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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.

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

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

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

H. F. Rood
First President
BOARD OF DIRECTORS

OFFICERS:                                                Term Expires
ROBERT J. MYERS, President                            1971
MORTON D. MILLER, President-Elect                    1971
HAROLD E. CURRY, Vice-President                       1972
ERNEST J. MOORHEAD, Vice-President                   1972
ROBERT E. BRUCE, Vice-President                      1973
JULIUS VOGEL, Vice-President                          1973
WILLIAM A. HALVORSON, Secretary                      1972
DALE R. GUSTAFSON, Treasurer                         1972

PAST-PRESIDENTS:                                      1972
WALTER L. RUGLAND                                      1972
H. RAYMOND STRONG                                    1973

ELECTED:                                              1972
REUBEN I. JACOBSON                                   1972
MEND T. LAKE                                         1972
EDWIN B. LANCASTER                                   1972
DANIEL J. McNAMARA                                   1972
JOSEPH MUSHER                                        1972
ROBERT H. TAYLOR                                     1972
JOHN H. BIGGS                                        1973
W. HAROLD BITTFL                                     1973
THOMAS P. BOWLES, Jr                                 1973
LOUIS GARFIN                                         1973
RICHARD L. JOHE                                      1973
FREDERICK P. SLOAT                                    1973
EDWIN F. BOYNTON                                     1974
M. STANLEY HIGHEY                                   1974
KENNETH H. ROSS                                      1974
HENRY F. SCHEIG                                     1974
CHARLES L. TROWBRIDGE                                1974
ROBERT C. WINTERS                                    1974

OFFICE OF THE ACADEMY

Executive Director: CHARLES B. H. WATSON
Communications: Communications should be addressed to
AMERICAN ACADEMY OF ACTUARIES, 208 SOUTH LA SALLE STREET
CHICAGO, ILLINOIS 60604
Phone: 312-236-3833
STANDING COMMITTEES

(Standing committees are appointed annually, the period running from the close of one annual meeting to the next.)

EXECUTIVE COMMITTEE

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

THE PRESIDENT, Chairman
THE PRESIDENT-ELECT
THE IMMEDIATE PAST-PRESIDENT

THE FOUR VICE-PRESIDENTS
THE SECRETARY
THE TREASURER

COMMITTEE ON ACCREDITATION

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

ANDREW C. WEBSTER, Chairman
THOMAS P. BOWLES, Jr.
EDWIN F. BOYNTON
DONALD F. CAMPBELL
DANIEL J. McNAMARA
WENDELL MILLIMAN

ERNEST J. MOORHEAD
ALBERT PIKE
WALTER L. RUGLAND
JOHN H. WILLIAMS

RICHARD J. CONGLETON, Counsel
WILLIAM F. MULLIN, Counsel

SUBCOMMITTEES

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

ON RETIREMENT SYSTEMS
DONALD F. CAMPBELL, Chairman
THOMAS P. BLEAKNEY
ROBERT D. DRISKO
HUGH GILLESPIE
WILLIAM E. GROVES
STEPHEN G. KELLISON
RICHARD G. RODER
SAMUEL ROSEN BLOOM
KENNETH H. ROSS
Committees

FOR MIDDLE EASTERN STATES
Kentucky, North Carolina, Tennessee, Virginia, West Virginia
ERNEST J. MOORHEAD, Chairman

FOR NORTH CENTRAL STATES
Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, Wisconsin
WALTER L. RUGLAND, Chairman

FOR NORTHEASTERN STATES
Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New York, Pennsylvania, Rhode Island, Vermont
JAMES H. HUNT, Chairman

FOR SOUTHERN AND SOUTH CENTRAL STATES
Alabama, Arkansas, Florida, Georgia, Louisiana, Mississippi, Oklahoma, South Carolina, Texas
THOMAS P. BOWLES, JR., Chairman

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

STATE REPRESENTATIVES

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<td>JAMES A LIVINGSTON, JR</td>
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<td>DWIGHT K BARTLETT III</td>
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* Representative not yet designated, for information consult the Area Chairman.
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* Representative not yet designated; for information consult the Area Chairman.
Committees

ADMISSIONS COMMITTEE

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

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

COMMITTEE ON EDUCATION AND EXAMINATION

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

George D. Morison, Chairman
Edward D. Brown, Jr. William A. Spare
Geoffrey Crofts Robert H. Taylor
Chairman, Admissions Committee

COMMITTEE ON FINANCIAL REPORTING PRINCIPLES

The function of this Committee is to develop the actuarial considerations applicable to the financial reporting of life insurance companies, how these should apply in practice, and the permissible ranges of variation, where appropriate.

George H. Davis, Chairman
Samuel P. Adams Michael B. Hutchison
W. Harold Bittel Paul M. Otteson
Gary E. Corbett Joseph C. Sibigtroth
Jarvis Farley Samuel H. Turner
Louis Garfin George Van Fleet
Dale R. Gustafson Robert C. Winters
Richard G. Horn Jack E. Wood

COMMITTEE ON INVESTMENTS

This Committee evaluates the investment policy of the Academy and recommends changes to the Board of Directors. It also interprets investment policy and advises the Treasurer in the management of the Academy's investments.

Dale R. Gustafson, Chairman
Robert E. Bruce James E. Gillespie
Committees

NOMINATING COMMITTEE

This Committee is responsible for nominating a slate of candidates for the Board of Directors, to be presented to the Annual Meeting of the Academy at the election held then. The Committee is also responsible for nominating a slate of candidates for the various Officer positions (and for any other positions specified in the Bylaws), to be presented at the Annual Meeting of the Board of Directors.

THE PENULTIMATE PAST-PRESIDENT, Chairman
THE IMMEDIATE PAST-PRESIDENT, Vice-Chairman

JOHN H. BIGGS
EDWARD D. BROWN, JR.
HAROLD E. CURRY
LOUIS GARFIN

FRANK L. GRIFFIN, JR.
RICHARD L. JOHE
EDWARD A. LEW

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

MARY HARDIMAN ADAMS
JOHN D. BALLARD
WILLIAM J. HAZAM
E. SYDNEY JACKSON

CARROLL E. NELSON
KENNETH H. ROSS
FREDERICK P. SIOAT
CHARLES D. WILLIAMS, III

PUBLIC RELATIONS COMMITTEE

The function of this Committee is to give the public a better understanding of the work of the actuary and the need for governmental accreditation or other recognition of actuaries. The Committee, in cooperation with similar committees of other American actuarial bodies, has the functions of promoting interest in the actuarial profession among students and of maintaining liaison and cooperation between the Academy and organizations which may be helpful in developing future actuaries.

PAUL H. JACKSON, Chairman

JAMES R. BERQUIST

ROBERT B. GOODE
COMMITTEE ON REVIEW AND EVALUATION

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

PAUL T. ROTTER, Chairman
ROBERT E. BRUCE
HENRY F. SCHEIG
WILLIAM J. HAZAM
JOINT COMMITTEES

JOINT ACTUARIAL COMMITTEE ON FINANCIAL REPORTING

The function of this Joint Committee is to work with the ALC-LIAA Joint Committee on Financial Reporting Principles and with representatives of the American Institute of Certified Public Accountants in exploring the application of accounting principles to life insurance companies and the role of the actuary in life insurance financial reporting.

Richard G. Horn, Chairman
Gary E. Corbett, Vice-Chairman
Robert L. Lindsay, Secretary

AMERICAN ACADEMY OF ACTUARIES
W. Harold Bittel
Richard G. Horn
Frederick S. Townsend, Jr.

CONFERENCE OF ACTUARIES IN PUBLIC PRACTICE
Ralph H. Niles
Robert H. Taylor
Samuel H. Turner

CANADIAN INSTITUTE OF ACTUARIES
N. Douglas Campbell
H. Edward Harland
Michael Rosenfelder

SOCIETY OF ACTUARIES
Gary E. Corbett
Robert L. Lindsay
Robert C. Winters

CASUALTY ACTUARIAL SOCIETY
Ruth E. Salzmann

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.
Committees

AMERICAN ACADEMY OF ACTUARIES
Paul T. Rotter
Robert H. Taylor
Julius Vogel

CANADIAN INSTITUTE OF ACTUARIES
L. Blake Fewster
John C. Maynard
Louis Robert

CASUALTY ACTUARIAL SOCIETY
M. Stanley Huchey
Richard L. Johe
W. James MacGinnitie

CONFERENCE OF ACTUARIES IN PUBLIC PRACTICE
Carl H. Fischer
Wendell Milliman
M. Curtis Schimpff

FRATERNAL ACTUARIAL ASSOCIATION
Robert E. Bruce
Luther O. Forde
Wilson W. Naggs

SOCIETY OF ACTUARIES
E. Sydney Jackson
William A. Spare
Bert A. Winter
SPECIAL COMMITTEES

COMMITTEE TO STUDY CERTIFICATION PROBLEMS FOR SMALL PENSION PLANS

The function of this Committee is to study the problems arising if certification of pension plans by qualified actuaries or the filing of actuarial reports is required by law (as it would be under several pending legislative proposals), especially as this would relate to the many small private pension plans.

WALTER L. GRACE, Chairman

Orville C. Beattie  Frank L. Griffin, Jr.
Lynd T. Blatchford  Maynard I. Kagen
Carl I. Duncan  Richard V. Minck
PAST OFFICERS

1965–66
President Henry F. Rood
President-Elect Thomas E. Murrin
Vice-Presidents Frank J. Gadien
Laurence H. Longley-Cook
John H. Miller
H. Raymond Strong
Secretary George M. Bryce
Treasurer Robert E. Bruce

1966–67
President Thomas E. Murrin
President-Elect John H. Miller
Vice-Presidents Frank J. Gadien
Laurence H. Longley-Cook
H. Raymond Strong
Andrew C. Webster
Secretary Norton E. Masterson
Treasurer Robert E. Bruce

1967–68
President John H. Miller
President-Elect Wendell Milliman
Vice-Presidents Edward H. Brown, Jr
William J. Leslie, Jr
Frank J. Gadien
Allen L. Mayeron
Secretary Norton E. Masterson
Treasurer Robert E. Bruce

1968–69
President Wendell Milliman
President-Elect Walter L. Rugland
Vice-Presidents Edward D. Brown, Jr
William J. Leslie, Jr
Paul T. Rotter
Harold W. Schloss
Secretary Norton E. Masterson
Treasurer Robert E. Bruce

13
Past Officers

1969–70

President
WALTER L. RUGLAND
President-Elect
H. RAYMOND STRONG
Vice-Presidents
PAUL T. ROTTER
HAROLD W. SCHLOSS
DONALD F. CAMPBELL
ROBERT J. MYERS
Secretary
NORTON E. MASTERSON
Treasurer
ROBERT E. BRUCE

1970–71

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

NEXT ANNUAL MEETING
October 23, 1972
AMERICANA HOTEL
BAL HARBOUR, FLORIDA
MEMBERS
DECEMBER 31, 1971

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
P.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 that information as to such memberships has been given to the Office of the Academy.

*D notes charter member of the American Academy of Actuaries.
16  Members

1966  Aikman, Roy W., A.S.A., Consulting Actuary, 2108 W. 75th St., Prairie Village, Kan. 66208
1965 *Albright, Marian R. (Miss), F.S.A., 50 Tremont Ave., Binghamton, N.Y. 13903
1965 *Albright, Ray D., F.S.A., Vice President, Actuarial and Underwriting, Provident Life & Accident Ins. Co., Chattanooga, Tenn. 37402
1965 *Aldrich, William C., F.C.A.S., Associate General Counsel, Hartford Ins. Co., Hartford, Conn. 06115
1965 *Alexander, George F.S.A., F.C.I.A., Vice-President and General Manager, Metropolitan Life Ins. Co., Montreal 111, Quebec
1966 Allard, Maynard W., Senior Vice-President, Savings Bank Life Ins. Council, Boston, Mass. 02108
1965 *Allen, Edward S., F.C.A.S., Associate Actuary, Travelers Ins. Co., Hartford, Conn. 06115
1965 *Allen, Harold G., F.S.A., President, Bankers Life Co., Des Moines, Iowa 50309
1971 Allen, James F., A.S.A., Associate Actuary, College Life Ins. Co., Indianapolis, Ind. 46206
1965 *Allman, John N., F.S.A., Vice-President and Actuary, Marsh & McLennan Inc., 70 Pine St., New York, N.Y. 10005
1966 Alpern, Lawrence, F.S.A., Deputy Chief Actuary, Social Security Admin., Baltimore, Md. 21235
1965 *Altschuler, Michael C., F.S.A., Second Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 06115
Members

1965 *ALVORD, MORGAN H., F.S.A., 36 Stratford Rd., West Hartford, Conn 06117


1969 ANDERG, ARNOLD H., F.S.A., Associate Actuary, Investors Syndicate Life Ins & Ann Co, Minneapolis, Minn. 55402


1966 ANDERG, RICHARD A., F.S.A., Secretary, Travelers Ins. Co., Hartford, Conn 06115


1966 ANDERG, JAMES C., A.S.A., Bowles & Tillinghast, 3400 Peachtree Rd., N.E., Atlanta, Ga 30326

1967 ANDERG, LLOYD G., Actuary, Personal Lines, Farmers Ins Group, Los Angeles, Calif 90054


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


1966 ARCHIBALD, JOHN C., F.S.A., Assistant Actuary, Employers Ins. Co., Wausau, Wis. 54401

1971 ANGER, GERALD B., F.S.A., Towers, Perrin, Forster & Crosby (Canada), Ltd., 365 Bay St., Toronto 1, Ontario

1965 *ARGENT, ROBERT A., F.C.A., Assistant Actuary, Employers Ins. of Wausau, Wausau, Wis 54401

1965 *ARTHUR, JOHN C., F.S.A., Second Vice-President and Group Actuary, Mutual Benefit Life Ins. Co., Newark, N.J. 07101

1966 ARTHUR, ALLAN K., F.S.A., Director of Administration, Northern Life Assur Co., London, Ontario

1965 *ARCHIBALD, A. EDWARD, F.S.A., A.C.A.S., 200 Richardson St., Lookout Mountain, Tenn. 37350

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1967 *ASHMAN, CARL R., F.S.A., 4938 Woodhurst Blvd., Fort Wayne, Ind. 46807
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<td>1966 BUFFINGTON, Philip G., A.C.A.S., Vice-President, State Farm Fire &amp; Casualty Co., Bloomington, Ill. 61701</td>
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<td>1970 BURGER, Willard N., Vice-President, Marsh &amp; McLennan, Inc., 231 S. La Salle St., Chicago, Ill. 60604</td>
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1965 *CONTE, JOSEPH P., A.C.A.S., F.F.A.A., A.C.A., Assistant to the President, Bermans Motor Express, Inc., P.O. Box 1566, Binghamton, N.Y. 13902
1968 COOK, CHARLES F., F.C.A., Chief Actuary, United Services Automobile Assn., San Antonio, Tex. 78215
1965 *COOK, EDWIN A., F.C.A.S., President and General Manager, Interboro Mutual Indemnity Ins Co., Mineola, N.Y. 11501
1965 *COOK, W. GILBERT, F.S.A., Second Vice-President and Group Actuary, Union Central Life Ins. Co., Cincinnati, Ohio 45201
1965 *COONS, JOHN W., F.S.A., Vice-President and Actuary, Hospital Service Corp., 222 N. Dearborn St., Chicago, Ill. 60601
1969 COOPER, DONALD R., F.S.A., Senior Vice-President, Transport Life Ins Co., Fort Worth, Tex., 76102
1967 COOPER, KEITH H., F.S.A., Consulting Actuary, Towers, Perrin, Forster & Crosby (Canada), Ltd., 44 King St. W., Toronto 1, Ontario
1971 COPELAND, THOMAS D., III, A.S.A., Associate Actuary, National Services, Inc., 35 E. Chestnut St., Columbus, Ohio 43216
1971 COPESTAKES, ARTHUR D., American Mutual Ins. Co., Wakefield, Mass. 01880
1966 CORBETT, RICHMOND M., A.C.A., Vice-President, Northwestern National Bank of Chicago, 3985 Milwaukee Ave., Chicago, Ill. 60641
MEMBERS

1966  CORCORAN, REGINA I. (MISS), Consultant, Nelson & Warren, Inc., 5750 West 95th Street, Overland Park, Kan 66207

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

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


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

1966  CRAWFORD, WILLIAM H., A.C.I.A., Financial Consultant, Industrial Indemnity Co., 255 California St., San Francisco, Calif. 94104


1966  CROCKER, THOMAS F., F.C.A., Vice-President and Actuary, Hospital Service of Southern California, 4777 Sunset Blvd., Los Angeles, Calif. 90027
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1965  *CROFTS, GEOFFREY, F.S.A., A.C.A.S., Dean and Director, Graduate School of Actuarial Science, Northeastern University, 360 Huntington Ave, Boston, Mass 02115


1965  *CROSSON, WILLIAM H., III, F.S.A., Assistant Vice President and Associate Actuary, Equitable Life Ins. Soc, New York, N.Y. 10019

1965  *CROUSE, CHARLES W., F.C.A.S., Assistant Professor of Mathematics, Cleveland State University, Cleveland, Ohio 44115


1965  *CROWLEY, JAMES H., JR., F.C.A.S., Assistant Vice-President—Comptroller’s Dept, Aetna Life & Casualty, Hartford, Conn 06115

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

1970  CROWE, NANCY R (Miss), A.S.A., Actuarial Assistant, Business Men’s Assurance Co, Kansas City, Mo. 64141


1965  CUELLO, FRANK D., F.S.A., Assistant Actuary, Prudential Ins. Co, Newark, N.J. 07101


1971  CUMMINGS, RICHARD T., Marsh & McLennan, Inc, 515 Olive St, St. Louis, Mo. 63101

1971  CUMMINS, JOHN L., F.S.A., Assistant Vice-President, Manufacturers Life Ins Co, Toronto 5, Ontario


1966  CURRY, ALAN C., F.C.I.A., Vice-President and Actuary, State Farm Mutual Automobile Ins Co, Bloomington, Ill 61701

1965  *CURRY, HAROLD E. (Vice-President), F.C.I.A., Consultant, R.R. 1, Carlock, III 61725

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1970  DAHLMAN, GARY E., F.S.A., Manager, Milliman & Robertson, Inc, 68 S Main St, Salt Lake City, Utah 84101
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1965 Dall, Edward F., F.S.A., Assistant Vice-President and Associate Actuary, State Farm Mutual Automobile Ins. Co., Bloomington, Ill. 61701
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1965 Dale, Stanley W., F.S.A., F.C.A., President, Stanley W. Dale & Assoc., 4315 Frances St., Omaha, Nebr. 68105
1965 Dalton, Edward F., F.S.A., Assistant Vice-President and Associate Actuary, Phoenix Mutual Life Ins Co., Hartford, Conn. 06115
1965 Daly, Brian L., F.S.A., Senior Vice-President, Penn Mutual Life Ins Co., Philadelphia, Pa. 19105
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1965 David, Frank H., F.S.A., Vice-President and Associate Actuary, Prudential Ins. Co., Newark, N.J. 07101
1966 Davidson, James L., President and Chairman of the Board, Sunset Life Ins. Co., Olympia, Wash. 98507
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1965 *Dorman, Roland F., F.S.A., A.C.A, Vice President and Actuary, Aetna Ins. Co., Hartford, Conn. 06103
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1966  Doyle, Burrell H., Assistant Secretary, Guarantee Mutual Life Co., Omaha, Nebr. 68114
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1966  Drake, Lyle F., A.S.A., Vice-President and Actuary, Nationwide Life Ins. Co., Columbus, Ohio 43216
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1971  DRURY, DAVID J., F.S.A., Assistant Actuary, Bankers Life Co., Des Moines, Iowa 50307
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1965 *Eddy, Arthur C., F.S.A., 3167 Linden Rd., Rocky River, Ohio 44116
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1965 *Eisner, Stanley L., F.S.A., Vice-President and Associate Actuary, Prudential Ins. Co., Newark, N.J. 07101
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Members

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1965  Elkin, Jack M., A.S.A., F.C.A., Senior Vice-President and Chief Actuary, Martin E. Segal Co., 730 Fifth Ave., Toronto 12, Ontario


1970  Elmsiauser, Ronald D., Department Actuary, Nebraska State Ins Dept., 1335 L St., Lincoln, Nebr. 68508


1971  Emery, E. Ward, A.S.A., Assistant Vice-President, Metropolitan Life Ins Co., New York, N.Y. 10010

1970  Emmert, Gayle E., F.S.A., Associate Actuary, Southwestern Life Ins Co., Dallas, Tex. 75221

1969  Enbery, Linda B. (Mrs.), F.S.A., Assistant Actuary, Life Ins Co of Georgia, Atlanta, Ga. 30308


1967  Engeman, Melvin A., Actuary, United American Life Ins. Co., Denver, Colo. 80202


1971  Enriquez, Ruben F., Assistant Actuary, Reserve Life Ins Co., Dallas, Tex 75202

1965  *Eppink, Walter T., F.C.A.S., First Vice-President, Treasurer, and Actuary, Merchants Mutual Ins Co., Buffalo, N.Y. 14240


1970  Fife, Elsbeth T. (Mrs.), A.S.A., Associate Actuary, Marsh & McLennan, Inc., 2500 Prudential Center, Boston, Mass. 02199


1965  *Ericson, Arthur E., Jr., F.S.A., Second Vice-President and Associate Actuary, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115

Members

1968 Estefania, J Ramon, Associate Actuary, Assistant Secretary and Manager, North American Co. for Life & Health Ins., Chicago, Ill 60604
1966 Estes, F. Forrest, A.S.A., 941 N. 67th St., Lincoln, Nebr. 68505
1965 *Evans, Evan I., F.C.A., President, E. I. Evans & Co., 1110 Morse Rd., Columbus, Ohio 43216
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1969 Even, Charles A., Jr., F.C.A.S., Associate Actuary, Travelers Ins. Cos., Hartford, Conn 06115
1971 Evers, Robert G., A.C.A.S., Actuarial Assistant, Aetna Ins Co., Hartford, Conn 06115
1965 *Evre, Harry C., F.S.A., Vice-President and Group Insurance Manager, Nationwide Life Ins. Co., Columbus, Ohio 43216
1970 Faber, James A., F.C.A.S., Assistant Secretary, Ins Co of North America, Philadelphia, Pa 19101
1971 Faber, Peter R., A.S.A., Actuarial Assistant, Mutual Benefit Life Ins. Co., Newark, N J 07101
1966 Fapian, Joseph, Jr., F.S.A., Vice-President—Planning, USLIFE Corp., New York, N Y 10038
1965 *Fairbanks, Alfred V., F.C.A.S., Assistant Vice-President and Actuary, Monarch Life Ins Co., Springfield, Mass 01101
1966 Fairfield, James P., Assistant Actuary, Indianapolis Life Ins. Co., Indianapolis, Ind 46208
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
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Members

1967  FAUSER, 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
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1965  *FAUST, J. EDWARD, JR., F.C.A.S., Consulting Actuary, RR 1, Zionsville, Ind., 46077
1965  *FEAY, MAURICE F., F.S.A., Vice-President and Actuary. National Services, Inc., 35 E. Chestnut St., Columbus, Ohio 43216
Members

1965 *Fibiger, John A., F.S.A., Vice-President and Actuary, Bankers Life Nebraska, Lincoln, Nebr. 68501
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1968 Field, Warren A., F.S.A., Actuary, Meidinger & Seal, 1102 Grand, Kansas City, Mo 64106
1965 *Finelli, John J., F.S.A., P.O. Box 821, Southampton, N.Y. 11968
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1965 *Fischer, Neil 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
1965 *Fisher, Marilyn J., F.S.A., Assistant Actuary, Occidental Life Ins Co. of California, Los Angeles, Calif. 90054
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., Actuary—Corporate Actuarial Department, Aetna Life & Casualty, Hartford, Conn. 06115
1965 *Fitzhugh, Gilbert V., F.S.A., Actuarial Director, Prudential Ins. Co., Houston, Tex. 77001
**Members**

- **1970 Fleischacker, Paul R., F.S.A., Actuary, Western Life Ins Co, St Paul, Minn. 55102**
- **1971 Flick, Jesse E., F.C.A., Consulting Actuary, 6300 N Central Expressway, Dallas, Tex. 75206**
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- **1965 *Forbes, Leon D., F.S.A., President, Travelers Equities Sales, Inc., Hartford, Conn. 06115**
- **1965 *Forde, Luther O., F.S.A., F.F.A.A., Vice-President, Lutheran Brotherhood, Minneapolis, Minn 55402**
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- **1965 *Forsythe, Albert H., Jr., F.S.A., Associate Group Actuary, John Hancock Mutual Life Ins Co., Boston, Mass. 02117**
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- **1965 *Fortun, Henry J. L., Jr., F.S.A., Vice-President and Actuary, Pension Dept., Marsh & McLennan, Inc., 70 Pine St., New York, N.Y. 10005**
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- **1971 Fosna, E. Frederick, A.C.A., Associate Actuary, Employers Commercial Union Cos., Boston, Mass 02110**
**Members**

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<td>1968 Frame, Daniel P., Associate Actuary, Insurance Rating Board, 125 Maiden Lane, New York, N.Y. 10038</td>
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<td>1966 Franklin, N. Mathew, A.C.A.S., Associate Actuary, Insurance Services Office, New York, N.Y. 10038</td>
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<td>1965 Frahel, Barney F., Assistant Actuary, Mutual Ins. Rating Bureau, 733 Third Ave., New York, N.Y. 10017</td>
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<td>1965 Frieda, Philip J., F.S.A., 135 Randolph Pl., West Orange, N.J. 07052</td>
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<td>1967 Freeman, Richard W., Assistant Actuary, Pension Dept., Marsh &amp; McLennan, Inc., 2500 Prudential Center, Boston, Mass. 02199</td>
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<td>1968 French, James T., A.C.A.S., Assistant Vice-President, Continental Casualty Co., Chicago, Ill., 60604</td>
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<td>1968 Friedman, Jacob, A.S.A., Vice-President and Actuary, World Ins. Co., Omaha, Neb., 68101</td>
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<td>1967 Fries, Edward S., Consulting Actuary, 1569 Broadview Terrace, Columbus, Ohio 43212</td>
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<td>1967 Frucella, John J., A.S.A., President, Hill Country Actuarial Services, 6001 N. Lamar St., Austin, Tex. 78752</td>
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1965  *Galko, Joseph R., F.S.A., Associate Actuary, Actna Life & Casualty, Hartford, Conn. 06115
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1966 Goodell, David A., A.S.A., 1330 S. Rolling Hills, Dallas, Tex. 75240
1965 *Goodrich, Clarence R., F.S.A., 3838 Castleman Ave., St. Louis, Mo. 63110
1967 Gordon, Frank N., Jr., Senior Vice-President and Actuary, First Pyramid Life Ins. Co., Little Rock, Ark. 72201
1971 Gorscak, Clinton B., A.S.A., Manager, Actuarial System Dept., Occidental Life Ins. Co. of Calif., Los Angeles, Calif. 90054
1971 Gossrow, Robert W., Allstate Ins. Co., Northbrook, Ill. 60062
54 Members

ENROLLED
1965 *GRAHAM, CHARLES M., F.C.A.S., Chief Actuary, South Carolina Ins. Dept., 1401 Hampton St., Columbia, S C. 29201
1969 GRAHAM, MARTHA B. (MRS.), A.S.A., Assistant Actuary, Life Ins. Co. of Virginia, Richmond, Va. 23219
1966 GRAINGER, VINCENT, A.S.A., Director of Group Underwriting, Prudential Ins. Co., Los Angeles, Cal. 90054
1967 GRAMMOR, HENRY S., F.C.A., Vice-President, Marsh & McLennan, Inc., 231 S. La Salle St., Chicago, Ill 60604
1965 *GRAVES, CLYDE H., F.C.A.S., Vice-President and Actuary, American Mutual Ins. Alliance, Chicago, Ill. 60606
1965 GRAY, R. J., F.S.A., F.C.I.A., Vice-President and Actuarial Consultant, Canada Life Assur. Co., Toronto 100, Ontario
1969 GREEN, O. DAVID, III, A.S.A., Associate Actuary, Milliman & Robertson, Inc., 68 S. Main St., Salt Lake City, Utah, 84101
1965 *GREEN, SIDNEY A., F.C.A., Assistant Commissioner, State Ins. Dept. of Maryland, Baltimore, Md. 21202
1965 *GREEN, JOHN D., F.S.A., Vice-President and Actuary, Columbus Mutual Life Ins. Co., Columbus, Ohio 43216
1971 GREENE, EDWARD, A.S.A., Assistant Actuary, Martin E. Segal Co., 730 Fifth Ave., New York, N.Y. 10019
1966 GREENE, THOMAS A., A.C.A., Vice-President, General Reinsur Corp., Chicago, Ill. 60604
1965 *GREENHAM, BRYAN B., JR., F.S.A., Vice-President and Actuary, Booke & Co., P.O. Box 66, Winston-Salem, N.C. 27102
1965 *GRIEVILLE, THOMAS N., F.S.A., 700 Glenview Drive, Madison, Wis. 53716
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<td>1966</td>
<td>GRIFFITH, Robert W.</td>
<td>Vice-President and Actuary</td>
<td>Nationwide Mutual Ins Co.</td>
<td>Columbus, Ohio 43216</td>
</tr>
<tr>
<td>1966</td>
<td>GROF, MYFIS L.</td>
<td>F.S.A.</td>
<td>President, Johnson &amp; Higgins of Hawaii</td>
<td>745 Fort St., Honolulu, Hawaii 96813</td>
</tr>
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<td>1965</td>
<td>GROVES, WIT E, W.</td>
<td>F.C.A.</td>
<td>Consulting Actuary</td>
<td>506 Frenchmen St., New Orleans, La. 70116</td>
</tr>
<tr>
<td>1965</td>
<td>GROVES, William E.</td>
<td>F.C.A.</td>
<td>Consulting Actuary</td>
<td>506 Frenchmen St., New Orleans, La. 70116</td>
</tr>
<tr>
<td>1965</td>
<td>GUERTIN, ALFRED N.</td>
<td>F.S.A.</td>
<td>Consulting Actuary, Two Pennsylvania Plaza, New York, N.Y. 10001</td>
<td></td>
</tr>
<tr>
<td>1965</td>
<td>GUERRHE, CHARLES D.</td>
<td>Consulting Actuary</td>
<td>George V Stennes &amp; Assoc.</td>
<td>Des Moines, Iowa 50309</td>
</tr>
<tr>
<td>1965</td>
<td>GUILLARA, JOSEPH V., Jr.</td>
<td>A.S.A.</td>
<td>Associate Actuary</td>
<td>National Health &amp; Welfare Retirement Assoc., New York, N.Y. 10010</td>
</tr>
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<td>1965</td>
<td>GUMBEE, JOHN</td>
<td>F.S.A.</td>
<td>Consulting Actuary</td>
<td>Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115</td>
</tr>
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<td>1965</td>
<td>GUNN, MARCUS</td>
<td>F.S.A.</td>
<td>Consulting Actuary</td>
<td>1142 Swanston Dr., Sacramento, Calif. 95818</td>
</tr>
<tr>
<td>1970</td>
<td>GUSTAFSON, KENNETH G.</td>
<td>A.S.A.</td>
<td>Assistant Actuary</td>
<td>Public Employees’ Retirement System, Sacramento, Calif. 95809</td>
</tr>
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</table>
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**Members**

1971  GUTTER, MIRIAM (Miss), A.S.A., Actuary, Marsh & McLennan, Inc. of Calif., 3663 W 6th St., Los Angeles, Calif. 90005

1970  GYSBERS, ELSIE L. (Mrs.), F.S.A., 3037 Arbol Dr., Fullerton, Calif. 92632

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1965  *HALPERN, EMANUEL E., F.S.A., Vice-President and Actuary, Colony Charter Life Ins. Co., Los Angeles, Calif. 90010

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1965  *Hanlin, H. Casek, Jr., F.S.A., Administrative Vice-President and Chief Actuary, Provident Life & Accident Ins. Co., Chattanooga, Tenn. 37402
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1965 *HAUGH, CHARLES J., F.C.A.S., 25 LeMay St., West Hartford, Conn 06107
1965 *HAUSER, HARKOLL W., F.S.A., Consulting Actuary, 260-264 Liberty St., Bloomfield, N.J. 07003
1966 HAWKINS, GILBERT E., F.S.A., Vice-President and Actuary, Great Commonwealth Life Ins Co., Dallas, Tex. 75222
1967 HAWKINS, JOSEPH D., Actuary, Group Hospital Service, Inc., Dallas, Tex. 75222
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1965 *HAYA, AVNER, F.S.A., 230 Wilson St., Hackensack, N.J. 07601
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1965 *HAYDEN, VIRGIL O., F.S.A., Vice-President and Mathematician, Mutual Benefit Life Ins. Co., Newark, N.J. 07101
1966 HAYDON, EVERETT P., A.C.A., 3003 Stanford St., Dallas, Tex. 75225
1965 *HAYES, REA B., F.S.A., Associate Actuary, Union Central Life Ins Co., Cincinnati, Ohio 45201
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1971 Head, Thomas F., A.C.A.S., Assistant Actuary, Nationwide Mutual Ins. Co., Columbus, Ohio 43216


1965 *Heckman, John F., Jr., F.S.A., Senior Vice-President and Corporate Actuary, Aetna Life & Casualty, Hartford, Conn. 06115

1971 Hedford, Thomas O., A.S.A., Associate Actuary, PHA Companies, 1020 S W Taylor, Portland, Ore 97204


1970 Heezen, Dirk, Consultant, 820 Michigan Ave., Evanston, Ill. 60202

1971 Hegarty, George F., Actuary, Coates, Herfurth & England, 320 California St., San Francisco 94104


1965 *Helfand, Ben J., F.S.A., Vice-President and Actuary, Pacific Mutual Life Ins. Co., Los Angeles, Calif. 90054

1968 Helman, Robert C., Actuarial Staff Assistant, Continental Assur Co., Chicago, Ill. 60604

1970 Hemrich, Robert F., Director, The Stever Cos., 2999 W. 6th St., Los Angeles, Calif. 90020


1966 Herman, F. Lee, Senior Associate Actuary, State Farm Mutual Automobile Ins. Co., Bloomington, Ill. 61701
1967 Hettinger, Henry J., 59 Thompson Ave., Oceanside, N.Y. 11572
1968 Hiatt, Charles E., Executive Vice-President, Founders Life Ins. Co., Los Angeles, Calif. 90067
1965 *Hickman, James C., F.S.A., A.C.A.S., Professor, Statistics, University of Iowa, Iowa City, Iowa 52240
1966 Hill, Edwin E., A.S.A., Associate Actuary, Milliman & Robertson, Inc., 80 S. Lake Ave., Pasadena, Calif. 91101
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
1965 *Hill, Norman E., F.S.A., Manager, Peat, Marwick, Mitchell & Co., 111 W. Monroe St., Chicago, Ill. 60690
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<td>1965</td>
<td>Hill, Richard W., F.S.A.</td>
<td>Director—Group Insurance</td>
<td>Prudential Ins Co</td>
<td>Los Angeles, Calif 90036</td>
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<td>1970</td>
<td>Hill, Robert P., F.S.A.</td>
<td>General Manager and Actuarial Director</td>
<td>Prudential Ins Co</td>
<td>Jacksonville, Fla 32201</td>
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<td>1971</td>
<td>Hillhouse, James, A.C.A.S.</td>
<td>Actuary, Marsh &amp; McLennan Benefits International</td>
<td>7 King St E.</td>
<td>Toronto 1, Ontario</td>
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<td>1966</td>
<td>Hillhouse, Jerry A., F.C.A.S.</td>
<td>Actuary, State Farm Mutual</td>
<td>Bloomington, Ill. 61701</td>
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<td>1971</td>
<td>Hincheif, Timothy A., F.S.A.</td>
<td>Assistant Actuary</td>
<td>Equitable Life Ins Co</td>
<td>Des Moines, Iowa 50306</td>
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<td>1966</td>
<td>Hineman, Harry, A.C.A.</td>
<td>Vice-President and Actuary</td>
<td>Blue Cross &amp; Blue Shield</td>
<td>110 N. Illinois St., Indianapolis, Ind. 46209</td>
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<td>1966</td>
<td>Hinsch, William P., A.C.A.</td>
<td>Executive Vice-President</td>
<td>American Hospital &amp; Life Ins Co</td>
<td>San Antonio, Tex. 78206</td>
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<td>1965</td>
<td>Hinsdale, Kenneth P., F.S.A.</td>
<td>Senior Vice-President and Actuary</td>
<td>Jefferson Standard Life Ins Co</td>
<td>Greensboro, N C 27420</td>
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<td>1966</td>
<td>Hitchcox, Albert D., F.S.A.</td>
<td>Second Vice-President and Group Actuary</td>
<td>U.S. Mutual Life Ins Co.</td>
<td>Portland, Me. 04112</td>
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<td>1965</td>
<td>Hittle, Kenneth I., F.F.A., A.C.A.</td>
<td>Vice-President and Actuary</td>
<td>Ministers Life &amp; Casualty Union</td>
<td>Minneapolis, Minn 55416</td>
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<td>1965</td>
<td>Hochreiser, Myron, A.S.A.</td>
<td>Supervisor</td>
<td>Metropolitan Life Ins Co.</td>
<td>New York, N.Y. 10010</td>
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<td>1968</td>
<td>Hodovick, Joseph, A.S.A.</td>
<td>Associate Actuary</td>
<td>The Wyatt Co.</td>
<td>1717 First National Bldg., Detroit, Mich 48226</td>
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<td>1965</td>
<td>Hoffart, John L., F.S.A.</td>
<td>Assistant Actuary</td>
<td>Occidental Life Ins Co. of California</td>
<td>Los Angeles, Calif. 90034</td>
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<td>1970</td>
<td>Hogan, Frank J.</td>
<td>Vice-President, Mutual of Omaha—United Benefit Life</td>
<td>Omaha, Nebr 68131</td>
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<td>1965</td>
<td>Hogeman, George I., F.S.A.</td>
<td>President</td>
<td>Paul Revere Life Ins Co.</td>
<td>Worcester, Mass 01608</td>
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<td>1965</td>
<td>Hohaus, Reinhard A., F.S.A.</td>
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<td>Greens Farms, Conn. 06436</td>
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<td>1969</td>
<td>Hoheertz, Robert D., A.S.A.</td>
<td>Manager, Actuarial Valuation and Research Dept.</td>
<td>General American Life Ins Co.</td>
<td>St. Louis, Mo 63103</td>
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<td>1965</td>
<td>Holcombe, Shepherd M., F.S.A., F.C.I.A., A.C.A.</td>
<td>Hooker &amp; Holcombe, Inc.</td>
<td>38 Sunset Farm Rd</td>
<td>West Hartford, Conn 06107</td>
</tr>
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<td>1965</td>
<td>Holloway, Kirby W., Jr., F.S.A.</td>
<td>Associate Actuarial Director</td>
<td>Prudential Ins Co</td>
<td>Newark, N J 07101</td>
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<td>1966</td>
<td>Holmberg, Ronald K.</td>
<td>Senior Vice-President and Actuary</td>
<td>Combined Ins Co of America, Chicago, Ill. 60640</td>
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Members

ENROLLED

1968  Holmes, Al F., Jr., Powers, Carpenter & Hall, Inc., 7701 Forsyth Blvd., St. Louis, Mo. 63105


1970  Holt, William T., F.C.A.S., Group Actuary, United & Mutual of Omaha, Omaha, Neb. 68131


1970  Holt, William T., F.C.A.S., Group Actuary, United & Mutual of Omaha, Omaha, Neb. 68131
ENROLLED


1966 HOWELL, JOHN F., F.S.A., Vice-President and Associate Actuary, National Life & Accident Ins. Co., Nashville, Tenn. 37203


1966 HUGHES, HERALD H., JR., A.C.A., Executive Vice-President, Administration, and Secretary, SEC Life Ins. Co., Orlando, Fla. 32810


1965 *HUGHES, PHILIP M., F.S.A., Executive Vice-President, Lumbersmens Mutual Casualty Co., Long Grove, Ill. 60049


1968 HULME, RICHARD W., A.S.A., Vice-President and Actuary, Pioneer American Ins. Co., Fort Worth, Tex. 76116

1965 *HUMMEL, THOMAS J., F.S.A., Second Vice-President and Actuary, Union Central Life Ins. Co., Cincinnati, Ohio 45201

1965 *HUMPHREY, PATRICK L., F.S.A., Vice-President, Kansas City Life Ins. Co., Kansas City, Mo. 64114


1968 HUNT, HERBERT J., Actuary, North American Life Ins. Co. of Chicago, Chicago, Ill. 60601

1965 *HUNT, JAMES H., F.S.A., 7 Evans Drive, Simsbury, Conn. 06070
**Members**


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1965 JOHNSON, WILBUR M., F.S.A., 123 Kedzie St., Evanston, Ill. 60202
1965 JOHNSTONE, ROBERT M., F.S.A., Second Vice-President and Associate Actuary, EQUITABLE ASSUR. SOCIETY, New York, N.Y. 10019
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1965 *KEFFER, WILLIAM W., F.S.A., Senior Vice-President, Connecticut General Life Ins. Co., Hartford, Conn 06115
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1965 *KEMBLE, JAMES W., F.S.A., Consulting Actuary, George V. Stennes & Associates, 1020 Saving & Loan Building, Des Moines, Iowa 50309
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1965 *KENNON, RALPH E., F.S.A., Merrifield, Minn. 56465


1965 *KENT, MORTON J., F.S.A., Senior Vice-President, Interstate Life & Accident Ins. Co., Chattanooga, Tenn. 37402


1965 KERR, NORMAN W., Vice-President, Marsh & McLennan, Inc., One Oliver Plaza, Pittsburgh, Pa. 15222

1971 KERR, WILLIAM D., Second Vice-President and Actuary, National—Ben Franklin Life Ins Corp., Chicago, Ill. 60606

1969 KERSEY, CHARLES E., A.S.A., Capital Holding Corp., Louisville, Ky. 40201

1966 KESSLER, JOHN E., A.S.A., 135 Union Ave., Bala-Cynwyd, Pa. 19004

1966 KESWICK, WOUTER P. J., A.S.A., Assistant to the Actuary, Occidental Life Ins. Co. of California, Los Angeles, Calif. 90054


1965 *KIDWELL, WILLIAM D., Second Vice-President and Actuary, Paul Revere Life Ins Co., Worcester, Mass. 01608


1965 *KILLION, RAYMOND F., F.S.A., Senior Vice-President, Metropolitan Life Ins Co., New York, N.Y. 10010


1967 KINGSTON, MARY F. (Miss), Life Actuary, Mass. Division of Ins., Boston, Mass. 02202


1966 KIRBY, WILLIAM J., Manager—Administrative Services, Aetna Life & Casualty, Hartford, Conn. 06115

1966 KIRKPATRICK, JAMES L., Senior Staff Actuary, Hand & Associates, 555 Cullen Center Bank Bldg., Houston, Tex. 77002
70 Members

1966 KITCHEN, DuANE, A.S.A., Actuary, Marsh & McLennan-Cosgrove & Co., 3663 W. Sixth St., Los Angeles, Calif. 90005
1965 *Kittredge, John K., F.S.A., Vice-President and Associate Actuary, Prudential Ins. Co., Newark, N.J. 07101
1965 *Klaassen, Eldon J., F.C.A.S., Associate Actuary, CNA/Insurance, Chicago, Ill. 60604
1965 *Kleyn, Walter, F.S.A., 30 Western Dr., Short Hills, N.J. 07078
1970 Kline, Richard W., A.S.A., Staff Actuary, Investors Syndicate Life Ins & Annuity Co., Minneapolis, Minn. 55402
1971 Klingman, George C., Travelers Ins Co., Hartford, Conn. 06115
1965 *Kinzman, Frank W., F.S.A., Vice-President and Actuary, General Reassur Corp., Greenwich, Conn. 06830
1967 Klueh, Kenneth C., F.S.A., Assistant Actuary, Union Central Life Ins. Co., Cincinnati, Ohio 45201
1967 Knoff, Myrna (Miss), A.C.A., Actuary, Seal & Lohse, Inc., 205 Whitney Ave, New Haven, Conn. 06511
1966 Knowler, Lloyd A., Professor—Actuarial Science and Statistics, The University of Iowa, Iowa City, Iowa 52240
1966 Koblirne, Ronald, F.S.A., Vice-President and Actuary, National Associates, Inc., 615 S. Flower at Wilshire, Los Angeles, Calif. 90017
1965 *Koch, Joseph J., F.C.A., Senior Actuary, EBASCO Services, Inc., 100 Church St., New York, N.Y. 10007
1965 *Kolonny, George, F.S.A., 20 E. 35th St., New York, N.Y. 10016
1970 Koppfl, Spencer, A.S.A., Assistant Actuary, Combined Ins. Co. of America, Chicago, Ill. 60640
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<td>1971</td>
<td>Korper, Leslie E. II</td>
<td>A.S.A.</td>
<td>Assistant Actuary, Hartford Life Ins. Co</td>
<td>Hartford, Conn. 06113</td>
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<td>1970</td>
<td>Krabler, Stephen E.</td>
<td>F.S.A, A.C.A.</td>
<td>Associate Actuary, Russell M Tooley &amp; Assoc.</td>
<td>3901 N Meridian St, Indianapolis, Ind. 46208</td>
</tr>
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<td>1971</td>
<td>Kresna, Joseph A. Jr.</td>
<td>F.S.A.</td>
<td>Associate Actuary, Northwestern Mutual Life Ins Co</td>
<td>Milwaukee, Wis. 53202</td>
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<td>1965</td>
<td>Kraus, Charles W. Jr.</td>
<td>F.S.A.</td>
<td>Second Vice-President and Actuary, New York Life Ins Co</td>
<td>New York, N.Y. 10010</td>
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<td>1971</td>
<td>Kruss, Russell H.</td>
<td>Bankers National Life Ins Co</td>
<td>Parsippany, N.J 07054</td>
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<td>1965</td>
<td>Kreitschmer, Albert H.</td>
<td>F.S.A.</td>
<td>Vice-President and Actuary, Continental American Life Ins. Co</td>
<td>Wilmington, Del. 19899</td>
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<td>1965</td>
<td>Krinsky, Robert D.</td>
<td>A.S.A.</td>
<td>Senior Vice-President and Actuary, Martin E Segal Co.</td>
<td>730 Fifth Ave, New York, N.Y. 10019</td>
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<td>1969</td>
<td>Kripke, Albert E.</td>
<td>F.S.A.</td>
<td>8201-16 St, Silver Spring. Md 20910</td>
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<tr>
<td>1965</td>
<td>Krogh, Elden C.</td>
<td>F.S.A.</td>
<td>Vice-President and Actuary, National Guardian Life Ins. Co</td>
<td>Madison, Wis. 53701</td>
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<td>1965</td>
<td>Kronholm, William L.</td>
<td>F.S.A.</td>
<td>40 Park Ave., Windsor, Conn. 06095</td>
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<td>1965</td>
<td>Kroskey, Michael</td>
<td>F.S.A.</td>
<td>Assistant Vice-President, Metropolitan Life Ins Co</td>
<td>New York, N.Y 10010</td>
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<td>1965</td>
<td>Kuenschler, Arthur S.</td>
<td>F.C.A.S.</td>
<td>Consultant, R.F.D., 7 Box 35, Frederick, Md 21701</td>
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<td>1967</td>
<td>Kuhlmann, George H.</td>
<td>A.S.A.</td>
<td>Associate Actuary, Ohio State Life Ins Co</td>
<td>Columbus, Ohio 43215</td>
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<td>1965</td>
<td>Kunz, A. Henry</td>
<td>F.S.A.</td>
<td>Vice-President and Actuary, American Life Ins Co</td>
<td>Wilmington, Del. 19899</td>
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<td>1966</td>
<td>Kunz, Leon (Miss)</td>
<td>A.S.A.</td>
<td>8907 Eager Rd., St. Louis, Mo. 63144</td>
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<td>1965</td>
<td>Kvernland, Jack T.</td>
<td>F.S.A.</td>
<td>Senior Vice-President and Chief Actuary, Prudential Ins. Co</td>
<td>Newark, N.J. 07101</td>
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<td>1965</td>
<td>Kyle, John M.</td>
<td>F.S.A.</td>
<td>350A East 50th St, New York, N.Y 10022</td>
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72 Members

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1971 LABROSSE, PIERRE H.C., A.S.A., Assistant Actuary, Pennsylvania Life Ins Co., Santa Monica, Calif 90406
1968 LACHTER, JACK, Johnson & Higgins, 4201 Wilshire Blvd., Los Angeles, Calif. 90005
1967 LACKIE, FRANK W., A.S.A., Vice-President and Actuary, Kennesaw Life & Accident Ins. Co., Atlanta, Ga. 30309
1965 *LACROIX, HAROLD F, F.C.A.S, Executive Vice-President, Travelers Ins Co., Hartford, Conn. 06115
1965 *LAKE, MENO T., F.C.I.A., F.C.A., President, Occidental Life Ins Co of California, Los Angeles, Calif. 90054
1971 LAMPS, DALE, F.S.A., Senior Actuarial Assistant, Sentry Life Ins Co., Stevens Point, Wis. 54481
1965 *LANCASTFR, EDWIN B., F.S.A., Senior Vice-President and Chief Actuary, Metropolitan Life Ins Co., New York, N Y 10010
1965 *LANCE, JEFFREY T., F.C.A.S, Assistant Vice-President and Actuary, Royal-Globe Ins. Cos., 150 William St., New York, N.Y. 10038
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1966 LAMHANS, MESSER F, Assistant Actuary, American Telephone & Telegraph Co., 195 Broadway, New York, N.Y. 10007
1969 LAREW, JOHN R., A.S.A., Assistant Director, Travelers Ins Co., Hartford, Conn 06115
1966 LARSON, CHARLES M., A.S.A., Vice-President and Actuary, Johnson & Higgins, 4201 Wilshire Blvd., Los Angeles, Calif 90005
1965 *LARSON, ROBERT E., F.S.A., 603-54th Pl., Western Springs, Ill. 60558
1965 *LARNS, JOHN R., F.S.A., 67 Wyndwood Rd., West Hartford, Conn. 06107
1965 *LATTA, RAYMOND A., F.C.A., Consulting Actuary, Latta & Langston, Consulting Actuaries, 515 E. Amite St., Jackson, Miss. 39201
1968 LAVITZENHEIMER, BARBARA J. (Miss), F.S.A., Second Vice-President and Actuary, Bankers Life Nebraska, Lincoln, Nebr 68501
1965 *LAVIGNE, JOSEPH A., F.S.A., Metropolitan Life Ins Co., New York, N Y 10010
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<td>1966</td>
<td>Lazerzon, Jacob A</td>
<td>A.S.A</td>
<td>Actuary, Bureau of Rates and Policies, Ins Dept</td>
<td>Harrisburg, PA 17120</td>
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<td>1966</td>
<td>Learson, Richard J</td>
<td>A.S.A</td>
<td>Vice-President for Group Ins., Mutual Life Ins Co</td>
<td>New York, NY 10019</td>
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<td>1965</td>
<td>Leavitt, Gordon H</td>
<td>F.S.A</td>
<td>Actuary, Savings Banks Life Ins Co</td>
<td>Hartford, Conn 06103</td>
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<td>1965</td>
<td>Lebourveau, Allan F</td>
<td>F.S.A</td>
<td>Actuary, Metropolitan Life Ins Co</td>
<td>New York, NY 10010</td>
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<td>1971</td>
<td>LeBlond, Richard M</td>
<td>A.S.A</td>
<td>Actuary, Meidinger &amp; Assoc, Inc</td>
<td>Louisville, Ky 40204</td>
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<td>1970</td>
<td>LeClair, Peter T</td>
<td>F.S.A</td>
<td>Life Actuary, Aetna Variable Annuity Life Ins Co</td>
<td>Falls Church, Va 22043</td>
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<td>1966</td>
<td>Lee, Harry A</td>
<td>F.S.A</td>
<td>Executive Vice-President, National Reserve Life Ins Co</td>
<td>Topeka, Kan 66601</td>
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<td>1969</td>
<td>Lee, Lucian R.</td>
<td>F.S.A</td>
<td>Assistant Actuary, Liberty Life Ins Co</td>
<td>Greenville, SC 29602</td>
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<td>1965</td>
<td>Leggett, Richard A</td>
<td>F.S.A</td>
<td>Vice-President and Actuary, Travelers Ins Co</td>
<td>Hartford, Conn 06115</td>
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<td>1965</td>
<td>Legris, Jean M.</td>
<td>F.F.A.A</td>
<td>Consultant Actuary, 52 Vassar Ave, Providence</td>
<td>R.I. 02906</td>
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<td>1966</td>
<td>Lehane, Leo J.</td>
<td>A.S.A</td>
<td>1001 Park Ave, Lake Park</td>
<td>Fla 33403</td>
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<td>1965</td>
<td>Leight, Arthur S.</td>
<td>F.S.A. A.C.A.S</td>
<td>Assistant Actuary, Guardian Life Ins Co</td>
<td>New York, NY 10003</td>
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<td>1966</td>
<td>Leight, Grace (Miss)</td>
<td>A.S.A.</td>
<td>Actuary, Peat, Marwick, Mitchell &amp; Co.</td>
<td>343 Park Ave, New York, NY 10022</td>
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<td>1965</td>
<td>Leister, Harry M.</td>
<td>F.S.A. C.A.S</td>
<td>Consulting Actuary, Conrad M Siegel, Inc</td>
<td>2001 N Front St, Harrisburg, Pa 17102</td>
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<td>1969</td>
<td>Lemery, Francis P.</td>
<td>F.S.A.</td>
<td>Associate Actuary, Kansas City Life Ins Co</td>
<td>Kansas City, Mo 64141</td>
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<td>1970</td>
<td>Lemmon, Vestal</td>
<td>F.S.A</td>
<td>President, National Association of Ind Ins</td>
<td>Chicago, Ill 60603</td>
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<td>1967</td>
<td>Leong, Leonad P. J</td>
<td>F.S.A.</td>
<td>Consulting Actuary, Milliman &amp; Robertson, Inc.</td>
<td>1 Kearny St, San Francisco, Calif 94108</td>
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<td>1969</td>
<td>Lerner, Gary G.</td>
<td>F.S.A</td>
<td>Actuary, Johnson &amp; Higgins of California</td>
<td>4201 Wilshire Blvd, Los Angeles, Calif 90005</td>
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<td>1966</td>
<td>Lerret, Paul E.</td>
<td>F.S.A.</td>
<td>Consulting Actuary</td>
<td>3525 Hill Top Rd, Fort Worth, Tex 76109</td>
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<td>1969</td>
<td>Leslie, William H</td>
<td>F.S.A.</td>
<td>Associate Actuary, Hartford Life Ins Co</td>
<td>Hartford, Conn 06115</td>
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<td>1965</td>
<td>*Leslie, William J.</td>
<td>F.C.A.S.</td>
<td>Executive Vice-President, INSCO Systems Corp.</td>
<td>12 Gold St, New York, NY 10038</td>
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**Members**

1966  **LETSON, Edward W.,** Partner, Rael & Letson, 100 California St., San Francisco, Calif. 94111
1965  *LETWIN, Fred G., F.S.A.,* Pension Actuary, American United Life Ins Co, Indianapolis, Ind. 46206
1971  **LEVENE, David A., A.S.A.,** Senior Actuarial Assistant, Metropolitan Life Ins Co., New York, N.Y. 10010
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1969  **LEVY, Thomas D., F.S.A.,** Assistant Vice-President, Martin E Segal Co., Inc., 607 Boylston St., Boston, Mass. 02116
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1965  **LEVITZ, Charles A., A.S.A.,** Assistant Vice-President, Occidental Life Ins Co., Los Angeles, Calif. 90054
1966  **LEWLE, Edward A., F.S.A.,** Consulting Actuary, Buchanan & Lewis, Inc., 311 N. Akard St., Dallas, Tex. 75201
1966  **LEWIS, George P., A.C.A.,** 1100 W. Northwest Highway, Mount Prospect, Ill. 60056
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Members

1966 Lincoln, Charles G., A.S.A., Associate Systems Director, Travelers Ins. Co., Hartford, Conn. 06115
1965 *Lincoln, Owen C., F.S.A., 219A Heritage Village, Southbury, Conn. 06488
1965 *Linden, John R., F.C.A.S., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
1966 Lindsay, Bruce G., A.S.A., 5915 N. Fifth St., Arlington, Va. 22203
1965 *Lindsay, Robert L., F.S.A., 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
1968 Line, Russell A., F.S.A., Associate Actuary, Midland Mutual Life Ins. Co., Columbus, Ohio 43215
1966 Ling, George S., F.F.A.A., 1346 Glenbrook Rd, Meadowbrook, Pa. 19046
1966 Ling, George S., Jr., A.S.A., M.C.A., Vice-President and Actuary, Kruse, O'Connor & Ling, Inc., 1415 E. Sunrise Blvd., Fort Lauderdale, Fla. 33304
1966 Lipkind, Saul S., A.S.A., Consultant, Blue Cross of Western Pennsylvania, 1 Smithfield St., Pittsburgh, Pa. 15222
1969 Liptak, Walter T., A.S.A., Assistant Secretary and Associate Actuary, North American Co for Life & Health Ins., Chicago, Ill. 60604
1965 *Liscord, Paul S., F.C.A.S., Actuarial Consultant, Box 265, Concord, N.H. 03301
1966 Little, D. Alan, F.S.A., Consulting Actuary, Millman & Robertson, Inc., Consulting Actuaries, 115 S. Pennsylvania St., Indianapolis, Ind. 46204
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1965 *Livingston, Gilbert R., F.C.A.S., Casualty Actuary, Connecticut Ins Dept., Hartford, Conn. 06115
1970 Llewellyn, David, A.S.A., Assistant Actuary, Phoenix Mutual Life Ins Co., Hartford, Conn. 06115
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1965 *LOEBER, RICHARD H., F.S.A., Assistant Vice-President, Aetna Life & Casualty, Hartford, Conn. 06115


1966 LOGIE, DAVID A., A.S.A., F.C.I.A., Financial Vice-President and Secretary, Zurich Life Ins. Co. of Canada, Toronto 110, Ontario

1965 *LOHSE, RUDOLPH M., F.S.A., President, Seal & Lohse, Inc., Consulting Actuaries, 1001 Franklin Ave., Garden City, N.Y. 11530


1965 *LONES, WILLIAM R., F.S.A., Actuary, Equitable Life Ins. Co. of Iowa, Des Moines, Iowa 50306

1966 LONG, LEON L., A.S.A., 3714 Cornell St., Des Moines, Iowa 50313

1966 LONG, ROBERT A., A.C.I.A., Consulting Actuary, 129 N.W. 44th St., Oklahoma City, Okla. 73118

1965 *LONGLEY-COOK, LAURENCE H., F.C.I.A.S, A.S.A., Consultant, Georgia State University, Atlanta, Ga. 30303


1971 LONGYEAR, GEORGE Y., Pacific Mutual Life Ins. Co., Los Angeles, Calif. 90014


1971 LORENZ, ALOIS J., Employee Benefit Plan Consultant, 230 S. Bemiston Ave., St. Louis, Mo. 63195


1968 LOUIS, PAK H., 37 Plymouth Rd., Port Washington, N.Y. 11050


1966 LOWKIE, WALTER B., A.S.A., Actuarial Training Director, Occidental Life Ins. Co. of California, Los Angeles, Calif. 90054


1965 *LUKENS, JAYWOOD, F.S.A., 5545 Riviera Dr., Coral Gables, Fla. 33146

1969 LUNDBERG, JAMES J., A.S.A., Associate Actuary, Director of Life Actuarial, Mutual Service Life Ins Co., St Paul, Minn 55104
1965 *LUTZ, LAUREN J., Vice-President and Actuary, Farmers & Traders Life Ins. Co., Syracuse, N.Y. 13201
1968 LYLE, ROBERT V., F.S.A., Associate Actuary, Actma Life & Casualty, Hartford, Conn 06115
1969 LYNAS, ROBERT H., Vice-President and Actuary, Western Reserve Life Assur. Co. of Ohio, Clearwater, Fla 33756
1966 LYNE, 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
1967 LYONS, FRANK J., F.C.A, Vice-President and Secretary, Kwasha Lipton Inc., 429 Sylvan Ave, Englewood Cliffs, N.J 07632
1971 LYONS, SAMUEL J., Jr., A.S.A., Senior Consultant, Peat, Marwick, Mitchell & Co., 629 Spring St., Los Angeles, Calif. 90014
1969 MARRY, FREDERICK C., F.S.A., Assistant Vice-President, Alexander & Alexander, Inc., 2 Peachtree St., N.W., Atlanta, Ga 30303
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1966 MACDONALD, DAVID D., A.S.A., 2736 Forest Drive, Des Moines, Iowa 50312
1966 MACDONALD, J. BRUCE, F.S.A., F.C.I.A., Vice-President, William M. Mercer, Ltd., 1 Place Ville Marie, Montreal 113, Quebec
1965 *MACFARLANE, WILLIAM, F.S.A., 80 Park Ave., New York, N.Y. 10016
1965 *MACINTYRE, NEIL W., F.S.A., Assistant Vice-President and Actuary, Mutual of New York, New York, N.Y. 10019
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1966  Mack, Merrill J., F.S.A., Associate Actuary, Bankers Life & Casualty, Chicago, Ill. 60630


1965  *MacKillop, Donald K., F.S.A., Associate Actuary, Travelers Ins. Co., Hartford, Conn. 06115


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1965  *MacLean, James F., F.S.A., Actuary, Johnson & Higgins of Georgia, 1700 Trust Co. of Georgia Bldg., Atlanta, Ga. 30303


1971  MacLeod, D. Rae, F.S.A., Vice-President, Manufacturers Life Ins Co., Toronto 5, Ontario

1965  *MacAuley, William A., Jr., F.S.A., Associate Director, Expense Analysis, Prudential Ins. Co., Newark, N.J. 07101

1965  *MacPhail, John D., F.S.A., Executive Vice-President, PHA Cos., Medical Arts Bldg., Portland, Ore. 97205


1965  *MacRae, Earl M., F.S.A., Consulting Actuary, 1307 Marian Lane, Newport Beach, Calif. 92660


1965  *Maglathlin, Ralph H., F.S.A., Second Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 06115

1966  Magnuson, Earl S., A.S.A., A.C.A., Mutual of Omaha, Omaha, Nebr. 68131

1965  *Magrath, Joseph J., F.C.A.S., 3100 S. Ocean Blvd., Delray Beach, Fla. 33444

1965  *Maguire, Ralph D., F.S.A., Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 06115

1965  *Mahder, John, F.S.A., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06115


1966  Mahoney, Thomas B., A.C.A., Vice-President and Actuary, All American Life & Casualty Co., Chicago, Ill. 60631


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1966 Mandat, Roland A., Consulting Actuary, Emerson Bldg., 900 F. Louisiana, Denver, Colo. 80210


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1966 Mantz, Paul N., President, Homesteaders Life Co., Des Moines, Iowa 50312

1966 Marakas, John I., Vice-President, Nationwide Corp., Columbus, Ohio 43216

1965 *Marcus, John J., F.S.A., Vice-President, Prudential Ins Co., Newark, N.J.


1965 *Margolin, Myron H., F.S.A., Assistant Actuary, Prudential Ins Co., Newark, N.J.

1967 Margolis, Donald R., A.C.A.S., Assistant to President, Union Fidelity Corp., Philadelphia, Pa. 19102

1966 Martelli, Roger N., Vice-President, FPMC, 9000 Harry Hines Blvd., Dallas, Tex. 75230


1970 Marks, Alene M. (Mrs.), A.F.A.A., Assistant to the Actuary, Royal Neighbors of America, Rock Island, Ill. 61201


1965 *Marshall, Gladstone, F.S.A., 10 Wardwell Rd., West Hartford, Conn. 06107


1965 *Martin, Leslie R., Jr., F.S.A., Assistant Vice-President, Group Div., Aetna Life & Casualty, Hartford, Conn. 06115

1965 *MARTIN, PAUL F., F.S.A., President, Ohio National Life Ins Co., Cincinnati, Ohio 45201
1966 MARTIN, RONALD J., A.S.A., P.O. Box 5224 Station B, Victoria, British Columbia
1965 *MAY, RICHARD B., F.S.A., Assistant Vice-President and Associate Actuary, Mutual of New York, New York, N.Y. 10019
1966 MASECAR, ROLPH W., A.S.A., Vice-President, Bowles & Tillinghast, Inc., 3400 Peachtree Rd., N.E., Atlanta, Ga. 30326
1966 MASON, FLOYD D., F.S.A., Vice-President and Actuary, American Hospital & Life Ins Co., San Antonio, Tex. 78206
1965 *MATES, JOHN B., F.S.A., Partner, J. N. Meeks & Co., 17 S. High St., Columbus, Ohio 43215
1965 *MATHISON, TIMMAS A., International Dept., F.L. du Pont de Nemours & Co., 1007 Market St., Wilmington, Del. 19898
1966 MATHWICK, LLOYD F., A.C.A.S., 2000 Westwood Dr., Wausau, Wis. 54401
1965 *MATTEO, SIMONE, Jr., F.S.A., Assistant Vice-President and Associate Actuary, Equitable Life Assurance Soc., New York, N.Y. 10019
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1965  *REEDER, HOWARD C., F.S.A., Chairman, Executive Committee, CNA Financial
Corp., Chicago, Ill. 60604
1965  *REEER, JAMES D., F.F.A.A., A.C.A., 233 Elm Ave., Glendale, Mo. 63122
Philadelphia, Pa. 19105
1969  REES, JOHN A., JR., Ethyl Corp., P.O. Box 81, Richmond, Va. 23201
Newark, N.J. 07101
1966  REMAK, VIRGIL L., F.S.A., Actuary, Maccabees Mutual Life Ins. Co., South-
field, Mich. 48075
1965  *REICH, FELICITAS (MRS.), F.S.A., Senior Research Associate, Equitable Life
Assur. Soc., New York, N.Y. 10019
98

Members

1966 REICH, SHELDON, F.S.A., Actuarial Associate, Metropolitan Life Ins Co., New York, N.Y. 10010
1967 REILLY, FRANCIS V., Manager—Actuarial Dept., Mutual Ins. Rating Bureau, 733 3rd Ave., New York, N.Y. 10017
1966 REILLY, G. EMERSON, A.S.A., 280 E. Dunedin Rd., Columbus, Ohio 43214
1967 REINBOLT, JAMES B., Vice-President—Actuary, State Farm Fire & Casualty Co., Bloomington, Ill. 61701
1966 REINHARDT, THOMAS E., A.S.A., Assistant Actuary, Sun Life Ins. Co. of America, Baltimore, Md. 21201
1965 *RESONY, ALLIE V., F.C.A.S., Assistant Secretary, Hartford Accident & Indemnity Co., Hartford, Conn. 06115
1965 *RESONY, JOHN A., F.C.A.S., Vice-President, Travelers Ins. Co., Hartford, Conn. 06115
1966 REUTER, ROBERT E., F.S.A., A.F.A.A., Assistant Actuary, Lutheran Brotherhood, Minneapolis, Minn. 55402
1965 *REYNOLDS, WALTER L., F.S.A., 16102 Selva Dr., San Diego, Calif. 92128
1966 RHOLL, DONALD A., Office Manager—Adminis., Milliman & Robertson, Inc., 2421 N Mayfair, Milwaukee, Wis. 53202
1965 RICHARDS, ALAN, F.S.A., President, Life Ins. Co. of California, San Francisco, Calif. 94120
1965 RICHARDS, HARRY R., F.C.A.S., Associate Actuary, Travelers Ins. Co., Hartford, Conn. 06115
1966 RICHARDSON, J. LECIL, JR., A.C.A., Consulting Actuary, 1 A Sun Valley Dr., Little Rock, Ark. 72205
Members

1967  Richardson, Walker S., Assistant Vice-President, Liberty Mutual Ins. Co., Boston, Mass 02117
1966  Richardson, Owen D., A.C.A.S., Accounting Vice-President, Business Men’s Assur. Co., Kansas City, Mo 64141
1970  Riley, C. Ronald, F.S.A., 49 Brand Dr., Huntington, N.Y. 11743
1966  Rink, Richard G., F.S.A., Vice-President and Actuary, Midland Mutual Life Ins. Co., Columbus, Ohio 43216
1967  Ritter, Joseph G., 1403 Belle Pl., Fort Worth, Tex. 76107
1967  Robbins, Lillian (Mrs.), 11 Worthington Rd., Brookline, Mass 02146
1966  Roberts, Maurice B., A.C.A., 230 E. Sunshine Dr., San Antonio, Tex. 78228
Members

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1965  *ROBERTSON, A. HARWORTH, F.S.A., Consulting Actuary, 423 Polo Dr, Clayton, Mo 63105
1971  ROBERTSON, RICHARD S., F.S.A., Second Vice-President, Lincoln National Life Ins Co., Fort Wayne, Ind. 46801
1968  ROBINSON, LARRY R., F.S.A., Vice-President and Actuary, State Life Ins Co., Indianapolis, Ind. 46204
1970  ROBINSON, LESLIE T., A.S.A., Consulting Actuary, 1049 Island Dr Ct, Ann Arbor, Mich. 48101
1968  ROBINSON, PAUL D., Vice-President and Actuary, Pension Planning Co, Inc., 355 Lexington Ave., New York, N.Y. 10017
1965  *ROBINSON, ROBERT P., F.S.A., Associate Actuary, Kansas City Life Ins Co., Kansas City, Mo 64111
1966  ROBINSON, WILLIAM K., A.C.A., Executive Vice-President, Stuyvesant Life Ins Co., Allentown, Pa 18101
1965  ROBOTKA, ROBERT G., A.S.A., Consulting Actuary, Dos Cabezas Star Route, Willcox, Ariz 85643
1965  *ROBY, ALLAN B., JR., F.S.A., Secretary, Connecticut General Life Ins Co., Hartford, Conn 06115
1965  *RODE, ERWIN A., F.S.A., Vice-President and Associate Actuary, Prudential Ins Co., Newark, N.J. 07101
1965  *RODERMUND, MATTHEW, F.C.A.S., Vice-President and Actuary, Munich Reins Co., New York, N.Y. 10022
1966  RODRIGUEZ, AUGUSTO A., A.C.A., Vice-President and Actuary, Pension Consultants, Inc., 11955 W. Dixie Highway, Miami, Fla 33161
1965  *ROENISCH, DAVID H., F.S.A., Partner, A.S. Hansen, Inc., 150 N. Wacker Dr., Chicago, Ill 60606
1971  ROKER, KIRK, F.S.A., Assistant Actuary, Mutual of New York, New York, N.Y. 10019
1966  ROHRLING, FRED H., 5531 Chadwick Rd., Shawnee Mission, Kan 66205
1965  *ROHM, CHARLES E., F.S.A., Actuary, Bankers Life Co., Des Moines, Iowa 50307
1966  ROMEO, JOSEPH T., A.F.A., Actuarial Aide, Locomotive Engineers Mutual Life & Accident Ins. Assn., 1048 Engineers Bldg., Cleveland, Ohio 44114
1965  *ROSENBERG, NORMAN, F.C.A.S., Assistant Vice-President, Actuary—Research and Analysis, Farmers Ins. Group, Los Angeles, Calif. 90054
1965  *ROSS, JAMES B., F.S.A., President, Keystone Co. of Boston, 99 High St., Boston, Mass. 02104
1968  ROSS, JOHN W., United Systems International, Inc., 1025 Elm St., Dallas, Tex. 75202
1968  ROSE, JAMES B., F.S.A., Assistant Vice-President, Mutual of New York, New York, N.Y. 10019
1965  *ROTTEN, PAUL T., F.S.A., Executive Vice-President, Mutual Benefit Life Ins. Co., Newark, N.J. 07101
1965  *ROWELL, JOHN H., F.C.A.S., Vice-President, Marsh & McLennan, Inc., 231 S. La Salle St., Chicago, Ill. 60604
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<th>Year</th>
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<th>Title and Affiliation</th>
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<td>1966</td>
<td>Rowland, Jack L.</td>
<td>A.S.A., Underwriting Specialist, Mutual Benefit Life Ins Co., Newark, N.J.</td>
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<td>1967</td>
<td>Rozier, William M.</td>
<td>Principal Actuary, New York City Employment Retirement System, 60 Worth St, New York, N.Y.</td>
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<td>1966</td>
<td>Rubin, Ethel Censor (Mrs.)</td>
<td>A.S.A., Actuary, Civil Service Commission, Washington, D.C.</td>
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<td>1966</td>
<td>Rubenstein, Seymour</td>
<td>F.S.A., 10 Hallo St, Edison, N.J.</td>
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<td>1967</td>
<td>Rozier, William M.</td>
<td>Principal Actuary, New York City Employment Retirement System, 60 Worth St, New York, N.Y.</td>
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<td>A.S.A., Actuary, Civil Service Commission, Washington, D.C.</td>
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<td>F.S.A., 10 Hallo St, Edison, N.J.</td>
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<td>Rubsam, Joseph L.</td>
<td>F.S.A., Associate Vice-President—Pensions, Metropolitan Life Ins Co., New York, N.Y.</td>
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<td>1965</td>
<td>Rucmms, Elsie (Mrs.)</td>
<td>F.C.A.S., Assistant Actuary, Insurance Rating Board, 125 Maiden Lane, New York, N.Y.</td>
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<td>1971</td>
<td>Rudduck, George A.</td>
<td>A.S.A., Associate Actuary, Occidental Life Ins Co. of N.C., Raleigh, N.C.</td>
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<td>1965</td>
<td>Ruddock, John Y.</td>
<td>222 Mulberry Dr, Metairie, La.</td>
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<td>1968</td>
<td>Rugg, Walter S.</td>
<td>F.S.A., Director of Individual Products, Connecticut General Life Ins Co., Hartford, Conn</td>
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<td>1966</td>
<td>Rupp, Lawrence J.</td>
<td>F.S.A., Vice-President and Actuary Group, Hartford Life Ins. Co., Hartford, Conn</td>
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<td>1965</td>
<td>Rushon, William J. III</td>
<td>F.S.A., President and Chief Executive Officer, Protective Life Ins Co., Birmingham, Ala</td>
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<td>1970</td>
<td>Ryan, Kevin M.</td>
<td>F.C.A.S., Casualty Actuary, State of Illinois Ins Dept, Springfield, Ill</td>
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<td>1966</td>
<td>Ryder, Robert W.</td>
<td>A.S.A., Stone, Young &amp; Co., 946 Bloomfield Ave, Glen Ridge, N.J.</td>
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<td>1965</td>
<td>Saaret, Karl</td>
<td>P.O. Box 144, Highland Lakes, N.J.</td>
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<td>1965</td>
<td>Saffir, Harvey J.</td>
<td>F.S.A., Vice-President and Actuary, Travelers Ins Co., Hartford, Conn</td>
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Members

ENROLLED

1966 **SAKSEN, GAjRAJ B., A.S.A., President, Saks Co., 3757 Macheth Dr., San Jose, Calif. 95127

1965 *SALZMANN, RUTH F. (MINN), F.C.A.S., Vice-President and Actuary, Sentry Ins Co., Stevens Point, Wis. 54481


1971 SANNING, DONALD F., F.S.A., Assistant Actuary, Bankers Life Co., Des Moines, Iowa 50307


1965 *SAULON, JOSEPH F., A.S.A., F.C.A., Vice President and Consulting Actuary, Marsh & McLennan, Inc., 1515 Northwestern Bank Bldg, Minneapolis, Minn. 55402


1967 SCAMMON, LAWRENCE W., A.C.A.S., Manager, Massachusetts Workmen's Compensation Bureau, 89 Broad St., Boston, Mass. 02110


1968 Scheel, PAUL J., F.C.A.S., Associate Actuary, United States Fidelity & Guaranty Co., Baltimore, Md. 21203

1966 Scheidle, JEROME A., F.C.A.S., Associate Actuary, Employers Ins. of Wausau, Wausau, Wis. 54401

1966 Scheid, JAMES F., A.C.A.S., Assistant Actuary, Hartford Ins Group, Hartford, Conn. 06115

1965 *Scheig, HENRY F., F.S.A., F.F.A.A., Executive Vice-President, Aid Association for Lutherans, Appleton, Wis. 54911


1971 Schellpeper, GENE H., A.S.A., Assistant Actuary, Western & Southern Life Ins. Co., Cincinnati, Ohio 45202


1971  **SCHULZ, ROBERT C., F.S.A.,** Vice-President, Blue Cross of Western Pennsylvania, 1 Smithfield St., Pittsburgh, Pa. 15222

1966  **SCHULTZ, ALAN O., F.C.A.,** Staff Actuary, Kaiser Industries Corp., 300 Lakeside Dr., Oakland, Calif. 94604

1966  **SCHUMACHER, ROBERT C., F.S.A.,** Vice-President, Carlin-Black Co., 41 Bishop Lane, Louisville, Ky. 40218


1969  **SCHROEDER, PAUL H., F.S.A.,** Assistant Actuary, Aetna Life & Casualty, Hartford, Conn 06115


1966  **SCHONBERG, JOHN J., A.C.A.,** Actuary, Michigan Hospital Service, 600 Lafayette F., Detroit, Mich 48226

1969  **SCHORR, PHILLIPA., F.S.A.,** Assistant Actuary, General American Life Ins., Co., St. Louis, Mo. 63166


1968  **SCHREINER, WILLIAM . F.S.A.,** Assistant Vice-President, Mutual of New York, New York, N.Y. 10019


1970  **SCHUETTE, DONALD R., A.S.A.,** Associate Professor, University of Wisconsin, Madison, Wis. 53706

1968  **SCHULER, ROBERT J., F.C.A.,** Vice-President, Blue Cross of Western Pennsylvania, 1 Smithfield St., Pittsburgh, Pa. 15222

1966  **SCHULTZ, ALAN O., F.C.A.,** Staff Actuary, Kaiser Industries Corp., 300 Lakeside Dr., Oakland, Calif. 94604

1966  **SCHUMACHER, ROBERT C., F.S.A.,** Vice-President, Carlin-Black Co., 41 Bishop Lane, Louisville, Ky. 40218

1965  **SCHLAEGER, FRANK W., A.S.A.,** Actuarial Assistant, Mutual Benefit Life Ins Co., Newark, N.J. 07101


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<td>1966</td>
<td>Schultz, John A.</td>
<td>A.S.A., Actuarial Staff Assistant</td>
<td>Continental Assur Co, Chicago, Ill 60604</td>
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<td>1966</td>
<td>Max J.</td>
<td>A.C.A.S.</td>
<td>Chief, Accident &amp; Health Rating Section, New York State Ins Dept, Albany, N.Y. 12210</td>
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<td>1965</td>
<td>Schwartz, Richard T.</td>
<td>F.S.A.</td>
<td>Vice-President and Actuary, First Colony Life Ins Co, Lynchburg, Va 24505</td>
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<td>1966</td>
<td>Schwartz, Joseph A.</td>
<td>F.S.A., Manager</td>
<td>Metropolitan Life Ins Co, New York, N.Y. 10010</td>
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<td>1966</td>
<td>Schweins, Matthias S.</td>
<td>A.F.A.A.</td>
<td>Actuary, Globe Life Ins Co, Chicago, Ill 60606</td>
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<td>1970</td>
<td>Schwiebert, Paul W.</td>
<td></td>
<td>19001 Carson Dr, El Paso, Tex. 79927</td>
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<td>1967</td>
<td>Scott, Brian E.</td>
<td>F.C.A.S.</td>
<td>Systems Director, Data Processing Development Dept, Aetna Life &amp; Casualty, Hartford, Conn 06115</td>
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<td>1965</td>
<td>Scott, David G.</td>
<td>F.S.A.</td>
<td>19 Rolling Ridge, Northfield, Ill. 60003</td>
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<td>1969</td>
<td>Scott, Ellis W.</td>
<td>A.S.A.</td>
<td>Actuary, Social Security Administration, H.E.W.-North Bldg., Washington, D.C. 20201</td>
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<td>1967</td>
<td>Scott, H. Randolph</td>
<td>F.S.A.</td>
<td>Vice-President and Actuary, Pilgrim Health &amp; Life Ins Co, Augusta, Ga 30001</td>
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<td>1970</td>
<td>Scott, James E., Jr.</td>
<td>Assistant Secretary &amp; Actuary, Reliance Standard Life Ins Co, Philadelphia, Pa 19103</td>
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<td>1965</td>
<td>Scott, Sanford W., Jr.</td>
<td>F.S.A.</td>
<td>Vice-President and Actuary, National Home Life Assur Co, Malvern, Pa. 19355</td>
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<td>1966</td>
<td>Scribner, Edward E.</td>
<td>F.S.A.</td>
<td>Vice-President and Actuary, Northern Life Ins Co, Seattle, Wash. 98033</td>
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<td>1965</td>
<td>Seager, Theodore D.</td>
<td>F.S.A.</td>
<td>Assistant Actuary, John Hancock Mutual Life Ins Co, Boston, Mass. 02117</td>
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<td>1965</td>
<td>Seal, Hilary L.</td>
<td>A.S.A.</td>
<td>Chairman, Seal &amp; Lohse, Inc, 205 Whitney Ave, New Haven, Conn 06511</td>
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<td>1969</td>
<td>Sebolt, Frank O.</td>
<td>A.S.A.</td>
<td>Assistant Comptroller, Travelers Ins. Co., Hartford, Conn. 06115</td>
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<td>1971</td>
<td>Secor, David B.</td>
<td>F.S.A.</td>
<td>Consulting Actuary, 10 Allen St., Springfield, Mass 01101</td>
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<td>1965</td>
<td>See, Gary N.</td>
<td>F.S.A.</td>
<td>Associate Actuary, American Life Convention, 211 F. Chicago Ave, Chicago, Ill. 60611</td>
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<td>1965</td>
<td>Selig, John G.</td>
<td>F.S.A.</td>
<td>Actuary, Executive Systems, Inc., Lawrenceville, Ill. 62439</td>
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<td>1965</td>
<td>Sellers, Richard M.</td>
<td>F.S.A.</td>
<td>President, Commonwealth Life Ins Co, Louisville, Ky 40201</td>
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<td>1965</td>
<td>Selzer, Donald R.</td>
<td>F.S.A.</td>
<td>Assistant Actuary, Occidental Life Ins. Co. of Calif., Los Angeles, Calif. 90054</td>
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1966 Selwood, Alex E., A.S.A., Vice-President and Actuary, Associated Life Ins. Co, Chicago, Ill. 60601
1970 Separk, Wharton G., Jr., North Carolina Ins Dept, Raleigh, N.C. 27602
1965 *Seter, Charles J., F.S.A., F.F.A.A., Assistant Actuary, Aid Association for Luthers, Appleton, Wis. 54911
1967 Sevilla, Enrique S., A.C.A.S., President and General Manager, National Life Ins. Co., P.O. Box 2056, Manila, Philippines
1966 Shearer, James L., A.S.A., 108 S. Wayne St, Angola, Ind. 46703
1968 Shelob, Morgan L., A.S.A., Vice-President and Actuary, Great Southern Life Ins Co., Houston, Tex. 77001
1967 Sherley, Charles J., F.S.A., Assistant Vice-President, CNA/Insurance, Chicago, Ill. 60604
1968 Sherrill, Thomas C., Assistant Vice-President, Bowles & Tillinghast, Inc, 3400 Peachtree Rd, N.E, Atlanta, Ga. 30326
1965 *Sherritt, George M., F.S.A., Executive Vice-President, Security & Accident Co., Denver, Colo. 80202
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<td>1970</td>
<td>Shima, Richard</td>
<td>Secretary, Travelers Cos.</td>
<td>Hartford, Conn. 06115</td>
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<td>1971</td>
<td>Shinkwin, William</td>
<td>Manager of Tax Planning, Northwestern Mutual Life Ins Co.</td>
<td>Milwaukee, Wis. 53202</td>
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<td>1970</td>
<td>Shockley, Marcom H.</td>
<td>Chief Actuarial Division, Texas State Board of Insurance</td>
<td>Austin, Tex 78701</td>
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<td>1966</td>
<td>Shope, R. Wesley</td>
<td>President, Educators Mutual Life Ins Co.</td>
<td>Lancaster, Pa. 17604</td>
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<td>1965</td>
<td>Shottwell, Stuart M.</td>
<td>Vice-President and Actuary, Loyal Protective Life Ins Co.</td>
<td>Boston, Mass. 02215</td>
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<td>1971</td>
<td>Shults, Ronal</td>
<td>Assistant Vice-President, Bowies &amp; Tillinghast, Inc.</td>
<td>3400 Peachtree Rd, N.E., Atlanta, Ga 30326</td>
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<td>1965</td>
<td>Sieben, Richard B.</td>
<td>Actuary, Continental Assurance Co.</td>
<td>Chicago, Ill. 60604</td>
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<td>1965</td>
<td>Siegel, Conrad M.</td>
<td>Consulting Actuary, Conrad M. Siegel, Inc.</td>
<td>2001 N Front St, Harrisburg, Pa 17102</td>
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<td>1965</td>
<td>Siegeltuch, Norman</td>
<td>Vice-President and Actuary, Aik Associates, Inc.</td>
<td>120 Broadway, New York, N.Y. 10005</td>
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<td>1965</td>
<td>Siegfried, Charles A.</td>
<td>President, Metropolitan Life Ins. Co.</td>
<td>New York, N.Y. 10010</td>
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<td>1965</td>
<td>Silkesky, J. Darrin</td>
<td>Vice-President, John Hancock Mutual Life Ins Co.</td>
<td>Boston, Mass. 02117</td>
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<td>1971</td>
<td>Silva, Gerald</td>
<td>Actuarial Assistant, Teachers' Ins. &amp; Annuity Assn.</td>
<td>New York, N.Y. 10017</td>
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<td>1970</td>
<td>Silverman, Martin</td>
<td>Actuarial Consultant and Department Head, Eugene M. Klein &amp; Associates, 1000 Superior Bldg., Cleveland, Ohio 44114</td>
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<td>1965</td>
<td>Silverman, Robert L.</td>
<td>President, Profit Sharing Computer Co.</td>
<td>485 Fifth Ave., New York, N.Y. 10017</td>
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<td>1971</td>
<td>Simester, T. Thomas</td>
<td>Assistant Actuary, Milliman &amp; Robertson, Inc.</td>
<td>920 Second Ave, Seattle, Wash 98104</td>
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<td>1965</td>
<td>Simms, Clifford R.</td>
<td>F.C.A., F.I.A.A., Vice-President and Treasurer, The Wyatt Co.</td>
<td>1400 Investment Plaza, Cleveland, Ohio 44114</td>
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<td>1965</td>
<td>Simoneau, Paul W.</td>
<td>Actuary, Aetna Life &amp; Casualty, Hartford, Conn. 06115</td>
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<td>1965</td>
<td>Simpson, William</td>
<td>F.S.A., Vice-President and Actuary, Acacia Mutual Life Ins Co.</td>
<td>Washington, D.C. 20001</td>
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<td>1966</td>
<td>Singer, Carl J.</td>
<td>Chief Actuary, Veterans Administration, Washington, D.C. 20420</td>
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<td>1966</td>
<td>Singer, Jack A.</td>
<td>Senior Research Analyst, Prudential Ins Co.</td>
<td>Newark, N.J. 07101</td>
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<td>1966</td>
<td>Singer, Paul E.</td>
<td>F.C.A.S., Vice-President and Actuary, CNA/Insurance.</td>
<td>Chicago, Ill. 60604</td>
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Members
ENROLLED


1965  *SKELDING, ALBERT Z., F.C.A.S., 162 Hamilton Rd., Hempstead, N.Y. 11550


1971  SKINNER, JEFFREY S., A.C.A., P.O. Box 4008, Tumwater, Wash. 98501


1965  *SLATER, ROBERT E., F.S.A., President and Chief Executive Officer, Ios., Ltd., 119 Rue Du Lausanne, Geneva, Switzerland

1967  SLAVIN, CHARLES, A.C.A., Assistant Actuary, Johnson & Higgins, 95 Wall St., New York, N.Y. 10005


1970  SLOAN, W. KEITH, Vice-President and Actuary, American Family Life Assur. Co., Columbus, Ga. 31902


1971  SMITH, ALEXANDER J. C., A.C.A., F.C.I.A., Vice-President and Director, William M. Mercer, Ltd., 7 King St., E., Toronto I, Ontario


1965  *SMITH, EDWARD M., F.C.A.S., Associate Actuary, Travelers Ins. Co., Hartford, Conn. 06115

1966  SMITH, EDWARD R., F.C.A.S., Assistant Vice-President and Actuary, Hartford Ins. Group, Hartford, Conn. 06115


1968  SMITH, FRASER M., F.S.A., Assistant Actuary, Metropolitan Life Ins Co., Ottawa, Ontario K1P 5A3
Members

1965  *SMITH, GEOFFREY F. N., F.S.A., President, American Mutual Life Ins Co., Des Moines, Iowa 50307
1966  SMITH, HAROLD W., R R 4, Box 280, Frankfort, Ind. 46041
1970  SMITH, J. BROOKS, Assistant Actuary, Maryland Insurance Dept., Baltimore, Md 21201
1966  SMITH, JAMES C., JR., F.S.A., Executive Vice-President, Equity Funding Life Ins Co., Los Angeles, Calif. 90067
1966  SMITH, LAURENCE, K., F.S.A., Vice-President and Actuary, Mutual Trust Life Ins. Co., Chicago, Ill. 60606
1965  SMITH, RICHARD H., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., One Kearny St., San Francisco, Calif. 94108
1967  SNADER, RICHARD H., F.C.I.A., Assistant Actuary, United States Fidelity & Guaranty Co., Baltimore, Md. 21203
1967  SNADER, RICHARD H., F.C.I.A., Assistant Actuary, United States Fidelity & Guaranty Co., Baltimore, Md. 21203
1965  *SNADER, RICHARD H., F.C.I.A., Assistant Actuary, United States Fidelity & Guaranty Co., Baltimore, Md. 21203
1965  *SDI, CARL W., F.S.A., Actuarial Vice-President, Franklin Life Ins Co., Springfield, Ill. 62705
110 Members

ENROLLED


1965  *Sondergaard, Donald R., F.S.A., A.C.A., Vice-President and 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


1966  *Spalding, 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  Spoolstra, Herbert B., M.C.A., Assistant Actuary, United Farm Bureau Family Life Ins Co., Indianapolis, Ind 46204

1966  Spoolstra, Peter C., F.C.A., President, Peter C Spoolstra & Associates, Inc., 3923 N. Meridian St, Indianapolis, Ind 46208


1965  *Staats, Dean R., F.S.A., Senior Vice-President of Planning and Administration, North American Reassur Co., New York, N.Y. 10017

1965  *Stark, Bernard K., F.C.A., Vice-President and Secretary, Huggins & Co., Inc., 1401 Walnut St, Philadelphia, Pa. 19102

1965  *Stabin, Harvey, F.S.A., Associate Group Actuary, New York Life Ins Co., New York, N.Y. 10010


1965  *Stagg, Ronald G., F.S.A., 7011 Balmoral Dr, Fort Wayne, Ind. 46804


1965  *STANKUS, LEO M., F.C.A.S., Director of Executive Inform., Allstate Ins Co., Northbrook, Ill. 60062
1967  STANLEY, NEAL N., F.S.A., Vice-President and Actuary, Republic National Life Ins. Co., Dallas, Tex. 75204
1971  STANTON, MING H (Mrs.), Senior Actuarial Assistant, Metropolitan Life Ins Co., New York, N.Y. 10010
1970  STARKOVANIK, DONALD M., Associate Actuary, Wisconsin Life Ins Co., Madison, Wis. 53705
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
1971  STEARNS, JOHN H., JR., A.S.A., Secretary, Travelers Ins. Co., Hartford, Conn. 06115
1965  *STEARNS, JOHN L., F.S.A., Vice-President and Senior Actuary, Massachusetts General Life Ins. Co., Boston, Mass. 02110
1966  STEDMAN, JOHN A., A.S.A., Consulting Actuary, Nelson & Warren, Inc., 50 W. Broad St., Columbus, Ohio 43215
1966  STEELE, ERNEST C., Executive Vice-President, Coastal States Life Ins. Co., Atlanta, Ga. 30302
1965  *STEFFEN, WALTER W., F.S.A., Senior Vice-President, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801
1966  STEIN, JOAN BERKMAN (Mrs.), A.C.A.S., Assistant Actuary, Insurance Rating Board, 125 Maiden Lane, New York, N.Y. 10038
1965  *STEIN, MEL, F.S.A., Actuarial Director, Tractor Computing Corp., 1705 Guadalupe St., Austin, Tex. 78701
1965  *STEINER, WILLIAM K., F.S.A., Vice-President, The Zischke Org., Inc., Crocker Plaza, San Francisco, Calif. 94104
1965  *STEINFORTH, 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
1967 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
1969 Stephens, John F., Executive Vice-President, Texas Employers' Ins. Assoc & Employers Casualty Co., Dallas, Tex. 75202
1971 Stephenson, Hugh E., F.S.A., Assistant Vice-President, Manufacturers Life Ins. Co., Toronto 5, Ontario
1966* Stenberg, W. Eric, F.S.A., Vice-President and Chief Actuary, Interstate Life & Accident Ins Co., Chattanooga, Tenn. 37402
1965* Stephens, W. Thos, F.S.A., Vice-President and Chief Actuary, Interstate Life & Accident Ins Co., Chattanooga, Tenn. 37402
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1965* Stiglitz, Andrew M., F.S.A., Actuary, Actua Ins Co., Hartford, Conn. 06115
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1968 Stout, Alberta (Mrs.), Assistant Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
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1966 TAYLOR, LEONARD E., Assistant Vice-President and Assistant Actuary, American National Ins Co, Galveston, Tex 77550

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1965 *TERRYBERRY, WILFRED W., F.S.A., Yarmouth Port, Mass 02675


1969 THEIL, THEODORE L., JR, Vice-President and Actuary, Standard Life Ins. Co., Jackson, Miss 39201


1971 THIessen, Francis C., A.S.A., Manager, Pension Administration, Lincoln National Life Ins Co., Fort Wayne, Ind. 46802

1965 *THOMAS, B. RUSSELL, F.S.A., Vice-President and Actuary, The Wyatt Co., One First National Plaza, Chicago, Ill 60670


1966 THOMAS, DAVID, A.S.A., Assistant Secretary, Connecticut Mutual Life Ins Co., Hartford, Conn. 06115
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<tr>
<th>Year</th>
<th>Name</th>
<th>Title</th>
<th>Company/Location</th>
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<tr>
<td>1968</td>
<td>Thomas, Dean A.</td>
<td>Regional Second Vice-President</td>
<td>Lincoln National Life Ins. Co.,</td>
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<td></td>
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<td>Dallas, Tex. 75221</td>
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<td>Thomas, George W.</td>
<td>Consulting Actuary</td>
<td>304 Westside Dr., Norman, Okla.</td>
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<td>1965</td>
<td>*Thomas, James W.</td>
<td>Associate Actuary</td>
<td>Travelers Ins. Co., Hartford,</td>
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<td>F.C.A. S.</td>
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<td>Metropolitan Life Ins. Co.,</td>
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<td>F.S.A.</td>
<td></td>
<td>New York, N.Y. 10010</td>
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<td>Thompson, Allen B.</td>
<td>Consulting Actuary</td>
<td>9 Highwood Way, Larchmont,</td>
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<td>N.Y. 10538</td>
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<td>Thompson, David M.</td>
<td>Consulting Actuary</td>
<td>2200 First National Bank Tower,</td>
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<td>Atlanta, Ga. 30303</td>
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<td>Pension Actuary</td>
<td>Union Central Life Ins. Co.,</td>
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<td>Cincinnati, Ohio 45201</td>
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<td>Actuary</td>
<td>Commercial Life Assur. Co.,</td>
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<td>Toronto, Ontario</td>
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<td>Thompson, Graham C.</td>
<td>A.S.A.</td>
<td>47 Mill St., Binghamton, N.Y.</td>
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<td>1970</td>
<td>Thompson, John B.</td>
<td>Actuarial Assistant</td>
<td>Massachusetts Mutual Life Ins Co,</td>
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<td>Vice-President, Personal Ins.</td>
<td>Metropolitan Life Ins. Co.,</td>
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<td>Adminis,</td>
<td>New York, N.Y. 10010</td>
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<td>1969</td>
<td>Thompson, John S.</td>
<td>F.C.A.S., F.S.A.</td>
<td>Newark Athletic Club, Newark, N.J</td>
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<td></td>
<td>JR</td>
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<td>Thompson, John S.</td>
<td>Vice-President and Actuary</td>
<td>North American Co for Life &amp;</td>
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<td></td>
<td>JR</td>
<td></td>
<td>Health Ins, Chicago, Ill 60604</td>
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<td>Thompson, Philip R.</td>
<td>A.C.A.S., Statistician</td>
<td>Federated Mutual Ins Co,</td>
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<td>Owatonna, Minn 55060</td>
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<td>Thompson, Stuart M.</td>
<td>A.S.A., F.C.A. Partner</td>
<td>Strong &amp; Thompson, Consulting</td>
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<td>Actuaries, 511 N. Akard St., Dallas, Tex. 75201</td>
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<td>Thompson, Willard A.</td>
<td>F.S.A.</td>
<td>300 East 40th St., New York, N.Y. 100016</td>
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<td>1965</td>
<td>*Thomson, Paul</td>
<td>F.S.A.</td>
<td>15 Gerthumere Dr., West Hartford, Conn. 06110</td>
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<td>1966</td>
<td>Thurau, Russell W.</td>
<td>Vice-President, Bowles &amp;</td>
<td>Tillinghast, Inc., 11411 N.</td>
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<td>Tillinghast, Inc.</td>
<td>Central Expv., Dallas, Tex 75231</td>
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<td>Tiffany, Carl A.</td>
<td>F.C.A., F.F.A. President,</td>
<td>Rushmore Mutual Life Ins Co,</td>
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<td>Vice-President, Group Pensions,</td>
<td>Assn., Toronto 285, Ontario</td>
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<td>*Tillinghast, John P.</td>
<td>F.S.A., President and Treasurer,</td>
<td>Bowles &amp; Tillinghast, Inc, 3400</td>
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<td>Peachtree Rd., N.E., Atlanta, Ga 30326</td>
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<td>Tillettson, Don C.</td>
<td>A.C.A., Vice-President and</td>
<td>Fidelity Life Assn., Fulton, Ill 61252</td>
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<td>1965</td>
<td>*Tinner, Stuart E.</td>
<td>Actuary</td>
<td>Bankers Life Co., Des Moines, Iowa</td>
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<td>Tinney, Douglas H.</td>
<td>Associate Actuary</td>
<td>Massachusetts Mutual Life Ins Co,</td>
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<td>Springfield, Mass 01101</td>
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<td>1966</td>
<td>Tino, Paulette (Mrs.)</td>
<td>A.S.A., Assistant Actuary</td>
<td>Johnson &amp; Higgins, 63 Wall St, New York, N.Y 10005</td>
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<td>1967</td>
<td>Tobin, Vincent M.</td>
<td>Consulting Actuary</td>
<td>George B. Buck Consulting</td>
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<td>Actuaries, Inc, Two Pennsylvania</td>
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<td>Plaza, New York, N.Y. 10001</td>
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<td>Topf, Roy D.</td>
<td>Associate Actuary</td>
<td>American Hospital &amp; Life Ins Co,</td>
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<td>San Antonio, Tex. 78206</td>
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</tbody>
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Members

1966  Tompkin, Schuyler W., Jr., F.S.A., Manager, Actuarial Automation, Inc., 39 Woodland Rd., Chatham, N.J. 07928
1967  Toren, Chester J., A.C.A.S., Secretary, Zurich Ins. Co., Chicago, Ill. 60604
1968  Torgimson, Darwin A., A.C.A.S., Sales Representative, Employers Ins. of Wausau, Minn. 54435
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1965  *Tressel, Harry S., F.C.A., Harry S. Tressel & Associates, 10 S. La Salle St., Chicago, Ill. 60603
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1965 *Wain, Christopher H., F.S.A., Associate Actuary, Prudential Ins. Co., Newark, N J 07101


1971 Walker, Darrel E., Manager, Group Pension Sales, Northwestern National Life Ins. Co., Minneapolis, Minn 55440


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1965 *Walker, Ralph J., F.S.A., 4132 Williwaw Dr., Santa Ana, Calif. 92705


1966 Wall, William D., A.C.A., 230 E. Prospect, Lake Bluff, Ill. 60044
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1965 *WALMSLEY, HOWARD C., F.S.A., Comptroller, Ohio National Life Ins Co., Cincinnati, Ohio 45201
1965 *WALSH, ALBERT J., F.C.A.S., Vice-President and General Manager, Automobile Club of Southern Calif., Los Angeles, Calif. 90007
1970 WATERS, DENNIS N., F.S.A., Bankers Life Co., Des Moines, Iowa 50307
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1970 WATSON, WILLIAM F., Associate Actuarial Director, Prudential Ins. Co., Chicago, Ill. 60601
1966  WATSON, WILLIAM T., A.S.A., 3267-36th Ave N, St. Petersburg, Fla. 33713
1966  WEBB, BERNARD L., F.C.A.S., Associate Professor of Actuarial Science and Ins., Georgia State University, Atlanta, Ga. 30303
1966  WEBB, JAMES D., Jr., A.C.A., Vice-President, Product and Project Management, Blue Cross—Blue Shield, 222 N Dearborn St., Chicago, Ill 60601
1968  WEBER, DAVID P., Vice-President and Treasurer, Fort Dearborn Life Ins. Co., Chicago, Ill 60601
1966  WEBER, MICHAEL E., A.S.A., Associate Actuary, Southwestern Life Ins. Co., Dallas, Tex. 75221
1965  *WEBER, ANDREW C., F.S.A., 269 Millard Ave., North Tarrytown, N.Y. 10591
1965  *WEILL, DORANCE B. (Miss), F.S.A., Actuarial Associate, Metropolitan Life Ins. Co., New York, N.Y. 10010
1966  WEIMER, ROBERT A., A.S.A., Group Actuary, Bankers Life Nebraska, Lincoln, Neb. 68501
1966  WEBBER, DACRE ATHUR, A.C.A., Consulting Actuary, 14 E. Jackson Blvd., Chicago, Ill 60604
1966  WEINSTEIN, LOUIS, F.S.A., Manager, Lybrand, Ross Bros & Montgomery, 1251 Avenue of the Americas, New York, N.Y. 10020
1970  WEISBERG, MARVIN L., Second Vice-President and Tax Officer, Occidental Life Ins. Co., Los Angeles, Calif. 90054
1965  *WEISS, WILLARD A., F.C.A., Partner and Actuary, Eugene M. Klein & Associates, 1000 Superior Bldg., Cleveland, Ohio 44114
<table>
<thead>
<tr>
<th>Year</th>
<th>Name</th>
<th>Title</th>
<th>Company/Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>1965</td>
<td>Wells, Edward H</td>
<td>F.S.A.</td>
<td>20 Berkeley Rd, Millburn, N.J. 07041</td>
</tr>
<tr>
<td>1966</td>
<td>Wells, Walter I</td>
<td>A.S.A. A.C.A.S.</td>
<td>7 Pinewood Dr., West Boylston, Mass. 01583</td>
</tr>
<tr>
<td>1968</td>
<td>Welsh, Charles A</td>
<td>F.S.A. Consulting Actuary</td>
<td>Bowles, Andrews &amp; Towne, Inc., P.O. Box 6716, Richmond, Va. 23230</td>
</tr>
<tr>
<td>1965</td>
<td>Wendt, Richard K</td>
<td>F.S.A. Vic-President</td>
<td>Family Life and Health, Nationwide Ins. Cos., Columbus, Ohio 43216</td>
</tr>
<tr>
<td>1966</td>
<td>Wendt, William R</td>
<td>Second Vice-President</td>
<td>Data Processing, California-Western States Life Ins. Co., Sacramento, Calif. 95825</td>
</tr>
<tr>
<td>1970</td>
<td>West, Charles S</td>
<td>M.C.A. Examining Actuary</td>
<td>State Board of Insurance, Dallas, Tex. 75224</td>
</tr>
<tr>
<td>1970</td>
<td>West, Thomas M</td>
<td>F.S.A. Manager</td>
<td>Equity Dept., Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801</td>
</tr>
<tr>
<td>1965</td>
<td>Whitbread, Frank G</td>
<td>A.C.A.S.</td>
<td>4705 Arlington Ave., Fort Wayne, Ind. 46807</td>
</tr>
<tr>
<td>1970</td>
<td>White, Geoffrey B</td>
<td>F.S.A., F.C.I.A. Vice-President and Actuary</td>
<td>William M. Mercer Ltd., 1 Place Ville Marie, Montreal 112, Quebec</td>
</tr>
<tr>
<td>1970</td>
<td>White, John G.</td>
<td>Pension Consultant</td>
<td>The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44114</td>
</tr>
<tr>
<td>1965</td>
<td>White, William A</td>
<td>F.S.A., Actuary, Dept. of Ins.</td>
<td>201 E. State St., Trenton, N.J. 08625</td>
</tr>
<tr>
<td>1971</td>
<td>White, William D</td>
<td>F.C.A.S. Martin Segal Co.</td>
<td>57 Post St., San Francisco, Calif 94104</td>
</tr>
<tr>
<td>1965</td>
<td>Whiteley, Benjamin R</td>
<td>F.S.A., Vice-President</td>
<td>Group Ins Admin., Standard Ins Co., Portland, Ore. 97207</td>
</tr>
<tr>
<td>1966</td>
<td>Whiting, Douglas B</td>
<td>175 Little Pond Rd.</td>
<td>Concord, N.H. 03301</td>
</tr>
<tr>
<td>1965</td>
<td>Whitney, Robert L</td>
<td>F.S.A., Assistant Vice-President</td>
<td>Health Ins., Mutual of New York, Syracuse, N.Y. 13202</td>
</tr>
<tr>
<td>1965</td>
<td>Wierke, Harold G</td>
<td>F.S.A.</td>
<td>500 Ross Pl., Oceanside, N.Y. 11572</td>
</tr>
</tbody>
</table>
**Members**

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


1967 Wightman, Mary G (Mrs.), Actuary, Hewitt Associates, 102 Wilmot Rd., Deerfield, Ill 60015

1971 Wilcox, Robert E., A.S.A., Consulting Actuary, Milliman & Robertson, Inc., 68 S. Main, Salt Lake City, Utah 84101


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


1965 *Williams, Dean E., F.S.A., Second Vice-President, General American Life Ins. Co., St. Louis, Mo. 63166

1965 *Williams, Dewey G., F.C.A.S., Vice-President and Actuary, Employers' Ins. of Texas, Dallas, Tex. 75221


1965 *Williams, Harry V., F.C.A.S., President, Hartford Ins. Group, Hartford, Conn. 06115


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

1968 Williams, W., Thomas, A.C.A.S., Actuary, Financial Planning Computer Corp., 9000 Harry Hines, Dallas, Tex 75235

1965 *Williamson, W. Rulon, F.C.A.S., Actuary, 2400 Fairhill Dr., Soutland, Md. 20023


1965 *Wills, Thomas L., F.S.A., Actuary, Group Division, Aetna Life & Casualty, Hartford, Conn. 06115

1965 *Wills, Lynn W., F.C.A.S., Second Vice-President and Actuary—Group Dept., Travelers Ins. Co., Hartford, Conn. 06115

1968 Wilson, Charles, A.S.A., Associate Actuary, Republic National Life Ins. Co., Dallas, Tex. 75204

ENROLLED

        Deerfield, Ill. 60015
        27102
1965    *WILSON, MARY CUSIC (Mrs.), F.S.A., F.F.A.A., 3206 35th Ave., Rock Island,
        Ill. 61201
        P.O. Box 111, Glen Ridge, N.J. 07028
1967    WILSON, WILMER W., Jr., President, United American Life Ins. Co., Denver,
        Colo. 80202
1965    *WINDECKER, ARTHUR A., F.S.A., Second Vice-President, Equitable Life Assur
        Soc., New York, N.Y. 10019
1965    *WINKENWERDER, RICHARD A., F.S.A., Consulting Actuary, Millman & Robert-
        son, Inc., 914 2nd Ave., Seattle, Wash. 98104
1965    *WINN, SAMUEL, F.S.A., F.C.I.A., Executive Vice-President, Warner-Watson,
        Inc., 65 William St., Wellesley Hills, Mass. 02181
1966    WINNIS, WILLIAM H., A.C.A., Director of Actuarial Services, Bankers Security
        Life Ins. Co., New York, N.Y. 10016
1965    *WINSLOW, HENRY N., F.S.A., Associate Group Actuary, John Hancock Mutual
        Life Ins. Co., Boston, Mass. 02117
1970    WINTER, ARTHUR E., A.C.A.S., Assistant Director, Financial Statements,
        Travelers Ins. Co., Hartford, Conn. 06115
        Newark, N.J. 07101
        Consultant, 222-4 Jeffery Bldg., 3202 Wesleyan, Houston, Tex. 77027
1966    WINTERS, JACQUES M., A.S.A., Dovetail Org., Inc., 1105 Universal Marion
        Bldg., Jacksonville, Fla. 32202
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
1965    *WISHART, ROBERT A., A.S.A., A.C.A., Chairman of the Board, George B. Buck
        Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
        Sylvan Ave., Englewood Cliffs, N.J. 07632
1971    WITT, RONALD EDWIN, A.S.A., Pension Actuary, Marsh & McLennan, Inc.,
        One Woodward Ave., Detroit, Mich. 48226
1966    WITTLAKE, J. CLARKE, A.C.A.S., Executive Vice-President, Business Men’s
        Assur. Co., Kansas City, Mo. 64141
1971    WITTLICH, JAE L., A.S.A., Assistant Actuary, Allstate Ins. Co., Northbrook,
        Ill. 60062
        Casualty Co., Minneapolis, Minn. 55403
1966    WOJCIEK, EDWARD J., F.S.A., Associate Actuary, Hospital Service Corp., 222 N.
        Dearborn St., Chicago, Ill. 60601
1969 Wojcik, Walt J., A.S.A., Vice-President and Life Actuary, All American Life & Casualty Co., Chicago, Ill. 60631
1966 Wolf, Herbert S., M.C.A., Partner, Wolfman & Moscovitch, 222 W Adams St., Chicago, Ill. 60606
1966 Wood, J. Kenneth, Jr., A.S.A., Associate Actuary, Life & Casualty Ins. Co. of Tenn., Nashville, Tenn. 37219
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 Assurance Co., Des Moines, Iowa 50306
1967 Works, James W., Consulting Actuary, 2514 Cedar Springs, Dallas, Tex. 75201
ENROLLED

1965 *WRIGHT, BYRON, F.S.A., F.C.I.A., Consulting Actuary, P.O. Box 177, Arendtsville, Pa. 17303
1965 *WRIGHT, WILLIAM S., F.S.A., Manager, Lybrand, Ross Bros. & Montgomery, 1251 Avenue of the Americas, New York, N.Y. 10020
1970 WYCKOFF, JOHN F., 78 Cedar St., Newington, Conn. 06111
1966 WYMAN, RICHARD B., A.S.A., Assistant Actuary, SAFECO Ins Group, Bellevue, Wash. 98004
1969 YAMANO, HARRY T., F.S.A., Consulting Actuary, Ron Stever & Co., 2999 W. Sixth St., Los Angeles, Calif. 90005
1966 YATES, J. ARNOLD, Talcott Notch Rd., Farmington, Conn. 06032
1965 *YERARY, PAUL D., F.S.A., Associate Actuary, Western-Southern Life Ins. Co., Cincinnati, Ohio 45202
1967 YEN, FRANK T., A.S.A., Actuary, Marsh & McLennan, Inc., 3663 W. Sixth St., Los Angeles, Calif. 90005
1966 YENNER, RALPH D., Assistant Actuary, American Telephone & Telegraph Co., 195 Broadway, New York, N.Y. 10007
1965 *YODER, ROBERT S., F.S.A., Executive Vice-President, Capital Holding Corp., Box 1085, Louisville, Ky. 40201
1965 *YORK, WILLIAM S., F.S.A., Senior Vice-President, Metropolitan Life Ins. Co., New York, N.Y. 10010
1969 YOUNG, ELIZABETH R. (Mrs.), A.F.A.A., 4380 Exeter Dr., Longboat Key, Sarasota, Fla. 33577
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, MELOVILLE J., A.S.A., Assistant Comptroller, General Reassurance Corp., Greenwich, Conn. 06830
1966 YOUNG, RALPH E., President, Western Life Ins. Co., St. Paul, Minn. 55102
1969 YOUNG, ROBERT G., A.C.A S., R. G. Young & Assoc., 1313 Catalpa, Royal Oak, Mich 48067

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


1968 YOUNG, WALTER, A.S.A., Associate Actuary, State of New Jersey—Dept. of Finance, Trenton, NJ 08625

1965 *YOUNT, HUBERT W, F.C.A.S., 33 Ocean Ave, Riviera Beach, Fla 33404

1965 *ZARET, FRANK, F.S.A., Staff Vice-President—Personal Insurance, Metropolitan Life Ins Co., New York, N.Y. 10010


1969 ZEILMAN, WILLIAM W., F.S.A., Assistant Actuary, Connecticut General Life Ins Co., Hartford, Conn 06115

1971 ZELLNER, JOHN T., American United Life Ins Co., Indianapolis, Ind. 46206

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


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

1967 ZUBAY, ELI A., Vice-President for Academic Affairs, Georgia State Univ., Atlanta, Ga. 30303

**DECEASED MEMBERS**

Since October 1965

<table>
<thead>
<tr>
<th>Name</th>
<th>Year Died</th>
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<td>Abbott, Eleanor A.</td>
<td>1969</td>
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<td>Allstrum, Henry W.</td>
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<td>Ambler, Arthur B., Jr.</td>
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<td>Ashford, Stephen J.</td>
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<td>Barr, Walter J.</td>
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<td>Beck, Kenneth A</td>
<td>1971</td>
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<td>1969</td>
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<td>Boulton, Alan L.</td>
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<td>Bratt, Neil E</td>
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<td>Breiby, William</td>
<td>1968</td>
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<td>Brown, F. Stuart</td>
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<td>Buck, George R., Jr.</td>
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<td>Carter, Edwin R.</td>
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<td>Chodoroff, William</td>
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<td>Cima, Augustin J</td>
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<td>Clair, Joseph J.</td>
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<td>Clark, Donald G.</td>
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<td>Copple, James B., Jr.</td>
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<td>Cortright, L. C</td>
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<td>Crippen, Lloyd K.</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>
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<td>Davis, Malvin E.</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>Desmert, David L</td>
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<td>Donovan, Harold G.</td>
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<td>Dorweiler, Paul</td>
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<td>Dougherty, Edward A</td>
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<td>Ehrenclou, Orvar A.</td>
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<td>Ellis, Milton A.</td>
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<td>Farrler, Rex A.</td>
<td>1969</td>
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<td>Fassell, Elgin G.</td>
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<td>Foster, Clark T</td>
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<td>Frazer, Paul K.</td>
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<td>Gagliuso, Frank J.</td>
<td>1969</td>
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<td>Gershenson, Harry</td>
<td>1968</td>
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</table>
Deceased Members

GILBERT, WILLIAM H. 1966
GILLAN, JAMES R. 1969
GOODWIN, EDWARD S. 1966
GRISWOLD, ROBERT N 1971
GROUT, HAROLD A 1971
HAIGHT, LAUREN C. 1967
HALL, DAVID 1967
HANCOCK, WILLIAM F. 1968
HANN, ALFRED G. 1970
HANRAHAN, THOMAS F. 1970
HEZLETT, EDWARD H. 1968
HILLER, WILLIAM J. 1966
HOFF, EDMOND V. 1971
HONDORF, PETER 1970
HOPE, FRANCIS M. 1968
HOYT, JOHN T. 1971
HUNTINGTON, EVERETT C. 1971
IRWIN, PHILIP C. 1969
JENSEN, EDWARD S. 1966
JOHANSON, FRANCIS O 1970
JOHNSON, ROBERT E. 1971
JOHNSON, WILLIAM C. 1969
JONES, HARRY W. 1969
JONES, W. RALPH 1969
KESSNER, NORMAN S. 1970
KINEKE, FRANK D. 1967
KIRKPATRICK, CLAIR C. 1970
LACHER, HAROLD A. 1966
LANG, KERMIT 1970
LAWRENCE, ROBERT K. 1970
LINCOLN, JOHN W. 1970
LINTON, M. ALBERT 1966
LITTLE, RICHARD 1969
LYLE, ANNE M. 1969
MACKEEN, HAROLD E. 1970
MACLEAN, JOSEPH B. 1970
MARSHALL, ROBERT E. 1969
MAYERSON, ALLEN L. 1971
MCCANDEL, REGINALD C. 1966
McCOMB, T. M. 1969
MC Cormick, Joseph J. 1968
MCKINNEY, GORDON D. 1969
MELCHINGER, CHARLES W. 1967
MORRISON, JOHN E. 1966
MOULTON, CHARLES H. T. 1969
MUTCH, ALEXANDER 1966
NELSON, S. TYLER, SR. 1970
Deceased Members

Neumann, Edward M 1971
Newcomb, Edward G. 1969
Nipper, W. Ward, Jr. 1966
Noren, C. Gilbert 1970
Oray, Alexis 1967
Orr, Robert K. 1967
Oshio, Frank H. 1970
Pate, Thomas H 1970
Perry, Richard D. 1966
Peterson, Alan K. 1969
Pickering, Guy W. 1968
Piper, Kenneth B. 1969
Pruitt, Dudley M. 1967
Ray, Forest G. 1970
Reault, Joseph E. 1966
Reise, Harold A. 1968
Repsher, Samuel I 1970
Riegel, Robert 1970
Rothschild, Stanford Z. 1969
Rule, Wayne B. 1966
St. John, John B. 1970
Scott, James 1971
Shailer, Frank A 1971
Sharp, Jonathan G. 1969
Shaver, C. O. 1966
Shepherd, Bruce E. 1967
Shepherd, Pearce 1969
Smith, Charles F 1971
Spiegelman, Mortimer 1969
Spoerl, Charles A. 1969
Stabler, Robert N. 1971
Stark, Robert C. 1967
Steinhaus, Henry W. 1966
Sternhell, Charles M. 1971
Taylor, Harmon R. 1967
Tookey, Clarence H. 1967
Tremble, James R. 1967
Waite, Alan W 1970
White, William H. 1970
Williams, Helen J. 1967
Wolfe, Seth A. 1970
Wolfenden, Hugh H. 1968
Wolfrem, R. J. 1967
Wysocki, Theodore J. 1970
STATE OF ILLINOIS
OFFICE OF
THE SECRETARY OF STATE

[seal]

TO ALL TO WHOM THESE PRESENTS SHALL COME, GREETING:

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

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

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

[seal]

[Signed] PAUL POWELL
SECRETARY OF STATE

132
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>City</th>
<th>State</th>
</tr>
</thead>
<tbody>
<tr>
<td>Henry F. Rood</td>
<td>1301</td>
<td>South Harrison St.</td>
<td>Fort Wayne, Indiana</td>
<td></td>
</tr>
<tr>
<td>William E. Groves</td>
<td>420</td>
<td>Audubon Building</td>
<td>New Orleans, Louisiana</td>
<td></td>
</tr>
<tr>
<td>Thomas E. Murrin</td>
<td>3333</td>
<td>California Street</td>
<td>San Francisco, California</td>
<td></td>
</tr>
<tr>
<td>Laurence H. Longley-Cook</td>
<td>1600</td>
<td>Arch Street</td>
<td>Philadelphia, Pennsylvania</td>
<td></td>
</tr>
<tr>
<td>John H. Miller</td>
<td>1250</td>
<td>State Street</td>
<td>Springfield, Massachusetts</td>
<td></td>
</tr>
<tr>
<td>Frank J. Gadient</td>
<td>1504</td>
<td>Third Avenue</td>
<td>Rock Island, Illinois</td>
<td></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:

133
5. The purpose or purposes for which the corporation is organized are:

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

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

(c) To promote education in actuarial science and the interchange of information among actuaries and among the various actuarial organizations;
(d) To establish, promote and maintain high standards of conduct and competence within the actuarial profession.
In furtherance of these ends the Academy may promote activities to recruit and educate those who desire to become actuaries and to undertake such other activities as may seem desirable.

6.

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

(INCORPORATORS MUST SIGN BELOW)

\[ \text{Signed] } \begin{align*}
\text{HENRY F. ROOD} \\
\text{W. E. GROVES} \\
\text{THOMAS E. MURRIN} \\
\text{L. H. LONGLEY-COOK} \\
\text{JOHN H. MILLER} \\
\text{FRANK J. GADIENT} \\
\end{align*} \text{Incorporators}

ACKNOWLEDGMENT

STATE OF INDIANA  \}  \text{SS.}
County of Allen

I, Gloria Dean Asbell, A Notary Public for the State of Indiana, do hereby certify that on the 12th day of April, 1966, \( \text{Henry F. Rood} \) personally appeared before me and being first duly sworn by me acknowledged that he signed the attached Articles of Incorporation of the American Academy of Actuaries, an Illinois General Not For Profit Corporation, in his capacity as an incorporator and declared that the statements therein contained are true.

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

\[ \text{Signed] } \begin{align*}
\text{Place} \\
\text{Here} \\
\end{align*} \text{Notary Public}

[Notarial Seal] [Signed] GLORIA DEAN ASBELL
Notary Public
ACKNOWLEDGMENT

STATE OF LOUISIANA 
County of Orleans } ss.

I, David Earl Hogan, a Notary Public for the State of Louisiana, do hereby certify that on the 14th day of April, 1966, William E. Groves personally (Name of Incorporator) appeared before me and being first duly sworn by me acknowledged that he signed the attached Articles of Incorporation of the American Academy of Actuaries, an Illinois General Not For Profit Corporation, in his capacity as an incorporator and declared that the statements therein contained are true.

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

Place (Notarial Seal) Here [Signed] DAVID EARL HOGAN Notary Public

ACKNOWLEDGMENT

STATE OF CALIFORNIA 
County of San Francisco } ss.

I, Ethel L. Watkins, a Notary Public for the State of California, do hereby certify that on the 18th day of April, 1966, Thomas E. Murrin personally (Name of Incorporator) appeared before me and being first duly sworn by me acknowledged that he signed the attached Articles of Incorporation of the American Academy of Actuaries, an Illinois General Not For Profit Corporation, in his capacity as an incorporator and declared that the statements therein contained are true.

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

Place (Notarial Seal) Here [Signed] ETHEL L. WATKINS Notary Public
BYLAWS
OF THE
AMERICAN ACADEMY OF
ACTUARIES
(THE ACADEMY)
(A CORPORATION ORGANIZED UNDER THE
ILLINOIS GENERAL NOT FOR PROFIT CORPORATION ACT)
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 apply-
ing 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:

1. To act in accordance with the provisions of the Articles of Incorporation of the Academy and the laws of the state of Illinois.
2. To establish the location of the principal office of the Academy.
3. To invest and administer the funds of the Academy.
4. To arrange for an annual audit of the accounts of the Treasurer.
5. To prescribe examinations and other requirements for admission, as provided in Article I, Section 2, of the Bylaws.
6. To elect the Officers of the Academy.
7. To approve applications for membership as required in the Bylaws.
8. 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.
9. To establish and prescribe the use of a corporate seal.

ARTICLE IV
EXECUTIVE COMMITTEE

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

ARTICLE V
OFFICERS

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

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

At the annual meeting of the Board, if either (a) the President-Elect has succeeded the President and has served in that capacity for six months or more by reason of the office of President becoming vacant or (b) the office of the President-Elect is vacant, except in the case where the Presi-
dent-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 there-with in special cases and shall not exclude any other rights or benefits to which he may be lawfully entitled.

ARTICLE XI

USE OF FINANCIAL RESOURCES: DISSOLUTION

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

ARTICLE XII

AMENDMENTS

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

The Bylaws of the American Academy of Actuaries place in the Board of Directors the power to consider and take action with respect to questions which may arise as to the conduct of a member in his relations to the Academy or its members, or in his profession, or in the practice thereof, or affecting the interests of the actuarial profession. In doing so, the Bylaws grant certain disciplinary powers to the Board in case it determines that misconduct has occurred.

The Board names a Professional Conduct Committee to have continuous oversight over the Guides to Professional Conduct, and to recommend revision or repeal of specific guides and also new guides. The Committee also issues interpretive opinions on the Guides and answers inquiries about professional conduct, including both general inquiries and those relating to particular situations but not to named members. (Complaints and questions involving named members should be directed to the President rather than to this Committee.)

The Opinions issued to date are set forth herein. All Opinions of the American Academy of Actuaries are designated “A.” Each other actuarial organization in the United States has its own designation. There is a general understanding among the actuarial organizations that all will use the same Opinion Number when dealing with the same subject. Through an exchange of drafts the Opinions on a subject may be identical or nearly so. This may not always be the case, however.

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 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

*It is used as the motto of the Institute of Actuaries.
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.

OPINION A-2: USE OF TITLES AND DESIGNATIONS

Guide 7 and Section 1 of Article I of the Bylaws are concerned primarily with the use of titles by members and, in particular, with designations related to the Academy. The purpose of the Guide is to clarify the proper use of a designation. For this Opinion, the term title means any title conferred by an employer and need not denote officer standing, and the term designation means a specific reference to any relationship of a member to the Academy.

As an example of the use of titles by a member, consider an employee who has the title of "Assistant Actuary" conferred by his employer. He may use this title and also the designation "M.A.A.A." If he wishes to use both, he would sign as follows:

James H. Jones, M.A.A.A.
Assistant Actuary

or

James H. Jones, Member
of the American Academy of Actuaries
Assistant Actuary

If an employee has been given no title, he merely signs his name with or without the "M.A.A.A." or "Member of the American Academy of
Opinions as to Professional Conduct

Actuaries,” as he chooses. This Guide applies fully, whether or not the employee has a title.

An actuary might act other than as an employee or other than on behalf of a client in giving an actuarial opinion before a public committee or other body for which he is not specifically compensated by anyone. In such activity he should adhere to this Guide as to the use of designations.

A member of the Board of Directors may use his designation “Member of the Board of Directors, American Academy of Actuaries” only when dealing with Academy business or when authorized to speak for the Academy. The same is true of all appointed or elected positions in the Academy.

The Committee also believes that a member may not include on a letterhead any references to offices and committee memberships he holds in the Academy, except when used for Academy business. Regardless of his offices either elected or appointed, he may never speak for the Academy or for one of its committees unless authorized to do so by the Board of Directors.

In the opinion of the Committee, it would not be a violation of Guide 7 to refer to offices held in the Academy in biographical material of any type (including material in connection with a book or article written by a member), or in connection with other generally published material. It would not be a violation to refer to offices held in the Academy when giving testimony in a court of law or before a public body, provided it is made clear that the member does not speak for the Academy or one of its committees, unless specifically authorized to do so.

It would not be a violation to use such biographical material when appropriate in connection with a promotion, change in employment or on any other similar occasion. The ultimate test is whether the reader could be led to conclude that the member is representing himself as a spokesman of the Academy or of one of its component parts.

**OPINION A-3: TRANSMITTAL OF ACTUARIAL REPORTS**

**DEFINITIONS**

An actuarial report is essentially a statement of actuarial findings, conclusions or recommendations resulting from the actuary’s experience and judgment, applied within the framework of a particular set of facts and assumptions. In this Opinion, the term is intended to include any communication, certificate or report based, in whole or in part, on knowledge
which is peculiar to an actuary or where the reader of any such communication, certificate or report may be influenced by the fact that the writer is an actuary.

The term *client* is intended to include any person or organization for whom an actuarial report is prepared, and whose actions or decisions may reasonably be expected to be influenced by such a report.

**OBJECTIVE**

Any manner of transmittal of an actuarial report which involves the risk that the underlying facts and assumptions, and the limitations resulting from their use, are not fully communicated to the client involves a corresponding risk that the conclusions or recommendations may be misinterpreted or misapplied. It is important, therefore, that this risk be minimized or eliminated.

**RELEVANT GUIDELINES**

Guides 2(c) and 4(a) are both pertinent to the question of proper transmittal of actuarial reports. These Guides have, in the Committee's opinion, been designed to assure the maximum practical safeguards against the misinterpretation or misuse of actuarial findings or recommendations. Thus, Guide 4(a) provides for the inclusion in an actuarial report of such underlying data as are essential to the findings or conclusions reported. The key test is whether another actuary, unfamiliar with the situation, would find the information sufficient to appraise the conclusions.

Guide 2(c) is designed primarily to assure that the information called for in Guide 4(a) will, in fact, be communicated to the client, and that the client will be in a position to verify his understanding of the report directly with the actuary who prepared it, or with another actuary equally well qualified to explain the report. It also serves to give assurance to the actuary that his conclusions and recommendations are properly interpreted and applied.

**ACTUARY ACTING FOR AN INSURANCE COMPANY**

When an actuary advises an insurance company on premiums, dividends, reserves and related matters, the client is the company, its policy-making executives and in some situations its board of directors, whether or not he is an employee of the insurance company. Thus, in such circumstances, the member should satisfy himself that the persons who requested his report are fully cognizant of the significance of his findings.
ACTUARY ACTING FOR A POLICYHOLDER OF AN INSURANCE COMPANY

When an actuary prepares a report for a policyholder (or a prospective policyholder), which contains actuarial costs or forecasts that are in the nature of recommendations rather than guarantees fully supported by the insurance company, Guides 2(c) and 4(a) are fully applicable, since in this situation the policyholder is the client. For example, in offering recommendations as to contributions under a deposit administration pension contract, the actuary responsible, whether an employee of the insurance company or an outside consultant, should make certain that he is personally identified as the source of the recommendation, that his report is not abridged or edited on route to the client, and that his availability to answer any questions regarding the report is known. This should apply whether or not there is an explicit recommendation of contributions, and whether or not the report states clearly the extent to which company guarantees are involved.

ACTUARY IN RELATION TO NON-INSURED PENSION PLANS

When an actuary prepares a report including cost or contribution figures in relation to a non-insured pension plan, Guides 2(c) and 4(a) apply. Thus, if the report is delivered by a non-actuarial associate of the member, or through a bank or trust company, the Committee believes that the member should recognize the risk of misinterpretation or misuse, and he should guard against it by application of the procedures indicated by Guide 2(c). This can be done where the actuary does not sign or deliver the report, by the concurrent use of a supplemental statement, signed by the actuary, covering the actuarial portions of the material included.

As a special case of the foregoing, it is the opinion of the Committee that a member should not become a party to any arrangement whereby a bank, investment advisor, insurance broker or other separate person or organization will use reports prepared by the member, unless the member is identified and it is clearly understood and agreed that the member’s responsibility is to the employer whose plan or proposed plan is the subject of the report and that the provisions of Guide 2(c) will be strictly observed.

OPINION A-4: ACTUARIAL PRINCIPLES AND PRACTICES IN CONNECTION WITH PENSION PLANS

INTRODUCTION

This Opinion is intended to interpret and amplify the application of Section 4 of the Guides to Professional Conduct to actuarial valuations
of employee retirement plans. As such, the Opinion is directed to actuaries who prepare actuarial reports providing information directed towards employers, government bodies, employee groups, unions or other members of the public in connection with the design, revision, valuation or funding of employee retirement plans.

The Committee recognizes that it would be inappropriate to prescribe inflexible guides for the performance of the actuary's work in connection with pension plan calculations. They also recognize that the selection of assumptions and cost methods involves professional judgment based on individual circumstances applicable to a particular plan, including the purpose or purposes which the valuation is intended to serve, the nature of the employee group, the degree of funding already accomplished and the prospect of permanence of the sponsoring organization or of the plan. The promulgation of uniform procedures or practices which fail to take into account such variables would, in the opinion of the Committee, be unprofessional.

On the other hand, the Committee believes that the effectiveness of the actuary would be enhanced by the adoption of a statement of principles relating to appropriate application of actuarial science to pension problems and to adequate disclosure of pertinent and material facts bearing on his work. It is believed that such a statement of the basic responsibilities of the actuary will tend to minimize possibilities of misunderstanding or misinterpretation by those relying on his work.

THE APPLICABLE GUIDES

The following material appearing in the Guides to Professional Conduct is especially applicable to the work of the actuary on pension matters:


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."

**CLARIFYING STATEMENT OF WORKING GUIDE**

A requirement common to all actuarial valuations is that assumptions and methods be selected and applied with integrity, good judgment and perspective in relation to the particular problem.

Diverse purposes which an actuarial valuation may be designed to serve may call for approaches which differ from those appropriate to other situations. For example, the methods and assumptions appropriate to solvency tests associated with possible plan terminations, plan mergers or partial plan spinoffs, may be quite different from those appropriate to the determination of long-range cost levels of continuing plans. In the opinion of the Committee, it is reasonable for the actuary to give regard to the practical effect of his report in terms of its purpose.

In addition to considerations of fund solvency or the development of benefit security for participants, the actuary will probably take into account the financial needs and planning of the plan sponsor, as well as factors which may relate to requirements or suggestions made by accountants, governmental agencies and bargaining or other agreements.

Other special purposes of reports might relate to bargaining situations, determination of tax-deductible costs or exploration of the effect on future costs of variations in experience or the introduction of ancillary benefits such as liberalized vesting, survivors' benefits, etc.

**OPINION**

1. "Actuarial soundness" is neither an absolute nor a unique concept, but must be considered in relation to the problem at hand and the accuracy with which future experience can be predicted. Therefore, the Committee believes that general opinions as to "actuarial soundness" should be avoided, wherever possible, and that an opinion as to the adequacy of a given financing arrangement with respect to specifically defined objectives, assumptions or requirements should be substituted, where appropriate, or otherwise be appended.

2. The actuary's responsibilities in the pension field involve, to a high degree, considerations affecting the public interest. Accordingly, the Committee believes that he should give consideration to the following:
a) Careful interpretation of his client's objectives in terms of plan design, benefit security, and financing.

b) Explanation of available alternatives and their effect on such objectives.

c) Translation of client objectives into the type or types of valuation to be performed (i.e., special purpose valuations).

d) Selection of appropriate assumptions and cost methods.

e) Periodic analyses of experience in relation to assumptions.

f) Analysis of trends in benefits, cost factors, social and economic factors affecting pensions, investment policies, employee security and the like.

g) Adequate and clear disclosure of pertinent facts and findings in actuarial reports.

3. In the furnishing of reliable information the actuary is typically in a position of rendering advice based on the interaction of many assumptions, some of which are not susceptible of accurate statistical prediction. Therefore, the actuary has a responsibility to avoid misunderstanding by means of adequate disclosures. Accordingly, in the opinion of the Committee the actuary's report, in addition to including the name of the actuary directing the report and his professional affiliation, should consider the following elements and give sufficient detail, where pertinent, to permit an objective appraisal of the valuation by another qualified actuary:

a) The name of the person or firm retaining the actuary for the report, and the purpose which the report is intended to serve.

b) An outline or reference to an accessible outline of the plan of benefits being valued.

c) The effective date of the valuation, the date as of which the data were compiled, sources of data and any assumptions made with respect to unavailable census information.

d) A summary of the statistics pertaining to the group, broken down according to significant categories such as retired, active and terminated-vested, together with the book and market values of assets and the asset value used in the valuation.

e) A summary of the basic valuation results with a suitable statement relative to an appropriate level of pension cost and an appropriate range in contributions.
A statement of the actuarial assumptions and methods, including, where appropriate, an appraisal of their suitability for the purposes at hand and reference to factors which have not been considered. Changes in actuarial assumptions from those used in previous reports should be stated and their effect noted.

This statement should not be limited to factors explicitly assumed but should include a reference to the handling, or absence of consideration, of such other factors as the actuary in his judgment deems to have pertinence in an evaluation of future costs or cost incidence in terms of the purpose to be served by his report. Such factors, for example, may include inflation, probable margins, effect of plant shutdown, etc.
MEMBERSHIP IN THE AMERICAN ACADEMY OF ACTUARIES

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

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

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

Applications will be considered favorably only if affirmative evidence is presented to demonstrate that the applicant meets both the experience requirements and the educational requirements. Therefore, the applicant is encouraged to submit supplemental evidence of his qualifications if he feels that they are not fully established by the information called for by the application form.

A nonrefundable application fee of $10 must accompany each application. It will not be applied toward the payment of dues for those candidates accepted for membership. Application fees paid by candidates who are not accepted for membership will not be refunded. Dues for the year 1972 have been established by the Board of Directors at $15 per member.

Applications and all inquiries should be addressed to

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

You have heard the report of the Chairman of the Accreditation Committee and have noted the progress made in the past year. Actually, the progress made is much greater than that represented by completed legislation and formal regulations made effective in the several states mentioned. Conversations and communications are taking place with the supervisory authorities of a number of other states, and these could result in formal actions of accreditation at almost any time.

The thing I want to talk about today, however, is not accreditation but the consequences of accreditation. The original idea, of course, was that accreditation would establish, maintain, and upgrade the standards of the profession as a whole. In particular, it was recognized that the public should be protected from the acts of unqualified practitioners. Toward that end the Academy moved to have governmental agencies at both federal and state levels establish standards for qualified actuaries. I doubt very much that the organizers of the Academy thought very much about or were much concerned with any other consequences of accreditation.

CONTACT WITH OTHER PROFESSIONS

As time goes on, however, it becomes more and more apparent that the achievement of accreditation will bring with it several consequences of major importance. One of the most evident of these has been an accelerated and intensified contact with other professions. The most notable example of this, so far, has been the exchange of ideas between the actuarial and the accounting professions in connection with the guide proposed by the accountants for auditing life insurance companies.

These exchanges have given us insights into the hopes, fears, methods, and problems of the accounting profession that we probably could have gotten in no other way. At the same time, they have disclosed for us a number of problems that we scarcely knew existed. I will discuss some of these in greater detail subsequently.

Although individual actuaries have worked with individual accountants for many years, it has been only within the past few years that the actuaries and the accountants have attempted to work together at professional organization levels. Even the development of the now well-known Accounting Principles Board Opinion No. 8, I believe, was more a matter of individual actuaries working with the organized accounting
profession. Individual actuaries have long worked with individual attorneys and individual medical practitioners on various matters. I have no doubt that occasions will arise wherein problems involving the actuarial profession with these two great professions will need to be considered at the professional organization level.

You will be able to think of other professions with which the actuarial profession has and will become involved. Most of these involvements will be pleasant and productive. Some, however, may require great patience and forbearance to arrive at mutually satisfactory results. A case in point may very well be the discussions between the Academy and the American Society of Pension Actuaries. Discussions are continuing on many of the problems in this area, and the Board has properly taken no official attitude towards the ASPA.

**CONTACT WITH GOVERNMENT**

Another consequence of accreditation that is becoming more and more evident is the need for more and better-informed liaison with governmental organizations. The original plan for the Academy, of course, contemplated frequent contacts by representatives of the Academy with state legislatures and state insurance supervisory officials. You are familiar with much that is going on in this area and with the excellent contact that has been maintained with the National Association of Insurance Commissioners, resulting in the adoption by the NAIC of Rules 10 and 11 in the "Instructions for Completing Life and Accident and Health Annual Statement Blank."

Within a few years after the organization of the Academy, it became evident that obtaining the degree of professional recognition desired would involve education at the federal level of a number of the various arms of the government. In fact, a number of our Board members felt that progress in accreditation at the federal level would be more rapidly obtainable and, possibly, even more desirable than accreditation at the state level. The result of this feeling was the creation of what is commonly known as the "Washington subcommittee" of the Accreditation Committee. More formally, it is the Subcommittee on National Regulations. But this was not all. The same influences, among others, brought about the retaining of a Washington counsel in the person of Richard J. Congleton.

Together the Washington subcommittee and our Washington counsel have done yeoman service in keeping the Board informed as to what is going on in Washington that might affect the actuarial profession, and in conveying information to the various federal agencies about the aims, standards, and capabilities of the actuarial profession. An example of this
is a recent proposal by the Securities and Exchange Commission, in a proposed amendment to Regulation S-X, that actuarial reports be filed under certain conditions with the SEC. The Executive Committee of your Board responded to the invitation by the SEC for comments with respect to the proposed amendment. Its response supported the proposed rule and suggested what it thought was an improvement in the language.

During the past year the Railroad Retirement Commission has sought the assistance of the Academy both in the naming of technical advisers to the commission and in the technical appraisal of proposed changes in legislation. I have no doubt that requests of this nature will increase. Also, recommendations have been sent to the Social Security Advisory Council, the governor of New York, and the Adjusted Earnings Subcommittee of the NAIC.

ETHICAL IMPLICATIONS

Still another consequence of accreditation appears to be an increasing need for a more complete understanding of and, possibly, a more effective enforcement of the Rules of Professional Conduct. In the early days of the Academy it seemed that nearly all the alleged infractions of the Rules of Professional Conduct involved, in some way, questions relating to methods used in obtaining professional assignments. Emphasis seems to be shifting to questions related to responsibilities for professional work. A recent example involves the question of how far an actuary, trained in the field of life contingencies, may go in commenting on the work of an actuary trained in the field of property and liability insurance. Also, much of the problem created by a proposal of the accountants to eliminate any reference to the actuary in their opinions on the financial statements of life insurance companies arises from a Rule of Professional Conduct. That rule requires an actuary to make known to anyone who may be influenced by his opinion that he is the source thereof and that he is responsible for it.

A particularly troublesome matter keeps coming up in any discussion of the considerations involved in expression of an actuarial opinion with respect to the financial statement of a life insurance company. I have reference to the meaning of the word “independence” when it is applied to an actuary who is rendering such an opinion.

I say the matter is troublesome because there seem to be excellent grounds for more than one concept of the term. Here are some of the problems. Individual consulting actuaries, practicing by themselves or as members of actuarial firms, are inclined to see nothing wrong with defining “independence” to mean that the actuary must not be permanently
employed by, or have a financial interest in, the subject company and that he must not have performed the work being examined. On the other hand, actuaries on the permanent actuarial staffs of life insurance companies are inclined to feel that they can be just as professionally “independent” in the review of the actuarial work going into the financial statements of their particular companies as anybody else. Then there is the case of an actuary employed by an accounting firm. He may feel that he is just as “independent” with respect to a client as the consulting actuary who is on his own or who works with an actuarial firm. On the other hand, actuaries on their own or with a consulting firm might say, “Yes, but is he ‘independent’ with respect to the accountants for whom he works?”

RECRUITING

A letter by the chairman of the ALC-LIAA Joint Committee on Financial Reporting Principles may point to yet another consequence to the Academy as we move along the road to complete accreditation. The letter was addressed to the chairman of the Joint Actuarial Committee on Financial Reporting, but because that committee is a temporary committee, the letter was passed on the Academy as possibly the proper place for its consideration. The letter pointed out that the implementation of “adjusted earnings” in the financial reporting of life insurance companies bids fair to overtax the capacities of the existing supply of qualified actuaries. It suggested that no adequate effort is currently underway to recruit and train actuarial personnel needed for the future.

SUBSTANTIVE PRONOUNCEMENTS

Among the consequences of accreditation, I have so far mentioned intensified contact between the actuarial profession, as a profession, and other professions, as well as with a number of governmental organizations. I have pointed out that accreditation has certain ethical implications and that it may result in the recruiting chore being assigned to the Academy.

Running across and through all these consequences is another one which I think may be the most important and far-reaching of all. Actuarial organizations other than the Academy have traditionally steered clear of substantive pronouncements. Instances in which the profession is being pressed to take a position on substantive matters have been occurring at an accelerated rate. Since the Academy is the only actuarial organization whose membership represents all facets of the actuarial profession, it would seem to be a logical body to make pronouncements of a substantive nature when the need arises.
Growing out of our contacts with the accounting profession and with certain governmental units is the somewhat pressing need for the codification of something frequently referred to as "generally accepted actuarial methods," particularly as it relates to the examination of actuarial items in a life insurance company financial statement. In its report to its sponsoring organizations, the Joint Actuarial Committee on Financial Reporting recommends in part as follows:

We recommend that the Academy of Actuaries activate a standing committee on financial reporting principles. The charge to this committee should include the development and publication of the actuarial considerations applicable to the financial reporting of life insurance companies. It should also include the publication of guides to the application of these considerations in practice and the definition of permitted ranges of variation where appropriate. The first responsibility of the committee should be the establishment of procedures for identifying "generally accepted actuarial methods," including particularly the level of agreement which must exist, and whether formal sanction of conclusions by the Board of Directors is appropriate.

The Academy Board acted to implement this recommendation.

Although I have said that the Academy seems to be the logical body to make pronouncements of a substantive nature, I do not intend to imply that any of the Academy's sponsoring organizations should therefore give up any of their prerogatives.

In conclusion, may I say that I think the main purpose of the Academy —accreditation—is now established in enough places that it will continue to grow at an increasing rate. Also, I think that the high quality of person you continue to elect to your Board ensures a high degree of success in dealing with the consequences of accreditation, whatever they may be in the future.

I thank each of you for the privilege of serving you during the past year.

October 11, 1971

H. Raymond Strong
# Financial Report

## American Academy of Actuaries

### Statement of Assets and Fund Balance

**October 31, 1971**

#### Assets

- Harris Trust and Savings Bank, Chicago, Illinois—checking account: $10,244.93
- Petty cash fund: $50.00
- U.S. Treasury bills, at cost (approximates market): $14,646.45

**Total Assets:** $24,941.38

#### Fund Balance

- Balance, October 31, 1970: $23,338.05
- Excess of cash receipts over cash disbursements for the year ended October 31, 1971: $1,603.33
- Balance, October 31, 1971: $24,941.38

### Statement of Cash Receipts and Disbursements

**For the Year Ended October 31, 1971**

**Cash receipts:**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Membership dues</td>
<td>$41,885.00</td>
</tr>
<tr>
<td>Less refunds</td>
<td>$147.05</td>
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<tr>
<td>Interest income</td>
<td>$60.88</td>
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</table>

**Total cash receipts:** $42,974.72

**Cash disbursements:**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Administration expense—Society of Actuaries</td>
<td>$12,000.00</td>
</tr>
<tr>
<td>Printing</td>
<td>$1,416.19</td>
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<tr>
<td>Shipping, postage, and postage-meter rental</td>
<td>$3,079.85</td>
</tr>
<tr>
<td>Office supplies</td>
<td>$30.68</td>
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<tr>
<td>Insurance (liability policy)</td>
<td>$664.00</td>
</tr>
<tr>
<td>Auditing</td>
<td>$200.00</td>
</tr>
</tbody>
</table>

**Total cash disbursements:** $17,542.74
Committee and meeting expenses:

- Accreditation—legal: $10,554.15
- New York office: $3,682.34
- Financial planning: $2,343.25
- Membership: $909.98
- Various: $1,329.78
- Secretary's office expenses: $304.36
- Year Book printing: $4,824.42
- Miscellaneous expense: $32.39

Total cash disbursements: $41,371.39

Excess of cash receipts over cash disbursements: $1,603.33

Dale R. Gustafson, Treasurer

We have examined the accompanying statement of assets and fund balance, resulting from cash transactions of American Academy of Actuaries (an Illinois not-for-profit corporation) as of October 31, 1971, and the related statement of cash receipts and disbursements on account of income and expenses for the year then ended. 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, 1971, resulting from cash transactions and the income collected and expenses disbursed during the year then ended, 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
November 24, 1971
MINUTES OF ANNUAL MEETING

The Sixth Annual Meeting of the American Academy of Actuaries was held at 11:00 A.M., October 11, 1971, at the Bourbon Orleans Hotel, New Orleans, Louisiana.

The meeting was called to order by President H. Raymond Strong. As provided in the Bylaws, an official Notice of Annual Meeting, dated September 17, 1971, was mailed to all members. In attendance were 120 members, and Secretary Halvorson declared that a quorum was present.

It was moved and seconded that the minutes of the November 16, 1970, meeting at the Palmer House, Chicago, Illinois, as published in the 1971 Year Book, be approved. Carried.

Secretary Halvorson reported that current membership was 3,017, representing an increase of 254 since the last annual meeting. He observed that it had been a busy year for officers and committees of the Academy, with five meetings of the Board of Directors, four additional meetings of the Executive Committee and many meetings of special committees.

It was moved and seconded that the Secretary's report be accepted. The motion was carried.

President Strong reported on the death of the following members during the past year:

KENNETH A. BECK
ALAN L. BOULTON
NEIL E. BRATT
AUGUSTIN J. CIMA
CLARK T. FOSTER
HAROLD A. GROUT
JOHN T. HOYT
EVERETT C. HUNTINGTON
CLAIR C. KIRKPATRICK
KEMMIT LANG

JOHN W. LINCOLN
ALLEN L. MAYERSON
S. TYLER NELSON, SR.
JOHN B. ST. JOHN
JAMES SCOTT
FRANK A. SHAILER
CHARLES F. SMITH
ROBERT N. STABLER
CHARLES M. STERNHELL
THEODORE J. WYSOCKI

All were asked to rise for a moment of silence in respect to these men.

Treasurer Bruce presented a summary of the Treasurer's Report for the period November 1, 1970, to October 4, 1971, and reported that the final audited financial report for the Academy year would be published
in the *1972 Year Book*. The Treasurer's interim report for the eleven-month period was as follows:

### INCOME AND DISBURSEMENTS

- **Income**: $41,933.43
- **Disbursements**: $34,998.10
- **Excess of income**: $6,935.33

### ASSETS AND OPERATING FUND AS OF OCTOBER 4, 1971

**(CASH BASIS)**

- **Assets**: $30,273.38
- **Operating fund**
  - Balance November 1, 1970: $23,338.05
  - Excess of income: $6,935.33
  - Balance October 4, 1971: $30,273.38

It was moved and seconded that the Treasurer's Report be accepted, and the report was approved by vote of the membership.

Mr. Webster, Chairman of the Accreditation Committee, reported that during the past year administrative orders setting forth actuarial requirements for companies of the Life and Health Convention Blank have been issued by North Dakota, Pennsylvania, and Utah, and similar action is expected shortly in Colorado and Wisconsin. Amendments to Pension Codes or Pension Acts have been approved in Illinois, Nebraska, and North Carolina, and it is expected that the regulation to be issued in Wisconsin will apply to pension funds subject to that state's Employee Welfare Plan Disclosure Law. Mr. Webster also reported on developments at the federal level.

President Strong reported that our Washington, D.C., counsel, Mr. Richard Congleton, has recently had a serious operation but is progressing normally. He then delivered his presidential address on the progress of the American Academy of Actuaries (to be published in the *1972 Year Book*).

President Strong then called successively for items of old business and items of new business. No additional items were raised by the membership, and President Strong then asked for a report from the Nominating Committee.

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

   EDWIN F. BOYNTON  
   M. STANLEY HUGHES  
   KENNETH H. ROSS  
   HENRY F. SCHEIG  
   CHARLES L. TROWBRIDGE  
   ROBERT C. WINTERS

President Strong called for further nominations from the floor. There being none, it was moved and seconded that the nominations be closed and that the Secretary be instructed to cast one ballot for the individuals nominated to serve as Directors for three-year terms or until their successors are elected. The Secretary cast the ballot, and the nominees were duly elected.

President Strong thanked retiring Treasurer Bruce, the Academy's first Treasurer, for his fine work, and wished him success in his role as the new President of the Conference of Actuaries in Public Practice.

The new President, Robert Myers, upon receiving the gavel from retiring President Strong, expressed the gratitude of all members of the Academy to Mr. Strong for his leadership during this most important year in the Academy's life.

It was reported that Board of Directors has chosen October 23, 1972, as the date of next Annual Meeting of the American Academy of Actuaries, at the Americana Hotel, Bal Harbour, Florida.

The Annual Meeting wasadjourned at 11:45 A.M.

WILLIAM A. HALVORSON  
Secretary
OTHER ACTUARIAL ORGANIZATIONS IN THE UNITED STATES AND CANADA*

CANADIAN INSTITUTE OF ACTUARIES

Officers:
President LÉON J. MONDOUX
President-Elect JOHN C. MAYNARD
Secretary EDWARD T. HILL
Treasurer FRED W. TALLMAN

Meetings in 1972:
MARCH 16-17 Royal York Hotel, Toronto
MAY 25-26 Auberge des Gouverneurs, Quebec City
OCTOBER 12-13 Skyline Hotel, Ottawa

CASUALTY ACTUARIAL SOCIETY

Officers:
President LEROY J. SIMON
President-Elect CHARLES C. HEWITT, JR.
Vice President PAUL S. LISCORD
Secretary-Treasurer RONALD L. BORNHUETTER

200 East 42d Street, New York, New York 10017

Meetings in 1972:
MAY 22-24 Lake Lawn Lodge, Delavan, Wisconsin
NOVEMBER 9-10 St. Francis Hotel, San Francisco

CONFERENCE OF ACTUARIES IN PUBLIC PRACTICE

Officers:
President ROBERT E. BRUCE
President-Elect KENNETH H. ROSS
Vice Presidents ORVILLE C. BEATTIE
CARL H. FISCHER
MAURICE H. LEVITA
GEORGE VAN FLEET

Secretary ROBERT H. TAYLOR
Treasurer HARRY S. TRESSEL

10 South La Salle Street, Chicago, Illinois 60603

Meetings in 1972:
OCTOBER 16-17 Ambassador Hotel, Chicago
Other Actuarial Organizations

FRATERNAL ACTUARIAL ASSOCIATION

Officers:
President
JAMES S. MAINE
Vice President
PETER DALY
Secretary
WILSON W. NAGGS
Treasurer
JOHN D. BALLARD

Modern Woodmen of America, Rock Island, Illinois 61201

Meetings in 1972:
MAY 31 Drake Hotel, Chicago
OCTOBER 2 Statler Hilton, Dallas

SOCIETY OF ACTUARIES

Officers:
President
ROBERT J. MYERS
President-Elect
THOMAS P. BOWLES, JR.
Vice Presidents
JOHN M. BRAGG
BERT A. WINTER
DALE R. GUSTAFSON
ROBERT H. HOSKINS
Secretary
WILLIAM A. SPARE
Treasurer
JOHN T. BIRKENSHAW

208 South La Salle Street, Chicago, Illinois 60604

Meetings in 1972:
MARCH 20-21 Roosevelt Hotel, New Orleans
MAY 15-16 Chalfonte-Haddon Hall, Atlantic City
JUNE 1-2 Drake Hotel, Chicago
OCTOBER 23-25 Americana Hotel, Bal Harbour

* These organizations have no official connection with the American Academy of Actuaries, but many of the members of the Academy are also members of one of these organizations