Nashville, Tenn. 37219
- 1967 ANDERSON, LLOYD G., Actuary, Personal Lines, Farmers Ins. Group, Los Angeles, Calif. 90054
- 1966 ANDERSON, PHILIP D., A.S.A., Assistant Group Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1966 ANDERSON, RICHARD A., A.C.A., Vice-President, Secretary, and Actuary, State Reserve Life Ins. Co., Fort Worth, Tex. 76102
- 1965 *ANDERSON, ROY R., F.S.A., Group Vice-President, Allstate Ins. Co., Northbrook, Ill. 60062
- 1966 ANDERSON, T. LOYAL, A.S.A., 419 N. Valley Hill Rd., Woodstock, Ill. 60098
- 1966 ANDREWS, EDWARD C., A.C.A.S., Associate Actuary, Travelers Ins. Co., Hartford, Conn. 06115
- 1966 ANGER, GERALD B., F.S.A., Towers, Perrin, Forster & Crosby (Canada), Ltd., 44 King St. W., Toronto 1, Ontario
- 1965 *ANGLE, JOHN C., F.S.A., Vice-President and Actuary, Woodmen Accident & Life Co., Lincoln, Nebr. 68508
- 1965 *ANTLIFF, JOHN C., F.S.A., Assistant Actuary, Prudential Ins. Co., Newark, N.J. 07101
- 1967 APONTE, JUAN B., Consulting Actuary, University of Pennsylvania, Philadelphia, Pa. 19104
- 1965 *ARBEIT, LOUIS, F.C.A.P., Vice-President, Woodard & Fondiller Inc., 730 Fifth Ave., New York, N.Y. 10019
- 1965 *ARCHER, GENE P., F.S.A., Administrative Vice-President, Kentucky Central Life Ins. Co., Lexington, Ky. 40507
- 1965 *ARCHIBALD, A. EDWARD, F.S.A., A.C.A.S., George V. Stennes & Associates, 2112 First National Bank Bldg., Minneapolis, Minn. 55402
- 1965 *ARCHIBALD, JOHN C., F.S.A., Senior Vice-President, Bankers Life Co., Des Moines, Iowa 50307
- 1965 *ARGANBRIGHT, A. DEAN, F.S.A., Vice-President, Wisconsin National Life Ins. Co., Oshkosh, Wis. 54901
- 1965 *ARLINGHAUS, CLEMENS G., F.S.A., Second Vice-President, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *ARMSTRONG, ROBERT H., F.S.A., F.C.I.A., F.C.A.P., Associate Actuary, George B. Buck, Consulting Actuary, 2 Pennsylvania Plaza, New York, N.Y. 10001
- 1965 *ARNOLD, E. ALLEN, F.S.A., Actuary, The Wyatt Co., 635 Sacramento St., San Francisco, Calif. 94111
- 1965 *ARVANITIS, ERNEST A., F.S.A., Assistant Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1967 ASCHER, ROBERT W., F.S.A., Senior Actuarial Assistant, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *ASHMAN, CARL R., F.S.A., 4938 Woodhurst Blvd., Fort Wayne, Ind. 46807
- 1967 ATHANASSIADIS, THEODOSSIOS, F.S.A., Actuarial Supervisor, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *ATTWOOD, JAMES A., F.S.A., Second Vice-President and Associate Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1965 *AUSTIN, JOSEPH D., F.S.A., Administrative Vice-President, Minnesota National Life Ins. Co., Minneapolis, Minn. 55402

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- 1967 AUSTIN, W. STANLEY, Assistant Actuary, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19101
- 1966 AXELROD, JERRALD B., F.S.A., 265 North Point, San Francisco, Calif. 94133
- 1965 *BABBITT, ALBERT E., F.S.A., 1117 Kenwood Pl., Jackson, Miss. 39202
- 1966 BABBITT, STARR E., A.S.A., Assistant Actuary, National Life & Accid. Ins. Co., Nashville, Tenn. 37219
- 1966 BACON, FRANCIS L., A.S.A., President, Macro Analysis Corp., 20 Station St., Boston, Mass. 02120
- 1965 *BACON, ROBERT A., F.S.A., Life Actuary, Life Ins. Co. of North America, Philadelphia, Pa. 19101
- 1966 BAERCKSTROM, MARIANNE (MRS.), A.S.A., Assistant Actuary, Towers, Perrin, Forster & Crosby, Inc., Three Penn Center, Philadelphia, Pa. 19102
- 1966 BAGLEY, WILLIAM N., A.S.A., Assistant Secretary, Auditing, Connecticut Mutual Life Ins. Co., Hartford, Conn. 06115
- 1966 BAGSHAW, JAMES J., A.S.A., Chief Actuary, Pension Corp. of America, 320 Park Ave., New York, N.Y. 10022
- 1967 BAGWELL, WILLARD R., A.S.A., Vice-President and Actuary, Boone & Associates, P.O. Box 66, Winston-Salem, N.C. 27102
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- 1965 *BAILEY, PAUL M., F.S.A., Executive Assistant, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *BAILEY, ROBERT A., F.C.A.S., Chief Actuary, Ins. Bureau, State of Michigan, 111 N. Hosmer St., Lansing, Mich. 48913
- 1965 *BAILEY, ROBERT C., F.S.A., Vice-President and Actuary, Equitable Life Ins. Co., Washington, D.C. 20016
- 1965 *BAILEY, WILLIAM A., F.S.A., Associate Actuary, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01101
- 1965 *BAILIE, ALEXANDER, J., F.S.A., Assistant Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1966 BAINE, MORTON B., 1900 Leonard Lane, Merrick, N.Y. 11566
- 1967 BAKER, EDWARD H., III, A.S.A., Actuary and Assistant Vice-President, Century Life Ins. Co., Fort Worth, Tex. 76102
- 1965 *BALCAREK, RAFAL J., F.C.A.S., Assistant Vice-President and Actuary, Reliance Ins. Co., Philadelphia, Pa. 19103
- 1967 BALEDES, THEODORE E., F.S.A., Assistant Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
- 1965 *BALLARD, JOHN D., A.S.A., F.F.A.A., Consulting Actuary, Taylor, Taylor, Macken & Ballard, 118 Second Ave., S.E., Cedar Rapids, Iowa 52407
- 1965 *BALLARD, LARRY C., F.S.A., Actuary, Allstate Life Ins. Co., Northbrook, Ill. 60062
- 1965 *BARBER, HARMON T., F.C.A.S., 18 Ridgewood Rd., Windsor, Conn. 06095
- 1965 *BARBER, WILLIAM L., F.S.A., F.C.I.A., Senior Vice-President—Ins. Operations, Union Mutual Life Ins. Co., Portland, Me. 04112
- 1965 *BARBER, WILLIAM P., JR., F.S.A., Pell Rd., East Hartford, Conn. 06027
- 1965 *BARHAM, THOMAS C., III, F.S.A., Associate Actuary, State Mutual Life Assur. Co., Worcester, Mass. 01606
- 1966 BARKE, ROBERT C., A.C.A., Vice-President and Actuary, Wirt Wilson Pension & Group Consultants, Inc., 100 Builders Exchange Bldg., Minneapolis, Minn. 55402

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- 1965 *BARKER, GORDON M., F.C.A.S., Actuary, Great American Group, New York, N.Y. 10038
- 1965 *BARKER, LORING M., F.C.A.S., Actuary, Fireman's Fund American Ins. Cos., San Francisco, Calif. 94120
- 1967 BARNES, ROBERT L., F.S.A., Actuary, The Wyatt Co., 1276 First National Bank Bldg., Chicago, Ill. 60603
- 1965 *BARNHART, E. PAUL, F.S.A., Consulting Actuary, 230 S. Bemiston, St. Louis, Mo. 63105
- 1965 *BARNHART, LYLE, A.S.A., Secretary and Actuary, Fidelity Life Assn., Fulton, Ill. 61252
- 1965 *BARR, WALTER J., F.C.A.P., Consulting Actuary, P.O. Box 1516, Oklahoma City, Okla. 73101
- 1967 BARRETT, EDWARD W., A.S.A., Assistant to the Actuary, Occidental Life Ins. Co., Los Angeles, Calif. 90054
- 1965 *BART, ROBERT D., F.C.A.S., Vice-President, Services and Employee Relations, The West Bend Co., 400 Washington St., West Bend, Wis. 53095
- 1965 *BARTIMER, HERMAN, F.S.A., Associate Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *BARTLESON, EDWIN L., F.S.A., Vice-President and Associate Actuary, Prudential Ins. Co., Newark, N.J. 07101
- 1965 *BARTLETT, DWIGHT K., III, F.S.A., Vice-President and Actuary, Monumental Life Ins. Co., Baltimore, Md. 21202
- 1966 BASH, FLOYD A., JR., A.S.A., Vice-President and Actuary, Farmers & Bankers Life Ins. Co., Wichita, Kan. 67202
- 1965 *BASE, JOHN K., F.C.A.P., Director, Client Services, EBS Management Consultants, Inc., 100 Church St., New York, N.Y. 10007
- 1965 *BASSETT, PRESTON C., F.S.A., F.C.A.P., Vice-President and Actuary, Towers, Perrin, Forster & Crosby, Inc., Three Penn Center, Philadelphia, Pa. 19102
- 1967 BASSIN, ROBERT, Vice-President, Management Applied Programming, Inc., 3600 Wilshire Blvd., Los Angeles, Calif. 90005
- 1966 BASSLER, CHARLES G., A.F.A.A., Actuary-Accountant, Bassler & Co., 1544 Woodruff St., Pittsburgh, Pa. 15222
- 1965 *BATEMAN, D. H. SAMUEL, F.S.A., Associate Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *BATES, EUGENE W., F.S.A., Vice-President, Western & Southern Life Ins. Co., Cincinnati, Ohio 45202
- 1966 BATES, JAMES M., A.S.A., President, Ohio State Life Ins. Co., Columbus, Ohio 43215
- 1967 BATHO, BRUCE W., A.S.A., A.C.A.S., Executive Vice-President, Life Ins. Co. of Georgia, Atlanta, Ga. 30308
- 1965 *BATHO, ELGIN R., F.S.A., F.C.A.S., F.C.I.A., Vice-President and Actuary, Berkshire Life Ins. Co., Pittsfield, Mass. 01201
- 1965 *BATTLE, WILLIAM R., F.S.A., Vice-President and Actuary, Shenandoah Life Ins. Co., Roanoke, Va. 24010
- 1966 BAUGHMAN, CHARLES, 6805 Melody Lane, Bethesda, Md. 20034
- 1965 *BAYLES, RICHARD E., F.S.A., Assistant Actuary, Boston Mutual Life Ins. Co., Boston, Mass. 02116
- 1965 *BEACH, MORRISON H., F.S.A., Senior Vice-President, Travelers Ins. Co., Hartford, Conn. 06115
- 1966 BEARD, V. CLARK, A.S.A., Associate Actuary, The Wyatt Co., 1900 Republic National Bank Tower, Dallas, Tex. 75201

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- 1967 BEAN, RICHARD W., Actuary, State of California—Dept. of Ins., 107 S. Broadway, Los Angeles, Calif. 90012
- 1966 BEARD, ALLEN R., A.C.A., Resident Consulting Actuary, Meidinger & Assoc., Inc., 1 Charles Center, Baltimore, Md. 21201
- 1965 *BEARDSLEY, CHARLES M., F.S.A., M.C.A., Chairman of the Board, Charles M. Beardsley & Associates, Inc., 71 E. State St., Columbus, Ohio 43215
- 1965 *BEASLEY, FLOYD T., F.S.A., Actuarial Vice-President, Equitable Life Ins. Co. of Iowa, Des Moines, Iowa 50306
- 1965 *BEATTIE, NORA M. (MISS), F.S.A., Actuary, New York Life Ins. Co., New York, N.Y. 10010
- 1965 *BEATTIE, ORVILLE C., F.C.A.P., Chairman of the Board, Arthur Stedry Hansen, Consulting Actuaries, 1080 Green Bay Rd., Lake Bluff, Ill. 60044
- 1967 BEATTY, CHESTER D., Imperial Life Assur. Co., Toronto 7, Ontario
- 1966 BECK, KENNETH A., Towers, Perrin, Forster & Crosby, Inc., Three Penn Center, Philadelphia, Pa. 19102
- 1965 *BECKER, MURRAY L., F.S.A., Director of Group Pensions, Mutual Life Ins. Co., New York, N.Y. 10019
- 1966 BECKER, TED E., A.S.A., Managing Actuary, State Board of Ins., Austin, Tex. 78704
- 1966 BECKERT, THOMAS A., A.S.A., Assistant Actuary, Ohio National Life Ins. Co., Cincinnati, Ohio 45201
- 1967 BEDNAR, ROBERT J., Assistant Staff Analyst, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *BEERS, HENRY S., F.S.A., Chairman of the Board, North American Reassur. Co., New York, N.Y. 10017
- 1965 *BEERS, JOSEPHINE W. (MISS), F.S.A., Group Actuary, Occidental Life Ins. Co. of California, Los Angeles, Calif. 90054
- 1965 *BELDEN, HENRY E., F.C.A.P., Consulting Actuary, 85 San Miguel Rd., Pasadena, Calif. 91105
- 1965 *BELL, MAX S., F.S.A., President, Continental American Life Ins. Co., Wilmington, Del. 19899
- 1966 BELL, S. ALEXANDER, A.C.A., 111 W. Monroe St., Chicago, Ill. 60603
- 1965 *BENBROOK, PAUL, F.C.A.S., Executive Vice-President, Maryland Casualty Co., Baltimore, Md. 21203
- 1965 *BENDER, RAYMOND, F.S.A., Associate Actuary, Prudential Ins. Co., Newark, N.J. 07101
- 1965 *BENEDICT, ELMER R., F.S.A., Senior Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *BENJAMIN, ROY R., 7864 Third Ave., South, St. Petersburg, Fla. 33707
- 1965 *BENNETT, MELVIN D., F.S.A., Assistant Actuary, Prudential Ins. Co., Newark, N.J. 07101
- 1965 *BENNETT, NORMAN J., F.C.A.S., Assistant Secretary and Actuary, Continental Ins. Cos., New York, N.Y. 10038
- 1965 *BENTZIN, CHARLES G., F.S.A., President, C. G. Bentzin Associates, Inc., 1216 Arizona Title Bldg., Phoenix, Ariz. 85003
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- 1965 *VARGA, GEORGE J., F.S.A., Vice-President and Group Ins. Manager, Nationwide Life Ins. Co., Columbus, Ohio 43216
- 1967 VAZQUEZ-CRUZ, RUPEKTO, M.C.A., Consulting Actuary and Professor of Statistics, University of Puerto Rico, Box 22872, U.P.R., San Juan, Puerto Rico 00931
- 1967 VEIT, KENNETH P., Actuary, The Wyatt Co., 1629 K St., N.W., Washington, D.C. 20006
- 1966 VERHAGE, PAUL A., F.C.A.S., Assistant Actuary, Sentry Ins. Co., Stevens Point, Wis. 54481
- 1966 VETTER, LESTER H., A.S.A., 911-D Ronda Sevilla, Laguna Hills, Calif. 92653
- 1965 *VICINO, GERARD A., F.S.A., Actuary, Hartford Life Ins. Co., Hartford, Conn. 06115
- 1966 VIETOR, CARL F., JR., Vice-President and Actuary, Savings Banks Life Ins. Fund, New York, N.Y. 10017
- 1966 VILLA, BERNARD J., Senior Group Underwriter, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *VINCENT, LEWIS A., Vice-President, Continental Ins. Co., New York, N.Y. 10038
- 1965 *VOGEL, JULIUS, F.S.A., Associate Actuary, Prudential Ins. Co., Newark, N.J. 07101
- 1965 *VOGT, ANDREW, F.S.A., Associate Actuary, United Life & Accident Ins. Co., Concord, N.H. 03301
- 1966 VON GELDERN, ROBERT H., A.S.A., Assistant Actuary, Home Life Ins. Co., New York, N.Y. 10007
- 1967 VORA, SHANTILAL A., Actuary, Harley N. Bruce & Associates, 7620 N. Rogers Ave., Chicago, Ill. 60626
- 1965 *VOSE, ROBERT W., F.S.A., Assistant Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1966 WAASER, GEORGE T., JR., A.S.A., Assistant Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1965 *WACHSPRESS, HOWARD L., F.S.A., Associate Actuary, Travelers Ins. Co., Hartford, Conn. 06115
- 1965 *WAGENSELLER, LARUE S., Second Vice-President, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1966 WAGNER, ALFRED J., A.S.A., Actuarial Technician, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1967 WAGNER, EDWARD W., A.F.A.A., Actuary, Royal Neighbors of America, Rock Island, Ill. 61201
- 1966 WAGNER, EHRHARDT H., A.C.A., Senior Vice-President and Chief Actuary, Republic National Life Ins. Co., Dallas, Tex. 75222
- 1965 *WAGNER, RUSSELL L., F.S.A., Senior Vice-President and Chief Actuary, National Life & Accident Ins. Co., Nashville, Tenn. 37219

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- 1966 WAGNER, VIRGIL D., F.S.A., Actuary, Farm Bureau Life Ins. Co., Des Moines, Iowa 50307
- 1965 *WAHLBERG, DEAN A., F.S.A., Second Vice-President and Actuary, Minnesota Mutual Life Ins. Co., St. Paul, Minn. 55101
- 1965 *WAIN, CHRISTOPHER H., F.S.A., Associate Actuary, Prudential Ins. Co., Newark, N.J. 07101
- 1965 *WAITE, ALAN W., F.C.A.S., 16 Penwood Rd., Bloomfield, Conn. 06002
- 1965 *WAITES, G. FRANK, F.S.A., F.C.A.P., A.I.A., Coates, Herfurth & England, Consulting Actuaries, 320 California St., San Francisco, Calif. 94104
- 1965 *WAKELY, DAVID N., F.S.A., Consulting Actuary, 1402 S Missouri Ave., Clearwater, Fla. 33516
- 1965 *WALKER, CHARLES N., F.S.A., Vice-President, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801
- 1965 *WALKER, HARRY, F.S.A., Vice-President and Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1966 WALKER, J. BARRETT, F.S.A., F.C.I.A., Group Vice-President, Canada Life Assur. Co., Toronto 1, Ontario
- 1965 *WALKER, MARGARET (Miss), F.S.A., 2514 15th St., Rock Island, Ill. 61201
- 1965 *WALKER, RALPH J., F.S.A., Insurance Management Consultant, 505 Avenida Campo, Newport Beach, Calif. 92660
- 1965 *WALKER, RALPH P., F.S.A., Vice-President and Senior Actuary, Wisconsin National Life Ins. Co., Oshkosh, Wis. 54901
- 1965 *WALKER, ROBERT W., F.S.A., Associate Actuary, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53211
- 1966 WALL, ROBERT H., A.S.A., Vice-President and Actuary, Bankers National Life Ins. Co., Montclair, N.J. 07042
- 1966 WALL, WILLIAM D., A.C.A., Assistant Manager—Actuarial Tables & Factors, Arthur Stedry Hansen, Consulting Actuaries, 1080 Green Bay Rd., Lake Bluff, Ill. 60044
- 1966 WALL, WILLIAM R., Vice-President and Actuary, Southern Life Ins. Co., Greensboro, N.C. 27420
- 1965 *WALLACE, GEORGE E., F.S.A., Second Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1966 WALLACE, GEORGE R., F.S.A., F.C.I.A., Assistant General Manager, Zurich Life Ins. Co. of Canada, Toronto, Ontario
- 1965 *WALLACE, M. G. ROY, F.S.A., Treasurer, Loyal Protective Life Ins. Co., Boston, Mass. 02215
- 1965 *WALLACE, ROBERT E., F.C.A.P., Senior Associate, George B. Buck, Consulting Actuary, 2 Pennsylvania Plaza, New York, N.Y. 10001
- 1966 WALLACH, MAXIMILIAN, M.C.A., Actuary, Dept. of Insurance, Government of the District of Columbia, 1145 19th St., N.W., Washington, D.C. 20036
- 1966 WALLS, CHARLES L., F.S.A., Daskais & Walls, Inc., 53 W. Jackson Blvd., Chicago, Ill. 60604
- 1965 *WALMSLEY, HOWARD C., F.S.A., Comptroller, Ohio National Life Ins. Co., Cincinnati, Ohio 45219
- 1965 *WALSH, ALBERT J., F.C.A.S., Vice-President, Reliance Ins. Co., Philadelphia Pa. 19103
- 1965 *WALTER, ALFRED A., Assistant Sales Actuary, North American Reassur. Co., New York, N.Y. 10017
- 1966 WARD, E. EARL, A.S.A., Health Insurance Actuary, American United Life Ins. Co., Indianapolis, Ind. 46206
- 1965 *WARD, ROBERT G., F.S.A., Vice-President—Insurance Operations, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19101

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- 1966 WARD, WILLIAM D., A.S.A., Superintendent, Aetna Life & Casualty, Hartford, Conn. 06115
- 1965 *WARD, WILLIAM F., F.S.A., Executive Vice-President, Mutual Benefit Life Ins. Co., Newark, N.J. 07101
- 1966 WARD-SMITH, KENNETH, Senior Vice-President and Chief Actuary, Life & Casualty Ins. Co. of Tennessee, Nashville, Tenn. 37219
- 1966 WARNER, DAVID T., A.S.A., Provident Mutual Life Ins. Co., Philadelphia, Pa. 19101
- 1965 *WARTERS, DENNIS N., Bankers Life Co., Des Moines, Iowa 50307
- 1966 WATKINS, LEROY T., F.S.A., Vice-President and Actuary, Valley Forge Life Ins. Co., Chicago, Ill. 60604
- 1965 *WATSON, CHARLES B. H., F.S.A., F.C.I.A., Actuary, The Wyatt Co., 570 Union Commerce Bldg., Cleveland, Ohio 44115
- 1966 WATSON, GEORGE N., F.S.A., F.C.I.A., Vice-President and Director of Group Insurance, Crown Life Ins. Co., Toronto 5, Ontario
- 1966 WATSON, JOSEPH L., A.S.A., Actuarial Associate, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1966 WATSON, WILLIAM T., 6 Lincoln Rd., Newtown, Conn. 06470
- 1965 *WEAVER, ARTHUR G., F.S.A., Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1966 WEBB, BERNARD L., F.C.A.S., Actuarial Specialist, Sentry Ins. Group, Stevens Point, Wis. 54481
- 1966 WEBB, JAMES O., JR., A.C.A., Assistant Actuary, Blue Cross-Blue Shield, 425 N. Michigan Ave., Chicago, Ill. 60690
- 1966 WEBER, MICHAEL E., A.S.A., Assistant Actuary, Southwestern Life Ins. Co., Dallas, Tex. 75221
- 1965 *WEBSTER, ANDREW C., F.S.A., F.F.A., A.I.A., 269 Millard Ave., North Tarrytown, N.Y. 10591
- 1966 WEBSTER, DAVID A., A.S.A., Consulting Actuary, George V. Stennes & Associates, 2112 First National Bank Bldg., Minneapolis, Minn. 55402
- 1966 WEBSTER, LAWRENCE B., A.C.A., Administrative Vice-President and Actuary, Rushmore Mutual Life Ins. Co., Rapid City, S.D. 57701
- 1966 WEBSTER, LINDSAY M., A.C.A., Vice-President and Actuary, Chesapeake Life Ins. Co., Philadelphia, Pa. 19103
- 1965 *WECK, FRANK A., F.S.A., Vice-President and Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1967 WEICHEL, ROBERT J., Merriman & Weichel, Consulting Actuaries, Scranton National Bank Bldg., Scranton, Pa. 18503
- 1965 *WEILL, DORANCE B. (Miss), F.S.A., Actuarial Associate, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1966 WEIMER, ROBERT A., A.S.A., Assistant Actuary, Western & Southern Life Ins. Co., Cincinnati, Ohio 45202
- 1966 WEINBERG, ABRAHAM A., A.C.A., Consulting Actuary, 14 E. Jackson Blvd., Chicago, Ill. 60604
- 1966 WEINSTEIN, LOUIS, A.S.A., Associate Actuary, Woodward & Fondiller, Inc., 730 Fifth Ave., New York, N.Y. 10019
- 1965 *WEINSTEIN, MAX S., F.S.A., A.C.A.S., Actuary, State of New York Employees' Retirement System, Albany, N.Y. 12201
- 1966 WEISLEDER, STANLEY, M.C.A., A.F.A.A., Chief Actuary, Citadel Life Ins. Co. of New York, New York, N.Y. 10022
- 1965 *WEISS, WILLARD A., F.C.A.P., Partner and Actuary, Eugene M. Klein & Associates, 1000 Superior Bldg., Cleveland, Ohio 44114
- 1966 WELLMAN, ALEX C., A.S.A., A.C.A.S., Vice-Chairman of the Board, Protective Life Ins. Co., Birmingham, Ala. 35202

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- 1965 *WELLS, EDWARD H., 20 Berkeley Rd., Millburn, N.J. 07041
- 1966 WELLS, WALTER I., A.S.A., West Sterling, Mass. 01565
- 1965 *WENDT, EDWARD G., JR., F.S.A., Second Vice-President and Actuary, New York Life Ins. Co., New York, N.Y. 10010
- 1965 *WENDT, RICHARD K., F.S.A., Life Actuary, Nationwide Life Ins. Co., Columbus, Ohio 43216
- 1966 WENDT, WILLIAM R., Second Vice-President, United Benefit Life Ins. Co., Omaha, Nebr. 68131
- 1965 *WEST, CHARLES E., F.S.A., 720 Cedar Grove Rd., R.D. Box 71, Media, Pa. 19063
- 1966 WEST, CHARLES S., A.C.A., Vice-President and Actuary, States General Life Ins. Co., Dallas, Tex. 75224
- 1965 *WHINREY, EDWIN N., F.S.A., Senior Mathematician, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1965 *WHITBREAD, FRANK G., F.S.A., A.C.A.S., Second Vice-President, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801
- 1965 *WHITE, AUBREY, A.C.A.S., F.S.A., F.C.I.A., Consulting Actuary and Manager, Eastern Div., Peat, Marwick, Mitchell & Co., 1500 Walnut St., Philadelphia, Pa. 19102
- 1966 WHITE, GEOFFREY B., F.S.A., F.C.I.A., Vice-President and Actuary, William M. Mercer, Ltd., 580 Hornby St., Vancouver 1, British Columbia
- 1965 *WHITE, WILLIAM A., F.S.A., Assistant Actuary, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19105
- 1965 *WHITE, WILLIAM K., F.S.A., Vice-President—Group Div., Aetna Life & Casualty, Hartford, Conn. 06115
- 1965 *WHITE, WILLIAM M., JR., F.S.A., Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1965 *WHITLEY, BENJAMIN R., F.S.A., Assistant Vice-President and Associate Actuary, Standard Ins. Co., Portland, Ore. 97204
- 1966 WHITING, DOUGLAS B., President, United Life & Accident Ins. Co., Concord, N.H. 03301
- 1965 *WHITNEY, ROBERT L., F.S.A., Associate Actuary, Mutual of New York, New York, N.Y. 10019
- 1966 WHITON, ALBERT E., A.S.A., Assistant Actuary, Travelers Ins. Co., Hartford, Conn. 06115
- 1966 WICKS, GEORGE C., A.S.A., Superintendent, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1965 *WIEBKE, HAROLD G., 500 Ross Pl., Oceanside, N.Y. 11572
- 1965 *WIEDER, JOHN W., JR., F.C.A.S., Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
- 1967 WIGHTMAN, MARY G. (MPS), Actuary, Hewitt Associates, Libertyville, Ill. 60048
- 1966 WILCOX, WALTER E., A.S.A., Internal Revenue Service, 1111 Constitution Ave., N.W., Washington, D.C. 20224
- 1965 *WILDE, PETER R., F.S.A., Director of Equity Fund Development, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1965 *WILLEMIN, RICHARD J., F.S.A., Assistant Actuary, Metropolitan Life Ins. Co., Ottawa 4, Ontario
- 1966 WILLIAMS, CHARLES D., III, F.S.A., A.I.A., Vice-President and Chief Actuary, Jefferson National Life Ins. Co., Indianapolis, Ind. 46204
- 1965 *WILLIAMS, DEAN E., Group Actuary, General American Life Ins. Co., St. Louis, Mo. 63166
- 1965 *WILLIAMS, DEWEY G., F.C.A.S., Vice-President and Actuary, Employers' Ins. of Texas, Dallas, Tex. 75221

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- 1965 *WILLIAMS, EDWARD B., F.S.A., Vice-President and Comptroller, New York Life Ins. Co., New York, N.Y. 10010
- 1965 *WILLIAMS, HARRY V., F.C.A.S., President, Hartford Ins. Group, Hartford, Conn. 06115
- 1965 *WILLIAMS, JOHN H., F.C.A.P., Senior Associate, George B. Buck, Consulting Actuary, 2 Pennsylvania Plaza, New York, N.Y. 10001
- 1966 WILLIAMS, JOHN HARRY, M.C.A., Principal, Lybrand, Ross Bros. & Montgomery, 60 Broad St., New York, N.Y. 10004
- 1965 *WILLIAMS, JOHN R., F.S.A., Second Vice-President, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801
- 1965 *WILLIAMS, P. ADGER, F.C.A.S., Vice-President, Travelers Ins. Co., Hartford, Conn. 06115
- 1965 *WILLIAMSON, W. RULON, Research Actuary, 3400 Fairhill Dr., Washington, D.C. 20023
- 1966 WILLIAMSON, WILLIAM R., JR., A.S.A., Assistant Manager—Group Records & Valuation, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *WILLS, THOMAS L., 52 Arlington Rd., West Hartford, Conn. 06107
- 1965 *WILLSEY, LYNN W., F.C.A.S., Actuary—Group Dept., Travelers Ins. Co., Hartford, Conn. 06115
- 1966 WILSON, CHARLES E., A.S.A., Vice-President, Teachers Ins. & Annuity Assn., New York, N.Y. 10017
- 1967 WILSON, GERALD I., Actuary, Hewitt Associates, Libertyville, Ill. 60048
- 1965 *WILSON, J. C., Security General Ins Co, Winston-Salem, N.C. 27100
- 1965 *WILSON, MARY CUSIC (MRS.), F.S.A., F.F.A.A., 3206 35th Ave, Rock Island, Ill. 61201
- 1966 WILSON, ROSS J., F.C.A.P., A.S.A., David G. Stone, Inc, P.O. Box 111, Glen Ridge, N.J. 07028
- 1967 WILSON, W. W., JR., President, United American Life Ins. Co., Denver, Colo. 80202
- 1965 *WINDECKER, ARTHUR A., F.S.A., Second Vice-President, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1965 *WINKENWERDER, RICHARD A., F.S.A., Consulting Actuary, Milliman & Robertson, Inc, 914 2nd Ave., Seattle, Wash. 98104
- 1965 *WINN, SAMUEL, F.S.A., Executive Vice-President, Warner-Watson, Inc., 75 Federal St., Boston, Mass. 02110
- 1966 WINNIS, WILLIAM H., Actuarial Assistant, Union Labor Life Ins. Co., New York, N.Y. 10022
- 1965 *WINSLOW, HENRY N., F.S.A., Assistant Group Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *WINTER, BERT A., F.S.A., Vice-President and Associate Actuary, Prudential Ins. Co., Newark, N.J. 07101
- 1966 WINTERS, HERBERT A., A.F.A.A., A.C.A., A.S.A., Executive Vice-President, Great Southern Life Ins. Co., Houston, Tex. 77001
- 1966 WINTERS, JACQUES M., A.S.A., Administrative Vice-President, National Life Ins. Co. of Florida, Jacksonville, Fla. 32217
- 1965 *WINTERS, ROBERT C., F.S.A., Executive General Manager, Prudential Ins. Co., Chicago, Ill. 60601
- 1965 *WIRTH, WILLIAM C., F.S.A., Vice-President, Life Ins. Co. of Virginia, Richmond, Va. 23209
- 1965 *WISDOM, EUGENE, F.S.A., Consulting Actuary, Rudd & Wisdom, 1104 Perry-Brooks Bldg, Austin, Tex. 78701
- 1965 *WISHART, ROBERT A., A.S.A., F.C.A.P., Actuary, George B. Buck, Consulting Actuary, 2 Pennsylvania Plaza, New York, N.Y. 10001

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- 1966 WITTLAKE, J. CLARKE, A.C.A.S., Executive Vice-President, Business Men's Assur. Co, Kansas City, Mo. 64141
- 1966 WOJCIEK, EDWARD J., A.S.A., Actuarial Staff Assistant, Continental Assur. Co., Chicago, Ill. 60604
- 1966 WOLF, HERBERT S., M.C.A., Partner, Wolfman & Muscovitch, 140 S. Dearborn St., Chicago, Ill. 60603
- 1966 WOLFE, SETH A., Vice-President and Actuary, Home Mutual Life Ins. Co., Baltimore, Md. 21201
- 1965 *WOLFENDEN, HUGH H., F.I.A., F.S.A., Grosvenor House, 500 Wall St., Seattle, Wash. 98121
- 1965 *WOLFMAN, MAURICE, F.S.A., F.C.A.P., F.F.A.A., Partner, Wolfman & Moscovitch, 140 S. Dearborn St., Chicago, Ill. 60603
- 1965 *WOLFSON, IRVING S., F.S.A., Second Vice-President and Treasurer, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115
- 1965 *WOLLMAN, MILTON H., F.S.A., Vice-President, Huggins & Co, Inc., 1401 Walnut St., Philadelphia, Pa. 19102
- 1966 WOOD, J. KENNETH, JR., A.S.A., Manager—Systems Development, Pan-American Life Ins. Co., New Orleans, La. 70119
- 1965 *WOOD, JACK E., F.S.A., Consulting Actuary, Nelson & Warren, Inc., 111 S. Bemiston Ave., St. Louis, Mo. 63105
- 1965 *WOOD, JOHN W., JR., F.S.A., Consulting Actuary, Towers, Perrin, Forster & Crosby, Inc., Three Penn Center, Philadelphia, Pa. 19102
- 1965 *WOOD, MILTON J., Consulting Actuary, 16 Wardwell Rd., West Hartford, Conn. 06107
- 1965 *WOOD, R. NORMAN, F.I.A., A.S.A., F.C.A.P., Vice-President—Actuarial, Alexander & Alexander, Inc., 2 N. Riverside Plaza, Chicago, Ill. 60606
- 1965 *WOODY, JOHN C., Actuary, North American Reassur. Co., New York, N.Y. 10017
- 1965 *WOODLEY, CLIFFORD J., F.S.A., Vice-President and Actuary, Home Beneficial Life Ins. Co., Richmond, Va. 23230
- 1965 *WOODMAN, HARRY A., JR., F.S.A., Assistant Vice-President, New York Life Ins. Co., New York, N.Y. 10010
- 1966 WOODS, CYRIL J., F.I.A., F.S.A., F.C.I.A., Senior Vice-President, William M. Mercer, Ltd., Place Ville Marie, Montreal 2, Quebec
- 1967 WOODS, VIRGINIA (MISS), M.C.A., Actuary and Pension Plan Consultant, Western Benefit Plan Consultants, Inc., 26 O'Farrell St., San Francisco, Calif. 94108
- 1966 WOODWORTH, JAMES H., A.C.A.S., Assistant Secretary, Hartford Ins. Group, Hartford, Conn. 06115
- 1965 *WOOLERY, JAMES M., F.S.A., 3207 Sussex Rd., Raleigh, N.C. 27607
- 1966 WORKMAN, BRUCE L., M.C.A., Associate, Haight, Davis & Haight, Inc., Ninth & West Dodge Rd., Omaha, Nebr. 68114
- 1965 *WORKMAN, LEWIS C., F.S.A., Actuarial Vice-President, Central Life Assur. Co., Des Moines, Iowa 50306
- 1967 WORKS, JAMES W., A.S.A., Consulting Actuary, Strong, Thompson & Works, 511 N. Akard St., Dallas, Tex. 75201
- 1966 WORLEY, JOHN L., JR., A.S.A., Associate Actuary, Life & Casualty Ins. Co., Nashville, Tenn. 37219
- 1965 *WRIGHT, BRYAN, F.S.A., F.C.A.S., Actuary, Dept. Banking and Insurance, State of New Jersey, State House Annex, Trenton, N.J. 08625
- 1967 WRIGHT, RICHARD F., A.C.A., Consultant, Peat, Marwick, Mitchell & Co., 111 Washington Ave., Albany, N.Y. 12210

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- 1965 *WRIGHT, WILLIAM S., JR., F.S.A., Actuary, Peat, Marwick, Mitchell & Co., 70 Pine St., New York, N.Y. 10005
- 1966 WYMAN, RICHARD B., A.S.A., Assistant Actuary, SAFECO Ins Group, Bellevue, Wash. 98004
- 1966 YANIS, DAVID, F.S.A., Assistant Vice-President, Consulting Actuary, Alexander & Alexander, Inc., 225 Broadway, New York, N.Y. 10007
- 1965 *YARDLEY, CHARLES A., F.S.A., Vice-President and Actuary, New England Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *YARDLEY, MARY ELLEN (MISS), F.S.A., Assistant Actuary, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19101
- 1966 YATES, J. ARNOLD, Actuary and Assistant Treasurer, Savings Bank Life Ins. Co., Hartford, Conn. 06103
- 1965 *YEARY, PAUL D., F.S.A., Associate Actuary, Western-Southern Life Ins. Co., Cincinnati, Ohio 45202
- 1967 YEN, FRANK T., Actuary, Marsh & McLennan, Inc., 3663 W. Sixth St., Los Angeles, Calif. 90005
- 1966 YENNER, RALPH D., Supervising Actuary, American Telephone & Telegraph Co., 195 Broadway, New York, N.Y. 10007
- 1965 *YODER, ROBERT S., F.S.A., Administrative Vice-President, Commonwealth Life Ins. Co., Louisville, Ky. 40202
- 1965 *YORK, WILLIAM S., F.S.A., Senior Vice-President, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *YOUNG, DAVID H., JR., F.S.A., Vice-President and Actuary, Monarch Life Ins. Co., Springfield, Mass. 01101
- 1966 YOUNG, FLOYD E., A.S.A., Consulting Actuary, Industrial Accident Board & Teachers Retirement System, 706 Monroe St., Helena, Mont. 59601
- 1965 *YOUNG, GEORGE W., F.S.A., Senior Vice-President, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1965 *YOUNG, HOWARD, Actuary, UAW, 8000 E. Jefferson Ave., Detroit, Mich. 48214
- 1966 YOUNG, RALPH E., Actuarial Vice-President, Western Life Ins. Co., St. Paul, Minn. 55102
- 1965 *YOUNG, ROBERT V., F.S.A., Actuary, Johnson & Higgins of Washington, Inc., 860 White-Henry-Stuart Bldg., Seattle, Wash. 98101
- 1965 *YOUNG, THOMAS J., F.S.A., Assistant Actuary, Equitable Life Ins. Co., Des Moines, Iowa 50306
- 1965 *YOUNG, THOMAS M., F.S.A., David G. Stone, Inc., 946 Bloomfield Ave., Glen Ridge, N.J. 07028
- 1965 *YOUNT, HUBERT W., P.O. Box 489, Amherst, Mass. 01002
- 1965 *ZARET, FRANK, F.S.A., Assistant Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1966 ZATTO, JOSEPH R., A.S.A., Associate Actuary, Alexander & Alexander, Inc., 225 Broadway, New York, N.Y. 10007
- 1965 *ZEFFERT, MARTIN L., F.S.A., Second Vice-President—Ins. Operations, Fidelity Mutual Life Ins. Co., Philadelphia, Pa. 19101
- 1965 *ZEIGER, EDWARD C., F.S.A., Vice-President and Actuary, Guardian Life Ins. Co., New York, N.Y. 10003
- 1966 ZORY, PETER B., A.C.A.S., Actuary, State Farm Mutual Automobile Ins. Co., Bloomington, Ill. 61701
- 1967 ZUBAY, ELI A., Professor of Actuarial Science, Georgia State College, 33 Gilmer St., S.E., Atlanta, Ga. 30303
- 1967 ZWILLING, PAUL R., F.S.A., Mathematician, Equitable Life Assur. Soc., New York, N.Y. 10019

Certificate Number 2948

STATE OF ILLINOIS
OFFICE OF
THE SECRETARY OF STATE

[SEAL]

TO ALL TO WHOM THESE PRESENTS SHALL COME, GREETING:

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

NOW THEREFORE, I, PAUL POWELL, *Secretary of State of the State of Illinois, by virtue of the powers vested in me by law, do hereby issue this Certificate of Incorporation and attach thereto a copy of the Articles of Incorporation of the aforesaid corporation.*

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

[SEAL]

[Signed] PAUL POWELL
SECRETARY OF STATE

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

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

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

We, the undersigned,

(Not less than three)

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

being natural persons of the age of twenty-one years or more and citizens of the United States, for the purpose of forming a corporation under the "General Not For Profit Corporation Act" of the State of Illinois, do hereby adopt the following Articles of Incorporation:

- The name of the corporation is: American Academy of Actuaries.
- The period of duration of the corporation is: Perpetual
(Please state "perpetual" or a definite number of years)
- The address of its initial REGISTERED OFFICE in the State of Illinois is: 208 South La Salle Street in the City of Chicago (11) County of Cook
(Zone)
and the name of its initial Registered Agent at said Address is Arthur A. McKinnie.
- The first Board of Directors shall be 26 in number, their
(Not less than three)
names and addresses being as follows:

Name	Number	Street	Address City	State
EDWARD D. BROWN, JR.,	209	West Jackson Blvd.,	Chicago, Illinois	60606
ROBERT E. BRUCE,	7620	North Rogers Avenue,	Chicago, Illinois	60626
GEORGE M. BRYCE,	1301	South Harrison Street,	Fort Wayne, Indiana	46801
GEORGE B. BUCK, JR.,	60	Worth Street,	New York 13,	New York
DONALD F. CAMPBELL,	221	North LaSalle Street,	Chicago, Illinois	60601
GILBERT W. FITZHUGH,	1	Madison Avenue,	New York, New York	10010
FRANK J. GADIENT,	1504	Third Avenue,	Rock Island, Illinois	
WILLIAM E. GROVES,	420	Audubon Building,	New Orleans, Louisiana	70112
FRANK HARWAYNE,	123	William Street,	New York 38,	New York
VICTOR E. HENNINGSEN,	720	E. Wisconsin Avenue,	Milwaukee, Wisconsin	53202
WALTER KLEM,	1285	Avenue of the Americas,	New York, New York	10019
WILLIAM LESLIE, JR.,	80	Maiden Lane,	New York, New York	10038
LAURENCE H. LONGLEY-COOK,	1600	Arch Street,	Philadelphia 1,	Pennsylvania
DANIEL J. McNAMARA,	125	Maiden Lane,	New York 38,	New York
NORTON E. MASTERSON,	200	Strongs Avenue,	Stevens Point, Wisconsin	
ALLEN L. MAYERSON,		University of Michigan,	Ann Arbor, Michigan	48104
JOHN H. MILLER,	1250	State Street,	Springfield, Massachusetts	01101
WENDELL A. MILLIMAN,	914	2nd Avenue,	Seattle, Washington	98104
THOMAS E. MURRIN,	3333	California Street,	San Francisco, California	94120
JOSEPH MUSER,	1625	K Street N.W ,	Washington, D.C.	20006
ROBERT J. MYERS,		Social Security Administration,	Washington 25,	D.C.
HENRY F. ROOD,	1301	South Harrison Street,	Fort Wayne, Indiana	46801
WALTER L. RUGLAND,	222	West College Avenue,	Appleton, Wisconsin	54912
H. RAYMOND STRONG,	511	North Akard Street,	Dallas, Texas	
ANDREW C. WEBSTER,	1740	Broadway at 55th Street,	New York, New York	10019
MARY CUSIC WILSON,	230	Sixteenth Street,	Rock Island, Illinois	61202

5. The purpose or purposes for which the corporation is organized are:
 - (a) To advance the knowledge of actuarial science, which had its origin in the application of the doctrine of probabilities to human affairs and from which life insurance, pension plans, casualty insurance, and other analogous institutions derive their principles of operation;
 - (b) To encourage the consideration of all monetary questions involving, separately or in combination, the mathematical doctrine of probabilities and the principles of interest;
 - (c) To promote education in actuarial science and the interchange of information among actuaries and among the various actuarial organizations;

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

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

6.

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

(INCORPORATORS MUST SIGN BELOW)

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

ACKNOWLEDGMENT

STATE OF INDIANA }
County of Allen } ss.

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

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

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

Place
(Notarial Seal)
Here

[Signed] GLORIA DEAN ASBELL
Notary Public

ACKNOWLEDGMENT

STATE OF LOUISIANA }
County of Orleans } ss.

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

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

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

Place
(Notarial Seal)
Here

[Signed] DAVID EARL HOGAN
Notary Public

ACKNOWLEDGMENT

STATE OF CALIFORNIA }
County of San Francisco } ss.

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

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

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

Place
(Notarial Seal)
Here

[Signed] ETHEL L. WATKINS
Notary Public

BYLAWS
OF THE
AMERICAN ACADEMY OF
ACTUARIES
(THE ACADEMY)

(A CORPORATION ORGANIZED UNDER THE
ILLINOIS GENERAL NOT FOR PROFIT CORPORATION ACT)
ADOPTED APRIL 29, 1966

ARTICLE I
MEMBERSHIP

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

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

SEC. 2. *Requirements for Admission to Membership.*

A. *On the date the first Board of Directors meets to adopt the initial Bylaws and to elect the first Officers of the Academy, hereinafter called the "Date of Organization," the following shall be enrolled as members:*

1. All persons who on the said Date of Organization were members in good standing of the American Academy of Actuaries, an unincorporated association. (A member "in good standing" is one who has paid the dues of the said unincorporated association for the year 1966 or who, because of age or disability, under the terms of the bylaws of said association has been exempted from payment of dues.)
2. Any person who became a member of the predecessor unincorporated association at its date of organization or subsequently by approval of his application for membership and who (a) has not paid the 1966 dues of said association, (b) has not been exempted from such dues because of age or disability, or (c) has not resigned his membership in said association, shall by mailed notice be given

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

B. *After the Date of Organization.* Any person not enrolled under paragraph A may apply for membership and shall become a member by meeting the following experience and education requirements (and if not a resident of the United States such other requirements as may be established by the Board of Directors), provided that his application is approved by at least 75 per cent of the whole Admissions Committee and confirmed by a majority of the whole Board of Directors or is approved by more than 50 per cent but less than 75 per cent of the whole Admissions Committee and confirmed by at least 75 per cent of the whole Board of Directors. Each candidate for admission shall submit an application which shall include a résumé of his education, background, and experience, together with such other information as the Admissions Committee may request.

1. *Experience Requirements.* If the candidate for membership has attained Fellowship by examination in any of the actuarial organizations named in paragraph 2 below, he must, at the date of his application for membership, have had five years of experience in responsible actuarial work. Each other candidate must, at the date of his application, have had seven years of experience in responsible actuarial work. "Responsible actuarial work" is defined as work which has required knowledge and skill in solving practical actuarial problems in any of the following fields: life and health insurance involving individual policies, group insurance, social insurance, pensions, and property and casualty insurance.

2. *Education Requirements.*

a) A candidate who was, at the Date of Organization,

- (i) a Fellow or Associate of the Casualty Actuarial Society
 - (ii) a Fellow, Member, or Associate of the Conference of Actuaries in Public Practice
 - (iii) an Active Member or Associate of the Fraternal Actuarial Association, or
 - (iv) a Fellow or Associate of the Society of Actuaries
- shall be deemed to have met all education requirements.

b) Each other candidate shall be required to apply under either a Life and Health Insurance and Pensions Major or a Property

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

(i) Until January 1, 1970.

Any candidate applying during this period may be required by the Admissions Committee to provide it with satisfactory evidence of his knowledge and skill by taking an examination specially designed for this purpose.

(ii) January 1, 1970, to December 31, 1970.

(A) Any candidate applying during this period under the Life and Health Insurance and Pensions Major who has been enrolled as an Associate of the Society of Actuaries shall be deemed to have met all education requirements. Each other candidate shall be required to have passed a comprehensive examination in every one of the following numbered subject categories:

- (1) General mathematics,
- (2) Probability and statistics,
- (3) Finite differences and compound interest,
- (4) Life contingencies, and
- (5) Demography, principles underlying the construction of mortality and other tables, elements of graduation of mortality tables and other series, and the sources and characteristics of the principal mortality and disability tables (including the methods used in their construction and graduation) and of the principal mortality and disability investigations.

(B) Any candidate applying during this period under the Property and Casualty Insurance Major who has been enrolled as an Associate of the Casualty Actuarial Society shall be deemed to have met all education requirements. Each other candidate shall be required to have passed a comprehensive examination in every one of the following numbered subject categories:

- (1) General mathematics,
- (2) Probability and statistics,
- (3) Compound interest and life contingencies,

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

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

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

ARTICLE II

MEETINGS OF THE MEMBERS

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

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

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

ARTICLE III

BOARD OF DIRECTORS

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

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

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

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

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

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

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

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

SEC. 4. *Quorum*. At meetings of the Board, one-third of the members of the Board shall constitute a quorum.

SEC. 5. *Duties and Powers*. The Board shall have, in addition to the powers and authority expressly conferred upon it by these Bylaws, the right, power, and authority to exercise all such powers and to do all such acts and things as may be appropriate to carry out the purposes of the Academy. Without prejudice to the general powers so conferred, the Board shall have the following specific powers:

- a) To act in accordance with the provisions of the Articles of Incorporation of the Academy and the laws of the state of Illinois.
- b) To establish the location of the principal office of the Academy.
- c) To invest and administer the funds of the Academy.
- d) To arrange for an annual audit of the accounts of the Treasurer.
- e) To prescribe examinations and other requirements for admission, as provided in Article I, Section 2, of the Bylaws.
- f) To elect the Officers of the Academy.
- g) To approve applications for membership as required in the Bylaws.
- h) To elect an Admissions Committee, a Review and Evaluation Committee, and to authorize such other committees as it may deem necessary for the conduct of the affairs of the Academy.
- i) To establish and prescribe the use of a corporate seal.

ARTICLE IV

OFFICERS

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

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

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

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

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

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

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

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

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

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

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

ARTICLE V

DUTIES OF OFFICERS

SECTION 1. *President.* The President shall preside at the meetings of the Board and of the Academy. *He shall appoint committees authorized by the Board.* He may sign with the Treasurer, or any other person authorized by the Board, contracts or other instruments which the Board has authorized to be executed.

SEC. 2. *President-Elect.* The President-Elect shall have such duties as may be assigned to him by the President or by the Board. In the absence of the President, or in the event of his inability or refusal to act, the President-Elect shall perform the duties of the President's office.

SEC. 3. *Vice-Presidents.* Each of the Vice-Presidents shall have such duties as may be assigned to him by the President or by the Board.

SEC. 4. *Secretary.* The Secretary shall record and file minutes of all meetings of the Board, give all notices, be custodian of the corporate records of the Academy, and in general shall perform all customary duties incident to the office of Secretary.

SEC. 5. *Treasurer.* The Treasurer shall keep a register of the members, have charge of the preparation and publication of any *Year Book* which may be published, have general supervision of any arrangements for holding examinations, have charge and custody of all funds and securities, collect dues, pay bills, prepare financial statements, and in general perform all customary duties incident to the office of Treasurer. The Treasurer shall give a bond for the faithful discharge of his duties, the cost of which shall be paid by the Academy.

ARTICLE VI

FINANCES AND CONTRACTS

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

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

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

SEC. 2. *Contracts.* The Board may authorize any Officer or agent to enter into any contract or execute and deliver any instrument in the name or on behalf of the Academy.

SEC. 3. *Checks.* All checks, drafts, or other orders for the payment of money, notes, or other evidences of indebtedness shall be signed by such Officer or agent of the Academy as shall from time to time be determined by the Board.

SEC. 4. *Deposits.* All funds of the Academy not otherwise employed or invested shall be deposited to the credit of the Academy in such banks, trust companies, or other depositories as the Board may select.

ARTICLE VII

RESIGNATION AND DISCIPLINE OF MEMBERS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

ARTICLE VIII

NOTICE

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

ARTICLE IX

INDEMNIFICATION OF DIRECTORS, OFFICERS, AND COMMITTEE MEMBERS

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

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

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

ARTICLE X

USE OF FINANCIAL RESOURCES: DISSOLUTION

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

ARTICLE XI

AMENDMENTS

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

GUIDES TO PROFESSIONAL CONDUCT

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

6. *Remuneration.*—The member will make full and timely disclosure to a client as to all direct and indirect compensation that he or his firm may receive from all sources in relation to any assignment the member or his firm undertakes for the client.

7. *Use of Titles.*—The member will use a title or designation dependent upon election or appointment within the Academy, such as "President," "Member of the Board of Directors," or "Member of the Education and Examination Committee," only when he is acting in such capacity in behalf of the Academy.

MEMBERSHIP IN THE AMERICAN ACADEMY OF ACTUARIES

The American Academy of Actuaries has been organized with the expectation that, in the United States, membership in the Academy will be recognized generally as identifying those who are competent in the actuarial profession.

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

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

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

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

Academy. Complete instructions will be submitted to each applicant with the application.

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

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

An application fee of \$10 must accompany each application. Dues for the year 1968 have been established by the Board of Directors at \$10 per member. The application fee will be applied toward payment of dues for the calendar year in which a candidate is accepted for membership. Application fees paid by candidates who are not accepted for membership will not be refunded.

Applications and all inquiries should be addressed to:

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

PRESIDENT'S REPORT

In reporting briefly on Academy affairs for the year 1967, I think it appropriate first formally to recognize and acknowledge the significant leadership and contributions of Henry Rood, who was my predecessor as first president of the Academy. He was one of the principal architects of the Academy's formation and contributed much time and effort to Academy affairs. It was indeed an honor to have had an opportunity to succeed Mr. Rood in serving the Academy as president in 1967.

One of the principal areas of activity during the year was the extensive and time-consuming efforts of Chairman Wendell Milliman and the other members of the Admissions Committee. Approximately two hundred new members were admitted to the Academy during the year. In addition, arrangements were made to provide for the first interim examination in accordance with the Bylaw provision governing admissions. In this connection Chairman Julius Vogel and the other members of the Committee on Education and Examination spent many long hours in developing the comprehensive and representative examination that was given in September.

Another very active phase of Academy affairs during the year was the work of the Accreditation Committee under the chairmanship of Andrew Webster. A bill for accreditation of actuaries was passed during the year in Indiana, to be effective January 1, 1968. This bill embodies the concepts developed by the Committee and represents a significant precedent in the area of accreditation of actuaries. While legislation was not introduced in any other states, many studies and conferences regarding the desirability of additional legislation or administrative orders were conducted by the Committee, which continues to be most active in this area. Likewise, it is closely following federal developments, including the bill introduced by Senator Javits. The Committee has also maintained liaison with the N.A.I.C. through its Committee To Study Accreditation of Actuaries, which completed its work at the November, 1967, meeting of the N.A.I.C.

The Committee on Review and Evaluation, of which Walter Rugland is chairman, also contributed significantly to the activities of the Academy during the year. This committee's work was in two principal areas: (1) the further development and clarification of the future examination policy of the Academy which culminated in a proposed revision of Article I, Section

2b, of the Bylaws, and (2) the development of a joint committee with the other five actuarial organizations in North America with respect to coordination of examination policy matters. As a result, a joint Committee of Review and Evaluation has been established to provide a continuing review of policy matters relating to the Education and examination of actuaries and to study these matters and, when appropriate, make recommendations on them to the governing bodies of the organizations represented on the joint committee.

In summary, the officers, directors, and the various committees of the Academy were most active during 1967 in their service to the Academy. The dedication and diligence of these associates contributed very effectively to the progress that the Academy enjoyed during my term as president, and I wish to express my thanks to them for their excellent work and sincere dedication. At the Board of Directors meeting prior to the Annual Meeting, Mr. L. H. Longley-Cook submitted his resignation as a Vice-President and Board Member because he has established residence outside the United States. This resignation was accepted with regret, and my report would be incomplete without an expression of the Board's appreciation as well as my personal appreciation for his pioneering work in the original planning and establishment of the Academy and for his diligent service in the administrative work of the Academy.

THOMAS E. MURRIN

FINANCIAL REPORT

STATEMENT OF ASSETS AND FUND BALANCE

OCTOBER 31, 1967

ASSETS

Harris Trust and Savings Bank, Chicago, Illinois:

Checking account	\$ 2,995.90	
Certificates of deposit	20,000 00	\$22,995 90
		<hr/>
Petty cash fund		50 00
Cash on hand		170 00
		<hr/>
		<u>\$23,215 90</u>

FUND BALANCE

Balance, October 24, 1966	\$13,316.08
Excess of cash receipts over cash disbursements for the period	
October 25, 1966, to October 31, 1967	9,899.82
	<hr/>
Balance, October 31, 1967	<u>\$23,215.90</u>

STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS

FOR THE PERIOD OCTOBER 25, 1966, TO OCTOBER 31, 1967

Cash Receipts:

Membership dues	\$21,901.00	
Less refunds	60.00	\$21,841 00
		<hr/>
Interest—certificates of deposit		500 00
		<hr/>
Total cash receipts		<u>\$22,341.00</u>

Cash disbursements:

Administrative expense—Society of Actuaries	\$ 3,991.65
Insurance—liability policy	686.40
Accreditation expense—travel	155.82
Admissions committee expenses.	1,671.27
Auditing	200.00
Printing and mailing service	419.74
Board of Directors meeting	95.07
Shipping, postage, and postage-meter rental .	501.18
Office supplies	384.49
Miscellaneous	30.53

Yearbook:

Printing	\$3,793.23	
Mailing and postage	511.80	4,305.03

Total cash disbursements		<u>\$12,441.18</u>
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Excess of cash receipts over cash disbursements		<u><u>\$ 9,899.82</u></u>
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ROBERT E. BRUCE, *Treasurer*
American Academy of Actuaries
Chicago, Illinois

We have examined the accompanying statement of assets and fund balance, resulting from cash transactions of AMERICAN ACADEMY OF ACTUARIES (an Illinois not-for-profit corporation) as of October 31, 1967, and the related statement of cash receipts and disbursements on account of income and expenses for the period October 25, 1966, to October 31, 1967. Our examination was made in accordance with generally accepted auditing standards, and accordingly included such tests of the accounting records, and such other auditing procedures as we considered necessary in the circumstances.

In our opinion, the accompanying statements present fairly the assets and fund balance of the American Academy of Actuaries at October 31, 1967, resulting from cash transactions and the income collected and expenses disbursed during the period October 25, 1966, to October 31, 1967, on a basis consistent with that of the preceding year.

WOLF AND COMPANY
Certified Public Accountants

Chicago, Illinois
January 8, 1968

MINUTES OF ANNUAL MEETING

Second Annual Meeting of the Members of American Academy of Actuaries held at 12:15 P.M., November 14, 1967, at Hotel America, Hartford, Connecticut.

The meeting was called to order by President Thomas Murrin. The Secretary read the Notice of Annual Meeting dated October 19, 1967, sent to all Members. Approximately 165 members were in attendance.

Minutes of the first Annual Meeting held on October 31, 1966, at the Americana Hotel, Bal Harbour, Florida, were read by the Secretary. Motion was made and seconded that minutes be approved. Carried.

Secretary Masterson reported on the transfer of the office and records from George Bryce in Fort Wayne, Indiana, to Stevens Point, Wisconsin, with his election as Secretary to succeed Mr. Bryce. During the past year the executive office of the Academy was established at 208 South La Salle Street, Chicago, under a contract for services with the office of the Society of Actuaries.

During the current corporate year there were five meetings of the Board of Directors: October 31, 1966, February 23, 1967, April 21, 1967, September 14, 1967, and November 14, 1967. At the Board Meeting held just prior to the Annual Meeting, two amendments to the Bylaws were approved. The Secretary announced that these amendments would be submitted by mail for action by the entire membership in accordance with Article XI of the Bylaws.

He reported that the current membership numbered 2,326.

Treasurer R. E. Bruce summarized the financial status of the Academy and reported on the action of the Board of Directors at the November 14, 1967, meeting establishing dues for 1968 at \$10.00.

President Murrin reported on the significant actions of the Board of Directors during the corporate year.

Chairman Longley-Cook presented for the Nominating Committee the following for members of the Board of Directors, for three-year terms to succeed the six directors whose terms expire:

HAROLD E. CURRY, Property-Casualty, Illinois
J. STANLEY HILL, Life, Minnesota
MORTON D. MILLER, Life, New York
JOHN S. RUDD, JR., Consultant, Texas
PEARCE SHEPHERD, Life, New Jersey
H. RAYMOND STRONG, Consultant, Texas

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

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

President Murrin introduced President-elect John Miller who would succeed to the presidency at the adjournment of the meeting. Mr. Miller spoke briefly and expressed his appreciation for the opportunity to serve the Academy as its President.

The meeting adjourned at 12:45 P.M.

NORTON E. MASTERSON
Secretary