AMERICAN ACADEMY of ACTUARIES

1970 Year Book

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CHICAGO, ILLINOIS
JANUARY 1, 1970
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HISTORICAL BACKGROUND

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

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

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

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

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

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

H. F. Rood
First President
BOARD OF DIRECTORS

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Term Expires  
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PAST-PRESIDENTS: 

JOHN H. MILLER  
WENDELL MILLIMAN  

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1971

ELECTED: 

W. HAROLD BITTEL  
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MORTON D. MILLER  
JOHN S. RUDD, JR.  
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EDWIN B. LANCASTER  
DANIEL J. McNAMARA  
JOSEPH MUSHER  
ROBERT H. TAYLOR  

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OFFICE OF THE ACADEMY

Executive Secretary: ARTHUR A. MCKINNIE  
Communications: Communications should be addressed to  
AMERICAN ACADEMY OF ACTUARIES, 208 SOUTH LA SALLE STREET  
CHICAGO, ILLINOIS 60604  
Phone: 312-236-3833  

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COMMITTEES

ADMISSIONS COMMITTEE

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

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JOHN K. DYER, JR. M. CURTIS SCHIMPFF
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COMMITTEE ON REVIEW AND EVALUATION

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

PAUL T. ROTTER, Chairman
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HENRY F. SCHEIG

COMMITTEE ON EDUCATION AND EXAMINATION

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

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GEOFFREY CROFTS JULIUS VOGEL
RICHARD L. JOHE, ex officio

PROFESSIONAL CONDUCT COMMITTEE

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

JOSEPH MUSHER, Chairman

SAMUEL ECKLER THOMAS E. MURRIN
FRANK J. GADIENT FREDERICK P. SLOAT
WILLIAM E. GROVES
COMMITTEE ON ACCREDITATION

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

ANDREW C. WEBSTER, Chairman
WENDELL MILLIMAN, Vice-Chairman

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WILLIAM F. MULLIN, Counsel

JOINT COMMITTEE ON REVIEW OF EDUCATION AND EXAMINATIONS

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

AMERICAN ACADEMY OF ACTUARIES
PAUL T. ROTTER
H. RAYMOND STRONG
JULIUS VOGEL

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

CANADIAN INSTITUTE OF ACTUARIES
L. BLAKE FEWSTER
JOHN C. MAYNARD
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ROBERT E. BRUCE
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M. STANLEY HUGHEY
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SOCIETY OF ACTUARIES
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NEXT ANNUAL MEETING
NOVEMBER 16, 1970 PALMER HOUSE
CHICAGO, ILLINOIS
PAST OFFICERS

1965-66

President
Henry F. Rood

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Laurence H. Longley-Cook
John H. Miller
H. Raymond Strong

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William J. Leslie, Jr.
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Wendell Milliman

President-Elect
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Vice-Presidents
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William J. Leslie, Jr.
Paul T. Rotter
Harold W. Schloss

Secretary
Norton E. Masterson

Treasurer
Robert E. Bruce
MEMBERS
DECEMBER 31, 1969

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

F.C.I.A.—Fellow of Canadian Institute of Actuaries
A.C.I.A.—Associate of Canadian Institute of Actuaries
F.C.A S.—Fellow of Casualty Actuarial Society
A.C.A.S.—Associate of Casualty Actuarial Society
F.C.A.—Fellow of Conference of Actuaries in Public Practice
A.C.A.—Associate of Conference of Actuaries in Public Practice
M.C.A.—Member of Conference of Actuaries in Public Practice
F.F.A.A.—Fellow of Fraternal Actuarial Association
A.F.A.A.—Associate of Fraternal Actuarial Association
F.S.A.—Fellow of Society of Actuaries
A.S.A.—Associate of Society of Actuaries

Memberships in other actuarial bodies are shown only to the extent they were indicated by the member on his original confirmation of name and address, or subsequent correction, for the 1969 Year Book listing. Any omissions or incorrect listings in the 1970 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
1966 ABBOTT, VARNUM J., JR., F.S.A., Assistant Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
1965 *ADAMS, SAMUEL P., F.S.A., Vice President, Secretary, and Actuary, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801
1965 *ADAMS, WARREN R., F.S.A., Assistant Professor, College of Business, Drake University, Des Moines, Iowa 50311
1968 AGEE, JOHN E., A.S.A., Associate Actuary, Fidelity Union Life Ins. Co., Dallas, Tex. 75221
1966 AKJMAN, ROY W., A.S.A., Consulting Actuary, 2310 W. 75th St., Prairie Village, Kan. 66208
Members

ENROLLED

1965 *Aldrich, Marian R. (Miss), F.S.A., 50 Tremont Ave., Binghamton, N.Y. 13903
1965 *Alvord, Morgan H., F.S.A., 36 Stratford Rd., West Hartford, Conn. 06117
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**Members**


1966  **Anderson, Homer G., A.S.A., Secretary, Travelers Ins. Co., Hartford, Conn. 06115**


1966  **Anderson, James C. H., A.S.A., President, Abbey International Corp., P.O. Box 54344, Atlanta, Ga. 30308**

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., P.O. Box 54344, Atlanta, Ga. 30308**


1966  **Anderson, T. Loyal, A.S.A., 419 N. Valley Hill Rd., Woodstock, Ill. 60098**

1966  **Andrews, Edward C., A.C.A.S., 19 Avalon Rd., West Hartford, Conn. 06119**

1966  **Anger, Gerald B., F.S.A., Towers, Perrin, Forster & Crosby (Canada), Ltd., 44 King St. W., Toronto 1, Ontario**

1966  *Angle, John C., F.S.A., Vice-President and Actuary, Woodmen Accident & Life Co., Lincoln, Nebr. 68501*


1967  **Aponte, Juan B., A.C.A., Box 21872, University Station, Rio Piedras, Puerto Rico 00931**


1965  *Archer, Gene F., F.S.A., Technical Director, Seguros Independencia, S.A. Reforma 243, Mexico City 20 D.F., Mexico*

1965  **Archibald, A. Edward, F.S.A., A.C.A.S., 200 Richardson St., Lookout Mountain, Tenn 37350**

1965  **Archibald, John C., F.S.A., Senior Vice-President, Bankers Life Co., Des Moines, Iowa 50307**

1965  *Arganbright, A. Dean, F.S.A., Executive Vice-President, Wisconsin National Life Ins. Co., Oshkosh, Wis. 54901*


**Members**

1965 *Ashman, Carl R., F.S.A., 4938 Woodhurst Blvd., Fort Wayne, Ind. 46807*


1965 *Austin, Joseph D., F.S.A., Actuarial Vice-President, Western Life Ins. Co., St. Paul, Minn. 55102*

1967 Austin, W. Stanley, Consulting Actuary, 2429 Fairhill Ave., Glenside, Pa. 19038


1966 Autin, W. Stanley, Consulting Actuary, 2429 Fairhill Ave., Glenside, Pa. 19038


1966 Bacon, Francis L., A.S.A., President, Macro Service Corp., 131 Tremont St., Boston, Mass. 02111


1966 Bagshaw, James J., A.S.A., President, James J. Bagshaw & Co., P.O. Box 148, Metuchen, N.J. 08840


1966 Bailey, Earle E., M.C.A., Consulting Actuary, 2020 Live Oak St., Dallas, Tex. 75201

1965 *Bailey, James R., Jr., F.S.A., Actuary, Protective Life Ins. Co., Birmingham, Ala. 35213*


1966 Baine, Morton B., A.C.A., 1900 Leonard Lane, Merrick, N.Y. 11566


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Members

1969  Ball, Frank M., Vice President—Actuary, Cal-Farm Life Ins. Co., Berkeley, Calif. 94705
1965  *Barber, Harmon T., F.C.A.S., 18 Ridgewood Rd., Windsor, Conn. 06095
1965  *Barber, William P., Jr., F.S.A., Pell Rd., East Hartford, Conn. 06027
1965  *Barber, Gordon M., F.C.A.S., Actuary, Great American Group, New York, N.Y. 10038
1969  Barlow, Lucinda B. (Mrs.), Assistant Actuary, American States Life Ins. Co., Indianapolis, Ind. 46206
1965  *Barnaby, Charles H., F.S.A., Vice-President, United System International, Inc., Dallas, Tex. 75202
1965  *Bart, Robert D., F.C.A.S., Vice-President, The West Bend Co., 400 Washington St., West Bend, Wis. 53095
1965  Bartik, Robert F., A.C.A.S., Manager, Statistical-Actuarial Dept., Lumbermens Mutual Casualty Co., Chicago, Ill. 60640
1965  *Bash, John K., F.C.A., Director, Client Services, EBS Management Consultants, Inc., 100 Church St., New York, N.Y. 10007
1967  Bassin, Robert, Vice-President, Management Applied Programming, Inc., 3122 Santa Monica Blvd., Santa Monica, Calif. 90404
ENROLLED


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—Administration, Life Ins. Co. of Georgia, Atlanta, Ga. 30308


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


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


1965 *BECKER, MURRAY L., F.S.A., Associate Actuary, Mutual of New York, New York, N.Y. 10019

1966 BECKER, TED E., A.S.A., Managing Actuary, State Board of Ins., Austin, Tex. 78704
1965 *Beers, Josephine W. (Miss), F.S.A., Group Actuary, Occidental Life Ins. Co. of California, Los Angeles, Calif. 90034
1969 Bell, Allan A., A.C.A., Assistant Actuarial Superintendent, State Farm Fire & Casualty Co., Bloomington, Ill. 61701
1965 *Bell, Max S., F.S.A., 4303 Whittier Rd., Wilmington, Del. 19802
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 W., F.S.A., Vice-President and Associate Actuary, Prudential Ins. Co., Newark, N.J. 07101
1965 *Benjamin, Roy R., F.A.S., 7664 Third Ave., S., St. Petersburg, Fla. 33707
1965 *Bennett, Melvin D., F.S.A., Assistant Actuary, Prudential Ins. Co., Newark, N.J. 07101
1968 Bennett, Noah H., Jr., A.C.A., Vice-President and Actuary, North Carolina Mutual Life Ins. Co., Durham, N.C. 27701
1969 Benson, Lawrence E., Director of Casualty Actuarial, Mutual Service Casualty Ins. Co., St. Paul, Minn. 55104
1966 Berg, Roy A., Jr., Assistant Actuary, Old Republic Life Ins. Co., Chicago, Ill. 60601
1969 Berger, Gottfried O., President, Cologne Life Reinsurance Co., Stamford, Conn. 06904
1969 Bergstresser, Robert L., F.S.A., Grace Christian High School, P.O. Box 2712, Manila 12114, Philippines
1968 Biddlesman, Albert E., Actuarial Service Assistant, Connecticut General Life Ins. Co., Hartford, Conn. 06115
1965 *Bierschbach, Raymond A., F.S.A., Vice-President and Associate Actuary, Occidental Life Ins. Co., Los Angeles, Calif. 90054
1965 *Biggs, John H., F.S.A., Vice-President and Controller, General American Life Ins. Co., St. Louis, Mo. 63166
1965 *Billman, Elmer, Jr., F.S.A., Vice-President and Actuary, Pilot Life Ins. Co., Greensboro, N.C. 27420
1967 Billsborrow, John E., Senior Vice-President and Actuary, Benefit Trust Life Ins. Co., Chicago, Ill. 60626
1965 *Bittel, W. Harold, F.S.A., A.C.A.S., Chief Actuary, Dept. of Banking and Ins., Trenton, N.J. 08625
1965 *Bitzer, J. Frederick, F.S.A., Director, Group Annuity Field Relations, Aetna Life & Casualty, Hartford, Conn. 06115
1965 *Black, Forrest E., Jr., F.S.A., President, Carlin-Black Co., 1941 Bishop Lane, Louisville, Ky. 40218
1966  BLANKLEY, DONOVAN T., A.S.A., Lybrand, Ross Bros. & Montgomery, 60 Broad St., New York, N.Y. 10004
1967  BLATTSBERG, ROBERT C., Vice-President and Actuary, National Fidelity Life Ins. Co., Kansas City, Mo. 64106
1966  BLOSSOM, CHARLES N., Jr., Actuary and Assistant Secretary, Concord General Life Ins. Co., Concord, N.H. 03301
1969  BROH, C. ROLAND, A.S.A., Senior Actuarial Assistant, General American Life Ins. Co., St. Louis, Mo. 63103
1966  BOLIN, BOB J., F.S.A., Assistant Vice-President and Associate Actuary, Southland Life Ins. Co., Dallas, Tex. 75221
1965  BOLTON, WILBUR M., F.S.A., Associate Actuary, Occidental Life Ins. Co. of California, Los Angeles, Calif. 90054
1965  BONDY, MARTIN, F.C.A. S., Vice-President and Actuary, Crum & Forster Ins. Cos., New York, N.Y. 10038
1965  BONNEL, RALPH O., F.F.A.A., Actuary, Ben Hur Life Assn., Crawfordsville, Ind. 47933
1965  BOOHER, J. EARNEST, F.S.A., Vice-President and Associate Comptroller, Prudential Ins. Co., Newark, N.J. 07101
Members

ENROLLED


1965 ☠ Bowers, Newton L., Jr, F.S.A., Associate Professor, College of Business, Drake University, Des Moines, Iowa 50311


1966 Bowman, Glenn L., A.C.A., Actuarial Vice-President, American Mutual Life Ins. Co., Des Moines, Iowa 50307


1966 Boyer, Donald E., A.S.A., Associate Actuary, Life Ins. Co. of Virginia, Richmond, Va. 23209

1965 ☠ Boyer, John F., F.S.A., Associate Actuarial Director, Prudential Ins. Co., Newark, N.J. 07101

1965 ☠ Boyle, James L., F.C.A.S., Associate Actuary, Travelers Ins. Co., Hartford, Conn. 06115


1965 ☠ Brady, George V., F.S.A., 315 W. 106th St., New York, N.Y. 10025


1965 *BRANNIGAN, JAMES F., F.C.A.S., Associate Actuary, Travelers Ins. Co., Hartford, Conn. 06115
1966 BRATT, NEIL E., Executive Vice-President, Century Life Ins. Co., Fort Worth, Tex. 76102
1966 BRAUND, ROBERT G., F.S.A., Senior Vice-President and Actuary, Munich American Reassurance Co., Atlanta, Ga. 30309
1965 *BREEZE, WILLIAM H., F.S.A., Senior Vice-President, Corporate Services, Ohio National Life Ins. Co., Cincinnati, Ohio 45201
1965 BRESSLER, CHARLES E., A.S.A., Assistant Vice-President, Occidental Life Ins. Co. of California, Los Angeles, Calif. 90054
1965 *BREWSTER, JOHN E., F.S.A., F.C.I.A., Vice-President and Actuary, Marsh & McLennan, Inc., 231 S. La Salle St., Chicago, Ill. 60604
1965 *BRIEGEL, DOROTHEE BREYNAERT (MRS.), F.S.A., Bowles, Andrews & Towne, Inc., P.O. Box 6716, Richmond, Va. 23230
1965 *BRINK, WILLIAM H., F.S.A., Senior Vice-President, Corporate Services, Ohio National Life Ins. Co., Cincinnati, Ohio 45201
1965 *BROGAN, HOWARD S., JR., A.S.A., Vice-President and Actuary, W. Alfred Hayes & Co., 6828 Oakland Ave., St. Louis, Mo. 63139
1965 *BROOKS, FRANK A., JR., F.S.A., Second Vice-President and Director of Data Processing, Mutual Benefit Life Ins. Co., Newark, N.J. 07101
1965 *BROOKS, ROGER K., F.S.A., Vice-President, Central Life Ins. Co., Des Moines, Iowa 50306
1966 BROOME, DOUGLAS A., Senior Vice-President—Administration, Palmetto State Life Ins. Co., Columbia, S.C. 29201
1965 *BROSSEAU, ALDEN W., F.S.A., Vice-President and Director, Group Ins Marketing, California-Western States Life Ins. Co., Sacramento, Calif. 95804
1966 BROTHERS, WARREN H., A.C.A., Vice-President and Actuary, Chicago Metropolitan Mutual Assur. Co., Chicago, Ill. 60653
1965 *BROWN, ARNOLD B., F.S.A., 310 Arballo Dr., San Francisco, Calif. 94132
Members

1967  BROWN, EVERETT G., Jr., Vice-President and Actuary, United Fidelity Life Ins. Co., Dallas, Tex. 75202
1965  *BROWN, JESSE D., F.S.A., Actuarial Director, Prudential Ins. Co., Chicago, Ill. 60601
1967  BROWN, MAURICE S., Chief Actuary, Bureau of Retirement and Ins., U.S. Civil Service Commission, Washington, D.C. 20415
1969  BROWN, PETER, A.S.A., Vice-President and Actuary, American Life Ins. Co., Hamilton, Bermuda
1965  *BROWN, WILLIAM A., F.S.A., President, Servesco, Inc., 615 Peachtree St., N.E., Atlanta, Ga. 30308
1966  BROMMER, GEORGE, F.S.A., Executive Vice-President and Actuary, Howard E. Nyhart Co., Inc., 3225 N. Meridian St, Indianapolis, Ind. 46208
1966  BRUTZMAN, F. BARD, F.S.A., Second Vice-President, Bowles & Tillinghast, Inc., 3400 Peachtree Rd., N.E., Atlanta, Ga. 30326
1966  BRYANT, ARTHUR L., A.S.A., Associate Actuary, State Life Ins. Co., Indianapolis, Ind. 46206
1965  *BRYCE, GEORGE M., F.S.A., 2231 Butler Rd., Fort Wayne, Ind. 46808
1965  *BUCHANAN, WILLIAM M., F.S.A., President, Buchanan & Lewis, Inc., 511 N. Akard St., Dallas, Tex. 75201
1966  BUCHTER, GENE W., F.S.A., Assistant Vice-President and Associate Actuary, Southland Life Ins. Co., Dallas, Tex. 75221
1965  *BUCKMAN, ALFRED L., F.S.A., Senior Vice-President and Chief Actuary, Beneficial Standard Life Ins. Co., Los Angeles, Calif. 90054
1966 BUCKNAM, CARL W., Vice-President, United Benefit Life Ins. Co., Omaha, Nebr. 68101
1965 *BUCKNELL, EARL F., F.S.A., Chairman of the Board and Chief Executive Officer, Bankers Life Co., Des Moines, Iowa 50307
1965 *BUDD, EDWARD H., F.C.A.S., Vice-President, Travelers Ins. Co., Hartford, Conn. 06115
1965 *BUDINGER, JOSEPH A., F.S.A., 4712 Roanoke Parkway, Kansas City, Mo. 64112
1967 BUFFIN, KENNETH G., M.C.A., Consulting Actuary, Nelson & Warren Inc., 50 W. Broad St., Columbus, Ohio 43215
1966 BIFFINTON, PHILIP G., A.C.A.S., Vice-President, State Farm Fire & Casualty Co., Bloomington, Ill. 61701
1965 *BUNIN, DAVID T., Consulting Actuary, Milliman & Robertson, Inc., 123 S. Broad St., Philadelphia, Pa. 19109
1966 BURGESS, WILLIS W., JR., A.S.A., Vice-President and Actuary, Bankers Life & Casualty Co., Chicago, Ill. 60630
1966 BURGIN, FRANK F., A.C.A., Examining Actuary, Texas Ins. Board, Dallas, Tex. 75209
1965 *BURLEIGH, JOHN M., F.S.A., Secretary, Reinsurance Dept., Connecticut General Life Ins. Co., Hartford, Conn. 06115
1966 BUTCHER, MARJORIE V. (Mrs), A.S.A., Lecturer in Mathematics, Trinity College, Hartford, Conn. 06106
1965 *Butcher, Robert W., F.S.A., Actuary, Travelers Ins Co., Hartford, Conn. 06115
1965 *Byrne, Harry T., F.C.A.S., Associate Actuary, Actna Life & Casualty, Hartford, Conn. 06115
1966 Byrne, James T., A.S.A., R.F.D. 1, Bradford, R.I. 02808
1966 Byrne, John J., A.S.A., Vice-President, Travelers Ins Co., Hartford, Conn. 06115
1965 *Cahill, James M., F.C.A.S., General Manager, Insurance Rating Board, 125 Maiden Lane, New York, N.Y. 10038
1966 Callahan, Robert J., F.S.A., Supervising Actuary (Life), New York State Ins. Dept., 324 State St., Albany, N.Y. 12210
1965 *Cameron, Freeland R., F.C.A.S., Senior Vice-President, Horace Mann Ins. Co., Miami, Fla. 33131
1965 *Cameron, John L., F.S.A., 5179 Hidden Harbor Rd., Siesta Key, Sarasota, Fla. 33581
1969 Campbell, Charles F., Assistant Actuary, Coates, Herfurth & England, Consulting Actuaries, 650 17th St., Denver, Colo. 80202
1965 *Campbell, Donald F., F.C.A., Consulting Actuary, 221 N. La Salle St., Chicago, Ill. 60601
1965 *Campbell, George C., F.S.A., 360 Troy Rd., Parsippany, N.J. 07054
1966 Campbell, Virginia J (Mrs.), A.F.A.A., Actuary, Royal Neighbors of America, Rock Island, Ill. 61201
1967 Capito, Ralph N., Assistant Secretary, Insurance Rating Board, 125 Maiden Lane, New York, N.Y. 10038
1966 Carden, Reynolds, Senior Consultant, A. S. Hansen, Inc., 900 Wilshire Blvd., Los Angeles, Calif. 90017
1965 *Carleton, John W., F.C.A.S., Vice-President, Liberty Mutual Ins Co., Boston, Mass. 02117
EXHIBIT XIII

1966 CARNACHAN, ROBERT S., A.C.A., R. S. Carnachan & Associates, 630 S. Shatto Pl., Los Angeles, Calif. 90005
1966 CARPENTER, CLAYTON C., JR., F.S.A., Assistant Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
1968 CARPENTER, DAVID R., F.S.A., Vice-President and Actuary, American Mutual Life Ins. Co., Des Moines, Iowa 50307
1966 CARPENTER, NICHOLAS H., A.S.A., Assistant Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
1966 CARPENTER, NICHOLAS H., A.S.A., Vice-President, Abbey International Corp., Hartford, Conn. 06115
1966 CARSON, EVELYN G. (MRS.), Assistant Actuary, George B. Buck, Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
1967 CARTER, RICHARD M., Vice-President, Tax Actuary, Kentucky Central Life Ins. Co., Lexington, Ky. 40507
1965 *CASE, DANIEL F., F.S.A., Associate Actuary, Life Ins. Assn. of America, New York, N.Y. 10017
1965 *CAVELL, DAVID J., F.C.A., Actuary, Cavell & Ain, Leader Bldg., Cleveland, Ohio 44114
1965 *CEBELIUS, HERBERT E., F.S.A., Assistant Actuary, Travelers Ins. Co., Hartford, Conn. 06115
1966 CERNEKA, THOMAS P., A.S.A., Actuary, McCready Pension Engineers, Inc., 300 E. Fall Creek Pkwy., Indianapolis, Ind. 46205
1965 *CHANG, YUAN, F.S.A., Second Vice-President, Travelers Ins. Co., Hartford, Conn. 06115
1966  CHAPMAN, ALLAN L., A.S.A., Associate Actuary and Assistant Vice-President, Pennsylvania Life Ins. Co., Santa Monica, Calif. 90406
1965  *CHAPMAN, PETER F., F.S.A., Vice-President and Actuary, Sun Life Ins. Co. of America, Baltimore, Md. 21210
1965  *CHEETHAM, McCLELLAN, F.S.A., 208 Charles City Rd., Nashua, Iowa 50658
1965  *CHELLIGREN, NORTON W., F.S.A., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
1966  CHESLIK, LAWRENCE H., A.S.A., Manager, Prudential Ins. Co., Minneapolis, Minn. 55440
1966  CHIAPPETTA, ROBERT N., A.S.A., Assistant Statistical Director, Institute of Life Ins., New York, N.Y. 10017
1966  CHMEL, ROBERT M., F.S.A., Associate Actuarial Director, Prudential Ins. Co., Newark, N.J. 07101
1966  CHRISTENSEN, WESLEY R., A.S.A., Actuarial Assistant, Aetna Life & Casualty, Hartford, Conn. 06115
1965  *CHRISTIAN, DELOS H., F.S.A., Executive Vice-President, Life Ins. Co. of Virginia, Richmond, Va. 23220
1965  *CHRISTMAN, JOSEPH A., F.S.A., 530 E. 23rd St., New York, N.Y. 10010
1966  CHURCHILL, J. DOUGLAS, A.C.A., 1007 Ft. Worth Ave., Dallas, Tex. 75208
1965  *CLARK, FREDERICK W., F.S.A., Senior Vice-President, United States Life Ins. Co., New York, N.Y. 10038
1965  *CLARK, HELEN L. (Miss), F.S.A., 3004 Lake Shore Dr., Indianapolis, Ind. 46205
24 Members

1967 Clark, Ray A., Senior Vice-President, College Life Ins. Co., Indianapolis, Ind. 46206
1968 Clarke, George F. S., F.S.A., F.C.I.A., Vice-President and Chief Actuary, Sun Life Assur. Co. of Canada, Montreal 10, Quebec
1967 Cleaver, William J., Consulting Actuary, Management Services, Route 1, Box 293, Westfield, Ind. 06074
1966 Coble, Roger W., A.C.A., Vice-President and Actuary, Ron Stever & Co., 2999 W. Sixth St., Los Angeles, Calif. 90005
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1966  **C**ollins, James H., M.C.A., Assistant Vice-President, Marsh & McLennan, Inc., 515 Olive St., St. Louis, Mo 63101

1965  **C**ollins, Russell M., Jr., F.S.A., Vice-President and Actuary, Minnesota Mutual Life Ins. Co., St. Paul, Minn. 55101

1965  **C**omperE, James L., F.S.A., Assistant Director of Underwriting, Northwestern Mutual Life Ins. Co., Milwaukee, Wis 53202

1968  **C**o**naha**n, Michael L., Vice-President and Actuary, Home Life Ins. Co. of America, Philadelphia, Pa. 19105

1965  **C**o**nklin**, Harvey H., F.S.A., Vice-President and Actuary, Life Ins. Co. of Virginia, Richmond, Va. 23209


1965  **C**onnolly, Charles H., F.S.A., Senior Vice-President and Actuary, Southwestern Life Ins. Co., Dallas, Tex. 75221

1968  **C**on**nIa**n, Michael I., Vice-President and Actuary, Home Life Ins. Co., Philadelphia, Pa., 19105


1965  **C**onrad, Florence S. (Miss), F.C.A., Assistant Actuary, Joseph Foggatt & Co., Inc., 74 Trinity Pl., New York, N.Y. 10006


1965  **C**onrod, Stuart F., F.S.A., 40 Ridge Rd., Waban, Mass. 02168

1965  **C**on**te**, Joseph P., A.C.A.S., F.F.A.A., A.C.A., Assistant to the President, Bernins Motor Express, Inc., P.O. Box 1209, Binghamton, N.Y. 13902


1965  **C**ook, Gerald R., F.S.A., Supervising Actuary (Life), New York State Employees' Retirement System, Albany, N.Y. 12225


1965  **C**ook, W. Gilbert, F.S.A., Second Vice-President and Group Actuary, Union Central Life Ins. Co., Cincinnati, Ohio 45201

1965  **C**oons, John W., F.S.A., Vice-President and Actuary, Hospital Service Corp., 222 N Dearborn St., Chicago, Ill 60601

1969  **C**ooper, Donald R., F.S.A., Assistant Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06115


1967  **C**ooper, Keith H., F.S.A., Consulting Actuary, Towers, Perrin, Forster & Crosby (Canada), Ltd., 44 King St. W., Toronto 1, Ontario

1969  **C**ooper, Warren P., A.C.A.S., Assistant Vice-President, Chubb & Son, Inc., 90 John St., New York, N.Y. 10038


1966  **C**orbe**tt**, Richmond M., A.C.A., Vice-President, Northwest National Bank of Chicago, 3985 Milwaukee Ave., Chicago, Ill. 60641
Members


1965  *Corcoran, William M., F.C.A.S., F.S.A., 9 Parkview Dr, Bronxville, N.Y. 10707


1965  *Cosby, Byron, Jr., F.S.A., 2400 Virginia Ave, N.W., Washington, D.C. 20037


1967  Coward, Laurence E., F.C.I.A., F.C.A., A.S.A., Senior Vice-President and Director, William M. Mercer, Ltd., 7 King St., E., Toronto 1, Ontario


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

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


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


1965  *Crimmins, Joseph B., F.S.A., Senior Vice-President and Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010

1966  Crocker, Thomas F., F.C.A., Vice-President and Actuary, Hospital Service of Southern California, 2777 Sunset Blvd., Los Angeles, Calif. 90027

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


Members

1965  *Crowe, Joseph F., F.S.A., Associate Actuary, Life Division, Aetna Life & Casualty, Hartford, Conn. 06115
1965  *Crowley, James H., Jr., F.C.A.S., Director—Tax Accounting—Corporate Accounting Dept., Aetna Life & Casualty, Hartford, Conn. 06115
1966  Curry, Alan C., F.C.A.S., Senior Actuary, State Farm Mutual Automobile Ins. Co., Bloomington, Ill. 61701
1965  *Curry, Harold E., F.C.A.S., Senior Vice-President, State Farm Mutual Automobile Ins. Co., Bloomington, Ill. 61701
1966  Daimne, Orval E., F.C.A.S., Senior Associate Actuary, State Farm Mutual Automobile Ins. Co., Bloomington, Ill. 61701
1965  *Dairy, Donald B., F.C.A., 5744 N Delaware St., Indianapolis, Ind. 46220
1965  *Dale, Stanley W., F.S.A., F.C.A., President, Stanley W. Dale & Assoc, 4315 Frances St., Omaha, Nebr. 68105
1967  Damia, Andrew P., Assistant Vice-President, Marsh & McLennan, 70 Pine St., New York, N.Y. 10005
1965  *Dandy, John P., F.S.A., Consulting Actuary, 844 Chehalem Rd., La Canada, Calif. 91011
1965  *Dandy, William B., F.S.A., President, San Francisco Life Ins Co., San Francisco, Calif. 94104
1966  Daniels, David A., F.S.A., Manager, Lybrand, Ross Bros. & Montgomery, 60 Broad St., New York, N.Y. 10004
MEMBERS

1965 *DANZINGER, LEO J., F.S.A., 5905 47th Ave., N., St. Petersburg, Fla. 33709
1965 *DASTUR, F. N., F.S.A., President, Management Applied Programming, Inc., 3122 Santa Monica Blvd., Santa Monica, Calif. 90404
1966 DAVIES, REX C., A.C.A.S., Associate Actuary, Allstate Ins. Co., Northbrook, Ill. 60062
1965 *DAVIS, ROBERT F., F.S.A., Assistant Actuary, Bankers Life Co., Des Moines, Iowa 50307
1965 *DAVIS, ROBERT F., F.S.A., Assistant Actuary, Bankers Life Co., Des Moines, Iowa 50307
1966 DAWSON, ERNEST G., M.C.A., Assistant Vice-President and Consulting Actuary, Marsh & McLennan, 1515 N. Central Expressway, Dallas, Tex. 75231
1966 DAY, Roy E., Assistant Vice-President and Associate Actuary, Life Ins. Co of Georgia, Atlanta, Ga. 30308
1967 DEAN, CHARLES E., 3021 Edgewood Dr., Olympia, Wash. 98501
1967 DEXETER, ROBERT E., F.S.A., Associate Actuary, Allstate Ins Co., Northbrook, Ill. 60062
Members

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1967 De Mars, Roger W., Assistant Vice-President, Marsh & McLennan, Inc., 70 Pine St., New York, N.Y. 10005


1966 Denham, Robert M., Executive Vice-President and Actuary, Mutual Savings Life Ins. Co., Decatur, Ala. 35601

1969 Dennis, Robert J., A.S.A., Vice-President and Actuary, American Life Ins. Co. of New York, New York, N.Y. 10005


1967 DeVol, David, Associate Actuary, Colonial Life Ins. Co. of America, East Orange, N.J. 07019


1965 Dickinson, Oliver D., Jr., F.C.A.S., Professor, School of Business, Florida State University, Tallahassee, Fla. 32306


1965 Dodd, Thomas K., F.S.A., 125 Ridgewood Rd., West Hartford, Conn. 06107

1966 Dodge, Frank F., A.C.A., Consulting Actuary, Nelson & Warren, Inc., 50 W. Broad St., Columbus, Ohio 43215

1965 Dodson, M. Reynolds, F.S.A., President, Ohio National Life Ins. Co., Cincinnati, Ohio 45201
Members

1965 *DORFMAN, ROLAND F., F.S.A., A.C.A., Vice-President and Actuary, Aetna Ins. Co., Hartford, Conn. 06103
1965 *DOW, HAROLD E., F.S.A., Senior Vice-President, Prudential Ins. Co., Newark, N.J. 07101
1966 DOW, WILLIAM E., JR., F.S.A., Assistant Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
1965 *DOXSEE, M. IRWIN, F.S.A., 93 Waterside Lane, West Hartford, Conn. 06115
1966 DOYLE, BURRELL H., Assistant Secretary, Guarantee Mutual Life Co., Omaha, Nebr. 68114
1965 *DOYLE, MARTINA E. (Miss), F.S.A., Associate Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06115
1967 DRAKE, DAVID C., F.S.A., Associate Actuary, Western & Southern Life Ins. Co., Cincinnati, Ohio 45202
1966 DRAKE, LYLE F., A.S.A., Vice-President and Actuary, Nationwide Life Ins. Co., Columbus, Ohio 43216
1965 *DREW, WILLIAM A., F.S.A., Vice-President and Actuary, Indianapolis Life Ins. Co., Indianapolis, Ind. 46207
1966 DREYER, ROBERT H., A.S.A., Associate Actuary, Milliman & Robertson, Inc., 123 S. Broad St., Philadelphia, Pa. 19109
1965 *DROBISCH, MILES R., F.C.A.S., Assistant Actuary, California Inspection Rating Bureau, 1453 Mission St., San Francisco, Calif. 94103
ENROLLED

1968 DROENYK, WENDEL J., A.S.A., Senior Vice-President and Comptroller, Prudential Ins. Co., Newark, N.J. 07101
1969 *DROGINSKI, LESTER B., F.C.A.S., Assistant General Manager and Actuary, California Insurance Rating Bureau, 1543 Mission St., San Francisco, Calif. 94103
1965 *DROW, GARY K., F.S.A., Vice-President and Actuary, Ohio National Life Ins. Co., Cincinnati, Ohio 45201
1965 *DROWIAN, F. LAWRENCE, F.S.A., Vice-President and Actuary, Johnson & Higgins, 63 Wall St., New York, N.Y. 10005
1965 *DUFFIELD, DICKINSON C., F.S.A., 34 Fulton Pl., West Hartford, Conn. 06107
1966 DUNLAP, JAMES A., Jr., A.S.A., Vice-President, Marsh & McLennan, Inc., 2500 Prudential Center, Boston, Mass. 02199
1965 *DYER, JOHN K., JR., F.S.A., F.C.A., 179 Hunters Lane, Devon, Pa. 19333
1966 EASTLACK, ALLEN C., A.S.A., A.C.A., 1200 Canyonwood Ct., Walnut Creek, Calif. 94595
1966 EATON, KARL F., A.C.A.S., Vice-President and Controller, National Fidelity Life Ins. Co., Kansas City, Mo. 64106
1965 ECKERT, RALPH J., F.S.A., Senior Vice-President—Administration, Benefit Trust Life Ins. Co., Chicago, Ill. 60626
1966 ECKERT, RALPH J., F.S.A., Senior Vice-President—Administration, Benefit Trust Life Ins. Co., Chicago, Ill. 60626
1966 ECKERT, RALPH J., F.S.A., Senior Vice-President—Administration, Benefit Trust Life Ins. Co., Chicago, Ill. 60626
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1966 DUNLAP, JAMES A., Jr., A.S.A., Vice-President, Marsh & McLennan, Inc., 2500 Prudential Center, Boston, Mass. 02199
1965 *DYER, JOHN K., JR., F.S.A., F.C.A., 179 Hunters Lane, Devon, Pa. 19333
1966 EASTLACK, ALLEN C., A.S.A., A.C.A., 1200 Canyonwood Ct., Walnut Creek, Calif. 94595
1966 EATON, KARL F., A.C.A.S., Vice-President and Controller, National Fidelity Life Ins. Co., Kansas City, Mo. 64106
1965 *ECKERT, RALPH J., F.S.A., Senior Vice-President—Administration, Benefit Trust Life Ins. Co., Chicago, Ill. 60626
1966 ECKERT, RALPH J., F.S.A., Senior Vice-President—Administration, Benefit Trust Life Ins. Co., Chicago, Ill. 60626
1967 ECKERT, RALPH J., F.S.A., Senior Vice-President—Administration, Benefit Trust Life Ins. Co., Chicago, Ill. 60626
1965 EDDY, ARTHUR C., F.S.A., Bowles, Andrews & Towne, Inc., P.O. Box 80590, Atlanta, Ga. 30341
ENROLLED


1967 EDE, CECIL F., Consulting Actuary, 8718 E Longden Ave., San Gabriel, Calif. 91775

1969 EDNEY, D. E., Marsh & McLennan, Inc., 70 Fine St, New York, N Y. 10005

1965 EDWARDS, CLINT E., F.S.A., Vice-President and Actuary, Liberty Life Ins Co., Greenville, S.C. 29602


1967 EDWARDS, JOHN S., M.C.A., Consulting Actuary, Milliman & Robertson, Inc., 80 S. Lake Ave., Pasadena, Calif. 91101

1967 EDWARDS, MIDGE E. (MRS.), F.S.A., A.C.A., Vice-President and Actuary, Booke & Co., P.O. Box 60, Winston-Salem, N.C. 27102


1966 EDWARDS, NORMA L. (MRS.), A.S.A., Consulting Actuary, 3024 N. Calvert St., Baltimore, Md. 21218

1963 *EDWARDS, RALPH E., F.S.A., Vice-President and Actuary, Baltimore Life Ins. Co., Baltimore, Md. 21201


1965 *EISNER, STANLEY I., F.S.A., Vice-President and Associate Actuary, Prudential Ins. Co., Newark, N.J 07101

1967 ELLISON, EDWARD B., F.C.A.S., Assistant Actuary, Aetna Life & Casualty, Hartford, Conn. 06115

1966 ELKIN, JOHN H., A.S.A., Second Vice-President—Underwriting, Bankers Life Co., Des Moines, Iowa 50307

1965 *ELKIN, JACQUES J. M. S., F.C.A., Senior Vice-President and Chief Actuary, Martin E. Segal Co., 730 Fifth Ave., New York, N.Y. 10019


1965 *ELSTON, JAMES S., F.S.A., F.C.A.S., 1640 Palmer Ave., Winter Park, Fla. 32789

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<th>Members</th>
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<td>1969  Emory, Linda B. (Mrs.), F.S.A., Assistant Actuary, Life Ins. Co. of Georgia, Atlanta, Ga. 30308</td>
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<td>1967  Engebretson, Melvin A., Actuary, United American Life Ins. Co., Denver, Colo. 80202</td>
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<td>1965  *Erdenderger, Richard W., F.S.A., Vice-President and Actuary, Mutual of Omaha, Omaha, Neb. 68131</td>
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<td>1965  *Ericson, Arthur E., Jr., F.S.A., Second Vice-President and Associate Actuary, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115</td>
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<td>1965  *Ericson, Arthur W., Jr., F.S.A., Assistant Actuary and Director of Group Underwriting, Prudential Ins. Co., Newark, N.J. 07101</td>
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<td>1968  Estes, J. Ramon, Reinsurance Assistant, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801</td>
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<td>1965  *Evans, Evan I., F.C.A., President, F. I. Evans &amp; Co., 1110 Morse Rd., Columbus, Ohio 43216</td>
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<td>1966  Evans, John J., Assistant Actuary, Southwestern Life Ins. Co., Dallas, Tex. 75221</td>
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<td>1965  *Evre, Harry C., F.S.A., Second Vice-President and Group Insurance Manager, Nationwide Life Ins. Co., Columbus, Ohio 43216</td>
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<td>1966  Fabian, Joseph, Jr., F.S.A., Vice-President, USLIFE Corp., New York, N.Y. 10038</td>
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<td>1966  Fairfield, James P., Assistant Actuary, Indianapolis Life Ins. Co., Indianapolis, Ind. 46208</td>
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1965 *FAITH, EDWARD L., F.S.A., Vice-President and Actuary, General American Life Ins. Co., St. Louis, Mo. 63166
1965 *FALLOW, EVERETT S., F.C.A.S., 28 Sunset Terrace, West Hartford, Conn. 06107
1965 *FARLEY, JARVIS, F.C.A.S., Chairman of the Board and Chief Executive Officer, Massachusetts Indemnity & Life Ins. Co., Wellesley, Mass. 02181
1965 *FARMER, TUR~ TtL~ P., JR., F.S.A., Consulting Actuary, 287 N. Lindbergh, St. Louis, Mo. 63114
1966 FAUSTER, LOUIS, President and Actuary, Bankers Mutual Life Ins. Co., Freeport, Ill. 61032
1965 *FAUST, J. EDWARD, JR., F.C.A.S., Consulting Actuary, RR 1, Zionsville, Ind. 46077
1966 FAY, RICHARD C., A.S.A., Consulting Actuary, Carlin-Black Co., 1941 Bishop Lane, Louisville, Ky. 40218
1965 FEAY, DALLAS H., A.S.A., Senior Vice-President, Secretary and Actuary, Companion Life Ins. Co., New York, N.Y. 10017
1965 *FEAY, MAURICE F., F.S.A., Vice-President and Actuary, National Services, Inc., 35 E. Chestnut St., Columbus, Ohio 43216
1965 FENKER, RICHARD M., Vice-President and Actuary, Peoples Protective Life Ins Co., Jackson, Tenn. 38301
1965 FENSTER, BERNARD, A.S.A., Associate Actuary, Bankers Life & Casualty Co., Chicago, Ill. 60630
1965 *FERGUSON, ALAN N., F.S.A., Actuarial Director, Prudential Ins. Co., Houston, Tex. 77001
1965 *FERGUSON, CLYDE L., F.C.A., Ferguson Actuarial Service, P.O. Box 2723, Charleston, W.Va. 25330
Members

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1965 *FIBiger, John A., F.S.A., Vice-President and Actuary, Bankers Life Nebraska, Lincoln, Nebr. 68501
1967 Fickes, Jerry W., President, F.I.C. & Associates, Inc., 1241 Hawthorne Lane, Glenview, Ill. 60025
1965 *Finelli, John J., F.S.A., P. O. Box 821, Southampton, N.Y. 11968
1965 *FisAnick, George, F.S.A., Senior Actuarial Associate, Metropolitan Life Ins. Co., New York, N.Y. 10010
1965 *Fischer, Niels H., F.S.A., Assistant Vice-President, Aetna Life & Casualty, Hartford, Conn. 06115
1965 *Fischer, Patrick C., Professor of Computer Science, University of Waterloo, Waterloo, Ontario
1966 Fischer, Donald L., F.S.A., Vice-President and Actuary, Government Employees Life Ins. Co., Silver Spring, Md. 20906
1965 *Fisher, Hillary J., F.S.A., Assistant Actuary, Occidental Life Ins. Co. of California, Los Angeles, Calif. 90034
1965 *Fisher, Mary C. (Miss), F.C.A., Consulting Actuary, 400 N. St. Paul, Dallas, Tex 75201
1965 *FitzGibbon, Walter J., Jr., F.C.A.S., Associate Actuary—Corporate Actuarial Department, Aetna Life & Casualty, Hartford, Conn. 06115
1965 *Fitzhugh, Gilbert V. I., F.S.A., Associate Actuarial Director, Prudential Ins. Co., Minneapolis, Minn 55440
1966 Flick, Jesse E., M.C.A., Consulting Actuary, 6300 N. Central Expressway, Dallas, Tex. 75206
ENROLLED

1969  Forker, David C., F.C.A.S., Assistant Actuary, Travelers Ins. Co., Hartford, Conn. 06115
1965  Fortuin, Henry J. L., Jr., F.S.A., Vice-President and Actuary, Pension Dept., Marsh & McLennan, Inc., 70 Pine St., New York, N.Y. 10005
1965  Foster, Clark T., F.S.A., Director and Vice-President, Johnson & Higgins, 63 Wall St., New York, N.Y. 10005
1965  Foster, Robert B., F.C.A.S., Actuary, Travelers Ins. Co., Hartford, Conn. 06115
1968  Frame, Daniel P., Associate Actuary, Insurance Rating Board, 125 Maiden Lane, New York, N.Y. 10038
1966  Frankes, George V., F.S.A., General Manager and Actuarial Director, Prudential Ins. Co., Jacksonville, Fla. 32201
1966  Franz, Lorraine M. (Miss), Assistant Actuary, George B. Buck, Consulting Actuary, Two Pennsylvania Plaza, New York, N.Y. 10001
1966 **Fratello, Barney F.,** Assistant Actuary, North American Reinsurance Corp., New York, N.Y. 10017

1965 **Fredo, Philip J., F.S.A.,** Senior Actuarial Assistant, Prudential Ins. Co., Newark, N.J. 07101

1968 **Fredrickson, Jon H., F.S.A.,** Assistant Actuary, Travelers Ins. Co., Hartford, Conn. 06115

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


1968 **French, James T., A.C.A.S.,** Assistant Vice-President, Continental Casualty Co., Chicago, Ill. 60601


1968 **Friedman, Jacob, A.S.A.,** Vice-President and Actuary, World Ins. Co., Omaha, Neb. 68101

1965 **Friedman, Lloyd K., F.S.A., F.C.A.,** President, Lloyd K. Friedman, Consulting Actuary, Inc., 5050 Westheimer St., Houston, Tex. 77027


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

1965 **Froggatt, Joseph, Jr., F.C.A.,** President, Joseph Froggatt & Co., Inc., 639 S. Wilton Pl., Los Angeles, Calif. 90005


1965 **Fry, John S., F.S.A.,** Assistant Vice-President, Continental Assur. Co., Chicago, Ill. 60604


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

1966 **Furlin, Richard, F.C.A.,** Actuary, EBS Management Consultants, Inc., 100 Church St., New York, N.Y. 10007


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

1965 **Gall, John, A.S.A., F.F.A.A.,** Controller, Aid Assn. for Lutherans, Appleton, Wis. 54911

ENROLLED

1966 GALLOWAY, HARVEY S., F.S.A., Group Actuary, Nationwide Ins. Co., Columbus, Ohio 43216
1965 *GAMERDINGER, CHARLES W., F.S.A., 23 Westwood Rd., West Hartford, Conn. 06117
1966 *GANNON, JOSEPH T., F.S.A., 60 Hickory Grove Dr., Larchmont, N.Y. 10538
1965 *GARAIEHIAN, HAROLD A., F.S.A., Professor of Actuarial Science, Northeastern University, Boston, Mass. 02115
1965 *GARDNER, JAMES B., F.S.A., Associate Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
1966 GARPFIELD, RALPH, A.S.A., Vice-President, David Langer Co., 60 E. 42d St., New York, N.Y. 10025
1965 *GARFAR, LOUIS, F.S.A., Vice-President and Chief Actuary, Pacific Mutual Life Ins. Co., Los Angeles, Calif. 90054
1966 GARNETT, WAYNE W., A.S.A., Director of Tax Research, American United Life Ins. Co., Indianapolis, Ind. 46206
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1966 GERMAIN, JAMES B., F.S.A., Associate Actuary, The Connell Co., 275 Wyman St., Waltham, Mass. 02154
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1966  GILMAN, PAUL H., A.S.A., Associate Actuary, California-Western States Life Ins. Co., Los Angeles, Calif. 90054


1965  *GINNIBURGH, HAROLD J., F.C.A.S., P.O. Box 283, Brookline, Mass. 02146


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1966  GLASGOW, JAMES E., A.S.A., Associate Actuary, A. S. Hansen, Inc., 2100 LTV Tower, Dallas, Tex. 75201


1965  *GLAZIER, RICHARD L., F.S.A., 610 Mayfair Ave., Richmond, Va. 23226


1965  *GODDARD, ALAN C., F.S.A., Assistant Vice-President and Pension Actuary, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115


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1966 GOULD, DONALD E., A.C.A.S., Assistant Manager, Research Dept., Insurance Rating Board, 125 Maiden Lane, New York, N.Y. 10014
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1966 Hancock, Edward R., Assistant Controller, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801
1965 *Hann, Alfred G., F.S.A., 1538 Hillcrest Ave., Glendale, Calif. 91202
1965 *Hannaford, Jack M., F.S.A., Second Vice-President and Associate Actuary, General American Life Ins. Co., St. Louis, Mo. 63166
1966 Hansen, Ruben G., Assistant Manager, Ordinary Actuarial Division, Washington National Ins Co., Evanston, Ill. 60201
1967 Hanson, H. Donald, A.C.A.S., CNA Financial, Chicago, Ill. 60604
1965 *Hanson, J. Ross, F.S.A., Consulting Actuary, 810 18th St, N.W., Washington, D.C. 20006
1966 Harack, John, A.C.A.S., Vice-President and Actuary, Health Service, Inc., 200 N. Michigan Ave., Chicago, Ill. 60601
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1966  Harris, Daniel S., A.S.A., Supervisor, Lybrand, Ross Bros. & Montgomery, 60 Broad St , New York, N.Y. 10004
1966  Harris, Daniel S., A.S.A., Supervisor, Lybrand, Ross Bros. & Montgomery, 60 Broad St., New York, N.Y. 10004
1966  Harris, Daniel S., A.S.A., Supervisor, Lybrand, Ross Bros. & Montgomery, 60 Broad St., New York, N.Y. 10004
1966  Harris, Daniel S., A.S.A., Supervisor, Lybrand, Ross Bros. & Montgomery, 60 Broad St., New York, N.Y. 10004
1966  Harris, Daniel S., A.S.A., Supervisor, Lybrand, Ross Bros. & Montgomery, 60 Broad St., New York, N.Y. 10004
1966  Harris, Daniel S., A.S.A., Supervisor, Lybrand, Ross Bros. & Montgomery, 60 Broad St., New York, N.Y. 10004
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York, N.Y. 10019
York, N.Y. 10010
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St., Philadelphia, Pa. 19102
1967  HEWITT, JOHN E., A.S.A., Associate Manager, Group Actuarial—Research, 
Union Mutual Life Ins. Co., Portland, Me. 04112
1965  *HEYDE, ERNEST R., F.S.A., Associate Actuary, Metropolitan Life Ins. Co., New 
York, N.Y. 10010
1968  HIATT, CHARLES E., Director, Ron Stever & Co., 2999 W. Sixth St., Los Angeles, 
Calif. 90005
1965  *HICKMAN, HERBERT W., F.S.A., Assistant Actuary, Prudential Ins. Co., 
Phoenix, Ariz. 85036
1965  *HICKMAN, JAMES C., F.S.A., A.C.A.S., Professor, Statistics, University of Iowa, 
Iowa City, Iowa 52240
1965  *HICKMAN, S MARTIN, F.S.A., Vice-President—Finance, Hospital Service Corp., 
425 N. Michigan Ave., Chicago, Ill. 60690
1966  HIGGINS, EDWARD A., A.S.A., Actuarial Assistant, National Life Ins. Co., Mont- 
pelier, Vt. 05602
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Philadelphia, Pa. 19102
Toronto 1, Ontario.
1967  HILL, EDWIN E., A.S.A., Associate Actuary, Milliman & Robertson, Inc., 80 S. 
Lake Ave., Pasadena, Calif. 91101
Mass. 02117
1965  *HILL, J. STANLEY, F.S.A., 70 Spruce St., Mahtomedi, Minn. 55115
1969  HILL, JESSE, Jr., Actuary, Atlanta Life Ins. Co., Atlanta, Ga. 30303
06115
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1965  *HILL, RICHARD W., F.S.A., Associate Actuarial Director, Eastern Home Office, 
Prudential Ins. Co., Newark, N.J. 07101
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1965  *HOKHAUS, REINHARD A., F.S.A., Greens Farms, Conn. 06436


1965  *HOLLWAY, KIRBY W., JR., F.S.A., Associate Actuarial Director, Prudential Ins. Co., Newark, N.J. 07101


1966  HOLTZHAUS, EDWARD F., A.C.A., 4401 St Roch Ave., New Orleans, La. 70122


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1965 *HORNBERGER, HAROLD J., A.C.A., F.C.A., 4935 Elm St., Downers Grove, Ill. 60515

1966 *HOROWITZ, MILTON, A.C.A.S., Principal Actuary, State Ins. Fund, 199 Church St., New York, N.Y. 10007


1965 *HOSKINS, JAMES E., F.S.A., 1124 Farmington Ave., West Hartford, Conn. 06107


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1969 Huntley, Newton E., Jr., A.S.A., Actuary, Marsh & McLennan, Inc., 1 Oliver St., Pittsburgh, Pa. 15222
1965 *Hutchinson, Carroll R., F.S.A., Second Vice-President and Actuary, Western & Southern Life Ins. Co., Cincinnati, Ohio 45202
1967 Hutchinson, Gerald E., Actuary, Social Security Adminis, 6401 Security Blvd., Baltimore, Md. 21235
1969 Huval, Ernest, A.C.A., Actuary, Commissioner of Ins., P.O. Box 4214, Baton Rouge, La. 70804
1965 *Immerwahr, George E., F.S.A., c/o American Consulate, B Desai Rd., Bombay 26, India
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1966 Jackson, Will W., Jr., A.C.A., Vice-President and Actuary, Gibraltar Life Ins. Co. of America, Dallas, Tex. 75201
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1966  JEKEL, OSCAR H., A.C.A., Consulting Actuary, 8 Homewood Dr., Kirkwood, Mo. 63122

1965  *JENKINS, ALBION U., JR., F.S.A., Executive General Manager, Prudential Ins. Co., Los Angeles, Calif. 90036

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1969  KAPLAN, MORTIMER, Consulting Actuary, 472 Chestnut St., Springfield, Mass. 01107
1965 *Katzoff, Michael, F.S.A., Actuary, A.S. Hansen, Inc., 1 N. La Salle St., Chicago, Ill. 60602
1965 *Keaton, Charles W., F.S.A., Executive Vice-President, McCready Pension Engineers, 300 E. Fall Creek Pkwy., Indianapolis, Ind. 46205
1965 *Kepper, Ralph, F.S.A., 42 Four Mile Rd., West Hartford, Conn. 06107
1968 Keheia, Edmund F., A.S.A., Actuary, Marsh & McLennan, Inc., 3663 W. Sixth St., Los Angeles, Calif. 90005
1968 Kellison, Stephen G., F.S.A., Chair of Actuarial Science, University of Nebraska, Lincoln, Nebr. 68508
1965 *Kennon, George, F.S.A., 100 W. Cold Spring Lane, Baltimore, Md. 21210
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1969 Kersky, Charles E., Assistant Vice-President and Associate Actuary, Peoples Life Ins. Co., Washington, D.C. 20037
1966 Kesser, John E., A.S.A., 135 Union Ave., Bala-Cynwyd, Pa. 19004
1965 *Kessner, Norman S., F.S.A., 151 Tremont St., Boston, Mass. 02111
1966 Keis, Wouter P. J., A.S.A., Assistant to the Actuary, Occidental Life Ins. Co. of California, Los Angeles, Calif. 90054
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1965  KLEIM, OLCAR R., F.S.A., Vice-President and Actuary, Business Men's Assur. Co., Kansas City, Mo. 64114
1965  KLEEM, WALTER, F.S.A., 30 Western Dr., Short Hills, N.J. 07078
1967  KLUH, KENNETH C., A.S.A., Assistant Actuary, Union Central Life Ins. Co., Cincinnati, Ohio 45201
1967  KNOPF, MYRNA (Miss), A.C.A., Manager, Morses & Seal, 205 Whitney Ave, New Haven, Conn. 06511
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1965  *KOCH, JOSEPH J., F.C.A., Senior Actuary, EBS Management Consultants, Inc., 100 Church St., New York, N.Y. 10007


1965  *KOLE, MORRIS B., F.C.A.S., Actuary, State Ins. Fund, 199 Church St., New York, N.Y. 10007


1966  KONOFSKY, ARTHUR E., A.C.A., Carl A. Tiffany & Co., 222 N. Dearborn St., Chicago, Ill. 60601


1967  KRENZ, JOSEPH A., JR., President and Actuary, American Foundation Life Ins. Co., Little Rock, Ark. 72201

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1965  KRINSKY, ROBERT D., A.S.A., Vice-President and Actuary, Martin E. Segal Co., 730 Fifth Ave., New York, N.Y. 10019

1969  KRIPKE, ALBERT E., Chief, Actuarial Branch, Internal Revenue Service, 1111 Constitution Ave., Washington, D.C. 20224

1965  *KRIEGER, WILMA B., Second Vice-President and Actuary, Connecticut Mutual Life Ins. Co., Hartford, Conn. 06115

1965  *KROCH, ELDEN C., F.S.A., Vice-President and Actuary, National Guardian Life Ins. Co., Madison, Wis. 53701


1965  *KRONHOLM, WILLIAM L., F.S.A., 40 Park Ave., Windsor, Conn. 06095


1965  *KUENZLER, ARTHUR S., F.C.A.S., Consultant, R.F.D. 7, Box 35, Frederick, Md. 21701

1965 *KENKEMUELLER, A. HENRY, F.S.A., Actuary, American International Life, Wilmington, Del. 19801
1965 *KUNST, LEONA (Miss), A.S.A., 8907 Eager Rd., St. Louis, Mo. 63117
1965 *KVERNAND, JACk T., F.S.A., Senior Vice-President and Chief Actuary, Prudential Ins Co., Newark, N.J. 07101
1965 *KYLE, JOHN M., F.S.A., Assistant Actuary, Connecticut General Life Ins Co., Hartford, Conn. 06115
1968 LACHTER, JACK, Johnson & Higgins, 4201 Wilshire Blvd., Los Angeles, Calif. 90005
1967 LACKIR, FRANK W., A.S.A., Vice-President and Actuary, Kennesaw Life & Accident Ins. Co., Atlanta, Ga. 30309
1965 *LACROIX, HAROLD F., F.C.A., Senior Vice-President, Travelers Ins. Co., Hartford, Conn. 06115
1965 *LAKE, MEND T., F.S.A., Executive Vice-President and Actuary, Occidental Life Ins. Co. of California, Los Angeles, Calif. 90054
1965 *LANG, KERMIT, F.S.A., Consulting Actuary, Latta & Langston, 515 E. Amite St., Jackson, Miss. 39201
1965  *LAWRENCE, ROBERT K., F.S.A., Vice-President and Secretary, American General Life Ins. Co., Houston, Tex. 77019
1966  LIE, HARRY A., Executive Vice-President and Actuary, National Reserve Life Ins. Co., Topeka, Kan. 66601
1969  LEONARD, LEONARD, P. J., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 1 Kearny St., San Francisco, Calif 94108
1966  LEVERETT, PAUL E., A.C.A., Assistant Vice-President and Associate Actuary, Century Life Ins. Co., Fort Worth, Tex. 76102
1965  *LESTER, WILLIAM, JR., F.C.A.S., Executive Vice-President, INSCO Systems Corp., 12 Gold St., New York, N.Y. 10038
1966  LETSON, EDWARD W., Partner, Rael & Letson, 100 California St., San Francisco, Calif. 94111
1966  LEVANSON, MARTIN W., A.S.A., Associate Actuary, Martin E. Segal Co., 730 Fifth Ave., New York, N.Y. 10019
1969  LEVIN, JOSEPH W., A.C.A.S., Actuarial Assistant and Section Head, CNA Insurance, Chicago, Ill. 60604
ENROLLED
1965 *LEWIS, ARTHUR S., F.S.A., Vice-President and Actuary, Presidential Life Ins. Co. of America, Beverly Hills, Calif. 90067
1965 *LEWIS, HERMAN, F.S.A., Assistant Vice-President, Metropolitan Life Ins. Co., New York, N.Y. 10010
1965 *LEWIS, WILLIAM H., F.S.A., Consulting Actuary, P.O. Box 1241, North Miami, Fla 33161
1969 LEWIS, WILLIAM H., JR., F.S.A., Consulting Actuary, Buchanan & Lewis, Inc., 511 N. Akard St., Dallas, Tex. 75201
1966 LEWIS, WINthrop T., A.S.A., Associate Director—Group Pension Financial Controls, John Hancock Mutual Life Ins Co., Boston, Mass 02117
1965 *LEWIS, JOHN B., F.S.A., 34 Kenyon St., Hartford, Conn. 06105
1965 LILLY, GEORGE P., A.C.A., President, George P. Lilly & Co., Inc., 175 W. Jackson Blvd., Chicago, Ill. 60604
1965 *LINDSAY, ROBERT L., F.S.A., Second Vice-President and Actuary, Mutual of New York, New York, N.Y. 10019
1965 *LINDSAY, BRUCE G., A.S.A., 5915 N. Fifth St., Arlington, Va. 22203
1966 LINDSAY, ROBERT L., F.S.A., Second Vice-President and Actuary, Mutual of New York, New York, N.Y. 10019
1966 LINDSEY, ELWIN R., A.S.A., Assistant Secretary, Group Div., Aetna Life & Casualty, Hartford, Conn. 06115
1966 LINE, RUSSELL A., F.S.A., Associate Actuary, Midland Mutual Life Ins. Co., Columbus, Ohio 43215
Members 59

1965 *LINK, ROBERT F., F.S.A., Vice-President and Associate Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
1965 *LINDO, RICHARD, F.C.A.S., Actuary, Insurance Rating Board, 125 Maiden Lane, New York, N.Y. 10038
1966 LIPKIND, SAUL S., A.S.A., Consultant, Blue Cross of Western Pennsylvania, 1 Smithfield St., Pittsburgh, Pa. 15222
1965 LIPKIN, WALTER T., A.S.A., Assistant Secretary and Associate Actuary, North America Co. for Life & Health Ins., Chicago, Ill. 60604
1965 *LISCO, PAUL S., F.C.A.S., Vice-President and Actuary, Travelers Ins Co., Hartford, Conn. 06115
1966 LITTLE, DOUGLAS, M.C.A., Actuary, Social Security Administration, HEW, Washington, D.C. 20201
1965 Loeber, Richard H., F.S.A., Assistant Vice-President, Aetna Life & Casualty, Hartford, Conn. 06115
1965 *LOGE, DAVID A., A.S.A., F.C.I.A., Secretary and Treasurer, Zurich Life Ins. Co. of Canada, Toronto 100, Ontario
1965 *LOHSE, RUDOLPH M., F.S.A., Consulting Actuary (Partner), Bowles, Andrews & Towne, Inc., 1001 Franklin Ave., Garden City, N.Y. 11530
1966 LONERGAN, CLYDE G., F.S.A., Actuary, Murray G. Bulger & Assoc., Ltd., 800 Dorchester Blvd W., Montreal 2, Quebec
1965 *LONES, WILLIAM R., F.S.A., Associate Actuary, Equitable Life Ins. Co of Iowa, Des Moines, Iowa 50306
1966 LONG, LEON L., A.S.A., Senior Contract Writer, Bankers Life Co., Des Moines, Iowa 50307
60 Members

1966 LONG, ROBERT A., A.C.A., Consulting Actuary, 129 N W. 44th St., Oklahoma City, Okla. 73118
1965 *LONGLEY-COOK, LAURENCE H., F.C.A.S., A.S.A., Consultant, Georgia State University, Atlanta, Ga. 30303
1969 LOWEN, MARTIN J., A.S.A., Actuarial Assistant, Aetna Life & Casualty, Hartford, Conn. 06115
1968 LOUIS, PAUL H., Assistant Vice-President, United States Life Ins. Co., New York, N.Y. 10038
1965 *LUCENS, JAYWOOD, F.S.A., 51 Rowayton Ave., Rowayton, Conn. 06853
1965 LUTZ, LAUREN J., Vice-President and Actuary, Farmers & Traders Life Ins Co., Syracuse, N.Y. 13201
1968 LYLE, ROBERT V., F.S.A., Assistant Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
1969 LYNAS, ROBERT H., Vice-President and Actuary, Western Reserve Life Assur. Co. of Ohio, Clearwater, Fla. 33316
1966 LYNETTE, HAROLD W., 81 B Troy Dr., Springfield, N.J. 07081
1966 LYON, DOROTHY M. (Miss), Actuarial Assistant, American United Life Ins. Co., Indianapolis, Ind. 46206
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<th>Designation</th>
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<td>1965</td>
<td>Lyons, Harold V.</td>
<td>F.S.A.</td>
<td>6 E. 4th St., Cincinnati, Ohio 45202</td>
</tr>
<tr>
<td>1965</td>
<td>MacIntyre, Neil W.</td>
<td>F.S.A.</td>
<td>69 Jefferson St., Stamford, Conn. 06902</td>
</tr>
<tr>
<td>1965</td>
<td>Maclean, James F.</td>
<td>F.S.A.</td>
<td>84 Main St., Yarmouth Port, Mass 02675</td>
</tr>
<tr>
<td>1965</td>
<td>MacLeannan, Robert D.</td>
<td>F.S.A.</td>
<td>429 Sylvan Ave., Englewood Cliffs, N.J. 07632</td>
</tr>
<tr>
<td>1965</td>
<td>MacPhail, John D.</td>
<td>F.S.A.</td>
<td>Executive Vice-President, PHA Cos, Medical Arts Bldg., Portland, Ore. 97205</td>
</tr>
<tr>
<td>1965</td>
<td>MacRae, Earl M.</td>
<td>F.S.A.</td>
<td>Consulting Actuary, P.O. Box 2044, El Macero, Calif. 95618</td>
</tr>
<tr>
<td>1965</td>
<td>Magnatlin, Ralph H.</td>
<td>F.S.A.</td>
<td>Second Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 06115</td>
</tr>
<tr>
<td>1965</td>
<td>Magnuson, Earl S.</td>
<td>A.S.A., A.C.A.</td>
<td>Vice-President and Actuary, General United Life Ins. Co., Des Moines, Iowa 50306</td>
</tr>
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<td>1965</td>
<td>Magrath, Joseph J.</td>
<td>F.C.A.</td>
<td>3100 S. Ocean Blvd., Delray Beach, Fla. 33444</td>
</tr>
<tr>
<td>1965</td>
<td>Maguire, Ralph D.</td>
<td>F.S.A.</td>
<td>Second Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 06115</td>
</tr>
</tbody>
</table>
62 Members

1965  MAHDER, JOHN, F.S.A., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
1966  MAHONEY, THOMAS F., A.C.A., Vice-President and Actuary, All American Life & Casualty Co., Chicago, Ill. 60631
1965  MAINE, JAMES S., F.F.A.A., Vice-President and Actuary, Woodmen of the World Life Ins. Soc., Omaha, Nebr. 68102
1965  MARGILL, STEPHEN S., F.C.A.S., Systems Director, Travelers Ins. Co., Hartford, Conn. 06115
1966  MANCHESTER, KARL L., F.S.A., Vice-President, Southland Life Ins. Co., Dallas, Tex. 75221
1966  MANAT, ROLAND A., Consulting Actuary, Emerson Bldg., 900 E. Louisiana, Denver, Colo. 80210
1966  MANTZ, PAUL N., President, Homesteaders Life Co., Des Moines, Iowa 50312
1966  MARAKAS, JOHN L., President, Reserve Life Ins. Co., Dallas, Tex. 75222
1967  MARGOLIS, DONALD R., A.C.A.S., Assistant to President, Union Fidelity Corp., Philadelphia, Pa. 19102
1969  MARIETTI, ROGER N., Vice-President, Financial Planning Actuarial Consultants, 5627 Northaven Rd., Dallas, Tex. 75230
1966  MARKLEY, MILTON L., A.S.A., Associate Actuary, Rockford Life Ins. Co., Rockford, Ill. 61101
1966  MARONI, EDWARD W., A.S.A., Vice-President and Actuary, First Colony Life Ins. Co., Lynchburg, Va. 24505
1965  *MARSHALL, ERNST L., F.S.A., Towers Hotel, 25 Clark St., Brooklyn, N.Y. 11201
ENROLLED

1965  *MARSHALL, GLADSTONE, F.S.A., 10 Wardwell Rd., West Hartford, Conn. 06107
1965  *MARTIN, LESLIE R., F.S.A., 20 Birch Rd, West Hartford, Conn. 06107
1965  *MARTIN, LESLIE R., JR., F.S.A., Assistant Vice-President, Group Div., Aetna Life & Casualty, Hartford, Conn. 06119
1965  *MARK, RICHARD B., F.S.A., Assistant Vice-President, Mutual of New York, New York, N.Y. 10019
1966  MASCAR, ROLFE W., A.S.A., Second Vice-President, Bowles & Tillinghast, Inc., 3400 Peachtree Rd., Atlanta, Ga. 30326
1966  *MAY, JOHN B., F.S.A., Partner, J. N. Meeks & Co., 17 S. High St., Columbus, Ohio 43215
1965  MAST, BOYD S., F.S.A., Vice-President and Consulting Actuary, Marsh & McLennan, Inc., 1515 Northwestern Bank Bldg., Minneapolis, Minn. 55402
1965  *MATHESON, NORTON E., F.C.A.S., (Secretary). Consulting Actuary, 1516 Clark St., Stevens Point, Wis. 54481
1965  *MATEJA, MICHAEL E., F.S.A., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
1966  *MATHICK, LLOYD F., A.C.A.S., 2000 Westwood Dr., Wausau, Wis. 54401
1966  MATTHEWS, ARTHUR N., 2412 Maiden Lane, Roanoke, Va. 24015
1965  *MAYCRINE, EMMA C., F.C.A.S., 32 Chittenden Ave., Crestwood, N.Y. 10707
MEMBERS

Enrolled

1965  *McAulay, Archibald H., F.S.A., Management Consultant, P.O. Box 113, Ardsley on Hudson, N.Y. 10503
1967  McCarty, Edmund M., F.S.A., 255 S.W. Harrison St., Portland, Ore. 97201
1966  McCarty, Gerald E., A.S.A., Principal, Lybrand, Ross Bros. & Montgomery, 548 S. Spring St., Los Angeles, Calif. 90013
1965  *McCarty, Robert W., F.S.A., Associate Actuary, Occidental Life Ins. Co. of California, Los Angeles, Calif. 90034
1965  *McConnery, Edmund M., F.S.A., 255 S.W. Harrison St., Portland, Ore. 97201
1966  McConney, Gerald E., A.S.A., Principal, Lybrand, Ross Bros. & Montgomery, 548 S. Spring St., Los Angeles, Calif. 90013
1969  McDONALD, CHARLES, A.C.A.S., Associate Actuary, Employers’ Ins. of Texas, Dallas, Tex. 75221
1966  McDONALD, MILTON G., A.C.A.S., Chief Actuary, Massachusetts Ins. Dept., 100 Cambridge St., Boston, Mass. 02202
1966  McDONEL, WILLIAM J., A.S.A., Assistant Vice-President, Marsh & McLe- 
    nan, Inc., 2500 Prudential Center, Boston, Mass. 02199
1967  McFARLANE, JAMES D., F.S.A., F.C.I.A., Associate Actuary, Imperial Life 
    Assur. Co., Toronto 7, Ontario
1967  McGARRY, JAMES E., Consultant, A. S. Hansen, Inc., 902 First National Bank 
    Bldg., Fort Worth, Tex. 76102
1965  *McGINN, DANIEL F., F.S.A., Vice-President and Associate Actuary, Occidental 
    Life Ins. Co. of California, Los Angeles, Calif 90054
1965  *McGUINNESS, JOHN S., F.C.I.A., President, John S McGuinness As- 
    sociates—Consultants in Actuarial Science & Management, 15 Kevin Rd , 
    Scotch Plains, N.J. 07076
1967  McINALLY, LOIA D., A.S.A., Assistant Director, C.A.D., Ostheimer & Co., 1510 
    Chestnut St., Philadelphia, Pa. 19102
1966  McIntosh, kenneth L., A.C.A.S., Property & Casualty Actuary, Arkansas Ins 
    Dept., University Towers Bldg., Little Rock, Ark. 72204
1965  *McINTYRE, JAMES C., F.S.A., Second Vice-President and Associate Actuary, General American Life Ins. Co., St. Louis, Mo. 63166
1967  McINTYRE, JANE (Miss), Assistant Actuary, George B. Buck, Consulting Ac- 
    tuaries, Two Pennsylvania Plaza, New York, N.Y. 10001
1969  McKearney, LAWRENCE J., Jr., Consulting Actuary, Kwasha Lipton Co , 429 
    Sylvan Ave., Englewood Cliffs, N.J. 07632
1966  McKee, DONALD R., A.C.A., Actuary, United American Ins. Co., Dallas, Tex 
    75205
    Co., Stevens Point, Wis. 54481
1965  *McLaughlin, John G., Jr., F.S.A., Associate Actuary, North American Reas- 
    sur. Co., New York, N.Y. 10017
    Bloomfield Ave., Glen Ridge, N. J. 07028
1966  Mclean, David P., A.S.A., Vice-President, W. Alfred Hayes & Co., 6828 Oak- 
    land Ave., St. Louis, Mo. 63139
1965  *McLean, GEORGE E., F.C.I.A., Vice-President and Actuary, Massachusetts 
    Hospital Service, Inc., 135 Federal St., Boston, Mass. 02106
1968  McLeod, Hugh, F.S.A., F.C.I.A., Vice-President in Charge, Group, Sun Life 
    Assur. Co. of Canada, Montreal 110, Quebec
1965  *McMAHON, CHARLES W., F.S.A., Vice-President and Chief Actuary, Union Central 
    Life Ins. Co., Cincinnati, Ohio 45201
1967  McMAHON, margaret S. (Mrs.), Assistant Actuary, George B. Buck, Consulting Ac- 
    tuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
    Chicago, Ill. 60601
    Co., Hartford, Conn. 06115
1965  *MCNAMARA, DANIEL J., F.C.A.S., Vice-President, Chubb & Son, Inc., 90 John 
    St., New York, N.Y. 10038
1965  *MCNAMARA, GEORGE F., F.S.A., Vice-President for Selection, Mutual Life Ins. 
    Co., New York, N.Y. 10019
66 Members

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1965 *McQueen, Robert C., F.S.A., Vice-President—Group Ins., Mutual Benefit Life Ins. Co., Newark, N. J. 07101


1965 *Mehlman, Charles, A.S.A., Deputy Insurance Commissioner and Chief Actuary, California Dept. of Ins., San Francisco, Calif. 94103


1965 *Menge, Carlton H., Vice-President and Actuary, Atlas Life Ins. Co., Tulsa, Okla. 74102


1965 *Menge, Walter O., F.S.A., 331 River Dr., Jupiter, Fla. 33458


1968 Mibus, Sidney A., A.F.A.A., Assistant Actuary, Lutheran Brotherhood, Minneapolis, Minn. 55402

1965 *Michelbacher, Gustav F., F.C.A.S., 15201 Quito Rd., Saratoga, Calif. 95070


1965 *Miller, Julian M., F.S.A., 194 Riverside Dr., New York, N. Y. 10025

1969 Miller, Marden, Executive Vice-President, USLIFE Corp., 125 Maiden Lane, New York, N. Y. 10038


1965 *Miller, Nicholas F., Jr., F.C.A.S., Secretary—Executive Dept., Aetna Life & Casualty, Hartford, Conn. 06115

1969 Miller, Orville H., A.S.A., 1025 Elm St., Dallas, Tex. 75202
### Members

**1966** Miller, Paul V., Vice-President, Employers Reinsurance Corp., Kansas City, Mo. 64105

**1965** *Miller, Richard L., F.S.A., 9134 Beauclerc Circle West, Jacksonville, Fla. 32217*

**1965** *Miller, Robert A., III, F.S.A., Group Actuary, Southwestern Life Ins. Co., Dallas, Tex. 75221*


**1966** Miller, Wildur E., A.C.A., Vice-President, Charles R. Keene & Associates, Inc., 3737 N. Meridian St., Indianapolis, Ind. 46208


**1966** Millman, Russell L., A.S.A., Associate Actuary, Johnson & Higgins, 63 Wall St., New York, N.Y. 10005

**1965** *Miles, John A., F.C.A.S., Point Placid, Reeds Spring, Mo. 65737*

**1965** *Mills, Richard J., F.C.A.S., Assistant Actuary, Lumbermens Mutual Casualty Co., Chicago, Ill. 60640*


**1965** *Milton, Thomas F., F.S.A., A.C.A., Vice-President and Chief Actuary, Russell M. Tolley & Assoc., Inc., 3901 N. Meridian, Indianapolis, Ind. 46208*


**1965** *Mincks, W. Walter, F.S.A., 7036 N. Skyway Dr., Tucson, Ariz. 85718*


**1966** Minor, Norman R., A.S.A., Johnson & Higgins, One Center Plaza, Boston, Mass. 02108

**1969** Mitchell, George T., F.S.A., Associate Actuary, Midland Mutual Life Ins. Co., Columbus, Ohio 43215


**1965** *Mohren, Tilmar A., F.S.A., Actuary, Equitable Life Ins. Co. of Iowa, Des Moines, Iowa 50306*

Members

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1965  *Monsky, Morris, F.S.A., Second Vice-President and Actuary, Mutual of New York, New York, N.Y. 10019

1966  Montgomery, John O., F.S.A., Assistant Actuary, Occidental Life Ins. Co. of California, Los Angeles, Calif. 90054


1965  *Moore, Gene C., F.S.A., Administrative Vice-President, Western & Southern Life Ins. Co., Cincinnati, Ohio 45202


1967  Moore, James W., F.S.A., Senior Actuarial Analyst, Standard Oil Co. of California, San Francisco, Calif. 94102


1966  Moore, Paul C., Associate Actuary, Southwestern Life Ins. Co., Dallas, Tex. 75221


1965  *Morrison, George D., F.C.A.S, Associate Actuary, Aetna Casualty & Surety Co., Hartford, Conn. 06115

1967  Morris, Doris N. (Miss), Assistant Manager and Actuary, Western Electric Co., 222 Broadway, New York, N.Y. 10038


1965  *Morris, William O., F.S.A., 112 Ninth St., Wilmette, Ill. 60091


1965  *Morrissey, Marlies S. (Mrs.), F.S.A., Wake Robin Rd., Norwalk, Conn. 06851
ENROLLED

1969  Morrow, Fred C., A.S.A., Vice-President, Occidental Life Ins. Co. of California, Los Angeles, Calif. 90054


1965  *Morss, Franklin C., Jr., F.C.A., Partner, President, Morss & Seal, Music MH Rd., Falls Village, Conn. 06031

1965  *Mortensen, James M., F.S.A., F.C.A.S., Associate Actuary and Assistant Vice-President, Kansas City Life Ins. Co., Kansas City, Mo. 64141


1965  *Moseley, Jack, F.C.A.S., Vice-President and Senior Actuary, United States Fidelity & Guaranty Co., Baltimore, Md. 21203


1965  *Moss, Robert G., F.S.A., A.C.A.S., Vice-President and Actuary, Marsh & McLennan, Inc., 515 Olive St., St. Louis, Mo. 63101

1965  *Motheral, Annie M. (Mrs.), F.S.A., Crystal Falls Ranch, Colville, Wash. 99114


1965  *Moyer, Ross E., F.S.A., P.O. Box 2945, Fort Wayne, Ind. 46809


1969  Mudge, William S., Actuary and Assistant Secretary, Bankers Union Life Ins. Co., Denver, Colo. 80206


1965  *Muittertides, John H., F.C.A.S., Actuary, Sentry Ins.—Hardware Mutuals Group, Stevens Point, Wis. 54481


1967  Muniz, Robert M., A.C.A.S., 19 Muller St., Norwalk, Conn. 06851

1966  Munro, Gordon J., A.S.A., Second Vice President, Group Ins., Mutual of New York, New York, N.Y. 10019

1969  Munro, Richard E., A.C.A.S., Actuary, American States Ins. Co., Indianapolis, Ind. 46206
1965 *Munson, Bartley L., F.F.A.A., F.S.A., Associate Actuary, Aid Association for Lutherans, Appleton, Wis. 54911
1965 *Munterich, George C., F.C.A.S., Assistant Secretary, Hartford Ins. Group, Hartford, Conn. 06115
1965 *Murphy, Thomas B., F.S.A., Vice-Chairman of Board, Boston Mutual Life Ins. Co., Boston, Mass. 02116
1966 Murray, Lucille (Miss), F.S.A., Assistant Actuary, Southwestern Life Ins. Co., Dallas, Tex. 75221
1965 Murray, Max T., A.S.A., Executive Vice-President, Great National Life Ins. Co., Dallas, Tex. 75235
1965 Murray, Robert D., A.S.A., Executive Vice-President and Actuary, United Family Life Ins. Co., Atlanta, Ga. 30301
1965 *Murray, Thomas E., F.C.A. (Past President), Senior Vice-President and Actuary, Fireman's Fund American Ins. Cos., San Francisco, Calif. 94120
1968 Nelson, Homer, Reserve Life Ins. Co., Dallas, Tex. 75202
1969 Nelson, John K., A.C.A.S., Senior Associate Actuary, State Farm Mutual Automobile Ins. Co., Bloomington, Ill. 61701
ENROLLED

1965  *NELSON, MARVIN R., F.S.A., Vice-President, Horace Mann Ins. Group, Springfield, Ill. 62701

1966  NELSON, RALPH R., Rt. 1, Box 42, Wimberley, Tex. 78676


1967  NELSON, ROY W., F.S.A., Assistant Actuary, Travelers Ins. Co., Hartford, Conn. 06115

1965  *NELSON, S. TYLER, F.C.A.S, Consulting Actuary, 506 Steele St., Frankfort, Ky. 40601

1965  *NESBITT, CECIL J., F.S.A, Professor, Dept of Mathematics, University of Michigan, Ann Arbor, Mich. 48104

1965  *NEUMANN, EDWARD M., F.S.A., High Dune, 1141 Ponte Vedra Blvd, Ponte Vedra Beach, Fla. 32082

1966  NEUBERGER, EUGENE H., F.S.A., 480 Vista Grande, San Rafael, Calif 94904

1966  NEWELL, JACK W., A.S.A., Consulting Actuary, McCready Pension Engineers, Inc., 300 E. Fall Creek Parkway, Indianapolis, Ind. 46205

1969  NEWMAN, STEVEN H., F.C.A.S, Vice-President and Casualty Actuary, American International Group, New York, N.Y. 10005


1965  *NIEHAUS, MYRON S., JR., F.S.A., Producers & Citizens' Cooperative Assur. Co., Ltd., 221 Elizabeth St., Sydney, Australia

1965  *NIELSEN, ABRAHAM M., A.S.A., F.C.A., Chief Actuary and Director of Research, Railroad Retirement Board, Chicago, Ill. 60611


ENROLLED

1964 *NORMAN, LALANDER S., F.S.A., Senior Vice-President, Ins., American United Life Ins. Co., Indianapolis, Ind. 46206


1966 OCELS, FORREST S., A.S.A, Vice-President, Johnson & Higgins of California, 4201 Wilshire Blvd., Los Angeles, Calif. 90005


1966 OIEN, ROBERT G., F.C.A.S, Staff Actuary, St Paul Fire & Marine Ins. Co., St. Paul, Minn. 55102

1966 O’KEEFE, J. JAV, Executive Vice-President and Actuary, Western National Life Ins. Co., Amarillo, Tex. 79105

1965 *O’KEEFE, RICHARD E., F.S.A, Third Vice-President, Metropolitan Life Ins Co., New York, N.Y. 10010


1969 OLESON, DEAN L., F.S.A., Assistant Actuary, Business Men’s Assur. Co. of America, Kansas City, Mo. 64141


1965 *OLSEN, A. C., Consultant, Alcoa Bldg., One Maritime Plaza, San Francisco, Calif. 94111


1965 *ORLOFF, WARREN D., F.S.A., Consulting Actuary, Johnson & Higgins of Calif., 4201 Wilshire Blvd., Los Angeles, Calif. 90005
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<th>Employer</th>
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<tr>
<td><em>Ormsby, Charles A.</em></td>
<td>Senior Vice-President</td>
<td>John Hancock Mutual Life Ins. Co.</td>
<td>Boston, Mass. 02117</td>
</tr>
<tr>
<td><em>Oshlo, Frank H.</em></td>
<td>Consulting Actuary</td>
<td>4225 Office Parkway</td>
<td>Dallas, Tex. 75204</td>
</tr>
<tr>
<td><em>Otte, Edward J.</em></td>
<td>Vice-President and Actuary</td>
<td>National Hospital Assn.</td>
<td>1501 S.W Taylor St., Portland, Ore. 97205</td>
</tr>
<tr>
<td><em>Otterson, Paul M.</em></td>
<td>Vice-President and Actuary</td>
<td>Federated Mutual Implement &amp; Hardware Ins. Co.</td>
<td>Owatonna, Minn. 55060</td>
</tr>
<tr>
<td><em>Overberg, Paul J.</em></td>
<td>Vice-President and Chief Actuary</td>
<td>Allstate Life Ins. Co.</td>
<td>Northbrook, Ill 60062</td>
</tr>
<tr>
<td><em>Overend, John J.</em></td>
<td>Director of Life Insurance Company Administration</td>
<td>International Telephone &amp; Telegraph Corp.</td>
<td>320 Park Ave., New York, N.Y 10022</td>
</tr>
<tr>
<td>Overhulser, Donald M., Jr.</td>
<td>Assistant Actuary</td>
<td>George B. Buck</td>
<td>Two Pennsylvania Plaza, New York, N.Y. 10001</td>
</tr>
<tr>
<td><em>Owen, Edward H.</em></td>
<td>Principal, Peat, Marwick, Mitchell &amp; Co.</td>
<td>345 Park Ave.</td>
<td>New York, N.Y. 10022</td>
</tr>
<tr>
<td><em>Oxley, John E.</em></td>
<td>Associate Actuary</td>
<td>New York Life Ins. Co.</td>
<td>New York, N.Y. 10010</td>
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<td>Packer, Bernard, A.S.</td>
<td>Principal Actuary</td>
<td>New York State Ins. Dept.</td>
<td>123 William St., New York, N.Y. 10038</td>
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<td><em>Paddon, John W.</em></td>
<td>Associate Actuary</td>
<td>Investors Syndicate Life Ins. &amp; Annuity Co.</td>
<td>Minneapolis, Minn. 55402</td>
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<td><em>Paff, Harold G.</em></td>
<td></td>
<td>10041 Mozelle Lane</td>
<td>La Mesa, Calif. 92041</td>
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<td>Paige, John W.*</td>
<td>Assistant Vice-President and Actuary</td>
<td>California-Western States Life Ins. Co.</td>
<td>Sacramento, Calif. 95804</td>
</tr>
<tr>
<td><em>Pailier, Airline (Mrs.)</em></td>
<td>Actuary</td>
<td>American Eagle Life Ins. Co.</td>
<td>Springfield, N.J. 07081</td>
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<tr>
<td><em>Pailier, Donald C.</em></td>
<td>Associate Actuarial Director</td>
<td>Prudential Ins. Co.</td>
<td>Newark, N.J. 07101</td>
</tr>
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<td>Pallone, Julius L.*</td>
<td>President, Maccabees Mutual Life Ins. Co.</td>
<td>Southfield, Mich. 48075</td>
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<tr>
<td>Palmer, Donald E.*</td>
<td>Assistant Actuary</td>
<td>Connecticut General Life Ins. Co.</td>
<td>Hartford, Conn. 06115</td>
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<td><em>Pape, Frederick H.</em></td>
<td>Group Statistician</td>
<td>American General Life Ins. Co.</td>
<td>Houston, Tex. 77001</td>
</tr>
<tr>
<td>Paquin, Claude Y.*</td>
<td>Consulting Actuary</td>
<td>2745 Aquamist Dr.</td>
<td>Decatur, Ga 30034</td>
</tr>
<tr>
<td>Parks, LeroY B., Jr.*</td>
<td>Actuary</td>
<td>The Wyatt Co.</td>
<td>570 Union Commerce Bldg., Cleveland, Ohio 41115</td>
</tr>
<tr>
<td>Parkyn, Donald W.*</td>
<td>Assistant Actuary</td>
<td>California Public Employees Retirement System</td>
<td>1416 Ninth St., Sacramento, Calif. 95809</td>
</tr>
<tr>
<td><em>Parlin, R. Willis</em></td>
<td>Actuary</td>
<td>c/o Neckura, Neckermann Versicherungs-AG</td>
<td>Adickesallee 67, 6 Frankfurt-Main, Germany</td>
</tr>
<tr>
<td>Parmenter, Neil A.*</td>
<td>Assistant Actuary</td>
<td>Bankers Life Co.</td>
<td>Des Moines, Iowa 50307</td>
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<td>Parrish, James N.*</td>
<td>Vice-President and Actuary</td>
<td>Inter-Ocean Ins Co.</td>
<td>Cincinnati, Ohio 45206</td>
</tr>
<tr>
<td><em>Parry, Arthur F.</em></td>
<td>Principal, Lybrand, Ross Bros. &amp; Montgomery</td>
<td>One Bush St., San Francisco, Calif. 94104</td>
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ENROLLED

Public Ledger Bldg., Philadelphia, Pa. 19106

1967 Pate, James A., Jr., Associate Actuary, Life & Casualty Ins. Co., Nashville,
Tenn 37219

1966 Pate, Thomas H., Vice-President and Actuary, Independent Life & Accident
Ins. Co., Jacksonville, Fla 32202


1966 Patrizi, Bento J., F.S.A., Associate Actuary, Massachusetts Mutual Life Ins.
Co., Springfield, Mass. 01101

1966 Patterson, William D., F.S.A., F.C.I.A., Actuarial Vice-President, Imperial
Life Assur. Co., Toronto 195, Ontario

1966 Patison, Edgar W., F.S.A., Director, EDP Department, American United
Life Ins. Co., Indianapolis, Ind 46206

1966 Patz, Lawrence C., A.S.A., Vice-President and Secretary, United Life & Accident
Ins. Co., Concord, N.H. 03301

1965 Pauley, Darton S., F.S.A., Director of Ordinary Underwriting, Prudential Ins.
Co., Newark, N.J. 07101

Ave., New York, N.Y. 10022

1968 Paxton, William G., A.S.A., Associate Actuary, Booke & Co., P.O. Box 66,
Winston-Salem, N.C. 27102

1969 Peacocke, Sidney W., Actuarial Assistant, Business Men’s Assur. Co. of Ameri-
ca, Kansas City, Mo 64141

1965 Peacock, C. Norman, F.S.A., Vice-President and Chief Actuary, Massachusetts
Mutual Life Ins. Co., Springfield, Mass. 01101

1968 Pearson, Donald M., A.S.A., Actuarial Associate, John Hancock Mutual Life
Ins Co., Boston, Mass. 02117

Fort Wayne, Ind 46801

1965 Pearson, Raymond G., F.S.A., Consultant, Towers, Perrin, Forster & Crosby,
Inc., 840 Hanna Bldg., Cleveland, Ohio 44115

1969 Peavy, Hubert D., Senior Vice-President and Actuary, Coastal States Life
Ins Co., Atlanta, Ga. 30309

17601

1966 Peck, Jonathan K., A.S.A., 190 N. Spruce St., Ramsey, N.J. 07446

1969 Peel, Jerald P., A.C.A S., Vice-President—Reinsurance, Security Mutual Cas-
uality Co., Chicago, Ill. 60606

Life Ins. Co., Boston, Mass. 02117


Assoc., Inc., Nashville, Tenn. 37201

1965 Pennington, Thomas K., F.S.A., F.F.A.A., F.C.I.A., Vice-President and Ac-
tuary, College Life Ins. Co. of America, Indianapolis, Ind. 46206

1965 Penrose, Clement B., F.S.A., Vice-President and Actuary, Pacific Mutual Life
Ins Co., Los Angeles, Calif. 90054

1965 Perez, Giorgio, F.S.A., Assistant Vice-President and Associate Actuary, Monarch
Life Ins. Co., Springfield, Mass. 01101

1966 Perkins, Alfred W., A.S.A., Vice-President, Union Mutual Life Ins. Co., Port-
land, Me 04112

1965 Perkins, Frederick P., F.S.A., 90 Hunter Dr., West Hartford, Conn. 06107
1965 *PEPER, ROBERT C., F.S.A., A.C.A.S., Executive Vice-President, State Farm Life Ins. Co., Bloomington, Ill. 61701
1966 PETERSON, DONALD M., F.S.A., Vice-President and Senior Actuary, Benefit Trust Life Ins. Co., Chicago, Ill. 60626
1965 *PETERSON, RICHARD P., F.S.A., Second Vice-President and Actuary, Bankers Life Co., Des Moines, Iowa 50307
1965 *PETTENGILL, DANIEL W., F.S.A., Vice-President—Group Div., Aetna Life & Casualty, Hartford, Conn. 06115
1965 *PETZ, EARL F., F.C.A.S., Associate Actuary, Lumbermens Mutual Casualty Co., Chicago, Ill. 60640
1965 *PFARRER, LOUIS W., F.C.A., Consulting Actuary, 2058 Kearney St., Denver, Colo. 80207
1965 *PIKE, HERBERT M., F.S.A., Vice-President and Actuary, Investors Syndicate Life Ins. & Annuity Co., Minneapolis, Minn. 55402
1965 *PIKE, ALBERT, JR., F.S.A., Vice-President and Actuary, Life Ins. Assn. of America, 277 Park Ave., New York, N.Y. 10017
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<th>Year</th>
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<th>Company/Location</th>
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<tr>
<td>1968</td>
<td>PILGRIM, JAMES W.</td>
<td>Senior Actuarial Assistant</td>
<td>Connecticut General Life Co., Hartford, Conn. 06115</td>
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<td>1965</td>
<td>*PINDER, WILLIAM C., JR.</td>
<td>Vice-President and Actuary</td>
<td>National Life &amp; Accident Ins. Co., Nashville, Tenn. 37203</td>
</tr>
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<td>1965</td>
<td>*PINNEY, ALLEN D.</td>
<td>Associate Actuary</td>
<td>Travelers Ins. Co., Hartford, Conn. 06115</td>
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<tr>
<td>1969</td>
<td>PLAUT, JULIAN L.</td>
<td>A.S.A.</td>
<td>Wolfman &amp; Moscovitch, 222 W. Adams, Chicago, Ill. 60604</td>
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<td>1966</td>
<td>PLOMPTON, HENRY A.</td>
<td>A.S.A.</td>
<td>35 Gammons Rd., Waban, Mass. 02168</td>
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<tr>
<td>1965</td>
<td>*PLUMLEY, PETER W.</td>
<td>Second Vice-President</td>
<td>Travelers Ins. Co., Hartford, Conn. 06115</td>
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<td>1965</td>
<td>*POISSANT, WILLIAM A.</td>
<td>Chief Actuary</td>
<td>Dept. of Veterans Benefits, Veterans Administration, Washington, D.C. 20025</td>
</tr>
<tr>
<td>1966</td>
<td>PORTER, ELDER A.</td>
<td>F.S.A.</td>
<td>17 Glen Ridge Parkway, Bloomfield, N.J. 07003</td>
</tr>
<tr>
<td>1966</td>
<td>POTTS, GRIER D.</td>
<td>F.S.A., Assistant Actuary</td>
<td>Mutual of New York, New York, N.Y. 10019</td>
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<tr>
<td>1966</td>
<td>POTTS, LIONEL A., JR.</td>
<td>F.S.A., Assistant Actuary</td>
<td>Bankers Life Co., Des Moines, Iowa 50307</td>
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<td>1969</td>
<td>POUCHER, RALPH L.</td>
<td>Manager, Pension Analysis Section</td>
<td>E. I. Du Pont de Nemours &amp; Co., Wilmington, Del. 19898</td>
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<td>1966</td>
<td>Poulson, William K.</td>
<td>A.C.A.</td>
<td>Vice-President and Actuary, Old Republic Life Ins. Co., Chicago, Ill. 60601</td>
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<td>1965</td>
<td>*POWELL, JOHN H.</td>
<td>F.F.A.A., A.C.A.</td>
<td>Actuary, Hospital Service of California, 1919 Webster St., Oakland, Calif. 94612</td>
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<td>1965</td>
<td>*POWELL, JOHN M.</td>
<td>F.S.A.</td>
<td>145 Waban Ave., Waban, Mass. 02168</td>
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<td>1965</td>
<td>*POWELL, ROBERT N.</td>
<td>F.S.A., Vice-President</td>
<td>Nationwide Corp., 246 N. High St., Columbus, Ohio 43216</td>
</tr>
<tr>
<td>Year</td>
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<td>Title</td>
<td>Company/Address</td>
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<td>PRESLEY, Philip O.</td>
<td>Associate Actuary, American Mutual Liability Ins. Co.</td>
<td>Des Moines, Iowa 50307</td>
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<td>1966</td>
<td>PRICE, Archibald M.</td>
<td>S.A., Consulting Actuary and Manager, Peat, Marwick, Mitchell &amp; Co.</td>
<td>8 Babson Park Ave., Babson Park, Mass. 02157</td>
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<td>1965</td>
<td>PRESTON, Robert F., F.S.A.</td>
<td>Vice-President and Actuary, Martin E. Segal Co.</td>
<td>520 S. Virgil Ave., Los Angeles, Calif. 90005</td>
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<td>1969</td>
<td>PRICE, Edith E. (Mrs.)</td>
<td>A.C.A.S., Statistician, Lumbermens Mutual Casualty Co.</td>
<td>Chicago, Ill. 60640</td>
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<td>1965</td>
<td>PRESTON, Barthus J., F.S.A.</td>
<td>Vice-President and Actuary, Martin E. Segal Co.</td>
<td>520 S. Virgil Ave., Los Angeles, Calif. 90005</td>
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<td>1965</td>
<td>PROCTOR, Murray, F.S.A.</td>
<td>Consulting Actuary, Johnson &amp; Higgins</td>
<td>4201 Wilshire Blvd., Los Angeles, Calif. 90005</td>
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<td>1965</td>
<td>PROUTY, William C., F.S.A.</td>
<td>Assistant Vice-President—Group Div., Actua Life &amp; Casualty, Hartford, Conn. 06115</td>
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<td>1965</td>
<td>PULLEY, Richard W., F.S.A.</td>
<td>Second Vice-President and Associate Mathematician, Mutual Benefit Life Ins. Co.</td>
<td>Newark, N.J. 07101</td>
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<td>1968</td>
<td>PUNG, Robert E., A.S.A.</td>
<td>Assistant Vice-President and Actuary, General Life Ins. Corp of Wis., Milwaukee, Wis. 53202</td>
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<td>1965</td>
<td>PURCELL, Lena B. (Mrs.), F.S.A.</td>
<td>Assistant Actuary, Mutual of New York</td>
<td>New York, N.Y. 10019</td>
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<td>1965</td>
<td>PURDY, James L., F.S.A.</td>
<td>Second Vice-President and Actuary, Travelers Ins. Co.</td>
<td>Hartford, Conn. 06115</td>
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<td>1967</td>
<td>Quinby, Harry E., F.C.A.</td>
<td>Vice-President and Actuary, Marsh &amp; McLennan</td>
<td>70 Pine St., New York, N.Y. 10005</td>
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<td>1965</td>
<td>QUIRK, William J., F.S.A.</td>
<td>Actuarial Consultant, A. S Hansen, Inc.</td>
<td>1353 Esperson Bldg., Houston, Tex. 77002</td>
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<td>1965</td>
<td>RAISCH, George E., F.C.A.</td>
<td>Vice-President, Woodward, Ryan, Sharp and Davis, Inc.</td>
<td>347 E. 53d St., New York, N.Y. 10022</td>
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<td>1965</td>
<td>RANDALL, Robert J., Sr., F.S.A.</td>
<td>Associate Actuary, Equitable Life Assur. Soc.</td>
<td>New York, N.Y. 10019</td>
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78 Members

Enrolled

1966 RASKIN, RICHARD S., A.S.A., 988 Iris Lane, Baldwin, L.I., N.Y. 11510
1965 *RATSGEBER, FREDERICK E., F.S.A., Executive Vice-President, Prudential Ins. Co., Newark, N.J. 07101
1966 RATNASWAMY, RANARATNA, A.C.A., Staff Actuary, St. Paul Ins. Cos., St. Paul, Minn. 55102
1966 REA, EVERETT A., A.S.A., Consulting Actuary, Peat, Marwick, Mitchell & Co., P.O. Box 3556, Honolulu, Hawaii 96811
1965 *REAGH, RUSSELL R., F.C.A., 212 Coconut Palm Rd., Boca Raton, Fla. 33432
1965 *REED, ALAN L., JR., F.S.A., Stone, Young & Co., Consulting Actuaries, P.O. Box 111, Glen Ridge, N.J. 07028
1966 REED, DAVID S., F.S.A., Assistant Vice-President, Corporate Development, Aetna Life & Casualty, Hartford, Conn. 06115
1966 REED, EDITH T., (Miss), Assistant Actuary, George B. Buck Consulting Actuaries, Inc., 2010 Pennsylvania Plaza, New York, N.Y. 10001
1965 *REEDE, HOWARD C., F.S.A., Chairman of the Board and President, CNA Financial Corp., Chicago, Ill. 60604
1966 *REEDE, JAMES D., F.P.A., A.C.A., 233 Elm Ave., Glendale, Mo. 63122
1969 REES, JOHN A., JR., Ethyl Corp., P.O. Box 81, Richmond, Va. 23201
1966 REICH, SHOLOD, A.S.A., Section Supervisor, Metropolitan Life Ins. Co., New York, N.Y. 10010
1966 REILLY, FRANCES V., Manager—Actuarial Dept., Mutual Ins. Rating Bureau, 733 3rd Ave., New York, N.Y. 10017
1966 REILLY, G. EKSOE, A.S.A., 280 E. Dunedin Rd., Columbus, Ohio 43214
1966 REINHOLDT, JAMES B., Vice-President—Actuary, State Farm Fire & Casualty Co., Bloomington, Ill. 61701
1966 REINHARDT, THOMAS E., A.S.A., Assistant Actuary, Sun Life Ins. Co. of America, Baltimore, Md. 21201
Members

1965  *RESONY, ALLIE V., F.C.A.S., Assistant Secretary, Hartford Accident & Indemnity Co., Hartford, Conn. 06115
1965  *RESONY, JOHN A., F.C.A.S., Vice-President, Travelers Ins. Co., Hartford, Conn. 06115
1966  REUTER, ROBERT E., A.S.A., A.F.A.A., Assistant Actuary, Lutheran Brotherhood, Minneapolis, Minn. 55402
1965  *REYNOLDS, GEORGE A., F.S.A., Vice-President, Union Central Life Ins. Co., Cincinnati, Ohio 45201
1965  *REYNOLDS, JOHN A., F.C.A.S., Vice-President, Travelers Ins. Co., Hartford, Conn. 06115
1966  REUTER, ROBERT E., A.S.A., Assistant Actuary, Lutheran Brotherhood, Minneapolis, Minn. 55402
1965  *REYNOLDS, GEORGE A., F.S.A., Vice-President, Union Central Life Ins. Co., Cincinnati, Ohio 45201
1965  *REYNOLDS, WALTER L., F.S.A., 5712 Lindenhurst Ave., Los Angeles, Calif. 90036
1967  RHOLL, DONALD A., Office Manager—Administrative, Milliman & Robertson, Inc., 111 E. Wisconsin Ave., Milwaukee, Wis. 53202
1965  *RICE, FRANK H., F.S.A., Associate Director Administrative Services, Northwestern Mutual Ins. Co., Milwaukee, Wis. 53202
1965  *RICE, HENRY L. B., F.S.A., 140 Garden St., Hartford, Conn. 06115
1966  RICHARDS, ALAN, F.S.A., President, Life Ins. Co. of California, San Francisco, Calif. 94120
1965  *RICHARDS, HARRY R., F.C.A.S., Associate Actuary, Travelers Ins. Co., Hartford, Conn. 06115
1967  RICHARDSON, WALKER S., Assistant Secretary, Liberty Mutual Ins. Co., Boston, Mass. 02117
1966  RICHMOND, OWEN D., A.C.A.S., Controller, Business Men's Assur. Co., Kansas City, Mo. 64141
1965  *RIDDLEWSORTH, WILLIAM A., F.C.A.S., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
1965  *RIEGEL, ROBERT, F.C.A.S., State University at Buffalo, 4244 Ridge Lea Rd., Amherst, N.Y. 14226
1965  *RIEZ, H. LEWIS, F.S.A., President, Great Southern Life Ins. Co., Houston, Tex. 77001
1966  RINK, RICHARD C., F.S.A., Vice-President and Actuary, Midland Mutual Life Ins. Co., Columbus, Ohio 43216
ENROLLED

1967  Ritter, Joseph G., 1403 Belle Pl., Fort Worth, Tex. 76107
1966  Ritter, Shirley S. (Mrs.), A.C.A., Vice-President and Actuary, Eastern Life Ins. Co. of New York, New York, N.Y. 10017
1967  Robbins, Lillian (Miss), 11 Worthington Rd., Brookline, Mass. 02146
1965  *Roberts, A. Haworth, F.S.A., Consulting Actuary, 423 Polo Dr., Clayton, Mo. 63105
1968  Robertson, Alex C M., A.S.A., Vice-President, Group Operations, Sun Life Assur. Co. of Canada, Montreal 110, Quebec
1966  Robinson, Larry R., F.S.A., Assistant Vice-President and Actuary, State Life Ins. Co., Indianapolis, Ind. 46206
1966  Robinson, Richard E., Assistant Vice-President, Marsh & McLennan, Inc., 2500 Prudential Center, Boston, Mass. 02199
1965  *Robinson, Robert P., F.S.A., Associate Actuary, Kansas City Life Ins. Co., Kansas City, Mo. 64111
1966  Robicka, Robert C., A.C.A., Consulting Actuary, Dos Cabezas Star Route, Willcox, Ariz. 85643
1966  Rost, Carl D., A. S. Hansen, Inc., 1080 Green Bay Rd., Lake Bluff, Ill. 60044
1965  *Rory, Allan B., Jr., F.S.A., Secretary, Connecticut General Life Ins. Co., Hartford, Conn. 06115
ENROLLED

1965 *ROENISCH, DTIVIS H., F.S.A., Partner, A. S. Hansen, Inc., 1 N. La Salle St., Chicago, Ill. 60602
1965 ROERS, A FREDERICK, JR., A.S.A., Manager, Lybrand, Ross Bros. & Montgomery, 60 Broad St., New York, N.Y. 10004
1966 ROLING, FRED H., Assistant Actuary, Kansas City Life Ins. Co., Kansas City, Mo. 64141
1965 *ROHM, CHARLES E., F.S.A., Associate Actuary, Bankers Life Co., Des Moines, Iowa 50307
1966 ROMEO, JOSEPH T., A.F.A.A., Actuarial Aide, Locomotive Engineers Mutual Life & Accident Ins. Assn., 1048 Engineers Bldg., Cleveland, Ohio 44114
1965 *ROOD, HENRY F., F.S.A., A.C.A.S., (Past President), Chairman of the Board and Chief Executive Officer, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801
1965 *ROSENBERG, NORMAN, F.C.A.S., Assistant Vice-President, Actuary—Research and Analysis Dept., Farmers Ins. Group, Los Angeles, Calif. 90054
1965 ROSS, JAMES B., F.S.A., President, The Keystone Co of Boston, 50 Congress St., Boston, Mass. 02109
1968 ROSS, JOHN W., Assistant Actuary, Reserve Life Ins. Co., Dallas, Tex. 75202
Members

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1965 *ROTTEN, PAUL T., F.S.A., (Vice-President), Executive Vice-President, Mutual
Benefit Life Ins. Co., Newark, N.J. 07101
New York, N.Y. 10007
1965 *ROWELL, JOHN H., F.C.A.S., Vice-President, Marsh & McLennan, Inc., 231 S.
La Salle St., Chicago, Ill. 60604
1966 ROWLAND, JACK L., A.S.A., Underwriting Specialist, Mutual Benefit Life Ins.
Co., Newark, N.J. 07101
1967 ROZIER, WILLIAM M., Principal Actuary, New York City Employment Retire-
ment System, 60 Worth St., New York, N.Y. 10013
1966 RUBINSTEIN, SEYMOUR, F.S.A., 10 Hallo St., Edison, N.J. 08817
1965 *RUBSAM, JOSEPH L., F.S.A., Assistant Vice-President—Pensions, Metropolitan
Life Ins. Co., New York, N.Y. 10010
1965 *RUCHLIS, ELSIE (MRS.), F.C.A.S., Assistant Actuary, Insurance Rating Board,
125 Maiden Lane, New York, N.Y. 10038
1965 *RUCK, HAROLD E., F.S.A., Vice-President and Actuary, Volunteer State Life
Ins. Co., Chattanooga, Tenn. 37401
1965 *RUDER, JOHN S., Jr., F.C.A., Consulting Actuary, Rudd & Wisdom, 1104 Perry
Brooks Bldg., Austin, Tex. 78701
1965 *RUCK, JOHN Y., F.S.A., Co-Chairman of the Board, Pan-American Life Ins.
Co., New Orleans, La. 70119
225 Broadway, New York, N.Y. 10007
10007
1965 *RUGLAND, WALTER L., F.F.A.A., F.S.A., (President), President, Aid Association
for Lutherans, Appleton, Wis. 54911
1968 RUGLAND, WALTER S., F.S.A., Assistant Director of Product Marketing, Con-
necticut General Life Ins. Co., Hartford, Conn. 06115
1965 *RUTHER, WALTER J., F.S.A., Chairman of the Board and Chief Executive Officer,
Minnesota Mutual Life Ins. Co., St. Paul, Minn. 55101
1966 RUFF, LAWRENCE J., F.S.A., Vice-President and Actuary—Group, Hartford
Life Ins. Co., Hartford, Conn. 06115
1965 *RUSHTON, WILLIAM J., III, F.S.A., President and Chief Executive Officer,
Protective Life Ins. Co., Birmingham, Ala. 35202
1966 RYAN, JOHN F., F.S.A., Senior Vice-President in Charge of Planning and De-
1969 RYAN, ROBERT W., F.S.A., Director—Actuarial Services, International Systems
& Computer Corp., Dallas, Tex. 75201
Life & Casualty Co., Minneapolis, Minn. 55403
1966 Ryder, ROBERT W., A.S.A., Stone, Young & Co., 946 Bloomfield Ave., Glen
Ridge, N.J. 07028
1965 *SAAKET, KARL, F.C.A., Senior Associate, George B. Buck, Consulting Actuary,
Two Pennsylvania Plaza, New York, N.Y. 10001
Ins. Div., 210 State Office Bldg., St. Paul, Minn. 55102
Crosby, Inc., Three Penn Center, Philadelphia, Pa. 19102
1967 SAFFERT, ARTHUR W., Vice-President and Actuary, National Producers Life Ins.
Co., Phoenix, Ariz. 85004
19458
Members

1966 SASENA, Gajraj B., A.S.A., President, The Saks Co., 3757 Macbeth Dr., San Jose, Calif. 95127
1965 *SALZMANN, Ruth E. (Miss), F.C.A.S., Vice-President and Actuary, Sentry Ins. Co., Stevens Point, Wis. 54481
1967 SCAMMEN, Lawrence W., A.C.A.S., Manager, Massachusetts Workmen's Compensation Bureau, 89 Broad St., Boston, Mass. 02110
1968 SCHEEL, Paul J., F.S.A., A.F.A.A., Executive Vice-President, Consumers Credit Union, Minneapolis, Minn. 55401
1965 *SCHLACHTER, Gertrude A. (Miss), F.S.A., Senior Vice-President and Actuary, Colonial Life Ins. Co., East Orange, N.J. 07017
1968 SCHLAUG, Owen C., Jr., A.S.A., Associate Actuary, The Wyatt Co., 316 Aragon Ave., Coral Gables, Fla. 33134
1967 SCHLEH, Lauren W., Secretary-Treasurer and Actuary, L.E. & C.M.P.A., 1100 Mutual Bldg., Detroit, Mich. 48226
1967 SCHLENZ, John W., A.C.A.S., Senior Vice-President and Actuary, Federal Life & Casualty Co., Battle Creek, Mich. 49016
Members

ENROLLED

1965  *SCHMIDT, WILLIAM H., F.S.A., Senior Vice-President, Mutual of New York, New York, N.Y. 10019
1965  *SCHNEIDER, WILLIAM G., F.S.A., Vice-President--Group, Bankers Life Co., Des Moines, Iowa 50307
1968  SCHREINER, WILLIAM, F.S.A., Assistant Actuary, Mutual of New York, New York, N.Y. 10019
1968  SCHUERER, PAUL H., F.S.A., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
1966  SCHULER, ROBERT J., F.C.A.S., Vice-President, Blue Cross of Western Pennsylvania, 1 Smithfield St., Pittsburgh, Pa. 15222
1966  SCHULZ, ALAN O., M.C.A., Staff Consultant, Kaiser Industries Corp., 300 Lakeside Dr., Oakland, Calif. 94604
1966  SCHUMACHER, ROBERT C., A.S.A., Vice-President, Carlin-Black Co., 1941 Bishop Lane, Louisville, Ky. 40218
1965  *SCHWARTZ, ADOLPH F., F.S.A., 1104 Muhlenberg Ave., Swarthmore, Pa. 19081
1967  SCOTT, BRIAN E., F.C.A.S., Assistant Secretary, Data Processing Development Dept., Aetna Life & Casualty, Hartford, Conn. 06115
1965  *SCOTT, DAVID G., F.S.A., Executive Vice-President, CNA Financial Corp., Chicago, Ill. 60604
1967  SCOTT, H. RANDOLPH, Vice-President and Actuary, Pilgrim Health & Life Ins. Co., Augusta, Ga. 30901
ENROLLED

1965 *SCOTT, JAMES, F.S.A., 501 Via Del Monte, Palos Verdes Estates, Calif. 90274
1965 *SCOTT, SANFORD W., JR., F.S.A., Vice-President and Actuary, National Home Life Ins. Co., St. Louis, Mo. 63108
1965 *SEE, GARY N., F.S.A., Associate Actuary, American Life Convention, 211 E. Chicago Ave., Chicago, Ill. 60611
1965 *SELLERS, RICHARD M., F.S.A., Senior Vice-President, USLIFE Corp., New York, N.Y. 10038
1966 SELLMAN, HENRY G., A.S.A., 117 W. Second Ave., Monmouth, Ill. 61462
1965 *SELLER, DONALD R., F.S.A., Assistant Actuary, Occidental Life Ins. Co. of Calif., Los Angeles, Calif. 90034
1965 *SELZER, FREDERICK, F.S.A., Assistant Vice-President and Associate Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
1966 SELWOOD, ALEX E., A.S.A., Vice-President and Actuary, Associated Life Ins. Co., Chicago, Ill. 60601
1965 *SETER, CHARLES J., F.S.A., F.F.A.A., Assistant Actuary, Aid Association for Lutherans, Appleton, Wis. 54911
1967 SEVILLA, EXQUIEL S., A.C.A.S., President and General Manager, National Life Ins. Co., P.O. Box 2056, Manila, Philippines
1965 *SHAILER, FRANK A., F.S.A., 155 W. 188th St., New York, N.Y. 10068
1966 SHANE, HARLEY B., A.C.A., Life Actuary, Arkansas Ins. Dept., 400 University Tower Bldg., Little Rock, Ark. 72204
1965 *SHAPIRO, GEORGE I., F.C.A.S., 934 E. 9th St., Brooklyn, N.Y. 10030
1965 *SHAPIRO, ROBERT B., F.S.A., Second Vice-President and Associate Actuary, Mutual of Omaha Ins. Co., Omaha, Nebr. 68131
ENROLLED
1966  SHEARER, JAMES L., A.S.A., 511 S. Oakwood St., Angola, Ind 46703
1967  SHEELY, THOMAS H., III, Vice-President and Actuary, Fidelity Union Life Ins. Co., Dallas, Tex. 75201
1968  SHERILL, THOMAS H., III, Vice-President and Actuary, Fidelity Union Life Ins. Co., Dallas, Tex. 75201
1965  SHERRITT, GEORGE M., F.S.A., Executive Vice-President, Security Life & Accident Co., Denver, Colo. 80202
1965  SIEBERT, GEORGE M., F.S.A., Executive Vice-President, Security Life & Accident Co., Denver, Colo. 80202
1965  SIMMS, CLIFFORD R., F.C.A., Vice-President, The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44115
1965  SIMONEAU, PAUL W., F.C.A.S., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
1966  SINGER, CARL J., A.S.A., Associate Chief Actuary, Veterans Administration, Washington, D.C. 20420
Members

1966 Singer, Paul E., A.C.A.S., Vice-President and Actuary, CNA/Insurance, Chicago, Ill. 60604
1965 *Skelding, Albert Z., F.C.A.S., 162 Hamilton Rd., Hempstead, N.Y. 11550
1965 *Slater, Robert E., F.S.A., 12 Columbine Rd., Weston, Mass. 02193
1965 *Smith, Edward M., F.C.A.S., Associate Actuary, Travelers Ins. Co., Hartford, Conn. 06115
1965 *Smith, Francis M., F.S.A., P.O. Box 368, Essex County, Westport, N.Y. 12993
1968 Smith, Fraser M., F.S.A., Actuarial Associate, Metropolitan Life Ins. Co., Ottawa 4, Ontario
1965 *Smith, Geoffrey F. N., F.S.A., President, American Mutual Life Ins. Co., Des Moines, Iowa 50307
1966 Smith, Harold W., R.R. 4, Box 280, Frankfort, Ind. 46041
1966 SMITH, JAMES C., F.S.A., Executive Vice-President, Presidential Life Ins. Co., Los Angeles, Calif. 90067
1966 SMITH, LAURENCE K., A.S.A., Vice-President and Actuary, Mutual Trust Life Ins. Co., Chicago, Ill. 60606
1966 SMITH, RAYMOND L., Associate Actuary, American Mutual Life Ins. Co., Des Moines, Iowa 50307
1965 *SMITH, RAYMOND L., Associate Actuary, American Mutual Life Ins. Co., Des Moines, Iowa 50307
1967 *SNEED, DONALD W., Executive Vice-President, Penn State Investors Life Ins. Co., Harrisburg, Pa. 17111
1969 SOLOMON, RICHARD H., F.S.A., Actuary, Johnson & Higgins, 4201 Wilshire Blvd., Los Angeles, Calif. 90005
1966 SORENSEN, THOMAS B., A.S.A., Associate Actuary, Hartford Life Ins. Co., Hartford, Conn. 06115
1965 *SOUTHERN, CHARLES W., F.S.A., Tax Actuary, Bankers Life Co., Des Moines, Iowa 50307
1965 *SOUTHERN, HENRY J., JR., F.S.A., Vice-President, Union Mutual Life Ins. Co., Portland, Me. 04112
Members

1965 *Spaulding, Asa T., President, North Carolina Mutual Life Ins. Co., Durham, N.C. 27702
1965 *Spellman, James W., F.S.A., Vice-President and Controller, State Farm Life Ins. Co., Bloomington, Ill. 61701
1966 Spoelstra, Herbert B., M.C.A., Office Manager, Millman & Robertson, Inc., 115 N. Pennsylvania St., Indianapolis, Ind. 46204
1966 Spoelstra, Peter C., F.C.A., President, Peter C. Spoelstra & Associates, Inc., 3923 N. Meridian St., Indianapolis, Ind. 46208
1965 *Starbuck, Bernhardt K., F.C.A., Vice-President and Secretary, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102
1965 *Stabler, Robert N., F.S.A., Vice-President, General American Life Ins. Co., St. Louis, Mo. 63166
1965 *Stagg, Ronald G., F.S.A., 7011 Balmoral Dr., Fort Wayne, Ind. 46804
1965 *Staley, Harlow R., F.S.A., M.S.A., Vice-President and Director of Admin., Farm Bureau Life Ins. Co., Des Moines, Iowa 50307
1967 Stanley, Neal N., A.S.A., Vice-President and Actuary, Republic National Life Ins. Co., Dallas, Tex. 75204
1966 Staub, E. Brian, A.S.A., Senior Vice-President and Actuary, Wisconsin Life Ins. Co., Madison, Wis. 53705
1966 Steacy, Russel George, A.C.A., Director, Rockford Life Ins. Co., Rockford, Ill. 61101
Members

1965  *STEARNS, JOHN L., F.S.A., Vice-President and Senior Actuary, Massachusetts General Life Ins. Co., Boston, Mass. 02110
1966  STEEDMAN, JOHN A., A.S.A., Consulting Actuary, Nelson & Warren, Inc., 50 W. Broad St., Columbus, Ohio 43215
1966  STEELE, ERNEST C., Vice-President and Operations Analyst, Coastal Life Ins. Co., Atlanta, Ga. 30309
1965  *STEFFEN, WALTER W., F.S.A., Senior Vice-President, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801
1965  *STEINPORTH, ALEX W., JR., F.S.A., Vice-President and Actuary, Marsh & McLennan, Inc., 231 S. La Salle St., Chicago, Ill. 60604
1965  *STEMMERMANN, THEODORE A., F.S.A., 103 Via Amalfi, New Smyrna Beach, Fla. 32069
1965  STEMPEL, MARTIN, F.S.A., Associate Actuarial Director, Prudential Ins. Co., Newark, N.J. 07101
1965  *STENNES, GEORGE V., F.S.A., President, George V. Stennes & Associates, 2112 First National Bank Bldg., Minneapolis, Minn. 55402
1966  STEPHAN, WILLIAM J., M.C.A., Manager, Lybrand, Ross Bros. & Montgomery, 60 Broad St., New York, N.Y. 10004
1969  STEPHENS, JOHN F., Executive Vice-President, Texas Employers’ Ins. Assoc. & Employers Casualty Co., Dallas, Tex. 75202
1966  STEPHENSON, J. HERMAN, Vice-President, United Benefit Life Ins. Co., Omaha, Neb. 68101
1966  STEID, PHILIPP K., A.C.A.S., Actuary, Insurance Rating Board, 125 Maiden Lane, New York, N.Y. 10038
1966  STEVENS, WALDO A., A.C.A.S., Senior Vice-President, Blue Cross Assn., 840 N. Lake Shore Dr., Chicago, Ill. 60611
Members

1965 *Stewart, W. Murdoch, F.S.A., Consulting Actuary, 201 N. Wells St., Chicago, Ill. 60606
1966 Stieren, Valeska U. (Mrs.), Insurance Examiner, Public Employee Pension Div., State of Illinois, 130 N. Wells St., Chicago, Ill. 60601
1965 *Stiles, Hubert M., F.S.A., Vice-President and Actuary, Southern Life & Health Ins. Co., Birmingham, Ala. 35201
1967 Stohie, David W., Consulting Actuary, 1211 N. Main, McPherson, Kan. 67460
1968 Stout, Alberta (Mrs.), Assistant Actuary, George B. Buck, Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
1966 Stover, J. Karl, A.S.A., Actuarial Specialist, Union Central Life Ins. Co., Cincinnati, Ohio 45240
1965 *Streeter, Gordon C., F.S.A., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
1965 *Strong, H. Raymond, F.C.A., (President-Elect), Consulting Actuary, Strong & Thompson, 511 N. Akard St., Dallas, Tex. 75201
1965 *Struble, William I., F.S.A., Second Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 06113
1966 Strudell, Fred David, A.C.A., Senior Vice-President and Actuary, Reliable Life Ins. Co., St. Louis, Mo. 63119
1966 Struo, Emil J., A.C.A.S., Assistant Vice-President and Associate Actuary, Massachusetts Blue Cross, Inc., 133 Federal St., Boston, Mass. 02106
1969 Strunk, Carl J., A.S.A., Actuary and Assistant Secretary, Western Farm Bureau Life Ins. Co., Denver, Colo. 80217
1969 Sturgeon, Purser K., Assistant Vice-President, Lumbermens Mutual Casualty Co., Chicago, Ill. 60640
Members

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1965 *SULLIVAN, WILLIAM J., F.S.A., President, State Life Ins. Co., Indianapolis, Ind. 46206
1965 *SUTTON, HARRY L., JR., F.S.A., Actuarial Director, Prudential Ins. Co., Minneapolis, Minn. 55401
1965 *SUTTER, ROBERT S., JR., A.C.A., Consulting Actuary, Peat, Marwick, Mitchell & Co., P.O. Box 3356, Honolulu, Hawaii 96811
1965 *SWANSON, F. GILBERT, F.S.A., Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
1967 SWANSON, ROBERT H., Vice-President and Actuary, Old American Ins. Co., Kansas City, Mo. 64141
1969 SWANSON, ROBERT H., Vice-President and Actuary, Old American Ins. Co., Kansas City, Mo. 64141
1965 *SWENSON, OSCAR, 849 San Pablo Dr., Lake San Marcos, Calif. 92069
1965 *SWETT, ROBERT E., F.S.A., Associate Actuary, Bankers Life Nebraska, Lincoln, Neb. 68501
1966 TATUM, SAMUEL C., A.S.A., 606 Elmwood Dr., Greensboro, N.C. 27408
1966 TAVENER, LEONARD E., Assistant Vice-President and Assistant Actuary, American National Ins. Co., Galveston, Tex. 77550
1965 *TAYLOR, CHARLES A., F.S.A., Chairman of the Board, Life Ins. Co. of Virginia, Richmond, Va. 23209
1965  *TAYLOR, JOHN R., F.S.A., Vice-President, Bankers Life Co., Des Moines, Iowa 50307
1966  TAYLOR, LEROY R., Actuary, Mammoth Life & Accident Ins. Co., Louisville, Ky. 40201
1965  *TEBBETTS, WALTER, F.S.A., 137 Collins Rd., Waban, Mass. 02168
1965  *TERRYBERRY, WILFRED W., F.S.A., Yarmouth Port, Mass. 02675
1969  THEIL, THEODORE L., Jr., Assistant Vice-President and Assistant Actuary, Illinois Mutual Life & Casualty Co., Peoria, Ill. 61602
1965  *THOMAS, B. RUSSELL, F.S.A., Vice-President and Actuary, The Wyatt Co., One First National Plaza, Chicago, Ill. 60670
1966  THOMAS, CHARLES G., A.S.A., Assistant to the Actuary and Manager of Pension Actuarial Dept., Occidental Life Ins. Co. of California, Los Angeles, Calif. 90054
1966  THOMAS, DAVID, A.S.A., Assistant Secretary, Connecticut Mutual Life Ins. Co., Hartford, Conn. 06115
1968  THOMAS, DEAN A., Assistant Vice-President and Regional Reinsurance Manager, Lincoln National Life Ins. Co. (Southwestern Regional Office), Dallas, Tex. 75221
1966  THOMAS, GEORGE W., A.C.A., Secretary and Actuary, Underwriters Life Ins. Co., Oklahoma City, Okla. 73106
1965  *THOMAS, JAMES W., F.C.A.S., Associate Actuary, Travelers Ins. Co., Hartford, Conn. 06115
1965  *THOMAS, WILLIAM S., F.S.A., Senior Vice-President, Metropolitan Life Ins. Co., New York, N.Y. 10010

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1967  THOMPSON, ALLEN B., Vice-President and Actuary, Associated Hospital Service of New York, 80 Lexington Ave., New York, N.Y. 10016
1968  THOMPSON, DAVID M., A.S.A., Bowles, Andrews & Towne, Inc., P.O. Box 80590, Atlanta, Ga. 30341
1965  *THOMPSON, JOHN S., Jr., F.S.A., Vice-President and Actuary, North American Co. for Life & Health Ins., Chicago, Ill. 60604
1966  THOMPSON, PHILIP R., A.C.A.S., Statistician, Federated Mutual Implement & Hardware Ins. Co., Owatonna, Minn. 55060
1965  *THOMPSON, STUART M., A.S.A., F.C.A., Partner, Strong & Thompson, Consulting Actuaries, 511 N. Akard St., Dallas, Tex. 75201
1965  *THOMPSON, WILLARD A., F.S.A., President, Medi Card, Inc., Box 2097, Glenbrook Station, Stamford, Conn. 06906
1965  *THOMPSON, PAUL, F.S.A., 1012 Centennial Ave., Baldwin, L.I., N.Y. 11510
1966  THURAU, RUSSELL W., A.S.A., Second Vice-President, Bowles & Tillinghast, Inc., 11411 N. Central Expy., Dallas, Tex. 75231
1965  *TILLINGHAST, JOHN P., F.S.A., President and Treasurer, Bowles & Tillinghast, Inc., 3400 Peachtree Rd., N.E., Atlanta, Ga. 30326
1966  TILLOTSON, DON C., A.C.A., Vice-President and Actuary, Fidelity Life Assn., Fulton, Ill. 61252
1965  *TINKER, STUART E., F.S.A., Associate Actuary, Bankers Life Co., Des Moines, Iowa 50307
1966  TINO, PAULETTE (MRS.), A.S.A , Assistant Actuary, Johnson & Higgins, 63 Wall St., New York, N.Y. 10005
1967  TITFTE, ROY D., Associate Actuary, American Hospital & Life Ins. Co., San Antonio, Tex. 78206
1966  TULMAN, JOHN E., A.C.A., Vice-President and Actuary, Gamble Alden Life Ins. Co., Minneapolis, Minn. 55416
1965  *TOOKEY, ROBERT C., F.S.A., A.C.A., Vice-President, Milliman & Robertson, Inc., 80 S. Lake Ave., Pasadena, Calif. 91101
Members

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1967  TOREN, CHESTER J., A.C.A.S., Secretary, Zurich Ins. Co., Chicago, Ill. 60604

1968  TORGRISSON, DARVIN A., A.C.A.S., Sales Representative, Employers Ins. of Wausau, Minneapolis, Minn. 55453

1966  TOUSCH, CHARLES E., A.S.A., Vice-President, Johnson & Higgins, 63 Wall St., New York, N.Y. 10005


1966  TOVSON, OMER S., F.S.A., Associate Actuary, American United Life Ins. Co., Indianapolis, Ind. 46206

1965  *TOWNE, ROBERT J., F.S.A., President, Bowles, Andrews & Towne, Inc., 465 Congress St., Portland, Me. 04111

1969  TOWNSEND, FREDERICK S., Jr., A.S.A., General Partner, Conning & Co., 41 Lewis St., Hartford, Conn. 06103

1965  *TOY, GERALD G., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 520 S.W. Yamhill St., Portland, Ore. 97204

1966  TOZER, WILLIAM T., F.S.A., Senior Vice-President and Actuary, American Republic Ins. Co., Des Moines, Iowa 50301


1966  TRIPLETT, GEORGE H., Jr., A.C.A., Actuarial Examiner, Oklahoma Ins. Dept., 408 Will Rogers Memorial Office Bldg., Oklahoma City, Okla. 73105

1965  *TRIST, JOHN A. W., F.C.A.S., 364 Rose Glen Dr., Radnor, Pa. 19087


1965  *TROWBRIDGE, CHARLES L., F.S.A., Vice-President and Chief Actuary, Bankers Life Co., Des Moines, Iowa 50307

1965  *TRUDEAU, DONALD E., F.C.A.S., Vice-President and Actuary, Consolidated Underwriters, 1907 Grand Ave., Kansas City, Mo. 64108


1969  TUCKER, MATT B., Jr., A.S.A., Second Vice-President, Bowles & Tillinghast, Inc., 3400 Peachtree Rd., N.E., Atlanta, Ga. 30326


1967  TUCKER, THOMAS F., Assistant Vice-President, Continental Casualty Co., Chicago, Ill. 60604

1969  TULLOCH, JOHN A., F.S.A., Assistant Actuary (Group Pensions), Union Mutual Life Ins. Co., Portland, Me. 04112
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<th>Year</th>
<th>Name</th>
<th>Position</th>
<th>Company/Institution</th>
<th>Address</th>
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<tr>
<td>1965</td>
<td>Turnquist, Jack M., F.S.A., President</td>
<td>Modern America Life Ins. Co.</td>
<td>Dallas, Tex. 75230</td>
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<tr>
<td>1966</td>
<td>Twomey, Leonard N., Vice-President, Controller and Actuary</td>
<td>Peoples-Home Life Ins. Co. of Indiana</td>
<td>Indianapolis, Ind. 46208</td>
<td></td>
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<td>1965</td>
<td>Uhlhoft, Dunbar R., F.C.A.S., Vice-President and Actuary</td>
<td>Employers Ins. of Wausau</td>
<td>Wausau, Wis. 54401</td>
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<td>1966</td>
<td>Van Cleave, Marvin E., A.C.A.S., A.C.A.</td>
<td>Assistant Deputy Commissioner, Office of Commissioner of Ins., State of Wis</td>
<td>Madison, Wis. 53703</td>
<td></td>
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<td>1965</td>
<td>Van Fleet, George, F.C.A.</td>
<td>Consulting Actuary, P.O. Box 277</td>
<td>Austin, Tex. 78767</td>
<td></td>
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<tr>
<td>1966</td>
<td>Van House, Charles L., Sr., A.C.A.</td>
<td>Senior Vice-President, Administrative Div., Coastal States Life Ins. Co.</td>
<td>Atlanta, Ga. 30309</td>
<td></td>
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<td>1965</td>
<td>Varga, George J., F.S.A.</td>
<td>Vice-President and Group Ins. Manager, Nationwide Life Ins. Co.</td>
<td>Columbus, Ohio 43216</td>
<td></td>
</tr>
<tr>
<td>1967</td>
<td>Vazquez-Cruz, Rupert, M.C.A., Consulting Actuary and Professor of Statistics</td>
<td>University of Puerto Rico</td>
<td>Box 22872, U.P.R., San Juan, Puerto Rico 00931</td>
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1966 VERHAGE, PAUL A., F.C.A.S., Associate Actuary, Sentry Ins. Co., Stevens Point, Wis. 54481
1966 VIETOR, CARL F., JR., 15 Norcross St., Rockville Centre, N.Y. 11570
1969 VODOPICH, DONALD R., Staff Actuary, Bowles, Andrews & Towne, Inc., 30 Perimeter Pk., Atlanta, Ga. 30341
1965 *VOGEL, JULIUS, F.S.A., Vice-President and Associate Actuary, Prudential Ins. Co., Newark, N.J. 07101
1965 *WACHSPRESS, HOWARD L., F.S.A., Associate Actuary, Travelers Ins. Co., Hartford, Conn. 06115
1967 WAGNER, EDWARD W., A.F.A.A., 14 Imperial Ct., Davenport, Iowa 52807
1966 WAGNER, ERHARDT H., A.C.A., Senior Vice-President and Chief Actuary, Republic National Life Ins. Co., Dallas, Tex. 75204
1966 WAGNER, VIRGIL D., F.S.A., Actuary, Farm Bureau Life Ins. Co., Des Moines, Iowa 50307
1965 *WAIRN, CHRISTOPHER H., F.S.A., Associate Actuary, Prudential Ins. Co., Newark, N.J. 07101
1965 *WAIRN, ALAN W., F.C.A.S., 16 Penwood Rd., Bloomfield, Conn. 06002
1965 *WAKELY, DAVID N., F.S.A., Consulting Actuary, Wakely & Assoc., Inc., 1467 Belleair Rd., Clearwater, Fla. 33751
98 Members

1965 *WALKER, HARRY, F.S.A., Vice-President and Senior Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
1966 WALKER, J. BARRETT, F.S.A., F.C.I.A., Vice-President and Director of Group, Canada Life Assur. Co., Toronto 1, Ontario
1965 *WALKER, MARGARET (Miss), F.S.A., F.F.A.A., 2514 15th St., Rock Island, Ill. 61201
1965 *WALKER, RALPH P., F.S.A., Vice-President and Senior Actuary, Wisconsin National Life Ins. Co., Oshkosh, Wis. 54901
1966 WALL, WILLIAM D., A.C.A., 230 E. Prospect, Lake Bluff, Ill. 60044
1966 WALL, WILLIAM R., Vice-President and Actuary, Southern Life Ins. Co., Greensboro, N.C. 27420
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
1965 *WARTERS, DENNIS N., F.S.A., Bankers Life Co., Des Moines, Iowa 50307
Members

1966 Watson, William T., A.S.A., 6 Lincoln Rd., Newtown, Conn. 06470
1966 Wehr, Bernard L., F.C.A.S., Assistant Professor of Actuarial Science and Ins, Georgia State College, Atlanta, Ga. 30303
1966 Wehr, James O., Jr., A.C.A., Assistant Vice-President—Product Planning, Blue Cross—Blue Shield, 222 N. Dearborn St., Chicago, Ill. 60601
1965 *Webster, Andrew C., F.S.A., 269 Millard Ave., North Tarrytown, N.Y. 10591
1966 Webster, Lawrence B., A.C.A., Executive Vice-President and Actuary, Western Fidelity Life Ins. Co., Wichita, Kan. 67202
1966 Webster, Lindsay M., A.C.A., Vice-President and Actuary, Chesapeake Life Ins. Co., Philadelphia, Pa. 19103
1966 Weimer, Robert A., A.S.A., Group Actuary, Bankers Life Nebraska, Lincoln, Nebr. 68501
1966 Weinstein, Louis, F.S.A., Manager, Lybrand, Ross Bros. & Montgomery, 60 Broad St., New York, N.Y. 10004
1966 Wells, Walter I., A.S.A., A.C.A.S., 7 Pinewood Dr., West Boylston, Mass. 01583
1968  Welsh, Charles A., F.S.A., Consulting Actuary, Bowles, Andrews & Towne, P.O. Box 6716, Richmond, Va. 23230


1965  *Wendt, Richard K., F.S.A., Vice-President—Family Life and Health, Nationwide Ins. Cos., Columbus, Ohio 43216

1966  Wendt, William R., Vice-President and Director—Corporate Planning and Research, Gulf Life Ins. Co., Jacksonville, Fla. 32207


1966  West, Charles S., M.C.A., Examining Actuary, State Board of Insurance, Dallas, Tex. 75224


1965  *Whiteley, Benjamin R., F.S.A., Assistant Vice-President and Associate Actuary, Standard Ins. Co., Portland, Ore. 97207

1966  Whiting, Douglas B., 175 Little Pond Rd., Concord, N.H. 03301


1965  *Wiebke, Harold G., F.S.A., 500 Ross Pl., Oceanside, N.Y. 11572

1965  *Wedder, John W., Jr., F.C.A.S., Actuary, Aetna Life & Casualty, Hartford, Conn. 06115

1967  Wightman, Mary G. (Mrs.), Actuary, Hewitt Associates, Libertyville, Ill. 60048


1968  Williams, C. Arthur, Jr., Professor of Economics and Ins., Univ. of Minnesota, Minneapolis, Minn. 55455

1966  Williams, Charles D., III, F.S.A., Senior Vice-President and Chief Actuary, Jefferson National Life Ins. Co., Indianapolis, Ind. 46204

1965  *Williams, Dean E., F.S.A., Vice-President, General American Life Ins. Co., St. Louis, Mo. 63166
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<tr>
<td>1965</td>
<td>*Williams, Dewey G., F.C.A.S.</td>
<td>Vice-President and Actuary, Employers' Ins. of Texas, Dallas, Tex. 75221</td>
</tr>
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<td>1965</td>
<td>*Williams, Harry V., F.C.A.S.</td>
<td>President, Hartford Ins. Group, Hartford, Conn. 06115</td>
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<td>1965</td>
<td>*Williams, John H., F.C.A.</td>
<td>Senior Associate, George B. Buck, Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001</td>
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<td>1966</td>
<td>Williams, John R., F.S.A.</td>
<td>Second Vice-President, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801</td>
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<td>1965</td>
<td>*Williams, P. Adger, F.C.A.S.</td>
<td>Vice-President, Travelers Ins. Co., Hartford, Conn. 06115</td>
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<td>1965</td>
<td>*Wills, Thomas L., F.S.A.</td>
<td>Assistant Actuary, Actna Life Ins. Co., Hartford, Conn. 06115</td>
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<td>1965</td>
<td>*Wills, Thomas M., F.S.A.</td>
<td>Second Vice-President and Actuary--Group Dept., Travelers Ins. Co., Hartford, Conn. 06115</td>
</tr>
<tr>
<td>1968</td>
<td>Wilson, Charles, A.S.A.</td>
<td>Assistant Actuary, Republic National Life Ins. Co., Dallas, Tex. 75204</td>
</tr>
<tr>
<td>1966</td>
<td>Wilson, Charles E., A.S.A.</td>
<td>Vice-President, Teachers Ins. &amp; Annuity Assn., New York, N.Y. 10017</td>
</tr>
<tr>
<td>1967</td>
<td>Wilson, Gerald L., F.S.A.</td>
<td>F.C.I.A., Partner, Hewitt Assoc., Libertyville, Ill. 60048</td>
</tr>
<tr>
<td>1965</td>
<td>*Wilson, Mary Cusic (Mrs.), F.S.A.</td>
<td>F.F.A.A., 3206 35th Ave., Rock Island, Ill. 61201</td>
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<td>1967</td>
<td>Wilson, W. W., Jr.</td>
<td>President, United American Life Ins. Co., Denver, Colo. 80202</td>
</tr>
<tr>
<td>1965</td>
<td>*Winter, Bert A., F.S.A.</td>
<td>Vice-President and Associate Actuary, Prudential Ins. Co., Newark, N.J. 07101</td>
</tr>
</tbody>
</table>
ENROLLED

1965  "WINTERS, ROBERT C., F.S.A., Vice-President and Associate Actuary, Prudential Ins. Co., Newark, N.J. 07101
1965  "WIRTH, WILLIAM C., F.S.A., Vice-President, Life Ins. Co. of Virginia, Richmond, Va. 23209
1965  "WISDOM, EUGENE, F.S.A., Associate Professor of Actuarial Science, Univ. of Texas, Austin, Tex. 78712
1966  WITTLAKE, J. CLARKE, A.C.A.S., Executive Vice-President, Business Men’s Assur. Co., Kansas City, Mo. 64141
1966  WOJCIEK, EDWARD J., F.S.A., Associate Actuary, Hospital Service Corp., 222 N. Dearborn St., Chicago, Ill. 60601
1969  WOJCIEK, WALT J., A.S.A., Vice-President and Life Actuary, All American Life & Casualty Co., Chicago, Ill. 60631
1969  WOLF, HERBERT S., M.C.A., Partner, Wolfman & Moscovitch, 222 W. Adams St., Chicago, Ill. 60606
1969  WOLF, RICHARD S., F.S.A., Assistant Actuary, Life Ins. Co. of Georgia, Atlanta, Ga. 30308
1969  WOLFE, CHRISTOPHER, 700 Chulumleigh Rd., Stoneleigh, Baltimore, Md. 21212
1965  "WOLFSON, TRYING S., F.S.A., Vice-President and Treasurer, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115
1969  "WOOD, MILTON J., F.S.A., Consulting Actuary, 16 Wardwell Rd., West Hartford, Conn. 06107
1966  WOODS, CERIL J., F.S.A., F.C.I.A., Senior Vice-President, William M. Mercer, Ltd., Place Ville Marie, Montreal 2, Quebec
1967  WOODS, VIRGINIA (Miss), M.C.A., Actuary and Pension Plan Consultant, Western Benefit Plan Consultants, Inc., 26 O'Farrell St., San Francisco, Calif. 94108

1966  WOODWORTH, JAMES H., A.C.A.S., Assistant Secretary, Hartford Ins. Group, Hartford, Conn. 06115


1965  *WORKMAN, LEWIS C., F.S.A., Actuarial Vice-President, Central Life Assur. Co., Des Moines, Iowa 50306

1967  WORKS, JAMES W., A.S.A., Consulting Actuary, 2514 Cedar Springs, Dallas, Tex. 75201


1965  *WRIGHT, BYRON, F.S.A., F.C.A.S., Consulting Actuary, P.O. Box 177, Arendtsville, Pa. 17303


1966  WORKMAN, LEWIS C., F.S.A., Actuarial Vice-President, Central Life Assur. Co., Des Moines, Iowa 50306


1966  WORKMAN, LEWIS C., F.S.A., Actuarial Vice-President, Central Life Assur. Co., Des Moines, Iowa 50306


1966 Young, Floyd E., A.S.A., Teachers Retirement System, 706 Monroe St., Helena, Mont. 59601
1965 *Young, George W., F.S.A., Senior Vice-President, Connecticut General Life
Ins. Co., Hartford, Conn. 06115
1969 Young, George W., Jr., F.S.A., Assistant Group Actuary, John Hancock
Mutual Life Ins. Co., Boston, Mass. 02117
1965 *Young, Howard, F.S.A., F.C.I.A., Director, Information Systems, UAW,
8000 E. Jefferson Ave., Detroit, Mich. 48214
1969 Young, Melville J., A.S.A., Director of Actuarial Services, Systems Audits,
Inc., 31 E. 28th St., New York, N.Y. 10016
1966 Young, Ralph E., Executive Vice-President, Western Life Ins. Co., St Paul,
Minn. 55102
48235
1965 *Young, Robert V., F.S.A., Loomis & Kennedy, 1410 IBM Bldg., Seattle,
Wash. 98101
1965 *Young, Thomas J., F.S.A., Assistant Actuary, Equitable Life Ins. Co., Des
Moi nes, Iowa. 50306
1965 *Young, Thomas M., F.S.A., Stone, Young & Co., Consulting Actuaries, 946
Bloomfield Ave., Glen Ridge, N.J. 07028
1968 Young, Walter, A.S.A., Associate Actuary, State of New Jersey—Dept. of
Banking and Ins., Trenton, N.J. 08625
1965 *Young, Hubert W., F.C.A.S., P.O. Box 489, Amherst, Mass. 01002
1965 *Zaref, Frank, F.S.A., Staff Vice-President—Personal Insurance, Metropolitan
Life Ins. Co., New York, N.Y. 10010
Broadway, New York, N.Y. 10007
1965 *Zeffert, Martin L., F.S.A., Vice-President—Ins. Operations, Fidelity Mutual
Co., New York, N.Y. 10003
Life Ins. Co., Hartford, Conn. 06115
1969 Zielinski, Richard P., A.S.A., Vice-President, M & R Services, Inc., 914
Second Ave., Seattle, Wash. 98104
Ill. 60604
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
York, N.Y. 10019
## DECEASED MEMBERS

Since October 1965

<table>
<thead>
<tr>
<th>Name</th>
<th>Died</th>
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<tbody>
<tr>
<td>ABBOTT, ELEANOR A.</td>
<td>1969</td>
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<tr>
<td>ALSTROM, HENRY W.</td>
<td>1969</td>
</tr>
<tr>
<td>AMBLER, ARTHUR B., JR.</td>
<td>1967</td>
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<td>ASHFORD, STEPHEN J.</td>
<td>1968</td>
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<td>BARR, WALTER J.</td>
<td>1968</td>
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<td>BERKELEY, ERNEST T.</td>
<td>1969</td>
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<td>BLACK, S. BRUCE</td>
<td>1969</td>
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<td>BLACKADAR, W. LLOYD</td>
<td>1969</td>
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<td>BREIBY, WILLIAM</td>
<td>1968</td>
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<td>BROWN, F. STUART</td>
<td>1967</td>
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<td>BUCK, GEORGE B., JR.</td>
<td>1968</td>
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<td>CARTER, EDWIN R.</td>
<td>1967</td>
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<td>CHODOCOFF, WILLIAM</td>
<td>1966</td>
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<td>CLAIR, JOSEPH J.</td>
<td>1969</td>
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<td>CLARK, DONALD G.</td>
<td>1968</td>
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<td>COLLQUHOUN, FREDERICK R.</td>
<td>1969</td>
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<td>COPPLE, JAMES B., JR.</td>
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<td>CORTRIGHT, L. C.</td>
<td>1969</td>
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<td>CRIPPEN, LLOYD K.</td>
<td>1967</td>
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<td>CROYDON, ROSLYN B.</td>
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<td>DAVIES, E. ALFRED</td>
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<td>DAVIS, FRANK H.</td>
<td>1966</td>
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<td>DAVIS, MALVIN E.</td>
<td>1966</td>
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<td>DAVIS, SAMUEL M., JR.</td>
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<td>DAY, ELDEN W.</td>
<td>1969</td>
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<td>DE SMET, DAVID L.</td>
<td>1969</td>
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<td>DONOVAN, HAROLD G.</td>
<td>1969</td>
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<td>DORWIEZER, PAUL</td>
<td>1968</td>
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<td>DOUGHERTY, EDWARD A.</td>
<td>1969</td>
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<td>EHRENCLOU, ORVAR A.</td>
<td>1966</td>
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<td>ELLIS, MILTON A.</td>
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<td>FARRIER, REX A.</td>
<td>1969</td>
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<td>FASSELL, ELGIN G.</td>
<td>1968</td>
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<td>FRAZER, PAUL K.</td>
<td>1969</td>
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<td>GAGLIUSCO, FRANK J.</td>
<td>1969</td>
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<td>GERSHENSON, HARRY</td>
<td>1968</td>
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<td>GILBERT, WILLIAM H.</td>
<td>1966</td>
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<td>GILLAN, JAMES R.</td>
<td>1969</td>
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<td>GOODWIN, EDWARD S.</td>
<td>1966</td>
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<td>HIGHT, LAUREN C.</td>
<td>1967</td>
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<td>HALL, DAVID</td>
<td>1967</td>
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<td>HANCOCK, WILLIAM F.</td>
<td>1968</td>
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105
Deceased Members

HEZLETT, EDWARD H...............1968
HILLER, WILLIAM J................1966
HOPE, FRANCIS M..................1968
IRWIN, PHILIP C....................1969
JENSEN, EDWARD S.................1966
JOHNSTONE, WILLIAM C.............1969
JONES, HARRY W....................1969
KINEKE, FRANK D...................1967
LACHNER, HAROLD A................1966
LINN, M. ALBERT...................1969
LITTLE, RICHARD...................1969
LYLE, ANNIE M.....................1969
MARSHALL, ROBERT E..............1969
McCANKIE, REGINALD C............1966
McCOMB, T. M......................1969
McCormick, Joseph J..............1968
McKinney, Gordon D..............1969
Melching, Charles W..............1967
MORISON, JOHN E...................1966
Moulton, Charles H. T............1969
Mutch, Alexander.................1966
NEWCOMB, EDWARD G..............1969
Nipper, W. Ward, Jr.............1966
Orav, Alexis......................1967
Orr, Robert K......................1967
PERRY, RICHARD D.................1966
PETTERSON, ALAN K................1969
Pickering, Guy W..................1968
Piper, Kenneth B..................1969
Pruitt, Dudley M..................1967
REAUT, JOSEPH E...................1966
Reise, Harold A...................1968
Rothschild, Stanford Z..........1969
RULE, WAYNE B.....................1966
SHARP, JONATHAN G.................1969
Shaver, C. O......................1966
Shepherd, Bruce E................1967
Shepherd, Pearce..................1969
Spiegelman, Mortimer..............1969
Sporel, Charles A................1969
STARK, ROBERT C...................1967
STeinhaus, Henry W.................1966
TAYLOR, HARMON R................1967
TOOEY, CLARENCE H................1967
TRIMBLE, JAMES R..................1967
WILLIAMS, HELEN J................1967
WOLFENDEN, HUGH H.................1968
Wolfrum, R. J.....................1967
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, Thereunto 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)

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

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

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

2. The period of duration of the corporation is:
   Perpetual
   (Please state “perpetual” or a definite number of years)

3. The address of its initial Registered Office in the State of Illinois is:
   208 South La Salle Street in the City of Chicago (11) County of Cook (Zone) and the name of its initial Registered Agent at said Address is Arthur A. McKinnie.

4. The first Board of Directors shall be 26 in number, their names and addresses being as follows:
5. The purpose or purposes for which the corporation is organized are:

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

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

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

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

(INCORPORATORS MUST SIGN BELOW)

[Signature]

 Heinry F. Rood
 W. E. Groves
 [Signature]
 Thomas E. Murmtn
 L. H. Longley-Cook
 John H. Miller
 Frank J. Gajiant

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

[Signature]  Gloria Dean Asbell
Notary Public
Articles of Incorporation

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) [Signed] DAVID EARL HOGAN
Here 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) [Signed] ETHEL L. WATKINS
Here Notary Public
BYLAWS
OF THE
AMERICAN ACADEMY OF
ACTUARIES
(THE ACADEMY)
(A CORPORATION ORGANIZED UNDER THE
ILLINOIS GENERAL NOT FOR PROFIT CORPORATION ACT)
AS ADOPTED APRIL 29, 1966 AND LAST AMENDED JANUARY 10, 1970

ARTICLE I
MEMBERSHIP

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

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

SEC. 2. Requirements for Admission to Membership.
A. On the date the first Board of Directors meets to adopt the initial Bylaws and to elect the first Officers of the Academy, hereinafter called the "Date of Organization," the following shall be enrolled as members:
1. All persons who on the said Date of Organization were members in good standing of the American Academy of Actuaries, an unincorporated association. (A member "in good standing" is one who has paid the dues of the said unincorporated association for the year 1966 or who, because of age or disability, under the terms of the bylaws of said association has been exempted from payment of dues.)
2. Any person who became a member of the predecessor unincorporated association at its date of organization or subsequently by approval of his application for membership and who (a) has not paid the 1966 dues of said association, (b) has not been exempted from such dues because of age or disability, or (c) has not resigned his membership in said association, shall by mailed notice be given
an opportunity to pay the 1966 dues of $10 to the Academy and become a member. If the dues remain unpaid thirty days after the mailing of such notice, such person thereafter may become a member by applying for membership and by fulfilling the requirements for new members in effect at the time of such application.

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

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

2. Education Requirements.
   a) A candidate who was, at the Date of Organization,
      (i) a Fellow or Associate of the Casualty Actuarial Society
      (ii) a Fellow, Member, or Associate of the Conference of Actuaries in Public Practice
      (iii) an Active Member or Associate of the Fraternal Actuarial Association, or
      (iv) a Fellow or Associate of the Society of Actuaries
      shall be deemed to have met all education requirements.
   b) Each other candidate shall be required to apply under either a Life and Health Insurance and Pensions Major or a Property
and Casualty Insurance Major. To demonstrate his educational qualifications for admission during any one of the periods, enumerated below as (i)–(v), the applicant must complete, before the end of the applicable period, the requirements specified below for such period. The examinations referred to shall be examinations given by the Academy or examinations recognized and accepted by the Academy given by other professional organizations:

(i) Until January 1, 1970.
   To be admitted during this period, a candidate may be required by the Admissions Committee to provide it with satisfactory evidence of his knowledge and skill by taking an examination specially designed for this purpose.

   (A) To be admitted during this period, a candidate applying under the Life and Health Insurance and Pensions Major shall be deemed to have met all education requirements if he is an Associate of the Society of Actuaries; otherwise he shall be required to have passed a comprehensive examination in every one of the following numbered subject categories:
      (1) General mathematics,
      (2) Probability and statistics,
      (3) Numerical analysis and compound interest,
      (4) Life contingencies, and
      (5) Demography, principles underlying the construction of mortality and other tables, elements of graduation of mortality tables and other series, risk theory, and the sources and characteristics of the principal mortality and disability tables (including the methods used in their construction and graduation) and of the principal mortality and disability investigations.

   (B) To be admitted during this period, a candidate applying under the Property and Casualty Insurance Major shall be deemed to have met all education requirements if he is an Associate of the Casualty Actuarial Society; otherwise he shall be required to have passed a comprehensive examination in every one of the following numbered subject categories:
(1) General mathematics,
(2) Probability and statistics,
(3) Compound interest and life contingencies,
(4) Principles of economics, theory of risk and insurance coverages and policy forms, and
(5) Principles of ratemaking, insurance statistics, and data processing.


(A) To be admitted during this period, a candidate applying under the Life and Health Insurance and Pensions Major shall, in addition to meeting the education requirements applicable in the calendar year 1970, be required to have passed a comprehensive examination in one of the following numbered subject categories:

(6) Actuarial aspects of life insurance accounting, valuation of liabilities, and investment of life insurance funds,
(7) Selection of risks for individual life insurance, gross premiums for individual life insurance and annuities, expense analysis, and analysis and distribution of surplus for individual life insurance and annuities, and
(8) Group insurance, employee retirement plans, individual health insurance, and social insurance.

(B) To be admitted during this period, a candidate applying under the Property and Casualty Insurance Major shall, in addition to meeting the education requirements applicable in the calendar year 1970, be required to have passed a comprehensive examination in one of the following numbered subject categories:

(6) Insurance law, supervision, regulation and taxation, and statutory insurances, and
(7) Premium, loss and expense reserves, insurance accounting, and expense analysis.


(A) To be admitted during this period, a candidate applying under the Life and Health Insurance and Pensions Major shall, in addition to meeting the education requirements applicable in the calendar year 1970, be re-
required to have passed a comprehensive examination in two of the following numbered subject categories:

(6) Actuarial aspects of life insurance accounting, valuation of liabilities, and investment of life insurance funds,

(7) Selection of risks for individual life insurance, gross premiums for individual life insurance and annuities, expense analysis, and analysis and distribution of surplus for individual life insurance and annuities, and

(8) Group insurance, employee retirement plans, individual health insurance, and social insurance.

(B) To be admitted during this period, a candidate applying under the Property and Casualty Insurance Major shall, in addition to meeting the education requirements applicable in the calendar year 1970, be required to have passed a comprehensive examination in one of the following numbered subject categories:

(6) Insurance law, supervision, regulation and taxation, and statutory insurances, and

(7) Premium, loss and expense reserves, insurance accounting, and expense analysis.


(A) To be admitted during this period, a candidate applying under the Life and Health Insurance and Pensions Major shall, in addition to meeting the education requirements applicable in the calendar year 1970, be required to have passed a comprehensive examination in each of the following numbered subject categories:

(6) Actuarial aspects of life insurance accounting, valuation of liabilities, and investment of life insurance funds,

(7) Selection of risks for individual life insurance, gross premiums for individual life insurance and annuities, expense analysis, and analysis and distribution of surplus for individual life insurance and annuities, and

(8) Group insurance, employee retirement plans, individual health insurance, and social insurance.
(B) To be admitted during this period, a candidate applying under the Property and Casualty Insurance Major shall, in addition to meeting the education requirements applicable in the calendar year 1970, be required to have passed a comprehensive examination in each of the following numbered subject categories:

(6) Insurance law, supervision, regulation and taxation, and statutory insurances, and

(7) Premium, loss and expense reserves, insurance accounting, and expense analysis.

c) The examinations referred to in this Section will emphasize the application of the candidate's knowledge and skills to the solution of appropriate problems and may include (i) open book tests with ample time allowed for the candidates to demonstrate thoroughness and judgment and (ii) oral examinations designed to evaluate the candidate's professional experience.

3. Modification. The Board of Directors, upon the recommendation of 75 per cent of the whole Admissions Committee, may, by a vote of at least 75 per cent of the whole Board, modify the foregoing requirements for a candidate who has substantially satisfied such requirements if, owing to special and unusual circumstances, it is deemed that such requirements would be inequitable and unreasonable unless so modified.

**ARTICLE II**

**MEETINGS OF THE MEMBERS**

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

a) Approval of minutes of previous meeting.


c) Old business.

d) New business.

e) Elections.

f) Adjournment.

Special meetings of the members may be called by the Board. Upon request of not less than 5 per cent of the members, the President shall call a meeting of the members. At all meetings fifty members shall constitute a quorum. Notice of a meeting, specifying the place, date, and
hour of the meeting, shall be given to each member not less than twenty nor more than forty days before each meeting.

**ARTICLE III**

**BOARD OF DIRECTORS**

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

**SEC. 2. Election and Term of Office.** At each annual meeting the members shall elect six members as elected members of the Board to serve for a period of three years. Specifically, the term of office of a Director shall begin at the close of the annual meeting of the Academy at which he is elected and shall continue until the close of the annual meeting at the end of the term for which he was elected and until his successor shall have been elected. Members receiving the greatest number of votes shall be elected, provided the number of votes received is not less than one-third of those cast. A retiring elected member of the Board, other than one who was elected to fill a vacancy, shall not be eligible for re-election as an elected member at the annual meeting at which his term expires. A Past-President shall not be eligible for election as an elected member of the Board at the time at which his ex officio membership on the Board as Past-President expires. If a vacancy occurs among the elected members of the Board, including a vacancy created by the election of an elected member of the Board to an office, it shall be filled for the unexpired term by majority vote of the whole Board.

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

Meetings of the Board may be held either within or outside the state of Illinois. Notice of the annual meeting of the Board may be given to each Director either personally, by telephone, by mail, or by telegraph. Directors elected at the annual meeting of the Academy immediately preceding the Board Meeting shall be given notice promptly after such annual meeting. Other Directors shall be given notice not less than ten or more than thirty days before the annual meeting. Notice of a special meeting shall be sent to each member of the Board not less than ten nor more than thirty days before the time appointed.

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

**SEC. 4. Quorum.** At meetings of the Board, one-third of the members of the Board shall constitute a quorum.
SEC. 5. Duties and Powers. The Board shall have, in addition to the powers and authority expressly conferred upon it by these Bylaws, the right, power, and authority to exercise all such powers and to do all such acts and things as may be appropriate to carry out the purposes of the Academy. Without prejudice to the general powers so conferred, the Board shall have the following specific powers:

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

ARTICLE IV
EXECUTIVE COMMITTEE

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

ARTICLE V
OFFICERS

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

SEC. 2. Election and Term of Office. At each annual meeting of the Board, the Directors present, by a vote of a majority of the whole Board shall elect, separately and in the order named, a President-Elect, two or more Vice-Presidents, a Secretary, and a Treasurer.

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

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

The term of two of the Vice-Presidents elected at each annual meeting of the Board shall be from the close of such meeting until the close of the second succeeding annual meeting of the Board. The term of any other Vice-Presidents elected at each annual meeting of the Board shall be from the close of such meeting until the close of the next succeeding annual meeting of the Board. The terms of the Secretary and the Treasurer shall be from the close of the annual meeting of the Board at which each is elected until the close of the next succeeding annual meeting of the Board.

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

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

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

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

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

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

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

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

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

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

ARTICLE VII
FINANCES AND CONTRACTS

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

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

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

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

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

ARTICLE VIII

RESIGNATION AND DISCIPLINE OF MEMBERS

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

SEC. 2. Discipline. The Board, at any meeting attended by at least one-half of its members, shall have the power to consider and take action, as herein provided, with respect to all questions which may arise as to the conduct of a member of the Academy in his relationship to the Academy or its members, or in his profession, or in the practice thereof, or affecting the interests of the actuarial profession. The Board may, on its own initiative, investigate and take action with respect to any such question, and may also receive and hear any complaint relating to the conduct of a member preferred in writing and subscribed to by a member.

In the course of dealing with questions and complaints relating to the conduct of members, the Board may appoint, from among the members of the Academy, committees and boards vested with the powers specified herein:
a) Investigating committees empowered to investigate questions and complaints and to prefer charges against a member.

b) Prosecuting committees empowered to prosecute charges against a member at hearings before the Board or a disciplinary board.

c) Disciplinary boards empowered to hear evidence relating to questions and complaints and to make findings with respect to such evidence.

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

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

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

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

a) All rights and privileges of membership shall be suspended during the pendency of the appeal.

b) The notice of appeal shall be in writing and shall stipulate that the appealing member consents to the mailing to the members of a transcript of the evidence and copies of exhibits in the form approved by a majority of the Board.

c) The appealing member shall, within ten days after an invoice of the amount due is sent to him, deposit with the Treasurer the cost of transcribing and printing the transcript of the evidence and copies of any and all exhibits.
In the event the decision of the Board shall be set aside, the Treasurer shall return to the appealing member the amount of the deposit. Otherwise the deposit shall be retained by the Academy.

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

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

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

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

**ARTICLE IX**

**notice**

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

**ARTICLE X**

**Indemnification**

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

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

Artículo XI

Uso de recursos financieros: disolución

Los fondos de la Academia se dedicarán exclusivamente a los fines establecidos en el párrafo 5 de las Articles of Incorporation. Ninguna parte de los ingresos netos de la Academia se benefician en su totalidad o en parte para el beneficio de ningún miembro o individuo. Si la Academia es disuelta, todos sus activos restantes se transferirán a una o más organizaciones organizadas y operadas exclusivamente para fines similares a los de la Academia.

Artículo XII

Amendamientos

Amendamientos a las Bylaws propuestos por un voto de dos terceras partes de los Directores presentes en una reunión legalmente convocada del Board se enviarán inmediatamente a los miembros y se convertirán en efectivos en los días siguientes a la entrega, a menos que el 10 por ciento o más de los miembros notifiquen por escrito al Secretario que desaprueben el proyecto. Cualquier propuesta así desaprobada se presentará al próximo annually meeting of the Academy and se convertirá efectiva si aprobada por una mayoría de los miembros presentes.
GUIDES TO PROFESSIONAL CONDUCT
(Issued by Authority of the Board of Directors, November, 1969)

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

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

1. Professional Duty.
   a) The member will act in a manner to uphold the dignity of the actuarial profession and to fulfill its responsibility to the public.
   b) The member will bear in mind that the actuary acts as an expert when he gives actuarial advice, and he will give such advice only when he is qualified to do so.
   c) The member will not provide actuarial service for or associate professionally with any person or organization where there is an evident possibility that his service may be used in a manner that is contrary to the public interest or the interest of his profession or in a manner to evade the law.

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

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

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

In any situation in which there is or may be a conflict of interest involving the member's actuarial service, whether one or more clients or employers are involved, the member will not perform such actuarial service if the conflict makes or is likely to make it difficult for him to act independently. Even if there is no question as to his ability to act independently, he will not act unless there has been a full disclosure of the situation to all parties involved and the parties have expressly agreed to his performance of the service.


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

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

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

5. Advertising and Relations with Other Members.

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

b) The member will conduct his professional activities on a high plane. He will avoid unjustifiable or improper criticism of others and will not attempt to injure maliciously the professional reputation of any other actuary. He will recognize that there is substantial room for honest differences of opinion on many matters.

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

7. Titles.
The member will use a designation dependent upon elective or appointive qualification within the Academy, such as "President," "Member of the Board of Directors," or "Member of the Education and Examination Committee," only when he is acting in such capacity on behalf of the Academy.

PROFESSIONAL CONDUCT COMMITTEE

OPINION A-1: RELATIONS WITH OTHER ACTUARIES

INTRODUCTION

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

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

PREAMBLE TO GUIDES

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

OPINION

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

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

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

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

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

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.

An application fee of $10 must accompany each application. Dues for the year 1970 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
REPORT OF THE PRESIDENT

Much has been accomplished during this past year, yet much remains to be done. In July, I sent to the membership a report on the then current state of affairs of the Academy. In this report I will supplement, and to some extent repeat, what was said in the earlier report.

The following actions, which recognize both the need for the use of qualified actuaries and membership in the American Academy of Actuaries as evidence of professional qualification, were mentioned in the July report:

1. The adoption of instructions by the National Association of Insurance Commissioners dealing with the qualifications of actuaries signing life insurance company and fraternal society statements and recognizing membership in the American Academy of Actuaries as evidence of qualification.

2. Recognition in Opinion 8, "Accounting for the Cost of Pension Plans," promulgated by the Accounting Principles Board, of membership in the American Academy of Actuaries as acceptable evidence of professional qualification.

3. Recognition in a ruling issued by the Securities and Exchange Commission relating to separate accounts of insurance companies, where employer or employee contributions under qualified pension and profit-sharing plans are held or invested, of the qualification of members of the American Academy of Actuaries to make pertinent certifications.

The Committee on Accreditation, under the chairmanship of Andrew Webster, is actively pursuing the objective of recognition of the actuarial profession at all levels. A new area at the state level which is currently being explored is that of statutory requirements for actuarial valuations of state and municipal retirement systems. In states where the legislation on this subject does not already include a definition of "actuary," the Committee on Accreditation will seek to get such a definition included. In addition, a review is being made of each existing situation which includes such a definition with the idea that it may be desirable to seek a change to include members of the Academy.

Appropriate recognition of the actuarial profession at the federal level, primarily in connection with pension plans, remains a prime objective of the Academy. To make certain that the Academy's interests are effectively represented in our nation's capital, the Committee on Accreditation was expanded during the year to include a Washington subcommittee under the chairmanship of Edwin Boynton. Representations were made
during this past summer to officials of the federal government concerned with pension and welfare plans urging the use of certifications by qualified actuaries in connection with such plans and the acceptance of membership in the Academy as evidence of qualification.

The Admissions Committee is one of the most vital and hard-working committees of the Academy. Pearce Shepherd served the Academy well as chairman of this committee from the date of his election to that position in 1967 until his death on September 5, 1969. The Academy, indeed the whole actuarial profession, will feel this loss.

The Admissions Committee has been faced with many problems in administering the so-called grandfather-clause provision for membership in the Academy. The expiration of the grandfather-clause provision at the end of 1969 tends to focus attention on the examination requirements which will then apply to applicants for admission to the Academy. In my July letter I referred to the fact that study was being given to what has now come to be known as the "alternate route." This study is of an exploratory nature and is being carried on as a joint project of the Academy, the Conference of Actuaries in Public Practice, the Casualty Actuarial Society, and the Society of Actuaries. I have commented more fully on this subject in my presidential address to the Society of Actuaries, which will be printed in the Transactions of the Society.

During the past year the Professional Conduct Committee, under the able chairmanship of Joseph Musher, has collaborated with the corresponding committees of the other five major actuarial organizations on the North American continent in pursuit of the objective of adoption by all these bodies of substantially uniform guides to professional conduct. The proposed uniform guides are those which have already been adopted by the Canadian Institute of Actuaries. The Society of Actuaries and the Conference of Actuaries in Public Practice, as well as the Academy of Actuaries, have now all conditionally approved these proposed uniform guides subject to similar action by the other bodies. As soon as this action is taken by the Casualty Actuarial Society and the Fraternal Actuarial Association, these guides will become effective for all six organizations.

Two relatively minor, but in their way important, matters which have been pending for some time have now been disposed of. First, the amended Bylaws of the Academy now authorize members of the Academy to identify themselves as such by the use of the initials M.A.A.A. Secondly, certificates of membership have been printed, appropriately inscribed and mailed to all members of the Academy.

Wendell Milliman
FINANCIAL REPORT
AMERICAN ACADEMY OF ACTUARIES

STATEMENT OF ASSETS AND FUND BALANCE
October 31, 1969

ASSETS
Harris Trust and Savings Bank, Chicago, Illinois:
  Checking account........................ $ 6,023.83
  Certificates of deposit................... 30,000.00 $36,023.83
Petty cash fund.......................... 50.00
Cash on hand................................ 450.00
Advances.................................. 14.70

$36,538.53

FUND BALANCE
Balance, October 31, 1968................ $32,441.99
Excess of cash receipts over cash disbursements for the year
  ended October 31, 1969................ 4,096.54
Balance, October 31, 1969................ $36,538.53

STATEMENT OF CASH RECEIPTS
AND DISBURSEMENTS
For the Year Ended October 31, 1969

Cash receipts:
  Membership dues........................ $25,300.00
  Less refunds........................... 20.00 $25,280.00
  Interest—certificates of deposit...... 1,500.00
  Year Book................................ 100.00

  Total cash receipts..................... $26,880.00

Cash disbursements:
  Administrative expense—Society of Actuaries $ 6,431.60
  Insurance and bond...................... 802.00
  New York Office expense.............. 3,164.58
Financial Report

Admissions Committee expenses $207.73
Auditing 220.81
Printing and mailing service 3,076.44
Board of Directors meeting 118.01
Shipping, postage, and postage meter rental (net) 918.98
Secretary’s office expenses 1,057.00
Office supplies and expenses 484.81
Miscellaneous 30.55

Year Book:
  Printing $4,008.80
  Mailing and postage 1,202.52 5,211.32

Education and Examination Committee 365.19
Electronic data processing 327.36
Accreditation Committee, travel 367.08

Total cash disbursements $22,783.46
Excess of cash receipts over cash disbursements $4,096.54

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, 1969, and the related statement of cash receipts and disbursements on account of income and expenses for the year ended October 31, 1969. 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, 1969, resulting from cash transactions and the income collected and expenses disbursed during the year ended October 31, 1969, in conformity with generally accepted accounting practices relating to not-for-profit corporations applied on a basis consistent with that of the preceding year.

WOLF AND COMPANY
Certified Public Accountants

Chicago, Illinois
December 8, 1969
MINUTES OF ANNUAL MEETING

The Fourth Annual Meeting of the members of the American Academy of Actuaries was held at 11:45 A.M., November 19, 1969, at the Sheraton-Boston Hotel, Boston, Massachusetts.

The meeting was called to order by President Wendell Milliman. Under the Bylaws an official Notice of Annual Meeting, dated October 20, 1969, was mailed to all members. Approximately 400 members were in attendance, constituting a quorum.

The minutes of the Third Annual Meeting, held October 8, 1968, at Hotel Statler Hilton, Dallas, Texas, as published in the 1969 Year Book were, on motion made and seconded, approved by vote of the members present.

Secretary Masterson reported that the current membership was 2,608. Treasurer R. E. Bruce’s Financial Report was summarized by the Secretary. He reported that the final report for the Academy year, audited by the Certified Public Accountants, would be published in the 1970 Year Book. The interim report for the period November 1, 1968, to October 31, 1969, was summarized as follows:

<table>
<thead>
<tr>
<th></th>
<th>12 MONTHS</th>
<th>OCTOBER 31, 1969</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>$26,914.09</td>
<td>$36,523.83</td>
</tr>
<tr>
<td>Disbursements</td>
<td>22,832.25</td>
<td></td>
</tr>
<tr>
<td>Excess</td>
<td>4,081.84</td>
<td></td>
</tr>
<tr>
<td>Assets</td>
<td></td>
<td>$36,523.83</td>
</tr>
<tr>
<td>Operating Fund</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance November</td>
<td>$32,441.99</td>
<td></td>
</tr>
<tr>
<td>Excess of Income</td>
<td>4,081.84</td>
<td></td>
</tr>
</tbody>
</table>

President Milliman reported on the progress of the Academy during the past year. (The President’s Report is published in the 1970 Year Book.)

A. C. Webster, Chairman of the Accreditation Committee, reported on the progress of accreditation at the national level and in various specific states.

John Miller, Chairman of the Ad Hoc Committee on Bylaws Changes, reported that the Board had approved proposals for changes in certain
provisions in the Bylaws. He stated that the revision draft would be mailed to the membership for their review and vote under the Amendment provision of the Bylaws, Article XI.

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

REUBEN I. JACOBSON
MEND T. LAKE
EDWIN B. LANCASTER
DANIEL J. McNAMARA
JOSEPH Musher
ROBERT H. TAYLOR

He also presented the following members to serve on the Board of Directors, for one-year terms, to complete the unexpired three-year terms of the late Pearce Shepherd and of H. Raymond Strong, who resigned as an elected member of the Board:

W. HAROLD BITTEL
JAMES C. HICKMAN

Following the placing of the Nominating Committee's selection in nomination, President Milliman called for nominations from the floor. There being none, a motion was made and seconded that the nominations be closed and that the Secretary be instructed to cast one ballot for the individuals nominated to serve as Directors for the designated terms or until their successors are elected. The Secretary cast the ballot, and the nominees were duly elected.

President Milliman introduced President-Elect Walter L. Rugland, who succeeded to the presidency at the adjournment of the annual meeting. Mr. Rugland made special mention of the accomplishments of the officers and committees under the able leadership of retiring President Milliman.

The announcement was made that the Board of Directors in its organization meeting to follow the annual meeting would set the time and place of the 1970 annual meeting—November 16, 1970, at the Palmer House in Chicago.

The meeting adjourned at 12:20 P.M.

NORTON E. MASTERSON
Secretary