

**AMERICAN
ACADEMY
of
ACTUARIES**

1974 Year Book



PUBLISHED BY THE ACADEMY
208 SOUTH LA SALLE STREET
CHICAGO, ILLINOIS
JANUARY 1, 1974

*When we build, let it be such work as our descendants will thank us for: and let us think, as we lay stone on stone, that the time will come when men will say as they look upon the labor and the substance,
“See! this our fathers did for us.”*

JOHN RUSKIN



ERNEST. J. MOORHEAD

President of the American Academy of Actuaries

**AMERICAN
ACADEMY
of
ACTUARIES**

1974 Year Book



PUBLISHED BY THE ACADEMY
208 SOUTH LA SALLE STREET
CHICAGO, ILLINOIS 60604

JANUARY 1, 1974

MANUFACTURED FOR THE ACADEMY IN THE
PRINTING DEPARTMENT OF THE UNIVERSITY
OF CHICAGO, CHICAGO, ILLINOIS

MADE IN THE UNITED STATES OF AMERICA

TABLE OF CONTENTS

HISTORICAL BACKGROUND	2
BOARD OF DIRECTORS	5
OFFICE OF THE ACADEMY	5
STANDING COMMITTEES	6
SPECIAL COMMITTEES	13
JOINT COMMITTEES	14
PAST OFFICERS	17
NEXT ANNUAL MEETING	18
MEMBERSHIP STATISTICS	19
MEMBERS, DECEMBER 31, 1973	21
DECEASED MEMBERS	143
INCORPORATION OF THE ACADEMY	146
BYLAWS	147
GUIDES TO PROFESSIONAL CONDUCT	161
OPINIONS AS TO PROFESSIONAL CONDUCT	164
FINANCIAL REPORTING RECOMMENDATIONS AND INTERPRETATIONS	178
APPLICATION FOR ACADEMY MEMBERSHIP	187
REPORT OF THE PRESIDENT	188
FINANCIAL REPORT	200
MINUTES OF ANNUAL MEETING	202
OTHER ACTUARIAL ORGANIZATIONS	205
ACTUARIAL CLUBS	209

HISTORICAL BACKGROUND

Although the need in the United States for legal recognition of actuaries qualified to perform in the public interest had been discussed for many years, no organized effort to obtain such recognition was begun until the late 1950's. The first formal discussion of this question was in the Presidential Address to the Society of Actuaries by Mr. Henry F. Rood in 1958 (*TSA*, X, 319). It became evident that an umbrella organization was needed—one which would include United States members of the four existing actuarial bodies in North America: the Casualty Actuarial Society, the Conference of Actuaries in Public Practice, the Fraternal Actuarial Association, and the Society of Actuaries. In 1964 the members of these four bodies approved formation of an all-inclusive organization for qualified actuaries in the United States, to be called the American Academy of Actuaries.

The Academy was organized as an unincorporated association on October 25, 1965, with the intent of obtaining a federal charter. When it became apparent that a federal charter might not be immediately obtainable, the Academy was dissolved as an unincorporated association and, on April 29, 1966, was reorganized as a corporation under the Illinois General Not For Profit Corporation Act. Mr. Henry F. Rood, one of the architects of the Academy, served as its first President. All residents of the United States who were Fellows (or the equivalent) of the four existing actuarial bodies on October 25, 1965, were automatically enrolled as members of the Academy, subject to their indicating assent by paying the dues. The number of charter members was 1,427.

It was recognized that if Academy membership was to serve as the hallmark of a qualified actuary, such membership must be made available to all persons truly qualified to perform actuarial duties. There were many competent and experienced actuaries not automatically eligible for enrollment. One of the first major tasks of the Academy was to make its existence known to these actuaries and to admit those who were qualified. The original membership requirements set forth in the bylaws required that the applicant have had seven years* of responsible actuarial experience and have met certain educational requirements. Any applicant not a

* Five years if the applicant had attained Fellowship by examination in any of the four actuarial organizations that founded the Academy.

member of any of the four existing bodies on the date the Academy was organized was required to demonstrate to the Admissions Committee satisfactory knowledge and skills. For this purpose the Committee often used examinations provided by the Academy's Committee on Education and Examination. No effort was spared to provide an opportunity for all practicing actuaries to provide evidence of their education, experience, and skill in order to obtain admission to the Academy.

From January 1, 1970, to January 1, 1973, the educational requirements were gradually increased until ultimate standards were reached as of January 1, 1973. Nonresidents of the United States can be admitted to membership if they meet the Academy's educational and experience requirements, can demonstrate familiarity with United States actuarial practices, and have a need to perform actuarial duties in the United States.

The Board of Directors, in December, 1965, issued Guides to Professional Conduct. These Guides require the high standard of ethics and responsible performance generally expected of professional people. The existing actuarial bodies had similar Guides, and, as far as possible, uniformity has been maintained in these Guides. One specific injunction which is of particular importance to an organization such as the Academy, which includes persons of varied technical backgrounds and fields of specialization, is this, "The member will bear in mind that an actuary acts as an expert when he gives actuarial advice, and he will give such advice only when he is qualified to do so." In November, 1969, the first of a series of Opinions, which are intended to expand the Guides by clarifying particular situations, was added.

At the outset, a Committee on State Accreditation was established. In 1969 the role of the Committee was expanded beyond the state level, and it became the Committee on Accreditation. The original committee of four, chaired by Mr. Andrew C. Webster, has been greatly enlarged. It was expanded to include subcommittees on national regulations, on public employee retirement systems, and for geographical regions. In addition, each state had a representative for state regulation and a representative for public employee retirement systems. Late in 1973 it was recognized that the responsibilities of this Committee had expanded to the point at which it should be divided into two separate committees, one to work at the state level and the other at the federal level. These committees work on achieving recognition by governmental authorities that a statement or report dealing with actuarial matters on which the public relies should require the signature of a qualified actuary. Progress has been made, but much remains to be done.

In December, 1966, the National Association of Insurance Commissioners adopted a resolution supporting recognized standards of actuarial competence and conduct and urging each commissioner to support the efforts of the Academy to gain official recognition. This, along with the efforts of our members in each state, has brought about widespread recognition of the mission of the Academy. So far, seventeen states have specific regulations recognizing membership in the Academy as qualification for purposes of signing life and health insurance annual statements; fifteen states have corresponding recognition for public employee retirement systems. The first state to act was Indiana, which passed a law effective January 1, 1968, providing for certification of actuaries by a state board. The general pattern followed in other states has been for the commissioner to act by issuing administrative orders or regulations.

In addition, much work has been done in obtaining federal government recognition of actuaries, particularly in connection with bills relating to regulation of private pension plans. The work of the Academy with the federal government has been greatly advanced by a subcommittee, later a committee, chaired by Mr. Edwin F. Boynton, assisted by the Washington Counsel.

A recent contribution by the Academy was in response to the drafting of guides for audits of stock life insurance companies by the American Institute of Certified Public Accountants. The guides were much improved by the interaction of accountants and actuaries, illustrating how effectively an organized body of actuaries can work with other professions. Standards for actuaries working in this field are established by Recommendations of the Committee on Financial Reporting Principles which are concurred in by the Board of the Academy and expanded by Interpretations. These standards are enforced by an Opinion issued by the Committee on Professional Conduct. On May 18, 1973, the Academy established a liaison committee with the American Institute of Certified Public Accountants.

Actuaries in the United States and Canada have worked together for almost a century in the formation and operation of actuarial organizations. The Canadian Institute of Actuaries was incorporated in March, 1965, the same year as the American Academy of Actuaries, and for similar reasons. The actuarial bodies co-operate through joint committees and through joint sponsorship of actuarial examinations. In the future we can look to more unified activity through the informal Council of Presidents, which includes the heads of the four original bodies, the Canadian Institute of Actuaries, and the Academy. This Council held its first meeting on December 11, 1972.

BOARD OF DIRECTORS

OFFICERS:

	Term Expires
ERNEST J. MOORHEAD, <i>President</i>	1974
DANIEL J. McNAMARA, <i>President-Elect</i>	1974
WILLIAM A. HALVORSON, <i>Vice-President</i>	1974
REUBEN I. JACOBSON, <i>Vice-President</i>	1974
THOMAS P. BOWLES, JR., <i>Vice-President</i>	1975
RICHARD L. JOHE, <i>Vice-President</i>	1975
WALTER S. RUGLAND, <i>Secretary</i>	1974
DALE R. GUSTAFSON, <i>Treasurer</i>	1974

PAST-PRESIDENTS:

ROBERT J. MYERS	1974
MORTON D. MILLER	1975

ELECTED:

EDWIN F. BOYNTON	1974
M. STANLEY HUGHEY	1974
KENNETH H. ROSS	1974
HENRY F. SCHEIG	1974
CHARLES L. TROWBRIDGE	1974
ROBERT C. WINTERS	1974
PRESTON C. BASSETT	1975
RONALD L. BORNHUETTER	1975
THOMAS T. CHAMBERLAIN	1975
JAMES C. HICKMAN	1975
THOMAS E. MURRIN	1975
LARKIN TEASLEY	1975
MARY H. ADAMS	1976
JARVIS FARLEY	1976
CHARLES C. HEWITT	1976
RICHARD G. HORN	1976
W. JAMES MACGINNITIE	1976
CHARLES B. H. WATSON	1976

ACADEMY HEADQUARTERS AND STAFF

Executive Director: GARY SEE, M.A.A.A., F.S.A.

Washington Counsel: RICHARD J. CONGLETON

Counsel: WILLIAM F. MULLIN

Headquarters address: 208 South La Salle Street, Chicago, Illinois 60604

TELEPHONE NUMBERS

Academy Headquarters—Chicago: (312) 236-3833

Academy—Washington, D.C.: (202) 296-6190

President—Winston-Salem, N.C.: (919) 722-4677

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 urgency or lesser importance and makes recommendations to the Board in important matters.

THE PRESIDENT, *Chairman*

THE FOUR VICE-PRESIDENTS

THE PRESIDENT-ELECT

THE SECRETARY

THE IMMEDIATE PAST-PRESIDENT

THE TREASURER

COMMITTEES ON ACCREDITATION

The function of these committees is to review all questions relating to the professional status of the actuary other than those relating to professional conduct and, where applicable, to seek statutory or regulatory recognition of the need for qualified actuaries in pertinent areas. One committee is concerned with the professional status and relations of the actuary with the federal government and the area supervised by government. The other committee is concerned with the professional status and relations of the actuary with state regulatory authorities covering both insurance companies and public employee retirement systems. The committees keep in touch with both federal and state authorities and with each other and recommend steps to be taken for the accreditation of the actuary.

COMMITTEE ON FEDERAL RELATIONS AND ACCREDITATION

EDWIN F. BOYNTON, *Chairman*

PRESTON C. BASSETT

JOSEPH MUSER

RONALD L. HANEBERG

ROBERT J. MYERS

HOWARD H. HENNINGTON

JAMES L. PURDY

JOHN R. HUNTER

ANDREW C. WEBSTER

RICHARD V. MINCK

COMMITTEE ON STATE ACCREDITATION

ANDREW C. WEBSTER, *Chairman*

ALBERT PIKE, JR., *Vice-Chairman*

WILLIAM C. ALDRICH

WENDELL MILLIMAN

THOMAS P. BLEAKNEY

WALTER L. RUGLAND

EDWIN F. BOYNTON

W. TRIS STEVENS

CLINT E. EDWARDS

JOHN H. WILLIAMS

JAMES H. HUNT

SUBCOMMITTEE ON PUBLIC EMPLOYEE RETIREMENT SYSTEMS

THOMAS P. BLEAKNEY, *Chairman*

AREA CHAIRMEN

FOR MIDDLE EASTERN STATES

Kentucky, North Carolina, Tennessee, Virginia, West Virginia

W. TRIS STEVENS, *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 Jersey, 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

CLINT E. EDWARDS, *Chairman*

FOR WESTERN STATES

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

WENDELL MILLIMAN, *Chairman*

STATE REPRESENTATIVES

PUBLIC EMPLOYEE
RETIREMENT
SYSTEMS

STATE	STATE REGULATIONS	
Alabama	JAMES A. LIVINGSTON, JR.	HUGH GILLESPIE
Alaska	DARYL D. JENSEN	THOMAS P. BLEAKNEY
Arizona	HAROLD E. CURRY	ROBERT D. DRISKO
Arkansas	RUSSELL L. KING	RICHARD G. ROEDER
California	MENO T. LAKE	ROBERT D. DRISKO
Colorado	RICHARD G. HORN	RICHARD G. ROEDER
Connecticut	WILLIAM M. WHITE, JR.	FENTON R. ISAACSON
Delaware	ALBERT H. KRETSCHMER, JR.	KENNETH H. ROSS
District of Columbia	DWIGHT K. BARTLETT, III	THOMAS P. BLEAKNEY
Florida	LAWRENCE J. GIBNEY	SAMUEL ROSENBLUM

STATE REPRESENTATIVES—Continued

STATE	STATE REGULATIONS	PUBLIC EMPLOYEE RETIREMENT SYSTEMS
Georgia	JOHN M. BRAGG	STEPHEN G. KELLISON
Hawaii	LEONARD P. J. LEONG	ROBERT D. DRISKO
Idaho	THOMAS P. BLEAKNEY	THOMAS P. BLEAKNEY
Illinois	DALE R. GUSTAFSON	DONALD F. CAMPBELL
Indiana	PETER C. SPOOLSTRA	RICHARD G. ROEDER
Iowa	JAMES W. KEMBLE	THOMAS P. BLEAKNEY
Kansas	RUSSELL A. BOLEY	SAMUEL ROSENBLUM
Kentucky	DAVID C. DAULTON	KENNETH H. ROSS
Louisiana	JOHN K. ROBERTS	WILLIAM E. GROVES
Maine	PHILIP O. PRESLEY	DONALD F. CAMPBELL
Maryland	DWIGHT K. BARTLETT, III	HUGH GILLESPIE
Massachusetts	FRANK S. IRISH	FENTON R. ISAACSON
Michigan	RALPH E. OLSON	RICHARD G. ROEDER
Minnesota	JOHN H. FLITTIE	THOMAS P. BLEAKNEY
Mississippi	THEODORE L. THIEL	WILLIAM E. GROVES
Missouri	JOHN H. BIGGS	SAMUEL ROSENBLUM
Montana	THOMAS P. BLEAKNEY	THOMAS P. BLEAKNEY
Nebraska	THOMAS F. EASON	STEPHEN G. KELLISON
Nevada	FRANK L. GRIFFIN, JR.	ROBERT D. DRISKO
New Hampshire	PHILIP O. PRESLEY	HUGH GILLESPIE
New Jersey	DONALD C. PAILLER	HUGH GILLESPIE
New Mexico	HAROLD E. CURRY	RICHARD G. ROEDER
New York	ANDREW C. WEBSTER	FENTON R. ISAACSON
North Carolina	JAMES M. WOOLERY	HUGH GILLESPIE
North Dakota	WILLIAM R. BURNS	STEPHEN G. KELLISON
Ohio	PAUL E. MARTIN	KENNETH H. ROSS
Oklahoma	G. Y. KEETCH	SAMUEL ROSENBLUM
Oregon	JOHN F. HOOK	ROBERT D. DRISKO
Pennsylvania	CHARLES E. RICKARDS	KENNETH H. ROSS
Rhode Island	CHARLES A. SMITH	DONALD F. CAMPBELL
South Carolina	CLINT E. EDWARDS	HUGH GILLESPIE
South Dakota	GEORGE V. STENNES	RICHARD G. ROEDER
Tennessee	H. CAREY HANLIN, JR.	HUGH GILLESPIE
Texas	THOMAS T. CHAMBERLAIN	KENNETH H. ROSS
Utah	ARTHUR O. DUMMER	ROBERT D. DRISKO
Vermont	JOHN H. HARDING	HUGH GILLESPIE
Virginia	WILLIAM C. WIRTH	KENNETH H. ROSS
Washington	DARYL D. JENSEN	THOMAS P. BLEAKNEY
West Virginia	THOMAS C. BARHAM, III	THOMAS C. BARHAM, III
Wisconsin	WILLIAM A. HALVORSON	SAMUEL ROSENBLUM
Wyoming	RICHARD G. HORN	ROBERT D. DRISKO

ADMISSIONS COMMITTEE

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

CHARLES C. HEWITT, JR., *Chairman*

DALE F. ETHINGTON, *Secretary*

LUTHER O. FORDE

C. NELSON STROM

CARROLL E. NELSON

**COMMITTEE ON ACTUARIAL PRINCIPLES AND PRACTICES
IN CONNECTION WITH PENSION PLANS**

The function of this Committee is to examine and develop actuarial principles and practices for actuarial calculations with respect to pension plans.

In accordance with procedures prescribed by the Board of Directors, the Committee may publish Recommendations which should be taken into consideration by actuaries preparing actuarial calculations for pension plans. An actuary who makes use of an assumption or method in conflict with any Recommendation should be prepared to substantiate its use. The Committee, on its own authority, may release interpretations and other communications which do not have the force of Recommendations.

GEORGE B. SWICK, *Chairman*

JAMES F. A. BIGGS

WALTER L. GRACE

THOMAS P. BLEAKNEY

BLACKBURN H. HAZLEHURST

EDWIN F. BOYNTON

HOWARD H. HENNINGTON

WILLIAM A. DREHER

J. DARRISON SILLESKY

JACK M. ELKIN

COMMITTEE ON PENSIONS

This Committee co-ordinates the committee work that is being done throughout the actuarial profession on pension matters, insofar as such matters relate to activities with governmental agencies, other professions, and the public. To effect this co-ordination, the Committee maintains liaison with the other committees of the Academy involved with pension questions and likewise with those of other actuarial organizations. The Committee makes recommendations to the Board of Directors on matters of Academy policy in the pension area.

WALTER L. GRACE, Chairman

PRESTON C. BASSETT

RICHARD C. KEATING†

RAYMOND W. BENDER

J. DARRISON SILLESKY

EDWIN F. BOYNTON

GEORGE B. SWICK

M. DAVID R. BROWN*

COMMITTEE ON EDUCATION AND EXAMINATION

This Committee is responsible, through continuing review and evaluation, for determining that the education and examination requirements of the Bylaws are met, for implementing the Academy's role in joint sponsorship of examinations administered by the actuarial organizations, and for administering any examinations for admission to the Academy.

GEOFFREY CROFTS, Chairman

DOUGLAS C. BORTON

GEORGE D. MORISON

JOHN A. FIBIGER

DALE A. NELSON

GERALD R. HARTMAN

PAUL T. ROTTER

PETER L. HUTCHINGS

HENRY F. SCHEIG

FREDERICK W. KILBOURNE

ROBERT H. TAYLOR

*CHAIRMAN, ADMISSIONS COMMITTEE***COMMITTEE ON FINANCIAL REPORTING PRINCIPLES**

This Committee examines the actuarial considerations applicable to the financial reporting of insurance companies and develops guidelines for the practicing actuary.

In accordance with procedures prescribed by the Board of Directors, the Committee publishes Recommendations which should be taken into consideration by the actuary, and releases Interpretations which do not have the force of Recommendations.

*JARVIS FARLEY, Chairman**DALE R. GUSTAFSON, Vice-Chairman*

ALLAN K. ARCHER

WILBUR H. ODELL

STEPHEN D. BICKEL

PAUL M. OTTESON

W. HAROLD BITTEL

RICHARD S. ROBERTSON

DANIEL F. CASE

JOSEPH C. SIBIGTROTH

GARY CORBETT

ROBERT H. TAYLOR

JAMES H. CROWLEY, JR.

CHARLES B. H. WATSON

RICHARD G. HORN

ROBERT C. WINTERS

MICHAEL B. HUTCHISON

DAVID H. WOOD

THOMAS J. KELLY

JACK E. WOOD

ROBERT L. LINDSAY

* Representative of Canadian Institute of Actuaries.

† Representative of Conference of Actuaries in Public Practice.

COMMITTEE ON RELATIONS WITH ACCOUNTANTS

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

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

FREDERICK P. SLOAT, *Chairman*

PRESTON C. BASSETT

J. DARRISON SILLESKY

JAMES H. CROWLEY

H. RAYMOND STRONG

JARVIS FARLEY

ROBERT C. WINTERS

MORTON D. MILLER

DANIEL J. McNAMARA, *ex officio*

NEWSLETTER EDITORIAL COMMITTEE

This Committee is responsible for obtaining material for the Academy *Newsletter* and for its scheduled publication.

CHARLES A. YARDLEY, *Editor*

NOMINATING COMMITTEE

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

THE PENULTIMATE PAST-PRESIDENT, *Chairman*

THE IMMEDIATE PAST-PRESIDENT, *Vice-Chairman*

HARVEY H. CONKLIN

JEFFREY T. LANGE

LUTHER O. FORDE

CHARLES E. ROHM

ROBERT B. FOSTER

JOHN S. RUDD, JR.

FRANK L. GRIFFIN, JR.

PROFESSIONAL CONDUCT COMMITTEE

This Committee is responsible for drafting Guides to Professional Conduct and Opinions as to Professional Conduct, for review by the Board of Directors and transmittal to Academy members, and also for revision or elimination of existing Guides or Opinions. The Committee answers inquiries about professional conduct, whether of a general or specific nature.

KENNETH H. ROSS, *Chairman*

MARY H. ADAMS, *Vice-Chairman*

JOHN D. BALLARD

FREDERICK E. RAACH

JOHN H. BIGGS

HAROLD E. RUCK

SAMUEL ECKLER

FREDERICK P. SLOAT

JARVIS FARLEY

CHARLES D. WILLIAMS, III

WILLIAM J. HAZAM

PUBLIC RELATIONS COMMITTEE

The function of this Committee is to improve the public's awareness of the role of the actuary. The Committee members are the Chairmen of Public Relations Committees of actuarial bodies in North America.

ROBERT B. GOODE, JR., *Chairman*

ROBERT G. BRECKNER

WALTER S. RUGLAND

FREDERICK W. KILBOURNE

DAVID YANIS

SPECIAL COMMITTEES

COMMITTEE ON ACTUARIAL AFFIDAVIT IN THE ASSOCIATION STATEMENT

This Committee has been appointed to determine what representations should be made to the Blanks Committee of the NAIC on the requirements imposed upon consulting actuaries in the signing of the Association Blank or affidavit relating thereto.

STUART A. ROBERTSON, *Chairman*

DANIEL F. CASE

DAVID N. WAKELY

CLINT E. EDWARDS

SPECIAL LIAISON REPRESENTATIVES

FROM THE INSTITUTE OF ACTUARIES:

GORDON V. BAYLEY, *to Committee on Financial Reporting Principles*

DENNIS F. GILLEY, *to Committee on Actuarial Principles and Practices
in Connection with Pension Plans*

FROM THE FACULTY OF ACTUARIES:

JOHN G. WALLACE, *to Committee on Financial Reporting Principles and
Committee on Actuarial Principles and Practices in Connection with
Pension Plans*

FROM THE CANADIAN INSTITUTE OF ACTUARIES:

ALLAN K. ARCHER, *to Committee on Financial Reporting Principles*

JOHN G. IRELAND, *to Committee on Actuarial Principles and Practices
in Connection with Pension Plans*

JOINT COMMITTEES

(Academy Representatives to Joint Committees are indicated on these pages. The full memberships of these Joint Committees appear in the March 1974 *Newsletter*.)

JOINT COMMITTEE ON PROFESSIONAL CONDUCT

This Committee co-ordinates, and may initiate, the consideration of Guides, Opinions, and other matters relating to professional conduct among the actuarial organizations.

ACADEMY REPRESENTATIVES:

MARY H. ADAMS
JARVIS FARLEY

KENNETH H. ROSS

JOINT COMMITTEE ON REVIEW OF EDUCATION AND EXAMINATIONS

This Committee conducts continuing review of policy matters relating to the education and examinations for qualification as an actuary. It makes recommendations to the governing bodies of the actuarial organizations.

ACADEMY REPRESENTATIVES:

NORMAN J. BENNETT
PAUL T. ROTTER

JULIUS VOGEL

JOINT COMMITTEE ON ACTUARIAL EDUCATION AND RESEARCH FOUNDATION OR FUND

This Committee analyzes objectives and merits of organizing an Actuarial Education and Research Foundation or Fund and recommends how such money would be raised.

ACADEMY REPRESENTATIVE:

PAUL T. ROTTER

JOINT COMMITTEE ON EXPERIENCE REQUIREMENTS

This Committee examines the role of experience requirements in the qualifications of the actuary and considers the feasibility of achieving uniformity of experience requirements in the various actuarial bodies.

ACADEMY REPRESENTATIVE:

JAMES G. STEWART

JOINT COMMITTEE ON INDEPENDENCE OF THE ACTUARY

This Committee is responsible for drafting a position paper and a set of guidelines on the circumstances, if any, in which organizational and financial independence of the actuary are desirable to avoid what may appear to be conflict of interest in certification and other actuarial duties.

ACADEMY REPRESENTATIVES:

WAID J. DAVIDSON, JR.

EDWARD H. FRIEND

COUNCIL OF PRESIDENTS

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

ACADEMY REPRESENTATIVES:

DANIEL J. McNAMARA

ERNEST J. MOORHEAD

PAST OFFICERS

1965-66

President	HENRY F. ROOD
President-Elect	THOMAS E. MURRIN
Vice-Presidents	FRANK J. GADIENT 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. GADIENT 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 D. BROWN, JR. WILLIAM J. LESLIE, JR. FRANK J. GADIENT ALLEN L. MAYERSON
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

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

1971-72

President	ROBERT J. MYERS
President-Elect	MORTON D. MILLER
Vice-Presidents	HAROLD E. CURRY ERNEST J. MOORHEAD ROBERT E. BRUCE JULIUS VOGEL
Secretary	WILLIAM A. HALVORSON
Treasurer	DALE R. GUSTAFSON

1972-73

President	MORTON D. MILLER
President-Elect	ERNEST J. MOORHEAD
Vice-Presidents	ROBERT E. BRUCE JULIUS VOGEL REUBEN I. JACOBSON DANIEL J. McNAMARA
Secretary	WILLIAM A. HALVORSON
Treasurer	DALE R. GUSTAFSON

NEXT ANNUAL MEETING

OCTOBER 7, 1974 BONAVENTURE HOTEL
MONTREAL, QUEBEC

MEMBERSHIP STATISTICS

SCHEDULE OF MEMBERSHIP DECEMBER 31, 1973

Particulars	Number
Membership, December 31, 1972	3,190
Increases:	
Admissions	104
Reinstatements	
	<u>3,294</u>
Decreases:	
Deaths	18
Withdrawals	7
Membership, December 31, 1973	<u>3,269</u>

ANALYSIS OF MEMBERSHIP BY TYPE OF EMPLOYMENT

Type of Employment	As of July 1, 1972	As of July 1, 1973
Insurance organization	1,789	1,824
Consulting actuary	796	847
Government	99	97
Academic institution	32	28
Other	71	77
Retired or not known	320	345
Total	<u>3,107</u>	<u>3,218</u>

**MEMBERSHIPS HELD BY ACADEMY MEMBERS IN
CASUALTY ACTUARIAL SOCIETY (CAS), CON-
FERENCE OF ACTUARIES IN PUBLIC PRACTICE
(CAPP), FRATERNAL ACTUARIAL ASSOCIATION
(FAA), AND SOCIETY OF ACTUARIES (S/A)**

(As of July 1, 1973)

	CAS	CAPP	FAA	S/A
In one only	285	192	28	2,103
CAS and CAPP	7	7		
CAS and FAA	1		1	
CAS and S/A	46			46
CAPP and FAA		27	27	
CAPP and S/A		157		157
FAA and S/A			29	29
CAS, CAPP, and FAA	2	2	2	
CAS, CAPP and S/A	9	9		9
CAS, FAA, and S/A	3		3	3
CAPP, FAA, and S/A		20	20	20
In all four	2	2	2	2
Total	355	416	112	2,369

NOTE—307 Academy members do not indicate any membership in the above organization(s). Also, 177 Academy members included in the above table are Fellows of the Canadian Institute of Actuaries.

M E M B E R S

DECEMBER 31, 1973

Supplemental list available from Executive Director

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

Memberships in other actuarial bodies are shown only to the extent that information as to such memberships has been given to the Office of the Academy.

* Denotes charter member of the American Academy of Actuaries

ENROLLED

- 1965 *ABBOT, QUINCY S., F.S.A., Director, Tax Dept., Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1966 ABBOTT, VARNUM J., JR., F.S.A., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
- 1969 ABRAMS, SIDNEY L., A.S.A., Vice-President and Actuary, Western Benefit Plan Consultants, Inc., 26 O'Farrell St., San Francisco, Calif. 94108
- 1967 ABRAMSON, STEVEN J., F.S.A., Assistant Vice-President, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *ADAMS, J. ROSS, F.S.A., Box 36, Manzanita, Ore. 97130
- 1965 *ADAMS, MARY HARDIMAN (MRS.), A.S.A., F.C.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1965 *ADAMS, SAMUEL P., F.S.A., 304 N. Second St., Leland, Michigan 49654
- 1965 *ADAMS, WARREN R. F.S.A., Associate Professor and Assistant Dean, College of Business, Drake University, Des Moines, Iowa 50311
- 1971 ADDIEGO, JAMES P., A.S.A., Actuarial Assistant, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19139
- 1972 ADELSTEIN, VICTOR A., A.S.A., Actuarial Associate, State Mutual Life Assur Co., Worcester, Mass. 01605
- 1970 ADLER, MARTIN, F.C.A.S., Assistant Vice-President and Associate Actuary, Crum & Forster Ins. Cos., New York, N.Y. 10038
- 1972 ADORNATO, PAUL D., F.S.A., Associate Actuary, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01111

ENROLLED

- 1966 AFFLECK, ALLAN D., F.S.A., F.C.I.A., Executive Vice-President, M & R Services, Inc., 914 Second Ave., Seattle, Wash. 98104
- 1968 AGEE, JOHN E., A.S.A., Vice-President and Actuary, Fidelity Union Life Ins Co., Dallas, Tex. 75201
- 1966 AIKMAN, ROY W., A.S.A., Consulting Actuary, 2108 W. 75th St., Prairie Village, Kan. 66208
- 1965 *AIN, SAMUEL N., F.C.A., A.S.A., A.C.A.S., Ain Associates, Inc., 120 Broadway, New York, N.Y. 10005
- 1973 AIRD, STUART B., F.S.A., Consultant, Hewitt Associates, 102 Wilmot Rd., Deerfield, Ill. 60015
- 1972 ALBERT, FAYE S. (Mrs.), F.S.A., Assistant Actuary, Bankers Life & Casualty Co., Chicago, Ill. 60630
- 1965 *ALBRIGHT, MARIAN R. (Miss), F.S.A., 863 Front St., Binghamton, N.Y. 13905
- 1965 *ALBRIGHT, RAY D., F.S.A., Vice-President, Group Dept., 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
- 1967 ALENIK, BERNARD, A.S.A., Senior Actuarial Assistant, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1966 ALEXANDER, GEORGE, F.S.A., F.C.I.A., President, Montreal Life Ins. Co., West Montreal, Quebec H3A 1E4
- 1965 *ALEXANDER, LEE M., F.C.A.S., Actuary, Massachusetts Rating Bureau, Boston, Mass. 02110
- 1971 ALEXANDER, ROBERT A., JR., A.S.A., Group Mathematician, Occidental Life Ins. Co., Los Angeles, Calif. 90051
- 1966 ALEXANDER, SILAS J., A.C.A., Vice-President—Insurance Operations, Government Personnel Mutual Life Ins. Co., San Antonio, Tex. 78284
- 1965 *ALFORD, CLARENCE L., F.F.A.A., 1128 Third National Bank Bldg., Nashville, Tenn. 37203
- 1965 *ALLAN, HARRY E., F.S.A., Principal, Towers, Perrin, Forster & Crosby, 90 Park Ave., New York, N.Y. 10016
- 1965 *ALLAN, WILLIAM, F.S.A., Senior Vice-President, Home Life Ins. Co., New York, N.Y. 10007
- 1966 ALLARD, MAYNARD W., 46 St. Claire St., Braintree, Mass. 02185
- 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
- 1965 *ALLEN, HENRY G., F.S.A., Second Vice-President, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1965 *ALLEN, HOWARD D., F.S.A., Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1971 ALLEN, JAMES F., A.S.A., Actuary, Lincoln American Life, Memphis, Tenn. 38103
- 1965 *ALLMAN, JOHN N., F.S.A., 41 Overlook Dr., Chappaqua, N.Y. 10514
- 1970 ALLSTEADT, WAYNE E., F.S.A., Actuary, The Wyatt Co., One First National Plaza, Chicago, Ill. 60670
- 1966 ALLSTROM, H. WILLARD, A.S.A., A.C.A., Vice-President and Actuary, Union Labor Life Ins. Co., New York, N.Y. 10022
- 1966 ALPERN, LAWRENCE, A.S.A., Deputy Chief Actuary, Social Security Admin., Baltimore, Md. 21235
- 1965 *ALPERT, FRANK J., F.S.A., Second Vice-President and Group Actuary, New York Life Ins. Co., New York, N.Y. 10010

ENROLLED

- 1965 *ALTMAN, KENNETH, F.S.A., Retirement System Actuary, New York State Employees' Retirement System, Albany, N.Y. 12210
- 1965 *ALTSCHULER, MICHAEL C., F.S.A., Second Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 06115
- 1965 *ALVORD, MORGAN H., F.S.A., 36 Stratford Rd., West Hartford, Conn. 06117
- 1966 AMLIE, WILLIAM P., F.C.A.S., Associate Actuary, Commercial Union Assur. Co., Boston, Mass. 02108
- 1966 ANDEREGG, DAVID S., A.C.A., Employee Benefits, Weyerhaeuser Co., Tacoma, Wash. 98401
- 1969 ANDERSON, ALF H., F.S.A., Associate Actuary, IDS Life Ins. Co., Minneapolis, Minn. 55402
- 1967 ANDERSON, ARNOLD H., Executive Vice-President, Life & Casualty Ins. Co., Nashville, Tenn. 37219
- 1970 ANDERSON, ARTHUR W., A.S.A., M.C.A., Actuary, Johnson & Higgins, Three Center Plaza, Boston, Mass. 02108
- 1967 ANDERSON, HENRY J., A.S.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1966 ANDERSON, HOMER G., A.S.A., Second Vice-President, Group Department—Pension Division, The Travelers Ins. Co., Hartford, Conn. 06115
- 1965 *ANDERSON, JAMES A., F.S.A., President, American Eagle Life Ins. Co., Morristown, N.J. 07960
- 1966 ANDERSON, JAMES C. H., A.S.A., Tillinghast & Co., Inc., 3400 Peachtree Rd., N.E., Atlanta, Ga. 30326
- 1967 ANDERSON, LLOYD G., Actuary, Personal Lines, Farmers Ins. Group, Los Angeles, Calif. 90054
- 1965 *ANDERSON, NEIL M., F.S.A., Vice-President and Chief Actuary—Individual Insurance, National Life & Accident Ins. Co., Nashville, Tenn. 37250
- 1966 ANDERSON, PHILIP D., A.S.A., Assistant Group Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1966 ANDERSON, RICHARD A., A.C.A., Vice-President and Actuary, State Reserve Life Ins. Co., Fort Worth, Tex. 76102
- 1965 *ANDERSON, ROY R., F.S.A., Group Vice-President, Allstate Ins. Co., Northbrook, Ill. 60062
- 1966 ANDERSON, T. LOYAL, A.S.A., 419 N. Valley Hill Rd., Woodstock, Ill. 60098
- 1966 ANDREWS, EDWARD C., A.C.A.S., 19 Avalon Rd., West Hartford, Conn. 06119
- 1973 ANDREWS, JAMES A., F.S.A., Vice-President and Actuary, Bankers National Life Ins. Co., Parsippany, N.J. 07054
- 1971 ANGELL, DONALD C., President, Angell & Disend, Inc., 184 Taunton Ave., Seekonk, Mass. 02771
- 1966 ANGER, GERALD B., F.S.A., Towers, Perrin, Forster & Crosby (Canada), Ltd., 44 King St. W., Toronto 1, Ontario
- 1965 *ANGLE, JOHN C., F.S.A., Senior Vice-President and Chief Actuary, Guardian Life Ins. Co., New York, N.Y. 10003
- 1971 ANKER, ROBERT A., F.C.A.S., Corporate Financial Actuary, Employers Ins. of Wausau, Wausau, Wis. 54401
- 1965 *ANTLIFE, JOHN C., F.S.A., Vice-President, Group, Mutual Benefit Life Ins. Co., Newark, N.J. 07101
- 1967 APONTE, JUAN B., A.C.A., Box 21872, University Station, Rio Piedras, Puerto Rico 00931
- 1965 *ARBEIT, LOUIS, F.C.A., Consultant, 410 W. 24th St., New York, N.Y. 10011

ENROLLED

- 1969 ARCHER, ALLAN K., F.S.A., F.C.I.A., Vice-President, Administration, Northern Life Assur Co., London, Ontario
- 1965 *ARCHER, GENE P., F.S.A., Technical Director, Seguros Independencia, S.A. Reforma 243, Mexico City 20 D F, Mexico
- 1965 *ARCHIBALD, A. EDWARD, F.S.A., A.C.A.S., 200 Richardson St., Lookout Mountain, Tenn. 37350
- 1965 *ARCHIBALD, JOHN C., F.S.A., 1704 Luin Lane, Des Moines, Iowa 50322
- 1965 *ARGANBRIGHT, A. DEAN, F.S.A., President, Wisconsin National Life Ins. Co., Oshkosh, Wis 54901
- 1971 ARIAL, DAVID B., A.S.A., Actuary, Colonial Life & Accident Ins. Co., Columbia, S.C. 29201
- 1965 *ARLINGHAUS, CLEMENS G., F.S.A., Vice-President, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *ARMSTRONG, ROBERT H., F.S.A., F.C.I.A., F.C.A., 539B Heritage Village, Southbury, Conn. 06488
- 1970 ARNAUD, VERDUN J., Actuary, Golden State Mutual Life Ins. Co., Los Angeles, Calif. 90018
- 1969 ARNOLD, DANIEL M., F.S.A., Consulting Actuary, Hooker & Holcombe, Inc., 125 La Salle Rd., West Hartford, Conn. 06107
- 1965 *ARNOLD, E. ALLEN, F.S.A., F.C.A., Actuary, The Wyatt Co., 635 Sacramento St., San Francisco, Calif. 94111
- 1965 *ARVANITIS, ERNEST A., F.S.A., Associate Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1971 ARVIN, LEO, Vice-President, United States Life Ins. Co., New York, N.Y. 10038
- 1967 ASCHER, ROBERT W., F.S.A., Assistant Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *ASHMAN, CARL R., F.S.A., 4938 Woodhurst Blvd., Fort Wayne, Ind. 46807
- 1967 ATHANASSIADES, THEODOSSIOS, F.S.A., Assistant Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *ATTWOOD, JAMES A., F.S.A., Executive Vice-President—Group Operations, Equitable Life Assur. Soc. of the U.S., New York, N.Y. 10019
- 1970 ATWOOD, CLARENCE R., F.C.A.S., Casualty Actuary, State of California, Dept. of Ins., 1407 Market St., Los Angeles, Calif. 90005
- 1965 *AUSTIN, JOSEPH D., F.S.A., Executive Vice-President, Federal Life Ins. Co. (Mutual), Chicago, Ill. 60646
- 1967 AUSTIN, W. STANLEY, Consulting Actuary, 2429 Fairhill Ave., Glenside, Pa. 19038
- 1968 AUTIN, A. ANTHONY, JR., F.S.A., Vice-President, Pricing and Risk Appraisal, Pan-American Life Ins. Co., New Orleans, La. 70119
- 1972 AUVINEN, THOMAS R., F.S.A., Vice-President and Actuary, College Life Ins. Co., Indianapolis, Ind. 46268
- 1966 AXELROD, JERRALD B., F.S.A., Vice-President and Actuary, Provident Alliance Ins. Co., Ltd., Newport Beach, Calif. 92660
- 1965 *BABBITT, ALBERT E., F.S.A., 1117 Kenwood Pl., Jackson, Miss. 39202
- 1966 BABBITT, STARR E., A.S.A., Assistant Actuary, National Life & Accident Ins. Co., Nashville, Tenn. 37250
- 1970 BABER, LARRY D., A.S.A., Consulting Actuary, Milliman & Robertson, Inc., 8990 W. Dodge Rd., Omaha, Nebr. 68114
- 1966 BACON, FRANCIS L., A.S.A., President, Professional Staff Corp., Dover, Mass. 02030

ENROLLED

- 1965 *BACON, ROBERT A., F.S.A., Huggins & Co., Inc., 1401 Walnut St , Philadelphia, Pa. 19102
- 1966 BAECKSTROM, MARIANNE (MRS), A S A , Assistant Actuary, Towers, Perrin, Forster & Crosby, Inc , Three Penn Center, Philadelphia, Pa 19102
- 1966 BAGLEY, W. NELSON, JR , A S A , Assistant Secretary, Auditing, Connecticut Mutual Life Ins. Co., Hartford, Conn. 06115
- 1966 BAGSHAW, JAMES J., F.C.A. , A S A , President, Keath P Gibson Co , 23 Hillside Ave , Metuchen, N J 08840
- 1967 BAGWELL, W. RAY, A S A , Ph D , Assistant Professor, Georgia State University, Atlanta, Ga 30303
- 1973 BAHN, DAVID J , F.S.A., Executive Assistant, Georgia International Life Ins. Co., Atlanta, Ga. 30309
- 1966 BAILEY, EARLE E , M.C A , Consulting Actuary, 1900 LTV Tower, Dallas, Tex. 75201
- 1965 *BAILEY, JAMES R, JR., F.S.A, Vice-President, Group Actuarial and Underwriting, Protective Life Ins. Co., Birmingham, Ala. 35202
- 1970 BAILEY, JOE H , 2910 Park Oak, Houston, Tex. 77017
- 1970 BAILEY, JOHN E., F.S A , Assistant Actuary, Northwestern Mutual Life Ins. Co , Milwaukee, Wis 53202
- 1965 *BAILEY, PAUL M, F.S.A., Executive Assistant, John Hancock Mutual Life Ins. Co , Boston, Mass. 02117
- 1965 *BAILEY, ROBERT A., F.C.A.S., Chief Actuary, Ins. Bureau, State of Michigan, 111 N. Hosmer St , Lansing, Mich 48913
- 1965 *BAILEY, ROBERT C., F.S.A., Vice-President and Actuary, Equitable Life Ins. Co., Washington, D C 20016
- 1968 BAILEY, SIDNEY M T, F S.A., Associate Actuary, Sun Life Assur Co , Montreal 3, Quebec
- 1965 *BAILEY, WILLIAM A., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 2421 N Mayfair Rd , Milwaukee, Wis 53226
- 1970 BAILEY, WILLIAM E , M.C A , William Bailey, Inc., Suite 304, 3118 Gulf to Bay Blvd , Clearwater, Fla 33515
- 1965 *BAILIE, ALEXANDER J , F S A , Actuary, Metropolitan Life Ins Co., New York, N.Y. 10010
- 1969 BAIN, PETER C., A S.A., Actuary, Blue Cross of Northern California, Oakland, Calif. 94659
- 1972 BAINBRIDGE, THOMAS G , A S A , Actuarial Assistant, Mutual of New York, New York, N.Y. 10019
- 1966 BAINE, MORTON B , Vice-President, Lokietz & Baine P C , 3 North Main St , Freeport, N.Y 11520
- 1967 BAKER, EDWARD H , F.C.I A , F.S.A., Corporate Actuary, Capitol Life Ins Co., Denver, Colo 80201
- 1969 BAKER, JOHN K., F S A , Associate Actuary, John Hancock Mutual Life Ins Co , Boston, Mass 02117
- 1972 BAKOS, THOMAS L., F.S.A., Assistant Actuary and Director, Continental Assur. Co , Chicago, Ill 60685
- 1965 *BALCAREK, RAFAL J., F.C.A.S., Vice-President and Actuary, Reliance Ins. Co., Philadelphia, Pa 19103
- 1973 BALDWIN, WILLIAM D., A C.A., F.S A , Vice-President, Tillinghast & Co., Inc., 3400 Peachtree Rd , N.E, Atlanta, Ga 30326
- 1967 BALEDES, THEODORE E., F.S A , Chief Actuary, Insurance Systems of America, Inc., Atlanta, Ga. 30346

ENROLLED

- 1969 BALL, FRANK M, Vice-President—Actuary, Cal-Farm Life Ins Co, Berkeley, Calif. 94705
- 1971 BALLANTYNE, HARRY C, A.S.A., Actuary, Social Security Administration, 6401 Security Blvd., Baltimore, Md 21235
- 1965 *BALLARD, JOHN D., A.S.A., F.F.A.A., M.C.A., Consulting Actuary, Taylor, Ballard & Co, 321 3rd St S.E., Cedar Rapids, Iowa 52406
- 1965 *BALLARD, LARRY C., F.S.A., Vice-President, Allstate Life Ins Co, Northbrook, Ill 60062
- 1971 BANNISTER, DAN W, A.C.A.S., President, Horace Mann Educators Corp., Springfield, Ill 62715
- 1969 BARAD, EDWARD L., A.S.A., Actuary, Johnson & Higgins of California, 4201 Wilshire Blvd., Los Angeles, Calif. 90005
- 1972 BARATKA, JOHN H., A.S.A., The Wyatt Co, Suite 4545, One First National Plaza, Chicago, Ill. 60670
- 1965 *BARBER, HARMON T., F.C.A.S., 18 Ridgewood Rd, Windsor, Conn 06095
- 1965 *BARBER, WILLIAM L., F.S.A., F.C.I.A., Vice-President, American Mutual Life Ins Co, Des Moines, Iowa 50307
- 1965 *BARBER, WILLIAM P., JR, F.S.A., 13 156th Ave, Redington Beach, Fla 33708
- 1971 BARDSLEY, LEONARD J., A.S.A., Assistant Manager, Pension Analysis Section, E. I du Pont de Nemours & Co, Wilmington, Del. 19898
- 1965 *BARHAM, THOMAS C, III, F.S.A., American Benefit Corp, 1050 Fifth Ave., Huntington, W Va 25701
- 1966 BARKE, ROBERT C, A.C.A., President, Barke-Anderson & Assoc, Inc, 625 Second Ave. S., Minneapolis, Minn 55402
- 1965 *BARKER, GORDON M., F.C.A.S., Gulf Ins Co, Dallas, Tex. 75221
- 1965 *BARKER, LORING M., F.C.A.S., Assistant Vice-President and Actuary, Fireman's Fund American Ins. Co., San Francisco, Calif 94120
- 1969 BARLOW, LUCINDA B (Mrs), Assistant Actuary, Fidelity Life Assn, Long Grove, Ill. 60049
- 1965 *BARNABY, CHARLES H., F.S.A., Vice-President, Equimatics, Inc, United Systems International, Dallas, Tex. 75202
- 1967 BARNES, ROBERT L, F.C.I.A., F.S.A., Actuary, The Wyatt Co., One First National Plaza, Suite 4545, Chicago, Ill. 60670
- 1965 *BARNHART, E PAUL, F.S.A., Consulting Actuary, 130 S. Bemiston Ave., St. Louis, Mo. 63105
- 1965 *BARNHART, LYLE H., A.S.A., F.F.A.A., A.C.A., Vice-President and Actuary, Fidelity Life Assoc, Long Grove, Ill. 60049
- 1967 BARRETT, EDWARD W., F.S.A., Assistant Actuary, Occidental Life Ins. Co., Los Angeles, Calif. 90051
- 1970 BARRETT, WILLIAM A., A.S.A., M.C.A., Consultant, Towers, Perrin, Forster & Crosby, Inc., 1900 Bldg, Century City, Los Angeles, Calif. 90067
- 1965 *BART, ROBERT D., F.C.A.S., Senior Vice-President, The West Bend Co., 400 Washington St, West Bend, Wis 53095
- 1969 BARTIK, ROBERT F., F.C.A.S., Assistant Actuary, Kemper Ins. Group, Long Grove, Ill. 60049
- 1965 *BARTIMER, HERMAN, F.S.A., Vice-President—Group Pensions, Metropolitan Life Ins. Co, New York, N Y 10010
- 1965 *BARTLESON, EDWIN L., F.S.A., P.O. Box 105, Clinton, Miss 39056
- 1972 BARTLETT, DAPHNE D (Mrs.), F.S.A., Associate Actuary, Occidental Life Ins. Co, Los Angeles, Calif 90051
- 1965 *BARTLETT, DWIGHT K, III, F.S.A., Senior Vice-President, Monumental Life Ins. Co, Baltimore, Md 21202

ENROLLED

- 1966 BASH, FLOYD A, JR, A.S.A., Vice-President and Actuary, American Health & Life Ins Co, Baltimore, Md 21202
- 1965 *BASH, JOHN K., F C A, 72 Birch Rd., Port Republic, Md. 20676
- 1965 *BASSETT, PRESTON C, F S.A., F C A, Vice-President and Actuary, Towers, Perrin, Forster & Crosby, Inc., Three Penn Center, Philadelphia, Pa 19102
- 1967 BASSIN, ROBERT, Vice-President, Management Applied Programming, Inc., 6420 Wilshire Blvd, Los Angeles, Calif. 90048
- 1966 BASSLER, CHARLES G., A.F.A.A, Actuary-Accountant, Bassler & Co, 1544 Woodruff St., Pittsburgh, Pa 15220
- 1971 BATCHELDER, WILLIAM H., A.S.A, Associate Actuary, Country Life Ins Co., Bloomington, Ill. 61701
- 1965 *BATEMAN, D H SAMUEL, F.S.A., Actuary, Metropolitan Life Ins. Co., New York, N Y 10010
- 1965 *BATES, EUGENE W, F S.A., Vice-President, Western & Southern Life Ins Co, Cincinnati, Ohio 45202
- 1966 BATES, JAMES M, A S.A., President. Ohio State Life Ins Co., Columbus, Ohio 43215
- 1967 BATHO, BRUCE W., A S.A, A C.A.S, Executive Vice-President Administration, Life Ins. Co. of Georgia, Atlanta, Ga 30308
- 1965 *BATHO, ELGIN R., F.S.A, F C A S, 5219 Tower Dr., Cape Coral, Fla 33904
- 1970 BATTAGLIN, BERNARD H, A C.A.S, Insurance Services Office, 160 Water St., New York, N.Y. 10038
- 1969 BATTEN, ROBERT W., F S A, Associate Professor of Actuarial Science, Georgia State University, 33 Gilmer St., S E, Atlanta, Ga 30303
- 1965 *BATTLE, WILLIAM R, F S.A, President, Shenandoah Life Ins Co, Roanoke, Va 24010
- 1971 BAUCOM, BENNIE W, F S.A., Actuary, Provident Life & Accident Ins Co, Chattanooga, Tenn. 37402
- 1968 BAUER, NICHOLAS, F.S.A., F C I A., Actuary, Montreal Life Ins Co, Montreal 111, Quebec
- 1969 BAUSH, MARY (MISS), A C A, Assistant Vice-President, Huggins & Co, Inc, 1401 Walnut St, Philadelphia, Pa. 19102
- 1965 *BAYLES, RICHARD E, F.S.A., Associate Actuary, New England Mutual Life Ins Co., Boston, Mass 02117
- 1968 BAYO, FRANCISCO, A S.A, Deputy Chief Actuary, Social Security Administration, Washington, D C. 20201
- 1965 *BEACH, MORRISON H, F.S.A, F C I.A., President, Travelers Ins Co., Hartford, Conn. 06115
- 1969 BEAIRD, B LYNN, A S.A, Associate Actuary, The Wyatt Co., 3334 Richmond, Houston, Tex. 77006
- 1966 BEAIRD, V. CLARK, A S.A, M.C.A., Vice-President, The Wyatt Co, 1900 Republic National Bank Tower, Dallas, Tex. 75201
- 1969 BEALES, JOHN H., JR., Associate Actuary, United Ins. Co. of America, Chicago, Ill. 60601
- 1967 BEAN, RICHARD W, Actuary, State of California, Dept. of Ins, 600 S. Commonwealth Ave., Los Angeles, Calif 90005
- 1966 BEARD, ALLEN R., A C.A., Vice-President and Actuary, Pension Planners of Baltimore, Inc, 300 N. Charles St, Baltimore, Md. 21201
- 1965 *BEARDSLEY, CHARLES M, F.S.A., F.C.I.A., F.C.A, Chairman and Chief Executive Officer, Booke & Co., P.O. Box 66, Winston-Salem, N.C. 27102

ENROLLED

- 1965 *BEASLEY, FLOYD T., F.S.A., Vice-President and Actuary, Equitable Life Ins. Co of Iowa, Des Moines, Iowa 50306
- 1965 *BEATTIE, NORA M (Miss), F.S.A., Second Vice-President and Actuary, New York Life Ins. Co, New York, N.Y. 10010
- 1965 *BEATTIE, ORVILLE C., F.C.A., Chairman of the Board, A. S. Hansen, Inc., 150 N Wacker Dr, Chicago, Ill. 60606
- 1967 BEATTY, CHESTER D., F.S.A., F.C.I.A., Executive Officer—Research, Imperial Life Assur Co, Toronto 7, Ontario
- 1965 *BECKER, MURRAY L., F.S.A., Vice-President, Johnson & Higgins, 95 Wall St., New York, N.Y. 10005
- 1966 BECKER, TED, A.S.A., Managing Actuary, State Board of Ins., Austin, Tex. 78704
- 1966 BECKERT, THOMAS A., F.S.A., Group Actuary, Ohio National Life Ins. Co, Cincinnati, Ohio 45201
- 1973 BECKMAN, RAYMOND W., F.C.A.S., Assistant Actuary and Director of Operations Research, Fireman's Fund American Ins. Cos, San Francisco, Calif. 94120
- 1967 BEDNAR, ROBERT J, A.S.A., Metropolitan Life Ins Co., New York, N.Y. 10010
- 1970 BEEKMAN, JOHN A, A.S.A., Professor, Dept. of Mathematical Sciences, Ball State University, Muncie, Ind 47306
- 1969 BEERNINK, DARRELL W., F.S.A., Actuary, State Farm Life Ins. Co., Bloomington, Ill. 61761
- 1971 BEERS, CLYDE D., F.S.A., Principal, Towers, Perrin, Forster & Crosby, Inc., Three Penn Center, Philadelphia, Pa. 19102
- 1965 *BEERS, HENRY S, F.S.A., 10 Newell Lane, Glastonbury, Conn. 06033
- 1965 *BEERS, JOSEPHINE W (Miss), F.S.A., Group Actuary, Occidental Life Ins. Co., Los Angeles, Calif. 90051
- 1971 BEILES, HERBERT N., F.S.A., F.C.I.A., Associate Group Actuary, Crown Life Ins Co., Toronto, Ontario
- 1971 BEIN, ROBERT L, F.S.A., Vice-President, Johnson & Higgins, 95 Wall St., New York, N.Y. 10005
- 1971 BEIRNE, JAMES A, A.S.A., Principal Actuary, New York City Employees Retirement System, 220 Church St, New York, N.Y. 10013
- 1965 *BELDEN, HENRY E, F.C.A., Consulting Actuary, 85 San Miguel Rd., Pasadena, Calif. 91105
- 1969 BELL, ALLAN A., A.C.A.S., Senior Assistant Actuary, State Farm Fire & Casualty Co., Bloomington, Ill. 61701
- 1965 *BELL, MAX S., F.S.A., 4303 Whittier Rd., Brandywine Hills, Wilmington, Del. 19802
- 1966 BELL, S. ALEXANDER, A.C.A., 111 W Monroe St., Chicago, Ill. 60603
- 1965 *BENBROOK, PAUL, F.C.A.S., Executive Vice-President, Maryland Casualty Co., Baltimore, Md. 21203
- 1965 *BENDER, RAYMOND W., F.S.A., Vice-President and Associate Actuary, Prudential Ins Co., Newark, N.J. 07101
- 1965 *BENEDICT, ELMER R, F.S.A., Senior Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *BENJAMIN, ROY R, F.S.A., 7864 Third Ave., S., St. Petersburg, Fla. 33707
- 1965 *BENNETT, MELVIN D., F.S.A., Actuarial Director—Group Insurance, The Prudential Ins. Co. of America, Newark, N.J. 07101
- 1973 BENNETT, MICHAEL A, Associate Professor, Dept. of Statistics, University of Waterloo, Waterloo, Ontario

ENROLLED

- 1968 BENNETT, NOAH H., JR., A.C.A., Vice-President and Actuary, North Carolina Mutual Life Ins. Co., Durham, N.C. 27701
- 1965 *BENNETT, NORMAN J., F.C.A.S., Vice-President and Actuary, Continental Ins. Co., New York, N.Y. 10038
- 1969 BENSON, LAWRENCE E., Vice-President, Mutual Service Insurance, St. Paul, Minn. 55104
- 1965 *BENTZIN, CHARLES G., F.S.A., Charles G. Bentzin Assn., Inc., 819 Title and Trust Bldg., Phoenix, Ariz. 85003
- 1969 BEN-ZVI, PHILLIP N., F.C.A.S., Secretary and Actuary, Royal-Globe Ins. Co., New York, N.Y. 10038
- 1972 BERAM, GEORGE, F.S.A., Actuary, Connell Co., 275 Wyman St., Waltham, Mass. 02154
- 1966 BERG, ROY A., JR., A.C.A.S., Second Vice-President and Assistant Actuary, Old Republic Life Ins. Co., Chicago, Ill. 60601
- 1965 *BERG, WILLIAM D., F.S.A., Research Actuary, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115
- 1966 BERGEN, JOSEPH S., A.C.A., Director of Group Pension Consulting Services, Prudential Ins. Co., Newark, N.J. 07101
- 1972 BERGEN, ROBERT D., F.C.A.S., Manager of Research and Associate Actuary, Insurance Services Office New York, N.Y. 10038
- 1969 BERGER, GOTTFRIED O., President, Cologne Life Reinsurance Co., Stamford, Conn. 06904
- 1973 BERGIN, JAMES L., F.S.A., Vice-President and Actuary, Pacific Standard Life Ins. Co., Sacramento, Calif. 95808
- 1969 BERGSTRESSER, R. L., F.S.A., 1341 Broad St., Bloomfield, N.J. 07003
- 1965 *BERIN, BARNET N., F.S.A., M.C.A., Vice-President and Actuary, Frank B. Hall & Co., 88 Pine St., New York, N.Y. 10005
- 1965 *BERKELEY, EDMUND C., F.S.A., President, Berkeley Enterprises, Inc., 815 Washington St., Newtonville, Mass. 02160
- 1971 BERKEY, STEPHEN H., F.S.A., Second Vice-President and Actuary, Lincoln National Life Ins. Co., Pearl River, N.Y. 10965
- 1970 BERKOWITZ, MICHAEL H., A.S.A., Associate Actuary, Colonial Life Ins. Co., East Orange, N.J. 07017
- 1970 BERMAN, MELVYN E., A.S.A., Actuarial Assistant, Manhattan Life Ins. Co., New York, N.Y. 10019
- 1966 BERNE, DAVID H., F.S.A., Actuarial Assistant, Manhattan Life Ins. Co., New York, N.Y. 10019
- 1969 BERNSTEIN, LARRY, F.S.A., Assistant Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *BERQUIST, JAMES R., F.C.A.S., Consulting Actuary, Milliman & Robertson, Inc., 80 S. Lake Ave., Pasadena, Calif. 91101
- 1970 BERRY, GEORGE L., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 150 Strafford Ave., Wayne, Pa. 19087
- 1965 *BERRY, WILLIAM J., F.S.A., 252 Everett Pl., Englewood, N.J. 07631
- 1967 BERTOLDO, ROY J., A.S.A., Johnson & Higgins of California, 601 California St., San Francisco, Calif. 94108
- 1965 *BERTRAM, JOHN C., F.S.A., Vice-President and Chief Actuary, Durham Ins. Co., Raleigh, N.C. 27611
- 1969 BETZ, CARL W., F.C.A., 1806 N.W. Palmcroft Dr., Phoenix, Ariz. 85007
- 1965 *BEVAN, JOHN A., F.S.A., Actuary, Individual Product and Financial Dept., Connecticut General Life Ins. Co., Hartford, Conn. 06115

ENROLLED

- 1965 *BEVAN, JOHN R., F.C.A.S., Vice-President and Actuary, Liberty Mutual Ins. Co., Boston, Mass 02117
- 1971 BHAVÉ, SHASHIKANT K., A.S.A., Assistant Vice-President, Huggins & Co., Inc., 1401 Walnut St, Philadelphia, Pa 19102
- 1972 BICKEL, STEPHEN D., F.S.A., Vice-President and Actuary, American General Life Ins. Co., Houston, Tex. 77001
- 1969 BICKERSTAFF, DAVID R., F.C.A.S., Vice-President and Actuary, Southern Farm Bureau Casualty Ins. Co., Jackson, Miss 39205
- 1968 BIDDLEMAN, ALBERT F., Assistant Secretary, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1965 *BIERSCHBACH, RAYMOND A., F.S.A., Executive Vice-President, Occidental Life Ins. Co. of California, Holzhausenstr 25, 6 Frankfurt am Main, Germany
- 1965 *BIESE, FRANK W., F.S.A., Group Vice-President—Sales, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *BIGGS, JAMES F. A., F.S.A., Principal, Peat, Marwick, Mitchell & Co., 345 Park Ave., New York, N.Y. 10022
- 1965 *BIGGS, JOHN H., F.S.A., Vice-President and Controller, General American Life Ins. Co., St. Louis, Mo. 63166
- 1970 BILELLO, FRANK L., Coopers & Lybrand, 1251 Avenue of the Americas, New York, N.Y. 10020
- 1966 BILISOLY, RICHARD S., F.S.A., Actuary, The Wyatt Co., One First National Plaza, Chicago, Ill. 60670
- 1973 BILL, RICHARD A., Actuary, Country Mutual Ins. Co., Bloomington, Ill. 61701
- 1965 *BILLMAN, ELMER, F.S.A., Vice-President and Actuary, Pilot Life Ins. Co., Greensboro, N.C. 27420
- 1967 BILSBORROW, JOHN E., Senior Vice-President, Benefit Trust Life Ins. Co., Chicago, Ill. 60626
- 1965 *BINGHAM, ALBERT A., F.S.A., Vice-President—Health Insurance, Mutual of New York, Syracuse, N.Y. 13202
- 1966 BIRKENSHAW, JOHN T., F.S.A., President, Mony Life Ins. of Canada, Don Mills, Ontario
- 1971 BISHOP, DONALD B., F.S.A., 4000 Picardy, Northbrook, N.J.
- 1965 *BISHOP, WILLIAM D., F.S.A., F.C.I.A., Associate Actuary, Pacific Mutual Life Ins. Co., Newport Beach, Calif. 92663
- 1965 *BITTEL, W. HAROLD, F.S.A., A.C.A.S., 105 Kensington Ave., Trenton, N.J. 08618
- 1965 *BITZER, J. FREDERICK, F.S.A., Deputy Insurance Commissioner, State of Connecticut, P.O. Box 816, Hartford, Conn. 06115
- 1965 *BLACK, FORREST E., JR., F.S.A., President, Carlin-Black Co., 1941 Bishop Lane, Louisville, Ky. 40218
- 1966 BLACK, HAROLD W., A.S.A., F.C.A., President, H. W. Black & Assoc., Inc., 306 Gay St., Nashville, Tenn. 37201
- 1965 *BLAGDEN, HENRY E., F.S.A., 37 Balmoral Dr., Berkeley Heights, N.J. 07922
- 1965 *BLAIR, B. FRANKLIN, F.S.A., 64 Princeton Rd., Havertown, Pa. 19083
- 1965 *BLAKE, WILLIAM H., JR., F.S.A., Associate Actuary, Acacia Mutual Life Ins. Co., Washington, D.C. 20001
- 1969 BLAKESLEE, HOWARD W., F.S.A., Associate Actuary, New York Life Ins. Co., New York, N.Y. 10010
- 1965 *BLANCHARD, RALPH H., F.C.A.S., Prospect Rd., Plympton, Mass. 02367
- 1970 BLAND, WILLIAM H., F.C.A.S., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06115

ENROLLED

- 1966 BLANKLEY, DONOVAN T, F.C.A., A.S.A., Coopers & Lybrand, 1251 Avenue of the Americas, New York, N.Y. 10020
- 1970 BLANTON, RICHARD C, Actuary, Bankers Fidelity Life Ins Co, Atlanta, Ga. 30309
- 1967 BLATCHFORD, LYND T., F.S.A., Actuary, New England Mutual Life Ins. Co., Boston, Mass 02117
- 1967 BLATTENBERG, ROBERT C, Vice-President and Actuary, National Fidelity Life Ins Co, Kansas City, Mo 64106
- 1971 BLATTNER, GARY L, F.S.A., Associate Actuary, Nationwide Life Ins. Co., Columbus, Ohio 43216
- 1969 BLAZER, BARRY L, F.S.A., Coordinator of Actuarial Services, Arthur Young & Co, 277 Park Ave, New York, N.Y. 10017
- 1965 *BLEAKNEY, THOMAS P., F.S.A., F.C.I.A., F.C.A., Consulting Actuary, Milliman & Robertson, Inc., 914 Second Ave, Seattle, Wash 98104
- 1968 BLEECKER, D. LORNE, F.S.A., Assistant Actuary, Imperial Life Assur. Co., Toronto 7, Ontario
- 1972 BLEYLER, PETER A., F.S.A., Assistant Vice-President, Alexander & Alexander, Inc., 2 N Riverside Plaza, Chicago, Ill 60606
- 1967 BLOCH, MAX, F.C.A., (Retired) Johnson & Higgins, 95 Wall St., New York, N.Y. 10005
- 1970 BLOCK, STEPHEN D., A.S.A., Senior Mathematician, Guardian Life Ins. Co., New York, N.Y. 10003
- 1965 *BLODGET, HUGH R., F.C.A.S., Assistant Vice-President, Investor Relations, Aetna Life & Casualty, Hartford, Conn. 06115
- 1968 BLOODWORTH, LUCIAN F., F.S.A., Vice-President, Group Dept., Protective Life Ins. Co., Birmingham, Ala. 35202
- 1965 *BLOOMFIELD, COLEMAN, F.S.A., President, Minnesota Mutual Life Ins. Co., St Paul, Minn. 55101
- 1966 BLOSSOM, CHARLES N, JR, Actuary and Assistant Secretary, Concord General Life Ins. Co., Concord, N.H. 03301
- 1972 BLOUNT, WILLIAM H., F.S.A., Actuary, Capital Holding Corp, P.O. Box 1085, Louisville, Ky. 40201
- 1972 BLOYER, JAMES R., F.S.A., Actuary, Northwestern National Life Ins. Co., Minneapolis, Minn 55440
- 1966 BLUMENFELD, M. EUGENE, A.C.A.S., A.C.A., Assistant Actuary, Bankers Life & Casualty Co., Chicago, Ill. 60630
- 1970 BOATRIGHT, DAVID J., A.S.A., Allstate Ins Co, Northbrook, Ill 60062
- 1969 BODEN, DONALD E, Managing Director, Marsh & McLennan Benefits International, Ltd, 2 Southampton Place, London, WC1A 2DA, England
- 1966 BODINE, ANDREW F., F.S.A., Actuary, John Deere Life Ins Co, Moline, Ill. 61265
- 1973 BOECKNER, ROBERT G., F.S.A., F.C.I.A., Actuary, Crown Life Ins Co., Toronto, Ontario
- 1969 BOEHM, C. ROLAND, A.S.A., Senior Actuarial Assistant, General American Life Ins. Co., St. Louis, Mo 63166
- 1965 *BOERMEESTER, JOHN M., F.S.A., Second Vice-President, John Hancock Mutual Life Ins Co., Boston, Mass. 02117
- 1972 BOGARDUS, WILLIAM L., F.S.A., Assistant Actuary, Group Dept., Lincoln National Life Ins. Co, Ft. Wayne, Ind. 46801
- 1966 BOGATY, JEANETTE D (Mrs.), 22 Glen Brook Crest Dr, Short Hills, N.J. 07078
- 1971 BOGGIO, WALTER E, Assistant State Actuary, Commonwealth of Massachusetts, Division of Savings Bank Life Ins, Boston, Mass. 02108

ENROLLED

- 1966 BOHN, ROBERT J., F.S.A., Actuary, Franklin Life Ins. Co., Springfield, Ill 62713
- 1971 BOIN, BRUNO V., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 914 Second Ave., Seattle, Wash 98104
- 1971 BOLEV, RUSSELL A., F.S.A., Consulting Actuary, Nelson & Warren, Inc., 5750 W. 95th St., Overland Park, Kan 66207
- 1967 BOLIN, BOB J., F.S.A., Vice-President and Actuary, Southland Life Ins. Co., Dallas, Tex 75221
- 1967 BOLIN, MADGE EDWARDS, F.S.A., A.C.A., Vice-President and Senior Actuary, Boone & Co., P.O. Box 66, Winston-Salem, N.C. 27102
- 1972 BOLNICK, HOWARD J., F.S.A., Associate Actuary, Continental Assur. Co., Chicago, Ill. 60685
- 1965 *BOLTON, WILBUR M., F.S.A., Associate Actuary, Occidental Life Ins. Co., Los Angeles, Calif 90051
- 1966 BOND, JOHN J., A.S.A., Consulting Actuary, Towers, Perrin, Forster & Crosby, Inc., Three Penn Center, Philadelphia, Pa 19102
- 1965 *BONDY, MARTIN, F.C.A.S., Vice-President and Actuary, Crum & Forster Ins. Cos., New York, N.Y. 10038
- 1965 *BONNARD, FERNAND, F.S.A., Vice-President, Financial Controls, Provident Life and Accident Ins. Co., Chattanooga, Tenn 37402
- 1965 *BONNEL, RALPH O., F.F.A.A., Actuary, 3912 Azalea St., Colorado Springs, Colo. 80907
- 1965 *BOOHER, J. EARNEST, F.S.A., 166 Ralston Ave., South Orange, N.J. 07079
- 1965 *BOOKE, SAMUEL L., F.S.A., Chairman, Executive Committee, Boone & Co., P.O. Box 66, Winston-Salem, N.C. 27102
- 1969 BOOTH, JOHN K., F.S.A., Associate Actuary, American Life Ins. Assn., 1730 Pennsylvania Ave., N.W., Washington, D.C. 20006
- 1965 *BOOTHROYD, HERBERT J., F.S.A., Vice-President—Group, New England Mutual Life Ins. Co., Boston, Mass. 02117
- 1966 BORDEN, NATHAN B., A.S.A., Associate Actuary, The Wyatt Co., 1629 K St., N.W., Washington, D.C. 20006
- 1966 BORDEN, RICHARD D., A.C.A., Associate Actuary, EBASCO Services, Inc., 100 Church St., New York, N.Y. 10007
- 1966 BORDEWICK, JAMES R., F.S.A., Consulting Actuary, George V. Stennes & Assoc., Suite 600, 2850 Metro Dr., Bloomington, Minn 55420
- 1965 *BORNHUTTER, RONALD L., F.C.A.S., Vice-President and Actuary, General Reinsur. Corp., New York, N.Y. 10022
- 1965 *BORTON, DOUGLAS C., F.S.A., F.C.A., F.C.I.A., Vice-President and Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1971 BOTHMANN, HORST P., M.C.A., Wakely & Assoc., Inc., 1467 Belleair Rd., Clearwater, Fla 33516
- 1965 *BOTKIN, LEROY V., F.S.A., Vice-President and Corporate Actuary, Continental Assur. Co., Chicago, Ill. 60685
- 1970 BOUCHER, PAUL E., A.S.A., Associate Director, Pension Development and Sales, Prudential Ins. Co., Newark, N.J. 07101
- 1966 BOULET, GERALD F., A.S.A., Consulting Actuary, 111 Billings St., Sharon, Mass 02067
- 1965 *BOURDEAU, PAUL T., F.S.A., Second Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn 06115
- 1965 *BOWERMAN, WALTER G., F.S.A., F.C.A., 201 Fort Lee Rd., Leonia, N.J. 07605
- 1965 *BOWERS, NEWTON L., JR., F.S.A., Professor of Actuarial Science, College of Business Administration, Drake University, Des Moines, Iowa 50311

ENROLLED

- 1965 *BOWLES, THOMAS P., JR., F.S.A., F.C.A., F.F.A.A., (Vice-President), 535 Heard's Ferry Rd., N.W., Atlanta, Ga. 30328
- 1966 BOWLING, THOMAS B., F.S.A., Actuary, American International Life Assur. Co., New York, N.Y. 10005
- 1966 BOWMAN, GLENN L., A.C.A., 3908 Muskogee St., Des Moines, Iowa 50312
- 1973 BOWMAN, WILLIAM HAROLD, F.S.A., Assistant Actuary, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01101
- 1965 *BOYAJIAN, JOHN H., F.C.A.S., Actuary, New Jersey Manufacturers Ins. Co., Trenton, N.J. 08607
- 1966 BOYER, DONALD E., F.S.A., Vice-President and Actuary, Life Insurance Co. of Virginia, Richmond, Va. 23219
- 1965 *BOYER, JOHN F., F.S.A., M.A.A.A., Consulting Actuary, Route #3, Box 191, Chapel Hill, N.C. 27514
- 1965 *BOYLE, JAMES I., F.C.A.S., Associate Actuary, Travelers Ins. Co., Hartford, Conn. 06115
- 1965 *BOYNTON, EDWIN F., F.S.A., F.C.A., Actuary, The Wyatt Co., 1629 K St., N.W., Washington, D.C. 20006
- 1965 *BRADDOCK, JAMES H., F.S.A., Consulting Actuary, Woodbury, Conn. 06798
- 1966 BRADEN, LUCIAN J., Staff Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1971 BRADFORD, JOHN A., A.S.A., CNA/Insurance, Chicago, Ill. 60685
- 1965 *BRADY, GEORGE V., F.S.A., 315 W. 106th St., New York, N.Y. 10025
- 1965 *BRADY, ROBERT P., F.S.A., A.C.A., F.F.A.A., Executive Vice-President and Chief Actuary, Republic National Life Ins. Co., Dallas, Tex. 75222
- 1965 *BRAGG, JOHN M., F.S.A., A.C.A.S., Vice-President and Chief Actuary, Life Ins. Co. of Georgia, Atlanta, Ga. 30308
- 1970 BRAND, THOMAS G., Consultant, A. S. Hansen, Inc., 150 N. Wacker Dr., Chicago, Ill. 60606
- 1965 *BRANNIGAN, JAMES F., F.C.A.S., Assistant Vice-President and Associate Actuary, Great American Ins. Co., Los Angeles, Calif. 90030
- 1973 BRASKETT, RALPH J., F.S.A., Assistant Actuary, Teachers Ins. & Ann. Assn., New York, N.Y. 10017
- 1966 BRAUND, ROBERT G., F.S.A., President, Munich American Reassur. Co., Atlanta, Ga. 30309
- 1967 BRAVMANN, CLAUDE S., F.S.A., Managing Director, Matrix Leasing International, Inc., Bank of America Center, San Francisco, Calif. 94104
- 1965 *BREEZE, WILLIAM H., F.S.A., Executive Vice-President, Ohio National Life Ins. Co., Cincinnati, Ohio 45201
- 1965 *BRENNAN, LAWRENCE T., F.S.A., F.C.I.A., F.C.A., Vice-President and Director, Kwasha Lipton Inc., 429 Sylvan Ave., Englewood Cliffs, N.J. 07632
- 1966 BRESSLER, CHARLES E., A.S.A., Second Vice-President, Occidental Life Ins. Co., Los Angeles, Calif. 90051
- 1965 *BREWSTER, JOHN E., F.S.A., F.C.I.A., Vice-President and Actuary, Marsh & McLennan, Inc., 222 S. Riverside, Chicago, Ill. 60606
- 1972 BRIAN, ROBERT A., F.C.A.S., Conning & Co., 41 Lewis St., Hartford, Conn. 06103
- 1965 *BRIEGEL, DOROTHY BREYNAERT (MRS.), F.S.A., Resident Actuary, Meidinger & Assoc., P.O. Box 6716, Richmond, Va. 23230
- 1968 BRIEGEL, HEINZ A., F.S.A., Vice-President and Actuary, Fidelity Bankers Life Ins. Co., Richmond, Va. 23219
- 1966 BRIGGS, PHILIP, F.S.A., F.C.I.A., Senior Vice-President, Group Insurance and Pensions, Metropolitan Life Ins. Co., New York, N.Y. 10010

ENROLLED

- 1967 BRIGHT, HENRY, F.S.A., Actuary, The Wyatt Co., 733 Third Ave., New York, N.Y. 10017
- 1970 BRIMLEY, DALE B., A.S.A., Actuary, Continental Life & Accident Co., Boise, Idaho 83701
- 1965 *BRINDISE, RALPH S., F.C.A.S., Risk Consultant, Standard Oil Co. of Indiana, Box 5910A, Chicago, Ill. 60680
- 1965 *BRISCOE, J. HUELL, F.C.A., Principal, J. Huell Briscoe & Assoc., 307 N. Michigan Ave., Chicago, Ill. 60601
- 1965 *BRISTOW, FRANK M., JR., F.S.A., Assistant Vice-President and Actuary, Connecticut Mutual Life Ins. Co., Hartford, Conn. 06115
- 1971 BRITTON, WILLIAM R., JR., F.S.A., Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1970 BROCK, JAMES D., F.S.A., Actuarial Director, Prudential Ins. Co. of America, Houston, Tex. 77001
- 1965 *BROCKETT, JERRY L., F.S.A., Actuary, The Wyatt Co., 1900 Republic National Bank Tower, Dallas, Tex. 75201
- 1965 *BRODIE, NORMAN, F.S.A., Vice-President and Controller, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1968 BROGAN, HOWARD S., JR., A.S.A., Vice-President and Actuary, W. Alfred Hayes & Co., 6828 Oakland Ave., St. Louis, Mo. 63139
- 1965 *BRONSON, DORRANCE C., F.S.A., F.F.A.A., Actuary, 5505 Alta Vista Rd., Bethesda, Md. 20014
- 1970 BROOKS, ALEXANDER T., A.S.A., Senior Vice-President and Actuary, Philippine American Life Ins. Co., Manila, Philippines
- 1967 BROOKS, CHARLES E., F.S.A., Assistant Actuary, Swiss Reinsurance Co., 60 Mythenquai 8002, Zurich, Switzerland
- 1965 *BROOKS, FRANK A., JR., F.S.A., Vice-President—Data Processing, Mutual Benefit Life Ins. Co., Newark, N.J. 07101
- 1965 *BROOKS, ROGER K., F.S.A., President, Central Life Assur. Co., Des Moines, Iowa 50309
- 1966 BROOME, DOUGLAS A., Vice-President, Colonial Life & Accident Ins. Co., Columbia, S.C. 29201
- 1965 *BROPHY, JOSEPH T., F.S.A., Vice-President, Travelers Ins. Co., Hartford, Conn. 06115
- 1965 *BROSSEAU, ALDEN W., F.S.A., Vice-President—Marketing, California—Western States Life Ins. Co., Sacramento, Calif. 95804
- 1966 BROTHERS, WARREN H., A.C.A., Vice-President and Actuary, Chicago Metropolitan Mutual Assur. Co., Chicago, Ill. 60653
- 1965 *BROWN, ARNOLD B., F.S.A., 1998 Pacific Ave., San Francisco, Calif. 94109
- 1965 *BROWN, CARROLL H., F.S.A., Actuary, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01101
- 1965 *BROWN, EDWARD D., JR., A.S.A., F.C.A., F.F.A.A., 5 Yester Oaks Court, Apt. B., Greensboro, N.C. 27408
- 1967 BROWN, EVERETT G., JR., Vice-President and Actuary, United Fidelity Life Ins. Co., Dallas, Tex. 75202
- 1969 BROWN, JAN C., F.S.A., Associate Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *BROWN, JESSE D., F.S.A., Director of Research, Prudential Ins. Co., Chicago, Ill. 60601
- 1968 BROWN, LLOYD J., F.S.A., F.C.I.A., 4501 Sherbrooke St., Westmount 215, Quebec
- 1967 BROWN, MAURICE S., 3608 Saul Rd., Kensington, Md. 20795

ENROLLED

- 1969 BROWN, PETER, A.S.A., Assistant Actuary, Yorkshire General Life Assur Co , Rougier St., York, Yorkshire, England
- 1969 BROWN, ROBERT A., F.S.A., Associate Actuary, Group Pension, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1965 *BROWN, STEPHEN L., F.S.A., Vice-President and Actuary, John Hancock Mutual Life Ins Co, Boston, Mass. 02217
- 1965 *BROWN, WILLIAM A., F.S.A., President, Servesco, Inc., 300 Interstate North Parkway, Atlanta, Ga. 30339
- 1965 *BROWN, WILLIAM C., F.S.A., Vice-President, Guardian Life Ins. Co., New York, N.Y. 10003
- 1967 BROWN, WILLIAM W., JR., F.C.A.S., Associate Actuary, Liberty Mutual Ins Co., Boston, Mass. 02117
- 1965 *BROWNLEE, HAROLD J., F.S.A., F.C.I.A., Actuarial Director, Group Pensions, Prudential Ins. Co, Newark, N.J. 07101
- 1965 *BRUCE, HARLEY N., F.C.A., F.F.A.A., Chief Actuary, Harley N. Bruce & Assoc, 7620 N. Rogers Ave., Chicago, Ill. 60626
- 1965 *BRUCE, JAMES G., F.S.A., 71 W. Alpia Way, Tucson, Ariz. 85704
- 1965 *BRUCE, ROBERT E., F.C.A., F.F.A.A., Consulting Actuary, Harley N. Bruce & Assoc., 441 Park Lane, Lake Bluff, Ill., 60044
- 1965 *BRUCE, WILLIAM D., F.F.A.A., F.C.A., Actuary, Harley N. Bruce & Assoc, 7620 N. Rogers Ave., Chicago, Ill. 60626
- 1970 BRUCKMAN, PAUL S., 13 Webster Ave., Highwood, Ill. 60040
- 1966 BRUMMER, GEORGE, F.S.A., F.C.I.A., A.C.A.S., M.C.A., Vice-President, Group Life and Health, American United Life Ins Co., Indianapolis, Ind. 46206
- 1969 BRUTZMAN, F. BARD, F.S.A., M.C.A., Vice-President, Tillinghast & Co, Inc., 3400 Peachtree Rd., N.E., Atlanta, Ga. 30326
- 1966 BRYAN, WILLIAM J., JR., F.S.A., Consulting Actuary, Bryan, Pendleton & Swats, 2319 Crestmore Rd., Nashville, Tenn. 37215
- 1966 BRYANT, ARTHUR L., F.S.A., Vice-President and Secretary, State Life Ins Co, Indianapolis, Ind. 46204
- 1971 BRYANT, EDWIN T., F.S.A., Vice-President, Tillinghast & Co, Inc, 3400 Peachtree Rd., N.E., Atlanta, Ga. 30326
- 1965 *BRYCE, GEORGE M., F.S.A., 2827 Westbrook Dr., Fort Wayne, Ind. 46805
- 1970 BUBEN, PAUL, Senior Vice-President and Actuary, Independent Liberty Life Ins. Co., Grand Rapids, Mich. 49502
- 1965 *BUCHANAN, WILLIAM M., F.S.A., F.C.A., Consulting Actuary, Buchanan & Lewis, Inc, 10901 Granada Lane. Overland Park, Kan. 66211
- 1972 BUCHER, G. SCOTT, F.S.A., Associate Actuary, Provident Life & Accident Ins Co., Chattanooga, Tenn. 37402
- 1966 BUCHTER, GENE W., F.S.A., Assistant Vice-President and Associate Actuary, Southland Life Ins. Co, Dallas, Tex. 75221
- 1965 *BUCK, NORMAN F., F.S.A., Vice-President—Ordinary and District, Washington National Ins Co, Evanston, Ill. 60201
- 1965 *BUCKMAN, ALFRED L., F.S.A., Senior Vice-President and Chief Actuary, Beneficial Standard Life Ins. Co, Los Angeles, Calif. 90054
- 1965 *BUCKNELL, EARL F., F.S.A., 1906 Willowmere Dr., Des Moines, Iowa 50315
- 1970 BUCKNELL, ROBERT I., F.S.A., Actuarial Assistant, Lincoln National Life Ins Co, Fort Wayne, Ind. 46801
- 1965 *BUDD, EDWARD H., F.C.A.S., Vice-President, Travelers Ins Co., Hartford, Conn. 06115
- 1972 BUDD, GEORGE L., JR., A.S.A., Assistant Actuary, Gerber Life Ins. Co, New York, N.Y. 10022

ENROLLED

- 1965 *BUDINGER, JOSEPH A., F.S.A., 4750 N. Central Ave., Phoenix, Ariz. 85012
- 1971 BUDDINGTON, DAVID W., Connecticut Mutual Life Ins. Co., Hartford, Conn. 06115
- 1966 BUELL, CHARLES H., F.S.A., F.C.I.A., Vice-President and Actuary, Capitol Life Ins. Co., Denver, Colo. 80203
- 1967 BUFFIN, KENNETH G., F.C.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1966 BUFFINGTON, PHILIP G., A.C.A.S., Vice-President, State Farm Fire & Casualty Co., Bloomington, Ill. 61701
- 1968 BULETTE, WAYNE, F.S.A., Consulting Actuary, Zischke Organization, Inc., Crocker Plaza, San Francisco Calif. 94104
- 1965 *BUNIN, DAVID T., F.S.A., 1845 Walnut St., Suite 1600, Philadelphia, Pa. 19103
- 1965 *BUNYAN, ALDEN T., F.S.A., 26 Cumberland Rd., West Hartford, Conn. 06119
- 1970 BURGER, WILLARD N., Vice-President, Marsh & McLennan, Inc., 231 S. La Salle St., Chicago, Ill. 60604
- 1969 BURGESS, ROBERT W., F.S.A., Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1966 BURGESS, WILLIS W., JR., A.S.A., Vice-President and Actuary, Bankers Life & Casualty Co., Chicago, Ill. 60630
- 1966 BURGIN, DAVID, A.S.A., Assistant Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1965 *BURIAN, OTTO J., F.S.A., Box 200A, Route 1, Robertsville, Mo. 63072
- 1970 BURKE, ANNE D. (MRS.), Assistant Vice-President, Tillinghast & Co., Inc., 3400 Peachtree Rd., N.E., Atlanta, Ga. 30326
- 1966 BURKE, FRANK F., A.C.A., Examining Actuary, Texas Ins. Board, Dallas, Tex. 75209
- 1971 BURKE, WILLIAM P., A.S.A., Consulting Actuary, Hooker & Holcombe, Inc., 100 Constitution Plaza, Hartford, Conn. 06103
- 1966 BURKERT, GEORGE W., A.S.A., Associate Controller, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *BURLEIGH, JOHN M., F.S.A., Second Vice-President, Reinsurance Dept., Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1966 BURLEY, WINFIELD C., A.S.A., Vice-President and General Manager, Health & Welfare Life Ins. Assn., Inc., New York, N.Y. 10010
- 1965 *BURLING, IRVING R., F.S.A., Vice-President—Administration, Lutheran Mutual Life Ins. Co., Waverly, Iowa 50677
- 1967 BURNOSKY, JOHN E., F.S.A., Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
- 1965 *BURNS, WILLIAM O., F.S.A., Vice-President, State Farm Life Ins. Co., Bloomington, Ill. 61701
- 1965 *BURNS, WILLIAM R., F.S.A., Actuary, Ins. Dept., State of North Dakota, Capitol Bldg., Bismarck, N.D. 58501
- 1965 *BURRALL, CHARLES L., JR., F.C.A., Executive Vice-President, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102
- 1965 *BURROWS, RICHARD A., F.S.A., Johnson & Higgins of Pennsylvania, Inc., 120 S. 17th St., Philadelphia, Pa. 19103
- 1965 *BURSTEIN, RICHARD B., F.S.A., Vice-President and Actuary, Manhattan Life Ins. Co., New York, N.Y. 10019
- 1965 *BURTON, BURTON E., F.S.A., Group Div. Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
- 1965 *BUSH, FRANK J., F.S.A., Associate Group Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117

ENROLLED

- 1966 BUTCHER, MARJORIE V (Mrs), A S A , Lecturer in Mathematics, Trinity College, Hartford, Conn. 06106
- 1965 *BUTCHER, ROBERT W , F S A , Actuary, Travelers Ins. Co., Hartford, Conn. 06115
- 1970 BUTLER, WILLIAM E., Executive Vice-President and Actuary, Automotive Life Ins Co , New Orleans, La. 70152
- 1965 *BYRNE, HARRY T , F C.A.S., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
- 1966 BYRNE, JAMES T , A S A , R F D 1, Bradford, R.I 02808
- 1966 BYRNE, JOHN J., A.S.A., Vice-President, Travelers Ins. Co , Hartford, Conn 06115
- 1965 *CAHILL, JAMES M., F C.A.S , 6 Balfour Lane, Ramsey, N J. 07446
- 1965 *CAIN, LAVERNE W , F.S.A., Second Vice-President, Massachusetts Mutual Life Ins. Co., Springfield, Mass 01111
- 1966 CALLAHAN, ROBERT J., F.S.A., Supervising Actuary (Life), New York State Ins. Dept., 324 State St , Albany, N.Y 12210
- 1965 *CALVERT, GEOFFREY, N., F.C.A., F C I.A., A S A , 525 Towner Rd., RR 1, Sidney, British Columbia
- 1965 *CAMERON, FREELAND R., F.C.A.S., 2415 East Club Drive, N E , Atlanta, Ga. 30319
- 1965 *CAMERON, JOHN L , F.S.A., 5179 Hidden Harbor Rd , Siesta Key, Sarasota Fla. 33581
- 1965 *CAMP, KINGSLAND, F S A , Shelburne-Murray Hill Hotel, Lexington Ave. at 37th St., New York, N.Y 10016
- 1969 CAMPBELL, CHARLES E , Consulting Actuary, Ciernia Co , 900 E Louisiana, Denver, Colo 80210
- 1965 *CAMPBELL, DONALD F., F.C A , Consulting Actuary, 221 N La Salle St , Chicago, Ill. 60601
- 1965 *CAMPBELL, GEORGE C , F S A , 360 Troy Rd., Parsippany, N J. 07054
- 1965 *CAMPBELL, KENNETH R , F S A , F C I.A., Vice-President, Meidinger & Assoc., Inc , P.O Box 6716, Richmond, Va 23230
- 1966 CAMPBELL, N DOUGLAS, F S A , F C I.A , Senior Vice-President and Chief Actuary, Crown Life Ins Co., Toronto 285, Ontario
- 1965 *CAMPBELL, NORMAN L , F S A , Executive Vice-President, Operations and Services, National Life Ins. Co., Montpelier, Vt 05602
- 1967 CAMPBELL, PAUL A , F S A , A C.A., Actuary, Hartford Life Ins. Co., Hartford, Conn 06115
- 1973 CAMUS, RICHARD F, F.S.A., Richard Camus & Assoc , Inc , 3000 Gen De Gaulle Dr., Suite 203, New Orleans, La 70114
- 1971 CANDELARIO, PETER C., A S A , Church Life Ins. Corp., New York, N.Y. 10017
- 1965 *CANNON, GARNETT E , F S A , 4470 S W. Greenleaf Dr . Portland, Ore 97221
- 1966 CANNON, LESLIE A., F S A , F C I.A., Director, Individual Products, Great-West Life Assur Co , Winnipeg, Manitoba R3C 3A5
- 1967 CAPUTO, RALPH N, Manager, Government and Industry Relations Dept , Insurance Services Office, New York, N.Y. 10038
- 1966 CARBERRY, JOHN P., F.S.A., Senior Consultant, A S Hansen, Inc , 900 Wilshire Blvd , Los Angeles, Calif 90017
- 1970 CARBONE, ROBERT F, F S A , Associate Group Actuary, John Hancock Mutual Life Ins Co , Boston, Mass. 02117
- 1971 CARDACE, DOMINICK A, A.S.A, Consulting Actuary, Kwasha Lipton Inc , 429 Sylvan Ave , Englewood Cliffs, N.J. 07632

ENROLLED

- 1970 CARDINAL, CLAYTON A., F.S.A., Vice-President and Actuary, Time Insurance Co., Milwaukee, Wis. 53203
- 1970 CARGILL, LEONARD R., JR., F.S.A., Vice-President and Actuary, Lamar Life Ins. Co., Jackson, Miss. 39201
- 1965 *CARLETON, JOHN W., F.C.A.S., Vice-President, Liberty Mutual Ins. Co., Boston, Mass. 02117
- 1973 CARLIN, JAMES G., F.S.A., Vice-President and Actuary, Northern Life Ins. Co., Seattle, Wash. 98115
- 1968 CARLSON, DENNIS L., A.S.A., Actuary, Rural Security Life Ins. Co., Madison, Wis. 53701
- 1969 CARLSON, EDWIN A., F.C.A.S., Assistant Systems Director, Travelers Ins. Co., Hartford, Conn. 06115
- 1965 *CARLSON, GEORGE B., F.C.A., A.S.A., President, G. B. Carlson & Co., Inc., 261 Madison Ave., New York, N.Y. 10016
- 1970 CARLSON, STEPHEN C., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 115 N. Pennsylvania Ave., Indianapolis, Ind. 46204
- 1966 CARNACHAN, ROBERT S., A.C.A., R. S. Carnachan & Assoc., 530 W. Sixth St., Los Angeles, Calif. 90014
- 1968 CARNAHAN, CLARENCE E., F.S.A., Associate Actuary, National Life & Accident Ins. Co., Nashville, Tenn. 37250
- 1966 CARPENTER, CLAYTON C., JR., F.S.A., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
- 1968 CARPENTER, DAVID R., F.S.A., Second Vice-President and Chief Actuary, Occidental Life Ins. Co., Los Angeles, Calif. 90051
- 1966 CARPENTER, NICHOLAS H., A.S.A., F.I.A., Financial Director, Abbey Life Assur. Co., Ltd., 1-3 St. Paul's Churchyard, London, EC4M8AR, England
- 1965 *CARPENTER, ROBERT D., F.S.A., Vice-President—Group, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19172
- 1965 *CARRIGAN, MICHAEL R., F.S.A., Consulting Actuary, 535 S. Alexandria Ave., Los Angeles, Calif. 90020
- 1969 CARRIGAN, PATRICK, A.S.A., Actuary, U.S. Government, Veterans Adminis., 810 Vermont Ave., N.W., Washington, D.C. 20420
- 1966 CARROLL, WILLIAM J., F.S.A., 45 Hamlet St., Arlington, Mass. 02174
- 1966 CARROLL, WILLIAM JOSEPH, A.C.A., Group Actuary and Director, Group Internal Ins. Operations, Bankers Life & Casualty Co., Chicago, Ill. 60630
- 1971 CARSON, DAVID E. A., A.C.A.S., Senior Vice-President, Hartford Ins. Group, Hartford, Conn. 06115
- 1966 CARSON, EVELYN G. (MRS.), M.C.A., Assistant Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1970 CARSON, RICHARD N., F.S.A., Associate Actuary, American General Life, Houston, Tex. 77001
- 1967 CARTER, RICHARD M., Vice-President, Tax Actuary, Kentucky Central Life Ins. Co., Lexington, Ky. 40507
- 1973 CARTER, STEPHEN T., F.S.A., Group Actuary, Provident Life & Accident, Chattanooga, Tenn. 37402
- 1966 CARTER, WARREN, A., A.S.A., Actuarial Officer, Teachers Ins. & Annuity Assn., New York, N.Y. 10017
- 1965 *CASE, DANIEL F., F.S.A., Associate Actuary, American Life Ins. Assn., 1730 Pennsylvania Ave., N.W., Washington, D.C. 20006
- 1970 CASTELLS, MANUEL F., A.S.A., M.C.A., Vice-President, Kwasha Lipton Inc., 429 Sylvan Ave., Englewood Cliffs, N.J. 07632

ENROLLED

- 1971 CASTROVINCI, BASIL, President, Titan Actuarial Services, Inc., 853 Broadway, New York, N.Y. 10003
- 1968 CATON, JOHN C., F.S.A., Actuary, Personal Ins., American United Life Ins. Co., Indianapolis, Ind. 46206
- 1971 CAUTIN, MURRAY, A.S.A., Assistant Actuary, Savings Bank Life Ins. Fund, New York, N.Y. 10017
- 1966 CAVALLO, DOMINICK, F.S.A., Group Actuary, New York Life Ins. Co., New York, N.Y. 10010
- 1965 *CAVELL, DAVID J., F.C.A., Actuary, Cavell & Ain, Leader Bldg., Cleveland, Ohio 44114
- 1971 CECIL, JOHN D., A.S.A., Assistant Actuary, Western-Southern Life Ins. Co., Cincinnati, Ohio 45202
- 1968 CERNEKA, THOMAS P., F.S.A., Chief Actuary, McCready Pension Engineers, Inc., 300 E. Fall Creek Pkwy., Indianapolis, Ind. 46205
- 1965 *CHADWICK, GEORGE R., JR., F.S.A., Actuary, Pensions and Field Service, Aetna Variable Annuity Life Ins. Co., Hartford, Conn. 06115
- 1969 CHADWICK, RICHARD A., A.S.A., Assistant Vice-President, Marsh & McLennan, Inc., One Oliver Plaza, Pittsburgh, Pa. 15222
- 1965 *CHALLENGER, JAMES O., F.S.A., 13 N. Queen St., Bergenfield, N.J. 07621
- 1965 *CHAMBERLAIN, THOMAS T., A.S.A., F.C.A., Consulting Actuary, Montgomery & Chamberlain, First National Bldg., Fort Worth, Tex. 76102
- 1966 CHAMBERS, WILLIAM T., A.S.A., Assistant Director of Underwriting, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202
- 1965 *CHAMPE, JOHN E., F.S.A., Assistant Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1972 CHANDLER, ROBERT M., F.S.A., Assistant Actuary, Milliman & Robertson, Inc., 914 Second Ave., Seattle, Wash. 98104
- 1965 *CHANG, YUAN, F.S.A., Vice-President, Travelers Ins. Co., Hartford, Conn. 06115
- 1966 CHAPIN, EDWARD L., A.S.A., Partner, Coates & Crawford, 301 E. Colorado Blvd., Pasadena, Calif. 91101
- 1965 *CHAPIN, WALTER L., F.S.A., F.C.I.A., President, Walter L. Chapin, Inc., 720 Park Ave., Mahomet, Minn. 55115
- 1966 CHAPMAN, ALLAN L., A.S.A., Associate Actuary and Assistant Vice-President, Pennsylvania Life Ins. Co., Santa Monica, Calif. 90406
- 1965 *CHAPMAN, FREDERIC P., F.S.A., 21 Cedar Waxwing, Sea Pines Plantation, Hilton Head Island, S.C. 29928
- 1965 *CHAPMAN, PETER I., F.S.A., Second Vice-President and Actuary, Mutual Benefit Life Ins. Co., Newark, N.J. 07101
- 1965 *CHARLTON, IAN M., F.S.A., Vice-President and Actuary, Aetna Variable Annuity Life Ins. Co., Hartford, Conn. 06115
- 1965 *CHAUNPK, MILTON F., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 150 Strafford Ave., Wayne, Pa. 19087
- 1965 *CHEETHAM, MCCLAIN, F.S.A., Fellow Actuary, 3213 Mountview Rd., Columbus, Ohio 43221
- 1965 *CHELLGRFN, NORTON W., F.S.A., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
- 1965 *CHERLIN, GEORGE, F.S.A., A.C.A.S., Associate Mathematician, Mutual Benefit Life Ins. Co., Newark, N.J. 07101
- 1967 CHERNOFF, VICTOR B., F.S.A., Internal Revenue Service, Twelfth St. and Constitution Ave., N.W., Washington, D.C. 20224
- 1965 *CHERRY, HAROLD, F.S.A., Second Vice-President and Actuary, New York Life Ins. Co., New York, N.Y. 10010

ENROLLED

- 1966 CHESLIK, LAWRENCE H, A.S.A., Manager, Prudential Ins. Co., Minneapolis, Minn. 55440
- 1965 *CHESTER, GEORGE D, F.S.A., 104 Pioneer Dr., West Hartford, Conn. 06117
- 1966 CHIAPPETTA, ROBERT N., A.S.A., Director of Statistical Services, Institute of Life Ins., New York, N.Y. 10017
- 1972 CHIROLAS, WILLIAM P, JR., A.S.A., Associate Actuary, Massachusetts Savings Bank Life, Boston, Mass. 02108
- 1966 CHMELY, ROBERT M., F.S.A., Assistant Actuary, Prudential Ins. Co., Newark, N.J. 07101
- 1970 CHORPITA, FRED M., A.C.A.S., Actuary, Pennsylvania Manufacturers' Association Ins. Co., Philadelphia, Pa. 19107
- 1966 CHRISTENSEN, WESLEY R., A.S.A., Secretary—Group Division, Aetna Life & Casualty, Hartford, Conn. 06115
- 1965 *CHRISTIAN, DELOS H., F.S.A., Executive Vice-President, Life Ins. Co. of Virginia, Richmond, Va. 23219
- 1965 *CHRISTMAN, JOSEPH A., F.S.A., 530 E. 23rd St., New York, N.Y. 10010
- 1965 *CHRISTMAS, WILLIAM R., F.S.A., P.O. Box 22, Underhill Center, Vt. 05490
- 1973 CHRISTOPHERSON, JON C., A.S.A., Actuary, Northern National Life Ins. Co., Bismarck, N.D. 58501
- 1966 CHURCH, HARRY M., A.S.A., A.C.A.S., Partner, Coates & Crawford, 301 E. Colorado Blvd., Pasadena, Calif. 91101
- 1966 CHURCHILL, J. DOUGLAS, Consulting Actuary, 1007 Ft. Worth Ave., Dallas, Tex. 75208
- 1970 CILLIÉ, GABRIEL G., F.S.A., Associate Actuarial Director, Prudential Ins. Co., Newark, N.J. 07101
- 1966 CLARE, JAMES L., F.S.A., F.C.I.A., Manager—Tax Planning, Confederation Life Ins. Co., Toronto, Ontario M4W 1H1
- 1968 CLARK, CHESTER D., F.S.A., Consultant, Towers, Perrin, Forster & Crosby, Inc., 1900 Bldg., Century City, Los Angeles, Calif. 90067
- 1965 *CLARK, FREDERICK W., F.S.A., 281 Turtle Back Rd., New Canaan, Conn. 06840
- 1965 *CLARK, HELEN L. (Miss), F.S.A., 3004 Lake Shore Dr., Indianapolis, Ind. 46205
- 1972 CLARK, JOHN P., F.S.A., Associate Actuary, Paul Revere Life Ins. Co., Worcester, Mass. 01608
- 1965 *CLARK, KENNETH J., F.S.A., Second Vice-President and Actuary, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801
- 1965 *CLARK, KENNETH T., F.S.A., F.C.I.A., Consulting Actuary, Milliman & Robertson, Inc., 1300 Yonge St., Toronto, Ontario M4T 1X3
- 1967 CLARK, RAY A., Senior Vice-President, College Life Ins. Co., Indianapolis, Ind. 46206
- 1969 CLARK, MORIS C., F.S.A., Actuary, Baltimore Life Ins. Co., Baltimore, Md. 21204
- 1968 CLARKE, GEORGE F. S., F.S.A., F.C.I.A., Executive Vice-President, Sun Life Assur. Co. of Canada, Montreal 101, Quebec
- 1971 CLARKE, GORDON W., JR., A.S.A., Assistant Director, Travelers Ins. Co., Hartford, Conn. 06115
- 1971 CLARKE, HARRY E., F.S.A., F.C.I.A., Associate Group Actuary, Crown Life Ins. Co., Toronto, Ontario M4W 1B8
- 1965 *CLARKE, JOHN W., F.S.A., F.C.A.S., M.C.A., 2645 El Cerrito, San Luis Obispo, Calif. 93401

ENROLLED

- 1967 CLEAVER, WILLIAM J., Box 361, RR 1, Westfield, Ind. 46074
- 1967 CLEMENT, Donald F., F.S.A., A.C.A., Tillinghast & Co., Inc., 3400 Peachtree Rd., N.E., Atlanta, Ga. 30326
- 1970 CLENNON, BARTON H., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 914 Second Ave., Seattle, Wash. 98104
- 1970 CLERIHUE, A. DONALD, F.S.A., Associate Actuary, Fidelity Mutual Life Ins. Co., Philadelphia, Pa. 19101
- 1966 CLIPPINGDALE, JOHN L. M., F.S.A., F.C.I.A., Assistant Vice-President, Corporate Actuarial, Confederation Life Ins. Co., Toronto, Ontario
- 1970 CLYNE, JOHN M., A.S.A., Assistant Actuary, American Life Ins. Co., New York, N.Y. 10005
- 1965 *COATES, BARRETT N., F.S.A., F.C.A.S., F.F.A.A., 1007 Cragmont Ave., Berkeley, Calif. 94708
- 1965 *COATES, BARRETT N., JR., A.F.A.A., F.S.A., A.C.A., Partner, Coates & Crawford, Crocker Plaza, San Francisco, Calif. 94104
- 1965 *COATES, CLARENCE S., A.S.A., F.C.A.S., 1730 Washington Ave., Wilmette, Ill. 60091
- 1965 *COATES, ROBERT P., F.S.A., Vice-President and Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1966 COATES, WILLIAM D., A.C.A.S., Vice-President, National Ben Franklin Life Ins. Corp., Chicago, Ill. 60606
- 1966 COBLE, ROGER W., A.C.A., Vice-President and Actuary, Ron Stever & Co., 2999 W. Sixth St., Los Angeles, Calif. 90005
- 1966 COCHEU, LINCOLN C., JR., A.S.A., 1289 Norwich Rd., Jacksonville, Fla. 32207
- 1966 COCHRANE, WILLIAM R., A.S.A., Vice-President and Actuary, National Reserve Life Ins. Co., Topeka, Kan. 66601
- 1965 *CODY, DONALD D., F.S.A., Senior Vice-President, New England Mutual Life Ins. Co., Boston, Mass. 02117
- 1969 CODY, FRANCIS X., F.S.A., Vice-President, Jesup & Lamont, Inc., 25 Broadway, New York, N.Y. 10004
- 1972 COHEN, IRA, F.S.A., Senior Actuary, Internal Revenue Service, Washington, D.C. 20224
- 1966 COHN, HOWARD T., A.S.A., Vice-President—Group Executive Financial Services, International Telephone & Telegraph Corp., 320 Park Ave., New York, N.Y. 10022
- 1968 COLE, JOHN M., F.S.A., Muenchener de Mexico, S.A., Mariano Escobedo 510, Mexico 5, D.F., Mexico
- 1965 *COLE, LINDEN N., F.S.A., Actuary, Mutual Benefit Life Ins. Co., Newark, N.J. 07101
- 1965 *COLE, RAYMOND E., F.S.A., F.C.I.A., M.C.A., Partner, Hewitt Associates, Masswood Park Bldg., 3505 Broadway, Oakland, Calif. 94611
- 1970 COLEMAN, CHARLIE K., Assistant Actuary, United Family Life Ins. Co., Atlanta, Ga. 30301
- 1965 *COLEMAN, JAMES F., F.S.A., 79 N. Moger Ave., Mt. Kisco, N.Y. 10549
- 1969 COLLETT, ROBERT L., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 914 Main St., Houston, Tex. 77002
- 1969 COLLIER, CLARENCE E., A.S.A., Illinois Mutual Life & Casualty Co., Peoria, Ill. 61602
- 1966 COLLINS, JAMES H., F.C.A., Assistant Vice-President, Marsh & McLennan, Inc., 515 Olive St., St. Louis, Mo. 63101

ENROLLED

- 1965 *COLLINS, RUSSELL M., F.S.A., Senior Vice-President—Insurance Operations, Western Life Ins. Co., St. Paul, Minn. 55102
- 1973 COLLINS, WILLIAM J., F.S.A., Assistant Actuary, Gulf Life Ins. Co., Jacksonville, Fla. 32207
- 1970 COLTON, EDWARD H., F.S.A., Associate Controller, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1972 COLVER, CHARLES F., F.S.A., Associate Actuary, Tracor Computing Corp., 1705 Guadalupe St., Austin, Tex. 78701
- 1972 COMEY, DALE R., F.C.A.S., Actuary, Hartford Ins. Group, Hartford, Conn. 06115
- 1965 *COMPERE, JAMES L., F.S.A., Assistant Director of Underwriting, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202
- 1968 CONAHAN, MICHAEL I., Vice-President and Actuary, Home Life Ins. Co. of America, Philadelphia, Pa. 19105
- 1972 CONEFRY, MICHAEL A., A.S.A., Assistant Manager—Employee Benefit Programs, Bethlehem Steel Corp., Martin Tower, Bethlehem, Pa. 18016
- 1965 *CONKLIN, HARVEY H., F.S.A., Consulting Actuary, 15 Cedar Crest Dr., Westely, R.I. 02891
- 1965 *CONLEY, WILLIAM, F.C.A., Chief Life Actuary, Michigan Ins. Dept., Lansing, Mich. 48912
- 1965 *CONNELL, WILLIAM S., F.S.A., 31 Edgewood Rd., Durham, N.H. 03824
- 1965 *CONNOLLY, CHARLES H., F.S.A., Partner, Strong & Thompson—Consulting Actuaries, 511 N. Akard St., Dallas, Tex. 75201
- 1965 *CONNORS, JAMES J., F.S.A., Vice-President, New York Life Ins. Co., New York, N.Y. 10010
- 1966 CONNORS, JOHN A., F.C.A., Chairman of the Executive Committee, Kwasha Lipton Inc., 429 Sylvan Ave., Englewood Cliffs, N.J. 07632
- 1965 *CONRAD, FLORENCE S. (Miss), F.C.A., Supervisor, Coopers & Lybrand, 1251 Avenue of the Americas, New York, N.Y. 10020
- 1965 *CONRAD, JEAN G. (Mrs.), F.C.A., F.F.A.A., Actuary, Brown, Conrad, Richardson & Flott, Inc., 423 Bulkley Bldg., Cleveland, Ohio 44115
- 1965 *CONROD, STUART F., F.S.A., 4400 Exeter Drive, Sarasota, Fla. 33577
- 1965 *CONTE, JOSEPH P., A.C.A.S., F.F.A.A., Vice-President, Bermans Motor Express, Inc., P.O. Box 1566, Binghamton, N.Y. 13902
- 1968 COOK, CHARLES F., F.C.A.S., Vice-President and Chief Actuary, United Services Automobile Assn., San Antonio, Tex. 78215
- 1972 COOK, DAVID W., F.S.A., Assistant Actuary—Group Insurance, Ohio National Life Ins. Co., Cincinnati, Ohio 45230
- 1965 *COOK, EDWIN A., F.C.A.S., President and General Manager, Interboro Mutual Indemnity Ins. Co., Mineola, N.Y. 11501
- 1965 *COOK, GERALD R., F.S.A., Supervising Actuary (Life), New York State Employees' Retirement System, Albany, N.Y. 12225
- 1965 *COOK, JOHN H., F.S.A., Associate Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 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—Actuary, Hospital Service Corp., 233 N. Michigan Ave., Chicago, Ill. 60601
- 1969 COOPER, DONALD R., F.S.A., Executive Vice-President, Transport Life Ins. Co., Fort Worth, Tex. 76102
- 1966 COOPER, G. ASHLEY, A.S.A., F.C.I.A., Vice-President, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001

ENROLLED

- 1965 *COOPER, JACK J., F.S.A., Group Actuary, Liberty Life Ins. Co., Greenville, N C. 29602
- 1967 COOPER, KEITH H., F.S.A., Vice-President, Towers, Perrin, Forster & Crosby, Ltd., P.O. Box 281, Toronto-Dominion Centre, Toronto 1, Ontario
- 1969 COOPER, WARREN P., A.C.A.S., Vice-President and Actuary, Chubb & Son, Inc., 51 John F Kennedy Pkwy, Short Hills, N.J. 07078
- 1971 COOPERSTEIN, STEVE P., F.S.A., Assistant Actuary, Metropolitan Life Ins. Co., New York, N Y 10010
- 1971 COPELAND, THOMAS C., III, F.S.A., Assistant Vice-President, Nationwide Corp., Columbus, Ohio 43216
- 1971 COPESTAKES, ARTHUR D., American Mutual Ins. Co., Wakefield, Mass 01880
- 1965 *CORBETT, GARY, F.S.A., F.C.I.A., Vice-President, SAFECO Life Insurance Co., Seattle, Wash 98185
- 1966 CORBETT, RICHMOND M., A.C.A., Vice-President, Northwest National Bank of Chicago, 3985 Milwaukee Ave., Chicago, Ill. 60641
- 1966 CORCORAN, REGINA I. (MISS), Consultant, Nelson & Warren, Inc., 5750 West 95th Street, Overland Park, Kan 66207
- 1965 *CORCORAN, WILLIAM M., F.C.A.S., F.S.A., 7 Arden Dr., Hartsdale, N.Y. 10530
- 1967 COSBURN, W. DALE, F.S.A., F.C.I.A., Group Actuary, Imperial Life Assurance Co., Toronto 7, Ontario
- 1965 *COSBY, BYRON, JR., F.S.A., 2400 Virginia Ave., N.W., Washington, D.C. 20027
- 1970 COSTELLO, EDWARD T., Alexander & Alexander, Inc., 2 N. Riverside Plaza, Chicago, Ill. 60606
- 1972 COSTON, THOMAS L., F.S.A., Vice-President, Transport Life Ins. Co., Fort Worth, Tex. 76102
- 1966 COUTTS, ALAN H., A.S.A., F.C.I.A., Vice-President and Actuary, Ainsworth Associates, Inc., 120 Broadway, New York, N.Y. 10005
- 1966 COWAN, PAUL C., A.S.A., F.C.A., President and Chief Actuary, Cowan Actuarial Co., Hibben Bldg., Cincinnati, Ohio 45202
- 1967 COWARD, LAURENCE E., A.S.A., F.C.I.A., F.C.A., Executive Vice-President, William M. Mercer Ltd., 7 King St., E., Toronto, Ontario M5C 1A2
- 1965 *COWELL, MICHAEL J., F.S.A., Second Vice-President—Planning and Research, State Mutual Life Assurance Co. of America, Worcester, Mass. 01605
- 1966 COWEN, JAMES L., A.S.A., F.C.A., Chairman, U.S. Railroad Retirement Board, 844 Rush St., Chicago, Ill. 60611
- 1965 *CRAGOE, ARTHUR C., F.S.A., Senior Vice-President, Actuarial, Franklin Life Ins. Co., Springfield, Ill. 62713
- 1965 *CRAIG, DOUGLAS S., F.S.A., 5 Deerhill Dr., Ho-Ho-Kus, N.J. 07423
- 1967 CRAIG, PHILIP J., Vice-President and Actuary, Tower Life Ins. Co., San Antonio, Tex. 78205
- 1966 CRAIG, ROBERT E., III, A.S.A., Assistant Actuary, Pan-American Life Ins. Co., New Orleans, La. 70119
- 1971 CRANDALL, HAROLD E., F.S.A., Consulting Actuary, P.O. Box 707, Alhambra, Calif. 91802
- 1971 CRANDALL, WILLIAM H., F.C.A.S., Vice-President, Underwriting, Insurance Co. of North America, Philadelphia, Pa. 19101
- 1965 *CRANE, HOWARD G., F.C.A.S., Vice-President and Consultant, General Reinsurance Corp., New York, N.Y. 10022
- 1965 *CRAPO, RAYMOND L., F.S.A., Consulting Actuary, 1725 K St., N.W., Washington, D.C. 20006

ENROLLED

- 1965 *CRAWFORD, ANGUS L., F.C.A., A.S.A., Partner, Coates & Crawford, Consulting Actuaries, Crocker Plaza, San Francisco, Calif. 94104
- 1970 CRAWFORD, CHARLES P., F.S.A., Consulting Actuary, Pacific Heritage Services, 1020 S.W. Taylor St., Portland, Ore. 97205
- 1970 CRAWFORD, DAVID, F.S.A., Associate Actuary, The Wyatt Co., 1629 K St., N.W., Washington, D.C. 20006
- 1968 CRAWFORD, J. DICKSON, F.S.A., F.C.I.A., Director of Marketing Services, North American Life Assur. Co., Toronto 1, Ontario
- 1966 CRAWFORD, JOHN P., M.C.A., Consulting Actuary, 4545 N. Lincoln Blvd., Oklahoma City, Okla. 73105
- 1966 CRAWFORD, WILLIAM H., A.C.A.S., 329 Avila Way, San Mateo, Calif. 94402
- 1965 *CRIMMINS, JOSEPH B., F.S.A., Executive Vice-President, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1966 CROCKER, THOMAS F., F.C.A., Vice-President and Actuary, Hospital Service of Southern California, 4777 Sunset Blvd., Los Angeles, Calif. 90027
- 1965 *CROFTS, GEOFFREY, F.S.A., A.C.A.S., Dean and Director, Graduate School of Actuarial Science, Northeastern University, 360 Huntington Ave., Boston, Mass. 02115
- 1971 CRONQUIST, NEIL R., A.S.A., M.C.A., Senior Consultant, William A. Dreher & Assoc., Inc., 444 Madison Ave., New York, N.Y. 10022
- 1965 *CROOT, DARREL J., F.S.A., A.C.A., Manager, New York Office, A. S. Hansen, Inc., 600 Third Ave., New York, N.Y. 10016
- 1965 *CROSS, ROWLAND E., F.S.A., A.C.A., Executive Consultant—Group Pensions, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *CROSSON, WILLIAM H., III, F.S.A., Assistant Vice-President and Associate Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1972 CROUNSE, JEROME B., F.S.A., Assistant Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *CROUSE, CHARLES W., F.C.A.S., Assistant Professor of Mathematics, Cleveland State University, Cleveland, Ohio 44115
- 1965 *CROWDER, A. NORMAN, III, F.S.A., Consultant, Towers, Perrin, Forster & Crosby, Inc., 1 Boston Place, Boston, Mass. 02108
- 1965 *CROWE, JOSEPH F., F.S.A., Actuary—Life Division, Aetna Life & Casualty, Hartford, Conn. 06115
- 1970 CROWE, NANCY R. (MISS), A.S.A., Assistant Actuary, Business Men's Assur. Co., Kansas City, Mo. 64141
- 1965 *CROWLEY, JAMES H., JR., F.C.A.S., Assistant Vice-President—Comptroller's Dept., Aetna Life & Casualty, Hartford, Conn. 06115
- 1965 *CROWTHER, T. ARNOL, F.S.A., 10609 White Mountain Rd., Sun City, Ariz. 85351
- 1966 CRYAN, JAMES J., F.S.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1965 *CUBELLO, FRANK D., F.S.A., 15 Coleridge Rd., Short Hills, N.J. 07078
- 1965 *CUETO, MANUEL R., F.S.A., 211 Dover Rd., Manhasset, N.Y. 11030
- 1965 *CUMMING, JOHN B., F.S.A., Equitable Life Assur. Soc., New York, N.Y. 10019
- 1971 CUMMINGS, RICHARD T., F.S.A., 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
- 1965 *CUNNINGHAM, WILLIAM, F.S.A., F.C.I.A., Vice-President and Group Actuary, Pacific Mutual Life Ins. Co., Newport Beach, Calif. 92663

ENROLLED

- 1972 CURLEE, RONALD K , F.S.A., Vice-President and Actuary, American-Amicable Life Ins Co , Waco, Tex. 76703
- 1966 CURRY, ALAN C., F.C.A.S., Vice-President and Actuary, State Farm Mutual Automobile Ins. Co., Bloomington, Ill. 61701
- 1965 *CURRY, HAROLD E., Consultant, RR 1, Carlock, Ill 61725
- 1965 *CURTIS, JAMES A., F.S.A., Consulting Actuary, Milliman & Robertson, Inc , 914 Second Ave., Seattle, Wash 98104
- 1965 *CUSHING, ARTHUR M., F.S.A., F.C.I.A., Actuary, Dept of Ins , Ottawa, Ontario K2A 0H2
- 1970 CUTLIP, WILLIAM C , A.S.A., Actuary, CUNA Mutual Ins. Soc., Madison, Wis 53701
- 1971 CZUPEK, TED A , A.S.A., Assistant Vice-President and Director, Continental Assur. Co , Chicago, Ill. 60604
- 1966 DACKOW, OREST T., F.S.A., F.C.I.A., Director—Corporate Planning, Great-West Life Assur. Co., Winnipeg 1, Manitoba
- 1970 DAHLMAN, GARY E., F.S.A., Consulting Actuary, Milliman & Robertson, Suite 1005, 718 Seventeenth St , Denver, Colo 80202
- 1966 DAHME, ORVAL E., F.C.A.S., Senior Associate Actuary, State Farm Mutual Automobile Ins. Co., Bloomington, Ill 61701
- 1965 *DAHN, DONALD B., F.C.A., 5744 N Delaware St , Indianapolis, Ind. 46220
- 1965 *DALE, STANLEY W , F.S.A., President, Stanley W. Dale & Assoc , 4315 Frances St., Omaha, Nebr 68105
- 1972 DALLAS, KEITH J., F.S.A., Assistant Actuary, Massachusetts Mutual Life Ins. Co., Springfield Mass. 01101
- 1965 *DALTON, EDWARD F , F.S.A., Second Vice-President and Actuary, Phoenix Mutual Life Ins. Co , Hartford, Conn 06115
- 1965 *DALY, BRIAN L , I.S.A., Senior Vice-President, Penn Mutual Life Ins Co , Philadelphia, Pa 19105
- 1966 DALY, PETER, F.S.A., F.C.I.A., F.F.A.A., Vice-President, Research and Planning, Independent Order of Foresters, Don Mills, Ontario
- 1967 DAMIA, ANDREW P., Assistant Vice-President, Marsh & McLennan, 70 Pine St., New York, N.Y. 10005
- 1965 *DANA FRANKLIN B., F.S.A., Assistant Director and Actuary, U.S. General Accounting Office, Washington, D.C 20548
- 1965 *DANDY, WILLIAM B., F.S.A., President and Chief Executive Officer, Directors Life Ins Co , Los Angeles, Calif. 90005
- 1966 DANIELS, DAVID A., F.S.A., M.C.A., Principal, Lybrand, Ross Bros. & Montgomery, 1251 Avenue of the Americas, New York, N.Y 10020
- 1965 *DANIELS, JOHN P , F.S.A., Actuary, The Wyatt Co , 1262 Suburban Station Bldg., Philadelphia, Pa 19103
- 1966 DANT, THOMAS M , F.S.A., Consulting Actuary, Peat, Marwick, Mitchell & Co., 629 S. Spring St , Los Angeles, Calif. 90014
- 1965 *DANZINGER, LEO J , F.S.A., 5905 47th Ave., N., St. Petersburg, Fla 33709
- 1965 *DAOUST, JOSEPH H , F.C.A., President, J. H. Daoust & Co., 24820 Michigan Ave , Dearborn, Mich. 48124
- 1965 *DARNTON, JOHN M., F.S.A., Consulting Actuary, Nelson & Warren, Inc , 222 S Central Ave., St. Louis, Mo 63105
- 1965 *DASKAIS, RICHARD, F.S.A., F.C.A., Daskais & Walls. Inc , 2 N. Riverside Plaza, Chicago, Ill. 60606
- 1965 *DASTUR, F. N . F.S.A., President, Management Applied Programming, Inc , 6420 Wilshire Blvd , Los Angeles, Calif. 90048

ENROLLED

- 1970 DAULTON, DAVID C, F.S.A., Second Vice-President and Actuary, Capital Holding Corp, Louisville, Ky 40201
- 1969 DAVI, JOSEPH N, F.S.A., Consultant, Towers, Perrin, Forster & Crosby, Inc., 90 Park Ave., New York, N.Y. 10016
- 1965 *DAVID, FRANK H, F.S.A., Vice-President and Associate Actuary, Prudential Ins. Co, Newark, N.J. 07101
- 1966 DAVIDSON, JAMES I., Consultant, P.O. Box 1008, Olympia, Wash. 98507
- 1966 DAVIDSON, WAID J., A.S.A. Chairman of the Board, National Travelers Life Ins. Co., Des Moines, Iowa 50322
- 1965 *DAVIDSON, WAID J., JR., F.S.A., Senior Vice-President, Southland Life Ins. Co., Dallas, Tex 75221
- 1969 DAVIES, JAMES J., A.S.A., Consulting Actuary, Hazlehurst & Assoc., Inc., Suite 600, 235 Peachtree St., N.E., Atlanta, Ga. 30303
- 1965 *DAVIES, KARL M., F.S.A., Vice-President, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1966 DAVIES, RONALD S., F.S.A., F.C.I.A., President, Davies Actuarial Consulting, Ltd., Suite 501, 2221 Yonge St., Toronto, Ontario M4S 2B4
- 1972 DAVIS, EDWARD E., F.S.A., Assistant Actuary, Group Pensions, Standard Ins. Co., Portland, Ore. 97207
- 1966 DAVIS, EDWARD H., JR., A.S.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1966 DAVIS, J. KENNETH, A.S.A., 321 Wilmington Rd., Greenville, S.C. 29607
- 1970 DAVIS, JOE E., A.S.A., Assistant Actuary, Jefferson Standard Life Ins. Co., Greensboro, N.C. 27420
- 1969 DAVIS, REX C., A.C.A.S., Assistant Vice-President and Actuary, Allstate Ins. Co., Northbrook, Ill. 60062
- 1971 DAVIS, ROBERT, F.S.A., George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1965 *DAVIS, ROBERT F., F.S.A., Associate Actuary, Bankers Life Co., Des Moines, Iowa 50310
- 1971 DAVIS, ROBERT P., F.S.A., Assistant Actuary, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19105
- 1966 DAWSON, ERNEST G., M.C.A., Assistant Vice-President and Consulting Actuary, Marsh & McLennan, 1515 N.W. Bank Bldg., Minneapolis, Minn. 55402
- 1966 DAY, ROY E., Assistant Vice-President and Associate Actuary, Life Ins. Co. of Georgia, Atlanta, Ga. 30308
- 1972 DEAL, D. FRANK, F.S.A., Assistant Actuary, National Life & Accident Ins. Co., Nashville, Tenn. 37027
- 1967 DEAN, CHARLES E., JR., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 914 Second Ave., Seattle, Wash. 98102
- 1970 DEAN, DARYL J., F.C.I.A., F.S.A., Executive Vice-President and Actuary, The Nyhart Co., 3225 N. Meridian, Indianapolis, Ind. 46208
- 1970 DEAN, JOSEPH E., Consultant, The Wyatt Co., 1629 K St., N.W., Washington, D.C. 20006
- 1966 DEBARTOLO, FRED, A.S.A., A.C.A., Senior Vice-President, Philadelphia Life Ins. Co., Philadelphia, Pa. 19107
- 1967 DEGEETER, ROBERT E., F.S.A., Vice-President and Chief Actuary, Reserve Life Ins. Co., Dallas, Tex. 75202
- 1965 *DELANEY, ANDREW, F.S.A., A.C.A., Senior Vice-President, American General Ins. Co., Houston, Tex. 77001

ENROLLED

- 1967 DE MARS, ROGER W., Assistant Vice-President, Marsh & McLennan, Inc., 1221 Avenue of the Americas, New York, N Y 10020
- 1966 DEMELIO, JOSEPH J., F C A S, Vice-President and Actuary, Home Ins. Co., New York, N.Y. 10038
- 1972 DE MONTIGNY, ANDRÉ E., F.S.A., Consultant, Towers, Perrin, Forster & Crosby, Inc., 3 Penn Center Plaza, Philadelphia, Pa. 19102
- 1966 DENBOER, HEINRICH A., F.S.A., Second Vice-President and Associate Actuary, Pilot Life Ins. Co., Greensboro, N.C. 27420
- 1966 DENHAM, ROBERT M., Executive Vice-President, United Family Life Ins. Co., Atlanta, Ga. 30301
- 1969 DENNIS, ROBERT J., A.S.A., Vice-President, Occidental Life of California, Los Angeles, Calif. 90054
- 1965 *DEPRENGER, HERBERT L., F.S.A., Executive Vice-President, Continental Assur. Co., Chicago, Ill. 60604
- 1969 DESAI, KIRAN, F.S.A., Associate Actuary, Colonial Penn Life Ins. Co., Philadelphia, Pa., 19103
- 1966 DESAI, KRISHNA B., A.S.A., Actuary, Office of Assistant Secretary of Defense, The Pentagon, Washington, D.C. 20301
- 1966 DESELM, THOMAS A., A.S.A., Associate Actuary, Security Benefit Life Ins. Co., Topeka, Kan. 66603
- 1965 *DEUTSCHER, HAROLD J., F.S.A., Consulting Actuary, Buchanan & Lewis, Inc., 1901 Avenue of the Stars, Los Angeles, Calif. 90067
- 1971 DEVEREAUX, DAVID G., F.S.A., Assistant Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1966 DEVINE, JAMES L., A.S.A., Associate Actuary, New York State Ins. Dept., 69 Euclid Ave., Albany, N.Y. 12203
- 1967 DE VOL, DAVID, Consulting Actuary, Actuarial Analysts, 500 Bloomfield Ave., Verona, N.J. 07044
- 1965 *DEWAR, WALTER S., F.S.A., Vice-President, Great Southern Life Ins. Co., Houston, Tex. 77006
- 1965 *DEZUDE, MITCHELL, F.S.A., Chief Actuary, Manhattan Life Ins. Co., New York, N.Y. 10019
- 1965 *DICE, WILLIAM F., F.S.A., Staff Vice-President—Field Personnel, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1966 DICKERMAN, ROBERT W., A.S.A., Associate Actuary, Franklin Life Ins. Co., Springfield, Ill. 62713
- 1965 *DICKERSON, OLIVER D., JR. (DR.), F.C.A.S., Professor Emeritus of Risk and Insurance, Florida State University, Tallahassee, Fla. 32306
- 1965 *DICKLER, JOSEPH MARTIN, F.S.A., Vice-President—Group Staff, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1970 DICKSTEIN, MORTON M., Actuarial Consultant, The Wyatt Co., 733 Third Ave., New York, N.Y. 10017
- 1966 DIEMER, RICHARD L., A.C.A., Partner, Hewitt Associates, Deerfield, Ill. 60015
- 1971 DILLINGHAM, GRACE V. (MISS), F.S.A., Actuarial Associate, American Life Ins. Assn., 1730 Pennsylvania Ave., N.W., Washington, D.C. 20006
- 1969 DILLMAN, JAMES W., A.S.A., Senior Vice-President—Operations and Actuary, Farm Family Life Ins. Co., Albany, N.Y. 12201
- 1969 DILTS, CHARLES R., A.S.A., Consulting Actuary, Central Carolina Bank Bldg., Durham, N.C. 27701
- 1966 DINNEY, GEORGE R., F.S.A., F.C.I.A., Vice-President—Development, Great-West Life Assur. Co., Winnipeg, Manitoba R3C 3A5

ENROLLED

- 1966 DI PAOLO, FRANK P., F.S.A., F.C.I.A., Actuarial Vice-President, Individual Insurance, Confederation Life Ins. Co., Toronto 285, Ontario
- 1966 DITTMER, JOSEPH H., F.C.A., Vice-President and Actuary, Actuarial Consultants of New Jersey, 411 North Ave., East, Cranford, N.J. 07016
- 1965 *DODD, THOMAS K., F.S.A., 125 Ridgewood Rd., West Hartford, Conn. 06107
- 1966 DODGE, FRANK F., F.C.A., Consulting Actuary, Nelson & Warren, Inc., 150 N. Wacker Dr., Chicago, Ill. 60606
- 1965 *DODSON, M. R., F.S.A., Member, Board of Directors, Ohio National Life Ins. Co., Cincinnati, Ohio 45201
- 1970 DOLLIVER, ARTHUR M., A.S.A., Executive Assistant, Business Men's Assurance Co., Kansas City, Mo. 64108
- 1966 DOMENICO, PHILIP J., A.S.A., Second Vice-President for Electronics Data Processing, Mutual of New York, Syracuse, N.Y. 13202
- 1972 DON, HARRY A., F.S.A., Executive Consultant, Mutual Life Ins. Co., Southfield, Mich. 48075
- 1965 *DONAHEY, JAMES R., F.S.A., Associate Actuary, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19105
- 1965 *DONOVAN, MAURICE V., F.S.A., Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1966 DORF, STANLEY A., F.C.A.S., Supervising Actuary, New York Ins. Dept., 123 William St., New York, N.Y. 10038
- 1965 *DORMAN, EUGENE E., F.S.A., Actuary—Health Ins., Guardian Life Ins. Co., New York, N.Y. 10003
- 1965 *DORMAN, ROLAND F., F.S.A., A.C.A., Vice-President and Actuary, Aetna Ins. Co., Hartford, Conn. 06103
- 1965 *DORN, LOWELL M., F.S.A., F.C.I.A., 1952 Sharon St., Boca Raton, Fla. 33432
- 1971 DORRIS, J. PAUL, F.S.A., Vice-President—Group Insurance, West Coast Life Ins. Co., San Francisco, Calif. 94111
- 1970 DOSTERT, THOMAS E., M.C.A., Vice-President and Actuary, National Heritage Life Ins. Co., Oak Brook, Ill. 60521
- 1965 *DOUCETTE, JOSEPH J., F.S.A., Vice-President, Group Actuarial and Pensions, Union Mutual Life Ins. Co., Portland, Me. 04112
- 1965 *DOUGLAS, DAVID L. S., F.S.A., 163 Phelps Rd., Ridgewood, N.J. 07450
- 1965 *DOW, HAROLD E., F.S.A., Blue Mill Rd., Morristown, N.J. 07960
- 1966 DOW, WILLIAM E., JR., F.S.A., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
- 1965 *DOWLING, JOSEPH H., F.S.A., Vice-President, Kuhn, Loeb & Co., 40 Wall St., New York, N.Y. 10005
- 1965 *DOWNING, RONALD E., F.S.A., Consultant, Towers, Perrin, Forster & Crosby, Inc., 1750 K St., N.W., Washington, D.C. 20006
- 1966 DOWSETT, ROBERT C., F.S.A., F.C.I.A., President, Crown Life Ins. Co., Toronto, Ontario M4W 1B8
- 1966 DOYLE, B. H., Assistant Secretary and Actuarial Supervisor, Guarantee Mutual Life Co., Omaha, Nebr. 68114
- 1965 *DOYLE, MARINA E. (MISS), F.S.A., Associate Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1972 DRAESEKE, DOUGLAS G., A.S.A., Vice-President, Life Ins. Co., San Francisco, Calif. 94111
- 1967 DRAKE, DAVID C., F.S.A., Second Vice-President, Research and Product Development, Equitable Life Ins. Co., Washington, D.C. 20016
- 1966 DRAKE, LYLE F., A.S.A., Vice-President and Actuary, Nationwide Life Ins. Co., Columbus, Ohio 43216

ENROLLED

- 1965 *DRAKE, RICHARD H., F.S.A., Director of Agencies Compensation, Prudential Ins. Co., Newark, N.J. 07101
- 1965 *DREHER, WILLIAM A., F.S.A., F.C.A., F.C.I.A., William A. Dreher & Assoc., Inc., 444 Madison Ave., New York, N.Y. 10022
- 1965 *DRENNAN, DANIEL F., F.C.A., A.S.A., Actuary, U.S. Railroad Retirement Board, 844 Rush St., Chicago, Ill. 60611
- 1965 *DREW, WILLIAM A., F.S.A., Vice-President and Actuary, Indianapolis Life Ins. Co., Indianapolis, Ind. 46207
- 1966 DREYER, ROBERT H., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 150 Strafford Ave., Wayne, Pa. 19087
- 1966 DRISCOLL, FRANCIS T., F.S.A., Staff Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1971 DRISKELL, RICHARD GERALD, A.S.A., Assistant Professor, Dept. of Mathematical Sciences, Ball State University, Muncie, Ind. 47306
- 1965 *DRISKO, ROBERT D., F.S.A., Coates, Herfurth & England, Consulting Actuaries, 320 California St., San Francisco, Calif. 94104
- 1965 *DROBISCH, MILES R., F.C.A.S., Assistant Actuary, California Inspection Rating Bureau, 1453 Mission St., San Francisco, Calif. 94103
- 1968 DROBNYK, WENDEL J., A.S.A., 229 Pablo Rd., Ponte Vedra Beach, Fla. 32082
- 1965 *DROPKIN, LESLIE B., F.C.A.S., General Manager, California Inspection Rating Bureau, 1453 Mission St., San Francisco, Calif. 94103
- 1965 *DROWN, GARY K., F.S.A., Vice-President—Administration, Indianapolis Life Ins. Co., Indianapolis, Ind. 46208
- 1965 *DRUMM, F. LAWRENCE, F.S.A., Vice-President and Actuary, Johnson & Higgins, 95 Wall St., New York, N.Y. 10005
- 1971 DRURY, DAVID J., F.S.A., Assistant Actuary, Bankers Life Co., Des Moines, Iowa 50307
- 1965 *DUBIAR, CHARLES C., A.S.A., F.F.A.A., 456 Kenwood Ave., Delmar, N.Y. 12054
- 1965 *DUFFIELD, DICKINSON C., F.S.A., 34 Fulton Pl., West Hartford, Conn. 06107
- 1965 *DUFFY, KENNETH J., F.S.A., Second Vice-President and Actuary, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01101
- 1971 DUKACZ, JULIAN J., F.S.A., F.C.I.A., Associate Actuary, Sun Life Assur. Co., Montreal 110, Quebec
- 1966 DUMMER, ARTHUR O., F.S.A., Vice-President and Actuary, Beneficial Life Ins. Co., Salt Lake City, Utah 84101
- 1971 DUNCAN, CARL I., M.C.A., Carl I. Duncan & Assoc., 1017 N. Main, Suite 304, San Antonio, Tex. 78212
- 1965 *DUNCAN, ROBERT M., F.S.A., Executive Vice-President and Actuary, Teachers Ins. & Annuity Assn., New York, N.Y. 10017
- 1965 *DUNKLEY, HERBERT C., A.S.A., F.C.A., Actuarial and Pension Consultant, 614-C Sutter St., Folsom, Calif. 95630
- 1966 DUNLAP, JAMES A., JR., Senior Vice-President, Marsh & McLennan, Inc., 2500 Prudential Center, Boston, Mass. 02199
- 1966 DUNN, EDWARD J., A.C.A., Actuary, Houdaille Industries, Inc., One M & T Plaza, Buffalo, N.Y. 14203
- 1967 DUNN, MELVIN B., A.S.A., Actuary, Security Mutual Life Ins. Co. of New York, Binghamton, N.Y. 13902
- 1970 DUNN, ROBERT LEWIS, F.S.A., F.C.I.A., Assistant Actuary, Imperial Life Assurance Co., Toronto 7, Ontario
- 1968 DUNN, TED L., A.S.A., Vice-President, Actuarial and Underwriting Group Dept., Provident Life & Accident Ins. Co., Chattanooga, Tenn. 37402

ENFOLLED

- 1971 DUPUY, JAMES R., F.S.A., Associate Actuary, Southwestern Life Ins. Co., Dallas, Tex 75221
- 1966 DURKIN, JAMES H., A.C.A.S., Actuary, Peat, Marwick, Mitchell & Co., 345 Park Ave., New York, N.Y. 10022
- 1966 DUROSE, STANLEY C., JR., A.C.A.S., Commissioner of Insurance, State of Wisconsin, 212 N. Bassett St., Madison, Wis 53702
- 1971 DYER, HARLAND A., A.S.A., Assistant Actuary, Financial Controls, Provident Life & Accident Ins. Co., Chattanooga, Tenn 37402
- 1965 *DYER, JOHN K., JR., F.S.A., F.C.A., Box 194, Long Beach Branch, Beach Haven, N.J. 08008
- 1972 DYKHOUSE, JACK R., F.S.A., Vice-President and Actuary, Seaboard Life Ins. Co., Chicago, Ill 60645
- 1970 DYMOWSKI, ROBERT J., F.S.A., Milliman & Robertson, Inc., 150 Strafford Ave., Wayne, Pa 19087
- 1970 EARLE, WILLIAM C., JR., Consultant, The Wyatt Co., 1262 Suburban Station Bldg., Philadelphia, Pa 19103
- 1971 EASON, THOMAS F., F.S.A., Vice-President and Actuary, Security Mutual Life Ins. Co., Lincoln, Nebr 68501
- 1966 EASTERLY, WILLIAM E., F.S.A., Assistant Actuary, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801
- 1966 EASTLACK, ALLEN C., A.S.A., 1200 Canyonwood Ct., Walnut Creek, Calif. 94595
- 1967 EASTON, ALBERT E., F.S.A., Actuary, Berkshire Life Ins. Co., Pittsfield, Mass 01201
- 1966 EATON, KARL F., A.C.A.S., Vice-President and Controller, National Fidelity Life Ins. Co., Kansas City, Mo. 64106
- 1969 ECKARD, GARRY M., F.S.A., Reinsurance Actuary, American United Life Ins. Co., Indianapolis, Ind 46206
- 1969 ECKERSLEY, DEREK, F.S.A., F.C.I.A., Vice-President and Actuary, Dominion Life Assur. Co., Waterloo, Ontario
- 1970 ECKERT, JOHN S., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 2421 N. Mayfair Rd., Milwaukee, Wis. 53226
- 1965 *ECKERT, RALPH J., F.S.A., President and Chairman, Benefit Trust Life Ins. Co., Chicago, Ill. 60626
- 1966 ECKHART, KENNETH V., JR., A.S.A., Vice-President, Capital Holding Corp., Louisville, Ky 40201
- 1967 ECKLER, SAMUEL, F.S.A., F.C.I.A., F.F.A.A., President, Eckler, Brown, Segal & Co., Ltd., 789 Don Mills Rd., Don Mills, Ontario
- 1970 EDDINS, JOSEPH M., Vice-President, Maryland Casualty Co., Baltimore, Md 21203
- 1965 *EDDY, ARTHUR C., F.S.A., Consulting Actuary, Towne & Eddy, 3167 Linden Rd., Rocky River, Ohio 44116
- 1965 *EDDY, C. MANTON, F.S.A., 51 Hunter Dr., West Hartford, Conn 06107
- 1967 EDE, CECIL F., 32302 Alipaz St., San Juan Capistrano, Calif. 92675
- 1965 *EDEN, JOHN P., F.S.A., Vice-President and Actuary, Keystone Provident Life Ins. Co., Boston, Mass 02110
- 1969 EDNEY, D. E., Marsh & McLennan, Inc., 1221 Avenue of the Americas, New York, N.Y. 10020
- 1971 EDWARDS, CHARLES E., F.S.A., Life Actuary, Group Life & Health Ins. Co., Dallas, Tex. 75222
- 1966 EDWARDS, CLINT E., F.S.A., Senior Vice-President and Actuary, Liberty Life Ins. Co., Greenville, S.C. 29602

ENROLLED

- 1965 *EDWARDS, DONALD R., F.S.A., Vice-President and Actuary, Lafayette Life Ins. Co., Lafayette, Ind. 47902
- 1971 EDWARDS, FRED L., A.S.A., Manager, Pension Account, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115
- 1967 EDWARDS, JOHN S., F.C.A., Consulting Actuary, Millman & Robertson, Inc., 80 S. Lake Ave., Pasadena, Calif. 91101
- 1966 EDWARDS, NORMA L. (MRS.), A.S.A., Consulting Actuary, 3024 N. Calvert St., Baltimore, Md. 21218
- 1965 *EDWARDS, RALPH E., F.S.A., Vice-President and Chief Actuary, Baltimore Life Ins. Co., Baltimore, Md. 21201
- 1973 EGAN, JOSEPH E., F.S.A., Associate Actuary, Travelers Ins. Co., Hartford, Conn. 06115
- 1965 *EGGERS, THOMAS L., F.C.A., A.F.A.A., Consulting Actuary, H. S. Tressel & Assoc., 10 S. La Salle St., Chicago, Ill. 60603
- 1967 EHLERT, DARRELL W., F.C.A.S., Product Development Director, Allstate Ins. Co., Northbrook, Ill. 60062
- 1971 EHRLHART, LAWRENCE A., F.S.A., Assistant Vice-President—Marketing Services, New England Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *EIDE, K. ARNE, F.C.A.S., F.S.A., Assistant Vice-President, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1966 EILER, BURNES R., A.S.A., A.F.A.A., A.C.A., Group Actuary, Ministers Life & Casualty Union, Minneapolis, Minn. 55416
- 1965 *EIMERS, HOWARD G., F.S.A., Senior Vice-President and Actuary, Washington National Ins. Co., Evanston, Ill. 60201
- 1972 EISENBERG, PHILLIP A., F.S.A., Apt. 26D, 201 E. 17th St., New York, N.Y. 10003
- 1966 EISNER, MORRIS, F.S.A., Actuarial Manager, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *EISNER, STANLEY L., F.S.A., Vice-President and Associate Actuary, Prudential Ins. Co., Newark, N.J. 07101
- 1971 ELDER, ROBERT M., F.S.A., Actuary, IDS Life Ins. Co., Minneapolis, Minn. 55402
- 1967 ELIASON, EDWARD B., F.C.A.S., Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
- 1966 ELKEN, JOHN H., A.S.A., Vice-President, Bankers Life Co., Des Moines, Iowa 50307
- 1965 *ELKIN, JACK M., A.S.A., F.C.A., Senior Vice-President and Chief Actuary, Martin E. Segal Co., 730 Fifth Ave., New York, N.Y. 10019
- 1966 ELLENBY, MILTON Q., A.S.A., F.C.A., Actuary, A. S. Hansen, Inc., 1080 Green Bay Rd., Lake Bluff, Ill. 60044
- 1965 *ELLEY, FREDERICK W., F.S.A., 17377 Libertad Dr., San Diego, Calif. 92127
- 1965 *ELLIOTT, GEORGE B., F.C.A.S., 1313 Idaho Ave., Cape May, N.J. 08204
- 1966 ELLIS, DONALD M., F.S.A., F.C.I.A., 283 St. Leonards Ave., Toronto 12, Ontario
- 1972 ELLIS, J. DANIEL, F.S.A., Buchanan & Lewis, Inc., 7540 LBJ Freeway, Dallas, Tex. 75240
- 1969 ELLYSON, CRAIG W., F.S.A., Associate Actuary, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01111
- 1970 ELMSHAUSER, RONALD D., Department Actuary, Nebraska State Ins. Dept., 1335 L St., Lincoln, Nebr. 68508
- 1965 *ELSTON, JAMES S., F.S.A., F.C.A.S., 1640 Palmer Ave., Winter Park, Fla. 32789

ENROLLED

- 1965 *ELY, RAY M., F S A , F C A , Vice-President and Actuary, McGee & Co., Two Girard Plaza, Philadelphia, Pa 19102
- 1971 EMERY, E. WARD, A S A , Assistant Vice-President, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1971 EMMERT, GAYLE E, F S A , Associate Actuary, Southwestern Life Ins Co., Dallas, Tex. 75221
- 1969 EMORY, LINDA B (MRS), F S A , Associate Actuary, Life Ins. Co. of Georgia, Atlanta, Ga. 30308
- 1972 ENGEL, LAWRENCE E., F S A., Associate Actuary, Business Men's Assur Co., Kansas City, Mo 64141
- 1970 ENGEL, PHILIP L., F S A., A.C.A.S , Assistant Vice-President, CNA/Insurance, Chicago, Ill. 60604
- 1967 ENGEMAN, MELVIN A., Senior Vice-President, United American Life Ins. Co., Denver, Colo 80202
- 1966 ENGEN, RICHARD A., F.S.A., Vice-President and Actuary, Minnesota Mutual Life Ins Co , St. Paul, Minn 55101
- 1965 *ENGLAND, ARTHUR W., JR., F.S.A., Coates, Herfurth & England, Consulting Actuaries, 320 California St , San Francisco, Calif. 94104
- 1965 *ENGLAND, ARTHUR W., SR., F.C.A., F F A A , Coates, Herfurth & England, Consulting Actuaries, 320 California St , San Francisco, Calif 94104
- 1965 *ENGLISH, CHARLES B., JR., F.S.A., Actuary, Guardian Life Ins Co , New York, N.Y. 10003
- 1970 ENGSTROM, PAUL E., F S A., Actuary, Hartford Life Ins Co , Hartford, Conn. 06115
- 1971 ENRIQUEZ, RUBEN F, Assistant Actuary, National Old Line Ins. Co , Little Rock, Ark. 72203
- 1965 *EPPINK, WALTER T, F C A S , 152 Southwood Dr , Kenmore, N.Y. 14223
- 1971 ESTEIN, NATHAN H , F S A , Vice-President and Chief Actuary, Life Ins. Co. of Pennsylvania, Philadelphia, Pa. 19102
- 1970 ERBE, ELSEBETH T. (MRS.), A S A , Assistant Vice-President, Marsh & McLennan, Inc , 2500 Prudential Center, Boston, Mass 02199
- 1965 *ERDENBERGER, RICHARD W , F S A., Consulting Actuary, Milliman & Robertson, Inc , 8990 West Dodge Rd , Omaha, Nebr 68114
- 1965 *ERICKSON, ARTHUR E , JR. , F S A , Senior Vice-President, Insurance Finance, Phoenix Mutual Life Ins. Co., Hartford, Conn 06115
- 1973 ERICKSON, TERRANCE T., A S A , Associate Actuary, Pierce National Life Ins. Co., Los Angeles, Calif 90051
- 1965 *ERICSON, ARTHUR W., F.S.A., Assistant Actuary and Director of Group Underwriting, Prudential Ins Co , Newark, N J 07101
- 1965 *ERNSDORFF, ROBERT W., F.S.A., Actuary, Metropolitan Life Ins Co., New York, N.Y 10010
- 1965 *ESCOTT, FRANCIS H., F.S.A., Metropolitan Life Ins Co., New York, N.Y. 10010
- 1965 *ESPIE, ROBERT G., F S A , F C A S., Vice-President and Corporate Comptroller, Aetna Life & Casualty, Hartford, Conn. 06115
- 1968 ESTEFANIA, J RAMON, Associate Actuary, Assistant Secretary and Manager, North American Co. for Life & Health Ins , Chicago, Ill. 60604
- 1966 ESTES, E. FORREST, A S A , 941 N 67th St., Lincoln, Nebr. 68505
- 1971 ETHINGTON, DALE F , F S A , Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *EVANS, DON J., F S A., 1323 S Park Dr , New Haven, Ind 46774
- 1965 *EVANS, EVAN I., F.C.A., 210 Village Dr., Columbus, Ohio 43214
- 1966 EVANS, JOHN J , Associate Actuary, Southwestern Life Ins. Co , Dallas, Tex. 75221

ENROLLED

- 1969 EVEN, CHARLES A, JR., F.C.A.S., Actuary, Travelers Ins. Co., Hartford, Conn. 06115
- 1971 EYERS, ROBERT G., F.C.A.S., Assistant Actuary, Aetna Ins. Co., Hartford, Conn. 06115
- 1965 *EYRE, 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., Actuary, Ins. Co. of North America, Philadelphia, Pa. 19101
- 1971 FABER, PETER R., F.S.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1965 *FACEY, JOHN A., F.S.A., Vice-President and Actuary, Security-Connecticut Life Ins. Co., Hartford, Conn. 06101
- 1965 *FACKLER, DON F., F.S.A., Vice-President, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801
- 1966 FAPLAN, JOSEPH, JR., F.S.A., Senior Vice-President, Operations, USLIITE Corp., New York, N.Y. 10038
- 1966 FAGAN, VINCENT F., JR., A.S.A., Principal Actuary, New York State Ins. Dept., New York, N.Y. 10038
- 1973 FAGIANO, ANTHONY J., Actuary, Insurance Div., State of Colorado, Denver, Colo. 80203
- 1965 *FAIRBANKS, ALFRED V., F.C.A.S., Assistant Vice-President and Actuary, Monarch Life Ins. Co., Springfield, Mass. 01101
- 1966 FAIRBANKS, GUY L., JR., A.S.A., Director, Pension Sales, Group Division, Aetna Life Ins. Co., Hartford, Conn. 06115
- 1966 FAIRFIELD, JAMES P., Assistant Actuary, Indianapolis Life Ins. Co., Indianapolis, Ind. 46208
- 1965 *FAITH, EDWARD L., F.S.A., Actuarial and Financial Consultant, 30 Willmore Rd., St. Louis, Mo. 63109
- 1965 *FALLOW, EVERETT S., F.C.A.S., 28 Sunset Terrace, West Hartford, Conn. 06107
- 1972 FARB, EDWARD I., F.S.A., Manager, Coopers & Lybrand, 1251 Avenue of the Americas, New York, N.Y. 10020
- 1965 *FARLEY, JARVIS, F.C.A.S., Chairman, Massachusetts Indemnity & Life Ins. Co., Wollsey, Mass. 02181
- 1966 FARMER, NEAL A., F.S.A., Vice-President and Actuary, Life Investors Ins. Co., Cedar Rapids, Iowa 52406
- 1965 *FARMER, THURSTON P., JR., F.S.A., Consulting Actuary, T. P. Farmer, Jr., 1000 Lake St. Louis Blvd., O'Fallon, Mo. 63366
- 1970 FARNAM, WALTER F., F.C.A.S., Director, Actuarial Services, National Accounts Dept., Aetna Life & Casualty, Hartford, Conn. 06115
- 1969 FARQUHAR, WILLIAM A., F.S.A., Assistant Vice-President, New England Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *FARR, CHARLES E., F.S.A., F.C.I.A., Second Vice-President and Actuary, Bankers Life Co., Des Moines, Iowa 50307
- 1966 FARRANT, MAURICE H., F.S.A., F.C.A., F.C.I.A., Farrant & Co., 744 W. Hastings St., Vancouver 1, British Columbia
- 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
- 1966 FAY, RICHARD C., A.S.A., Consulting Actuary, Carlin-Black Co., 1941 Bishop Lane, Louisville, Ky. 40218

ENROLLED

- 1971 FAYOLLE, JOHN P , Actuary, Bristol-Myers Co., 345 Park Ave., New York, N.Y. 10022
- 1966 FEAY, DALLAS H , A.S.A., 22 Cedar Ave , Rockville Centre, N.Y. 11570
- 1965 *FEAY, HERBERT L., F.S.A., F.C.A., F.F.A.A., Assistant Director and Actuary, General Accounting Office, 441 G St , N W , Washington, D.C. 20548
- 1965 *FEAY, MAURICE F., F.S.A., Vice-President and Actuary, National Services, Inc , 35 E. Chestnut St., Columbus, Ohio 43216
- 1971 FEEHAN, MICHAEL G., A.S.A., Consulting Actuary, Alexander & Alexander, Inc , 1185 Avenue of the Americas, New York, N.Y. 10036
- 1965 *FEENEY, WILLIAM A , F S A , Vice-President and Associate Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1965 *FELDMANN, KENNETH F., F.S.A , Second Vice-President and Actuary, Home Life Ins. Co., New York, N.Y. 10007
- 1970 FELDTMOSE, JOHN N , F S A , Vice-President, Johnson & Higgins, 95 Wall St., New York, N.Y. 10005
- 1965 *FELLERS, WILLIAM W., F.S.A., Actuary, The Wyatt Co., 1629 K St , N.W., Washington, D C. 20006
- 1965 *FENICHEL, SEYMORE A , F.S.A., F C.A., Principal, Peat, Marwick, Mitchell & Co , 345 Park Ave , New York, N Y 10022
- 1967 FENKER, RICHARD M., Vice-President and Actuary, Peoples Protective Life Ins Co., Jackson, Tenn. 38301
- 1966 FENSTER, BERNARD, A.S.A., Associate Actuary, Bankers Life & Casualty Co , Chicago, Ill 60630
- 1965 *FERGUSON, ALAN N , F S A , Vice-President—Planning and Analysis, Prudential Ins. Co., Newark, N.J. 07101
- 1965 *FERGUSON, CLYDE L , F.C.A., Ferguson Actuarial Service, P.O. Box 1388, Charleston, W. Va. 25325
- 1971 FERGUSON, RONALD E , F C.A.S , Assistant Vice-President, General Reinsurance Corp , New York, N.Y. 10022
- 1965 *FERGUSON, WILLIAM A , F.S.A , F C A , President, Tillinghast & Co., Inc., 3400 Peachtree Rd., N E., Atlanta, Ga 30326
- 1969 FERNANDEZ, WILLIAM N , A.S.A , Vice-President and Actuary, Stuyvesant Life Ins Co., Allentown, Pa. 18101
- 1966 FERRARA, THEODORE A , A.S.A. A C A . Vice-President—Chief Actuary, Titan Actuarial Services, Inc , 853 Broadway, New York, N.Y. 10003
- 1970 FERRARI, J. ROBERT, A C A S , Chief Economist, Director of Investment Research, Prudential Ins Co , Newark, N J. 07101
- 1971 FERSTENFELD, LARRY H., A.S.A , Assistant Actuary, Howard E. Nyhart Co., 3225 N Meridian St., Indianapolis, Ind. 46208
- 1972 FEUER, HARVEY W., A.S.A, Assistant Director of Equities, Mutual of New York, New York, N.Y. 10019
- 1965 *FEUER, PHILIP J , F S A., M.C.A., A. S. Hansen, Inc , 600 Third Ave , New York, N.Y. 10016
- 1965 *FIBIGER, JOHN A , F.S.A , F.C.I.A., Senior Vice-President—Group Operations, New England Mutual Life Ins Co , Boston, Mass 02116
- 1967 FICKES, JERRY W., 10008 Master Dr , Overland Park, Kan 66212
- 1968 FIELD, WARREN A , F.S.A., Vice-President and Actuary, Meidinger & Assoc., Inc , One Crown Center, Kansas City, Mo 64108
- 1969 FILES, RICHARD L., F.S.A., Assistant Vice-President and Actuary, Lincoln Liberty Life Ins. Co , Lincoln, Nebr 68501
- 1966 FILLINGHAM, ROBERT S , F S A , Vice-President—Underwriting, Mutual Benefit Life Ins Co., Newark, N.J. 07101

ENROLLED

- 1965 *FINELLI, JOHN J , F.S.A , P.O. Box 821, Southampton, N.Y. 11968
- 1971 FINK, JACK, F.S.A , Associate Actuary, Continental American Life Ins Co.,
Wilmington, Del 19899
- 1965 *FINK, RICHARD D., F.S.A., Associate Actuary, Provident Mutual Life Ins Co ,
Philadelphia, Pa. 19101
- 1972 FINKEL, PAUL A , F.S.A , F.C.I.A., Staff Actuary, ITT Financial Services, 320
Park Ave , New York, N.Y. 10022
- 1969 FINKENBERG, FRANK E , F.S.A., Assistant Actuary, Connecticut General Life
Ins. Co., Hartford, Conn. 06115
- 1972 FINLEY, JOHN M., F.S.A., The Wyatt Co., 1400 Investment Plaza, Cleveland,
Ohio 44114
- 1969 FINN, PETER J., A.S.A , Senior Actuarial Assistant, Metropolitan Life Ins. Co.,
New York, N.Y. 10010
- 1965 *FINNEGAN, JOSEPH H , F.C.A.S., 205 Ross Place, Ho-Ho-Kus, N.J 07423
- 1965 *FINNEGAN, LAWRENCE J , F.S.A., President, Boston Mutual Life Ins Co , Bos-
ton, Mass. 02116
- 1965 *FINNEGAN, PHILIP F., F.S.A , Actuarial Director—Individual Insurance,
Prudential Ins Co , Newark, N.J. 07101
- 1965 *FISANICK, GEORGE, F.S.A . Senior Actuarial Associate, Metropolitan Life Ins.
Co., New York, N.Y. 10010
- 1973 FISCHBECK, CHARLES L , A.S.A., Vice-President and Actuary, Actuarial Ana-
lysts, Inc , 500 Bloomfield Ave., Verona, N.J 07044
- 1965 *FISCHER, CARL H , F.S.A., F.F.A.A , F.C.A , Professor—Insurance and Mathe-
matics, Graduate School of Bus Admin , University of Michigan, Ann Arbor,
Mich. 48104
- 1965 *FISCHER, NIELS H., F.S.A., Assistant Vice-President, Aetna Life & Casualty,
Hartford, Conn. 06115
- 1965 *FISCHER, PATRICK C., Professor of Computer Science, University of Waterloo,
Waterloo, Ontario
- 1966 FISHER, DONALD L., F.S.A , Vice-President and Actuary, Government Employ-
ees Life Ins Co , Silver Spring, Md. 20906
- 1965 *FISHER, HILLARY J., F.S.A , 4246 Palmero Blvd , Los Angeles, Calif 90008
- 1965 *FISHER, MARV 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 Depart-
ment, Aetna Life & Casualty, Hartford, Conn. 06115
- 1965 *FITZHUGH, GILBERT V I, F.S.A , Actuarial Director—Individual Insurance,
Prudential Ins. Co. of America, Newark, N.J. 07101
- 1965 *FITZHUGH, GILBERT W., Box 1452, Rancho Santa Fe, Calif. 92067
- 1965 *FITZPATRICK, RICHARD H., F.S.A., Vice-President and Associate Actuary,
Equitable Life Assur Soc , New York, N.Y. 10019
- 1966 FIXMER, JOHN P , F.S.A., Partner, Hewitt Associates, 102 Wilmot Rd., Deer-
field, Ill. 60015
- 1968 FLAHERTY, DANIEL J , F.C.A.S., Vice-President—Underwriting, Colonial
Penn Life Ins Co , Philadelphia, Pa 19103
- 1970 FLEISCHACKER, PAUL R., F.S.A., Consulting Actuary, George V. Stennes &
Assoc., Suite 600, 2850 Metro Dr , Minneapolis, Minn. 55420
- 1970 FLEISCHER, EDWARD N , F.S.A., Director of Underwriting, Mutual of New
York, New York, N.Y. 10019
- 1970 FLEMING, JOHN M , F.C.A., Vice-President and Consulting Actuary, George B.
Buck Consulting Actuaries, Inc , Two Pennsylvania Plaza, New York, N.Y.
10001

ENROLLED

- 1966 FLICK, JESSE E., F.C.A., Consulting Actuary, 6300 N. Central Expressway, Dallas, Tex. 75206
- 1966 FLICKNER, EDWARD A., JR., A.S.A., Life Actuary, Georgia Ins Dept, Atlanta, Ga. 30334
- 1971 FLIER, ALVIN, A.S.A., Actuarial Associate, State Mutual Life Ins. Co., Worcester, Mass. 01605
- 1966 FLINN, ELLIS D., F.S.A., A.F.A.A., F.C.I.A., Actuary, The Wyatt Co., 1629 K St., N.W., Washington, D.C. 20006
- 1965 *FLITTIE, JOHN H., F.S.A., Consulting Actuary, George V. Stennes & Assoc., 2850 Metro Dr., Minneapolis, Minn. 55420
- 1965 *FLOTT, ROBERT E., F.C.A., F.F.A.A., Partner, Brown & Flott, 300 S. Wacker Dr., Chicago, Ill. 60606
- 1973 FLOURNOY, SELWYN L., JR., F.S.A., Second Vice-President and Actuary, Life Ins. Co. of Virginia, Richmond, Va. 23209
- 1971 FLUHR, HOWARD, F.S.A., Vice-President and Associate Actuary, Martin E. Segal Co., 730 Fifth Ave., New York, N.Y. 10019
- 1971 FLYNN, DAVID P., F.C.A.S., Assistant Vice-President and Associate Actuary, Fireman's Fund American Ins. Cos., San Francisco, Calif. 94102
- 1972 FLYNN, JOSEPH T., A.S.A., Vice-President and Actuary, Pierce National Life Ins. Co., Los Angeles, Calif. 90010
- 1970 FODASKI, DONALD, A.S.A., Hooker & Holcombe, Inc., 100 Constitution Plaza, Hartford, Conn. 06103
- 1967 FOLEY, ROBERT T., A.S.A., Towers, Perrin, Forster & Crosby, Three Penn Center, Philadelphia, Pa. 19102
- 1966 FORBES, E. DEAN, A.S.A., Consulting Actuary, Nelson & Warren, Inc., 222 S. Central Ave., St. Louis, Mo. 63105
- 1965 *FORBES, LEON D., F.S.A., Vice-President, Travelers Ins. Co., Hartford, Conn. 06115
- 1965 *FORDE, LUTHER O., F.S.A., F.F.A.A., Vice-President and Actuary, Lutheran Brotherhood, Minneapolis, Minn. 55402
- 1966 FOREST, JOSEPH H., 210 Concord Rd., Sudbury, Mass. 01776
- 1966 FOREST, WILLIAM B., A.S.A., Associate Actuary, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19101
- 1966 FORESTER, P. WILLIAM, F.S.A., A.C.A., Second Vice-President and Group Actuary, Paul Revere Life Ins. Co., Worcester, Mass. 01608
- 1969 FORKER, DAVID C., F.C.A.S., Commercial Actuary, Allstate Ins. Co., Northbrook, Ill. 60062
- 1971 FORREST, ROBERT L., A.S.A., Manager, Coopers & Lybrand, 100 Federal St., Boston, Mass. 02110
- 1965 *FORSYTHE, ALBERT H., JR., F.S.A., F.C.I.A., Second Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1973 FORTE, EDWARD T., F.S.A., Consulting Actuary, Zischke Organization, Inc., Crocker Plaza, San Francisco, Calif. 94104
- 1970 FORTIER, BRIAN J., F.S.A., Vice-President and Actuary, American Republic Ins. Co., Des Moines, Iowa 50309
- 1965 *FORTUIN, HENRY J. L., JR., F.S.A., F.C.I.A., F.C.A., Senior Vice-President and Actuary, Marsh & McLennan, Inc., 1221 Avenue of the Americas, New York, N.Y. 10021
- 1966 FOSLER, HOWARD, F.C.A., Consultant, The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44114

ENROLLED

- 1971 FOSSA, E. FREDERICK, A C A S , Associate Actuary, Commerical Union Assur. Co , Boston, Mass 02108
- 1972 FOSTER, ALLAN, F.S.A., Associate Actuary, West Coast Life Ins. Co , San Francisco, Calif. 94120
- 1965 *FOSTER, ROBERT B., F.C.A.S., Actuary, Travelers Ins Co., Hartford, Conn 06115
- 1965 *FOWLER, THOMAS W , F.C.A.S., Actuary, North American Reinsurance Corp., New York, N.Y 10017
- 1967 FOX, G. KINGSLEY, F.S.A., F C I A., President, Imperial Life Assur. Co. of Canada, Toronto 7, Ontario
- 1966 FOX, MARTIN S , F.S.A , Group Actuary, Capital Life Ins. Co , Denver, Colo. 80203
- 1970 FRANCIS, DONALD R , F.C.I.A , Assistant Vice-President and Actuary, Hartford Life Ins. Co., Hartford, Conn 06115
- 1967 FRANK, MARTIN J., A.S.A., M.C.A., Principal, Towers, Perrin, Forster & Crosby, Inc., Three Penn Center, Philadelphia, Pa 19102
- 1971 FRANKEL, STEPHEN H., F.S.A., Assistant Actuary, Northwestern Mutual Life Ins. Co., Milwaukee, Wis 53202
- 1966 FRANKLIN, N. MATHEW, A.C.A.S , Associate Actuary, Insurance Services Office, New York, N.Y 10038
- 1973 FRANKOVICH, ERNIE, F.S.A., Consultant, George V. Stennes & Assoc , 2850 Metro Drive, Minneapolis, Minn 55420
- 1967 FRANKS, GEORGE V., F.S.A , Assistant Comptroller, Prudential Ins. Co., Newark, N.J. 07101
- 1966 FRANZ, LORRAINE M. (Miss), Assistant Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y 10001
- 1965 *FRASER, JOHN C., F.S.A., Vice-President and Actuary, New York Life Ins. Co , New York, N.Y. 10010
- 1966 FRATELLO, BARNEY F., Actuary, Tudor Kent, 1 Pleasant Ave., Plainview, N.Y. 11803
- 1965 *FREDA, PHILIP J., F.S.A , 135 Randolph Pl., West Orange, N.J 07052
- 1968 FREDRICKSON, JON H , F.S.A., Associate Actuary, Travelers Ins Co., Hartford, Conn 06115
- 1967 FREEMAN, RICHARD W, Assistant Vice-President, Marsh & McLennan, Inc , 2500 Prudential Center, Boston, Mass 02199
- 1969 FREILICH, STANLEY R , F.S.A , M.C.A., Principal, Towers, Perrin, Forster & Crosby, 3 Penn Center, Philadelphia, Pa 19102
- 1968 FRENCH, JAMES T , A C A S , Assistant Vice-President, Continental Casualty Co , Chicago, Ill 60604
- 1965 *FREY, GEROLD W., F.S.A., Second Vice-President and Group Actuary, New York Life Ins. Co , New York, N.Y. 10010
- 1965 *FRIDLEY, RICHARD M., F.S.A , A.C.A. , Senior Vice-President—International Operations, Pan-American Life Ins. Co , New Orleans, La. 70119
- 1968 FRIEDMAN, JACOB, A.S.A., Vice-President and Actuary, World Ins. Co., Omaha, Nebr 68101
- 1965 *FRIEDMAN, LLOYD K , F.S.A., F.C.A., President, Lloyd K. Friedman, 1770 St James Place, Houston, Tex 77027
- 1973 FRIEDSTAT, CHARLES D., F.S.A, Assistant Actuary—Federal Taxes, Continental Assur. Co., Chicago, Ill 60604
- 1965 *FRIEND, EDWARD H., F.S.A., President, Edward H. Friend and Co., 1800 K St., N.W., Washington, D.C 20006

ENROLLED

- 1967 FRIES, EDWARD S., Consulting Actuary, 1569 Broadview Terrace, Columbus, Ohio 43212
- 1965 *FROGGATT, JOSEPH, JR., F.C.A., Partner, Joseph Froggatt & Co., 3727 W Sixth St., Los Angeles, Calif. 90020
- 1967 FRUCELLA, JOHN J., F.S.A., Hill Country Actuarial Services, Inc., 6901 N. Lamar, Austin, Tex. 78752
- 1965 *FRY, JOHN S., F.S.A., Vice-President, Continental Assur. Co., Chicago, Ill. 60604
- 1966 FUERSTE, KARL W., A.C.A., 1981 Laraway Lake Dr., Grand Rapids, Mich. 49506
- 1965 *FUHLRODT, NORMAN T., F.S.A., Chairman of the Board and Chief Executive Officer, Central Life Assur. Co., Des Moines, Iowa 50309
- 1966 FURLIN, RICHARD, F.C.A., Actuary, Ebasco Services, Inc., 100 Church St., New York, N.Y. 10007
- 1966 FURLONG, HENRY T., F.S.A., Second Vice-President and Actuary, United States Life Ins. Co., New York, N.Y. 10038
- 1965 *GABRIEL, A. GERALD, F.C.A., F.F.A.A., Partner, Gabriel, Roeder, Smith & Co., 1239 First National Bldg., Detroit, Mich. 48226
- 1965 *GADIENT, FRANK J., F.F.A.A., 17400 Gulf Blvd., No. Redington Beach, Fla. 33708
- 1965 *GAINES, NATHANIEL, F.S.A., F.C.A., A.C.A.S., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1965 *GAIONI, ROGER B., F.S.A., Associate Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1965 *GALKO, JOSEPH R., F.S.A., Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
- 1965 *GALL, JOHN, A.S.A., F.F.A.A., Controller, Aid Assn. for Lutherans, Appleton, Wis. 54911
- 1967 GALLAGHER, ROBERT R., F.S.A., President, North American Reins. Co., New York, N.Y. 10017
- 1968 GALLOWAY, CHARLES T. P., F.S.A., F.C.I.A., Vice-President and Actuary, National Life Assur. Co., Toronto 2, Ontario
- 1966 GALLOWAY, HARVEY S. JR., F.S.A., Assistant Vice-President, Nationwide Corp., Columbus, Ohio 43216
- 1967 GALT, THOMAS M., F.S.A., F.C.I.A., President, Sun Life Assur. Co., Montreal 2, Quebec
- 1965 *GAMERDINGER, CHARLES W., F.S.A., 23 Westwood Rd., West Hartford, Conn. 06117
- 1970 GAMMILL, GLEN M., F.S.A., Manager, Peat, Marwick, Mitchell & Co., 1400 One Main Pl., Dallas, Tex. 75250
- 1965 *GAMMILL, MILES B., F.C.A., Consulting Actuary, 7801 Broadway, San Antonio, Tex. 78209
- 1965 *GANNON, JOSEPH T., F.S.A., Route 1, Box 750 B, Punta Gorda, Fla. 33950
- 1965 *GARABEDIAN, HAROLD A., F.S.A., 33 Royal Crest Dr., North Andover, Mass. 01845
- 1965 *GARBER, HARRY D., F.S.A., Vice-President and Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1965 *GARDINER, JAMES B., F.S.A., Box 87, Stuyvesant Station, New York, N.Y. 10009
- 1965 *GARDNER, HERBERT S., F.S.A., Box 92, Hancock, N.H. 03449

ENROLLED

- 1973 GARDNER, JOHN R., F.S.A., Associate Actuary, Sun Life Assur. Co. of Canada (U.S.), Wellesley Hills, Mass. 02181
- 1966 GAREY, JAMES W., A.S.A., Second Vice-President and Treasurer, Companion Life Ins. Co., New York, N.Y. 10017
- 1966 GARFIELD, RALPH, A.S.A., Chairman, Actuarial Science Division, College of Insurance, 150 William St., New York, N.Y. 10038
- 1965 *GARFIN, LOUIS, F.S.A., Vice-President and Chief Actuary, Pacific Mutual Life Ins. Co., Newport Beach, Calif. 92663
- 1966 GARNETT, WAYNE W., A.S.A., 8422 Washington Blvd., Indianapolis, Ind. 46240
- 1965 *GARRETT, HARPER L., JR., F.S.A., Vice-President—Group Insurance, Mutual of New York, N.Y. 10019
- 1965 *GARRISON THEODORE W., F.S.A., Vice-President and Actuary—Group Insurance, Benefit Trust Life Ins. Co., Chicago Ill. 60626
- 1965 *GASSNER, HENRY P., 2153 California St., N.W., Washington, D.C. 20008
- 1973 GAUER, DONALD L., F.S.A., F.C.I.A., Actuarial Vice-President, Sun Life Assur. Co. of Canada, Montreal, Quebec H3B 2V9
- 1970 GAULD, EDWIN S., F.S.A., Director of Group Pensions, Mutual Life Ins. Co., New York, N.Y. 10019
- 1970 GAVRITY, JOHN D., A.S.A., Associate Actuary, United States Life Ins. Co., New York, N.Y. 10038
- 1966 GEHRIG, JULE L., F.S.A., Vice-President and Associate Actuary, National Guardian Life Ins. Co., Madison, Wis. 53701
- 1973 GEISLER, RICHARD JAMES, F.S.A., Assistant Actuary, National Life Ins. Co., Montpelier, Vt. 05602
- 1965 *GELLES, MANUEL, F.S.A., 241 Central Park West, New York, N.Y. 10024
- 1971 GEORGE, FRANCIS, Vice-President and Actuary, Texas Life Ins. Co., Waco, Tex. 76701
- 1966 GEREK, DANIEL L., A.S.A., Actuary, Kwasha Lipton Inc., 429 Sylvan Ave., Englewood Cliffs, N.J. 07632
- 1966 GERMAIN, JAMES B., F.S.A., M.C.A., Actuary, The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44114
- 1971 GERMANN, JOHN R., F.S.A., Director—Systems and Programming, Provident Life & Accident Ins. Co., Chattanooga, Tenn. 37402
- 1966 GERMOND, ARTHUR, A.S.A., System Design Specialist, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1966 GERRITY, JOSEPH F., F.C.A., Consulting Actuary, A. S. Hansen, Inc., 710 N. Water St., Milwaukee, Wis. 53202
- 1970 GESNER, NORMAN B., F.C.A., Vice-President, Edward J. Peters & Assoc., Inc., 3550 Washington Blvd., Indianapolis, Ind. 46205
- 1966 GETMAN, RICHARD A., A.S.A., A.C.A.S., 61 Ferncliff Dr., West Hartford, Conn. 06117
- 1971 GEWIRTZ, PAUL A., F.S.A., Assistant Actuary, Hartford Life Ins. Co., Hartford, Conn. 06115
- 1971 GIANCOLA, WILLIAM T., F.S.A., Associate Actuary, Life Ins. Co. of North America, Philadelphia, Pa. 19101
- 1965 *GIANINO, JOHN J., F.S.A., Second Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1966 GIBNEY, LAWRENCE J., A.S.A., Vice-President and Actuary, Gulf Life Ins. Co., Jacksonville, Fla. 32207
- 1971 GIBSON, CHARLES T., A.S.A., Assistant Actuary, Security Life & Accident Ins. Co., Denver, Colo. 80202

ENROLLED

- 1970 GIBSON, EARL, Consultant, The Wyatt Co., One First National Plaza, Chicago, Ill 60670
- 1968 GIBSON, JOHN A., III, F.C.A.S., Vice-President and Actuary, Colonial Penn Life Ins Co., Philadelphia, Pa 19102
- 1969 GIBSON, KEATH P., A.S.A., Associate Actuary, American Telephone & Telegraph Co., New York, N.Y. 10007
- 1973 GIBSON, THOMAS R., F.S.A., Chief Actuary, Farm Bureau Life Ins Co., Des Moines, Iowa 50307
- 1972 GIEGERICH, WILLIAM E., JR., F.S.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1968 GIESINGER, RONALD P., F.S.A., Consultant, Towers, Perrin, Forster & Crosby, Ltd., 800 Dorchester Blvd. W., Montreal 101, Quebec
- 1965 *GILBERT, DATON, F.S.A., 10 Thomson Rd., West Hartford, Conn 06107
- 1960 GILBERT, HAROLD, A.S.A., A.C.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1966 GILCHRIST, JOHN T., F.S.A., A.C.A.S., Vice-President and Actuary, Executive Life Ins. Co., Beverly Hills, Calif. 90212
- 1970 GILES, L. TIMOTHY, F.S.A., Associate Actuary, Fidelity & Guaranty Life Ins. Co., Baltimore, Md. 21203
- 1965 *GILL, ARDIAN, F.S.A., F.C.I.A., Senior Vice-President and Chief Actuary, Mutual of New York, New York, N.Y. 10019
- 1966 GILL, JAMES F., A.C.A., A.C.A.S., Actuary, Westfield Ins. Cos., Westfield Center, Ohio 44251
- 1965 *GILLAM, WILLIAM S., F.C.A.S., Associate Actuary, Insurance Services Office, 160 Water St., New York, N.Y. 10038
- 1965 *GILLESPIE, HUGH, F.C.A., Vice-President and Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1965 *GILLESPIE, JAMES E., F.C.A.S., Assistant Actuary, CNA Insurance, Chicago, Ill. 60604
- 1970 GILLIGAN, JAMES T., Consultant, The Wyatt Co., 1717 First National Bldg., Detroit, Mich. 48226
- 1966 GILLIS, WAYNE A., A.S.A., Vice-President—Corporate Planning and New Product Development, Midland National Life Ins. Co., Watertown, S.D. 57201
- 1966 GILMAN, PAUL H., F.S.A., Associate Actuary, California—Western States Life Ins. Co., Sacramento, Calif. 95804
- 1965 *GINGERY, STANLEY W., F.S.A., A.C.A.S., 8725 Fordham St., Ft. Myers, Villas, Fla. 33901
- 1965 *GINSBURGH, HAROLD J., F.C.A.S., 3183-B Alta Vista, Laguna Hills, Calif 92653
- 1966 GITTINGS, KENNETH L., A.S.A., Vice-President and Actuary, Colonial Life Ins Co., East Orange, N.J. 07019
- 1965 *GIVENS, HARRISON, JR., F.S.A., Vice-President and Associate Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1973 GLADSTONE, DAVID M., F.S.A., Actuary, Johnson & Higgins, 1215 Fourth Ave., Seattle, Wash. 98161
- 1969 GLANZ, MILTON P., A.S.A., Actuary, Social Security Administration, Washington, D.C. 20201
- 1966 GLASGOW, JAMES E., F.C.A., A.S.A., Consulting Actuary, A. S. Hansen, Inc., 2100 LTV Tower, Dallas, Tex. 75201
- 1966 GLASS, JOHN T., F.S.A., Second Vice-President and Controller, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801

ENROLLED

- 1972 GLATHAR, JAMES A., F.S.A., Associate Actuary, Guarantee Mutual Life Ins. Co., Omaha, Nebr. 68114
- 1965 *GLAZIER, RICHARD L., F.S.A., 610 Mayfair Ave., Richmond, Va. 23226
- 1965 *GLENN, JOHN L., F.S.A., Actuary, 1021 Springdale Rd., N.E., Atlanta, Ga. 30306
- 1971 GLICKMAN, MORRIS, A.S.A., Martin E. Segal & Co., 730 Fifth Ave., New York, N.Y. 10019
- 1965 *GOBES, JAMES A., F.S.A., Vice-President, Hooker & Holcombe, Inc., 45 S. Main St., West Hartford, Conn. 06107
- 1965 *GODDARD, ALAN C., F.S.A., Second Vice-President, Pensions, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115
- 1966 GODDARD, DAVID G., A.S.A., Consulting Actuary, Zischke Org., Inc., Crocker Plaza, San Francisco, Calif. 94104
- 1970 GODDARD, RUSSELL P., F.C.A.S., Actuary, South Carolina Dept. of Insurance, 2711 Middleburgh Dr., Columbia, S.C. 29204
- 1969 GODSHALK, KENNETH C., Consulting Actuary, 4900 Veterans Blvd., Metairie, La. 70002
- 1966 GODWIN, PARKE, Vice-President, Actuarial Dept., Farmers Ins. Group, Los Angeles, Calif. 90054
- 1965 *GOEBEL, RALPH H., F.S.A., Vice-President and Actuary, Northwestern National Life Ins. Co., Minneapolis, Minn. 55440
- 1971 GOETSCH, CLIFFORD A., A.S.A., Vice-President—Group, United States Life Ins. Co., New York, N.Y. 10038
- 1965 *GOLD, MELVIN L., F.S.A., A.C.A.S., A.F.A.A., A.C.A., F.C.I.A., President, M. L. Gold & Co., Consulting Actuaries, 39 South Fullerton Ave., Montclair, N.J. 07042
- 1966 GOLDBERG, ALAN, F.S.A., Vice-President and Actuary, Sun Life Ins. Co. of America, Baltimore, Md. 21201
- 1966 GOLDBERG, DAVID, Vice-President, Ins. Operations, and Actuary, Farmers & Traders Life Ins. Co., Syracuse, N.Y. 13201
- 1966 GOLDBERG, EDWIN L., Consulting Actuary, Downing & Desautels, 10 Post Office Square, Boston, Mass. 02109
- 1966 GOLDBERG, JOSEPH, F.C.A., Vice-President and Actuary, Thompson Pension Employee Plans, Inc., 400 Park Ave., New York, N.Y. 10022
- 1968 GOLDBERG, MICHAEL C., A.S.A., Financial Data Planning Corp., 1600 S. Bayshore Lane, Coconut Grove, Fla. 33133
- 1965 *GOLDBERG, MILTON J., F.S.A., Vice-President and Associate Editor of *Probe*, 381 Sunrise Highway, Lynbrook, Long Island, N.Y. 11563
- 1971 GOLDEN, JEROME S., F.S.A., Associate Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1969 GOLDMAN, FERNE R. (Miss), Coopers & Lybrand, 1251 Avenue of the Americas, New York, N.Y. 10020
- 1966 GOLDSTEIN, ALICE B. (Mrs.), A.S.A., Actuarial Associate, North American Reassur. Co., New York, N.Y. 10017
- 1965 *GOODE, ROBERT B., F.S.A., F.F.A.A., A.C.A., Senior Vice-President and Chief Operating Officer, Hartford Life Ins. Co., Hartford, Conn. 06115
- 1970 GOODELL, DAVID A., A.S.A., 13305 Rolling Hills Lane, Dallas, Tex. 75240
- 1965 *GOODFARB, LENARD E., F.S.A., F.F.A.A., Consulting Actuary, Two Penn Center Plaza, Philadelphia, Pa. 19102
- 1970 GOODING, DAVID E., F.S.A., Second Vice-President and Actuary, California—Western States Life Ins. Co., Sacramento, Calif. 95814
- 1965 *GOODRICH, CLARENCE R., F.S.A., 3838 Castleman Ave., St. Louis, Mo. 63110

ENROLLED

- 1967 GORDON, FRANK N., JR., Senior Vice-President and Actuary, First Pyramid Life Ins. Co., Little Rock, Ark. 72201
- 1969 GORDON, JAMES H., F.S.A., Consulting Actuary, Charles G. Bentzin Associates, Inc., 114 W. Adams, Phoenix, Ariz. 85003
- 1966 GORDON, NEIL B., F.S.A., Associate Actuary, Teachers Ins. & Annuity Assn., New York, N.Y. 10017
- 1970 GORDON, NORMAN V., F.S.A., Associate Actuary, Life Ins. Co. of North America, Philadelphia, Pa. 19101
- 1971 GORSUCH, CLINTON B., A.S.A., Manager, Actuarial Systems Dept., Occidental Life Ins. Co., Los Angeles, Calif. 90051
- 1971 GOSSROW, ROBERT W., A.C.A.S., Associate Actuary, Allstate Ins. Co., Northbrook, Ill. 60062
- 1966 GOTHRY, ROBERT W., A.F.A.A., Actuarial Assistant, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202
- 1969 GOTTLIEB, BENJAMIN I., F.S.A., Supervisory Actuary, U.S. General Accounting Office, Washington, D.C. 20548
- 1966 GOULD, DONALD E., A.C.A.S., Associate Actuary, Woodward & Fendler, Inc., Div. of Martin E. Segal Co., 730 Fifth Ave., New York, N.Y. 10019
- 1971 GOULD, JOHN B., F.S.A., F.C.I.A., Actuary-Consultant, William M. Mercer, Ltd., 7 King St., Toronto, Ontario
- 1966 GOULD, JOHN C., F.S.A., Associate Actuary, Manhattan Life Ins. Co., New York, N.Y. 10019
- 1965 *GOULD, WILLIAM, F.S.A., Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1972 GOWDY, ROBERT C., F.C.A.S., Resident Vice-President, Industrial Indemnity Co., Campbell, Calif. 95008
- 1965 *GRACE, WALTER L., F.S.A., Second Vice-President and Actuary, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01101
- 1972 GRADY, DAVID J., F.C.A.S., Assistant Actuary, Travelers Ins. Co., Hartford, Conn. 06115
- 1965 *GRAHAM, CHARLES M., F.C.A.S., Consulting Actuary, 13760 104th Terrace, North Largo, Fla. 33540
- 1969 GRAHAM, GARY G., A.S.A., Vice-President and Actuary, Federal Life & Casualty Co., Battle Creek, Mich. 49016
- 1969 GRAHAM, MARTHA B. (Mrs.), F.S.A., Associate Actuary, Life Ins. Co. of Virginia, Richmond, Va. 23219
- 1966 GRAINGER, VINCENT, A.S.A., Director of Group Underwriting, Prudential Ins. Co., Los Angeles, Calif. 90054
- 1970 GRANTIER, JOHN W., F.S.A., Assistant Actuary, Minnesota Mutual Life Ins. Co., St. Paul, Minn. 55101
- 1965 *GRAVES, CLYDE H., F.C.A.S., Consulting Actuary, 120 So. La Salle, Suite 1147, Chicago, Ill. 60603
- 1965 *GRAVES, WILLIAM T., F.S.A., Vice-President and Chief Actuary, Liberty National Life Ins. Co., Birmingham, Ala. 35202
- 1966 GRAVITZ, DAVID, A.S.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1966 GRAY, J. ROSS, F.S.A., F.C.I.A., 118 Hillside Ave., Toronto, Ontario M5P 1G5
- 1965 *GRAY, JAMES G., JR., F.S.A., Associate Actuary, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19105
- 1965 *GRAY, MYLES M., F.S.A., A.C.A., F.C.I.A., Vice-President and Actuary, California-Western States Life Ins. Co., Sacramento, Calif. 95804

ENROLLED

- 1965 *Greeley, Charles, F.S.A., Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *Green, Edward A., F.S.A., 35 Pickwick Rd., West Newton, Mass. 02167
- 1972 Green, Frederick M., F.S.A., Actuary, The Wyatt Co., 1717 First National Bldg., Detroit, Mich. 48226
- 1966 Green, Jay W., A.C.A., Manager of Research and Development, Ranger National Life Ins. Co., Houston, Tex. 77001
- 1969 Green, O. David, III, A.S.A., Associate Actuary, Great American Reserve Ins. Co., Dallas, Tex. 75221
- 1965 *Green, Sidney A., F.C.A., Assistant Commissioner, State Ins. Dept. of Maryland, Baltimore, Md. 21202
- 1965 *Green, Walter C., A.S.A., F.F.A.A., F.C.A., A.C.A.S., 923 S. 23rd East, Salt Lake City, Utah 84108
- 1965 *Greene, Curtis 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.S., Vice-President, General Reinsur. Corp., New York, N.Y. 10022
- 1965 *Greenlee, Harold R., Jr., F.S.A., Assistant Actuary, Prudential Ins. Co., Newark, N.J. 07101
- 1972 Greenstein, Michael R., F.S.A., Group Pensions—Technical Services, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1967 Gregory, C. William, F.S.A., Partner, Hewitt Associates, 102 Wilmet Rd., Deerfield, Ill. 60015
- 1972 Gregory, R. Scott, F.S.A., Assistant Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1965 *Gresham, Bryan B., Jr., F.S.A., Divisional Actuary, Meidinger & Assoc., Inc., P.O. Box 6716, Richmond, Va. 23230
- 1965 *Greville, Thomas N. E., F.S.A., Mathematical Statistician, U.S. Public Health Service, Rockville, Md. 20852
- 1966 Grieve, Alexander T., F.S.A., Towers, Perrin, Forster & Crosby, Inc., One Embarcadero Center, San Francisco, Calif. 94111
- 1965 *Griffin, Frank L., Jr., F.S.A., F.C.A., Actuary, The Wyatt Co., 635 Sacramento St., San Francisco, Calif. 94111
- 1966 Griffith, Robert W., Vice-President and Actuary, Nationwide Mutual Ins. Co., Columbus, Ohio 43216
- 1971 Grigsby, James A., F.S.A., Electric Data Systems, 1300 EDS Center, Exchange Park, Dallas, Tex. 75235
- 1966 Grindley, Robert W., F.S.A., Vice-President and Actuary, William M. Mercer Ltd., 140 Sixth Ave. S.W., Calgary, Alberta T2P 0P5
- 1970 Griswold, Gerald W., F.S.A., Associate Actuary, Pacific Mutual Life Ins. Co., Newport Beach, Calif. 92663
- 1965 *Griswold, Robert N., F.S.A., 2107 Oxford St., North Sacramento, Calif. 95815
- 1965 *Groeschell, Charles G., F.S.A., Vice-President—Data Processing, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202
- 1970 Grosh, Allan J., F.S.A., F.C.I.A., Actuary, The Wyatt Co., 1717 First National Bldg., Detroit, Mich. 48226
- 1972 Grosheider, James W., F.S.A., Assistant Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1971 Gross, Daniel J., F.S.A., Vice-President, Colonial Penn Life Ins. Co., Philadelphia, Pa. 19103

FNROLLED

- 1965 *GROSSMAN, ELI A , F.S.A., A.C.A.S., Senior Vice-President, Security of Connecticut Life Ins. Co., Hartford, Conn. 06101
- 1965 *GROSSNICKLE, ARDEN R , F.S.A , F.C.I.A , Vice-President and Actuary, Washington National Ins. Co., Evanston, Ill. 60201
- 1965 *GROTH, ALTON O , F.S.A , Consulting Actuary, George V Stennens & Assoc., 619 Savings & Loan Bldg , Des Moines, Iowa 50309
- 1967 GROTH, CHARLES D., A.S.A., Group Actuary, Gulf Life Ins. Co., Jacksonville, Fla. 32207
- 1965 *GROVER, MYLES L., F.S.A., Chairman, Johnson & Higgins of Hawaii, 745 Fort St., Honolulu, Hawaii 96813
- 1965 *GROVES, WILLIAM E., F.C.A., Consulting Actuary, 506 Frenchmen St , New Orleans, La. 70116
- 1965 *GRUBBS, DONALD S , JR., F.S.A , F.C.A , Vice-President and Chief Actuary, National Health & Welfare Retirement Assn , Inc., 360 Park Ave So., New York, N.Y. 10010
- 1968 GRUBBS, GORDON M , F.S.A., Actuary, Life Ins. Co. of North America, Philadelphia, Pa. 19101
- 1971 GRUSON, A. ALLAN, A.S.A , Senior Research Assistant, Metropolitan Life Ins. Co , New York, N.Y. 10010
- 1965 *GUBAR, ALBERT, F.S.A , Second Vice-President and Associate Actuary, Equitable Life Assur. Soc , New York, N.Y. 10019
- 1970 GUDEMAN, RICHARD H., F.S.A , Second Vice-President and Actuary, Federal Life Ins. Co., Chicago, Ill. 60646
- 1965 *GUERTIN, ALFRED N., F.S.A., A.C.A.S., Actuarial Consultant, Two Pennsylvania Plaza, New York, N.Y. 10001
- 1970 GUILIANA, JOSEPH V., JR , F.S.A , Associate Actuary, National Health & Welfare Retirement Assn , 360 Park Ave. South, New York, N.Y. 10010
- 1965 *GUMMERE, JOHN, F.S.A., Senior Vice-President, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115
- 1965 *GUNN, MARCUS, F.S.A , Consulting Actuary, 1142 Swanston Dr., Sacramento, Calif. 95818
- 1965 *GUSTAFSON, DALE R , F.S.A , (Treasurer), Actuary, Northwestern Mutual Life Ins. Co , Milwaukee, Wis. 53202
- 1970 GUSTAFSON, KENNETH G , A.S.A , Actuary, Public Employees' Retirement System, Sacramento, Calif. 95809
- 1971 GUTTER, MIRIAM (MISS), A.S.A , Apt. 2, 205 South Barrington Ave , Los Angeles, Calif. 90049
- 1970 GYSBERS, ELSIE L. (MRS.), F.S.A , 3037 Arbol Dr., Fullerton, Calif. 92632
- 1965 *HAAKENSTAD, DALE L , F.S.A , President, Western States Life Ins. Co , Fargo, N.D. 58102
- 1965 *HAASE, CARL A , F.S.A , President, IDS Life Ins. Co , Minnesota, Minn. 55402
- 1972 HABECK, CHARLES, A.S.A., Consulting Actuary, Milliman & Robertson, Inc., 2421 N. Mayfair Rd., Milwaukee, Wis. 53226
- 1971 HABERSTROH, JON A , F.S.A., Actuarial Assistant, Northwestern Mutual Life Ins. Co , Milwaukee, Wis. 53202
- 1969 HACHEMEISTER, CHARLES A., F.C.A.S., Allstate Ins. Co., 321 Middlefield Rd., Menlo Park, Calif. 94025
- 1965 *HADIGIAN, WILLIAM, F.S.A., F.C.I.A., Actuary, Philadelphia Life Ins. Co., Philadelphia, Pa. 19107
- 1966 HAGEMAN, CARL, M.C.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc , Two Pennsylvania Plaza, New York, N.Y. 10001

ENROLLED

- 1966 HAGEWOOD, WILLIAM D., A.C.A., Vice-President and Actuary, Wabash Life Ins Co, Indianapolis, Ind 46208
- 1965 *HAHN, JOSEPH W, F.S.A, 5200 Valerie St., Bellaire, Tex. 77401
- 1966 HAINES, BERNARD S., A.C.A., Vice-President and Actuary, Presbyterian Ministers' Fund, Philadelphia, Pa 19103
- 1965 *HALEY, JAMES B., JR., F.C.I.A., Actuary, Employee Benefits Ins. Co., San Francisco, Calif. 94104
- 1965 *HALL, ROBERT A., F.S.A., Actuary, Group Division, Aetna Life & Casualty, Hartford, Conn. 06115
- 1972 HALL, ROBERT P, A.S.A, Principal Actuary, New York Ins. Dept., New York, N.Y 10038
- 1969 HALL, SHERRILL G., F.S.A, Second Vice-President and Associate Actuary, Jefferson Standard Life Ins Co, Greensboro, N.C. 27420
- 1965 *HALL, WILLIAM R, F.S.A, Powers, Carpenter & Hall, Inc., 7701 Forsyth Blvd, St Louis, Mo 63105
- 1968 HALLIWELL, PAUL D, A.S.A, M.C.A., Vice-President, Babb, Inc., 850 Ridge Ave., Pittsburgh, Pa. 15212
- 1965 *HALLORAN, JAMES J, F.S.A., Actuarial Director—Individual Insurance, Prudential Ins Co., Newark, N.J. 07101
- 1971 HALMSIAD, DAVID G, A.S.A, Actuary, Scientific Time Sharing Corp, P.O Box 124, Ridgefield, Conn. 06877
- 1965 *HALPERN, EMANUEL E., F.S.A, Vice-President and Actuary, Colony Charter Life Ins. Co, Los Angeles, Calif. 90010
- 1965 *HALSTEAD, BURNETT A, JR, F.S.A., 4801 Deering Oaks Lane, Crystal Lake, Ill. 60014
- 1965 *HALVORSON, WILLIAM A., F.S.A, (Vice-President), Consulting Actuary, Milliman & Robertson, Inc, 2421 N. Mayfair Rd, Milwaukee, Wis 53226
- 1965 *HAM, RONALD, F.S.A, Associate Actuary, Security Life & Accident Co., Denver, Colo. 80202
- 1969 HAMAMO, ROSHDI A., A.S.A., Pension Fund Administrator, World Bank, 1818 H Street, N.W., Washington, D.C. 20433
- 1972 HAMILTON, JAMES C., F.S.A., Assistant Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
- 1966 HAMM, FRED W., A.S.A., A.C.A., 521 Park Ave, Detroit, Mich 48226
- 1966 HAMMER, SIDNEY M., A.C.A.S., Assistant Actuary, Home Ins. Co., New York, N.Y. 10008
- 1966 HANCOCK, EDWARD B., Consulting Actuary, Hancock Enterprises, 1217 Ewing St, Fort Wayne Ind. 46802
- 1970 HAND, GERALD C, Vice-President and Group Actuary, Independent Life & Accident Ins. Co., Jacksonville, Fla. 32201
- 1965 *HAND, KATHARINE M (Miss), F.C.A., Consulting Actuary, George B Buck Consulting Actuaries, Inc, Two Pennsylvania Plaza, New York, N.Y. 10001
- 1971 HANEBERG, RONALD L, F.S.A., General Counsel, Meidinger & Assoc., Inc., 2440 Grinstead Dr., Louisville, Ky. 40204
- 1965 *HANLIN, H. CAREY, JR., F.S.A, Executive Vice-President, Provident Life & Accident Ins Co., Chattanooga, Tenn. 37402
- 1970 HANNA, LOUIS B, F.S.A., Associate Actuary, Maccabees Mutual Life Ins. Co., Southfield, Mich. 48075
- 1965 *HANNAFORD, JACK M, F.S.A, Second Vice-President and Associate Actuary, General American Life Ins Co, St. Louis, Mo. 63166
- 1966 HANSELMANN, JAY B, F.S.A., Assistant Actuary, Lincoln National Life Ins Co., Fort Wayne, Ind. 46801

ENROLLED

- 1966 HANSEN, REUBEN G., Manager, Actuarial Reports, Washington National Ins. Co., Evanston, Ill. 60201
- 1967 HANSON, H. DONALD, A.C.A.S., CNA Financial, Chicago, Ill. 60604
- 1965 *HANSON, J. ROSS, F.S.A., Consulting Actuary, 604 Washington Bldg., Washington, D.C. 20005
- 1965 *HANSON, JOHN, F.C.A., F.S.A., Actuary, The Wyatt Co., One First National Plaza, Chicago, Ill. 60670
- 1973 HANSON, PETER M., F.S.A., Assistant Actuary, Continental Assur. Co., Chicago, Ill. 60604
- 1966 HARACK, JOHN, A.C.A.S., Vice-President and Actuary, Health Service, Inc., 200 N. Michigan Ave., Chicago, Ill. 60601
- 1966 HARDIN, MILTON B., A.S.A., Senior Vice-President and Actuary, Massachusetts Indemnity & Life Ins. Co., Wellesley, Mass. 02181
- 1966 HARDING, GEORGE W., A.S.A., Vice-President and Actuary, Ohio State Life Ins. Co., Columbus, Ohio 43215
- 1965 *HARDING, JOHN H., F.S.A., Vice-President and Actuary, National Life Ins. Co., Montpelier, Vt. 05602
- 1966 HARDISON, JOE W., F.S.A., Associate Actuary, Independent Life & Accident Ins. Co., Jacksonville, Fla. 32201
- 1972 HARDY, HOWARD R., A.C.A.S., Assistant Actuary, Great American Ins. Co., Los Angeles, Calif. 90030
- 1965 *HARKER, CARLTON, F.S.A., Vice-President—Group, Georgia International Life Ins. Co., Atlanta, Ga. 30309
- 1965 *HARKNESS, PAUL T., JR., F.S.A., 8 Sargent St., Ellsworth, Me. 04605
- 1966 HARLAND, H. EDWARD, F.C.I.A., F.S.A., Senior Vice-President, Great-West Life Assur. Co., Winnipeg, Manitoba R3C 3A5
- 1966 HARPER, ALFRED B., JR., A.S.A., Actuarial Assistant, Union Mutual Life Ins. Co., Portland, Me. 04102
- 1967 HARPER, FLOYD S., 1240 39th St., Des Moines, Iowa 50311
- 1965 *HARRIGAN, HAROLD F., F.S.A., Vice-President and Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1967 HARRINGTON, DONALD P., F.S.A., Assistant Actuary, American Telephone & Telegraph Co., 195 Broadway, New York, N.Y. 10007
- 1965 *HARRIS, BERTHA L. (Mrs.), F.S.A., 43 Guinard Dr., Watchung, Plainfield, N.J. 07060
- 1966 HARRIS, DANIEL S., A.S.A., Supervisor, Lybrand, Ross Bros. & Montgomery, 1251 Avenue of the Americas, New York, N.Y. 10020
- 1965 *HARRIS, DAVID H., F.S.A., Executive Vice-President—Individual Operations, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1971 HARRIS, GLEN A., JR., A.S.A., Director—Data Processing Systems, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06033
- 1965 *HARRIS, SCOTT, F.C.A., A.C.A.S., Executive Vice-President, Joseph Froggatt & Co., Inc., 74 Trinity Pl., New York, N.Y. 10006
- 1965 *HARRIS, SEYMOUR H., F.S.A., F.C.I.A., F.C.A., Vice-President, Warner-Watson, Inc., 65 William St., Wellesley Hills, Mass. 02181
- 1968 HARRISON, JAMES C., F.S.A., A.C.A., Actuary, North Carolina Mutual Life Ins. Co., Durham, N.C. 27701
- 1972 HARROLD, STEVEN A., Assistant Vice-President, Tillinghast & Co., Inc., 3400 Peachtree Rd., N.E., Atlanta, Ga. 30326
- 1971 HART, PAUL C., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 330 Pacific Bldg., Portland, Ore. 97204

ENROLLED

- 1965 *HART, W. VAN BUREN, JR., F.C.A.S., Senior Actuarial Assistant, Aetna Ins. Co., Hartford, Conn. 06115
- 1972 HARTMAN, DAVID G., F.C.A.S., Associate Actuary, Chubb & Son, Inc., 51 John F. Kennedy Pkwy., Short Hills, N.J. 07078
- 1968 HARTMAN, GERALD R., F.C.A.S., Director, Program in Actuarial Science, Temple University, Philadelphia, Pa. 19122
- 1966 HARTMAN, WILLARD A., F.S.A., Actuary, The Wyatt Co., One First National Plaza, Chicago, Ill. 60670
- 1969 HARTNEDY, JOHN A., F.S.A., Vice-President and Actuary, Valley Forge Life Ins. Co., Chicago, Ill. 60604
- 1968 *HARTWELL, MAURICE, F.F.A.A., 5 Ridgewood Dr., Frankfort, Ind. 46041
- 1965 *HARTWELL, WARD J., F.F.A.A., Secretary-Treasurer, Maccabees Mutual Life Ins. Co., Southfield, Mich. 48075
- 1965 *HARVEY, ROBERT W., F.S.A., 39 Winding Lane, Madison, N.J. 07940
- 1965 *HARWAYNE, FRANK, F.C.A.S., Consulting Actuary, Frank Harwayne & Assoc., 3 Stuyvesant Oval, New York, N.Y. 10009
- 1965 *HASBROUCK, RALPH J., F.S.A., 5 Riverside Drive, Binghamton, N.Y. 13905
- 1971 HASLEGRAVE, ROGER A., A.S.A., Associate Actuary, Canada Life Assur. Co., Toronto 1, Ontario
- 1965 *HASTINGS, SETH, F.S.A., Bedford, N.Y. 10506
- 1965 *HAUGH, CHARLES J., F.C.A.S., 1028 Farmington Ave., West Hartford, Conn. 06107
- 1965 *HAUKE, WILLIAM V., F.S.A., Vice-President, Continental Assur. Co., Chicago, Ill. 60604
- 1968 HAUSER, FRED P., F.S.A., Assistant Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *HAUSER, HAROLD W., F.S.A., Consulting Actuary, P.O. Box 150, Glen Ridge, N.J. 07028
- 1968 HAYER, ROBERT W., F.S.A., Consultant, Towers, Perrin, Forster & Crosby, Inc., Three Penn Center Plaza, Philadelphia, Pa. 19102
- 1966 HAWKINS, G. EUGENE, F.S.A., Consulting Actuary, 7160 Mossvine Dr., Dallas, Tex. 75240
- 1970 HAWKINS, JOSEPH D., Vice-President-Actuary, Blue Cross-Blue Shield of Texas, Dallas, Tex. 75222
- 1970 HAWN, JERRY M., Consultant, The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44114
- 1965 *HAYA, AVNER, F.S.A., Senior Actuary, Peat, Marwick, Mitchell & Co., 1510 Chestnut St., Philadelphia, Pa. 19102
- 1966 HAYATAKA, HIROSHI, A.S.A., Vice-President and Associate Actuary, George Washington Life Ins. Co., Jacksonville, Fla. 32203
- 1965 *HAYDEN, VIRGIL O., F.S.A., Senior Vice-President and Chief Actuary, 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
- 1965 *HAZAM, WILLIAM J., F.C.A.S., Vice-President and Actuary, American Mutual Liability Ins. Co., Wakefield, Mass. 01880
- 1965 *HAZELCORN, ABRAHAM, F.S.A., F.C.A., F.C.I.A., Principal, Lybrand, Ross Bros. & Montgomery, 1251 Avenue of the Americas, New York, N.Y. 10020
- 1965 *HAZLEHURST, BLACKBURN H., F.S.A., F.C.I.A., F.C.A., Principal Actuary, Hazlehurst & Assoc., Inc., 600 Gas Light Tower, Atlanta, Ga. 30303

ENROLLED

- 1965 *HAZLETT, RICHARD F. S., F.S.A., F.C.I.A., Vice-President and Actuary, Connell Co., 275 Wyman St., Waltham, Mass 02154
- 1968 HEAD, ALDEN L., A.S.A., 2005 Powder Mill Rd., Silver Spring, Md 20903
- 1965 *HEAD, GLENN O., F.S.A., A.C.A.S., President, First Investors Life Ins. Co., New York, N.Y. 10005
- 1971 HEAD, THOMAS F., A.C.A.S., Assistant Vice-President, Associate Actuary, Colonial Penn Life Ins. Co., Philadelphia, Pa 19103
- 1966 HEALEY, RALPH J., JR., F.S.A., Vice-President and Actuary, Armrisk, Inc., P.O. Box 1376, 600 Sylvan Ave., Englewood Cliffs, N.J. 07632
- 1972 HEARN, VINCENT W., A.C.A.S., Actuarial Assistant, Home Ins. Co., New York, N.Y. 10038
- 1965 *HEARST, JOHN E., F.S.A., Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102
- 1966 HECHT, DAVID C., A.S.A., Associate Actuary, Mutual Benefit Life Ins. Co., Newark, N.J. 07101
- 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 HEDIN, ELMER R., Actuary, State of Washington Ins. Commissioner's Office, Olympia, Wash. 98501
- 1969 HEER, E. LEROY, F.C.A.S., Actuary, Research, United Services Automobile Assn., San Antonio, Tex. 78215
- 1970 HEEZEN, DIRK, Consultant, 820 Michigan Ave., Evanston, Ill. 60202
- 1971 HEGARTY, GEORGE F., Actuary, Coates, Herfurth & England, 320 California St., San Francisco, Calif. 94104
- 1972 HEILMAN, ARVIN L., F.S.A., Manager—Pension Benefits, Chrysler Corp., P.O. Box 1919, Detroit, Mich. 48231
- 1966 HEINTZBERGER, HENRY J., A.S.A., President, San Francisco Life Ins. Co., San Francisco, Calif. 94104
- 1965 *HELLMAN, GABRIEL M., F.C.A., A.S.A., Executive Vice-President and Actuary, Pension Planning Co., Inc., 355 Lexington Ave., New York, N.Y. 10017
- 1965 *HELPHAND, BEN J., F.S.A., Vice-President and Actuary, Pacific Mutual Life Ins. Co., Newport Beach, Calif. 92663
- 1968 HELTMAN, ROBERT C., Actuarial Staff Assistant, Continental Assur. Co., Chicago, Ill. 60604
- 1970 HEMRICH, ROBERT F., Principal, Olanie, Hurst & Hemrich, 3250 Wilshire Blvd., Los Angeles, Calif. 90010
- 1965 *HENDRICKSON, JAMES T., F.S.A., 901 Larchmont Ave., Havertown, Pa 19083
- 1965 *HENNE, RICHARD E., F.F.A.A., President, National Casualty Co., Detroit, Mich. 48226
- 1965 *HENNINGSEN, VICTOR E., F.S.A., 6019 N. Berkeley Blvd., Milwaukee, Wis. 53217
- 1965 *HENNINGTON, HOWARD H., F.S.A., F.C.I.A., Vice-President, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1971 HENRICKS, NORMAN E., F.S.A., F.C.I.A., Senior Actuary, Manufacturers Life Ins. Co., Toronto 5, Ontario
- 1966 HENRY, RUSSELL, F.S.A., Second Vice-President, Group Actuary, Pan American Life Ins. Co., New Orleans, La. 70119
- 1966 HENRY, WALTER P., F.S.A., Actuary, Marsh & McLennan, Inc., 222 S. Riverside, Chicago, Ill. 60606

ENROLLED

- 1973 HERBERT, ROBERT F., JR., F.S.A., Assistant Controller, Connecticut General Life Ins Co., Hartford, Conn. 06115
- 1965 *HERFURTH, CARL E., F.C.A., F.F.A.A., F.S.A., Consulting Actuary, 1600 Broadway, Denver, Colo. 80202
- 1966 HERMAN, F. LEE, Senior Associate Actuary, State Farm Mutual Automobile Ins. Co., Bloomington, Ill. 61701
- 1973 HESS, ALBERT L., A.S.A., Senior Actuarial Associate, State Mutual Life Assur. Co. of America, Worcester, Mass. 01605
- 1970 HESS, MASON E., A.S.A., Assistant Actuary, Milliman & Robertson, Inc., 914 Second Ave., Seattle, Wash. 98104
- 1968 HESS, MORTON B., F.S.A., Associate Actuary, New York State Ins Dept., 324 State St., Albany, N.Y. 12210
- 1966 HESS, ROBERT J., A.S.A., Edward M. Lupean Co., Oliver Bldg., Pittsburgh, Pa. 15222
- 1965 *HESTER, RICHARD S., Sr., F.S.A., Group Actuary, Philadelphia Life Ins Co., Philadelphia, Pa. 19107
- 1967 HETTER, HENRY J., 5031 97 Terrace, North, Pinellas Park, Fla. 33565
- 1965 *HEUN, GILBERT A., F.S.A., 89 S. Highwood Ave., Glen Rock, N.J. 07452
- 1966 HEVERT, WILLIAM T., A.S.A., Assistant Director of Group Ins., Mutual of New York, New York, N.Y. 10019
- 1965 *HEWILL, CHARLES C., JR., F.C.A.S., Vice-President and Actuary, Metropolitan Property & Liability Ins. Co., Providence, R.I. 02908
- 1965 *HEWITT, DAVID L., F.C.A., Vice-President, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102
- 1967 HEWITT, JOHN E., A.S.A., Technical Director, Group Actuarial Staff, Union Mutual Life Ins. Co., Portland, Me. 04112
- 1965 *HEYDE, ERNEST R., F.S.A., Associate Actuary, Metropolitan Life Ins Co., New York, N.Y. 10010
- 1968 HIATT, CHARLES E., Consulting Actuary, 18403 Wakecrest Dr., Malibu, Calif 90265
- 1965 *HICKMAN, HERBERT W., F.S.A., Vice-President and Associate Actuary, Prudential Ins. Co. of America, Phoenix, Ariz. 85062
- 1965 *HICKMAN, JAMES C., F.S.A., A.C.A.S., Professor, Business and Statistics, University of Wisconsin, Madison, Wis. 53706
- 1965 *HICKMAN, S. MARTIN, F.S.A., Executive Vice-President, Hospital Service Corp. (Blue Cross), 233 N. Michigan Ave., Chicago, Ill. 60601
- 1966 HIGGINS, EDWARD A., A.S.A., Actuarial Assistant, National Life Ins Co., Montpelier, Vt. 05062
- 1966 HILL, E. HOWARD, F.C.A., Vice-President, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102
- 1968 HILL, EDWARD T., F.S.A., F.C.I.A., Actuary, North American Life Assur. Co., Toronto 1, Ontario
- 1966 HILL, EDWIN E., A.S.A., Associate Actuary, Milliman & Robertson, Inc., 80 S. Lake Ave., Pasadena, Calif. 91101
- 1965 *HILL, GEORGE L., F.S.A., Actuary, New England Mutual Life Ins. Co., Boston, Mass. 02117
- 1970 HILL, HOWARD W., Actuary, Lincoln Income Life Ins. Co., Louisville, Ky. 40201
- 1965 *HILL, J. STANLEY, F.S.A., President, Digiplan, Inc., 70 Spruce St., Mahomet, Minn. 55115
- 1969 HILL, JESSE, JR., Actuary, Atlanta Life Ins. Co., Atlanta, Ga. 30303
- 1965 *HILL, MARK W., F.S.A., 56 Buckingham St., Manchester, Conn. 06040

ENROLLED

- 1965 *HILL, NORMAN E., F.S.A., Manager, Peat, Marwick, Mitchell & Co., 111 W. Monroe St., Chicago, Ill. 60690
- 1965 *HILL, RICHARD W., F.S.A., Vice-President—Group Insurance, Prudential Ins. Co., Minneapolis, Minn. 55426
- 1970 HILL, ROBERT P., F.S.A., Vice-President—Administration, Prudential Ins. Co., Houston, Tex. 77001
- 1965 *HILL, WALTER C., F.S.A., 128 Elm Ave., Hackensack, N.J. 07601
- 1971 HILLHOUSE, JAMES, A.S.A., F.C.I.A., Consulting Actuary, Tomenson Alexander, Ltd., 401 Bay St., Toronto, Ontario M5H 2Y4
- 1966 HILLHOUSE, JERRY A., F.C.A.S., Actuary, State Farm Mutual, Bloomington, Ill. 61701
- 1971 HINCHLIFF, TIMOTHY A., F.S.A., Assistant Actuary, Equitable Life Ins. Co., Des Moines, Iowa 50306
- 1966 HINEMAN, HARRY, A.C.A., Vice-President and Actuary, Blue Cross & Blue Shield, 110 N. Illinois St., Indianapolis, Ind. 46209
- 1972 HINKLE, TIMOTHY C., F.S.A., Actuary, Meidinger & Assoc., Inc., #2 Office Park Circle, Suite 210, Birmingham, Ala. 35223
- 1970 HINRICHS, PETER A., F.S.A., Assistant Vice-President—Data Processing, Group, Home Life Ins. Co., New York, N.Y. 10007
- 1966 HINSCH, WILLIAM P., A.C.A., Vice-Chairman of the Board, and Chairman, Executive Committee, American Security Life Ins. Co., San Antonio, Tex. 78205
- 1965 *HINSDALE, KENNETH P., F.S.A., Senior Vice-President and Actuary, Jefferson Standard Life Ins. Co., Greensboro, N.C. 27420
- 1966 HITCHCOX, ALBERT D., F.S.A., Second Vice-President and Group Actuary, Union Mutual Life Ins. Co., Portland, Me. 04112
- 1965 *HITTLE, KENNETH I., F.F.A.A., 1470 Berkshire Rd., Columbus, Ohio 43221
- 1965 *HOBART, DAVID F., F.F.A.A., A.C.A., Vice-President and Actuary, Ministers Life & Casualty Union, Minneapolis, Minn. 55416
- 1965 *HOBBS, EDWARD J., F.C.A.S., Senior Vice-President, Ins. Co. of North America, Philadelphia, Pa. 19101
- 1966 HOCHSEISER, MYRON, F.S.A., Senior Actuarial Associate, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1968 HODOVICK, JOSEPH, A.S.A., Associate Actuary, The Wyatt Co., 1717 First National Bldg., Detroit, Mich. 48226
- 1965 *HOFFART, JOHN L., F.S.A., Assistant Actuary, Occidental Life Ins. Co., Los Angeles, Calif. 90051
- 1965 *HOFFMAN, RICHARD H., F.S.A., Vice-President and Associate Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1970 HOGAN, FRANCIS X., A.S.A., Actuary, The Wyatt Co., 733 Third Ave., New York, N.Y. 10017
- 1970 HOGAN, FRANK J., Vice-President, Mutual of Omaha—United Benefit Life, Omaha, Nebr. 68131
- 1965 *HOGEMAN, GEORGE L., F.S.A., F.C.L.A., President, Paul Revere Life Ins. Co., Worcester, Mass. 01608
- 1972 HOGUE, ROBERT D., F.S.A., Unit Manager, Actuarial Dept., Lutheran Mutual Life Ins. Co., Waverly, Iowa 50677
- 1965 *HONAU, REINHARD A., F.S.A., Greens Farms, Conn. 06436
- 1969 HOHERTZ, ROBERT D., A.S.A., Assistant Actuary, General American Life Ins. Co., St. Louis, Mo. 63166
- 1965 *HOLCOMBE, SHEPHERD M., F.S.A., F.C.I.A., A.C.A., President, Hooker & Holcombe, Inc., 125 La Salle Rd., West Hartford, Conn. 06107

ENROLLED

- 1973 HOLLAND, DAVID M , F.S.A., Actuary, Munich American Reassur. Co., Atlanta, Ga. 30309
- 1972 HOLLOBON, ANTHONY L , F.C.I.A. , F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 502-409 Granville St., Vancouver, British Columbia
- 1965 *HOLLOWAY, KIRBY W., JR. , F.S.A., Associate Actuarial Director, Prudential Ins Co , Newark, N.J. 07101
- 1966 HOLLOWAY, ROBIN G , F.S.A., Consultant, Towers, Perrin, Forster & Crosby, Inc , 90 Park Ave., New York, N.Y. 10016
- 1966 HOLMBERG, RONALD K , Senior Vice-President and Actuary, Combined Ins Co. of America, Chicago, Ill. 60640
- 1968 HOLMES, AL F , JR , Powers, Carpenter & Hall, Inc., 7701 Forsyth Blvd , St. Louis, Mo. 63105
- 1966 HOLMES, ROBERT P., A.S.A. , Second Vice-President—Research, Paul Revere Life Ins Co., Worcester, Mass. 01608
- 1965 *HOLSTEN, FRED H , F.S.A. , Second Vice-President and Group Actuary, New York Life Ins Co., New York, N.Y. 10010
- 1970 HOLT, WILLIAM T., F.C.A.S. , Group Actuary, United & Mutual of Omaha, Omaha, Nebr. 68131
- 1966 HOLTZMAN, EDWARD F , A.C.A. , 4401 St. Roch Ave., New Orleans, La. 70122
- 1968 HONEBEIN, CARLTON W , F.C.A.S., Assistant Vice-President and Associate Actuary, Fireman's Fund American Ins. Co., San Francisco, Calif. 94119
- 1965 *HOOK, JOHN F , F.S.A., Vice-President and Actuary, Standard Ins Co., Portland, Ore. 97207
- 1965 *HOOKER, RUSSELL O., F.S.A., F.C.A.S., Vice-President and Treasurer, Hooker & Holcombe, Inc., 100 Constitution Plaza, Hartford, Conn. 06103
- 1966 HOOP, WILLIAM L , F.S.A., F.C.I.A. , Vice-President and Actuary, American Bankers Life Assur Co. Miami, Fla. 33155
- 1966 HOOSHAGEN, JEANNE M. (MISS), A.F.A.A., Assistant to Actuary and Pension Administrator, Underwriters National Assur Co., Indianapolis, Ind. 46205
- 1965 *HOPE, FRANCIS J , F.C.A.S., Actuary, Hartford Ins Group, Hartford, Conn. 06115
- 1971 HOPE, THOMAS H., A.S.A., Actuarial Manager, A. S. Hansen, Inc., 2100 LTV Tower, Dallas, Tex. 75201
- 1971 HOPPER, LOYD, A.S.A. , Assistant Manager, Standard Ins Co., Portland, Ore. 97207
- 1969 HOPPER, MONTE J., A.S.A., Travelers Ins. Co., Hartford, Conn. 06115
- 1967 HOPSON, JAMES R , F.S.A., Assistant Actuary, Equitable Life Ins. Co , Des Moines, Iowa 50306
- 1971 HOREIN, JAMES R., F.S.A. , Assistant Vice-President, Lincoln National Life Ins. Co. , Fort Wayne, Ind. 46801
- 1965 *HORN, RICHARD G., F.S.A., Vice-President and Actuary, Security Life & Accident Co , Denver, Colo. 80202
- 1965 *HORNBERGER, HAROLD J., A.C.A., F.F.A.A., 4935 Elm St., Downers Grove, Ill. 60515
- 1966 HOROWITZ, MILTON, A.C.A.S. , Principal Actuary, State Ins. Fund, 199 Church St., New York, N.Y. 10007
- 1969 HORROCKS, GEOFFREY, F.S.A., F.C.I.A., Director of Insurance Operations, Abbey Life Assur. Co., Ltd, London EC4M 8AR, England
- 1965 *HOSKINS, JAMES E., F.S.A. , 1124 Farmington Ave., West Hartford, Conn. 06107
- 1965 *HOSKINS, ROBERT H , F.S.A. , Associate Group Actuary, John Hancock Mutual Life Ins Co., Boston, Mass. 02117

ENROLLED

- 1965 *HOUGHTON, ANTHONY J., F.S.A., Consulting Actuary, Nelson & Warren, Inc., 222 S. Central Ave., St. Louis, Mo. 63105
- 1966 HOUSE, SHERWOOD G., F.S.A., Actuary, Aetna Life & Casualty, Hartford, Conn 06115
- 1965 *HOUSEMAN, RAYMOND F., F.S.A., F.C.A., Actuary, The Wyatt Co., 1900 Republic National Bank Tower, Dallas, Tex. 75201
- 1965 *HOUSER, ROBERT N., F.S.A., Senior Vice-President and Chief Actuary, Bankers Life Co., Des Moines, Iowa 50307
- 1966 HOUSTON, IVAN J., A.C.A., President and Chief Executive Officer, Golden State Mutual Life Ins. Co., Los Angeles, Calif. 90018
- 1968 HOWARD, WILLIAM M., A.C.A., A.F.A.A., Professor, University of Florida, Gainesville, Fla. 32601
- 1972 HOWARD, WILLIS B., JR., F.S.A., Associate Actuary, Jefferson Standard Life Ins. Co., Greensboro, N.C. 27420
- 1970 HOWATT, F. FRANK, Actuary and Assistant Insurance Commissioner, State of Oregon, Dept. of Comm., Salem, Ore. 97310
- 1967 HOWE, KENT P., A.S.A., The Wyatt Co., One First National Plaza, Chicago, Ill. 60670
- 1965 *HOWELL, A. CHARLES, F.S.A., Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1966 HOWELL, JOHN F., Vice-President, National Life & Accident Ins. Co., Nashville, Tenn. 37250
- 1970 HRUSKA, ROBERT, A.S.A., Vice-President and Actuary, Pension Planning Co., Inc., 355 Lexington Ave., New York, N.Y. 10017
- 1968 HSIANG, HARRY C., A.S.A., Associate Director, Travelers Ins. Co., Hartford, Conn. 06115
- 1967 HSIAO, WILLIAM C., F.S.A., Deputy Chief Actuary, Social Security Admin., Washington, D.C. 20201
- 1967 HUBER, THOMAS R., F.S.A., Actuary, New York Life Ins. Co., New York, N.Y. 10010
- 1965 *HUDEK, PAUL R., F.S.A., F.C.A., Actuary, A. S. Hansen, Inc., 2100 LTV Tower, Dallas, Tex. 75201
- 1966 HUEHL, WALTER H., A.S.A., President, Indianapolis Life Ins. Co., Indianapolis, Ind. 46208
- 1971 HUEY, MARTIN S., JR., F.S.A., M.C.A., Assistant Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1971 HUFF, DAVID A., F.S.A., A.F.A.A., M.C.A., Rudd & Wisdom, Consulting Actuaries, 1104 Perry-Brooks Bldg., Austin, Tex. 78701
- 1965 *HUFFMAN, SAM HOUSTON, A.S.A., F.C.A., Route 1, Box 784, Punta Gorda, Fla. 33950
- 1966 HUFFMAN, SAM H., JR., F.C.A., Consultant and Manager, The Wyatt Co., 21241 Ventura Blvd., Woodland Hills, Calif. 91364
- 1972 HUGHES, E. TOM, F.S.A., Second Vice-President and Associate Group Actuary, General American Life Ins. Co., St. Louis, Mo. 63166
- 1966 HUGHES, HERALD H., JR., A.C.A., Vice-President, Franklin Capital Corp., 5500 Diplomat Circle, Orlando, Fla. 32810
- 1965 *HUGHES, NORMAN M., F.S.A., 350 Windward Way, Naples, Fla. 33940
- 1965 *HUGHEY, M. STANLEY, F.C.A.S., Executive Vice-President, Lumbermens Mutual Casualty Co., Long Grove, Ill. 60049
- 1966 HUGENIN, ARIF N., A.S.A., Assistant Group Actuary, Washington National Ins. Co., Evanston, Ill. 60201

ENROLLED

- 1968 HULME, RICHARD W., A.S.A., Vice-President—Actuary, American-Amicable Life Ins. Co., Waco, Tex. 76703
- 1965 *HUMMETT, 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., 3616 W. 63rd, Prairie Village, Kan. 66208
- 1966 HUMPHREY, VANN H., JR., Associate Actuary, Durham Life Ins. Co., Raleigh, N.C. 27611
- 1969 HUNSTAD, ROBERT E., F.S.A., Vice-President and Actuary, Minnesota Mutual Life Ins. Co., St. Paul, Minn. 55101
- 1973 HUNT, DAVID L., F.S.A., Partner, Actuary and Consultant, Hewitt Associates, 102 Wilmet Rd., Deerfield, Ill. 60015
- 1965 *HUNT, FREDERIC J., JR., F.C.A.S., Secretary—Underwriting, Ins. Co. of North America, Philadelphia, Pa. 19101
- 1968 HUNT, HERBERT J., Actuary, North American Life Ins. Co. of Chicago, Chicago, Ill. 60601
- 1965 *HUNT, JAMES H., F.S.A., Life Actuary, Ins. Dept., State of New Hampshire, Concord, N.H. 03301
- 1972 HUNT, RONALD E., F.S.A., Group Actuary, Nationwide Ins. Co., Columbus, Ohio 43215
- 1969 HUNTER, JOHN R., JR., F.C.A.S., Chief Actuary, Federal Ins. Administration, Dept. of H.U.D., Washington, D.C., 20410
- 1972 HUNTINGTON, CURTIS E., F.S.A., Associate Actuary, New England Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *HUNTINGTON, HENRY S., III, F.S.A., Research Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *HUNTLEY, JOHN W., F.S.A., Second Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 06115
- 1969 HUNTLEY, NEWTON E., JR., A.S.A., Assistant Vice-President and Actuary, Marsh & McLennan, Inc., 1 Oliver St., Pittsburgh, Pa. 15222
- 1965 *HURIBUT, DAVID G., F.S.A., Second Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *HURLEY, ROBERT L., F.C.A.S., Associate Actuary, Insurance Services Office, 160 Water St., New York, N.Y. 10038
- 1966 HUSE, SYLVESTER J., A.S.A., Vice-President, American Telephone and Telegraph Co., 32 Avenue of the Americas, New York, N.Y. 10013
- 1973 HUSSEY, STEPHEN G., F.S.A., Director—Product Research and Development, The Ohio National Life Ins. Co., Cincinnati, Ohio 45201
- 1971 HUSTON, BRUCE A., F.S.A., Assistant Actuary—Pension Administration, Kansas City Life Ins. Co., Kansas City, Mo. 64141
- 1966 HUSTON, F. EDWARD, A.S.A., Actuarial Consultant, 1885 Diamond St., San Diego, Calif. 92109
- 1967 HUTCHESON, JOHN D., F.C.A., Vice-President, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102
- 1972 HUTCHINGS, Peter L., F.S.A., Vice-President and Actuary, Blue Cross of New York, New York, N.Y. 10017
- 1965 *HUTCHINSON, CARROLL R., F.S.A., Vice-President and Actuary, Western-Southern Life Ins. Co., Cincinnati, Ohio 45202
- 1967 HUTCHINSON, GERALD E., Actuary, Social Security Admin., 6401 Security Blvd., Baltimore, Md. 21235
- 1966 HUTCHISON, JAMES K., A.S.A., Vice-President and Actuary, Blue Cross Association, Chicago, Ill. 60611

ENROLLED

- 1970 HUTCHISON, MICHAEL B., F.S.A., F.C.I.A., Marketing Vice-President, Crown Life Ins. Co., Toronto 5, Ontario
- 1969 HUVAL, ERNESI, A.C.A., Consulting Actuary, 11335 Greencrest Dr., Baton Rouge, La. 70811
- 1965 *IMMERWAHR, GEORGE E., F.S.A., C-314 Defence Colony, New Delhi 3, India
- 1965 *INGERSOLL, W. HARRISON, F.S.A., Assistant Actuary, Prudential Ins. Co., Newark, N.J. 07101
- 1965 *INGRAHAM, HAROLD G., JR., F.S.A., Senior Vice-President and Chief Actuary, New England Mutual Life Ins. Co., Boston, Mass. 02117
- 1969 INGRAM, ROBERT J., A.S.A., Associate Actuary, IDS Life Ins. Co., Minneapolis, Minn. 55440
- 1967 INNES, EVAN, A.S.A., Vice-President and Actuary, Towers, Perrin, Forster & Crosby, Inc., 90 Park Ave., New York, N.Y. 10016
- 1966 IRELAND, JOHN G., F.S.A., F.C.I.A., Vice-President, Towers, Perrin, Forster & Crosby, 800 Dorchester Blvd W., Montreal 101, Quebec
- 1965 *IRISH, FRANK S., F.S.A., Second Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1973 IRVAN, ROBERT P., A.S.A., Assistant Actuary, CNA Ins. Co., Chicago, Ill. 60604
- 1965 *IRVINE, THOMAS, F.S.A., Group Actuary, New York Life Ins. Co., New York, N.Y. 10010
- 1965 *ISAACSON, FENTON R., F.S.A., F.C.A., Consulting Actuary, Milliman & Robertson, Inc., 8990 W. Dodge Rd., Omaha, Nebr. 68114
- 1965 *ISEN, B. GEORGE, F.S.A., Actuary, New Jersey Dept. of Ins., Trenton, N.J. 08625
- 1966 ISENBERG, BERNARD, A.S.A., A.C.A., Second Vice-President and Actuary, Beneficial National Life Ins. Co., New York, N.Y. 10016
- 1966 ITO, HOWARD M., A.S.A., Milliman & Robertson, Inc., 44 Montgomery St., San Francisco, Calif. 94104
- 1972 IVERSON, DENNIS R., A.S.A., Senior Programmer, Pacific Mutual Life Ins. Co., Newport Beach, Calif. 92663
- 1966 JACKS, EUGENE E., A.C.A., Actuary, State of California, Dept. of Ins., 1407 Market St., San Francisco, Calif. 9410
- 1965 *JACKSON, CLAYTON L., F.S.A., F.C.I.A., Senior Vice-President and Actuary, American National Ins. Co., Galveston, Tex. 77550
- 1966 JACKSON, E. SYDNEY, F.S.A., F.C.I.A., President, Manufacturers Life Ins. Co., Toronto, Ontario M4W 1E4
- 1965 *JACKSON, EDGAR M., F.S.A., Vice-President and Actuary, H. Gray Hutchison & Assoc., Inc., P.O. Box 10132, Greensboro, N.C. 27404
- 1965 *JACKSON, PAUL H., F.S.A., F.C.I.A., F.C.A., Consulting Actuary, The Wyatt Co., 1629 K St., N.W., Washington, D.C. 20006
- 1965 *JACKSON, ROBERT T., F.S.A., President, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115
- 1966 JACKSON, WILL W., JR., A.C.A., Vice-President and Actuary, Gibraltar Life Ins. Co. of America, Dallas, Tex. 75201
- 1967 JACOB, ALBERT, A.S.A., Consulting Actuary, Actuarial Analysts, Inc., 500 Bloomfield Ave., Verona, N.J. 07044
- 1969 JACOBS, MYRON, Senior Consultant and Actuary, Becker Company, 26 Washington St., East Orange, N.J. 07017
- 1970 JACOBS, TERRY S., F.C.A.S., Director of Actuarial and Underwriting, Prudential Property & Casualty Ins. Co., Woodbridge, N.J. 07095

ENROLLED

- 1972 JACOBSEN, RICHARD L, F S A, Actuary, George V Stennes & Assoc, Consulting Actuaries, 2850 Metro Dr., Minneapolis, Minn. 55402
- 1965 *JACOBSON, REUBEN I, F S A, F F A A, (Vice-President), Senior Vice-President, Actuarial, Lutheran Brotherhood, Minneapolis, Minn 55402
- 1965 *JACOBY, CHARLES W, F.S.A, Vice-President and Associate Actuary, Prudential Ins Co., Newark, N.J. 07101
- 1967 JACOBY, ROBERT E., Vice-President, Security Benefit Life Ins. Co, Topeka, Kan. 66603
- 1969 JAFFE, JAY M., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 120 S La Salle St, Chicago, Ill 60603
- 1966 JAMES, DAVID H, A C A., Vice-President & Group Actuary, Republic National Life Ins Co, Dallas, Tex 75204
- 1965 *JAMESON, J. RAE, F.S.A., Vice-President and Actuary, North American Reassur. Co, New York, N Y 10017
- 1969 JANUS, PAUL W, F S A, Associate Actuary, Bankers Life & Casualty Co., Chicago, Ill 60630
- 1970 JATKOWSKI, EDWIN P, A S A, Associate Actuary, The Wyatt Co, 1717 First National Bldg, Detroit, Mich 48226
- 1966 JAY, BURTON D, F S A., Vice-President and Chief Actuary, United Benefit Life Ins Co., Omaha, Nebr. 68131
- 1970 JEGGLE, DAVID A., F.S.A., Second Vice-President and Associate Actuary, Midland Mutual Life Ins. Co, Columbus, Ohio 43215
- 1966 JEKEL, OSCAR H, 8 Homewood Dr, Kirkwood, Mo. 63122
- 1965 *JENKINS, ALBION U, JR, F S A., Vice-President, Prudential Ins. Co., Los Angeles, Calif. 90036
- 1971 JENKINS, ALLEN W, A S A, Associate Actuary, American Bankers Life Ins Co, Miami, Fla 33131
- 1966 JENKINS, ELMORE, JR., F S A, 2005 Spruce Rd, Homewood, Ill. 60430
- 1970 JENKINS, ROBERT W, A S A., Associate Actuary, American General Life Ins. Co, Houston, Tex. 77019
- 1965 *JENKINS, WILMER A., F S A., Box 268, Cosgrove Rd., West Willington, Conn 06279
- 1971 JENSEN, DARYL D., President, Sunset Life Ins. Co. of America, Olympia, Wash 98507
- 1967 JENSEN, JAMES P, A C A S., Associate Actuary, Liberty Mutual Ins. Co., Boston, Mass 02117
- 1965 *JENSEN, LEWELLYN W, F S A, Second Vice-President and Actuary, Union Mutual Life Ins Co, Portland, Me. 04112
- 1965 *JENSEN, RUSSELL R, F S A, Vice-President—Operations and Actuary, Northwestern Mutual Life Ins. Co, Milwaukee, Wis 53202
- 1966 JEX, ROBERT L, F S A, F.C.I.A., 1453 Wellington Crescent, Winnipeg, Manitoba R3N 0B2
- 1966 JOFFE, SAMUEL, A F.A.A., Consulting Actuary, 1401 Blair Mill Rd, Silver Spring, Md. 20910
- 1965 *JOHANSEN, ROBERT J., F.S.A., Vice-President and Actuary, Metropolitan Life Ins. Co., New York, N Y. 10010
- 1965 *JOHE, RICHARD L, F.C.A.S., (Vice-President). Vice-President and Actuary, United States Fidelity & Guaranty Co., Baltimore, Md 21203
- 1969 JOHNSEN, STORM, A S A., Actuary, Investors Guaranty Life Ins Co., Mercer Island, Wash 98040
- 1970 JOHNSON, DARVLE, F.S.A., Assistant Actuary, Pacific Mutual Life Ins. Co., Newport Beach, Calif 92663

ENROLLED

- 1973 JOHNSON, JAMES E., F S A , Assistant Actuary, Minnesota Mutual Life Ins. Co., St Paul, Minn. 55101
- 1965 *JOHNSON, JERRY L., F.S.A., President, J. L. Johnson & Assoc., Inc., 1116 Culbreath Isles Dr, Tampa, Fla. 33609
- 1965 *JOHNSON, LLOYD H., F.S.A., Senior Vice-President, Bernard R. Meidinger & Assoc., 2440 Grinstead Dr., Louisville, Ky 40204
- 1965 *JOHNSON, M. LOUIS, F.S.A., 204 Avon Rd, Narberth, Pa. 19072
- 1967 JOHNSON, RHEUBEN C., JR., F S A , Vice-President and Actuary, Business Men's Assur. Co., Kansas City, Mo 64141
- 1973 JOHNSON, RICHARD E., A S A , Senior Actuarial Associate, State Mutual Life Assur. Co. of America, Worcester, Mass 01605
- 1970 JOHNSON, ROBERT C., A S A., Actuarial Associate, State Farm Life Ins. Co., Bloomington, Ill 61701
- 1970 JOHNSON, RODGER A., M C A , Consultant, The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44114
- 1970 JOHNSON, ROGER D., F S A , Vice-President and Actuary, Great American Life Ins. Co., Los Angeles, Calif. 90230
- 1966 JOHNSON, ROYAL A., A S A., Vice-President and Life Actuary, Sentry Life Ins. Co., Stevens Point, Wis 54481
- 1965 *JOHNSON, WILBUR M., F S A., 123 Kedzie St., Evanston, Ill 60202
- 1972 JOHNSTON, DAVID R., F S A , F C I A , Senior Actuarial Vice-President, Crown Life Ins. Co., Toronto, Ontario M4W 1B8
- 1965 *JOHNSTONE, ROBERT M., JR., F.S.A., Vice-President and Associate Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1971 JOLLS, THOMAS H., JR., A.S.A., Principal, Towers, Perrin, Forster & Crosby, 120 S. La Salle St., Chicago, Ill 60603
- 1973 JONES, ALAN G., F C A S , Assistant Actuary, Aetna Life & Casualty Ins. Co., Hartford, Conn. 06115
- 1968 JONES, BRIAN A., A.S.A., B. A Jones & Co., Inc., 17 Battery Pl., New York, N.Y. 10004
- 1966 JONES, CHARLES H., A S A , 520 Windmeadows, Altamonte Springs, Fla 32701
- 1966 JONES, DONALD A., A.S.A., Associate Professor, Dept. of Mathematics, University of Michigan, Ann Arbor, Mich. 48104
- 1971 JONES, DONN B., JR., F.S.A., Vice-President, United Benefit Life Ins. Co., Omaha, Nebr. 68131
- 1970 JONES, FRANK C., F.S.A., Actuary—Group Insurance, Liberty National Life Ins Co., Birmingham, Ala 35213
- 1965 *JONES, HAROLD M., 16 Leicester Rd., Marblehead, Mass. 01945
- 1965 *JONES, HODGE L., JR., F S A., Vice-President and Actuary, Guarantee Mutual Life Co., Omaha, Nebr. 68114
- 1966 JONES, JOHN P., A S A., 3227 Nealon Dr., Falls Church, Va 22042
- 1968 JONES, MATT B., JR., F S A , Associate Group Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *JONES, NATHAN F., F S A , A C A S , Vice-President and Associate Actuary, Prudential Ins. Co., Newark, N.J. 07101
- 1970 JONES, NORMAN L., F.S.A., Actuary, Gabriel Roeder, Smith & Co., 1239 First National Bldg., Detroit, Mich. 48226
- 1966 JONES, RICHARD J., Employee Benefit Consultant, 119 Nut Bush Rd., Greensboro, N C 27410
- 1965 *JORDAN, C. WALLACE, F.S.A., Professor of Mathematics, Williams College, Williamstown, Mass. 01267

ENROLLED

- 1966 JORDAN, GEORGE R, JR, A S A , President, Great Southern Life Ins Co , Houston, Tex. 77006
- 1972 JORDAN, MICHAEL L., F S A , Vice-President and Actuary, Coastal States Life Ins Co., Atlanta, Ga 30302
- 1965 *JORDAN, ROBERT H., F.S.A., Associate Actuary, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19101
- 1971 JORVE, BARRY M., A.C.A.S., Secretary, Travelers Ins. Co , Hartford, Conn. 06115
- 1971 JOSHI, ATUL V., F.C.I.A., A.S.A., Assistant Group Actuary, National Life Assur. Co., Toronto 285, Ontario
- 1965 *JOYCE, AUBREY L., F.S.A., 55 Montevideo Rd., Avon, Conn. 06001
- 1967 JOYCE, WALLACE R., F.S.A , F C I A , Executive Officer, Agency Research, Imperial Life Assur. Co , Toronto 7, Ontario
- 1965 *JOYNER, BILLY N , F S A , Actuary, Travelers Ins. Co., Hartford, Conn. 06115
- 1968 KAACK, INGO, F.S.A , Assistant Actuary, John Hancock Mutual Life Ins. Co , Boston, Mass 02117
- 1966 KACMARYNSKI, JOSEPH P , A F A A , Secretary and Actuary, Homesteaders Life Co , Des Moines, Iowa 50312
- 1965 *KADUYAMA, MITSURU, F S A , Consulting Actuary, Mitchell & Kaduyama, 1741 N. Ivar Ave , Los Angeles, Calif 90028
- 1967 KAGAN, ARTHUR B., F.S.A., A.C.A., Assistant Vice-President, Alexander & Alexander, Inc , 3550 Wilshire Blvd , Los Angeles, Calif 90010
- 1965 *KAGEN, MAYNARD L., F.S.A.. Vice-President, Continental Assur. Co.. Chicago Ill 60604
- 1971 KAHN, DAVID J., A.S.A., Actuary, Martin E. Segal Co., 730 5th Ave., New York, N.Y 10019
- 1970 KAHN, LINDA M. (Mrs.), F.S.A.. Vice-President and Actuary, USLIFE Life Ins. Co., Los Angeles, Calif 91101
- 1965 *KAHN, PAUL MARKHAM, F.S.A., F C I A , Vice-President and Life Actuary, Beneficial Standard Life Ins. Co., Los Angeles, Calif 90010
- 1966 KAIN, DALE R., F S A , F C I A , Corporate Actuary, Minnesota Mutual Life Ins. Co., St. Paul, Minn. 55101
- 1965 *KALLOP, ROY H., F.C.A.S., Actuary, National Council on Compensation Ins , New York, N.Y. 10017
- 1965 *KALMBACH, LELAND J , F S A , Honorary Chairman of the Board, Massachusetts Mutual Life Ins. Co., Springfield, Mass 01101
- 1971 KAMER, JOEL V., F S A , Assistant Controller, John Hancock Mutual Life Ins Co , Boston, Mass. 02117
- 1971 KANDRAC, JOSEPH J., F S A , A C A , Vice-President, Huggins & Co , Inc., 1401 Walnut St., Philadelphia, Pa. 19102
- 1971 KANE, HOWARD L , F S A , M C A , George B Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1965 *KANNEY, JAMES R , F S A , Vice-President, Lincoln National Life Ins Co , Fort Wayne, Ind 46801
- 1970 KAPLAN, MICHAEL H., F S A , Vice-President and Associate Actuary, Martin E Segal Co , 730 5th Ave , New York, N.Y. 10019
- 1969 KAPLAN, MORTIMER, F.C.A , Consulting Actuary, 472 Chestnut St., Springfield, Mass 01107
- 1966 KAPLAN, ROBERT, A.C.A., Director—Research and Statistics, United Mine Workers of America, 907 15th St , N.W , Washington, D C. 20005
- 1971 KAPUR, VISHWA N., A.S.A , Assistant Group Actuary, New York Life Ins Co , New York, N.Y. 10010

ENROLLFD

- 1965 *KARP, RONALD A., F.S.A., Dean Witter & Co., Inc., 14 Wall Street, New York N Y 10005
- 1965 *KARSTEN, ORLO L., JR., F.S.A., Director of Underwriting, Northwestern Mutual Life Ins Co, Milwaukee, Wis. 53202
- 1965 *KASS, DAVID R., F.S.A., Consulting Actuary, 3570 Warrensville Center Rd., Shaker Heights, Ohio 44122
- 1965 *KATES, PHILLIP B., F.C.A.S., President and Chairman of the Board, Independent Fire Ins Co, Jacksonville, Fla 32201
- 1971 KAUFMAN, SIDNEY T., F.S.A., Actuarial Systems, Inc., 1625 The Alameda, San Jose, Calif. 95126
- 1970 KAVANAGH, BRIAN, A.S.A., Senior Actuary, National-Ben Franklin Life Ins. Corp., Chicago, Ill. 60606
- 1966 KAVSEN, KENNETH E., Group Insurance Mathematician, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19101
- 1965 *KAYION, HOWARD H., F.S.A., A.C.A.S., Consulting Actuary, Milliman & Robertson, Inc., 80 S. Lake Ave., Pasadena, Calif. 91101
- 1965 *KAZAKOFF, MICHAEL, F.S.A., F.C.A., F.C.I.A., Vice-President and Actuary, Mutual of Omaha, Omaha, Nebr. 68131
- 1965 *KEATON, CHARLES W., F.S.A., Executive Vice-President, McCready Pension Engineers, 300 E. Fall Creek Pkwy, Indianapolis, Ind 46205
- 1965 *KEENE, CHARLES R., A.S.A., F.C.A., F.F.A.A., President, Charles R. Keene & Assoc., Inc., 6535 E. 82nd St., Indianapolis, Ind. 46250
- 1965 *KEENE, KENNETH K., F.S.A., Vice-President and Director, Johnson & Higgins, 95 Wall St., New York, N.Y. 10005
- 1965 *KEETCH, G. Y., F.C.A., Consulting Actuary, 1140 N.W. 63rd St., Oklahoma City, Okla. 73116
- 1965 *KEFFER, RALPH, F.S.A., 42 Four Mile Rd., West Hartford, Conn. 06107
- 1965 *KEFFER, WILLIAM W., F.S.A., Senior Vice-President, Connecticut General Life Ins Co., Hartford, Conn. 06115
- 1968 KEHELA, EDMUND F., A.S.A., Actuary, Marsh & McLennan, Inc., 3303 Wilshire Blvd., Los Angeles, Calif 90010
- 1972 KELLER, JOHN W., F.S.A., Assistant Actuary, Northwestern Mutual Life Ins. Co., Milwaukee, Wis 53202
- 1971 KELLEY, VANCE W., A.S.A., Group Specialist, Union Central Life Ins. Co., Cincinnati, Ohio 45201
- 1968 KELLISON, STEPHEN G., F.S.A., Chair of Actuarial Science, University of Nebraska, Lincoln, Nebr. 68508
- 1971 KELLY, JEREMIAH, F.S.A., Associate Actuarial Director, Prudential Ins. Co., Wayne, N.J. 07470
- 1965 *KELLY, THOMAS J., F.S.A., A.F.A.A., Chief Actuary, New York State Ins. Dept., 123 William St., New York, N.Y. 10038
- 1965 *KEMBLE, JAMES W., F.S.A., Consulting Actuary, George V. Stennes & Assoc., Inc., 619 Savings & Loan Bldg., Des Moines, Iowa 50309
- 1965 *KEMPER, LEE H., F.S.A., Second Vice-President and Actuary, Acacia Mutual Life Ins. Co., Washington, D.C. 20001
- 1965 *KENIGSON, GEORGE, F.S.A., 100 W. Cold Spring Lane, Baltimore, Md 21210
- 1967 KENNEDY, DONALD E., F.S.A., Vice-President, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa 19102
- 1965 *KENNON, RALPH E., F.S.A., Merrifield, Minn. 56465
- 1965 *KENT, IRWIN I., A.S.A., F.C.A., Consulting Actuary, Actuarial Services, Inc., 1640 Vaux Hall Rd., Union, N.J. 07083

ENROLLED

- 1965 *KENT, MORTON J., F.S.A., President, Vencap Investment Corp, 801 Pine St., Chattanooga, Tenn. 37402
- 1970 KENYON, FREDERIC V., F S A, Marsh & McLennan Benefits International, 2 Southampton Place, London WC1A2DA, England
- 1965 *KERNS, GILBERT E., F.S.A., F.C.A., Consulting Actuary, Milliman & Robertson, Inc, 80 S. Lake Ave, Pasadena, Calif 91101
- 1969 KERR, NORMAN W., Vice-President, Marsh & McLennan, Inc, One Oliver Plaza, Pittsburgh, Pa 15222
- 1971 KERR, WILLIAM D., A.C.A., Marsh & McLennan, Inc., Consultants & Actuaries, Pensions Division, 222 S. Riverside, 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 KEUS, WOUTER P. J., A.S.A., Assistant to the Actuary, Occidental Life Ins. Co., Los Angeles, Calif. 90051
- 1972 KHEEL, BRIAN S, A.S.A., Assistant Actuary, Martin E. Segal Co, 730 Fifth Ave, New York, N.Y. 10019
- 1973 KHURY, COSTANDY K., F C A S, Actuarial Director, Prudential Property & Casualty Co., Newark, N.J. 07101
- 1966 KIDD, ROBERT M., A.S.A., Vice-President, Selection and Issue, Ohio National Life Ins. Co., Cincinnati, Ohio 45201
- 1965 *KIDWELL, W. DUANE, F S A., Vice-President and Actuary, Paul Revere Life Ins Co, Worcester, Mass 01608
- 1965 *KIENZ, DOROTHY I. (MISS), F.C.A., A.S.A., Staff Actuary, George B. Buck Consulting Actuaries, Inc, Two Pennsylvania Plaza, New York, N.Y. 10001
- 1973 KIERNAN, WILLIAM J., F.S.A., Associate Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1971 KIESER, MANFRED B., A.S.A., Actuary, 25200 Rockside Rd., Bedford Heights, Ohio 44146
- 1965 *KILBOURNE, FREDERICK W, F S A., F C A S, M.C.A., Consulting Actuary, Milliman & Robertson, Inc, 80 S. Lake Ave, Pasadena, Calif 91101
- 1965 *KILLION, RAYMOND F., F S A, Senior Vice-President, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *KIMBALL, HERBERT W., F S A, F C A., Vice-President, Marsh & McLennan, Inc, 2500 Prudential Center, Boston, Mass. 02199
- 1971 KING, JAMES A, Pension Consultant, Aetna Life Ins Co, New York, N Y 10017
- 1967 KING, NORMAN R. B., M C A, Actuary and General Manager, Professional Life & Casualty Co., Chicago, Ill 60611
- 1966 KING, RUSSELL L, Vice-President and Actuary, National Old Line Ins Co, Little Rock, Ark 72203
- 1967 KINGSTON, MARY F (MISS), Life Actuary, Massachusetts Division of Ins, Boston, Mass 02202
- 1965 *KINGSTON, STUART J., A S A, F.C.A., Actuary/Pensions, National Life Ins Co., Montpelier, Vt. 05602
- 1966 KINSEY, PAUL F, A S A, Associate Director of Data Processing, Northwestern Mutual Life Ins. Co, Milwaukee, Wis 53202
- 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
- 1965 *KIRKPATRICK, THOMAS H., F.S.A., Vice-President and Senior Actuary, Paul Revere Life Ins. Co., Worcester, Mass. 01608

ENROLLED

- 1966 KITCHEN, DUANE, A S A , Actuary, Marsh & McLennan-Cosgrove & Co., 3663 W Sixth St, Los Angeles, Calif 90005
- 1966 KITCHEN, EMMETT B , A C A . President, Mutual Life Ins. Co., Washington, D C 20036
- 1965 *KITTREDGE, JOHN K , F S A , Senior Vice-President and Actuary, Prudential Ins Co of America, Newark, N J 07101
- 1966 KLAASSE, FRANK L., F.S.A., Vice-President, Corporate Systems, Provident Life & Accident Ins. Co., Chattanooga, Tenn 37421
- 1965 *KLAASSEN, ELDON J., F.C.A.S., Associate Actuary, CNA/Insurance, Chicago, Ill 60604
- 1971 KLEEN, JOHN T., JR., A.S.A., Assistant Actuary, Mutual Trust Life Ins. Co , Chicago, Ill 60606
- 1965 *KLEIN, OSCAR R., JR, F S.A., F.C.I.A., Executive Vice-President and Chief Actuary, Business Men's Assur Co , Kansas City, Mo 64141
- 1965 *KLEM, WALTER, F.S.A., 30 Western Dr., Short Hills, N.J. 07078
- 1970 KLING, RICHARD W., F S A , Associate Actuary, IDS Life Ins. Co., Minneapolis, Minn. 55402
- 1971 KLINGMAN, GEORGE C., A C A.S., Director—Rating and Research Division, Travelers Ins. Co., Hartford, Conn. 06115
- 1965 *KLINZMAN, FRANK W , F S A , Vice-President and Actuary, General Reassur Corp , Greenwich, Conn. 06830
- 1967 KLUEH, KENNETH C , F S A , Vice-President and Actuary, United Ins Co of America, Chicago, Ill 60601
- 1965 *KNIES, PAUL H , F S A , Vice-President and Controller, Metropolitan Life Ins Co., New York, N.Y. 10010
- 1972 KNIGHT, JAMES P., F S A , Associate Actuary, Life Ins Co , Richmond, Va 23219
- 1967 KNOFF, MYRNA L (MISS), A C A , Actuary, Sea & Lohse, Inc., 1001 Franklin Ave., Garden City, N.Y 11530
- 1966 KNOWLER, LLOYD A , Professor—Actuarial Science and Statistics, University of Iowa, Iowa City, Iowa 52240
- 1972 KNOWLES, ROBERT L., F.S.A., Assistant Actuary, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01101
- 1965 *KNOWLTON, HENRY K., F.S.A., President, The Actuarial Corp , 247 IBM Bldg , 815 S Main St, Jacksonville, Fla 32207
- 1965 *KNOX, FREDERICK J., F.S.A., Vice-President—Actuarial, St. Paul Fire & Marine Ins Co , St. Paul, Minn 55102
- 1966 KOBRINE, 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
- 1970 KOCH, KENNETH E , Warner-Watson, Inc , 65 Williams St., Wellesley Hills, Mass. 02181
- 1965 *KOCH, ROBERT B , F S A , Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1966 KOGER, GERALD T., M.C.A., Consulting Actuary, Milliman & Robertson, Inc., 300 W. Osborn Rd., Phoenix, Ariz. 85013
- 1965 *KOLE, MORRIS B , F C A S , Actuary, State Ins. Fund, 199 Church St., New York, N.Y. 10007
- 1965 *KOLODNY, GEORGE, F S A , 20 E 35th St , New York, N Y 10016
- 1966 KONOVSKY, ARTHUR E., A C A., Actuary, Harley N Bruce & Assoc , 7620 N. Rogers Ave , Chicago, Ill. 60626

ENROLLED

- 1970 KOPPEL, SPENCER, F.S.A., F.C.I.A., Actuary and Assistant Vice-President, Combined Ins. Co., Chicago, Ill. 60604
- 1965 *KORMES, MARK, F.C.A.S., President, Actuarial Associates, Inc., 370 Lexington Ave., New York, N.Y. 10017
- 1965 *KORNHAUSER, MARVIN L., F.S.A., Actuary, The Wyatt Co., 1717 First National Bldg., Detroit, Mich. 48226
- 1971 KORPER, LESLIE E., II, A.S.A., Associate Actuary, Hartford Life Ins. Co., Hartford, Conn. 06115
- 1965 *KOWALCHUK, THEODORE J., F.S.A., A.C.A., Consulting Actuary, Alexander & Alexander, Inc., 1185 Avenue of the Americas, New York, N.Y. 10036
- 1970 KRAABEL, STEPHEN E., F.S.A., F.C.I.A., A.C.A., Associate Actuary, Tolley International Corp., 3901 N. Meridian St., Indianapolis, Ind. 46208
- 1965 *KRAEGEL, WILFRED A., F.S.A., Associate Actuary, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202
- 1965 *KRAUSHAAR, CHARLES W., JR., F.S.A., Second Vice-President and Actuary, New York Life Ins. Co., New York, N.Y. 10010
- 1971 KRAUSS, RUSSELL H., Bankers National Life Ins. Co., Parsippany, N.J. 07054
- 1970 KRAYSLER, STEPHEN F., F.S.A., Assistant Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1973 KREAMER, JAMES R., F.S.A., Actuarial Assistant, Taylor, Ballard & Co., P.O. Box 1385, Cedar Rapids, Iowa 52406
- 1972 KREIDER, DONALD E., A.S.A., Consulting Actuary, 1982 Berkshire Rd., Columbus, Ohio 43221
- 1967 KRENZ, JOSEPH A., JR., President and Actuary, American Foundation Life Ins. Co., Little Rock, Ark. 72201
- 1965 *KRETSCHMER, ALBERT H., JR., F.S.A., Vice-President and Actuary, Continental American Life Ins. Co., Wilmington, Del. 19899
- 1965 *KRIEGER, RAYMOND B., F.S.A., Consulting Actuary, Touche Ross Stennes & Co., 1633 Broadway, New York, N.Y. 10019
- 1966 KRINSKY, ROBERT D., A.S.A., Senior Vice-President and Actuary, Martin E. Segal Co., 730 Fifth Ave., New York, N.Y. 10019
- 1969 KRIPKE, ALBERT E., 8201-16 St., Silver Spring, Md. 20910
- 1965 *KRISHER, WILLIAM K., F.S.A., Senior Vice-President, Connecticut Mutual Life Ins. Co., Hartford, Conn. 06115
- 1965 *KROGH, ELDEN C., F.S.A., Vice-President and Actuary, National Guardian Life Ins. Co., Madison, Wis. 53701
- 1965 *KROLL, CEDRIC W., F.C.A., A.S.A., Government Actuary—U.S. Treasury Dept., Main Treasury, Washington, D.C. 20220
- 1965 *KRONHOLM, WILLIAM L., F.S.A., 40 Park Ave., Windsor, Conn. 06095
- 1968 KROSKY, MICHAEL, F.S.A., Assistant Vice-President, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1973 KRUEGER, DAVID W., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 2421 N. Mayfair Rd., Milwaukee, Wis. 53226
- 1973 KUENDIG, WILLIAM N., II, F.S.A., Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115
- 1965 *KUENKLER, ARTHUR S., F.C.A.S., 134 South Street, Auburn, N.Y. 13021
- 1970 KUHLMANN, GEORGE H., JR., A.S.A., Associate Actuary, Ohio State Life Ins. Co., Columbus, Ohio 43215
- 1973 KUNESH, DANIEL J., F.S.A., Supervisor, Peat, Marwick, Mitchell & Co., 222 S. Riverside Plaza, Chicago, Ill. 60606
- 1965 *KUNIS, A. MAXWELL, F.S.A., F.C.A., F.C.I.A., President, A. M. Kunis & Co., Inc., 184 Grand Ave., Englewood, N.J. 07631

ENROLLED

- 1965 *KUNKEMUELLER, A HENRY, F.S.A., Vice-President and Actuary, American Life Ins Co., Wilmington, Del. 19899
- 1966 KUNTZ, LEONA (MISS), A.S.A., 8907 Eager Rd., St. Louis, Mo 63144
- 1965 *KVERNLAND, JACK T., F.S.A., Senior Vice-President and Chief Actuary, Prudential Ins Co., Newark, N.J. 07101
- 1965 *KWASHA, H CHARLES, A.S.A., F.C.A., Partner and Consulting Actuary, Kwasha Lipton Inc., 429 Sylvan Ave., Englewood Cliffs, N.J. 07632
- 1965 *KYLE, GEORGE B., F.S.A., A.F.A.A., Consulting Actuary, 130 S. Bemiston Ave., St. Louis, Mo. 63105
- 1965 *L'ABBATE, SALVATORE A., F.S.A., Assistant Actuary, Guardian Life Ins Co., New York, N.Y. 10003
- 1971 LABROSSE, PIERRE H C., A.S.A., Assistant Actuary, California Life Ins Co., Los Angeles, Calif. 90048
- 1966 LABUTE, RONALD A., A.S.A., Actuary, The Wyatt Co., 1717 First National Bldg., Detroit, Mich. 48226
- 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.S.A., F.C.I.A., F.C.A., President, Occidental Life Ins Co., Los Angeles, Calif. 90051
- 1972 LAMB, JAMES D., F.S.A., Assistant Vice-President and Assistant Actuary, Occidental Life Ins Co., Los Angeles, Calif. 90051
- 1971 LAMPS, DALE E., F.S.A., Vice-President and Actuary, Independent Liberty Life Ins Co., Grand Rapids, Mich. 49502
- 1965 *LANCASTER, EDWIN B., F.S.A., F.C.I.A., Executive Vice-President, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1971 LANG, ANDREW C., JR., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 150 Strafford Ave., Wayne, Pa. 19087
- 1965 *LANGE, JEFFREY T., F.C.A.S., Assistant Vice-President and Actuary, Royal-Globe Ins Cos., 150 William St., New York, N.Y. 10038
- 1966 LANGER, DAVID, A.S.A., President, David Langer Co., 60 E. 42nd St., New York, N.Y. 10017
- 1966 LANGHANS, MEIER F., 6A Cooper Lane, Whiting, N.J. 08759
- 1965 *LANGSTON, ESSE D., A.S.A., F.C.A., Consulting Actuary, Latta & Langston, Consulting Actuaries, 515 E. Amite St., Jackson, Miss. 39201
- 1969 LAREW, JOHN R., A.S.A., Associate Director, Travelers Ins. Co., Hartford, Conn. 06115
- 1971 LARKIN, JAMES P., F.S.A., Senior Vice-President, Security Mutual Life Ins Co., Binghamton, N.Y. 13902
- 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., Vice-President and Actuary, Individual Ins., Benefit Trust Life Ins. Co., Chicago, Ill. 60626
- 1965 *LARUS, JOHN R., F.S.A., 67 Wyndwood Rd., West Hartford, Conn. 06107
- 1965 *LATIMER, MURRAY W., F.C.A., F.C.A.S., F.C.I.A., Murray W. Latimer, Industrial Relations Consultants, 1625 K St., N.W., Washington, D.C. 20006
- 1965 *LATTI, RAYMOND A., F.C.A., Consulting Actuary, Latta & Langston, Consulting Actuaries, 515 E. Amite St., Jackson, Miss. 39201

ENROLLED

- 1965 *LAUER, J. ALAN, F S A , Associate Actuary, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19105
- 1968 LAUTZENHEISER, BARBARA J (Miss). F S A., Vice-President and Actuary, Bankers Life Nebraska, Lincoln, Nebr 68501
- 1970 LAVERDIERE, MICHAEL, F S A., Associate Group Actuary, New York Life Ins. Co., New York, N Y 10010
- 1965 *LAVIGNE, JOSEPH A., F S A , Metropolitan Life Ins. Co , New York, N.Y. 10010
- 1966 LAWRENCE, JOSEPH R , F.S.A , M C A., Vice-President, Huggins & Co., Inc., 1401 Walnut St , Philadelphia, Pa. 19102
- 1967 LAWSON, HAROLD R., F S A , F C.I.A., Chairman of the Board, National Life Assur. Co. of Canada, Glens Falls, N.Y. 12801
- 1966 LAZERSON, JACOB A , A S A , Actuary, Bureau of Rates and Policies, Ins Dept. of Pennsylvania, Harrisburg, Pa. 17120
- 1966 LEARSON, RICHARD J , A.S.A , Pension Selection Corp., 150 E 58th St , New York, N Y. 10022
- 1970 LEARY, THOMAS J , F S A , Actuary, Massachusetts Mutual Life Ins. Co , Springfield, Mass. 01101
- 1965 *LEAVITT, GORDON H , F S A , Actuary, Savings Banks Life Ins. Fund, New York, N.Y. 10017
- 1972 LEBLANC, SIDNEY A., F.S.A., Director—Actuarial Department, U. S. Operations, Pan-American Life Ins. Co , New Orleans, La 70119
- 1971 LEBLOND, RICHARD M., A S A., Actuary, Meidinger & Assoc., Inc., Louisville, Ky. 40204
- 1965 *LEBOURVEAU, ALLAN F., F.S.A , Vice-President and Actuary, Metropolitan Life Ins. Co., New York, N Y 10010
- 1970 LECCLAIR, PETER T , F S A , Actuary—Life and R&D, Aetna Variable Annuity Life Ins. Co., Hartford, Conn. 06115
- 1973 LEE, CURTIS H , F S A , Assistant Actuary, Ohio National Life Ins. Co., Cincinnati, Ohio 45201
- 1965 *LEE, FRANK H , F F A A , General Counsel and Actuary, North American Benefit Assn , Port Huron, Mich 48060
- 1966 LEE, HARRY A., Executive Vice-President, National Reserve Life Ins. Co., Topeka, Kan 66601
- 1969 LEE, LUCIAN R., Assistant Actuary, Liberty Life Ins Co., Greenville, S C. 29602
- 1965 *LEGGETT, RICHARD A , F.S.A., Vice-President and Actuary, Travelers Ins. Co , Hartford, Conn. 06115
- 1965 *LEGRIS, JEAN M., F F A A , Consultant Actuary, 52 Vassar Ave , Providence, R.I 02906
- 1966 LEHANE, LEO J , A S A., 1001 Park Ave., Lake Park, Fla. 33403
- 1971 LEHMAN, STEPHEN H., F.S.A., Assistant Group Actuary, New York Life Ins. Co , New York, N Y 10010
- 1970 LEHMANN, EARL R , Assistant Actuary, Country Life Ins. Co., Bloomington, Ill. 61701
- 1965 *LEIGHT, ARTHUR S , F.S.A., A.C A S., ISI-Woodward, Ryan, Sharp & Davis, Inc., 355 Lexington Ave , New York, N.Y. 10017
- 1966 LEIGHT, GRACE (Miss), A S A , Actuary, Peat, Marwick, Mitchell & Co , 345 Park Ave , New York, N.Y 10022
- 1965 *LEISTER, HARRY M., JR., F.S.A., Consulting Actuary, Conrad M. Siegel, Inc., 3820 Walnut St., Harrisburg, Pa. 17109
- 1969 LEMERY, FRANCIS P., JR , F.S.A., Associate Actuary, Kansas City Life Ins. Co., Kansas City, Mo. 64141

ENROLLED

- 1970 LEMMON, VESTAL, President, National Association of Independent Insurers, Des Plaines, Ill. 60018
- 1973 LENSER, JOHN M., F.S.A., Assistant Actuary, Mutual of New York, New York, N.Y. 10019
- 1969 LEONARD, WILFORD A., F.S.A., Vice-President and Associate Actuary, Jefferson Standard Life Ins. Co., Greensboro, N.C. 27420
- 1967 LEONG, LEONARD P. J., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 44 Montgomery St., San Francisco, Calif. 94104
- 1969 LERNER, GARY G., Actuary, Johnson & Higgins of California, 4201 Wilshire Blvd., Los Angeles, Calif. 90005
- 1966 LERRET, PAUL E., Consulting Actuary, 3525 Hill Top Rd., Fort Worth, Tex. 76109
- 1969 LESLIE, WILLIAM H., F.S.A., Actuary—Group, Hartford Life Ins. Co., Hartford, Conn. 06115
- 1965 *LESLIE, WILLIAM, JR., F.C.A.S., Executive Vice-President, INSCO Systems Corp., 12 Gold St., New York, N.Y. 10038
- 1966 LETSON, EDWARD W., Vice-President, Rael & Letson, One Embarcadero Center, 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., F.S.A., Actuarial Associate, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1966 LEVENSON, MARTIN W., A.S.A., Vice-President and Associate Actuary, Martin E. Segal Co., 730 Fifth Ave., New York, N.Y. 10019
- 1969 LEVIN, JOSEPH W., F.C.A.S., Actuary, Employers Reinsur. Corp., Kansas City, Mo. 64105
- 1965 *LEVINSON, LOUIS, F.S.A., 106 Bronson Terr., Springfield, Mass. 01108
- 1965 *LEVITA, MAURICE H., F.C.A., A.S.A., Consultant, Maurice H. LeVita, Consulting Actuary, 2828 Connecticut Ave., N.W., Washington, D.C. 20008
- 1970 LEVITSKY, CHARLES A., A.S.A., Second Vice-President, Occidental Life Ins. Co., Los Angeles, Calif. 90051
- 1965 *LEVY, GERALD A., F.S.A., Vice-President, North American Reassur. Co., New York, N.Y. 10017
- 1970 LEVY, THOMAS D., F.S.A., F.C.I.A., Actuary, Martin E. Segal Co., Inc., 607 Boylston St., Boston, Mass. 02116
- 1965 *LEW, EDWARD A., F.S.A., President, Society of Actuaries, One Madison Ave., New York, N.Y. 10010
- 1969 LEWIS, ARTHUR S., F.S.A., 10435 Whipple St., Toluca Lake, Calif. 91602
- 1965 *LEWIS, CLAIR A., F.S.A., Associate Actuary, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202
- 1965 *LEWIS, HERMAN, F.S.A., Vice-President—Group Insurance Electronics, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *LEWIS, JAMES L., JR., F.S.A., Actuary, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801
- 1971 LEWIS, W. JAMES D., F.S.A., F.C.I.A., President, Canadian Operations, Prudential Ins. Co., Toronto, Ontario M5H 1B7
- 1965 *LEWIS, WILLIAM E., F.S.A., Senior Vice-President, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46802
- 1965 *LEWIS, WILLIAM H., I.S.A., Actuary, Actuarial Branch, Internal Revenue Service, Washington, D.C. 20224
- 1969 LEWIS, WILLIAM H., JR., F.S.A., M.C.A., Consulting Actuary, Buchanan & Lewis, Inc., 7540 LBJ Freeway, Dallas, Tex. 75240

ENROLLED

- 1966 LEWIS, WINTHROP T., A S A., Associate Director—Group Pension Financial Controls, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1971 LIBBY, WILLIAM B., A S A., Aetna Life & Casualty, Hartford, Conn. 06115
- 1971 LIBMAN, MICHAEL L., A S A., Research Assistant, Mutual Life Ins. Co., New York, N Y 10019
- 1966 LIDDLE, J. THOMAS, JR., F S A., Associate Actuary, Equitable Life Assur. Soc., New York, N Y. 10019
- 1965 *LIENHARD, JOHN B., F S A., 34 Kenyon St., Hartford, Conn. 06105
- 1966 LILLY, GEORGE P., F.C.A., President, George P. Lilly & Co., Inc., 1100 W Northwest Hwy., Mt. Prospect, Ill. 60056
- 1970 LIN, CHE, F S A., Vice-President and General Manager, Marsh and McLennan International Ltd., 30-32 Connaught Rd., Central, Hong Kong
- 1965 *LINCOLN, ARTHUR B., JR., F S A., Associate Actuary, National Life Ins. Co., Montpelier, Vt. 05602
- 1966 LINCOLN, CHARLES G., II, 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., Chief of Special Services, Connecticut State Ins. Dept., Hartford, Conn. 06115
- 1965 *LINDER, JOSEPH, F C A S., F C A., A S A., 25 Roosevelt Terr., Bayonne, N.J. 07002
- 1966 LINDSAY, BRUCE G., A S A., 5915 N. Fifth St., Arlington, Va. 22203
- 1965 *LINDSAY, ROBERT L., F.S.A., F.C.I.A., Vice-President and Actuary, Mutual Life Ins. Co., New York, N Y. 10019
- 1966 LINDSEY, ELWIN R., A S A., Secretary, Aetna Life & Casualty, Hartford, Conn. 06115
- 1968 LINE, RUSSELL A., F.S.A., Second Vice-President and Associate Actuary, Midland Mutual Life Ins. Co., Columbus, Ohio 43215
- 1965 *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
- 1965 *LINK, ROBERT F., F S A., Vice-President and Actuary, Equitable Life Assur. Soc., New York, N Y. 10019
- 1966 LINN, ELDON R., A S A., Assistant Actuary, Acacia Mutual Life Ins. Co., Washington, D.C. 20001
- 1965 *LINO, RICHARD, F C A S., Actuary, Insurance Services Office, 160 Water St., New York, N.Y. 10038
- 1968 LINQUANTI, AUGUST J., A C A S., Assistant Actuary, Royal-Globe Ins. Cos., New York, N.Y. 10038
- 1969 LIPTAK, WALTER T., A S A., Vice-President and Actuary, All American Life & Casualty, Chicago, Ill. 60631
- 1965 *LISCORD, PAUL S., F.C.A.S., Vice-President and Actuary, Ins. Co. of North America, Philadelphia, Pa. 19101
- 1966 LISLE, LOTTIE R. (Mrs.), F.C.A., A.S.A., Actuary, Social Security Admin., HEW, Washington, D.C. 20201
- 1966 LITTLE, D. ALAN, F.S.A., Consulting Actuary, Milliman & Robertson, Inc., Consulting Actuaries, 115 N. Pennsylvania St., Indianapolis, Ind. 46204
- 1965 *LITTLE, ROBERT H., F.S.A., F.C.I.A., F.C.A., Partner, Coates & Crawford, 301 E. Colorado Blvd., Pasadena, Calif. 91101
- 1966 LIU, JACK K., A S A., Senior Group Pension Consultant, Prudential Ins. Co., Los Angeles, Calif. 90054

ENROLLED

- 1966 LIVELY, DAVID L., F.S.A., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
- 1965 *LIVINGSTON, GILBERT R., F.C.A.S., Casualty Actuary, Connecticut Ins Dept, Hartford, Conn. 06115
- 1965 *LIVINGSTON, JAMES A., JR., F.S.A., Senior Vice-President, Liberty National Life Ins Co, Birmingham, Ala 35233
- 1970 LLEWELLYN, DAVID, F.S.A., Special Markets Actuary, Sentry Life Ins Co, Stevens Point, Wis 54481
- 1966 LOADMAN, A EARL, F.S.A., F.C.I.A., 126 Kingsway Ave, Winnipeg 9, Manitoba
- 1970 LOCKHART, BENJAMIN F., Consultant, The Wyatt Co., One First National Plaza, Chicago, Ill 60670
- 1965 *LOCKWOOD, DONALD A., F.C.A., A.S.A., Senior Vice-President and Actuary, Pension Planning Co., Inc, 355 Lexington Ave., New York, N.Y. 10017
- 1965 *LOEBER, RICHARD H., F.S.A., Assistant Vice-President, Aetna Life & Casualty, Hartford, Conn. 06115
- 1968 LOEFFEL, CARL L., F.S.A., Second Vice-President and Associate Actuary, Union Mutual Life Ins. Co., Portland, Me 04112
- 1965 *LOFTIS, JOHN M., F.S.A., Vice-President and Actuary, Integon Life Ins. Corp., Winston-Salem, N.C 27102
- 1965 *LOGAN, LOREN G., F.S.A., F.C.I.A., President, CNA Actuarial Consultants, Chicago, Ill. 60685
- 1966 LOGIE, DAVID A., A.S.A., F.C.I.A., Financial Vice-President and Secretary, Zurich Life Ins. Co of Canada, Toronto, Ontario
- 1965 *LOHSE, RUDOLPH M., F.S.A., President, Seal & Lohse, Inc, Consulting Actuaries, 1001 Franklin Ave, Garden City, N.Y. 11530
- 1966 LONERGAN, CLYDE G., F.S.A., Actuary, Marsh & McLennan, Inc., 1 Woodward Ave., Detroit, Mich 48226
- 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.A., Consulting Actuary, 129 N.W. 44th St, Oklahoma City, Okla. 73118
- 1965 *LONGLEY-COOK, LAURENCE H., A.S.A., F.C.A.S., Hinsons Island, Bermuda
- 1965 *LONGMOORE, JOHN T., F.S.A., Second Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1971 LONGYEAR, GEORGE Y., A.S.A., Pacific Mutual Life Ins Co., Newport Beach, Calif. 92663
- 1969 LOO, TSU-YI, F.S.A., Actuary, The Wyatt Co., 1262 Suburban Station Bldg, Philadelphia, Pa. 19103
- 1970 LORD, SAMUEL H., F.S.A., Associate Actuary, Phoenix Mutual Life Ins. Co, Hartford, Conn. 06115
- 1971 LORENZ, ALOIS J., Employee Benefit Plan Consultant, 230 S Bemiston Ave., St. Louis, Mo 63195
- 1972 LOSK, NORMAN S., F.S.A., Actuary, Marsh & McLennan, Inc., Norton Bldg., Seattle, Wash. 98104
- 1969 LOUGHLIN, MARTIN J., F.S.A., Associate Group Actuary, Hartford Ins. Group, Hartford, Conn 06115
- 1968 LOUIS, PAK H., 37 Plymouth Rd., Port Washington, N.Y. 11050
- 1966 LOVEKAMP, GLEN H., A.S.A., Actuary, Country Life Ins Co, Bloomington, Ill. 61701
- 1966 LOW, GEORGE D., A.S.A., Associate Actuary, Berkshire Life Ins. Co, Pittsfield, Mass. 01201

ENROLLED

- 1968 LOWDEN, BEVERLY S. (Mrs), F S A , Associate Group Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *LOWDEN, ROBERT D. , F.S.A , Coordinator—Insurance Services, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1970 LOWE, ROBERT F , F.C A S., Assistant Actuary, Fireman's Fund American Ins. Cos., San Francisco, Calif 94120
- 1966 LOWRIE, WALTER B. , A S A., Actuarial Training Director, Occidental Life Ins. Co , Los Angeles, Calif 90051
- 1966 LUBIN, LAWRENCE, F.S.A , Vice-President and Actuary, Standard Security Life Ins. Co. of New York, New York, N.Y. 10003
- 1966 LUBLIN, LEON, A C.A , Vice-President and Actuary, American Heritage Life Ins Co , Jacksonville, Fla 32202
- 1965 *LUKENS, JAYWOOD, F S A , 5545 Riviera Dr., Coral Gables, Fla 33146
- 1965 *LUMSDEN, WILLIAM F. , F.S.A , F C A , Vice-President, Connell Co., 615 E. Michigan St , Milwaukee, Wis 53202
- 1965 *LUNBECK, ROBERT A. , F S A., F.C.A , Actuary, The Wyatt Co , 1262 Suburban Station Bldg , Philadelphia, Pa 19103
- 1966 LUND, ALLAN C. , A S A., A.C.A., Pension Actuary, Northwestern National Life Ins. Co , Minneapolis, Minn 55440
- 1969 LUNDBERG, JAMES J. , A.S.A., 8516 Northwood Pkwy., Minneapolis, Minn. 55427
- 1970 LUNDE, ORLEN E. , F.S.A., Vice-President and Consulting Actuary, George V. Stennes & Assoc , 2850 Metro Dr., Minneapolis, Minn 55420
- 1965 *LUTZ, LAUREN J., 103 Peck Ave , Syracuse, N.Y. 13206
- 1965 *LUTZ, WILLIS J., F.S.A , Actuary, A S Hansen, Inc , 2100 LTV Tower, Dallas, Tex. 75201
- 1970 LUZADER, RANDALL M., A S A , Manager, Peat, Marwick, Mitchell & Co , Commerce Tower, Kansas City, Mo. 64199
- 1968 LYLE, ROBERT V., F.S.A , Associate Actuary, Aetna Life & Casualty, Hartford, Conn 06115
- 1969 LYNAS, ROBERT H. , Vice-President and Actuary, Western Reserve Life Assur Co of Ohio, Largo, Fla. 33540
- 1966 LYNCH, JOSIAH M. , JR. , A.S.A , F.C.A , President, Actuarial Computer Technology, Inc , 10215 Fernwood Rd , Bethesda, Md 20034
- 1972 LYNCH, TIMOTHY J., F S A , Vice-President, Meidinger & Assoc., Inc., 2440 Grinstead Dr , Louisville, Ky. 40204
- 1966 LYNDE, HAROLD W., 236 C Marblehead Lane, Jamesburg, N J 08831
- 1966 LYON, DOROTHY M. (Miss), Actuarial Assistant, American United Life Ins. Co , Indianapolis, Ind 46206
- 1965 *LYONS, DANIEL J., F.S.A , F C A S , Chairman and President, Bankers National Life Ins Co , Papsippany, N.J. 07054
- 1967 LYONS, FRANK J. , F.C.A., Senior Vice-President, Kwasha Lipton Inc., Englewood Cliffs, N J 07632
- 1965 *LYONS, HAROLD V., F.S.A., Consulting Actuary, Hazlehurst & Assoc., Inc., 235 Peachtree St , N E , Atlanta, Ga. 30303
- 1971 LYONS, SAMUEL J. , JR., A S A., Senior Consultant, Peat, Marwick, Mitchell and Co., 555 S. Flower, Los Angeles, Calif 90504
- 1969 MABRY, FRFDERICK C , F S A , M C A., Consultant, A S. Hansen, Inc., 400 Colony Square, Atlanta, Ga 30361
- 1965 *MACARCHUK, JOHN, F S A , Actuary, State Mutual Life Assur. Co., Worcester, Mass. 01605

ENROLLED

- 1971 MACAULAY, JOSEPH P., F.S.A., Assistant Group Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass 02117
- 1967 MACDONALD, A. ROSS, F.S.A., F.C.I.A., Executive Officer—Group Ins., Imperial Life Assur. Co., Toronto 7, Ontario
- 1970 MACDONALD, COLIN D., F.S.A., Assistant Vice-President and Associate Actuary, California—Western States Life Ins. Co., Sacramento, Calif 95814
- 1966 MACDONALD, DAVID D., A.S.A., Vice-President and Actuary, Inter-State Assur. Co., 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, Quebec H3B 2A6
- 1966 MACDOUGALL, JOHN A., JR., F.S.A., Vice-President and Actuary, Edward H. Friend & Co., 1800 K St., N.W., Washington, D.C. 20006
- 1965 *MACFARLANE, WILLIAM, F.S.A., 80 Park Ave., New York, N.Y. 10016
- 1965 *MACGINNITIE, W. JAMES, F.S.A., F.C.A.S., Professor of Actuarial Science, Graduate School of Business Administration, Univ. of Michigan, Ann Arbor, Mich. 48104
- 1965 *MACINTYRE, NEIL W., F.S.A., Assistant Vice-President and Actuary, Mutual of New York, New York, N.Y. 10019
- 1966 MACK, MERRILL J., F.S.A., Vice-President and Actuary, Reliance Standard Life Ins. Co., Philadelphia, Pa. 19103
- 1965 *MACKEN, DANIEL D., F.F.A.A., F.C.A., Consulting Actuary, 1900 First Ave., N.E., Cedar Rapids, Iowa 52402
- 1965 *MACKILLOP, DONALD K., Actuary, Travelers Ins. Co., Hartford, Conn. 06115
- 1965 *MACKINNON, MALCOLM D., F.S.A., Vice-President, Prudential Ins. Co., Newark, N.J. 07101
- 1965 *MACKINNON, WILL D., F.S.A., 3000 Grand Ave., Des Moines, Iowa 50312
- 1965 *MACLEAN, GEORGE A., F.S.A., Actuary, Standard Life Ins. Co., Indianapolis, Ind. 46205
- 1965 *MACLEAN, JAMES F., F.S.A., Vice-President and Actuary, Johnson & Higgins, 1700 Trust Co. of Georgia Bldg., Atlanta, Ga. 30303
- 1965 *MACLENNAN, ROBERT D., F.S.A., Senior Vice-President—Financial Operations, National Life Ins. Co., Montpelier, Vt. 05602
- 1971 MACLEOD, D. RAE, F.S.A., F.C.I.A., Vice-President, Manufacturers Life Ins. Co., Toronto, Ontario M4W 1E4
- 1965 *MACOMBER, WILLIAM A., JR., F.S.A., Associate Actuarial Director, Prudential Ins. Co., Phoenix, Ariz. 85036
- 1965 *MACPHAIL, JACK D., F.S.A., President, PHA Life Ins. Co., Portland, Ore. 97205
- 1971 MACPHEE, MALCOLM T., JR., A.S.A., Actuarial Assistant, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19105
- 1965 *MACRAE, EARL M., F.S.A., Consulting Actuary, 1307 Marian Lane, Newport Beach, Calif. 92660
- 1965 *MACTAS, LEONARD, F.S.A., F.C.I.A., F.C.A., President, Consulting Actuaries Div., Kwasha Lipton Inc., 429 Sylvan Ave., Englewood Cliffs, N.J. 07632
- 1973 MAGALSKA, JAMES M., F.S.A., Assistant Actuary, The Minnesota Mutual Life Ins. Co., St. Paul, Minn. 55101
- 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

ENROLLED

- 1973 MAGYAR, JOEL, F.S.A., Actuarial Assistant, New York Life Ins. Co., New York, N.Y. 10010
- 1965 *MAHDER, JOHN, F.S.A., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
- 1971 MAHONEY, MICHAEL J., F.S.A., Assistant Vice-President, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1966 MAHONEY, THOMAS F., A.C.A., Vice-President and Actuary, All American Life & Casualty Co., Chicago, Ill. 60631
- 1966 MAIDANICK, CHARLES I., A.S.A., Consulting Actuary and Manager, Peat, Marwick, Mitchell and Co., 222 S. Riverside Plaza, Chicago, Ill. 60606
- 1965 *MAIER, DONALD B., F.S.A., Associate Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *MAINE, JAMES S., F.F.A.A., Vice-President and Actuary, Woodmen of the World Life Ins. Soc., Omaha, Nebr. 68102
- 1965 *MAGGILL, STEPHEN S., F.C.A.S., Systems Director, Travelers Ins. Co., Hartford, Conn. 06115
- 1966 MALAMENT, DANIEL, A.S.A., 75 Henry St., Brooklyn, N.Y. 11201
- 1969 MALASKY, ARNOLD M., F.S.A., Consultant, Group Ins. Benefits, Kwasha Lipton Inc., 429 Sylvan Ave., Englewood Cliffs, N.J. 07632
- 1965 *MALLORY, ROBERT L., JR., F.S.A., Associate Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1968 MALLOY, THOMAS M., F.S.A., F.C.I.A., Associate Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1966 MANCHESTER, KARL L., F.S.A., Great Southern Life Ins. Co., Houston, Tex. 77001
- 1966 MANDAT, ROLAND A., Consulting Actuary, Emerson Bldg., 900 E. Louisiana, Denver, Colo. 80210
- 1966 MANDEVILLE, GRACE A. (Miss), F.C.A., Staff Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1971 MANNING, JAMES H., Actuary, Unemployment Ins. Service, 601 D St., N.W., Washington, D.C. 20004
- 1966 MANSON, CLAIR S., F.S.A., Consulting Actuary, Nelson & Warren, Inc., 5750 W. 95th St., Overland Park, Kan. 66207
- 1966 MANTZ, PAUL N., M.C.A., Chairman and Chief Executive Officer, Homesteaders Life Ins. Co., Des Moines, Iowa 50306
- 1966 MARAKAS, JOHN I., President, Nationwide Corp., Columbus, Ohio 43216
- 1965 *MARCUS, JOHN J., F.S.A., Vice-President, Prudential Ins. Co., Newark, N.J. 07101
- 1965 *MARGEL, LAWRENCE N., F.S.A., Vice-President, Towers, Perrin, Forster & Crosby, Inc., Three Penn Center, Philadelphia, Pa. 19102
- 1965 *MARGOLIN, MYRON H., F.S.A., Vice-President and Associate Actuary, Prudential Ins. Co., Wayne, N.J. 07470
- 1967 MARGOLIS, DONALD R., A.C.A.S., Executive Vice-President, Union Fidelity Life Ins. Co., Philadelphia, Pa. 19102
- 1969 MARIETTI, ROGER N., Marietti & Meinhardt, 6350 LBJ Freeway, Dallas, Tex. 75240
- 1972 MARKEL, FRANK L., F.S.A., Actuary, General Board of Pensions, United Methodist Church, 1200 Davis St., Evanston, Ill. 60201
- 1965 *MARKELL, ANDREW S., F.S.A., A.C.A.S., Vice-President—Finance, League Life Ins. Co., Southfield, Mich. 48075
- 1969 MARKLEY, MILTON L., F.S.A., Actuary, Rockford Life Ins. Co., Rockford, Ill. 61101

ENROLLED

- 1970 MARKS, ALENE M., A.F.A.A., Assistant Actuary, Royal Neighbors of America, Rock Island, Ill. 61201
- 1966 MARONI, EDWARD W., A.S.A., Principal, Towers, Perrin, Forster & Crosby, Inc., 3400 Peachtree Rd., N.E., Atlanta, Ga. 30326
- 1965 *MARPLES, WILLIAM F., A.S.A., F.C.A., Consulting Actuary, 4161 Home Ave., San Diego, Calif. 92105
- 1965 *MARSHALL, ALEXANDER, F.S.A., Vice-President, Underwriting, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *MARSHALL, ERSTON L., F.S.A., 300 W Peachtree St., M.N., Atlanta, Ga. 30308
- 1965 *MARSHALL, GLADSTONE, F.S.A., 10 Wardwell Rd., West Hartford, Conn. 06107
- 1968 MARSHALL, JACK A., F.S.A., Associate Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1970 MARSHALL, W. LYSLE, Consultant, The Wyatt Co., 733 Third Ave., New York, N.Y. 10017
- 1965 *MARTIN, HENRY J., F.S.A., Second Vice-President and Actuary, New York Life Ins. Co., New York, N.Y. 10010
- 1970 MARTIN, JOHN J., F.S.A., Assistant Actuary, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801
- 1965 *MARTIN, LESLIE R., F.S.A., 20 Birch Rd., West Hartford, Conn. 06107
- 1965 *MARTIN, LESLIE R., JR., F.S.A., Assistant Vice-President, Group Div., Aetna Life & Casualty, Hartford, Conn. 06115
- 1965 *MARTIN, NORMAN K., F.S.A., F.C.I.A., Vice-President and Actuary, State Farm Life Ins. Co., Bloomington, Ill. 61701
- 1965 *MARTIN, PAUL E., F.S.A., Chairman and Chief Executive Officer, Ohio National Life Ins. Co., Cincinnati, Ohio 45201
- 1965 *MARTIN, ROBERT C., F.S.A., Second Vice-President, Data Processing, Home Life Ins. Co., New York, N.Y. 10007
- 1966 MARTIN, RONALD J., A.S.A., 1405 St. Patrick St., Victor, British Columbia
- 1965 *MARTIN, WILLIAM H., F.S.A., Associate Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *MARTINELLI, ROBERT O., Senior Vice-President and Chief Actuary, Pilot Life Ins. Co., Greensboro, N.C. 27420
- 1970 MARWITZ, WERNER, Actuary, Internal Revenue Service, 111 Constitution Ave., N.W., Washington, D.C. 20224
- 1965 *MARX, 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, Tillinghast & Co., Inc., 3400 Peachtree Rd., N.E., Atlanta, Ga. 30326
- 1966 MASON, FLOYD D., F.S.A., Vice-President, Actuary, American Security Life Ins. Co., San Antonio, Tex. 78298
- 1965 *MASSEY, JOHN B., F.S.A., Partner, Meeks & Co., 921 Chatham Lane, Columbus, Ohio 43221
- 1966 MAST, BOYD S., F.S.A., Vice-President and Consulting Actuary, Marsh & McLennan, Inc., 1515 Northwestern Bank Bldg., Minneapolis, Minn. 55402
- 1965 *MASTERSON, NORTON E., F.C.A.S., Consulting Actuary, 1516 Clark St., Stevens Point, Wis. 54481
- 1968 MASTERSON, WILLIAM E., JR., F.S.A., Assistant Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1973 MATEJA, GLENN A., F.S.A., Assistant Actuary, Continental Assur. Co., Chicago, Ill. 60685
- 1965 *MATEJA, MICHAEL E., F.S.A., Director—Pension Research and Development, Aetna Life & Casualty, Hartford, Conn. 06115

ENROLLED

- 1971 MATHIS, THOMAS A., International Dept., E. I. 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 *MATTEODO, SIMONE, JR., F.S.A., Second Vice-President, Equitable Life Assur Soc., New York, N.Y. 10019
- 1966 MATTHEWS, ARTHUR N., 2412 Maiden Lane, Roanoke, Va. 24015
- 1971 MATULICH, EDWARD J., F.S.A., Second Vice-President and Actuary, California-Western States Life Ins. Co., Sacramento, Calif. 95814
- 1965 *MATZ, J. EDWIN, F.S.A., President and Chief Operations Officer, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1972 MAULE, ROBERT G., F.S.A., Actuary, SAFECO Life Ins. Co., Seattle, Wash. 98185
- 1971 MAULL, ROBERT W., F.S.A., Associate Actuary, Fidelity Mutual Life Ins. Co., Philadelphia, Pa. 19101
- 1969 MAURER, JOHN A., F.S.A., Vice-President and Associate Actuary, American National Ins. Co., Galveston, Tex. 77550
- 1969 MAXON, ROBERT G., F.S.A., Vice-President and Actuary, Life Ins. Co. of North America, Philadelphia, Pa. 19101
- 1969 MAY, ROBERT M., F.S.A., M.C.A., Actuary, Rudd & Wisdom, 1104 Perry-Brooks Bldg., Austin, Tex. 78701
- 1966 MAYNARD, JOHN C., F.S.A., F.C.I.A., Vice-President and Chief Actuary, Canada Life Assur. Co., Toronto 100, Ontario
- 1968 MAYO, GEORGE F. M., A.S.A., F.C.I.A., Group Actuary, National Life Assur. Co., Toronto 285, Ontario
- 1966 MAYS, WALTER J., A.S.A., Associate Actuary, Western & Southern Life Ins. Co., Cincinnati, Ohio 45202
- 1966 McALLISTER, JERRY R., F.S.A., Second Vice-President and Associate Actuary, Minnesota Mutual Life Ins. Co., St. Paul, Minn. 55101
- 1965 *McALLISTER, JOSEPH P., F.S.A., Vice-President and Chief Actuary—Group Insurance, National Life & Accident Ins. Co., Nashville, Tenn. 37250
- 1965 *McAULAY, ARCHIBALD H., F.S.A., Management Consultant, P.O. Box 113, Ardsley on Hudson, N.Y. 10503
- 1966 McCaffrey, OWEN P., JR., F.S.A., Actuary, The Wyatt Co., One First National Plaza, Chicago, Ill. 60670
- 1966 McCall, THOMAS R., M.C.A., Principal, Peat, Marwick, Mitchell & Co., 222 S. Riverside Plaza, Chicago, Ill. 60606
- 1967 McCallum, ALEXANDER C., F.S.A., F.C.I.A., Vice-President, Alcan Fiduciaries, Ltd., 1 Place Ville Marie, Montreal, Quebec
- 1965 *McCARTER, WILLIAM C., F.S.A., 6504 Calle Candela, N.W., Albuquerque, N.M. 87107
- 1965 *McCARNEY, DANIEL J., JR., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1967 McCARTHY, DENIS J., Assistant Vice-President, Blyth Eastman Dillon and Co., Inc., 555 California St., San Francisco, Calif. 94104
- 1965 *McCARNEY, JOHN T., F.S.A., Associate Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *McCARTY, ROBERT W., F.S.A., Vice-President and Associate Actuary, Occidental Life Ins. Co., Los Angeles, Calif. 90051
- 1970 McCLELLAND, JOHN R., F.S.A., Second Vice-President and Actuary, Continental American Life Ins. Co., Wilmington, Del. 19899
- 1966 McCLINTOCK, HENRY L., A.S.A., Assistant Vice-President, Metropolitan Life Ins. Co., New York, N.Y. 10010

ENROLLED

- 1965 *McCLURE, RICHARD D., F.C.A.S., Assistant Actuary, Lumbermens Mutual Casualty Co., Long Grove, Ill. 60049
- 1966 MCCOLLUM, HAROLD L., A.S.A., Vice-President and Actuary, National Travelers Life Co., Des Moines, Iowa 50308
- 1970 MCCOMB, THOMAS M., P.O. Box 48 Fort Collins, Colo. 80521
- 1965 *MCCOMBS, ALLAN B., F.S.A., F.C.I.A., F.C.A., Connell Co., 615 E. Michigan, Milwaukee, Wis. 53202
- 1965 *MC CONNEY, EDMUND M., F.S.A., 255 S.W. Harrison St., Portland, Ore. 97201
- 1966 MCCONNEY, GERALD E., A.S.A., F.C.A., Principal, Lybrand, Ross Bros. & Montgomery, 555 S. Flower St., Los Angeles, Calif. 90071
- 1966 MCCORD, DAVID R., A.S.A., Vice-President and Actuary, Farmers New World Life Ins. Co., Mercer Island, Wash. 98040
- 1965 *McCORKLE, ROBERT A., F.S.A., Coates, Herfurth & England, Consulting Actuaries, 320 California St., San Francisco, Calif. 94104
- 1965 *McCORMICK, W. GLENN, F.S.A., General Manager and Actuarial Director, Prudential Ins. Co., Fort Washington, Pa. 19034
- 1971 MCCOY, GLEN E., A.S.A., Actuarial Administrator, Bankers Life Nebraska, Lincoln, Nebr. 68501
- 1965 *MCCOY, JOHN S., F.S.A., A.C.A., Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1968 MCCracken, ARCHIE R., F.S.A., F.C.I.A., Vice-President and Chief Actuary, North American Life Assur. Co., Toronto 1, Ontario
- 1970 MCCracken, LESTER R., A.S.A., Associate Actuary, Wyco Computer Services, 1000 Sixteenth St., N.W., Washington, D.C. 20036
- 1965 *McDIARMID, FERGUS J., F.S.A., 3455 S. Washington Rd., Fort Wayne, Ind. 46804
- 1970 McDONALD, ANGUS L., Chief Casualty Actuary, State Board of Ins., Austin, Tex. 78701
- 1969 McDONALD, CHARLES, A.C.A.S., Associate Actuary, Employers' Ins. of Texas, Dallas, Tex. 75221
- 1966 McDONALD, MILTON G., A.C.A.S., Chief Actuary, Massachusetts Ins. Dept., 100 Cambridge St., Boston, Mass. 02202
- 1965 *McDONNELL, JAMES R., F.S.A., Vice-President and Actuary, New York Life Ins. Co., New York, N.Y. 10010
- 1966 McDONNELL, WILLIAM J., A.S.A., Vice-President, Marsh & McLennan, Inc., 2500 Prudential Center, Boston, Mass. 02199
- 1973 McDONOUGH, ROBERT M., A.S.A., Technical Director, Union Mutual Life Ins. Co., Portland, Me. 04112
- 1970 McENEANEY, RAYMOND J., F.S.A., Assistant Coordinator, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1971 McFARLAND, HUGH J., F.S.A., Midwestern United Life Ins. Co., Fort Wayne, Ind. 46804
- 1967 McFARLANE, J. DONALD, F.S.A., F.C.I.A., Underwriting Executive, Northern Life Assur. Co., London, Ontario N6B 1V1
- 1967 McGARRY, JAMES E., M.C.A., Consultant, A. S. Hansen, Inc., One Burnett Plaza, Fort Worth, Tex. 76102
- 1965 *MCGINN, DANIEL F., F.C.I.A., F.S.A., President, Transamerica Consultants, Inc., 1150 Olive St., Los Angeles, Calif. 90015
- 1971 MCGOWAN, ROBERT W., A.S.A., Staff Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1965 *McGUINNESS, JOHN S., F.C.A.S., F.C.I.A., President, John S. McGuinness Associates, 15 Kevin Rd., Scotch Plains, N.J. 07076

ENROLLED

- 1967 MCINALLY, LOIA D, F.S.A., Vice-President, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102
- 1966 MCINTOSH, KENNETH L., A C.A.S., Property & Casualty Actuary, Arkansas Ins. Dept., University Towers Bldg, Little Rock, Ark. 72204
- 1965 *MCINTYRE, JAMES C, F.S.A., Second Vice-President and Actuary, General American Life Ins. Co., St. Louis, Mo. 63166
- 1967 MCINTYRE, JANE (Miss), Assistant Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1972 MCISAAC, DONALD A., F.S.A., F.C.I.A., Chief, Registration and Analysis, Life Ins. Division, Dept. of Ins., Ottawa, Ontario K1J 7A2
- 1969 MCKEARNEN, LAWRENCE J., JR., M C.A., Consulting Actuary, Kwasha Lipton Inc., 429 Sylvan Ave, Englewood Cliffs, N.J. 07632
- 1966 MCKEE, DONALD R., Actuary, United American Ins. Co., Dallas, Tex. 75205
- 1973 MCKEE, JOHN W., III, A S.A., Associate Actuary, Individual Products, Horace Mann Educators, Springfield, Ill. 62715
- 1965 *MCKELVEY, CHANDLER L., F.S.A., Executive Vice-President, Sentry Life Ins. Co., Stevens Point, Wis. 54481
- 1972 MCKOSKEY, JEROME J., F S.A., Associate Actuary, Minnesota Mutual Life Ins. Co., St. Paul, Minn. 55101
- 1965 *MCLAUGHLIN, JOHN G., JR., F S A, Consulting Actuary, 3710 John Hancock Center, Chicago, Ill. 60611
- 1966 MCLAUGHLIN, WALTER J., A.S.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1966 MCLEAN, DAVID P., F.S.A., Vice-President, W. Alfred Hayes & Co., 6828 Oakland Ave., St. Louis, Mo. 63139
- 1965 *MCLEAN, GEORGE E., F.C.A.S., Vice-President and Actuary, Massachusetts Blue Cross, Inc., 133 Federal St., Boston, Mass. 02106
- 1968 MCLEOD, HUGH, F.S.A., F.C.I.A., Senior Vice-President and Chief Actuary, Sun Life Assur. Co., Montreal 110, Quebec
- 1965 *MCMAHON, CHARLES W., F.S.A., Vice-President and Chief Actuary, Union Central Life Ins. Co., Cincinnati, Ohio 45201
- 1971 MCMAHON, DONALD P., A S A., Associate Actuary, New York State Ins. Dept., 123 William St., New York, N.Y. 10038
- 1967 MCMAHON, MARGARET S. (Mrs.), Assistant Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1966 MCMANUS, JOHN F., A S A, Senior Vice-President, North American Life Ins. Co., Chicago, Ill. 60601
- 1965 *MCMILLEN, ROBERT H., F S A, Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 06115
- 1965 *MCNAMARA, DANIEL J., F.C.A.S., (President-Elect), President, Insurance Services Office, 160 Water St., New York, N.Y. 10038
- 1965 *MCNAMARA, GEORGE F, F S A., Vice-President for Selection, Mutual Life Ins. Co., New York, N.Y. 10019
- 1972 MCPHERSON, DAVID E., F.S.A., Assistant Vice-President, Allstate Ins. Co., Northbrook, Ill. 60062
- 1965 *MCQUEEN, ROBERT C., F.S.A., Senior Executive Vice-President, Mutual Benefit Life Ins. Co., Newark, N.J. 07101
- 1965 *MCREYNOLDS, D. KARL, F.S.A., Actuarial Associate, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *MCVITY, LEONARD H., F S A., Actuarial Manager, Coopers & Lybrand, 1251 Avenue of the Americas, New York, N.Y. 10020

ENROLLED

- 1965 *MEENAGHAN, JAMES J., F.C.A.S., Vice-President and Assistant to the Chairman, Fireman's Fund American Ins. Cos., San Francisco, Calif. 94119
- 1972 MEIER, CARL E., A.S.A., National Life & Accident Ins. Co., Nashville, Tenn. 37250
- 1965 *MELLMAN, RICHARD J., F.S.A., Vice-President and Associate Actuary, Prudential Ins. Co., Newark, N.J. 07101
- 1965 *MELNIKOFF, MEYER, F.S.A., Senior Vice-President and Actuary, Prudential Ins. Co., Newark, N.J. 07101
- 1965 *MENGE, CARLTON H., Consultant, Atlas Life Ins. Co., Tulsa, Okla. 74102
- 1965 *MENGE, WALTER O., F.S.A. (Honorary Chairman, Lincoln National Life Ins. Co.), 200 Beach Rd., Tequesta, Fla. 33458
- 1965 *MENKING, GEORGE D., F.S.A., A.C.A., A.F.A.A., Consulting Actuary, Towers, Perrin, Forster & Crosby, Inc., 3000 Diamond Pk., Dallas, Tex. 75247
- 1965 *MENZEL, HENRY W., F.C.A.S., Vice-President, Insurance Services Office, 160 Water St., New York, N.Y. 10038
- 1965 *MEREDITH, ROBERT A., F.S.A., Second Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 06115
- 1965 *MERRIAM, WALTER A., F.S.A., R.D. 1, Box 163, Chester, N.Y. 10918
- 1965 *MERRIMAN, ROBERT, F.C.A., F.F.A.A., 400 N. Federal Hwy., Deerfield Beach, Fla. 33441
- 1965 *MERRITT, ROBERT, F.S.A., Associate Actuary, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115
- 1970 MERRITT, ROBERT G., Peat, Marwick, Mitchell & Co., 222 S. Riverside Plaza, Chicago, Ill. 60606
- 1971 METZNER, EDWIN P., A.S.A., Assistant Vice-President, Life Ins. Co., of North America, Philadelphia, Pa. 19101
- 1970 MEYER, WILLIAM C., JR., Assistant Group Actuary, United Life and Accident Ins. Co., Concord, N.H. 03301
- 1966 MEYERSON, HYMAN, State Insurance Fund Actuary, State Ins. Fund, 199 Church St., New York, N.Y. 10007
- 1968 MIBUS, SIDNEY A., A.S.A., A.F.A.A., Assistant Actuary, Lutheran Brotherhood, Minneapolis, Minn. 55402
- 1971 MICHALCZIK, JOSEPH F.S.A., Actuarial Assistant, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01101
- 1965 *MICHELbacher, GUSTAV F., F.C.A.S., 15201 Quito Rd., Saratoga, Calif. 95070
- 1973 MIDGLEY, KEITH, F.S.A., Actuary, Surety Life Ins. Co., Salt Lake City, Utah 84110
- 1967 MILBURN, THOMAS A., F.S.A., Imperial Life Assur. Co., Toronto 7, Ontario
- 1971 MILER, LADDIE, A.C.A., Actuarial Consultant, Blue Cross Assn., 840 N. Lake Shore Dr., Chicago, Ill. 60611
- 1966 MILLER, GEORGE H., A.C.A., RFD 2, Woodstock, Vt. 05091
- 1965 *MILLER, JOHN HAYNES, F.S.A., F.C.A.S., (Past-President), Consulting Actuary, 451 Russell Ave., Suffield, Conn. 06078
- 1969 MILLER, JOHN HAMILTON, F.S.A., Actuary, Marsh & McLennan of Calif., One Bush St., San Francisco, Calif. 97104
- 1965 *MILLER, JULIAN M., F.S.A., 118 Cedar Lane, Teaneck, N.J. 07666
- 1971 MILLER, LAWRENCE A., A.S.A., Actuarial Assistant, Union Mutual Life Ins. Co., Portland, Me. 04112
- 1972 MILLER, LYNN C., A.S.A., Actuary, Ideal National Ins. Co., Salt Lake City, Utah 84115
- 1969 MILLER, MARDEN, President and Chief Administrative Officer, USLIFE Corp. New York, N.Y. 10038

ENROLLED

- 1965 *MILLER, MORTON D., F.S.A., (Past-President), Executive Vice-President and Chief Actuary, Equitable Life Assur Soc, New York, N.Y. 10019
- 1965 *MILLER, NICHOLAS F., JR., F.C.A.S., Assistant Vice-President—Planning Department, Aetna Life & Casualty, Hartford, Conn. 06115
- 1969 MILLER, ORVILLE H., A.S.A., 1712 Commercial St., Dallas, Tex. 72201
- 1966 MILLER, PAUL V., Vice-President and Actuary, Employers Reins. Corp., Kansas City, Mo. 64105
- 1965 *MILLER, RICHARD L., F.S.A., 9134 Beauclerc Circle West, Jacksonville, Fla. 32217
- 1965 *MILLER, RICHARD S., F.S.A., Group Actuary, Southwestern Life Ins. Co., Dallas, Tex. 75221
- 1965 *MILLER, ROBERT A., III, F.S.A., Vice-President—Group Div., Aetna Life & Casualty, Hartford, Conn. 06115
- 1965 *MILLER, WALTER N., F.S.A., Vice-President and Actuary, New York Life Ins. Co., New York, N.Y. 10010
- 1966 MILLER, WILBUR E., A.C.A., Vice-President, Charles R. Keene & Assoc., Inc., 6535 E. 82nd St., Indianapolis, Ind. 46250
- 1971 MILLERD, JOHN N., Actuary, Incentive Industries, Inc., 1457 Superior Ave., Newport Beach, Calif. 92660
- 1966 MILLERING, WILLIAM L., F.S.A., Second Vice-President and Actuary, United States Life Ins. Co., New York, N.Y. 10038
- 1965 *MILLIMAN, WENDELL, F.S.A., (Past-President), 5212 Ivanhoe Pl., N.E., Seattle, Wash. 98105
- 1966 MILLMAN, RUSSELL L., A.S.A., Vice-President, Johnson & Higgins, 95 Wall St., New York, N.Y. 10005
- 1965 *MILLS, JOHN A., F.C.A.S., Point Placid, Reeds Spring, Mo. 65737
- 1965 *MILLS, RICHARD J., F.C.A.S., Associate Actuary, Lumbermens Mutual Casualty Co., Long Grove, Ill. 60049
- 1969 MILLWARD, DAVID M., A.S.A., M.C.A., Boone & Co., P.O. Box 66, Winston-Salem, N.C. 27102
- 1967 MILLYARD, DAVID M., F.S.A., F.C.I.A., Executive Officer—Data Processing, Imperial Life Assur. Co., Toronto 7, Ontario
- 1965 *MILTON, THOMAS F., F.S.A., A.C.A., Vice-President and Chief Actuary, Tolley International Corp., 3901 N. Meridian, Indianapolis, Ind. 46208
- 1966 MIMS, HORNSBY, A.F.A.A., A.C.A., Equitable Reserve Assn., 116 Commercial, Neenah, Wis. 54956
- 1966 MINCK, RICHARD V., F.S.A., Actuary, American Life Ins. Assn. 1730 Pennsylvania Ave. N.W., Washington, D.C. 20006
- 1965 *MINCKS, W. WALTER, F.S.A., 4840 L. East Ft. Lowell Rd., Tucson, Ariz. 85712
- 1966 MINOR, NORMAN R., A.S.A., Vice-President and Actuary, Johnson & Higgins, 1215 Fourth Ave., Seattle, Wash. 98161
- 1970 MIRAVITE, FELICIANO F., M.C.A., President and Actuary, Feliciano F. Miravite, Inc., 309 Sarmiento Bldg., Ayala Ave., Makati, Rizal, Philippines
- 1972 MIRE, RANDALL P., F.S.A., Vice-President, The Actuarial Corp., 815 S. Main St., Jacksonville, Fla. 32207
- 1969 MITCHELL, GEORGE THOMAS, F.S.A., Second Vice-President and Associate Actuary, Midland and Mutual Life Ins. Co., Columbus, Ohio 43215
- 1969 MITCHELL, JAMES A., JR., F.S.A., Controller, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1965 *MITCHELL, LAWRENCE, F.S.A., F.C.A., Consulting Actuary, Mitchell & Kadoyama, Inc., 1741 N. Ivar Ave., Los Angeles, Calif. 90028

ENROLLED

- 1965 *MITCHEM, KENNETH D., F.S.A., Vice-President, Personal Life Ins., Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1971 MODAI, JACQUES C., A.S.A., Senior Consultant, Peat, Marwick, Mitchell & Co., 345 Park Ave., New York, N.Y. 10022
- 1970 MOELLER, PETER H., F.S.A., Vice-President and Actuary, Shenandoah Life Ins. Co., Roanoke, Va. 24010
- 1966 MOHNBLATT, ARNOLD S., F.C.A.S., Associate Actuary, Crum & Forster Ins. Co., Morristown, N.J. 07960
- 1965 *MOILIEN, TILMAR A., F.S.A., Actuarial Vice-President, Equitable Life Ins. Co. of Iowa, Des Moines, Iowa 50306
- 1966 MOKROS, BERTRAM F., A.C.A.S., Underwriting Research Manager, Allstate Ins. Co., Menlo Park, Calif. 94025
- 1967 MONROE, CHARLES F., A.S.A., A.C.A., Monroe & Assoc., 28000 Middle Belt, Farmington, Mich. 48024
- 1965 *MONSKY, MORRIS, F.S.A., 71-36 110th St., Forest Hills, New York, N.Y. 11375
- 1973 MONTAGUE, THEODORE L., III, A.S.A., Assistant Actuary, Interstate Life & Accident Ins. Co., Chattanooga, Tenn. 37402
- 1970 MONTGOMERY, JAMES R., III, Principal Actuary, District of Columbia Dept of Ins., Washington, D.C. 20001
- 1966 MONTGOMERY, JOHN O., F.S.A., Chief Actuary and Deputy Insurance Commissioner, State of California Ins. Dept., Los Angeles, Calif. 90012
- 1965 *MONTGOMERY, PAUL V., F.S.A., F.C.A., Montgomery & Chamberlain Consulting Actuaries, Adolphus Tower, Dallas, Tex. 75202
- 1972 MOODY, RICHARD L., F.S.A., Actuary and Consultant, Hewitt Associates, 102 Wilmot Rd., Deerfield, Ill. 60015
- 1967 MOODY, WILLIAM E., A.S.A., F.C.A., Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102
- 1965 *MOORE, BURTON E., F.C.A., Vice-President and Actuary, Atlantic Coast Life Ins. Co., Charleston, S.C. 29402
- 1966 MOORE, CHARLES P., A.S.A., F.C.A., Vice-President and Director, A. S. Hansen, Inc., 1080 Green Bay Rd., Lake Bluff, Ill. 60044
- 1965 *MOORE, GENE C., F.S.A., Vice-President, Tillinghast & Co., Inc., 3400 Peachtree Rd., N.E., Atlanta, Ga. 30326
- 1965 *MOORE, GEORGE E., JR., F.S.A., F.C.I.A., Actuary, Loyal Protective Life Ins. Co., Boston, Mass. 02215
- 1972 MOORE, JAMES E., A.C.A.S., Assistant Director, Travelers Ins. Co., Hartford, Conn. 06115
- 1967 MOORE, JAMES W., F.S.A., Consultant, Towers, Perrin, Forster & Crosby, Inc., One Embarcadero Center, San Francisco, Calif. 94111
- 1965 *MOORE, JOHN B., F.S.A., F.C.A., Vice-President, The Wyatt Co., 733 Third Ave., New York, N.Y. 10017
- 1966 MOORE, PAUL C., Actuarial Consultant, Southwestern Life Ins. Co., Dallas, Tex. 75221
- 1965 *MOORE, ROBERT R., F.S.A., Second Vice-President and Group Actuary, Home Life Ins. Co., New York, N.Y. 10007
- 1966 MOORE, RONALD C., A.S.A., 635 Rector St., Philadelphia, Pa. 19128
- 1965 *MOORHEAD, ERNEST J., F.S.A., (President), 2594 Woodberry Dr., Winston-Salem, N.C. 27106
- 1965 *MORAN, JOSEPH W., F.S.A., Vice-President and Group Actuary, New York Life Ins. Co., New York, N.Y. 10010
- 1972 MORDORSKI, DAVID M., F.S.A., Senior Actuarial Assistant, Connecticut General Life Ins. Co., Hartford, Conn. 06115

ENROLLED

- 1966 MORECROFT, GEORGE F, A S A., Actuarial Electronics Bureau, Metropolitan Life Ins. Co., New York, N Y 10010
- 1965 *MORGAN, HARRY D., F S A , F C A., Actuary, A. S Hansen, Inc., 1080 Green Bay Rd , Lake Bluff, Ill. 60044
- 1973 MORGAN, JACK L., A S A , Vice-President and Actuary, United Farm Bureau Family Life Ins. Co., Indianapolis, Ind 46204
- 1965 *MORISON, GEORGE D, F.C.A.S , President, New York Compensation Insurance Rating Bd , 200 E. 42nd St., New York, N.Y. 10017
- 1967 MORRIS, DORIS N. (MRS), Assistant Manager and Actuary, Western Electric Co., 222 Broadway, New York, N.Y. 10038
- 1969 MORRIS, H TODD, F S A , Assistant Vice-President and Director of Performance and Controls, Lincoln National Sales Corp., Fort Wayne, Ind. 46801
- 1965 *MORRIS, ROBERT E., F F A A , Chairman of the Board, Emeritus, Maccabees Mutual Life Ins Co , 434 Hendire Blvd., Royal Oak, Mich 48067
- 1965 *MORRIS, WILLIAM O , F S A , 112 Ninth St , Wilmette, Ill. 60091
- 1965 *MORRISON, HENRY P, F S A , Actuary Emeritus, The Wyatt Co , One First National Plaza, Chicago, Ill. 60670
- 1965 *MORRISON, JOHN D., F.S.A , Associate Actuary, American United Life Ins. Co., Indianapolis, Ind. 46206
- 1966 MORRISON, THOMAS B., F S A , F.C.I.A , 115 Antibes Dr , Willowdale, Ontario M2R 2Y9
- 1965 *MORRISSEY, MARLIES S. (MRS.), F.S.A , Connecticut Mutual Life Ins Co., Hartford, Conn. 06115
- 1969 MORROW, FRED C., A.S.A., Vice-President, Occidental Life Ins Co , Los Angeles, Calif. 90051
- 1965 *MORROW, ROBERT C., F.S.A., Senior Vice-President, National Life Ins. Co , Montpelier, Vt. 05602
- 1966 MORROW, WILLIAM P., JR., F.S.A., Assistant Vice-President and Associate Actuary, Liberty Life Ins Co., Greenville, S.C. 29602
- 1965 *MORSE, RICHARD H., F S A., Senior Vice-President, Monarch Life Ins. Co., Springfield, Mass 01101
- 1965 *MORSS, FRANKLIN C., JR , F C.A., President, American Transit Ins. Co., New York, N.Y. 10018
- 1970 MORTENSEN, JAMES MICHAEL, Vice-President, Great American Life Ins Co , Los Angeles, Calif. 90030
- 1970 MORTENSEN, JAMES MICHAEL, Assistant Vice-President, Administration and Underwriting, Great American Life Ins. Co., Los Angeles, Calif. 90030
- 1965 *MORTON, ALTON P., F.S.A , 281 W. End Road, South Orange, N J. 07079
- 1965 *MORION, E. JAMES, F.S.A , Senior Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *MOSCOVITCH, NATHAN A , F.S.A., F.C.A., F.F.A.A., Partner, Wolfman & Moscovitch, 222 W. Adams St , Chicago, Ill. 60606
- 1965 *MOSELEY, JACK, F C A.S., Vice-President and Senior Actuary, United States Fidelity & Guaranty Co., Baltimore, Md 21203
- 1965 *MOSESSON, ZEHMAN I., F.S.A., 1403B Troy Towers, Bloomfield, N.J 07003
- 1965 *MOSKOWITZ, LESTER, F.S.A., A.C.A., Actuary, Sun Life Ins. Co. of America, Baltimore, Md. 21201
- 1965 *MOSS, ROBERT G., F.S.A., A.C.A.S., F.C.A., Vice-President and Actuary, Marsh & McLennan, Inc , 515 Olive St , St Louis, Mo. 63101
- 1965 *MOTHERAL, ANNIE M. (MRS.), F.S.A., 330 E. Astor, Colonial Arms, Colville, Wash 99114

ENROLLED

- 1965 *MOULTON, HAROLD B., F.S.A., Director, Aetna Life & Casualty, Hartford, Conn. 06115
- 1965 *MOYER, ROSS E., F.S.A., 1030 Clayburn Dr., Fort Wayne, Ind. 46809
- 1965 *MOYSE, JOHN S., F.S.A., Vice-President, Capital Holding Corp., Louisville, Ky. 40201
- 1969 MUDGE, WILLIAM S., Actuary, National Farmers Union Life Ins. Co., Denver, Colo. 80201
- 1965 *MUDRY, MICHAEL, F.S.A., Vice-President, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102
- 1965 *MUELLER, LOUIS H., F.C.A.S., 2845 Lake St., San Francisco, Calif. 94121
- 1972 MUELLER, RUSSELL J., F.S.A., Actuary and Minority Legislative Associate, U.S. House of Representatives, 112 Cannon House Office, Washington, D.C. 20515
- 1965 *MUETTERTIES, JOHN H., F.C.A.S., Actuary, Insurance Services Office, 160 Water St., New York, N.Y. 10038
- 1966 MUIR, JOSEPH M., A.C.A.S., 757 S.W. Second St., Boca Raton, Fla. 33432
- 1971 MUIRHEAD-GOULD, ANDREW C., F.S.A., F.C.I.A., Assistant Group Actuary, Manufacturers Life Ins. Co., Toronto 285, Ontario
- 1965 *MULLANS, G. ROBERT, F.S.A., Consultant, 2450 Randall Rd., Fort Wayne, Ind. 46804
- 1965 *MULLEN, EDWARD J., F.C.A., A.S.A., A.F.A.A., Vice-President and Actuary, A. S. Hansen, Inc., 150 N. Wacker Dr., Chicago, Ill. 60606
- 1965 *MULLENS, WILL R., F.S.A., President, Business Men's Assur. Co., Kansas City, Mo. 64141
- 1973 MULLER, GARY L., F.S.A., Vice-President and Actuary, General Life Ins. Co., Milwaukee, Wis. 53202
- 1970 MULLER, RICHARD L., President, Actuarial Systems Co., P.O. Box 1587, Rockville, Md. 20850
- 1966 MUNRO, GORDON J., A.S.A., Second Vice-President and Group Actuary, New York Life Ins. Co., New York, N.Y. 10010
- 1969 MUNRO, RICHARD E., A.C.A.S., Actuary, California Casualty Management Co., 1900 Alameda de las Pulgas, San Mateo, Calif. 94402
- 1965 *MUNSON, BARTLEY L., F.F.A.A., F.S.A., Associate Actuary, Aid Association for Lutherans, Appleton, Wis. 54911
- 1965 *MUNTERICH, GEORGE C., F.C.A.S., Associate Actuary, Hartford Ins. Group, Hartford, Conn. 06115
- 1972 MUNZENMAIER, FRED W., F.S.A., Assistant Vice-President, Alexander & Alexander, 2 Peachtree St., N.W., Atlanta, Ga. 30303
- 1968 MURCH, A. DOUGLAS, F.S.A., Vice-President, Prudential Ins. Co., Newark, N.J. 07101
- 1966 MURDOCK, BENNET B., A.S.A., 30 Beverly Rd., Madison, N.J. 07940
- 1970 MURDOCK, RICHARD G., F.S.A., Associate Actuary, Mutual of New York, New York, N.Y. 10019
- 1970 MURPHY, EDWARD A., A.S.A., Associate Actuary, National Travelers Life Co., Des Moines, Iowa 50308
- 1971 MURPHY, JAMES J., F.S.A., Assistant Actuary, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202
- 1972 MURPHY, RICHARD CHARLES, F.S.A., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
- 1965 *MURPHY, RICHARD CONRAD, F.S.A., Director of Technical Research, Connecticut General Life Ins. Co., Hartford, Conn. 06115

ENROLLED

- 1965 *MURPHY, THOMAS B , F.S.A., President, TOP Inc., 9135 General Ct., Plymouth, Mich. 48170
- 1972 MURRAY, EDWARD R , F.C.A.S., Assistant Actuary, Royal-Globe Ins Co., New York, N.Y. 10038
- 1966 MURRAY, LUCILLE (Miss), F S A , Associate Actuary, Southwestern Life Ins. Co., Dallas, Tex 75221
- 1966 MURRAY, MAX T , President, USLIFE Life Ins. Co. of Texas, Dallas, Tex. 75235
- 1966 MURRAY, ROBERT D , A S A., Tillinghast & Co., 3400 Peachtree Rd., N.E., Atlanta, Ga 30326
- 1966 MURRAY, WILLIAM L , F S A., Actuary, Sunset Life Ins. Co. of America, Olympia, Wash. 98507
- 1965 *MURRIN, THOMAS E., F.C.A.S., (Past President), Senior Vice-President and Actuary, Fireman's Fund American Ins Cos., San Francisco, Calif. 94120
- 1965 *MUSHER, JOSEPH, F.S.A., F.C.A., Chief Actuary, Murray W Latimer, Industrial Relations Consultant, 1625 K St , N W., Washington, D.C. 20006
- 1966 MUSSER, KARL R., F.C.A., Principal, Peat, Marwick, Mitchell & Co , One Boston Pl , Boston, Mass. 02108
- 1965 *MYERS, ROBERT J , F.S.A., F.C.A., F.C.A.S., A.F.A.A., (Past President), Professor of Actuarial Science, Temple University, 9610 Wire Ave , Silver Spring, Md. 20901
- 1969 NACIN, RAYMOND J , JR., F.S.A., Director of Corporate Planning-Actuary, Maccabees Mutual Life Ins. Co , Southfield, Mich 48075
- 1971 NADLER, HERBERT, A S A , Associate Actuary and Manager-Actuarial Dept., Manhattan Life Ins Co., New York, N Y 10019
- 1966 NAFFZIGER, JOSEPH V., F.C.A.S., Actuary, State Farm Mutual Ins. Co., Bloomington, Ill. 61701
- 1966 NAGGS, WILSON W., F F A A , Actuary, Modern Woodmen of America, Rock Island, Ill. 61201
- 1965 *NAGLER, STEWART G., F.S.A., Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1973 NAPOLI, WILLIAM, JR., A S A , Associate, Towers, Perrin, Forster & Crosby, 1100 Superior Ave , Cleveland, Ohio 44114
- 1966 NAZARIAN, GREGORY H., A C A., Consultant-Foreign Benefits, General Electric Co , 570 Lexington Ave , New York, N Y 10022
- 1967 NEAL, WILLIAM E., A S A , Assistant Actuary, Western & Southern Life Ins. Co , Cincinnati, Ohio 45202
- 1965 *NEEBE, HENRY G , F S A . 9507 Saybrook Ave., Silver Spring, Md 20901
- 1972 NEIDIG, FRANK M , F S A , Consulting Actuary, Buchanan & Lewis, Inc., 10901 Granada Lane, Overland Park, Kan. 66211
- 1965 *NELSEN, ALVIN B., F S A., Vice-President and Associate Actuary, Equitable Life Assur. Soc., New York, N Y. 10019
- 1965 *NELSON, ALLEN G , F C.A., Consulting Actuary, Nelson & Warren, Inc., 222 S. Central Ave., St. Louis, Mo. 63105
- 1965 *NELSON, CARROLL E , F S A , F C A , F F A A , Consulting Actuary, Nelson & Warren, Inc., 222 S Central Ave , St. Louis, Mo. 63105
- 1966 NELSON, DALE A , F C A S , Actuary, State Farm Mutual Automobile Ins. Co , Bloomington, Ill. 61701
- 1972 NELSON, DAVID M., Consulting Actuary. 3306 N. Second St , Phoenix, Ariz. 85012
- 1968 NELSON, HOMER, Consulting Actuary, 4942 Bal Harbor Dr., Chattanooga, Tenn. 37416

ENROLLED

- 1969 NELSON, JOHN K., A C A S., Actuary—Corporate Insurance Department, Deere & Co., 909 Third Ave., Moline, Ill 61265
- 1965 *NELSON, MARVIN R., F.S.A., Senior Vice-President, Horace Mann Educators Corp., Springfield, Ill. 62715
- 1971 NELSON, R. TERRY, F S A., Associate Actuary, Paul Revere Life Ins. Co., Worcester, Mass 01608
- 1966 NELSON, RALPH R., Rt. 1, Box 175, Wimberley, Tex. 78676
- 1971 NELSON, ROBERT E. R., F.S.A., Associate Actuary, Home Beneficial Life Ins Co., Richmond, Va 23261
- 1965 *NELSON, ROLAND E., F.S.A., F.C.I.A., A.C.A.S., Vice-President, Travelers Life Ins Co., Toronto 100, Ontario
- 1967 NELSON, ROY W., F S A, Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
- 1972 NEMANN, ROBERT, A S A, Vice-President and Actuary, Pension and Group Consultants, Inc., 6 E Fourth St., Cincinnati, Ohio 45202
- 1973 NEMEREVER, WILLIAM L., F.S.A., Assistant Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *NESBITT, CECIL J., F S A., Professor, Dept. of Mathematics, University of Michigan, Ann Arbor, Mich. 48104
- 1973 NESSELLE, DAVID R., F S A., Associate Actuary, New England Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *NEUSCHWADER, EUGENE H., F S A, 480 Vista Grande, San Rafael, Calif 94904
- 1966 NEWELL, JACK W., A S A, Group Pension Actuary, Maccabees Mutual Life Ins. Co., Southfield, Mich. 48075
- 1969 NEWMAN, STEVEN H., F.C.A.S., Vice-President and Casualty Actuary, American International Group, New York, N.Y. 10005
- 1970 NEWQUIST, DAVID W., F.S.A., Assistant Actuary, Occidental Life Ins. Co., Los Angeles, Calif. 90051
- 1965 *NICHOLSON, EARL H., F.C.A., F.F.A.A., A.C.A.S., 1701 N. Division St., Carson City, Nev. 89701
- 1971 NICHOLSON, WENDELL J., F.S.A., F.C.I.A., President, Benefit Services Co., P.O. Box 47531, Atlanta, Ga. 30340
- 1969 NICKERSON, BRUCE E., F.S.A., Associate Actuary, American Life Ins. Assn., 1730 Pennsylvania Ave. N W, Washington, D C 20006
- 1965 *NICOL, WILLIAM K., F.S.A., Executive Vice-President, Ins. Services, American National Ins Co., Galveston, Tex 77550
- 1969 NICOLETTI, ANTHONY J., F S A., Actuary, Savings Bank Life Ins Co., Hartford, Conn. 06103
- 1965 *NIEHAUS, MYRON S., JR., F S A., Director, Special Underwriting Services, Aetna Life & Casualty, Hartford, Conn 06115
- 1965 *NIESSEN, ABRAHAM M., A S A., 7141 N Kedzie, Chicago, Ill 60645
- 1972 NIGHTINGALE, WILLIAM, Actuary, Blue Cross, Washington Alaska, Inc., 601 Broadway, Seattle, Wash 98111
- 1973 NIKANDER, JOHN A., F.S.A., Assistant Actuary, Travelers Ins. Co., Hartford, Conn 06115
- 1969 NIKELS, ROBERT A., F S A., Second Vice-President and Group Actuary, Lincoln National Life Ins Co., Fort Wayne, Ind. 46801
- 1966 NILAND, MICHAEL T., A.S.A., Systems Developer, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1965 *NILES, CHARLES L., JR., F C A S., Senior Deputy General Manager and Executive Vice-President, General Accident Fire & Life Assur. Corp. Ltd., Philadelphia, Pa. 19106

ENROLLED

- 1965 *NILES, RALPH H., F.S.A., F.C.A., Coates, Herfurth & England, 320 California St., San Francisco, Calif. 94104
- 1965 *NIOX, ODOM, F.C.A., F.S.A., F.C.I.A., Partner and Consulting Actuary, Kwasha Lipton Inc., 429 Sylvan Ave., Englewood Cliffs, N.J. 07632
- 1966 NIPPER, W. WARD, A.S.A., 151 South Rd.—Box F, Kingston, R.I. 02881
- 1965 *NOBACK, JOSEPH C., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 2421 N. Mayfair Rd., Milwaukee, Wis. 53226
- 1966 NOGAREDE, DEZERE H., A.C.A., Vice-President and Actuary, Ranger National Life Ins. Co., Houston, Tex. 77001
- 1965 *NORDQUIST, LEO, F.S.A., Vice-President and Actuary, West Coast Life Ins. Co., San Francisco, Calif. 94111
- 1968 NORDSTROM, WILLIAM G., F.S.A., Consulting Actuary, George V. Stennes & Assoc., 2850 Metro Dr., Minneapolis, Minn. 55420
- 1965 *NORMAN, LALANDER S., F.S.A., F.C.I.A., Senior Vice-President, American United Life Co., Indianapolis, Ind. 46206
- 1971 NORTON, DAVID E., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., Route 5, Box 421, Gainesville, Fla. 32601
- 1970 NOTARAS, S. GEORGE, F.C.A., Vice-President, McCready Pension Engineers, 300 E. Fall Creek Pkwy., Indianapolis, Ind. 46205
- 1965 *NOVEMBER, WILLIAM J., F.S.A., 21 Bond St., Great Neck, N.Y. 11021
- 1966 NUDING, ROBERT C., F.S.A., Vice-President, Group, Security Mutual Life Ins. Co., Binghamton, N.Y. 13902
- 1965 *OBERHAUS, THOMAS M., F.C.A.S., 250 S. Winds Dr., Sarasota, Fla. 33581
- 1971 OCHSNER, ROBERT C., A.S.A., Vice-President and Actuary, Martin E. Segal Co., 235 Peachtree St., N.E., Atlanta, Ga. 30303
- 1966 OCKELS, FORREST S., A.S.A., Vice-President, Johnson & Higgins of California, 4201 Wilshire Blvd., Los Angeles, Calif. 90005
- 1971 O'CONNOR, ALBERT R., A.S.A., Executive Vice-President, Kruse, O'Connor & Ling, Inc., 450 Forest Ave., Norristown, Pa. 19401
- 1971 O'CONNOR, JEREMIAH P., A.S.A., Associate Actuary, Titan Actuarial Services, 853 Broadway, New York, N.Y. 10003
- 1965 *O'CONNOR, WILLIAM L., F.S.A., Administrative Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1973 ODELL, LEONARD E., F.S.A., Associate Actuary, Hartford Ins. Group, Hartford, Conn. 06115
- 1965 *ODELL, W. H., F.S.A., Senior Vice-President and Actuary, Booke & Co., P.O. Box 66, Winston-Salem, N.C. 27102
- 1966 O'DONNELL, EDWARD F., A.S.A., Senior Actuarial Assistant, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01101
- 1973 OGDEN, SUE W., (MRS.), F.S.A., Associate Actuarial Director, Prudential Ins. Co., Newark, N.J. 07101
- 1965 *O'GRADY, FRANCIS T., F.S.A., Associate Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *OHMAN, CARL R., F.S.A., Assistant Vice-President and Associate Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1966 OIEN, ROBERT G., F.C.A.S., Actuary, St. Paul Fire & Marine Ins. Co., St. Paul, Minn. 55102
- 1966 O'KEEFE, E. JAY, President, Western National Life Ins. Co., Amarillo, Tex. 79105
- 1965 *O'KEEFE, RICHARD E., F.S.A., 11 Stuyvesant Oval, New York, N.Y. 10009
- 1965 *OLDENKAMP, JULIA S. (MRS.), F.S.A., Associate Actuary, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801

ENROLLED

- 1965 *OLDS, STANLEY L., F.S.A., Second Vice-President and Group Actuary, State Mutual Life Assur. Co., Worcester, Mass. 01605
- 1970 OLESKA, MICHAEL P., A.S.A., Consulting Actuary, Alexander & Alexander, Inc., 3550 Wilshire Blvd., Los Angeles, Calif. 90010
- 1969 OLESON, DEAN L., F.S.A., Actuary—Group Insurance, Business Men's Assur Co., Kansas City, Mo. 64141
- 1972 OLIVIERI, MICHAEL G., A.S.A., Chief Actuarial Staff Assistant, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1965 *OLSEN, JAMES J., F.S.A., Actuarial Director, Prudential Ins. Co., Newark, N.J. 07101
- 1965 *OLSHEN, A. C., F.C.A., Actuarial Consultant, 1231 Market St., San Francisco, Calif. 94103
- 1969 OLSON, GARY E., A.S.A., Assistant Actuary, Valley Forge Life Ins. Co., Chicago, Ill. 60604
- 1965 *OLSON, RALPH E., F.S.A., Assistant Vice-President, Nationwide Corp., 246 N. High St., Columbus, Ohio 43216
- 1966 OLTCHICK, DAVID N., F.C.A., Executive Vice-President and Actuary, Consulting Actuaries, Inc., 1200 Route 46, Clifton, N.J. 07013
- 1965 *ONSTINE, FRANK J., F.S.A., Consulting Actuary, Frank J. Onstine & Assoc., One W. Hellman Ave., Alhambra, Calif. 91803
- 1966 OPAL, BERTRAM, A.S.A., Actuary, Social Security Admin., Washington, D.C. 20201
- 1973 O'REILLY, PATRICK J., F.S.A., Assistant Actuary, Continental Assur. Co., Chicago, Ill. 60604
- 1966 ORENSHEIN, HERBERT, A.S.A., Vice-President and Chief Actuary, Beneficial Standard Life Ins. Co., Los Angeles, Calif. 90010
- 1966 ORLOFF, CONRAD A., 5700 Collins Ave., Miami Beach, Fla. 33140
- 1965 *ORLOFF, WARREN D., F.S.A., Consulting Actuary, Johnson & Higgins of Calif., 4201 Wilshire Blvd., Los Angeles, Calif. 90005
- 1965 *ORMSBY, CHARLES A., F.S.A., Senior Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1970 OSTERMAN, HERBERT W., Consultant, The Wyatt Co., 733 Third Ave., New York, N.Y. 10017
- 1971 O'SULLIVAN, LEONARD, President, O'Sullivan & O'Sullivan, Inc., Main Life Professional Bldg., Cinnaminson, N.J. 08077
- 1966 OTTE, EDWARD J., Vice-President—Group Administration, Capitol Life Ins. Co., Denver, Colo. 80201
- 1965 *OTESON, PAUL M., F.C.A.S., Vice-President and Actuary, Federated Mutual Ins. Co., Owatonna, Minn. 55060
- 1965 *OVERBERG, PAUL J., F.S.A., F.C.I.A., Vice-President and Chief Actuary, Allstate Life Ins. Co., Northbrook, Ill. 60062
- 1965 *OVEREND, JOHN J., Product Line Manager, Ins. & Funds ITT Europe, Inc., 480 Ave. Louise, Brussels, B-1050, Belgium
- 1967 OVERHOLSER, DONALD M., JR., A.C.A.S., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1965 *OWEN, EDWARD H., F.S.A., F.C.A., Consultant, P.O. Box 344, Bath, Me. 04530
- 1965 *OXLEY, JOHN E., F.S.A., Actuary, New York Life Ins. Co., New York, N.Y. 10010
- 1966 PACKER, BERNARD, A.S.A., Principal Actuary, New York State Ins. Dept., 123 William St., New York, N.Y. 10038
- 1965 *PADDON, JOHN W., F.S.A., Actuary, New York Life Ins. Co., New York, N.Y. 10010

ENROLLED

- 1971 PADRO, MIGUEL A., A.S.A., Associate Actuary, Martin E. Segal Co , 57 Post St , San Francisco, Calif. 94104
- 1965 *PAFF, HAROLD G., F.S.A. , 10041 Mozelle Lane, La Mesa, Calif. 92041
- 1965 *PAGE, CHARLES H., F.S.A , Second Vice-President and Actuary, New York Life Ins Co , New York, N Y 10010
- 1969 PAIGE, JOHN W., F.S.A , Executive Vice-President, Pacific Standard Life Ins. Co., Sacramento, Calif. 95808
- 1967 PAILLER, ARLINE (MRS), Consulting Actuary, 80 Orchard Rd., Chatham, N.J. 07928
- 1965 *PAILLER, DONALD C., F.S.A . Associate Actuarial Director, Prudential Ins. Co., Newark, N.J. 07101
- 1972 PAISLEY, ROBERT M., F.S.A., Associate Actuary, Liberty National Life Ins. Co , Birmingham, Ala 35202
- 1966 PALLONE, JULIUS L., A.C.A., President, Maccabees Mutual Life Ins. Co , Southfield, Mich. 48075
- 1970 PALMER, BRUCE E , A.S.A , Supervisor, Mathematics Section, Actuarial Dept., Lincoln National Life Ins Co., Fort Wayne, Ind. 46801
- 1968 PALMER, DONALD E , F.S.A., Associate Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1971 PALMER, PETER S., F.S.A , Associate Actuary, Mutual Benefit Life Ins. Co , Newark, N.J 07101
- 1966 PAPE, FREDERICK H , A.C.A., Group Statistician, American General Life Ins Co , Houston, Tex. 77001
- 1969 PAQUIN, CLAUDE Y., F.S.A , 3661 Clubland Dr., N.E , Marietta, Ga. 30062
- 1971 PARK, RICHARD A., F.S.A., Actuary, Financial Controls, Provident Life & Accident Ins. Co., Chattanooga, Tenn. 37402
- 1968 PARKS, LEROY B , JR , F.S.A , Actuary, The Wyatt Co., 1400 Investment Park, Cleveland, Ohio 44114
- 1969 PARKYN, DONALD W., A.S.A., M.C.A , Actuary, P.O. Box 1196, Sacramento, Calif. 95806
- 1965 *PARLIN, R. WILLIS, F.C.A.S., Actuary, c/o Neckura, Neckermann Versicherungs-AG, Adickesallee 67, 6 Frankfurt-Main, Germany
- 1967 PARMENTER, NEIL A , F.S.A . Associate Actuary, Bankers Life Co., Des Moines, Iowa 50307
- 1972 PARODOS, ALEXANDRE, F.S.A , F.C.I.A., Assistant Actuary, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19101
- 1969 PARRISH, JAMES N., F.S.A , Vice-President and Actuary, Inter-Ocean Ins. Co., Cincinnati, Ohio 45214
- 1965 *PARRY, ARTHUR F., F.S.A , F.C.A., Principal, Lybrand, Ross Bros. & Montgomery, One Bush St., San Francisco, Calif 94104
- 1968 PARSONS, R. DAVID, A.S.A , M.C.A., Consulting Actuary, Hazlehurst & Assoc., 600 Gas Light Tower, Atlanta, Ga. 30303
- 1973 PASTER, JOSEPH P., F.S.A., Assistant Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1967 PAFF, JAMES A , JR., Associate Actuary, Life & Casualty Ins. Co., Nashville, Tenn. 37219
- 1971 PATEL, NAVIN J., A.S.A., F.C.I.A., Assistant Group Actuary, National Life Assur. Co., Toronto 285, Ontario
- 1966 PATRICK, RODGER R., A.S.A , Partner, Hewitt Associates, 102 Wilmot Rd., Deerfield, Ill. 60015
- 1966 PATRIZI, B. J , F.S.A., Employee Benefit Consultant, Insurance Agencies of Utah, Salt Lake City, Utah 84119

ENROLLED

- 1966 PATTERSON, WILLIAM D., F.S.A., F.C.I.A., 93 Glenview Ave., Toronto, Ontario M4R 1P9
- 1966 PATTISON, EDGAR W., F.S.A., Chief Actuary and Vice-President, EDP, American United Life Ins. Co., Indianapolis, Ind. 46208
- 1966 PATZ, LAWRENCE C., A.S.A., Vice-President and Actuary, United Life & Accident Ins. Co., Concord, N.H. 03301
- 1965 *PAULEY, BARTON S., F.S.A., Vice-President and Associate Actuary, Prudential Ins. Co., Newark, N.J. 07101
- 1968 PAULL, MARVIN J., A.S.A., Manager, Peat, Marwick, Mitchell & Co., 345 Park Ave., New York, N.Y. 10022
- 1971 PAWELKO, ROBERT L., A.S.A., Vice-President and Actuary, Guardsman Life Ins. Co., West Des Moines, Iowa 50265
- 1969 PAXTON, WILLIAM G., F.S.A., Group Actuary, Maccabees Mutual Life Ins. Co., Southfield, Mich. 48075
- 1970 PAYDOS, CHARLES J., F.S.A., Actuary and Director—Corporate Planning, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115
- 1969 PEACOCKE, SIDNEY W., Associate Actuary, Business Men's Assur. Co., Kansas City, Mo. 64141
- 1965 *PEACOR, C. NORMAN, F.S.A., Senior Vice-President and Chief Actuary, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01101
- 1968 PEARSALL, DONALD M., F.S.A., Assistant Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1969 PEARSON, JOHN S., JR., F.S.A., Vice-President and Actuary, Surety Life Ins. Co., Salt Lake City, Utah 84110
- 1965 *PEARSON, RAYMOND G., F.S.A., F.C.A., Towers, Perrin, Forster & Crosby, 1100 Superior Ave., Cleveland, Ohio 44114
- 1966 PEAVY, HUBERT D., Senior Vice-President and Actuary, Coastal States Life Ins. Co., Atlanta, Ga. 30309
- 1968 PEBLY, ROBERT R., Actuary, Educators Mutual Life Ins. Co., Lancaster, Pa. 17604
- 1966 PECK, JONATHAN K., A.S.A., 190 N. Spruce St., Ramsey, N.J. 10446
- 1966 PEEL, JERALD P., A.C.A.S., Vice-President, Reinsurance, Security Mutual Casualty Co., Chicago, Ill. 60606
- 1965 *PEIRCE, CHARLES A., F.S.A., Associate Group Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1966 PENCHAS, SIMON, A.F.A.A., Broad St. #33, Freehold, N.J. 07728
- 1969 PENDLETON, FRANKLIN D., F.S.A., M.C.A., Consulting Actuary, Bryan, Pendleton & Swats, 2319 Crestmoor Rd., Nashville, Tenn. 37215
- 1972 PENICK, ROBERT D., F.S.A., Associate Actuary, Monumental Life Ins. Co., Baltimore, Md. 21202
- 1971 PENN, HAROLD W., A.S.A., Associate Actuary, Meidinger & Associates, Inc., 1230 Carew Tower, Cincinnati, Ohio 45202
- 1971 PENNEY, DON E., A.S.A., Assistant Actuary, Guarantee Mutual Life Co., Omaha, Nebr. 68134
- 1965 *PENNINGTON, THOMAS K., F.S.A., F.F.A.A., F.C.I.A., Vice-President and Actuary, Protective Life Ins. Co., Birmingham, Ala. 35202
- 1965 *PENROSE, CLEMENT B., F.S.A., Vice-President, Individual Ins. Services, Pacific Mutual Life Ins. Co., Newport Beach, Calif. 92663
- 1965 *PEREZ, GIOVI, F.S.A., Vice-President and Actuary—Life Insurance, Monarch Life Ins. Co., Springfield, Mass. 01101
- 1966 PERKINS, ALFRED W., A.S.A., Vice-President, Union Mutual Life Ins. Co., Portland, Me. 04112

ENROLLED

- 1973 PERKINS, ANN LOUISE (Mrs), F.S.A , 1550 N. St. Mary's Rd., Libertyville, Ill. 60048
- 1965 *PERKINS, FREDERICK P , F.S.A., 90 Hunter Dr , West Hartford, Conn. 06107
- 1972 PERKINS, ROBERT E , F.S.A., Actuary and Consultant, Hewitt Associates, 102 Wilmot Rd., Deerfield, Ill. 60015
- 1965 *PERLSTEIN, PHILIP M , F.S.A , Personal Ins. Vice-President, Administration, Metropolitan Life Ins. Co , New York, N.Y 10010
- 1970 PERREAULT, STEPHEN L , F.C.A.S , Secretary, Hartford Ins Group, Hartford, Conn. 06115
- 1973 PERROTT, GODFREY, A.S.A., Vice-President, M & R Services, Inc , 914 Second Ave , Seattle, Wash 98104
- 1965 *PERRY, ROBERT C., F.S.A , A.C.A.S , F.C.I.A., Vice-Chairman, State Farm Life Ins Co , Bloomington, Ill. 61701
- 1965 *PESTAL, CHARLES F , F.S.A , Second Vice-President, Northwestern National Life Ins. Co., Minneapolis, Minn. 55440
- 1966 PETERS, CARL A., F.S.A , F.C.I.A., Associate Actuary, Phoenix Mutual Life, Hartford, Conn. 06115
- 1965 *PETERS, EDWARD J., F.C.A., F.F.A.A , President, Edward J. Peters & Assoc., Inc., 3550 Washington Blvd., Indianapolis, Ind 46205
- 1971 PETERS, FRANKLIN E., F.S.A., John Hancock Mutual Life Ins Co , Boston, Mass. 02117
- 1970 PETERSEN, JERRY T , A.F.A.A , Actuary, E. P. Higgins & Co , 111 Bourse Bldg., Philadelphia, Pa 19106
- 1966 PETERSON, DONALD M., F.S.A., Senior Vice-President and Chief Actuary, Benefit Trust Life Ins Co , Chicago, Ill 60626
- 1966 PETERSON, JOHN L , A.S.A , M.C.A , Consulting Actuary, Nelson & Warren, Inc , 5750 West 95th St , Overland Park, Kan 66207
- 1971 PETERSON, R. LARRY, F.S.A., Actuary, Individual Life Ins , United Life & Accident Ins Co , Concord, N.H. 03301
- 1965 *PETERSON, RAY M., F.S.A , 36 Bogart Ave., Port Washington, N.Y. 11050
- 1965 *PETERSON, RICHARD P., F.S.A., Second Vice-President and Actuary, Bankers Life Co., Des Moines, Iowa 50307
- 1965 *PETTENGILL, DANIEL W., F.S.A , Vice-President—Group Div , Aetna Life & Casualty, Hartford, Conn 06115
- 1965 *PETTERSEN, HERBERT C., F.S.A., Vice-President and Actuary, Atlas Life Ins. Co., Tulsa, Okla. 74102
- 1965 *PETZ, EARL F., F.C.A.S., F.C.I.A , Actuary, Lumbermens Mutual Casualty Co., Long Grove, Ill. 60049
- 1965 *PFARKER, LOUIS W , F.C.A , Consulting Actuary, 2058 Kearney St., Denver, Colo. 80207
- 1967 PHARR, JOE B , F.S.A., Vice-President, Tillinghast & Co., Inc., 3400 Peachtree Rd , N.E , Atlanta, Ga. 30326
- 1965 *PHELPS, JOHN, F.S.A., Koeniginstrasse 107, 8 Munich 23, West Germany
- 1965 *PHILBRICK, HAROLD F., F.S.A., F.C.I.A., Vice-President and Actuary, Massachusetts Mutual Life Ins Co , Springfield, Mass 01111
- 1966 PHILLIPPI, WILLIAM R., A.C.A., Controllor, Protective Life Ins. Co., Birmingham, Ala. 35202
- 1970 PHILLIPS, DAVID E., A.S.A., Senior Actuarial Assistant, State Farm Life Ins. Co , Bloomington, Ill 61701
- 1972 PHILLIPS, DICK L., F.S.A , Consulting Actuary, Buchanan & Lewis, Inc., 7540 LBJ Freeway, Dallas, Tex. 75240

ENROLLED

- 1965 *PHILLIPS, HERBERT J., JR., F.C.A.S., Actuary and Vice-President, Commercial Union Assur Co., Boston, Mass 02108
- 1967 PHILLIPS, HOWARD M., F.S.A., President, Consulting Actuaries, Inc., 1200 Route 46, Clifton, N.J. 07013
- 1971 PHILLIPS, JIMMY E., A.S.A., Associate Actuary, Southern Life & Health Ins. Co., Birmingham, Ala. 35205
- 1966 PHILLIPS, JOHN H., A.C.A.S., 915 Steuben St., Wausau, Wis. 54401
- 1968 PHILLIPS, ROBERT C., A.S.A., Consulting Actuary, Towers, Perrin, Forster & Crosby, 1900 Bldg., Century City, Los Angeles, Calif. 90067
- 1965 *PHILLIPS, WM. HAROLD, F.S.A., F.F.A.A., F.C.I.A., A.C.A., Vice-President and Actuary, Aid Assn. for Lutherans, Appleton, Wis. 54911
- 1969 PIANO, JON M., A.S.A., Actuarial Supervisor, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *PICKERING, JOSEPH R., F.S.A., Executive Vice-President and Chief Actuary, IDS Life Ins. Co., Minneapolis, Minn. 55402
- 1967 PIERCE, ROBERT D., Actuary, Victory Life Ins. Co., Topeka, Kan. 66603
- 1965 *PIKE, ALBERT, JR., F.S.A., Vice-President and Chief Actuary, American Life Ins. Assn., 1730 Pennsylvania Ave., N.W., Washington, D.C. 20006
- 1971 PIKE, ALBERT, III, F.S.A., Assistant Vice-President, Edward H. Friend & Co., 1800 K St., N.W., Washington, D.C. 20006
- 1965 *PIKE, BERTRAM N., F.S.A., Senior Vice-President and Group Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1966 PIKE, MORRIS, A.S.A., A.C.A.S., Consulting Actuary, 19 Old Mamaroneck Rd., White Plains, N.Y. 10605
- 1968 PILGRIM, JAMES W., Associate Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1972 PILLAR, DAVID G., F.S.A., Associate Actuary, Midwestern United Life Ins. Co., Fort Wayne, Ind. 46801
- 1971 PINCKOWSKI, RAYMOND E., JR., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 2421 N. Mayfair Rd., Milwaukee, Wis. 53226
- 1965 *PINDER, WILLIAM C., JR., F.S.A., Vice-President and Actuary, National Life & Accident Ins. Co., Nashville, Tenn. 37250
- 1973 PINES, GARY A., F.S.A., Actuary, The Connell Co., 20 N. Wacker Dr., Chicago, Ill. 60606
- 1965 *PINNEY, ALLEN D., F.C.A.S., Actuary—Group Department, Travelers Ins. Co., Hartford, Conn. 06115
- 1972 PLANK, DIANE K., F.S.A., Vice-President, Zischke Organization, Inc., Crocker Plaza, 600 Market St., San Francisco, Calif. 94104
- 1969 PLAUT, JULIAN L., A.S.A., Actuary, Wolfman & Moscovitch, 222 W. Adams St., Chicago, Ill. 60604
- 1966 PLIMPTON, HENRY A., A.S.A., 35 Gammons Rd., Waban, Mass. 02168
- 1973 PLISKY, JOHN C., F.S.A., Assistant Vice-President and Associate Actuary, Mutual of New York, New York, N.Y. 10019
- 1965 *PLUMLEY, PETER W., F.S.A., Second Vice-President, Travelers Ins. Co., Hartford, Conn. 06115
- 1971 PLUNKETT, JOSEPH A., American Re-Insurance Co., New York, N.Y. 10025
- 1971 PODREBARAC, FRANK W., F.S.A., Assistant Actuary, Provident Mutual Life Ins. Co., Philadelphia, Pa. 18101
- 1965 *POISSANT, WILLIAM A., F.S.A., 6009 N. 20th St., Arlington, Va. 22205
- 1972 POLISNER, DENNIS M., F.S.A., Consulting Actuary, Peat, Marwick, Mitchell & Co., 555 S. Flower St., Los Angeles, Calif. 90071

ENROLLED

- 1965 *POLLACK, ROBERT, F.C.A.S., President, Colonial Penn Ins. Co., Philadelphia, Pa 19103
- 1972 POLLNOW, JAN L., F.S.A., Associate Actuary, Hartford Life Ins. Co., Hartford, Conn. 06115
- 1972 POLLOCK, DAVIS A., F.S.A., Assistant Actuary, Central Life Assur. Co., Des Moines, Iowa 50306
- 1965 *POORMAN, WILLIAM F., F.S.A., A.C.A.S., 3131 Fleur Dr., Des Moines, Iowa 50321
- 1966 POORTVLIET, WILLIAM G., F.S.A., Assistant Actuary, Metropolitan Life Ins. Co., San Francisco, Calif. 94120
- 1968 POPE, ROBERTO E., F.S.A., Actuary, Guardian Life Ins. Co., New York, N.Y. 10003
- 1965 *PORTER, ELDER A., F.S.A., 17 Glen Ridge Parkway, Bloomfield, N.J. 07003
- 1966 PORTER, ERNEST R., Executive Vice-President, Unigard Olympic Life Ins. Co., Seattle, Wash. 98161
- 1966 PORTER, EUGENE F., F.S.A., F.F.A.A., Vice-President—Corporate Planning, Aid Association for Lutherans, Appleton, Wis. 54911
- 1971 PORTER, LEE B., Financial Manager, Warren Regional Planning Corp., P.O. Box 158, Manson, N.C. 27553
- 1965 *PORTER, WILLIAM A., F.S.A., Vice-President, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102
- 1966 PORTERMAIN, NEILL W., F.C.A.S., Director, Casualty Operations—Europe, ITT Hartford—Europe, 190 Strand, London, WC2R1DU, England
- 1965 *PORTO, EDWARD J., F.S.A., Group Actuary, Washington National Ins. Co., Evanston, Ill. 60201
- 1971 POSTON, ELIZABETH C. (Mrs.), M.C.A., Executive Vice-President and Actuary, Edward H. Friend & Co., 1800 K St., N.W., Washington, D.C. 20006
- 1966 POTTS, GRIER D., F.S.A., Vice-President—Operations, MONY Life Ins. Co. of Canada, Don Mills, Ontario M3C 1V2
- 1966 POTTS, LIONEL A., JR., F.S.A., Associate Actuary, Bankers Life Co., Des Moines, Iowa 50307
- 1969 POUCHER, RALPH I., Manager, Pension Analysis Section, E. I. du Pont de Nemours & Co., 1007 Market St., Wilmington, Del. 19898
- 1972 POULIN, CLAUDE, F.S.A., Senior Actuarial Consultant, Social Security Dept., UAW, International Union, Detroit, Mich. 48214
- 1970 POULIN, LEON F., Vice-President and Associate Actuary, Companion Life Ins. Co., New York, N.Y. 10017
- 1966 POULSOM, WILLIAM K., A.C.A., Vice-President and Actuary, Old Republic Life Ins. Co., Chicago, Ill. 60601
- 1965 *POWELL, JEROME M., F.S.A., President, Loyal Protective Life Ins. Co., Boston, Mass. 02115
- 1965 *POWELL, JOHN H., F.F.A.A., A.C.A., 17470 Plaza Animado, San Diego, Calif. 92128
- 1965 *POWELL, JOHN M., F.S.A., 145 Waban Ave., Waban, Mass. 02168
- 1965 *POWELL, ROBERT N., F.S.A., Vice-President, Nationwide Corp., 246 N. High St., Columbus, Ohio 43216
- 1972 PRAY, DAVID W., F.S.A., Actuary, Employers Ins. of Wausau, Wausau, Wis. 54401
- 1965 *PREBLE, W. JAMES, F.S.A., Senior Vice-President—Insurance Operations, National Life Ins. Co., Montpelier, Vt. 05602
- 1966 PRENDERGAST, NICHOLAS J., A.S.A., Chief Insurance Actuarial Staff, Veterans Administration Center, 5000 Wissahickon Ave., P.O. Box 8079, Philadelphia, Pa. 19101

ENROLLED

- 1970 PRESLEY, PHILIP O, F.C.A.S., Fire and Casualty Actuary, New Hampshire Ins Dept, Concord, N H 03301
- 1966 PRICE, ARCHIBALD M., A.S.A., 60 Loop Rd, Falmouth, Mass. 02540
- 1969 PRICE, EDITH E. (MRS.), A.C.A.S., Senior Actuarial Assistant, Lumbermens Mutual Casualty Co., Long Grove, Ill. 60049
- 1971 PRICE, I. EDWARD, F.S.A., Associate Actuarial Director, Prudential Ins. Co., Los Angeles, Calif. 90054
- 1965 *PRIEN, BARTHUS J., F.S.A., Vice-President and Actuary, Martin E. Segal Co., Inc., 520 S. Virgil Ave., Los Angeles, Calif. 90020
- 1972 PRIMMER, ROGER L., F.S.A., Partner, Actuary, and Consultant, Hewitt Associates, 102 Wilmot Rd., Deerfield, Ill. 60015
- 1971 PRINCE, ALLEN H., A.S.A., Manager Pension Division, Aetna Life & Casualty, Hartford, Conn. 06115
- 1965 *PROBST, CHARLES E., F.S.A., Director Special Products Research, Provident Mutual Life Ins Co., Philadelphia, Pa. 19101
- 1965 *PROJECTOR, MURRAY, F.S.A., M.C.A., Consulting Actuary, 776 Scripps Dr., Claremont, Calif. 91711
- 1965 *PROUTY, WILLIAM C., F.S.A., Vice-President—Group Div., Aetna Life & Casualty, Hartford, Conn. 06115
- 1970 PRZYBYLA, DENNIS B., Actuarial Assistant, Midwestern United Life Ins Co., Fort Wayne, Ind. 46801
- 1965 *PULLEY, RICHARD W., F.S.A., Vice-President, Equity Products, Mutual Benefit Life Ins. Co., Newark, N.J. 07101
- 1968 PUNG, ROBERT E., A.S.A., Assistant Vice-President and Actuary, General Life Ins. Corp. of Wis., Milwaukee, Wis. 53202
- 1965 *PURCELL, LENA B. (MRS.), F.S.A., Assistant Vice-President and Associate Actuary, Mutual of New York, New York, N.Y. 10019
- 1965 *PURDY, JAMES L., F.S.A., Second Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 06115
- 1969 PURNELL, HARRY S., III, A.S.A., Assistant Vice-President, Johnson & Higgins, 95 Wall St., New York, N.Y. 10005
- 1967 QUINBY, HARRY E., 108 Whittier Rd., Brick Town, N.J. 08723
- 1970 QUINLAN, JOHN A., F.C.A.S., Associate Actuary, Hartford Ins. Group, Hartford, Conn. 06115
- 1966 QUIRK, WILLIAM J., F.S.A., Consulting Actuary, Bayly, Martin & Fay, Inc., 3200 Wilshire Blvd., Los Angeles, Calif. 90010
- 1970 RAACH, FREDERICK E., F.S.A., Assistant Vice-President, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19105
- 1967 RAAEN, LYLE T., A.S.A., Executive Vice-President, Computer Programming & Systems, Inc., Stamford, Conn. 06907
- 1967 *RABENAU, PHILIP A., F.S.A., 59 Harbor Lane, Massapequa Park, N.Y. 11762
- 1971 RABINOWITZ, BERNARD, A.S.A., F.C.I.A., Associate Actuary, Bankers Life & Casualty Co., Chicago, Ill. 60630
- 1965 *RADIN, HARRY C., F.C.A., 547 Vistamont Ave., Berkeley, Calif. 94708
- 1965 *RAEL, JUAN B., JR., F.S.A., President, Rael & Letson, One Embarcadero Center, San Francisco, Calif. 94111
- 1967 RAID, GARY A., A.C.A.S., Actuary, Unigard Ins. Group, Seattle, Wash. 98161
- 1965 *RAISCH, GEORGE F., F.C.A., Actuarial and Insurance Management Consultant, 25 Tudor City Pl., New York, N.Y. 10017

ENROLLED

- 1971 RAMIREZ, MIGUEL A., A.S.A., Mathematician, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1965 *RAMSEY, HENRY B., JR., F.S.A., Vice-President, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19105
- 1965 *RANDALL, DONALD J., F.S.A., Senior Assistant Actuary, State Farm Life Ins. Co., Bloomington, Ill. 61701
- 1965 *RANDALL, ROBERT J., SR., F.S.A., Assistant Vice-President and Associate Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1973 RANKIN, GERALD J., F.S.A., Second Vice-President and Actuary, North-American Co. of Life & Health Ins., Chicago, Ill. 60604
- 1972 RANKINS, J. ROBERT, F.S.A., Associate Actuary, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01111
- 1965 *RAPPAPOORT, ANNA MARIA (MRS.), F.S.A., Second Vice-President and Associate Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1966 RASKIN, RICHARD S., A.S.A., 988 Iris Lane, Baldwin, L.I., N.Y. 11510
- 1966 RATHBONE, NATHANAEL, A.C.A., Actuary and Comptroller, American Guaranty Life Ins. Co., Portland, Ore. 97201
- 1965 *RATHGEBER, FREDRICK E., F.S.A., Executive Vice-President, Prudential Ins. Co., Newark, N.J. 07101
- 1967 RATNASWAMY, RAJARATNAM, A.C.A.S., Staff Actuary, St. Paul Ins. Cos., St. Paul, Minn. 55102
- 1969 RAYMOND, DAVID H., F.S.A., Associate Actuary, Lincoln Income Life Ins. Co., Louisville, Ky. 40201
- 1966 REA, EVERETT A., A.S.A., Consulting Actuary and Manager, Peat, Marwick, Mitchell & Co., 601 California St., San Francisco, Calif. 94108
- 1965 *READE, DAVID M., F.S.A., F.C.I.A., F.C.A., Senior Vice-President, Kwasha Lipton, Inc., 429 Sylvan Ave., Englewood Cliffs, N.J. 07632
- 1965 *REAGH, RUSSELL R., F.C.A., 2340 Silver Palm Rd., W., Boca Raton, Fla. 33432
- 1965 *REAVILL, ALBERT E., JR., F.S.A., Vice-President, Connecticut Mutual Life Ins. Co., Hartford, Conn. 06115
- 1973 RECK, STEPHEN L., F.S.A., Actuary, American Mutual Life Ins. Co., Des Moines, Iowa 50307
- 1965 *RECORD, HORACE A., F.S.A., Second Vice-President, Individual Pension Products, Union Mutual Life Ins. Co., Portland, Me. 04112
- 1972 REDDINGTON, ROBERT F., A.S.A., Assistant Actuary, American Telephone & Telegraph Co., 195 Broadway, New York, N.Y. 10007
- 1969 REED, ALAN L., JR., F.S.A., Stone, Young & Co., Consulting Actuaries, P.O. Box 111, Glen Ridge, N.J. 07028
- 1965 *REED, DAVID S., F.S.A., Vice-President, Corporate Development, Aetna Life & Casualty, Hartford, Conn. 06115
- 1966 REED, EDITH T. (MISS), M.C.A., Assistant Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1968 REED, OWEN A., F.S.A., F.C.I.A., Actuarial Vice-President—Group, Sun Life Assur. Co. of Canada, Montreal, Quebec
- 1965 *REEDER, HOWARD C., F.S.A., Chairman, Executive Committee, CNA Financial Corp., Chicago, Ill. 60604
- 1965 *REEDER, JAMES D., F.F.A.A., 233 Elm Ave., Glendale, Mo. 63122
- 1966 REEDER, MARIE H. (MRS.), 2010 Maplewood Ave., Abington, Pa. 19001
- 1966 REEDER, W. RODMAN, A.S.A., Agency Assistant, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19105
- 1969 REES, JOHN A., JR., Ethyl Corp., P.O. Box 81, Richmond, Va. 23201

ENROLLED

- 1971 REEVES, WILLIAM E., A.S.A., Assistant Actuary, Mutual Benefit Life Ins. Co., Newark, N.J. 07101
- 1966 REHAK, VIRGIL L., F.S.A., F.C.I.A., Actuary, Continental Life & Accident, Boise, Idaho 83701
- 1965 *REICH, FELICITAS (MISS), F.S.A., Assistant Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1966 REICH, SHELDON, F.S.A., Actuarial Associate, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1966 REID, DONALD H., F.S.A., F.C.I.A., Manager, Towers, Perrin, Forster & Crosby (Canada), Ltd., 1111 Hastings St., Vancouver, British Columbia
- 1973 REIFENBERGER, WILLIAM J., F.S.A., Assistant Actuary, Liberty Life Ins. Co., Greenville, S.C. 29602
- 1970 REILLY, A. WENDELL, Assistant Actuary, Fireman's Fund American Ins. Cos., San Francisco, Calif. 94120
- 1967 REILLY, FRANCIS V., Special Assistant, Federal Insurance Administration, Dept of Housing and Urban Development, Washington, D.C. 20410
- 1966 REILLY, G. EMERSON, A.S.A., 280 E. Dunedin Rd., Columbus, Ohio 43214
- 1965 *REIMER, JOHN R., F.S.A., Lybrand, Ross Bros. & Montgomery, 2200 First National Bank Tower, Atlanta, Ga. 30303
- 1967 REINBOLT, JAMES B., A.C.A.S., Vice-President, Actuary, State Farm Fire & Casualty Co., Bloomington, Ill. 61701
- 1972 REINER, JACK G., Assistant Vice-President and Chief Actuary, American Fidelity Ins. Co., Oklahoma City, Okla. 73125
- 1966 REINHARDT, THOMAS E., A.S.A., Assistant Actuary, Sun Life Ins. Co. of America, Baltimore, Md. 21201
- 1970 REISKYTL, JAMES F., F.S.A., Associate Actuary, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202
- 1970 REPP, FRANK D., JR., A.S.A., Hazlehurst & Assoc., 600 Gas Light Tower, Atlanta, Ga. 30303
- 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., Senior Vice-President, Travelers Ins. Co., Hartford, Conn. 06115
- 1966 REUTER, ROBERT E., F.S.A., A.F.A.A., Vice-President—Research and Development, Lutheran Brotherhood, Minneapolis, Minn. 55402
- 1969 REYNOLDS, ERNEST L., A.S.A., Vice-President and Associate Actuary, Peninsular Life Ins. Co., Jacksonville, Fla. 32203
- 1965 *REYNOLDS, GEORGE A., F.S.A., F.C.I.A., Executive Officer (Group Pension Operations), Mutual Life Assur. Co. of Canada, Waterloo, Ontario N2J 4C5
- 1965 *REYNOLDS, WALTER L., F.S.A., 16102 Selva Dr., San Diego, Calif. 92128
- 1967 RHOLL, DONALD A., Office Manager—Administration, Milliman & Robertson, Inc., 2421 N. Mayfair, Milwaukee, Wis. 53202
- 1967 RICCARDO, JOSEPH F., JR., F.C.A.S., Director—Financial Statements—Corporate Accounting Dept., Aetna Life & Casualty, Hartford, Conn. 06115
- 1966 RICCIARDELLI, CARMINE F., A.S.A., Vice-President, Life Div., Mutual Service Life Ins. Co., St. Paul, Minn. 55104
- 1965 *RICE, FRANK H., F.S.A., Associate Director Administrative Services, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202
- 1973 RICH, MICHAEL J., F.S.A., Assistant Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1966 RICHARDS, ALAN, F.S.A., Chairman and President, Life Ins. Co. of California, San Francisco, Calif. 94111

ENROLLED

- 1965 *RICHARDS, HARRY R, F C A S, National Council on Compensation Ins, New York, N Y 10017
- 1965 *RICHARDSON, CHARLES F B, F S A, Vice-President and Actuary, H W Black & Assoc, Inc., 306 Gay St., Nashville, Tenn 37201
- 1970 RICHARDSON, JAMES F., F C A S., Actuary, Hanover Ins. Cos, Worcester, Mass. 01605
- 1966 RICHARDSON, J. LECIL, JR., A C A., Consulting Actuary, 1 A Sun Valley Dr, Little Rock, Ark 72205
- 1967 RICHARDSON, WALKER S, Assistant Vice-President, Liberty Mutual Ins. Co, Boston, Mass. 02117
- 1972 RICHART, JAMES W., F S A, Assistant Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1972 RICHMOND, GERALD, F.S.A., Associate Group Actuary, New England Mutual Life Ins Co, Boston, Mass. 02117
- 1966 RICHMOND, OWEN D, A C A S., Accounting Vice-President, Business Men's Assur Co, Kansas City, Mo 64141
- 1966 RICHTER, ANTHONY B., F S A, Assistant Group Actuary, New York Life Ins Co., New York, N Y 10010
- 1965 *RICKARDS, CHARLES E, F S A, Consulting Actuary, 555 Hansell Rd, Wynnewood, Pa 19096
- 1971 RICKERS, FREDERICK R, F S A, Vice-President and Actuary, Woodmen Accident & Life Co., Lincoln, Nebr 68501
- 1965 *RIDDLESWORTH, WILLIAM A., F C A S., Associate Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
- 1965 *RIES, HENRY F., F C A., A F A A., Principal Actuary, State of Colorado Ins Dept., Denver, Colo 80218
- 1965 *RIETZ, H LEWIS, F S A, Rte. #1, Box 213, Anderson, Tex 77830
- 1970 RIGGS, JAMES H, F S A., Associate Actuary, Milliman & Robertson, Inc, 914 Second Ave., Seattle, Wash 98104
- 1970 RILEY, C RONALD, F S A, Metropolitan Life Ins. Co., New York, N.Y. 10010
- ~~1969 RILEY, EDWARD P., Fireman's Fund American Ins Cos., San Francisco, Calif. 94120~~
- 1970 RIMMER, RONALD W., A S A, Assistant Actuary, Jefferson Standard Life Ins. Co, Greensboro, N C. 27420
- 1966 RINK, RICHARD G, F S A., Vice-President and Actuary, Midland Mutual Life Ins. Co, Columbus, Ohio 43216
- 1965 *RIPANDELLI, JOHN S, F C A., A C A S., A.F.A.A., Actuary and Pension Consultant, P.O. Box 3552, Tallahassee, Fla 32303
- 1972 RIPPES, JAY C., F S A., Associate Actuary, Group Div, Aetna Life & Casualty, Hartford, Conn. 06115
- 1965 *RISBERG, DONALD F., F S A., Johnson & Higgins, 120 S. 17th St., Philadelphia, Pa 19103
- 1969 RISEN, MICHAEL H, F S A, A C A., Consulting Actuary, Rte #1, Box 476 A, Green Lane, Pa. 18054
- 1973 RISTAU, MICHAEL R., F S A, Group Actuary, Monumental Life Ins Co., Baltimore, Md. 21202
- 1967 RITTER, JOSEPH G, 107 Madonna Circle, St. Francis Village, Crowley, Tex. 76036
- 1966 RITTER, SHIRLEY S. (MRS.), A.C.A., Senior Vice-President, A. M. Kunis & Co, Inc., 184 Grand Ave, Englewood, N J 07631
- 1971 ROBBS, EDWARD L., F S A., Actuary—International Operations, Pan-American Life Ins. Co., New Orleans, La. 70119

ENROLLED

- 1967 ROBBINS, LILLIAN (MISS), 11 Worthington Rd., Brookline, Mass. 02146
- 1968 ROBERT, LOUIS, F.C.I.A., F.S.A., Associate Group Actuary, Sun Life Assur Co., Montreal 101, Quebec
- 1965 *ROBERTS, HENRY R., F.S.A., President, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1966 ROBERTS, JACK W., F.S.A., F.C.I.A., Vice-President and Director of Group Insurance, Crown Life Ins. Co., Toronto, Ontario M4W 1B8
- 1966 ROBERTS, JOHN C., A.S.A., F.C.I.A., Partner, Hewitt Associates, 102 Wilmot Rd., Deerfield, Ill. 60015
- 1965 *ROBERTS, JOHN K., F.S.A., Vice-President, Corporate Development, Pan-American Life Ins. Co., New Orleans, La. 70119
- 1965 *ROBERTS, LEWIS H., F.C.A.S., Vice-President and Manager, Woodward & Fondiller, Inc., 730 Fifth Ave., New York, N.Y. 10019
- 1966 ROBERTS, MATRICE B., A.C.A., Emeritus Director, Government Personnel Mutual Life Ins. Co., San Antonio, Tex. 78284
- 1969 ROBERTS, WAYNE V., F.S.A., Assistant Actuary, Standard Ins. Co., Portland, Ore. 97207
- 1970 ROBERTS, WILLIAM P., JR., A.S.A., Director—Central Actuarial Department, Peat, Marwick, Mitchell & Co., 1510 Chestnut St., Philadelphia, Pa. 19102
- 1965 *ROBERTSON, A. HAEWORTH, F.S.A., Senior Actuary, International Labor Office, Geneva 22, Switzerland
- 1968 ROBERTSON, ALEXANDER C. M., A.S.A., F.C.I.A., Senior Vice-President and Chief Actuary, Sun Life Assur Co. of Canada, Montreal, Quebec H3B 2V9
- 1966 ROBERTSON, DONALD J., A.S.A., A.C.I.A., Associate Actuary, Commercial Union Assur. Co., Boston, Mass. 02108
- 1971 ROBERTSON, RICHARD S., F.S.A., Second Vice-President, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801
- 1965 *ROBERTSON, STUART A., F.S.A., F.C.A., Consulting Actuary, Milliman & Robertson, Inc., 914 Second Ave., Seattle, Wash. 98104
- 1973 ROBINSON, JOHN T., F.S.A., Southern Farm Bureau Life Ins. Co., Jackson, Miss. 39205
- 1966 ROBINSON, LARRY R., F.S.A., Vice-President and Actuary, State Life Ins. Co., Indianapolis, Ind. 46204
- 1970 ROBINSON, LESLIE I., A.S.A., Consulting Actuary, 716 W. Liberty, Ann Arbor, Mich. 48103
- 1968 ROBINSON, PAUL D., Vice-President and Actuary, Pension Planning Co., Inc., 355 Lexington Ave., New York, N.Y. 10017
- 1966 ROBINSON, RICHARD E., F.C.A., Robinson Associates, 139 Pelham Island Rd., Wayland, Mass. 01778
- 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
- 1966 ROBOTKA, ROBERT G., A.S.A., Consulting Actuary, P.O. Box 816, Willcox, Ariz. 85643
- 1966 ROBT, CARL D., M.C.A., A. S. Hansen, Inc., 1080 Green Bay Rd., Lake Bluff, Ill. 60044
- 1965 *ROBY, ALLAN B., JR., F.S.A., Secretary, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1971 ROCCAS, GEORGE J., F.S.A., Towers, Perrin, Forster & Crosby, 90 Park Ave., New York, N.Y. 10016

ENROLLED

- 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
- 1970 ROE, ARMIN S , M.C A., Consulting Actuary, Roe & Co., 920 N. Fairview Ave., Lansing, Mich. 48912
- 1965 *ROEDER, RICHARD G , F F A A , A.C.A., Actuary, Gabriel, Roeder, Smith & Co., First National Bldg , Detroit, Mich 48226
- 1966 ROENICK, ROBERT G , F.C.A., Manager, The Wyatt Co., 3334 Richmond Ave., Houston, Tex 77006
- 1965 *ROENISCH, DAVIS H., F.S.A., Partner, A. S. Hansen, Inc., 150 N. Wacker Dr., Chicago, Ill. 60606
- 1971 ROESER, KIRK, F.S.A , Associate Actuary, Mutual of New York, New York, N.Y. 10019
- 1971 ROHDA, RODNEY R , F.S.A , Actuary, New York Life Ins Co., New York, N.Y. 10010
- 1968 ROHLFS, A FREDERICK, JR., A.S.A , Principal, Coopers & Lybrand, 1251 Avenue of the Americas, New York, N.Y. 10020
- 1966 ROHLING, FRED H , 5531 Chadwick Rd., Shawnee Mission, Kan. 66205
- 1965 *ROHM, CHARLES E., F.S.A., Second Vice-President and Actuary, Bankers Life Co., Des Moines, Iowa 50307
- 1965 *ROLLAND, IAN M., F.S.A., Vice-President, Lincoln National Life Ins. Co , Fort Wayne, Ind. 46801
- 1966 ROLLERSON, LLOYD G., F.S.A., F.C.I.A., Senior Group Vice-President, Crown Life Ins Co , Toronto, Ontario
- 1973 ROLLIER, JACK A , A.S.A , Group Actuary, Southland Life Ins. Co., Dallas, Tex. 75221
- 1966 ROMEO, JOSEPH T , A F A A , Actuarial Aide, Locomotive Engineers Mutual Life & Accident Ins. Assn , 1048 Engineers Bldg , Cleveland, Ohio 44114
- 1965 *ROMMEL, JOHN D. JR., F.S.A , Vice-President and Senior Actuary, State Mutual Life Assur. Co., Worcester, Mass 01605
- 1965 *ROOD, HENRY F., F.S.A , A C A S , (Past President), Honorary Chairman, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801
- 1973 ROSE, BEVERLY S. (MRS.), F.S.A., Assistant Actuary, American National Ins. Co., Galveston, Tex. 77550
- 1965 *ROSENBERG, NORMAN, F.C.A.S., Vice-President and Actuary, Farmers Ins Group. Los Angeles, Calif. 90010
- 1965 *ROSENBLOOM, SAMUEL, F.S.A., F.C.A., Consulting Actuary, Nelson & Warren, Inc., 222 S Central Ave., St. Louis, Mo 63105
- 1970 ROSENFELDER, MICHAEL, F.C.I.A., A.S.A., Actuarial Vice-President, Corporate, Confederation Life Ins. Co , Toronto 285, Ontario
- 1965 *ROSENTHAL, IRVING, F.S.A., 3850 Sedwick Ave , Bronx, N.Y. 10463
- 1965 *ROSENTHAL, SAUL, F.S.A., Vice-President and Actuary, Beneficial National Life Ins. Co., New York, N.Y. 10016
- 1965 *ROSHOLT, LEHMAN M., F.F.A.A., 1153 Archer St., San Diego, Calif. 92109
- 1966 ROSINI, HAROLD L., A.S.A., Senior Research Associate, Metropolitan Life Ins. Co , New York, N.Y 10010
- 1965 *ROSKY THEODORE S , F.S.A., Vice-President, Connecticut General Life Ins. Co., Hartford, Conn 06115

ENROLLFD

- 1971 ROSS, E. CHADWICK, A.S.A., M.C.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1965 *ROSS, JAMES B., F.S.A., Senior Vice-President—Marketing and Field Management, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1968 ROSS, JOHN W., Director of Technical Marketing, Equimatics, Inc., 1025 Elm St., Dallas, Tex 75202
- 1965 *ROSS, KENNETH H., F.S.A., F.C.A., F.C.I.A., Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102
- 1965 *ROSSER, HARWOOD, F.S.A., A.C.A.S., Chief of Pension Division, Connecticut Ins. Dept., Hartford, Conn. 06115
- 1965 *ROTH, IRVING G., F.S.A., Vice-President and Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1968 ROTH, LEWIS P., F.S.A., Second Vice-President and Associate Controller, Mutual of New York, New York, N.Y. 10019
- 1966 ROTH, RICHARD J., F.C.A.S., Senior Vice-President and Actuary, Great American Ins. Cos., Los Angeles, Calif. 90048
- 1965 *ROTH, WILLIAM M., F.S.A., Second Vice-President—Group Life and Health, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115
- 1971 ROTHMEYER, WAYNE A., F.S.A., SAFECO Life Ins. Co., Seattle, Wash. 98105
- 1972 ROTHSCHILD, KENNETH A., A.S.A., Advisory Systems Engineer, IBM Corp., P.O. Box 76888, Los Angeles, Calif. 90010
- 1965 *ROTTER, PAUL T., F.S.A., Executive Vice-President, Mutual Benefit Life Ins. Co., Newark, N.J. 07101
- 1965 *ROUFFA, ROBERT S., F.S.A., Vice-President and Actuary, Home Life Ins. Co., New York, N.Y. 10007
- 1965 *ROWELL, JOHN H., F.C.A.S., Vice-President, Marsh & McLennan, Inc., 222 S. Riverside, Chicago, Ill. 60606
- 1966 ROWLAND, JACK L., A.S.A., Underwriting Officer, Mutual Benefit Life Ins. Co., Newark, N.J. 07101
- 1971 ROYER, ALAN F., A.C.A.S., Associate Actuary, Dept. of Ins., State of New Jersey, Trenton, N.J. 08625
- 1967 ROZIER, WILLIAM M., Principal Actuary, New York City Employees Retirement System, 40 Worth St., New York, N.Y. 10013
- 1966 RUBIN, ETHEL CENSOR (Mrs.), A.S.A., Actuary, U.S. Civil Service Commission, 1900 E Street, N.W., Washington, D.C. 20415
- 1966 RUBINSTEIN, SEYMOUR, F.S.A., Consulting Actuary, Alexander & Alexander, Inc., 1185 Avenue of the Americas, New York, N.Y. 10036
- 1965 *RUBSAM, JOSEPH L., F.S.A., Assistant Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *RUCHLIS, ELSIE (Mrs.), F.C.A.S., Insurance Services Office, 160 Water St., New York, N.Y. 10038
- 1965 *RUCK, HAROLD E., F.S.A., Vice-President and Actuary, Volunteer State Life Ins. Co., Chattanooga, Tenn. 37401
- 1965 *RUDD, JOHN S., JR., F.C.A., Consulting Actuary, Rudd & Widsom, 1104 Perry-Brooks Bldg., Austin, Tex 78701
- 1971 RUDDUCK, GEORGE A., F.S.A., Vice-President and Actuary, Boone & Co., 710 Coliseum Dr., Winston-Salem, N.C. 27102
- 1965 *RUDDOCK, JOHN Y., 222 Mulberry Dr., Metairie, La. 70005
- 1969 RUDZINSKI, EDWARD J., A.S.A., M.C.A., Assistant Vice-President, Alexander & Alexander, Inc., 201 N. Charles St., Baltimore, Md. 21201

ENROLLED

- 1965 *RUGGER, GERALD K , F.S.A., President, Home Life Ins. Co , New York, N.Y. 10007
- 1965 *RUGLAND, WALTER L., F S A., F.F.A.A., (Past President), Chairman, Board of Directors, Aid Association for Lutherans, Appleton, Wis 59411
- 1968 RUGLAND, WALTER S , F.S.A., A.F.A.A , (Secretary). Director of Marketing Services—Reinsurance, Connecticut General Life Ins Co , Hartford, Conn. 06115
- 1965 *RUPERT, WALTER J., F.S.A , Dellwood, White Bear Lake, Minn. 55110
- 1966 RUPP, LAWRENCE J., F.S.A., Vice-President and Actuary—Group, Hartford Life Ins. Co., Hartford, Conn. 06115
- 1965 *RYAN, JOHN F , F.S.A , Senior Vice-President in Charge of Group Insurance, New York Life Ins. Co , New York, N.Y. 10010
- 1970 RYAN, KEVIN M , F.C.A.S , Regional Vice-President, Insurance Services Office, Philadelphia, Pa. 19106
- 1972 RYAN, ROBERT P., F.S.A., Vice-President and Actuary, Boston Mutual Life Ins. Co , Boston, Mass. 02116
- 1969 RYAN, ROBERT W , F.S.A., Senior Vice-President and Actuary, Peninsular Life Ins. Co., Jacksonville, Fla. 32204
- 1965 *RYAN, RONALD E., F.S.A , F C I.A., Vice-President—Actuary, North American Life & Casualty Co., Minneapolis, Minn 55403
- 1968 RYDER, ROBERT W., A.S.A., Vice-President and Actuary, Stone, Young & Co., 946 Bloomfield Ave., Glen Ridge, N.J. 07028
- 1965 *SAARET, KARL, P.O. Box 144, Highland Lakes, N.J 07422
- 1969 SAARLOOS, GEORGE L., M C.A., A.F.A.A., Life Actuary, State of Minnesota, Ins. Div , 210 State Office Bldg., St. Paul, Minn. 55101
- 1965 *SAFFEIR, HARVEY J , F.S.A , Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 06115
- 1967 SAFFERT, ARTHUR W., Vice-President and Actuary, National Producers Life Ins. Co., Phoenix, Ariz 85004
- 1966 SAKSENA, GAJRAJ BAHADUR, F.S.A., President, The Saks Co., 3757 Macbeth Dr., San Jose, Calif. 95127
- 1965 *SALZMANN, RUTH E (Miss), F.C.A.S., Vice-President and Actuary, Sentry Ins. Co., Stevens Point, Wis 54481
- 1973 SANDERS, DOUGLAS O , JR , A S.A., Assistant Actuary, Lutheran Brotherhood, Minneapolis, Minn. 55402
- 1971 SANDLER, ROBERT M , A.C.A.S., Associate Actuary, American International Group, Inc , New York, N Y. 10005
- 1971 SANNING, DONALD E., F.S.A., Associate Actuary, Bankers Life Co., Des Moines, Iowa 50307
- 1973 SARGENT, GARY N., F.S.A , Assistant Actuary, New England Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *SARNOFF, PAUL E., F.S.A., Actuarial Director, Individual Insurance, Prudential Ins. Co, Newark, N J 07101
- 1970 SARTAIN, JAMES H., F.S.A , Vice-President and Actuary, Mutual Trust Life Ins. Co., Chicago, Ill 60606
- 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
- 1968 SAVASTA, ANTHONY J., A S.A , President, A. J Savasta, Inc., 150 Broad Hollow Rd., Melville, N.Y. 11746
- 1966 SAVASTA, NEIL J., F.S.A., Savasta & Company, Inc., 950 Third Ave., New York, N.Y. 10022

ENROLLED

- 1971 SAWYER, JOSHUA S , III, A.C.A.S , Assistant Actuary, Fireman's Fund American Ins. Cos , San Francisco, Calif. 94118
- 1969 SAWYER, OLIN M , F.S.A., Assistant Actuary, Union Mutual Life Ins Co , Portland, Me. 04112
- 1967 SCAMMON, LAWRENCE W , A C.A.S., Manager, Massachusetts Workmen's Compensation Bureau, 89 Broad St., Boston, Mass. 02110
- 1972 SCARLETT, DAVID E , F.S.A , Director of Corporate Planning Research, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01111
- 1971 SCHATZ, EDWARD F , A S.A., Annuity and Pension Consultant, Metropolitan Life Ins Co , New York, N.Y. 10010
- 1969 SCHALLER-KELLY, CHARLES V., A S.A , A.C.I.A., Associate Actuary, Alcan Fiduciaries, Montreal 101, Quebec
- 1973 SCHAUER, FRANCIS M., JR , F.S.A., Actuary, The Wyatt Co , 1629 K St., N.W., Washington, D.C. 20006
- 1966 SCHAUMANN, GEORGE R., A.S.A., A.F.A.A., Vice-President, CPS Actuaries, 1014 Hope St., Stamford, Conn 06907
- 1968 SCHEEL, PAUL J , F C.A.S., Vice-President and Senior Actuary, United States Fidelity & Guaranty Co., Baltimore, Md. 21203
- 1966 SCHEIBL, JEROME A., F.C.A.S., Vice-President, Employers Ins of Wausau, Wausau, Wis 54401
- 1966 SCHEID, JAMES E., F.C.A.S., Associate Actuary, Hartford Ins. Group, Hartford, Conn 06070
- 1965 *SCHEIG, HENRY F., F.S.A., F.F.A.A , President, Aid Association for Lutherans, Appleton, Wis. 54911
- 1969 SCHELLENBERG, GEORGE S., Associate Actuary, Family Life Ins. Co , Seattle, Wash. 98101
- 1971 SCHELLPEPER, GENE H., F.S.A., Assistant Actuary, Western & Southern Life Ins. Co., Cincinnati, Ohio 45202
- 1965 *SCHENKEL, JAMES M., F.S.A., Second Vice-President and Actuary, Home Life Ins. Co., New York, N.Y. 10007
- 1965 *SCHER, EDWARD, F.S.A., Associate Actuary, New York Life Ins Co , New York, N.Y. 10010
- 1971 SCHEER, FEROLD R , F.S.A., Actuarial Associate, Metropolitan Life Ins Co , New York, N.Y. 10010
- 1966 SCHERMANN, HARRIS, A S.A , F.C.I.A., Actuarial Vice-President, Canada Life Assur. Co., Toronto 100, Ontario
- 1966 SCHIFF, LAWRENCE R., A.S.A , A C.A., Consulting Actuary, Lawrence R Schiff Associates, Inc., 70-49 Austin St , Forest Hills, N.Y 11375
- 1965 *SCHIMPF, M CURTIS. F.C.A , Chairman of the Board, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1965 *SCHLACHTER, GERTRUDE A (Miss), F S.A , Senior Vice-President, Colonial Life Ins. Co., East Orange, N.J. 07019
- 1965 *SCHLAGETER, FRANK W , A.S.A., Manager, Group Pension Actuarial Department, Mutual Benefit Life Ins. Co., Newark, N.J. 07010
- 1968 SCHLATT, OWEN C., JR , A S.A , M.C.A., Associate Actuary, The Wyatt Co , One First National Plaza, Chicago, Ill. 60670
- 1967 SCHLEH, LAUREN W., Secretary-Treasurer and Actuary, L.E. & C.M.P.A , 1100 Mutual Bldg., Detroit, Mich. 48226
- 1967 SCHLENZ, JOHN W , A.C.A.S., Senior Vice-President and Actuary, Federal Life & Casualty Co , Battle Creek, Mich. 49016
- 1970 SCHLOSS, EUGENE, A.S.A , Consulting Actuary, 311 E. 23rd St., New York, N.Y. 10010

ENROLLED

- 1965 *SCHLOSS, HAROLD W., F.C.A.S., Senior Vice-President, Royal-Globe Ins. Cos., New York, N Y 10038
- 1965 *SCHMIDT, WILLIAM H., F.S.A., Associate Professor, Dept. of Ins., Georgia State University, Atlanta, Ga. 30303
- 1971 SCHMIER, ABRAM, M.C.A., Senior Consultant and Actuary, Consulting Actuaries Inc., 1200 Route 46, Clifton, N.J. 07013
- 1968 SCHMIT, HERMAN H., F.S.A., Vice-President, General Reassur. Corp., Greenwich, Conn 06830
- 1973 SCHNAER, WILLIAM J., F.S.A., Actuary, USAA Life Ins Co., San Antonio, Tex. 78215
- 1965 *SCHNEIDER, F. RUSSELL, F.S.A., Senior Vice-President, Connecticut General Life Ins. Co., Hartford, Conn 06115
- 1965 *SCHNEIDER, WILLIAM G., F.S.A., Senior Vice-President, Bankers Life Co., Des Moines, Iowa 50307
- 1966 SCHNEIKER, HENRY C., A.C.A.S., Secretary, Home Ins. Co., New York, N.Y. 10008
- 1965 *SCHNELLE, CHARLES S., F.S.A., Second Vice-President and Actuary, New York Life Ins. Co., New York, N Y. 10010
- 1973 SCHNITZER, ROBERT J., F.S.A., Consulting Actuary, Olanic, Hurst & Hemrich, 3250 Wilshire Blvd., Los Angeles, Calif. 90010
- 1969 SCHOENER, PAUL H., F.S.A., Assistant Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
- 1966 SCHOF, JOHN A., F.S.A., Group Actuary, New York Life Ins. Co., New York, N.Y. 10010
- 1966 SCHONENBERG, JOHN J., JR., A.C.A., Actuary, Michigan Hospital Service, 600 Lafayette E., Detroit, Mich. 48226
- 1969 SCHORR, PHILLIP A., F.S.A., Assistant Actuary, General American Life Ins. Co., St. Louis, Mo. 63166
- 1965 *SCHREIBER, JONAS J., F.C.A., Consulting Actuary, Actuarial Services, Inc., 1640 Vaux Hall Rd., Union, N J 07083
- 1968 SCHREINER, WILLIAM, F.S.A., Assistant Vice-President, Mutual of New York, New York, N Y 10019
- 1965 *SCHREITMUELLER, RICHARD G., F.S.A., Actuary, The Wyatt Co., 1629 K St., N.W., Washington, D C 20006
- 1970 SCHUETTE, DONALD R., A.S.A., Professor, University of Wisconsin, Madison, Wis. 53706
- 1968 SCHULER, ROBERT J., F.C.A.S., Vice-President, Blue Cross of Western Pennsylvania, 1 Smithfield St., Pittsburgh, Pa. 15222
- 1966 SCHULTZ, ALAN O., F.C.A., Consulting Actuary, One Camino Sobrante, Orinda, Calif. 94563
- 1966 SCHUMACHER, ROBERT C., F.S.A., Vice-President, Carlin-Black Co., 1930 Bishop Lane, Louisville, Ky. 40218
- 1966 SCHUTZ, JOHN A., A.S.A., Assistant Actuary, Continental Assur. Co., Chicago, Ill. 60604
- 1970 SCHWANDT, ELMIE E. (MISS), F.S.A., F.C.I.A., Assistant Actuary, Canada Life Assur. Co., Toronto, Ontario M5G 1R8
- 1965 *SCHWARTZ, ADOLPH F., F.S.A., 1104 Muhlenberg Ave., Swarthmore, Pa. 19081
- 1972 SCHWARTZ, JESSE M., F.S.A., Assistant Actuary, Mutual of New York, New York, N.Y. 10019
- 1972 SCHWARTZ, JONATHAN, A.S.A., Assistant Chief Actuary, New York City Retirement Systems, 220 Church St., New York, N.Y. 10013

ENROLLED

- 1966 SCHWARTZ, MAX J., A.C.A.S., Chief, Accident & Health Rating Section, New York State Ins Dept., Albany, N.Y. 12210
- 1965 *SCHWARTZ, RICHARD T., F.S.A., Consulting Actuary, 3713 Otter Place, Lynchburg, Va. 24503
- 1966 SCHWARZ, JOSEPH A., A.S.A., 14 Brower Lane, Hempstead, N.Y. 11550
- 1966 SCHWEIHS, MATTHIAS S., A.F.A.A., Vice-President and Actuary, Globe Life Ins. Co., Chicago, Ill. 60606
- 1970 SCHWIEBERT, PAUL W., 19001 Carson Dr., El Paso, Tex. 79927
- 1967 SCOTT, BRIAN E., F.C.A.S., Systems Director, Data Processing Development Dept., Aetna Life & Casualty, Hartford, Conn. 06115
- 1965 *SCOTT, DAVID G., F.S.A., 19 Rolling Ridge, Northfield, Ill. 60093
- 1969 SCOTT, ELLIS W., A.S.A., Actuary, Social Security Admin., HEW—North Bldg, Washington, D.C. 20201
- 1967 SCOTT, H. RANDOLPH, Vice-President, Secretary, Pilgrim Health & Life Ins. Co., Augusta, Ga. 30901
- 1970 SCOTT, JAMES E., JR., Assistant Secretary and Actuary, Reliance Standard Life Ins. Co., Philadelphia, Pa. 19103
- 1965 *SCOTT, SANFORD W., JR., F.S.A., Vice-President and Actuary, National Home Life Assur. Co., Malvern, Pa. 19355
- 1965 *SCOTT, WILSON H., F.S.A., F.C.I.A., Actuary, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01101
- 1965 *SEAGER, THEODORE D., F.S.A., Assistant Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *SEAL, HILARY L., A.S.A., Chairman, Seal & Lobse, Inc., 1001 Franklin Ave., Garden City, N.Y. 11530
- 1972 SEAMAN, JEROME F., A.S.A., Senior Actuary, Peat, Marwick, Mitchell & Co., 222 S. Riverside Plaza, Chicago, Ill. 60606
- 1965 *SEARS, RICHARD C., F.S.A., F.C.A., Senior Vice-President, Kwasha Lipton Inc., 429 Sylvan Ave., Englewood Cliffs, N.J. 07632
- 1969 SEBOLT, FRANK O., A.S.A., Assistant Comptroller, Travelers Ins. Co., Hartford, Conn. 06115
- 1971 SECOR, DAVID B., F.S.A., Consulting Actuary, 10 Allen St., Springfield, Mass. 01101
- 1965 *SEE, GARY N., F.S.A., Executive Director, Society of Actuaries, 208 S. La Salle St., Chicago, Ill. 60604
- 1967 SEGAL, DONALD J., F.S.A., Associate Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1965 *SELIG, JOHN G., F.S.A., Actuary, Executive Systems, Inc., Lawrenceville, Ill. 62439
- 1965 *SELLERS, RICHARD M., F.S.A., Vice-Chairman, Commonwealth Life Ins. Co., Louisville, Ky. 40201
- 1970 SELLES, ROBERT H., F.S.A., A.C.A., F.C.I.A., Assistant Vice-President, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102
- 1966 SELLMAN, HENRY G., A.S.A., 117 W. Second Ave., Monmouth, Ill. 61462
- 1965 *SELSE, DONALD R., F.S.A., Associate Actuary, Occidental Life Ins. Co., Los Angeles, Calif. 90051
- 1965 *SELTZER, FREDERIC, F.S.A., Assistant Statistician, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1966 SELWOOD, ALEX E., A.S.A., Consulting Actuary, 9501 W. Devon Ave., Rosemont, Ill. 60018
- 1972 SENIOR, F. THOMAS, JR., F.S.A., Division Manager, Kwasha Lipton Inc., 429 Sylvan Ave., Englewood Cliffs, N.J. 07632

ENROLLED

- 1970 SEPARK, WHARTON G., JR., North Carolina Ins Dept., Raleigh, N.C. 27602
- 1965 *SETER, CHARLES J., F.S.A., District Representative, Aid Association for Lutherans, Appleton, Wis. 54911
- 1967 SEVILLA, EXEQUIEL S., A.C.A.S., President and General Manager, National Life Ins. Co., P.O. Box 2056, Manila, Philippines
- 1966 SEYMOUR, JOHN H., A.S.A., Assistant Director of Data Processing, Home Life Ins. Co., New York, N.Y. 10007
- 1970 SHALIT, CARL, A.S.A., Associate Actuary, Commercial Union Assur. Co., Boston, Mass. 02108
- 1966 SHANK, HARLEY B., A.C.A., Consulting Actuary, 7575 Cantrell Rd., Little Rock, Ark. 72207
- 1965 *SHANNON, AVON G., JR., F.S.A., M.C.A., Actuary, The Wyatt Co., 1629 K St., N.W., Washington, D.C. 20006
- 1965 *SHAPIRO, GEORGE I., F.C.A.S., 934 E Ninth St., Brooklyn, N.Y. 10030
- 1969 SHAPIRO, ROBERT D., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 2421 N. Mayfair Rd., Milwaukee, Wis. 53226
- 1965 *SHAPLAND, ROBERT B., F.S.A., Second Vice-President and Associate Actuary, Mutual of Omaha Ins Co., Omaha, Nebr. 68131
- 1970 SHARP, ANTHONY C., F.S.A., Chief Actuary, Joseph Froggatt & Co., 74 Trinity Pl., New York, N.Y. 10006
- 1965 *SHARP, EVELYN DAVIS (MRS.), F.C.A.S., F.C.A., Partner, Woodward, Ryan, Sharp & Davis, 26 Broadway, New York, N.Y. 10004
- 1965 *SHAW, HENRY D., F.S.A., Assistant Actuary, John Hancock Mutual Life Ins Co., Boston, Mass. 02117
- 1965 *SHAW, SAMUEL E., II, F.S.A., Associate Group Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1966 SHEARER, JAMES L., A.S.A., Second Vice-President, Midwestern United Life, Fort Wayne, Ind. 46801
- 1967 SHELBY, THOMAS H., III, Consulting Actuary, 13619 Peyton Dr., Dallas, Tex. 75240
- 1971 SHELDON, CURTISS S., A.S.A., Assistant Actuary, Liberty Life Ins. Co., Greenville, S.C. 29602
- 1965 *SHELLY, GEORGE W., F.S.A., Vice-President and Associate Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1968 SHELOR, MORGAN L., F.S.A., Vice-President and Actuary, Great Southern Life Ins. Co., Houston, Tex. 77001
- 1972 SHEMIN, BARRY L., F.S.A., Associate Group Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1967 SHERFEY, CHARLES J., F.S.A., A. S. Hansen, Inc., 150 N. Wacker Dr., Chicago, Ill. 60606
- 1968 SHERRILL, THOMAS C., Consulting Actuary, 3286 Spring Meadow Court, Tucker, Ga. 30084
- 1965 *SHERRITT, GEORGE M., F.S.A., Executive Vice-President, Security Life & Accident Co., Denver, Colo. 80202
- 1971 SHERRON, W. FRED, A.S.A., Vice-President and Actuary, Home Beneficial Life Ins. Co., Richmond, Va. 23230
- 1970 SHERRY, HAROLD R., Actuarial Associate, Systems Research, Insurance Systems of America, Inc., Atlanta, Ga. 30346
- 1970 SHIMA, RICHARD J., A.S.A., Vice-President, The Travelers Ins. Co., Hartford, Conn. 06115

ENROLLED

- 1971 SHINKWIN, WILLIAM, F.S.A., Manager of Tax Planning, Northwestern Mutual Life Ins Co., Milwaukee, Wis. 53202
- 1970 SHOCKLEY, MARCOM H., Chief, Actuarial Division, Texas State Board of Ins., Austin, Tex. 78701
- 1966 SHOPE, R. WESLEY, A.S.A., President, Educators Mutual Life Ins. Co., Lancaster, Pa. 17604
- 1965 *SHOTWELL, STUART M., F.S.A., Consulting Actuary, Massachusetts Indemnity and Life Ins. Co., Wellesley, Mass. 02181
- 1965 *SHUR, WALTER, F.S.A., Senior Vice-President in Charge of Individual Ins. Operations, New York Life Ins. Co., New York, N.Y. 10010
- 1971 SHUTLEY, RONALD, A.S.A., Tillinghast & Co., Inc., 3400 Peachtree Rd., N.E., Atlanta, Ga. 30326
- 1965 *SIBIGTROT, JOSEPH C., F.S.A., Senior Vice-President and Chief Actuary, New York Life Ins. Co., New York, N.Y. 10010
- 1965 *SIEBEN, RICHARD B., F.S.A., Vice-President, Continental Assur. Co., Chicago, Ill. 60685
- 1965 *SIEGEL, CONRAD M., F.S.A., Consulting Actuary, Conrad M. Siegel, Inc., 3820 Walnut St., Harrisburg, Pa. 17109
- 1965 *SIEGELTUCH, NORMAN, F.C.A., Vice-President and Actuary, Ain Associates, Inc., 120 Broadway, New York, N.Y. 10005
- 1965 *SIEGFRIED, CHARLES A., F.S.A., 29 Hillcrest Rd., Madison, N.J. 07940
- 1973 SILKES, LAWRENCE, F.S.A., Actuary, Manhattan Life Ins. Co., New York, N.Y. 10019
- 1965 *SILLESKY, J. DARRISON, F.S.A., Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *SILLETTO, C. DAVID, F.S.A., F.F.A.A., Vice-President, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801
- 1971 SILVA, GERALD, A.S.A., Johnson & Higgins, 95 Wall St., New York, N.Y. 10005
- 1965 *SILVERMAN, DAVID, F.C.A.S., 27 W. 72nd St., New York, N.Y. 10023
- 1970 SILVERMAN, MARTIN, A.C.A., Actuarial Consultant and Department Head, Eugene M. Klein & Assoc., 1000 Superior Bldg., Cleveland, Ohio 44114
- 1965 *SILVERMAN, ROBERT L., F.S.A., President, Profit Sharing Computer Co., 485 Fifth Ave., New York, N.Y. 10017
- 1971 SIMESTER, T. THOMAS, A.S.A., Assistant Actuary, Milliman & Robertson, Inc., 920 Second Ave., Seattle, Wash. 98104
- 1971 SIMMONDS, ALBERT C., III, F.S.A., Actuary, The Wyatt Co., 1629 K St., N.W., Washington, D.C. 20006
- 1973 SIMMONS, KENT M., A.S.A., Assistant Actuary, Country Mutual Life Ins. Co., Bloomington, Ill. 61701
- 1965 *SIMMS, CLIFFORD R., F.C.A., Vice-President and Treasurer, The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44114
- 1965 *SIMON, LEROY J., F.C.A.S., Senior Vice-President, Prudential Reins. Co., Newark, N.J. 07101
- 1965 *SIMONEAU, PAUL W., F.C.A.S., Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
- 1965 *SIMPSON, WILLIAM, F.S.A., Vice-President and Actuary, Acacia Mutual Life Ins. Co., Washington, D.C. 20001
- 1966 SINGER, CARL J., A.S.A., 3450 S. Utah St., Arlington, Va. 22206
- 1966 SINGER, JACK A., A.S.A., Senior Research Analyst, Prudential Ins. Co., Newark, N.J. 07101
- 1966 SINGER, PAUL E., A.C.A.S., Vice-President and Actuary, CNA/Insurance, Chicago, Ill. 60685

ENROLLED

- 1970 SINGER, STEPHEN G., F.S.A., Actuary, A. S. Hansen, Inc., 1080 Green Bay Rd., Lake Bluff, Ill. 60044
- 1973 SIVIN, BURTON A., F.S.A., President, Consulting Actuaries International, Inc., 666 Fifth Ave., New York, N.Y. 10019
- 1965 *SKELDING, ALBERT Z., F.C.A.S., 93 Carole Ct., Massapequa, N.Y. 11758
- 1965 *SKELTON, DON R., F.S.A., Vice-President, Research and Development, Monarch Life Ins. Co., Springfield, Mass. 01101
- 1966 SKEVINGTON, JOHN A., F.S.A., Actuary, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801
- 1966 SKINNER, FRED E., R.R. 4, Hoechester Rd., Springfield, Ill. 62707
- 1971 SKINNER, JEFFREY S., A.S.A., 19338 Winged Foot Circle, Northridge, Calif. 91324
- 1968 SKOVRON, DAVID A., F.S.A., M.C.A., Vice-President, Kwasha Lipton Inc., 429 Sylvan Ave., Englewood Cliffs, N.J. 07632
- 1973 SKURNICK, DAVID, F.C.A.S., Actuary, California Inspection Rating Bureau, 1435 Mission St., San Francisco, Calif. 94103
- 1965 *SLATER, PHILIP D., F.S.A., Chief Actuary, Woodward, Ryan, Sharp & Davis, Inc., 355 Lexington Ave., New York, N.Y. 10017
- 1965 *SLATER, ROBERT E., F.S.A., Chairman, National Liberty Corp., Frazer, Pa. 19355
- 1967 SLAVIN, CHARLES, A.S.A., Associate Actuary, National Health and Welfare Retirement Assn., Inc., 360 Park Ave., S., New York, N.Y. 10010
- 1973 SLIMENT, KENNETH J., F.S.A., Consulting Actuary, Nelson & Warren, Inc., 222 S. Central Ave., St. Louis, Mo. 63105
- 1967 SLOAN, JOHN L., Assistant Actuary, Liberty Life Ins. Co., Greenville, S.C. 29602
- 1965 *SLOAN, THOMAS D., F.S.A., Second Vice-President and Associate Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1970 SLOAN, W. KEITH, Vice-President and Actuary, American Family Life Assur Co., Columbus, Ga. 31902
- 1965 *SLOAT, FREDERICK P., F.S.A., F.C.I.A., F.C.A., 127 Bender Ave., Roselle Park, N.J. 07204
- 1966 SMALLEY, TED E., F.S.A., Actuary, Data Processing Dept., Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801
- 1965 *SMICK, J. J., F.C.A.S., F.C.A., President, Smick & Co., Inc., 300 E. 46th St., New York, N.Y. 10017
- 1971 SMITH, ALEXANDER J. C., A.S.A., F.C.I.A., Executive Vice-President and Director, William M. Mercer, Ltd., 7 King St., E. Toronto 1, Ontario
- 1965 *SMITH, BARRY V., F.S.A., Vice-President, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1965 *SMITH, CHARLES A., F.S.A., President, Puritan Life Ins. Co., Providence, R.I. 02901
- 1965 *SMITH, CHRISTOPHER G., F.S.A., Second Vice-President and Actuary, State Mutual Life Assur. Co., Worcester, Mass. 01605
- 1965 *SMITH, COURTLAND C., F.S.A., Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *SMITH, DEAN L., F.F.A.A., Vice-Chairman of the Board and Treasurer, Security Benefit Life Ins. Co., Topeka, Kan. 66636
- 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

ENROLLED

- 1968 SMITH, F. EUGENE, F.S.A., F.C.I.A., Group Actuary, North American Life Assur. Co., Toronto 1, Ontario
- 1965 *SMITH, FRANCIS M., F.S.A., 601 E. 20th St., New York, N.Y. 10010
- 1965 *SMITH, FRANKLIN C., F.C.A., A.S.A., F.F.A.A., Chairman of the Board, George V. Stennes & Assoc., 2850 Metro Dr., Minneapolis, Minn. 55420
- 1968 SMITH, FRASER M., F.S.A., Associate Actuary, Metropolitan Life Ins. Co., Ottawa, Ontario K1P 5A3
- 1965 *SMITH, GEOFFREY F. N., F.S.A., F.C.I.A., President and Chief Executive Officer, American Mutual Life Ins. Co., Des Moines, Iowa 50307
- 1966 SMITH, HAROLD W., R.R. 4, Box 280, Frankfort, Ind. 46041
- 1970 SMITH, J. BROOKES, JR., Actuary III, Maryland Dept. of Licensing & Regulation, Ins. Div., Baltimore, Md. 21202
- 1965 *SMITH, J. HENRY, F.S.A., Chairman of the Board and Chief Executive Officer, Equitable Assur. Soc. of the U.S., New York, N.Y. 10019
- 1966 SMITH, JAMES C., JR., F.S.A., Executive Vice-President, Equity Funding Life Ins. Co., Los Angeles, Calif. 90067
- 1965 *SMITH, JAMES P., F.S.A., Vice-President, Group Administration and Underwriting, Northwestern National Life Ins. Co., Minneapolis, Minn. 55440
- 1965 *SMITH, JOHN E., F.S.A., Agent, New England Life Ins. Co., Webster Groves, Mo. 63119
- 1970 SMITH, KENNETH R., F.S.A., Towers, Perrin, Forster & Crosby, Inc., 1100 Superior Ave., Cleveland, Ohio 44114
- 1966 SMITH, LAURENCE, K., A.S.A., Vice-President and Actuary, Mutual Trust Life Ins. Co., Chicago, Ill. 60606
- 1973 SMITH, LEE M., F.C.A.S., Actuarial Assistant, Aetna Ins. Co., Hartford, Conn. 06115
- 1966 SMITH, MORTON, JR., F.S.A., Associate Actuary, Home Life Ins. Co., New York, N.Y. 10007
- 1966 SMITH, RAYMOND L., Associate Actuary, American Mutual Life Ins. Co., Des Moines, Iowa 50307
- 1971 SMITH, RICHARD F., F.S.A., Consulting Actuary, Zischke Organization, Inc., Crocker Plaza, San Francisco, Calif. 94104
- 1965 *SMITH, ROBERT H., F.S.A., Vice-President, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102
- 1965 *SMITH, RONALD J. W., F.S.A., F.C.I.A., Secretary-Treasurer, Gabriel, Roeder, Smith & Co., 1239 First National Bldg., Detroit, Mich. 48226
- 1965 *SMITH, RUSSELL H., JR., F.S.A., Vice-President and Actuary, State Mutual Life Assur. Co. of America, Worcester, Mass. 01605
- 1965 *SMITH, SEYMOUR E., F.C.A.S., 69 Clovercrest Rd., Wethersfield, Conn. 06109
- 1973 SMITH, SHERWOOD Z., F.S.A., Assistant Actuary, Continental Assur. Co., Chicago, Ill. 60685
- 1969 SMITH, STEPHEN L., F.S.A., Second Vice-President, Union Mutual Life, Portland, Me. 04112
- 1969 SMITH, THOMAS C., F.C.A., Estate Engineer, 2219 Arthur Ave., Chicago, Ill. 60645
- 1971 SMITH, T. DONALD, A.S.A., Assistant Actuary—Sales, North American Reassur. Co., Aurora, Colo. 80010
- 1966 SMITH, VERNON J., A.S.A., A.F.A.A., Vice-President and Actuary, Western States Life Ins. Co., Fargo, N.D. 58102
- 1970 SMITH, VICTOR L., Actuary, Capital Holding Corp., Louisville, Ky. 40201
- 1965 *SMITH, WILLIAM DANIEL, F.S.A., Controller, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19101

ENROLLED

- 1965 *SMITH, WILLIAM DAVID, F.S.A., Consulting Actuary, Milliman & Robertson, Inc., One Kearny St., San Francisco, Calif. 94108
- 1970 SNADER, RICHARD H., A.S.A., F.C.A.S., Associate Actuary, United States Fidelity & Guaranty Co., Baltimore, Md. 21043
- 1967 SNEED, DONALD W., A.S.A., Consulting Actuary, Nelson & Warren, Inc., 150 N. Walker Dr., Chicago, Ill. 60606
- 1965 *SNELL, WILLIAM M., F.S.A., Associate Actuary, Northwestern Mutual Life Ins Co., Milwaukee, Wis. 53202
- 1967 SODERQUIST, G. DAVID, F.S.A., Consulting Actuary, Nelson & Warren, Inc., 50 W. Broad St., Columbus, Ohio 43215
- 1973 SOHN, WILLIAM J., F.S.A., Director—Pension Services, New England Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *SOLENBERGER, CARL W., F.S.A., Actuarial Vice-President, Franklin Life Ins. Co., Springfield, Ill. 62713
- 1969 SOLOMON, RICHARD H., F.S.A., Assistant Vice-President and Actuary, Johnson & Higgins, 4201 Wilshire Blvd., Los Angeles, Calif. 90005
- 1966 SOMMER, ARMAND, A.C.A.S., Insurance and Management Consultant, Chicago Athletic Club, 112 S. Michigan Ave., Chicago, Ill. 60603
- 1965 *SONDERGELD, DONALD R., F.S.A., A.C.A., Vice-President and Actuary, Hartford Life Ins. Co., Hartford, Conn. 06115
- 1966 SORFENSN, THOMAS B., F.S.A., Director, Research and Development, Phoenix Equity Planning Corp., One American Row, Hartford, Conn. 06115
- 1971 SORMANI, CHARLES R., F.S.A., Second Vice-President—Actuarial, Union Labor Life Ins. Co., New York, N.Y. 10022
- 1965 *SOUTHERN, CHARLES W., F.S.A., Tax Actuary, Bankers Life Co., Des Moines, Iowa 50307
- 1965 *SOUTHERN, HENRY J., JR., F.S.A., Shore Acres, Cape Elizabeth, Me. 04107
- 1972 SOUTHWORTH, J. RUSSELL, F.S.A., A.S. Hansen, Inc., 40 William St., Wellesley, Mass. 02181
- 1968 SPANGLER, A. PHILIP, Actuarial Co-ordinator and Senior Consultant, Peat, Marwick, Mitchell & Co., 1500 Walnut St., Philadelphia, Pa. 19102
- 1965 *SPANGLER, CLIFFORD D., F.C.A., Consulting Actuary, George V. Stennes & Assoc., 1212 First National Bank Bldg., Lincoln, Nebr. 68508
- 1965 *SPANO, ANTHONY T., F.S.A., Associate Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1965 *SPARE, WILLIAM A., F.S.A., Vice-President and Actuary, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19101
- 1965 *SPAULDING, ASA T., President, North Carolina Mutual Life Ins. Co., Durham, N.C. 27702
- 1965 *SPELLMAN, JAMES W., F.S.A., Vice-President, State Farm Life Ins. Co., Bloomington, Ill. 61701
- 1965 *SPELLMAN, PETER J., F.S.A., F.C.I.A., Actuary, American Health & Life Ins. Co., Baltimore, Md. 21202
- 1973 SPITZER, C. ROBERT, A.C.A.S., Assistant Actuary, Commercial Union Assur. Cos., Boston, Mass. 02108
- 1966 SPOCK, WILLIAM T., F.S.A., Vice-President—Planning, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19172
- 1966 SPOELSTRA, HERBERT B., Actuary, United Farm Bureau Family Life Ins. Co., Indianapolis, Ind. 46204
- 1966 SPOOLSTRA, PETER C., F.C.A., President, Peter C. Spoolstra & Assoc., Inc., 1829 N. Meridian St., Indianapolis, Ind. 46202

ENROLLED

- 1971 SPOONER, FORREST A., F.S.A., A.C.A.S., Assistant Vice-President and Associate Actuary, Mutual of New York, New York, N.Y. 10019
- 1965 *STAATS, DEAN R., F.S.A., Senior Vice-President of Planning and Administration, North American Reassur Co., New York, N.Y. 10017
- 1965 *STABERT, BERNHARDT 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
- 1968 STACKHOUSE, BROCK L., F.S.A., F.C.I.A., Vice-President—Group Sales, Crown Life Ins. Co., Toronto, Ontario M4W 1B8
- 1966 STAFFORD, CHARLES B., A.S.A., Assistant Superintendent of Disability Income and Equity Sales, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202
- 1965 *STAGG, RONALD G., F.S.A., 7011 Balmoral Dr., Fort Wayne, Ind. 46804
- 1965 *STAHL, JOSEPH J., II, F.S.A., M.C.A., Vice-President, Alexander & Alexander, Inc. 1185 Avenue of the Americas, New York, N.Y. 10036
- 1965 *STALEY, HARLOW B., F.S.A., F.C.I.A., A.C.A.S., A.F.A.A., Consulting Actuary, Coopers & Lybrand, 2940 Ingersoll Ave., Des Moines, Iowa 50265
- 1967 STANCIK, EDWIN E., A.S.A., Vice-President and Actuary, Home Security Life Ins. Co., Durham, N.C. 27702
- 1965 *STANKUS, LEO M., F.C.A.S., Director of Executive Inform., Allstate Ins. Co., Northbrook, Ill. 60062
- 1965 *STANLEY, J. PERHAM, A.S.A., F.C.I.A., F.C.A., Vice-President, The Wyatt Co., 1717 First National Bldg., Detroit, Mich. 48226
- 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
- 1965 *STARK, HERBERT J., F.S.A., 200 Central Park, S., New York, N.Y. 10019
- 1970 STAROVASNIK, DONALD M., Vice-President and Actuary, National Public Service Ins. Co., Seattle, Wash. 98121
- 1965 *STATIUS, A. EUGENE, A.S.A., F.C.A., 182 Bennett Ave., New York, N.Y. 10040
- 1966 STAUB, E. BRIAN, A.S.A., Vice-President and Chief Actuary, Mutual Service Life Ins., St. Paul, Minn. 55104
- 1965 *STAUFFER, FRANKLIN C., A.C.A., F.F.A.A., President, Protected Home Mutual Life Ins. Co., Sharon, Pa. 16146
- 1966 STEACY, RUSSEL GEORGE, A.C.A., Director, Rockford Life Ins. Co., Rockford, Ill. 61101
- 1965 *STEARNS, JOHN B., F.S.A., Actuarial Director—Group Pensions, The Prudential Ins. Co. of America, New York, N.Y. 07101
- 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., F.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
- 1973 STEEPLES, LARRY A., F.S.A., Assistant Actuary, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202
- 1965 *STEFFEN, WALTER W., F.S.A., Consultant, 4922 Tacoma Ave., Fort Wayne, Ind. 46807

ENROLLED

- 1965 *STEIN, JEROME M., F.S.A., Actuarial Director, Prudential Ins Co., Newark, N J. 07101
- 1966 STEIN, JOAN BERKMAN (MRS), A.C A S, Assistant Actuary, Insurance Services Office, 160 Water St, New York, N.Y. 10038
- 1965 *STEIN, MEL, F.S.A., Actuarial Director, Tracor Computing Corp, 1705 Guadalupe St, Austin, Tex 78701
- 1966 STEINBERG, EDWIN J., A.S.A., Profit Sharing Computer Co., 2125 Biscayne Blvd., Miami, Fla. 33137
- 1968 STEINER, ROBERT C., F.S.A., F.C.I.A., M.C.A., Vice-President and Actuary, Eugene M. Klein & Assoc, 1000 Superior Bldg, Cleveland, Ohio 44114
- 1965 *STEINER, WILLIAM K., F.S.A., F.C.A., Executive Vice-President, The Zischke Organization, Inc., Crocker Plaza, San Francisco, Calif. 94104
- 1965 *STEINFORTH, ALEX W., JR, F.S.A., F.C.A., Vice-President and Actuary, Marsh & McLennan, Inc., 222 S Riverside, Chicago, Ill 60606
- 1971 STEINIG, STEPHEN N., F.S.A., Group Actuary, New York Life Ins Co, New York, N.Y 10010
- 1965 *STEMMERMANN, THEODORE A., F.S.A., 103 Via Amalfi, New Smyrna Beach, Fla. 32069
- 1967 STEMPEL, MARTIN, F.S.A., Actuary, Transamerica Consultants, Inc, 1150 S Olive St, Los Angeles, Calif. 90015
- 1965 *STENNES, GEORGE V., F.S.A., George V. Stennes & Assoc., 2850 Metro Dr., Minneapolis, Minn 55420
- 1965 *STENSON, RICHARD M., F.S.A., Second Vice-President and Associate Actuary, Equitable Life Assur Soc., New York, N.Y. 10019
- 1966 STEPHAN, WILLIAM J., F.C.A., Manager, Coopers & Lybrand, 1251 Avenue of the Americas, New York, N.Y. 10020
- 1969 STEPHENS, JOHN F., Chairman of the Board and President, Texas Employers Ins. Assn. & Employers Casualty Co., Dallas, Tex. 75221
- 1971 STEPHENSON, HUGH E., F.S.A., Assistant Vice-President, Manufacturers Life Ins. Co., Toronto 5, Ontario
- 1966 STEPHENSON, J. HERMAN, Vice-President, United Benefit Life Ins. Co., Omaha, Nebr. 68101
- 1970 STEPHENSON, JOHN W., Examining Actuary, State Board of Insurance, 1110 San Jacinto, Austin, Tex. 78701
- 1966 STERN, PHILIPP K., A.C.A.S., Actuary, Property—Liability, New Jersey Dept. of Ins., Trenton, N.J. 08625
- 1966 STEVENS, JOHN J., A.S.A., Consulting Actuary, Milliman & Robertson, Inc., 150 Strafford Ave, Wayne, Pa. 19087
- 1965 *STEVENS, W. TRIS, F.S.A., Vice-President and Chief Actuary, Interstate Life & Accident Ins. Co., Chattanooga, Tenn. 37402
- 1966 STEVENS, WALDO A., A.C.A.S., Senior Vice-President, Blue Cross Assn., 840 N. Lake Shore Dr., Chicago, Ill 60611
- 1967 STEVENSON, RAYMOND H., M.C.A., Manager, Employee Ins. & Pension Dept., International Harvester Co, 401 N. Michigan Ave., Chicago, Ill. 60611
- 1972 STEWART, CHARLES WALTER, F.C.A.S., Actuary, Insurance Co. of North America, Philadelphia, Pa. 19101
- 1965 *STEWART, DANIEL G., F.S.A., Partner, Peat, Marwick, Mitchell & Co., 345 Park Ave., New York, N.Y. 10022
- 1965 *STEWART, GATHINGS, F.S.A., F.C.I.A., President, Lincoln National Life Ins Co., Fort Wayne, Ind 46801
- 1971 STEWART, JAMES G., F.S.A., Associate Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06115

ENROLLED

- 1966 STEWART, O. CONRAD, A.S.A., Vice-President and Actuary, Occidental Life Ins. Co. of North Carolina, Raleigh, N.C. 27605
- 1965 *STEWART, W. MURDOCH, F.S.A., Consulting Actuary, 201 N. Wells St., Chicago, Ill. 60606
- 1966 STIEREN, VALESKA U. (MRS.), 28 S. Waiola Ave., La Grange, Ill. 60525
- 1965 *STIGLITZ, ANDREW M., F.S.A., Actuary, Aetna Ins. Co., Hartford, Conn. 06115
- 1965 *STILES, HUBERT M., F.S.A., Vice-President and Actuary, Southern Life & Health Ins. Co., Birmingham, Ala. 35201
- 1967 STOBIE, DAVID W., Actuarial Associate, Insurance Systems of America, 12 Perimeter Center, E., Atlanta, Ga. 30346
- 1965 *STONE, DAVID G., F.S.A., Stone, Young & Co., P.O. Box 111, Glen Ridge, N.J. 07028
- 1970 STONE, RONALD J., A.S.A., Actuary, Tower Life & Accident Ins. Co., Chicago, Ill. 60611
- 1970 STONECIPHER, DAVID A., F.S.A., Assistant Vice-President and Actuary, Life Ins. Co. of Georgia, Atlanta, Ga. 30308
- 1970 STORMS, PETER F., Director Financial Reporting, Travelers Ins. Co., Hartford, Conn. 06115
- 1968 STOUT, ALBERTA (MRS.), Assistant Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1966 STOVER, J. KARL, A.S.A., Actuarial Specialist, Union Central Life Ins. Co., Cincinnati, Ohio 45240
- 1966 STREATFIELD, G. PHILIP, A.S.A., F.C.I.A., Vice-President and Actuary, Pennsylvania Life Ins. Co., Santa Monica, Calif. 90406
- 1973 STRECK, JAMES J., F.S.A., Actuary and Product Development Analyst, Farm Bureau Life Ins. Co., Des Moines, Iowa 50309
- 1971 STREET, CHRISTOPHER C., A.S.A., Prudential Ins. Co., Newark, N.J. 07101
- 1971 STREET, JOHN L., President, Sigma Sciences, Inc., P.O. Box 80694, Atlanta, Ga. 30341
- 1966 STRICKER, IRWIN, J., F.S.A., Group Actuary, Guardian Life Ins. Co., New York, N.Y. 10003
- 1965 *STRICKERT, ROLAND E., F.S.A., Vice-President and Comptroller, National Life & Accident Ins. Co., Nashville, Tenn. 37250
- 1965 *STROCK, ELLSWORTH E., F.S.A., 95 Washington St., East Orange, N.J. 07017
- 1967 STROH, ETHAN, F.S.A., M.C.A., Consulting Actuary, George B. Buck Consulting Actuaries, Inc., 600 Grant St., Pittsburgh, Pa. 15219
- 1972 STROM, C. NELSON, F.S.A., Actuary, Allstate Life Ins. Co., Northbrook, Ill. 60062
- 1966 STROM, CHRISTIAN L., A.S.A., Vice-President and Senior Actuary, Continental Assur. Co., Chicago, Ill. 60685
- 1965 *STROM, NORMAN N., F.S.A., F.C.A., A.F.A.A., F.C.I.A., A. S. Hansen, Inc., 1080 Green Bay Rd., Lake Bluff, Ill. 60044
- 1965 *STRONG, H. RAYMOND, F.C.A., (Past President), Consulting Actuary, Strong & Thompson, 511 N. Akard St., Dallas, Tex. 75201
- 1965 *STRUBLE, WILLIAM I., F.S.A., Second Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 06115
- 1966 STRUDEL, FRED DAVID, A.C.A., Senior Vice-President and Actuary, Reliable Life Ins. Co., St. Louis, Mo. 63119
- 1966 STRUG, EMIL J., F.C.A.S., Assistant Vice-President and Associate Actuary, Massachusetts Blue Cross, Inc., Boston, Mass. 02106
- 1969 STRUNK, CARL J., A.S.A., Actuary and Assistant Secretary, Western Farm Bureau Life Ins. Co., Denver, Colo. 80217

ENROLLED

- 1967 STUDLEY, BENNETT D., 270 Seamen Ave., New York, N.Y. 10034
- 1965 *STULCE, L. JEFFERSON, F S A, Senior Vice-President—Insurance Operations, Liberty Life Ins. Co., Greenville, S C 29602
- 1969 STURGEON, PURSER K., Assistant Vice-President, Lumbermens Mutual Casualty Co., Long Grove, Ill 60049
- 1970 STURGIS, ROBERT W, F C A.S., Actuary, Aetna Life & Casualty Co., Hartford, Conn. 06115
- 1970 STURTEVANT, HUBERT B., Chief Actuary, Georgia Ins. Dept., Atlanta, Ga. 30334
- 1971 SUITER, GEORGE E., II, F S A, Senior Vice-President and Actuary, Great American Reserve Ins. Co., Dallas, Tex. 75221
- 1965 *SULLIVAN, ALAN R., F S A., Assistant Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *SULLIVAN, C. JEROME, A S A, F.C.A., Vice-President and Actuary, Employer Plan Administrators and Consultants Co., 141 W. Jackson Blvd., Chicago, Ill. 60604
- 1970 SULLIVAN, DENIS J., F S A, Consulting Actuary, Milliman & Robertson, Inc., 8990 W. Dodge Rd., Omaha, Nebr. 68114
- 1971 SULLIVAN, EUGENE J., JR., F S A, Actuary, Johnson & Higgins, 1600 Grant Bldg., Pittsburgh, Pa. 15219
- 1966 SULLIVAN, JOSEPH F., A.S.A., Project Manager, IBM 1 California, San Francisco, Calif 94111
- 1965 *SULLIVAN, WILLIAM J., F.S.A., President, State Life Ins. Co., Indianapolis, Ind. 46206
- 1970 SUMNER, DALE R., Assistant Vice-President, Lutheran Mutual Life Ins. Co., Waverly, Iowa 50677
- 1971 SUNDERLAND, DAVID E., F S A, Assistant Group Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1972 SUNG, KIHONG, F S A, Assistant Vice-President and Associate Actuary, Mutual of New York, New York, N Y. 10019
- 1970 SUSSMAN, ALEXANDER, A S A., M.C.A., Associate, A S Hansen, Inc., 600 Third Ave., New York, N.Y. 10016
- 1965 *SUTCLIFFE, JON D., F.S.A., Consultant, Hewitt Associates, 445 S. Figueroa St., Los Angeles, Calif. 90017
- 1965 *SUTHERLAND, JOHN M., JR., F S A., Vice-President and Actuary, Paul Revere Life Ins. Co., Worcester, Mass 01608
- 1965 *SUTTON, HARRY L., JR., F S A, Actuarial Director, Prudential Ins. Co., Minneapolis, Minn 55401
- 1973 SUTTON, THOMAS C., F S A., Associate Actuary, Pacific Mutual Life Ins. Co., Newport Beach, Calif. 92663
- 1965 *SUTTON, WILLIAM F., F S A., Associate Actuary, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19105
- 1966 SWAIM, ROBERT S., JR., A.C.A., Consulting Actuary, 2333 Kapiolani Blvd., Honolulu, Hawaii 96814
- 1969 SWANICK, GLENN R., F.S.A., F C I.A., Assistant Actuary and Supervisor of Mathematical Section, Imperial Life Assur Co., Toronto 195, Ontario
- 1965 *SWANSON, F. GILBERT, F.S.A., Vice-President and Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
- 1967 SWANSON, ROBERT H., Vice-President and Actuary, Old American Ins. Co., Kansas City, Mo. 64141
- 1969 SWEENEY, THEODORE A, M C A, A. S Hansen, Inc., 1080 Green Bay Rd., Lake Bluff, Ill. 60044

ENROLLED

- 1965 *SWEETSER, EDWARD H., F.S.A., Senior Vice-President, New York Life Ins. Co., New York, N.Y. 10010
- 1969 SWENDER, J. DAVID, A.F.A.A., F.S.A., Director of Agency Planning and Research, Aid Assn. for Lutherans, Appleton, Wis. 54911
- 1965 *SWENSON, OSCAR, 849 San Pablo Dr., Lake San Marcos, Calif. 92069
- 1973 SWERDLOW, LAURENCE M., F.S.A., Assistant Actuary, Equitable Life Assur. Soc. of the U.S., New York, N.Y. 10019
- 1965 *SWETT, ROBERT E., F.S.A., Senior Vice-President, Administration, Bankers Life Nebraska, Lincoln, Nebr. 68501
- 1965 *SWICK, GEORGE B., F.C.A., A.S.A., Vice-President and Consulting Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1969 SWIFT, RICHARD A., F.S.A., Consulting Actuary, George V. Stennes & Assoc., 2850 Metro Dr., Bloomington, Minn. 55420
- 1966 SWITZER, VERNON J., F.C.A.S., Health Actuary, State Farm Mutual Automobile Ins. Co., Bloomington, Ill. 61701
- 1965 *TALLMAN, RICHARD H., F.S.A., Port Washington, North Pender Island, British Columbia
- 1970 TAN, LEONARDO B. J., A.S.A., Mathematician, Corporate Systems and Operations Research, Manila Electric Co., P.O. Box 451, Manila, Philippines
- 1966 TANDUL, LEONARD E., A.S.A., Assistant Actuary, North American Reassur. Co., New York, N.Y. 10017
- 1965 *TAPLEY, DAVID A., F.C.A.S., President, Transamerica Ins. Co., Los Angeles, Calif. 90015
- 1965 *TARBELL, LUTHER L., F.C.A.S., Second Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 06115
- 1966 TATUM, SAMUEL C., A.S.A., 606 Elmwood Dr., Greensboro, N.C. 27408
- 1966 TAVENER, LEONARD E., Assistant Vice-President and Assistant Actuary, American National Ins. Co., Galveston, Tex. 77550
- 1965 *TAYLOR, CHARLES A., F.S.A., Chairman of the Board, Life Ins. Co. of Virginia, Richmond, Va. 23219
- 1965 *TAYLOR, J. EUGENE, F.S.A., 2295 Gulf of Mexico Dr., Sarasota, Fla. 33577
- 1965 *TAYLOR, JOHN R., F.S.A., Senior Vice-President, Bankers Life Co., Des Moines, Iowa 50307
- 1971 TAYLOR, JOHN W. H., F.S.A., Vice-President and Actuary, Philadelphia Life Ins. Co., Philadelphia, Pa. 19107
- 1966 TAYLOR, LEROY R., Associate Actuary, North Carolina Mutual Life Ins. Co., Durham, N.C. 27702
- 1965 *TAYLOR, ROBERT H., F.C.A., F.F.A.A., Partner, Taylor, Ballard & Co., 321 Third St., S.E., Cedar Rapids, Iowa 52406
- 1965 *TAYLOR, WILLIAM J., F.S.A., Second Vice-President and Actuary, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01101
- 1969 TAYLOR, WILSON H., F.S.A., Actuary—Group Insurance Operations, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1967 TEASLEY, LARKIN, F.S.A., Senior Vice-President, Golden State Mutual Life Ins. Co., Los Angeles, Calif. 90051
- 1965 *TEBBETTS, EDWIN H., F.S.A., Group Actuary, New England Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *TEBBETTS, WALTER, F.S.A., 137 Collins Rd., Waban, Mass. 02168
- 1968 TEICH, HOWARD I., F.S.A., Assistant Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010

ENROLLED

- 1966 TEICHERT, H WERNER, A.S.A , Senior Vice-President, Munich American Re-assur Co , Atlanta, Ga. 30309
- 1967 TEILER, ARTHUR E., A.S.A., Associate Actuary, Government Employees Life Ins Co., Washington, D C. 20015
- 1966 TEITELBAUM, NAFTALI H., F.S.A , Vice-President and Actuary, Bankers Security Life Ins. Soc., Washington, D.C. 20006
- 1965 *TEPLITZ, MARVIN S , A.S.A , F.C.A , Actuary, Eugene M. Klein & Assoc., 1000 Superior Bldg., Cleveland, Ohio 44114
- 1971 TERNÉ, MICHAEL, F.S.A., Assistant Actuary, National Life Ins. Co., Montpelier, Vt 05602
- 1965 *TERRYBERRY, WILFRED W., F S A., Yarmouth Port, Mass. 02675
- 1971 THACHER, CHARLES G , A.S.A , Regional Vice-President, Pension Planners of Baltimore, Inc., New York, N.Y. 10022
- 1965 *THALER, ALAN M , F S A., Senior Vice-President, Prudential Ins. Co , Phoenix, Ariz. 85036
- 1966 THEXTON, PETER M., A.S.A , Assistant Group Actuary, Mutual Benefit Life Ins. Co., Newark, N.J. 07101
- 1969 THEIL, THEODORE L., JR., Vice-President and Actuary, Standard Life Ins Co., Jackson, Miss. 39201
- 1969 THIESSEN, HENRY B., A S A , 380 E. Madison Ave , Dumont, N.J. 07628
- 1971 THISSEN, FRANCIS C., F.S.A., Manager, Pension Admin., Lincoln National Life Ins. Co., Fort Wayne, Ind 46802
- 1965 *THOMAS, B. RUSSELL, F.S.A , The Wyatt Co., One First National Plaza, Chicago, Ill 60670
- 1966 THOMAS, CHARLES G , A S A , Assistant to the Actuary, Occidental Life Ins. Co., Los Angeles, Calif. 90051
- 1966 THOMAS, DAVID, A.S.A , Associate Actuary, Connecticut Mutual Life Ins. Co., Hartford, Conn 06115
- 1968 THOMAS, DEAN A., Regional Second Vice-President, Lincoln National Life Ins. Co , Dallas, Tex. 75221
- 1966 THOMAS, GEORGE W., A C A., Consulting Actuary, 304 Westside Dr., Norman, Okla 73069
- 1965 *THOMAS, JAMES W., F.C A S , Associate Actuary, Travelers Ins. Co., Hartford, Conn. 06115
- 1965 *THOMAS, WILLIAM S., F.S.A., Senior Vice-President, Metropolitan Life Ins. Co., New York, N Y 10010
- 1967 THOMPSON, ALLEN B., Consulting Actuary, 9 Highwood Way, Larchmont, N.Y. 10538
- 1968 THOMPSON, DAVID M., A.S.A , Massachusetts Casualty Ins Co., Boston, Mass. 02109
- 1966 THOMPSON, DONALD A , F S A , Second Vice-President and Pension Actuary, Union Central Life Ins. Co , Cincinnati, Ohio 45201
- 1969 THOMPSON, FREDERICK J., F.S.A., F.C I A , Vice-President and Actuary, Commercial Life Assur. Co., Toronto, Ontario
- 1966 THOMPSON, GRAHAM C., A S A , Box 750E, Route #1, Punta Gorda, Fla. 33950
- 1970 THOMPSON, JOHN B., F S A , Associate Actuary, Massachusetts Mutual Life Ins Co , Springfield, Mass 01101
- 1966 THOMPSON, JOHN H., A.S.A., Vice-President, Actuarial Staff, Metropolitan Life Ins. Co., New York, N Y 10010
- 1965 *THOMPSON, JOHN S., F C A S., F.S.A , Newark Athletic Club, Newark, N.J. 07102

ENROLLED

- 1965 *THOMPSON, JOHN S., JR., F.S.A., Second Vice-President, New York Life Ins. Co., New York, N.Y. 10010
- 1966 THOMPSON, PHILIP R., A.C.A.S., Statistician, Federated Mutual Ins. Co., Owatonna, Minn. 55060
- 1965 *THOMPSON, STUART M., F.C.A., A.S.A., Partner, Strong & Thompson, Consulting Actuaries, 5744 LBJ Freeway, Dallas, Tex 75240
- 1965 *THOMPSON, WILLARD A., F.S.A., 300 E 40th St., New York, N.Y. 10016
- 1965 *THOMSON, PAUL, F.S.A., 15 Gerthmere Dr., West Hartford, Conn. 06110
- 1966 THURAU, RUSSELL W., A.S.A., Vice-President, Tillinghast & Co., Inc., 13601 Preston Rd., Dallas, Tex 75240
- 1965 *TIFFANY, CARLA, F.C.A., F.F.A.A., President, Rushmore Mutual Life Ins. Co., Rapid City, S.D. 57701
- 1967 TILL, RONALD L. W., F.S.A., F.C.I.A., Financial Vice-President, Group Ins., Confederation Life Ins. Co., Toronto 285, Ontario
- 1965 *TILLINGHAST, JOHN P., F.S.A., P.O. Box 12094, Atlanta, Ga 30305
- 1966 TILLOTSON, DON C., A.C.A., Vice-President and Actuary, Fidelity Life Assn., Long Grove, Ill. 60049
- 1969 TIMPE, RONALD E., F.S.A., Actuary, Individual Ins., Standard Ins. Co., Portland, Ore 97207
- 1973 TINE, MICHAEL P., F.S.A., Assistant Actuary, The Travelers Ins. Co., Hartford, Conn. 06115
- 1965 *TINKER, STUART E., F.S.A., Actuary, Bankers Life Co., Des Moines, Iowa 50307
- 1970 TINNEY, DOUGLAS H., F.S.A., Actuary, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01111
- 1966 TINO, PAULETTE (MRS.), A.S.A., Assistant Vice-President, Johnson & Higgins, 95 Wall St., New York, N.Y. 10005
- 1967 TOBIN, VINCENT M., F.S.A., Vice-President, George B. Buck, Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1967 TOFTE, ROY D., Associate Actuary, American Security Life Ins. Co., San Antonio, Tex. 78298
- 1966 TOLMAN, JOHN E., A.C.A., Consulting Actuary, 213 Cambridge Rd., Turnersville, N.J. 08012
- 1967 TOMLINSON, JOHN W., F.S.A., Assistant Actuary, New York Life Ins. Co., New York, N.Y. 10010
- 1965 *TOMPA, PETER M., F.S.A., Vice-President and Actuary, Guardian Life Ins. Co., New York, N.Y. 10003
- 1966 TOMPSON, SCHUYLER W., JR., F.S.A., Director, Actuarial Services, Blue Cross of New Jersey, Newark, N.J. 07102
- 1965 *TOOKEY, ROBERT C., F.S.A., F.C.A., Consulting Actuary, Milliman & Robertson, Inc., 80 S. Lake Ave., Pasadena, Calif. 91101
- 1969 TOPF, NORMAN, A.S.A., Kwasha Lipton Inc., 429 Sylvan Ave., Englewood Cliffs, N.J. 07632
- 1967 TOREN, CHESTER J., A.C.A.S., Secretary, Zurich Ins. Co., Chicago, Ill. 60604
- 1968 TORGRIMSON, DARVIN A., A.C.A.S., Assistant Secretary and Actuary, American States Ins. Co., Indianapolis, Ind. 46206
- 1971 TORNAY, GEORGE F., JR., Consultant, The Wyatt Co., 733 Third Ave., New York, N.Y. 10017
- 1971 TORRANCE, HAROLD S., A.S.A., Pension Planners of Baltimore, Inc., 300 N. Charles St., Baltimore, Md 21201
- 1966 TOSCH, CHARLES E., A.S.A., Vice-President, Johnson & Higgins, 95 Wall St., New York, N.Y. 10005

ENROLLED

- 1965 *TOUSSAINT, ROBERT C , F C.A., A S.A., George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N Y. 10001
- 1966 TOVSON, ORRIN S., F.S.A., Associate Actuary, American United Life Ins Co., Indianapolis, Ind. 46206
- 1970 TOWNE, ALANSON, Vice-President—Marketing Services, American Health & Life Ins Co , Baltimore, Md 21202
- 1969 TOWNSEND, FREDERICK S , JR., A.S.A., General Partner, Conning & Co., 41 Lewis St., Hartford, Conn. 06103
- 1971 TOWRY, TERENCE N , A S A , Actuarial Assistant, Phoenix Mutual Life Ins. Co , Hartford, Conn. 06115
- 1965 *TOY, GERALD G., F S A , Consulting Actuary, Milliman & Robertson, Inc., 520 S W. Yamhill St., Portland, Ore. 97204
- 1966 TOZER, WILLIAM T., F.S.A., Vice-President and Chief Actuary, Kentucky Central Life Ins. Co., Lexington, Ky. 40507
- 1965 *TRAEBER, RALPH E , F.S.A., 26 Elizabeth Rd , Upper Montclair, N J. 07043
- 1965 *TRAPNELL, GORDON R., F S A., Director Health Ins. Studies, Social Security Admin , Washington, D C. 20201
- 1967 TREES, JOHN S , A.C.A.S., Assistant Vice-President, Allstate Ins. Co , Northbrook, Ill. 60062
- 1972 TRENTON, THADDEUS W , F S A , Senior Assistant Actuary, State Farm Life Ins. Co., Bloomington, Ill 61701
- 1965 *TRESSEL, HARRY S , F C.A., Harry S. Tressel & Assoc., 10 S. La Salle St., Chicago, Ill. 60603
- 1972 TRETOWICZ, RICHARD A., F.S.A., Vice-President and Actuary, Farmers & Traders Life Ins. Co , Syracuse, N Y. 13201
- 1965 *TREVARTHEN, MARGARET A (Miss), F.C.A., 4201 S 31st St., Arlington, Va. 22206
- 1966 TRIPLETT, GEORGE H., JR , A.C.A., Actuarial Examiner, Oklahoma Ins. Dept., 408 Will Rogers Memorial Office Bldg , Oklahoma City, Okla. 73105
- 1965 *TRIST, JOHN A. W , F C.A.S , 364 Rose Glen Dr., Radnor, Pa 19087
- 1965 *TROTTA, GEORGE B., F.S.A., Group Ins., Vice-President—Staff, Metropolitan Life Ins Co., New York, N.Y. 10010
- 1965 *TROWBRIDGE, CHARLES L., F.S.A., Senior Vice-President, Bankers Life Co , Des Moines, Iowa 50307
- 1965 *TRUDEAU, DONALD E., F.C.A.S., Assistant Vice-President, American Mutual Liability Ins Co., Wakefield, Mass 01880
- 1965 *TRUDEL, CLAUDE J., F.S.A., F C.I.A., Vice-President and Director of Selection, National Life Ins. Co., Montpelier, Vt. 05602
- 1965 *TRUE, WENDELL C., F.S.A., Actuary, Ohio National Life Ins. Co., Cincinnati, Ohio 45201
- 1965 *TUCKER, LYMAN R., F S.A., Mathematician, Equitable Life Assur. Soc , New York, N.Y. 10019
- 1969 TUCKER, MATT B., JR , A.S.A., Associate Actuary, Tracor Computing Corp., 1705 Guadalupe, Austin, Tex. 78701
- 1966 TUCKER, SAMUEL L., JR., A.S.A., Actuary, and Secretary, Church Life Ins. Corp., New York, N Y 10017
- 1967 TUCKER, THOMAS F., Assistant Vice-President, Continental Casualty Co , Chicago, Ill. 60604
- 1969 TULLOCH, JOHN A., F.S.A., A.C A , Second Vice-President, Union Mutual Life Ins. Co , Portland, Me. 04112
- 1965 *TURBERG, PHILLIP A., F.S.A., A.F.A.A., Vice-President, Huggins & Co , Inc., 1401 Walnut St., Philadelphia, Pa. 19102

ENROLLED

- 1969 TURNER, JOHN G., F.S.A., Second Vice-President and Group Actuary, Northwestern National Life Ins. Co., Minneapolis, Minn. 55440
- 1968 TURNER, PHILIP C., F.S.A., Associate Actuary, Penn Mutual Life Ins. Co., Philadelphia, Pa. 19105
- 1971 TURNER, RAYBON E., A.S.A., Actuary, United Family Life Ins. Co., Atlanta, Ga. 30301
- 1970 TURNER, SAMUEL H., F.S.A., M.C.A., Director, Life Ins. Operations, Europe, ITT Financial Services, Europe, London, WC2R 1DU, England
- 1965 *TURNQUIST, JACK M., F.S.A., Tillinghast and Co., 13601 Preston Rd., Dallas, Tex. 75240
- 1966 TUROFF, JOHN H., F.S.A., Assistant Mathematician, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1966 TUTTLE, GAIL L., A.S.A., Controller, State Farm Life Ins. Co., Bloomington, Ill. 61701
- 1966 TWINNEY, MARC M., JR., F.S.A., M.C.A., Pension Manager, Finance Staff, Ford Motor Co., The American Rd., Dearborn, Mich. 48121
- 1966 TWOMEY, LEONARD N., 7 Ridgewood Dr., Frankfort, Ind. 46041
- 1965 *UHTHOFF, DUNBAR R., F.C.A.S., P.O. Box 1003, Swansboro, N.C. 28584
- 1967 ULLMAN, RICHARD E., F.S.A., Actuary, Pension Planning Co., Inc., 355 Lexington Ave., New York, N.Y. 10017
- 1966 UMSTEAD, RICHARD D., F.S.A., Actuary, Durham Life Ins. Co., Raleigh, N.C. 27611
- 1973 UNDERWOOD, CHARLES M., II, A.S.A., Assistant Actuary, Valley Forge Life Ins. Co., Chicago, Ill. 60604
- 1965 *UNRUH, HENRY C., B.S.A., Chairman and Chief Executive Officer, Provident Life & Accident Ins. Co., Chattanooga, Tenn. 37402
- 1967 UPCHURCH, GARLAND R., Vice-President and Actuary, Pioneer Ins. Co., Lincoln, Nebr. 68506
- 1971 UTTER, ROBERT G., F.S.A., Assistant Actuary, Bankers Life Co., Des Moines, Iowa 50307
- 1965 *VALERIUS, NELS M., F.C.A.S., 94 Maple Hill Ave., Newington, Conn. 06111
- 1969 VANCE, JEROME H., F.S.A., Consulting Actuary, 875 N. Michigan Ave., Chicago, Ill. 60611
- 1966 VAN CLEAVE, MARVIN E., A.C.A.S., A.C.A., Assistant Deputy Commissioner, Office of Commissioner of Ins., State of Wisconsin, Madison, Wis. 53703
- 1965 *VANDERHOOF, IRWIN T., A.C.A.S., Vice-President, Equitable Life Assur. Soc. of the U.S., New York, N.Y. 10019
- 1971 VAN DYKE, JAMES H., A.S.A., Director, Pension Systems, Continental Assur. Co., Chicago, Ill. 60604
- 1965 *VAN FLEET, GEORGE, F.C.A., Consulting Actuary, P.O. Box 277, Austin, Tex. 78767
- 1966 VAN HOUSE, CHARLES L., SR., A.C.A., Senior Vice-President, Administrative Div., Coastal States Life Ins. Co., Atlanta, Ga. 30309
- 1965 *VAN KEUREN, DONALD J., F.S.A., 79 Ridge Rd., Glen Rock, N.J. 07452
- 1966 VARCOE, F. TURNER, A.S.A., Vice-President and Actuary, Southern Farm Bureau Life Ins. Co., Jackson, Miss. 39205
- 1965 *VARGA, GEORGE J., F.S.A., Vice-President, Nationwide Corp., Columbus, Ohio 43216
- 1971 VARNEY, MAURICE E., Second Vice-President, Transamerica Life Ins. & Annuity Co., Diamond Bar, Calif. 91765
- 1968 VAS, ELIZABETH M. (MRS.), 196 E. 75th St., New York, N.Y. 10021

ENROLLED

- 1970 VASQUEZ, RALPH A., A.S.A., Senior Actuarial Assistant, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1968 VATH, ROBERT A., A.S.A., Senior Systems Analyst, Ohio National Life Ins. Co., Cincinnati, Ohio 45201
- 1971 VAUGHT, JOHN E., A.S.A., Director and Pension Actuarial Consultant, New England Mutual Life Ins. Co., Boston, Mass. 02117
- 1967 VAZQUEZ-CRUZ, RUPERTO, M.C.A., Consulting Actuary and Professor of Statistics, University of Puerto Rico, Box 22872, U.P.R., San Juan, Puerto Rico 00931
- 1971 VEHEC, ROBERT F., F.S.A., Assistant Actuary, Life Ins. Co. of North America, Philadelphia, Pa. 19101
- 1967 VEIT, KENNETH P., F.S.A., Senior Vice-President, Aetna Variable Annuity Life Ins. Co., Hartford, Conn. 06115
- 1971 VENETAKIS, BASIL, President, PolySystems, Inc., John Hancock Center, Chicago, Ill. 60611
- 1966 VERHAGE, PAUL A., F.C.A.S., Assistant Vice-President and Actuary, Sentry Ins., Stevens Point, Wis. 54481
- 1966 VETTER, LESTER H., A.S.A., 911-D Ronda Sevilla, Laguna Hills, Calif. 92653
- 1965 *VICINO, GERARD A., F.S.A., Actuary, Hartford Life Ins. Co., Hartford, Conn. 06115
- 1970 VICTOR, DAVID J., F.S.A., 8 Forest Dr., Morris Plains, N.J. 07950
- 1966 VIETOR, CARL F., JR., 15 Norcross St., Rockville Centre, N.Y. 11570
- 1966 VILLA, BERNARD J., F.S.A., F.C.I.A., Assistant Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *VINCENT, LEWIS A., F.C.A.S., Carter Rd., P.O. Box 9, New London, N.H. 03257
- 1969 VODOPICH, DONALD R., President, Philibert and Vodopich, Inc., Box 12031, Northside Station, Atlanta, Ga. 30305
- 1965 *VOGEL, JULIUS, F.S.A., Vice-President and Actuary, Prudential Ins. Co., Newark, N.J. 07101
- 1965 *VOGT, ANDREW, F.S.A., Chief Actuary, Standard Life Ins. Co., Indianapolis, Ind. 46205
- 1966 VON GELDERN, ROBERT H., F.S.A., Associate Actuary, Home Life Ins. Co., New York, N.Y. 10007
- 1973 VON WALLMENICH, THEODORE, F.S.A., Assistant Actuary, National Life Ins. Co., Montpelier, Vt. 05602
- 1967 VORA, SHANTILAL A., A.C.A., A.S.A., Actuary, Harley N. Bruce & Assoc., 7620 N. Rogers Ave., Chicago, Ill. 60626
- 1965 *VOSE, ROBERT W., F.S.A., Associate Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1966 WAASER, GEORGE T., JR., A.S.A., Assistant Vice-President and Associate Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1965 *WACHSPRESS, HOWARD L., F.S.A., Associate Actuary, Travelers Ins. Co., Hartford, Conn. 06115
- 1969 WADE, JOHN E., F.S.A., Independent Consultant, 12310 Brentfield Rd., Reno, Nev. 89502
- 1971 WADE, ROGER C., A.C.A.S., Actuary, Utica Mutual Ins. Co., Utica, N.Y. 13503
- 1966 WAGNER, ALFRED J., A.S.A., Actuarial Technician, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1970 WAGNER, EDWARD W., A.F.A.A., District Representative, Aid Association for Lutherans, 706 Seventh Ave., S.W., Grand Rapids, Minn. 55744
- 1966 WAGNER, EHRHARDT H., A.C.A., 2049 Buckingham Rd., Richardson, Tex. 75080

ENROLLED

- 1965 *WAGNER, RUSSELL L., F.S.A., Executive Vice-President and Chief Actuary, National Life & Accident Ins. Co., Nashville, Tenn. 37250
- 1966 WAGNER, VIRGIL D., F.S.A., Vice-President and Actuary, Horace Mann Educators, Springfield, Ill. 62715
- 1965 *WAHLBERG, DEAN A., F.S.A., Vice-President and Actuary, Minnesota Mutual Life Ins. Co., St. Paul, Minn. 55101
- 1969 WAHLSTROM, RICHARD W., A.S.A., Consulting Actuary, Johnson & Higgins, Financial Center, Seattle, Wash 98161
- 1965 *WAIN, CHRISTOPHER H., F.S.A., Associate Actuary, Prudential Ins. Co., Newark, N.J. 07101
- 1971 WAITE, JOHN L., A.S.A., Actuarial Assistant, Aetna Life Ins. Co., Hartford, Conn. 06115
- 1965 *WAITES, G. FRANK, F.S.A., F.C.A., Coates, Herfurth & England, Consulting Actuaries, 320 California St., San Francisco, Calif 94104
- 1965 *WAKELY, DAVID N., F.S.A., Wakely & Assoc., Inc., 1467 Belleair Rd., Clearwater, Fla. 33516
- 1965 *WALKER, CHARLES N., F.S.A., Vice-President, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801
- 1971 WALKER, DARREL E., Manager, Group Pension Sales, Northwestern National Life Ins. Co., Minneapolis, Minn. 55440
- 1970 WALKER, GERALD T., F.S.A., Second Vice-President and Actuary, Western Life Ins. Co., St. Paul, Minn. 55102
- 1965 *WALKER, HARRY, F.S.A., Executive Vice-President, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1966 WALKER, J. BARRETT, F.S.A., F.C.I.A., Vice-President and Director, U.S. Division, Canada Life Assur. Co., Toronto, Canada M5G 1R8
- 1965 *WALKER, MARGARET (Miss), F.S.A., F.F.A.A., 561 C Calle Aragon, Laguna Hills, Calif 92653
- 1965 *WALKER, RALPH J., F.S.A., Apartado 335, Puntarenas, Costa Rica
- 1965 *WALKER, RALPH P., F.S.A., Vice-President and Senior Actuary, Wisconsin National Life Ins. Co., Oshkosh, Wis. 54901
- 1965 *WALKER, ROBERT W., F.S.A., Director—Policyowner Services Dept., Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202
- 1966 WALL, ROBERT H., A.S.A., Second Vice-President, Actuarial, USLIFE Corp., New York, N.Y. 10038
- 1966 WALL, WILLIAM D., A.C.A., 230 E Prospect, Lake Bluff, Ill. 60044
- 1966 WALL, WILLIAM R., Vice-President and Actuary, Southern Life Ins. Co., Greensboro, N.C. 27420
- 1965 *WALLACE, GEORGE E., F.S.A., Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1966 WALLACE, GEORGE R., F.S.A., F.C.I.A., Vice-President and Actuary, Zurich Life Ins. Co. of Canada, Toronto, Ontario
- 1969 WALLACE, JOSEPH J., A.S.A., Assistant Actuary—Health Actuarial, Washington National Ins. Co., Evanston, Ill. 60201
- 1965 *WALLACE, M. G. ROY, F.S.A., F.C.I.A., Vice-President and Senior Actuary, Loyal Protective Life Ins. Co., Boston, Mass. 02215
- 1965 *WALLACE, ROBERT E., F.C.A., Staff Actuary, George B. Buck Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1970 WALLACH, MAXIMILIAN, F.C.A., Acting Superintendent of Insurance, District of Columbia Dept. of Ins., Washington, D.C. 20001
- 1966 WALLS, CHARLES L., F.S.A., Daskais & Walls, Inc., 2 N. Riverside Plaza, Chicago, Ill. 60606

ENROLLED

- 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 WALSH, THOMAS G., F.S.A., Associate Actuary, Teachers Ins. & Annuity Assn., New York, N.Y. 10017
- 1965 *WALTER, ALFRED A., F.S.A., President, NARE Life Service Co., Palo Alto, Calif. 94304
- 1973 WALTERS, MICHAEL A., F.C.A.S., Associate Actuary, Insurance Services Office, 160 Water St., New York, N.Y. 10038
- 1970 WALTON, C. KINGSLEY, F.S.A., Actuary, Beneficial Life Ins. Co., Salt Lake City, Utah 84101
- 1966 WARD, E. EARL, A.S.A., Vice-President—Actuary, Mutual Security Life Ins. Co., Fort Wayne, Ind. 46805
- 1965 *WARD, ROBERT G., F.S.A., Vice-President—Insurance Operations, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19101
- 1966 WARD, WILLIAM D., A.S.A., Manager, Life Financial Statements, Aetna Life & Casualty, Hartford, Conn. 06115
- 1965 *WARD, WILLIAM F., F.S.A., Executive Vice-President, Mutual Benefit Life Ins. Co., Newark, N.J. 07101
- 1966 WARD-SMITH, KENNETH, Senior Vice-President and Chief Actuary, Life & Casualty Ins. Co. of Tennessee, Nashville, Tenn. 37219
- 1966 WARNER, DAVID T., F.S.A., Assistant Actuary, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19101
- 1965 *WARTERS, DENNIS N., F.S.A., Bankers Life Co., Des Moines, Iowa 50307
- 1971 WARTH, ROBERT C., F.S.A., Manager—A. L. U.—Tech. Services, State Farm Life Ins. Co., Bloomington, Ill. 61701
- 1966 WATKINS, LEROY T., F.S.A., Executive Vice-President and Actuary, International Life Ins. Co. of Buffalo, Buffalo, N.Y. 14202
- 1965 *WATSON, CHARLES B. H., F.S.A., F.C.I.A., F.C.A., Actuary, The Wyatt Co., 1629 K St., N.W., Washington, D.C. 20006
- 1966 WATSON, GEORGE N., F.S.A., F.C.I.A., Senior Vice-President, Crown Life Ins. Co., Toronto 5, Ontario
- 1966 WATSON, JOSEPH L., A.S.A., Statistician—Group Life and Health, New England Mutual Life Ins. Co., Boston, Mass. 02117
- 1970 WATSON, WILLIAM E., F.S.A., General Manager and Actuarial Director, Prudential Ins. Co., Jacksonville, Fla. 32201
- 1966 WATSON, WILLIAM T., A.S.A., 3267 36th Ave. N., St. Petersburg, Fla. 33713
- 1965 *WEAVER, ARTHUR G., F.S.A., F.C.I.A., President, Eaton Financial Services Ltd., 14 College St., Toronto, Ontario M5G 1K4
- 1966 WEBB, BERNARD L., F.C.A.S., Professor of Actuarial Science and Ins., Georgia State University, 33 Gilmer St., S.E., Atlanta, Ga. 30303
- 1966 WEBB, JAMES O., JR., A.C.A., Vice-President, Product and Project Management, Blue Cross—Blue Shield, 233 N. Michigan, Chicago, Ill. 60022
- 1971 WEBB, ROBERT J., A.S.A., Associate Actuary, The Wyatt Co., 1900 Republic National Bank Tower, Dallas, Texas 75201
- 1968 WEBER, DAVID P., Vice-President and Treasurer, Fort Dearborn Life Ins. Co., Chicago, Ill. 60601
- 1966 WEBER, MICHAEL E., A.S.A., Actuary, Southwestern General Life Ins. Co., Dallas, Tex. 75221
- 1965 *WEBSTER, ANDREW C., F.S.A., 269 Millard Ave., North Tarrytown, N.Y. 10591
- 1966 WEBSTER, DAVID A., F.S.A., Vice-President—Actuary, Pacific Fidelity Life Ins. Co., Los Angeles, Calif. 90024

ENROLLED

- 1966 WEBSTER, LAWRENCE B., A.C.A., Actuary, Security National Life Ins. Co., Salt Lake City, Utah 84109
- 1966 WEBSTER, LINDSAY M., A.C.A., Consulting Actuary, 1105 Morgan Ave., Drexel Hill, Pa. 19026
- 1965 *WECK, FRANK A., F.S.A., F.C.I.A., 32 Miller Rd., Darien, Conn. 06820
- 1967 WEICHEL, ROBERT J., F.C.A., A.F.A.A., Consulting Actuary, Merriman & Weichel, Scranton National Bank Bldg., Scranton, Pa. 18503
- 1969 WEICHERT, PAUL L., F.S.A., Consulting Actuary, M. L. Gold & Co., 39 S. Fullerton Ave., Montclair, N.J. 07042
- 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, Nebr. 68501
- 1966 WEINBERG, ABRAHAM A., 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
- 1965 *WEINSTEIN, MAX S., F.S.A., F.C.A., A.C.A.S., 17 Elk St., Albany, N.Y. 12207
- 1970 WEISBROD, MARVIN L., Equity Funding Corp., Los Angeles, Calif. 90067
- 1966 WEISLEDER, STANLEY, M.C.A., A.F.A.A., President, Actuaries Unlimited, Inc., 420 Lexington Ave., New York, N.Y. 10017
- 1965 *WEISS, WILLARD A., F.C.A., Partner and Actuary, Eugene M. Klein & Assoc., 1000 Superior Bldg., Cleveland, Ohio 44114
- 1970 WEISZ, LOUIS M., F.S.A., Associate Actuary, New England Mutual Life Ins. Co., Boston, Mass. 02117
- 1970 WELCH, JOHN H., F.S.A., Assistant Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1968 WELCH, JOHN P., F.C.A.S., Vice-President and Actuary, Argonaut Ins. Co., Menlo Park, Calif. 94025
- 1970 WELCH, ROBIN B., F.S.A., Actuary, New York Life Ins. Co., New York, N.Y. 10010
- 1972 WELLER, WILLIAM C., F.S.A., Assistant Actuary, SAFECO Life Ins. Co., Seattle, Wash. 98185
- 1966 WELLMAN, ALEX C., A.S.A., A.C.A.S., 638 Ridge Rd., Roebuck Springs, Birmingham, Ala. 35206
- 1965 *WELLS, EDWARD H., F.S.A., 20 Berkeley Rd., Millburn, N.J. 07041
- 1966 WELLS, WALTER I., A.S.A., A.C.A.S., 7 Pinewood Dr., West Boylston, Mass. 01583
- 1968 WELSH, CHARLES A., F.S.A., Consulting Actuary, Marsh & McLennan, Inc., 11 S. Tenth St., Richmond, Va. 23215
- 1971 WELSH, DAVID M., F.S.A., Assistant Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *WENDT, EDWARD G., JR., F.S.A., Vice-President and Group Actuary, New York Life Ins. Co., New York, N.Y. 10010
- 1965 *WENDT, RICHARD K., F.S.A., Vice-President—Family Life and Health, Nationwide Ins. Cos., Columbus, Ohio 43216
- 1966 WENDT, WILLIAM R., Vice-President, Administration, California-Western States Life Ins. Co., Sacramento, Calif. 95825
- 1973 WENNER, RICHARD M., F.S.A., Actuary—Corporate Actuarial Dept., Aetna Life & Casualty, Hartford, Conn. 06115
- 1972 WERTHEIMER, JAMES L., A.S.A., Actuarial Associate, Systems Division, Insurance Systems of America, 12 Perimeter Center East, Atlanta, Ga. 30346

ENROLLED

- 1965 *WEST, CHARLES E, F.S.A., 720 Cedar Grove Rd., R D. Box 71, Media, Pa. 19063
- 1966 WEST, CHARLES S., M.C.A., Vice-President and Actuary, State Reserve Life Ins. Co., Fort Worth, Tex 76101
- 1970 WEST, THOMAS M., F.S.A., Manager of Equity Dept., Lincoln National Life Ins Co, Fort Wayne, Ind. 46801
- 1965 *WHINREY, EDWIN N., F.S.A., Assistant Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1965 *WHITBREAD, FRANK G., F.S.A., A C.A.S., 4705 Arlington Ave., Fort Wayne, Ind. 46807
- 1965 *WHITE, AUBREY, F.S.A., F.C.I.A., Manager, Peat, Marwick, Mitchell & Co., 1500 Walnut St, Philadelphia, Pa 19102
- 1966 WHITE, GEOFFREY B., F.S.A., F.C.I.A., Vice-President and Director, William M Mercer, Ltd., 1 Place Ville Marie, Montreal, Quebec H3B 2A6
- 1970 WHITE, H. EDMUND, F.S.A., Senior Consultant, Peat, Marwick, Mitchell & Co., One Boston Pl, Boston, Mass. 02108
- 1970 WHITE, JOHN G., JR., M.C.A., Pension Consultant, The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44114
- 1965 *WHITE, WILLIAM A, F.S.A., Chief Actuary, Dept. of Ins, Trenton, N.J. 08625
- 1971 WHITE, WILLIAM D., Woodward & Fondiller, Division of Martin E Segal Co., 57 Post St, San Francisco, Calif 94104
- 1965 *WHITE, WILLIAM M., JR., F.S.A., Director of Government Relations, Connecticut General Life Ins Co., Hartford, Conn 06115
- 1965 *WHITELEY, BENJAMIN R., F.S.A., Vice-President, Group Ins., Standard Ins. Co, Portland, Ore. 97207
- 1966 WHITING, DOUGLAS B., 175 Little Pond Rd., Concord, N.H. 03301
- 1970 WHITLEY, CHARLIE T., F.S.A., Vice-President and Associate Actuary, Integon Life Ins Corp, Winston-Salem, N.C. 27102
- 1965 *WHITNEY, ROBERT L., F.S.A., Senior Vice-President, Royal Globe Life Ins. Co., New York, N.Y. 10038
- 1966 WHITON, ALBERT E, A.S.A., Assistant Actuary, Travelers Ins. Co., Hartford, Conn 06115
- 1966 WICKS, GEORGE C., A.S.A., Manager, Peat, Marwick, Mitchell & Co., 1510 Chestnut St., Philadelphia, Pa. 19102
- 1965 *WIEBKE, HAROLD G., F.S.A., 500 Ross Pl, Oceanside, N.Y. 11572
- 1965 *WIEDER, JOHN W., JR., F.C.A.S., Vice-President and Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
- 1970 WIESE, THEODORE O., JR., F.S.A., Actuary, The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44140
- 1967 WIGHTMAN, MARY G. (MRS.), Partner, Hewitt Associates, 102 Wilmot Rd., Deerfield, Ill 60015
- 1971 WILCOX, ROBERT E., A.S.A., Consulting Actuary, RR Box 269, Alpine, Utah 84003
- 1966 WILCOX, WALTER E., A.S.A., Internal Revenue Service, 1111 Constitution Ave., N.W., Washington, D.C. 20224
- 1965 *WILDE, PETER R., F.S.A., Vice-President, Aetna Ins. Co., Hartford, Conn. 06115
- 1970 WILKENING, ROBERT E., A. S. Hansen, Inc., 2100 LTV Tower, Dallas, Tex. 75201
- 1965 *WILLEMIN, RICHARD J., F.S.A., F.C.I.A., Associate Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010

ENROLLED

- 1970 WILLETT, ROBERT B., F.S.A., Second Vice-President and Associate Actuary, Pilot Life Ins. Co., Greensboro, N.C. 27420
- 1968 WILLIAMS, C. ARTHUR, JR., Professor of Economics and Ins., Univ. of Minnesota, Minneapolis, Minn. 55455
- 1966 WILLIAMS, CHARLES D., III, F.S.A., Senior Vice-President and Chief Actuary, Jefferson National Life Ins. Co., Indianapolis, Ind. 46204
- 1965 *WILLIAMS, DEAN E., F.S.A., Vice-President, General American Life Ins. Co., St., Louis, Mo. 63166
- 1965 *WILLIAMS, DEWEY G., F.C.A.S., Vice-President and Actuary, Employers' Ins. of Texas, Dallas, Tex. 75221
- 1965 *WILLIAMS, EDWARD B., F.S.A., Senior Vice-President, New York Life Ins. Co., New York, N.Y. 10010
- 1965 *WILLIAMS, HARRY V., F.C.A.S., Chairman of the Board, Hartford Ins. Group, Hartford, Conn. 06115
- 1966 WILLIAMS, JOHN HARRY, F.C.A., National Director—Actuarial Services, Coopers & Lybrand, 1251 Avenue of the Americas, New York, N.Y. 10020
- 1966 WILLIAMS, JOHN HARRY, M.C.A., National Director—Actuarial Services, Lybrand, Ross Bros. & Montgomery, 1251 Avenue of the Americas, New York, N.Y. 10020
- 1965 *WILLIAMS, JOHN R., F.S.A., Second Vice-President, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801
- 1965 *WILLIAMS, P. ADGER, F.C.A.S., Vice-President, Travelers Ins. Co., Hartford, Conn. 06115
- 1968 WILLIAMS, W. THOMAS, A.C.A.S., Actuary, Financial Planning Computer Corp., 9000 Harry Hines, Dallas, Tex. 75235
- 1965 *WILLIAMSON, W. RULON, F.S.A., F.C.A.S., 2400 Fairhill Dr., Suitland, Md. 20023
- 1966 WILLIAMSON, WILLIAM R., JR., A.S.A., Manager, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *WILLS, THOMAS L., F.S.A., Actuary, Group Division, Aetna Life & Casualty, Hartford, Conn. 06115
- 1965 *WILLSEY, LYNN W., F.C.A.S., Second Vice-President and Actuary—Group Dept., Travelers Ins. Co., Hartford, Conn. 06115
- 1972 WILSON, ALLEN F., A.C.A.S., Assistant Vice-President and Assistant Actuary, Bernard R. Meidinger & Assoc. Inc., 2440 Grinstead Dr., Louisville, Ky. 40204
- 1968 WILSON, CHARLES, F.S.A., Vice-President and Reins. Actuary, Republic National Life Ins. Co., Dallas, Tex. 75204
- 1966 WILSON, CHARLES E., A.S.A., Vice-President, Teachers Ins. & Annuity Assn., New York, N.Y. 10017
- 1967 WILSON, GERALD I., F.S.A., F.C.I.A., Partner, Hewitt Associates, 102 Wilmot Rd., Deerfield, Ill. 60015
- 1965 *WILSON, JAMES C., F.C.A.S., Integon Indemnity Corp., Winston-Salem, N.C. 27102
- 1965 *WILSON, MARY CUSIC (Mrs.), F.S.A., F.F.A.A., 1543½ 22nd Ave., Rock Island, Ill. 61201
- 1966 WILSON, ROSS J., A.S.A., F.C.A., Stone, Young & Co., P.O. Box 111, Glen Ridge, N.J. 07028
- 1967 WILSON, WILMER W., JR., United American Life Ins. Co., Denver, Colo. 80202
- 1965 *WINDECKER, ARTHUR A., F.S.A., Second Vice-President, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1965 *WINKENWERDER, RICHARD A., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 914 Second Ave., Seattle, Wash. 98104

ENROLLED

- 1973 WINN, MICHAEL R., Assistant Actuary—Reinsurance, Business Men's Assur. Co. of America, Kansas City, Mo. 64141
- 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., Actuarial Director, The Handel Group, Inc., 53 Academy St., Poughkeepsie, N.Y. 12601
- 1965 *WINSLOW, HENRY N., F.S.A., Associate Group Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1970 WINSOR, ROBERT F., A.S.A., Assistant Actuary, Jefferson Standard Life Ins. Co., Greensboro, N.C. 27420
- 1971 WINTER, ARTHUR E., A.C.A.S., Assistant Director, Financial Statements, Travelers Ins. Co., Hartford, Conn. 06115
- 1965 *WINTER, BERT A., F.S.A., Vice-President and Actuary, Prudential Ins. Co., Newark, N.J. 07101
- 1966 WINTERS, HERBERT A., A.F.A.A., A.S.A., Insurance and Business Consultant, 222-4 Jeffery Bldg., 3202 Wesleyan, Houston, Tex. 77027
- 1965 *WINTERS, ROBERT C., F.S.A., Vice-President and Actuary, Prudential Ins. Co., Newark, N.J. 07111
- 1965 *WIRTH, WILLIAM C., F.S.A., Senior Vice-President, Life Ins. Co. of Virginia, Richmond, Va. 23219
- 1965 *WISDOM, EUGENE, F.S.A., Associate Professor of Actuarial Science, University of Texas, Austin, Tex. 78712
- 1965 *WISHART, ROBERT A., A.S.A., F.C.A., 49 Adams Ave., Short Hills, N.J. 07078
- 1969 WISKUNSKI, JOHN P., A.S.A., Consulting Actuary, Kwasha Lipton Inc., 429 Sylvan Ave., Englewood Cliffs, N.J. 07632
- 1971 WITT, RONALD E., A.S.A., Associate Actuary, The Wyatt Co., 1717 First National Bldg., Detroit, Mich. 48226
- 1973 WITTENBERG, CHARLES, A.S.A., Vice-President—Reinsurance, Continental Assur. Co., Chicago, Ill. 60604
- 1966 WITTLAKE, J. CLARK, A.C.A.S., President, Business Men's Assur. Co. of America, Kansas City, Mo. 64141
- 1971 WITTLICH, JAE L., F.S.A., Assistant Vice-President and Actuary, Allstate Life Ins. Co., Northbrook, Ill. 60067
- 1971 WOBBEKING, RONALD L., F.S.A., Assistant Vice-President and Actuary, North American Life & Casualty Co., Minneapolis, Minn. 55403
- 1970 WOHLNER, ELLIS A., A.S.A., Folksam Ins. Group, Fack S-104 60, Stockholm 20, Sweden
- 1966 WOJCIK, EDWARD J., F.S.A., Associate Actuary, Hospital Service Corp., 222 N. Dearborn St., Chicago, Ill. 60601
- 1969 WOJCIK, WALT J., A.S.A., Senior Vice-President and Chief Actuary, Montgomery Ward Life Ins. Co., Chicago, Ill. 60603
- 1966 WOLF, HERBERT S., F.C.A., Partner, Wolfman & Moscovitch, 222 W. Adams St., Chicago, Ill. 60606
- 1969 WOLF, RICHARD S., F.S.A., Assistant Actuary, Life Ins. Co. of Georgia, Atlanta, Ga. 30308
- 1971 WOLFENDEN, JAMES D., A.S.A., Vice-President and Chief Actuary, Columbian Mutual Life Ins. Co., Binghamton, N.Y. 13902
- 1965 *WOLFMAN, MAURICE, F.S.A., F.C.A., Partner, Wolfman & Moscovitch, 22 W. Adams St., Chicago, Ill. 60606
- 1965 *WOLFSON, IRVING S., F.S.A., Senior Vice-President—Investments, Phoenix Mutual Life Ins. Co., Hartford, Conn. 06115
- 1965 *WOLLMAN, MILTON H., F.S.A., A.F.A.A., Vice-President, Huggins & Co., Inc., 1401 Walnut St., Philadelphia, Pa. 19102

ENROLLED

- 1969 WONG, DENNIS, A.S.A., Bayly, Martin & Fay, Inc., 3200 Wilshire Blvd, Los Angeles, Calif. 90005
- 1969 WOOD, DAVID H., F.S.A., Associate Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1966 WOOD, J. KENNETH, JR., A.S.A., Associate Actuary, Life & Casualty Ins. Co. of Tenn., Nashville, Tenn. 37219
- 1965 *WOOD, JACK E., F.S.A., F.C.A., Consulting Actuary, Nelson & Warren, Inc., 222 S. Central Ave., St. Louis, Mo. 63105
- 1965 *WOOD, JOHN W., JR., F.S.A., Vice-President, Alexander & Alexander, Inc., Independence Sq., Philadelphia, Pa. 19106
- 1965 *WOOD, MILTON J., F.S.A., Consulting Actuary, 16 Wardwell Rd., West Hartford, Conn. 06107
- 1965 *WOOD, R. NORMAN, A.S.A., F.C.A., Vice-President, Alexander & Alexander, Inc., 2 N. Riverside Plaza, Chicago, Ill. 60606
- 1965 *WOODY, JOHN C., F.S.A., A.C.A.S., A.C.A., Senior Vice-President, North American Reassur. Co., New York, N.Y. 10017
- 1965 *WOODMAN, HARRY A., JR., F.S.A., Vice-President, New York Life Ins. Co., New York, N.Y. 10010
- 1966 WOODS, CYRIL J., F.S.A., F.C.I.A., Executive Vice-President, William M. Mercer, Ltd., Place Ville Marie, Montreal 2, Quebec
- 1966 WOODWORTH, JAMES H., A.C.A.S., Assistant Secretary, Hartford Ins. Group, Hartford, Conn. 06115
- 1970 WOOLERY, JAMES G., 3207 Sussex Rd., Raleigh, N.C. 27607
- 1965 *WOOLERY, JAMES M., F.S.A., A.C.A.S., 3207 Sussex Rd., Raleigh, N.C. 27607
- 1973 WOOLEY, JONATHAN L., F.S.A., Assistant Actuary, New York Life Ins. Co., New York, N.Y. 10010
- 1972 WOOLSEY, E. JOHN, F.S.A., F.C.I.A., Assistant Vice-President and Actuary, William M. Mercer, Ltd., 7 King St., Toronto, Ontario M5C 1A2
- 1966 WORKMAN, BRUCE L., M.C.A., Milliman & Robertson, Inc., 8990 W. Dodge Rd., Omaha, Nebr. 68114
- 1965 *WORKMAN, LEWIS C., F.S.A., Actuarial Vice-President, Central Life Assur. Co., Des Moines, Iowa 50309
- 1966 WORLEY, JOHN L., JR., F.S.A., H. W. Black & Assoc., Inc., 306 Gay St., Nashville, Tenn. 37201
- 1965 *WRIGHT, BYRON, F.S.A., F.C.A.S., P.O. Box 177, Arendtsville, Pa. 17303
- 1971 WRIGHT, CARL B., F.S.A., Director, Policyowners Services, Union Mutual Life Ins. Co., Portland, Me. 04112
- 1967 WRIGHT, RICHARD F., M.C.A., Manager, Peat, Marwick, Mitchell & Co., 1 Marine Midland Plaza, Rochester, N.Y. 14604
- 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., F.S.A., Vice-President, Sales, SAFECO Life Ins. Co., Seattle, Wash. 98105
- 1970 YAFFE, RIAN M., A.S.A., M.C.A., Senior Vice-President and Actuary, Pension Planners Inc., 1 Charles Center, Baltimore, Md. 21201
- 1969 YAMANO, HARRY T., F.S.A., Consulting Actuary, The Stever Cos., 2999 W. Sixth, Los Angeles, Calif. 90005
- 1966 YANIS, DAVID, F.S.A., F.C.A., Vice-President, Alexander & Alexander, 1185 Avenue of the Americas, New York, N.Y. 10036

ENROLLED

- 1969 YANKO, JOHN B., A.S.A., Vice-President and Actuary, National Investors Life Ins. Co., Little Rock, Ark. 72203
- 1965 *YARDLEY, CHARLES A., F.S.A., Vice-President and Actuary, New England Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *YARDLEY, MARY ELLEN (Miss), F.S.A., Associate Controller, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19101
- 1968 YATES, DONALD G., F.S.A., Actuary—Individual Insurance, Liberty National Life Ins. Co., Birmingham, Ala. 35202
- 1966 YATES, J. ARNOLD, Statistician, Security, Connecticut Life Ins. Co., Hartford, Conn. 06115
- 1973 YEAGER, W. WARREN, F.S.A., Associate Actuary, Group Life & Health Ins. Co., Dallas, Tex. 75222
- 1965 *YEARY, PAUL D., F.S.A., Second Vice-President and Associate Actuary, Western-Southern Life Ins. Co., Cincinnati, Ohio 45202
- 1967 YEN, FRANK T., A.S.A., Vice-President and Actuary, Marsh & McLennan, Inc., 3303 Wilshire Blvd., Los Angeles, Calif. 90010
- 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., 225 Plaza La Posada, Los Gatos, Calif. 95030
- 1965 *YOUNG, DAVID H., JR., F.S.A., Vice-President and Actuary, Monarch Life Ins. Co., Springfield, Mass. 01101
- 1969 YOUNG, ELIZABETH R. (Mrs.), A.F.A.A., 4380 Exeter Dr., Longboat Key, Sarasota, Fla. 33577
- 1965 *YOUNG, GEORGE W., F.S.A., Senior Vice-President, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1969 YOUNG, GEORGE W., JR., F.S.A., Assistant Group Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *YOUNG, HOWARD, F.S.A., F.C.I.A., Actuary, 16269 Southhampton Court, Livonia, Mich. 48154
- 1969 YOUNG, MELVILLE J., F.S.A., Assistant Comptroller, General Reassur. 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., Investment Counselor, Badgley & Phelps, IBM Bldg., Seattle, Wash. 98004
- 1965 *YOUNG, THOMAS J., F.S.A., Actuary, Equitable Life Ins. Co., Des Moines, Iowa 50306
- 1965 *YOUNG, THOMAS M., F.S.A., F.C.I.A., M.C.A., Stone, Young & Co., P.O. Box 111, Glen Ridge, N.J. 07028
- 1968 YOUNG, WALTER, A.S.A., Associated Actuaries Inc., 120 Sanhican Dr., Trenton, N.J. 08618
- 1965 *YOUNT, HUBERT W., F.C.A.S., 33 Ocean Ave., Riviera Beach, Fla. 33404
- 1965 *ZARET, FRANK, F.S.A., Vice-President, Performance and Expense Analysis, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1966 ZATTO, JOSEPH R., F.S.A., M.C.A., Vice-President, Alexander & Alexander, Inc., 2 Peachtree St., N.W., Atlanta, Ga. 30303
- 1965 *ZEFFERT, MARTIN L., F.S.A., Senior Vice-President and Actuary, Fidelity Mutual Life Ins. Co., Philadelphia, Pa. 19101

ENROLLED

- 1965 *ZEIGER, EDWARD C., F.S.A., Vice-President and Actuary, Guardian Life Ins Co., New York, N.Y. 10003
- 1969 ZEILMAN, WILLIAM W., F S A , Associate Actuary, Connecticut General Life Ins Co., Hartford, Conn 06115
- 1971 ZELLNER, JOHN THOMAS, A S A , Coopers & Lybrand, 2200 First National Bank Tower, Atlanta, Ga 30303
- 1969 ZIELINSKI, RICHARD P., A S A , Vice-President, M & R Services, Inc., 914 Second Ave , Seattle, Wash 98104
- 1973 ZIEMINSKI, ROBERT M., F.S A , Vice-President and Actuary, Pension Planners of Baltimore, Inc , 301 N Charles St , Baltimore, Md 21201
- 1972 ZIMMERMAN, LEONARD B , F.S.A , Assistant Actuary, Teachers Ins. & Annuity Assn., New York, N Y. 10017
- 1969 ZIOCK, RICHARD W., F.S.A., Associate Actuary, Continental Assur Co., Chicago, Ill 60604
- 1971 ZOLLA, GERALD, A.S A., Assistant Actuary, United States Life Ins. Co. of New York, New York, N Y. 10038
- 1966 ZORY, PETER B , F.C.A.S., Actuary, Travelers Ins. Co., Hartford, Conn. 06115
- 1967 ZUBAY, ELI A , Vice-President for Academic Affairs, Georgia State University, Atlanta, Ga. 30303
- 1967 ZWILLING, PAUL R., F S A , Associate Actuary, National Health & Welfare Retirement Association, Inc , 360 Park Ave., S., New York, N.Y. 10010

DECEASED MEMBERS

Since October 1968

	DIED
ABBOTT, ELEANOR A.	1969
ALLSTROM, HENRY W.	1969
BECK, KENNETH A.	1971
BERKELEY, ERNEST T.	1969
BLACK, S. BRUCE	1969
BLACKADAR, W. LLOYD	1969
BORCHARDT, ALVIN	1972
BOULTON, ALAN L.	1971
BRATT, NEIL E.	1970
BUCKNAM, CARL W.	1973
CAMPBELL, VIRGINIA J.	1972
CEBELIUS, HERBERT E.	1972
CIMA, AUGUSTIN J.	1971
CLAIR, JOSEPH J.	1969
COLQUHOUN, FREDERICK R.	1969
COPPLE, JAMES B., JR.	1969
CORTRIGHT, L. C.	1969
DANDY, JOHN P.	1973
DAVIS GEORGE H.	1972
DAY, ELDEN W.	1969
DESMET, DAVID L.	1969
DONOVAN, HAROLD G.	1969
DOUGHERTY, EDWARD A.	1969
DOXSEE, M. IRWIN	1973
FARRIER, REX A.	1969
FELD, JESSE	1973
FOSTER, CLARK T.	1971
FRAZER, PAUL K.	1969
GAGLIUSO, FRANK J.	1969
GILLAN, JAMES R.	1969
GLUNTS, VICTOR B.	1973
GRISWOLD, ROBERT N.	1971
GROUT, HAROLD A.	1971
HAMILTON, JAMES A.	1973
HANN, ALFRED G.	1970
HANRAHAN, THOMAS F.	1970
HART, WARD VAN BUREN	1973
HOFF, EDMOND V.	1971
HONDORP, PETER	1970
HOYT, JOHN T.	1971
HUNTINGTON, EVERETT C.	1971

	DIED
IRWIN, PHILIP C.	1969
JOHANSON, FRANCIS O.	1970
JOHNSON, ROBERT E.	1971
JOHNSON, ROGER A.	1972
JOHNSTONE, WILLIAM C.	1969
JONES, HARRY W.	1969
JONES, W. RALPH	1969
KELTON, WILLIAM H.	1972
KESSNER, NORMAN S.	1970
KIRKPATRICK, CLAIR C.	1970
LAIRD, MORTON A.	1973
LANG, KERMIT	1970
LAWRENCE, ROBERT K.	1970
LINCOLN, JOHN W.	1970
LIPKIND, SAUL S.	1972
LITTLE, RICHARD	1969
LYLE, ANNIE M.	1969
MACKEEN, HAROLD E.	1970
MACLEAN, JOSEPH B.	1970
MARSHALL, ROBERT E.	1969
MAYCRINK, EMMA C.	1972
MAYERSON, ALLEN L.	1971
MCCOMB, T. M.	1969
MCCONAGHY, CHARLES A.	1973
McKINNEY, GORDON D.	1969
MENAGH, LOUIS R.	1973
MIMS, JAMES L.	1973
MOORE, PAUL WESLEY	1973
MOULTON, CHARLES H. T.	1969
NELSON, S. TYLER, SR.	1970
NEUMANN, EDWARD M.	1971
NEWCOMB, EDWARD G.	1969
NOREN, C. GILBERT	1970
OSHIO, FRANK H.	1970
PATE, THOMAS H.	1970
PETERSON, ALAN K.	1969
PIPER, KENNETH B.	1969
PORTA, JOSEPH J.	1972
POTTS, ROBERT W.	1972
PRESTON, ROBERT F.	1972
RAY, FOREST G.	1970
REPSHER, SAMUEL I.	1970
RICE, HENRY I. B.	1972
RICHARDSON, ROBERT A.	1972
RIEDEL, ROBERT	1970
ROTHSCHILD, STANFORD Z.	1969
ST. JOHN, JOHN B.	1970

Deceased Members

145

	DIED
SCOTT, JAMES	1971
SCRIBNER, EDWARD E.	1973
SHAILER, FRANK A.	1971
SHARP, JONATHAN G.	1969
SHELLARD, GORDON D.	1973
SHEPHERD, PEARCE	1969
SMITH, CHARLES F.	1971
SPIEGELMAN, MORTIMER	1969
SPOERL, CHARLES A.	1969
STABLER, ROBERT N	1971
STEELE, LARRY T.	1973
STERNHELL, CHARLES M	1971
STREETER, GORDON C.	1972
WAGENSELLER, LARUE S.	1972
WAITE, ALAN W	1970
WHITE, ROBERT P.	1973
WHITE, WILLIAM H.	1970
WINTERS, JACQUES M.	1972
WOLFE, SETH A	1970
WOODLEY, CLIFFORD J.	1972
WYSOCKI, THEODORE J.	1970
YOUNG, FLOYD E	1972

INCORPORATION OF THE ACADEMY

The full text of the Articles of Incorporation of the American Academy of Actuaries is reproduced on pages 138-42 of the *1973 Year Book*, and appears also in prior *Year Books*. The official Certificate of Incorporation (No. 2948) was issued by the Illinois Secretary of State on April 27, 1966.

The Articles include the following statement of the purposes of the Academy:

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.

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 JULY 13, 1972

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 Actuariesshall 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.

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

(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.
- (iii) January 1, 1971, to December 31, 1971.
- (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.
- (iv) January 1, 1972, to December 31, 1972.
- (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-

quired 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.
- (v) On and after January 1, 1973.
- (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.
- b) Report of Officers.
- c) Old business.
- d) New business.
- e) Elections.
- f) Adjournment.

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

ARTICLE III

BOARD OF DIRECTORS

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

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

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

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

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

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

SEC. 5. *Duties and Powers.* The Board shall have, in addition to the powers and authority expressly conferred upon it by these Bylaws, the

right, power, and authority to exercise all such powers and to do all such acts and things as may be appropriate to carry out the purposes of the Academy. Without prejudice to the general powers so conferred, the Board shall have the following specific powers:

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

ARTICLE IV

EXECUTIVE COMMITTEE

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

ARTICLE V

OFFICERS

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

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

At the annual meeting of the Board, if either (a) the President-Elect has succeeded the President and has served in that capacity for six months or more by reason of the office of President becoming vacant or (b) the office of the President-Elect is vacant, except in the case where the 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 62, 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 meeting such other conditions as the Board may prescribe.

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

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

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

ARTICLE VIII

RESIGNATION AND DISCIPLINE OF MEMBERS

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

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

In the course of dealing with questions and complaints relating to the conduct of members, the Board may appoint, from among the members of the Academy, committees and boards vested with the powers specified herein:

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

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

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

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

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

- a) All rights and privileges of membership shall be suspended during the pendency of the appeal.
- b) The notice of appeal shall be in writing and shall stipulate that the appealing member consents to the mailing to the members of a transcript of the evidence and copies of exhibits in the form approved by a majority of the Board.
- c) The appealing member shall, within ten days after an invoice of the amount due is sent to him, deposit with the Treasurer the cost of transcribing and printing the transcript of the evidence and copies of any and all exhibits.

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

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

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

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

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

ARTICLE IX

NOTICE

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

ARTICLE X

INDEMNIFICATION

Each person who at any time shall serve, or shall have served, as an Officer, member of the Board, committee member, or member of any disciplinary board of the Academy (and his heirs, executors, administrators, and personal representatives) shall be indemnified by the Academy against all costs and expenses (including but not limited to legal fees, amounts of judgments paid, and amounts paid in settlement) reasonably incurred in connection with the defense of any claim, action, suit, or proceeding, whether civil, criminal, administrative, or other, in which

he or they may be involved by virtue of such person being or having been an Officer, member of the Board, committee member, or member of any disciplinary board of the Academy, or in connection with any appeal therein; provided, however, that in the event of a settlement the indemnification herein provided shall apply only when the Board approves such settlement; and provided further that such indemnity shall not be operative with respect to any matter as to which such person shall have been finally adjudged liable in such claim, action, suit, or proceeding on account of his own willful misconduct.

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

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.

4. *Calculations and Recommendations.*

- 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.

- d) The member who renders an opinion as to the adequacy of life and health insurance reserves shall be guided by principles established by or in common use within the profession; the member will at all times recognize that the reserves required by statute or the regulations of insurance departments constitute a minimum legal test of adequacy for the protection of policyholders. When a member characterizes reserves as adequate, he shall either (i) assure himself that they meet any applicable statutory or regulatory standards or (ii) clearly qualify his characterization in this respect, including an explicit statement as to whether the reserves meet such statutory or regulatory standards.

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 the which as men of course do seek to receive countenance and profit, so ought they of duty to endeavor themselves by way of amends to be a help and ornament thereunto." Much of a professional man's knowledge comes from what has been contributed to the profession by others before him. This does not cease with the past, however. There must be continual interchange of information and opinion which enriches the total knowledge within a profession.

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

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 co-operation 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

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.

PERTINENT GUIDES

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 and its auditors, whether or not he is an employee of the insurance company. Thus, in such circumstances, the member should satisfy himself that the persons who may be expected to utilize 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:

"4. Calculations and Recommendations.

- 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.

- f) 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.

OPINION A-5: QUALIFICATIONS TO GIVE ADVICE IN A SPECIFIC SITUATION

The purpose of this Opinion is to assist the member in interpreting paragraph 1(b) of the Guides to Professional Conduct. Because of the actuary's rigorous training in actuarial mathematics, insurance, and employee benefits, the public may believe that every actuary is well qualified to advise on all aspects of pensions and other employee benefits, life, sickness, and accident insurance (including individual, group, and social) and on property and liability insurance, demography, investments, and computers. This is a very extensive list, and most actuaries have had some training in almost every subject listed. A special responsibility rests on every actuary to undertake only those assignments which he is qualified to do; otherwise, the client will be ill-served and so will the profession.

The actuary, bearing in mind the responsibility to his client, his profession, and the public, will have to judge whether or not his training and experience qualify him to give advice on a particular assignment. He must also be prepared to accept the opinion of his peers on the validity of that judgment.

Although in most situations the client will have adequately satisfied himself that the actuary is well qualified to do the assignment, there may be some situations where, because of special circumstances, an actuary is invited to give advice in a field where he has had inadequate training or experience. For example, the work could be in some difficult pension area and the actuary has had experience only with life insurance companies; or in some life insurance company problem and he has been

working only with pensions; or in a property or liability insurance problem and he has had neither adequate training nor experience in this area; or in some problem in social insurance or demography where he has had some training but little experience; or in some problem where his actuarial training and experience are clearly useful but in which he has had no specific training or experience. These examples are illustrative only and are far from complete.

An actuary will be deemed to be qualified to give advice in his capacity as an actuary if he has had experience involving the application of his actuarial studies and training which equips him to understand thoroughly the pertinent aspects of the particular problem or situation concerning which his advice is sought, and to produce solutions, judgments, or recommendations whose reliability and likely consequences he should be able to ascertain with confidence. Successful repetition of work of a similar nature over a period of years naturally enhances the actuary's qualifications to deal with work of such kind.

The actuary should decline any assignment for which his qualifications are insufficient.

OPINION A-6: ACTUARIAL PRINCIPLES AND PRACTICES IN CONNECTION WITH FINANCIAL REPORTING OF LIFE IN- SURANCE COMPANIES IN THE UNITED STATES

INTRODUCTION

This Opinion is intended to interpret and amplify the application of Sections 1, 2, 3, and 4 of the Guides to Professional Conduct, and their relation to the financial reporting of life insurance companies, including particularly their relation to the audit guide entitled "Audits of Stock Life Insurance Companies" published by the American Institute of Certified Public Accountants. It applies to any actuary who acts for a life insurance company in the preparation of a financial statement or report, who contributes elements for inclusion in any such financial statement or report, or who audits or reviews elements of any such financial statement or report, when such statement or report is to be presented as having been prepared in accordance with "Generally Accepted Accounting Principles" as that term is understood in the United States, and is intended for stockholders, policyowners, taxing authorities, regulatory authorities, or the general public, and is designed to show operating results, solvency, or other aspects of financial condition.

The Committee recognizes that it would be inappropriate to prescribe

inflexible guides for the performance of the actuary's work in connection with the financial reporting of life insurance companies. The Committee also recognizes that the selection of assumptions and methods involves professional judgment based on the circumstances applicable to a particular situation, including the purpose or purposes which the actuary's work is intended to serve. The promulgation of uniform procedures or practices which fail to take into account such circumstances and variables would, in the opinion of the Committee, be unprofessional.

On the other hand, the Committee believes that there would be merit in adopting a statement of principles relating to the appropriate application of actuarial science to the financial reporting of life insurance companies and to adequate disclosure of pertinent and material facts. It is believed that the making and the observing of such a statement of the basic responsibilities of the actuary will tend to minimize the possibility of misunderstanding or misinterpretation by those relying on his work and the likelihood of need for disciplinary action under Article VIII of the Academy's Bylaws.

CLARIFYING STATEMENT

A requirement common to all actuarial procedures is that assumptions and methods be selected and applied with integrity, informed judgment, and perspective in relation to the purpose for which the results are intended.

Assumptions and methods may appropriately be different in calculations related to the same period or moment in time but intended for different purposes; for example, the statutory valuation of insurance reserves for use in financial reports to state regulatory authorities or the valuation of insurance reserves for use in federal income tax returns may require different assumptions and methods from those used for reserve valuations and related calculations in connection with financial statements which are prepared in accordance with generally accepted accounting principles.

Determinations of various elements of a given related set of financial statements must be based upon assumptions and methods which are consistent among themselves, with due regard for the purpose of the statements and for the methods to be employed in the calculations.

OPINION

1. Guide 1(b) and Opinion A-5 remind the actuary that he will give actuarial advice only when he is qualified to do so. It is the opinion of the Committee that an actuary should undertake to prepare or

verify reserves or other actuarial elements of financial statements only if he is familiar with the purposes and uses of such statements and, in the case of financial statements prepared in accordance with generally accepted accounting principles, with the application of such principles to life insurance accounting.

2. Guide 2(a) relates to the relationship of the actuary to his client or employer. It is the opinion of the Committee that an actuary who is responsible for any part of financial statements which are subject to audit must make sure that the auditor is fully cognizant of his relationship with the company. If a formal actuarial opinion is made part of published financial statements, the context of such opinion should make clear the relationship between the actuary and the company.
3. Guide 2(b) provides that an actuary will have due regard for the confidential nature of his work. It is the opinion of the Committee that when the actuary is required to make disclosures to the company's independent auditor and to support the assumptions and methods which he has used in the preparation of financial statements, appropriate steps should be taken to preserve the confidential nature of any formal written report which contains any confidential material.
4. When an actuary's work relates to financial statements prepared in accordance with generally accepted accounting principles, it is the opinion of the Committee that Guide 2(c) requires as a minimum that an actuarial report should be furnished to the company and to the company's independent auditor, if any. The objective of Guide 2(c) will be more fully satisfied if the auditor's opinion identifies the actuary or if published financial statements include a formal actuarial opinion. Any such actuarial report or opinion should identify the actuary, his relationship with the company, and the scope of his activity in relation to the financial statements involved. In situations where a number of actuaries who are responsible to a principal actuary participate in work relating to any such financial statement, any actuarial report or opinion should include the signature of the principal actuary.
5. Guide 3 relates to situations "in which there is or may be a conflict of interest involving the member's actuarial service" and states that "the member will not perform such actuarial service if the conflict makes or is likely to make it difficult for him to act independently." The service an actuary performs in reviewing financial statements for the purpose of forming, expressing, and publishing an opinion which purports to be independent with regard to such financial statements is

a type of service to which Guide 3 is intended to relate. It is the opinion of the Committee that Guide 3 does not inhibit the service an actuary performs for an insurance company in preparing or evaluating material for inclusion in financial statements of such company. If an actuary employed or engaged by the reporting company does express a professional opinion regarding any material in the financial statements of such company, Guide 3 requires that his relationship with the company be clearly described in the opinion.

6. Guide 4(a) states that "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." It is the opinion of the Committee that Guide 4(a) as applied to the actuary's work in connection with financial statements prepared in accordance with generally accepted accounting principles requires that the actuary disclose to the auditor 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. In many instances such disclosure may be supported by oral discussions between the auditor and the actuary. Approximations and approximate methods may be used, provided that the actuary has satisfied himself that the result does not differ materially from the result of using more precise methods.
7. It is the opinion of the Committee that Guide 4(b) requires that the actuary, in selecting actuarial assumptions and methods for use in any financial statement prepared in accordance with generally accepted accounting principles, take into consideration the published formal Recommendations of the Academy's Committee on Financial Reporting Principles. An actuary who makes use in any such financial statement of any assumption or method which conflicts with such Recommendations must be prepared to support his use of such assumption or method.
8. It is the opinion of the Committee that Guide 4(c) should be interpreted as requiring that an actuary who, for any reason, uses in financial statements prepared in accordance with generally accepted accounting principles any assumption or method which in his opinion deviates materially from the requirements of Guide 4(b) or of Guide 4(d) will include in any actuarial report or opinion prepared in accordance with Opinion 4 above an appropriate and explicit qualification with respect to such deviation.

FINANCIAL REPORTING RECOMMENDATIONS AND INTERPRETATIONS

(Issued by Authority of the Board of Directors, October, 1972)

Recommendations of the Committee on Financial Reporting Principles are published in accordance with procedures prescribed by the Board of Directors. Opinion A-6 of "Opinions as to Professional Conduct" printed in this *Year Book* provides that such Recommendations should be taken into consideration by the actuary and that an actuary who makes use of an assumption or method in conflict with any such Recommendation should be prepared to substantiate its use.

It is the intention of the Committee on Financial Reporting Principles that Recommendations be limited to basic statements. The Committee recognizes the necessity for professional judgment based on individual circumstances, and in formulating Recommendations intends to avoid the definition of detailed techniques or uniform procedures.

All Interpretations published by the Committee relate to and are printed following a specific Recommendation. An Interpretation does not have the force of a Recommendation and is intended to explain, clarify, or enlarge upon some aspect of the related Recommendation.

RECOMMENDATION 1: ACTUARIAL METHODS AND ASSUMPTIONS FOR USE IN FINANCIAL STATEMENTS OF STOCK LIFE INSURANCE COMPANIES PREPARED IN ACCORDANCE WITH GENERALLY ACCEPTED ACCOUNTING PRINCIPLES

1. This Recommendation relates to the actuarial methods and assumptions for all elements affecting costs (i.e., all benefits and all expenses, excluding any specific loading for profit) with respect to reserves for non-participating policies or contracts when used by a stock life insurance company in connection with financial statements prepared in accordance with generally accepted accounting principles.
2. Such actuarial assumptions (a) should be appropriate to the specific circumstances of the company, (b) should be based on experience or estimated experience which is reasonably applicable to the specific

business in the light of all the characteristics of that business and the trends of experience which may reasonably be expected in the future, and (c) should be so selected that no portion of the actual gross premium would be available as a specific loading for profit unless the risks of adverse deviation are duly provided for in the valuation premium.

3. The following should be among the elements considered by the actuary in choosing such actuarial assumptions:

- a) The character and magnitude of the company's business, the types of business which it writes, the age of the company, and its rate of growth.
- b) Prior experience of the company to the extent that the actuary considers it a valid basis for current assumptions, with due regard for the probable consequences of any significant changes in method of operation or plans for the future.
- c) Trends in experience results, economic and investment conditions, governmental or other external influences, and medical and social developments affecting costs and financial requirements.

4. For non-participating ordinary and industrial life insurance the range of such actuarial assumptions should be constrained by the relationship, for an entire line of business or a major block of business, of actual gross premiums to three theoretical valuation premiums:

Type 1: A Type 1 valuation premium is a premium based on assumptions selected as of the acquisition date which include provisions, selected without regard to the level of the gross premium, for the risks of adverse deviations from most likely assumptions.

Type 2: A Type 2 valuation premium is a premium based on most likely assumptions (i.e., without provision for the risks of adverse deviations) selected as of the acquisition date.

Type 3: A Type 3 valuation premium is a premium based on assumptions selected as of the acquisition date which substantially reproduce the actual gross premium.

5. The assumptions for Type 1 valuation premiums and for Type 3 valuation premiums should be so chosen that a reasonable balance is maintained with respect to the provisions for each risk of adverse deviation.

6. If the actual gross premiums equal or exceed the Type 1 valuation premiums, the reserve should be the excess of the present value of

future costs over the present value of future Type 1 valuation premiums, valued on Type 1 assumptions.

7. If the actual gross premiums are less than the Type 1 valuation premiums but equal to or greater than the Type 2 valuation premiums, the reserve should be the excess of the present value of future costs over the present value of future Type 3 valuation premiums, valued on Type 3 assumptions.
8. If the actual gross premiums are less than the Type 2 valuation premiums, the reserve should be the excess of the present value of future costs over the present value of future actual gross premiums, valued on Type 2 assumptions.
9. Assumptions selected as of the acquisition date should be used in computing the reserves for use in all subsequent financial statements, prepared by the company in accordance with generally accepted accounting principles unless, at a subsequent valuation date, reserve strengthening is required to recognize future losses. Reserve strengthening is required on a valuation date whenever:
 - a) the then present value of future benefits and expenses exceeds
 - b) the sum of
 - (i) the then present value of future gross premiums and
 - (ii) the current reserve on the existing valuation basis

for an entire line of business or a major block of business, using most likely assumptions selected as of the valuation date. Reserves on the strengthened basis are the excess of the present value of future costs over the present value of future gross premiums, valued on current most likely assumptions.⁺ Reserves on subsequent dates should continue to be valued on those assumptions, unless at a later date further strengthening is required to recognize future losses. It should be noted that, if most likely assumptions are used in the valuation process, there will be a need for frequent review to determine whether additional reserve strengthening becomes necessary as a result of deterioration in the expected experience.

* Generally accepted accounting principles, as determined by the AICPA Committee on Insurance Accounting and Auditing, require that the most likely assumptions used in calculating reserves on the strengthened basis contain some degree of conservatism. In compliance with this accounting requirement, it is recommended that any questions or close decision involved in selecting such assumptions be consistently resolved in the direction which would result in deferring the recognition of profit

10. When reserves are calculated according to item 8 or strengthened according to item 9, and when the negative element of the total reserve arising from acquisition expenses is separated and shown as an asset (often labeled "unamortized acquisition expense"), the effect of the deficiency should be recognized first by reducing the "unamortized acquisition expense."
11. The term "acquisition date" as used in this Recommendation means the issue date, except that for statements of an acquiring company the term shall mean the date of purchase where a life insurance company has been acquired by purchase or where policies originally issued by another insurer have been acquired by purchase. (In the case of a pooling of interests, the assumptions selected at the issue date should continue to be used unless and until strengthened reserves are required.)
12. Appropriately analogous constraints should apply to the range of such actuarial assumptions used for lines of non-participating insurance other than ordinary and industrial life insurance.
13. In the interest of practicality and the avoidance of unnecessarily burdensome procedures, the actuary should feel free to adopt approximate procedures and to make reasonable groupings of policies as long as he is satisfied that the results of using such procedures and groupings do not differ materially from the results of applying the Recommendation directly.

INTERPRETATION 1-A· UNDERLYING THEORY

1. Important differences between statutory accounting and GAAP accounting for stock life insurance companies lie in the scope of the reserve system. The reserve system is a key element in matching related revenue and costs in each of the many accounting periods through which a group of policies will be in force. The reserve system used in statutory accounting matches the cost of policy benefits with the net premiums and investment income related to such benefits, and the underlying actuarial assumptions are subject to conservative legal constraints. Modified reserve methods represent a significant but imprecise and incomplete means of matching expenses and related revenue.
2. A key purpose of GAAP accounting is the matching of cost and revenue through the use of a reserve system which encompasses all elements of cost (i.e., expenses as well as benefits, but excluding any

specific loading for profit) and which presumes the use of actuarial assumptions which in the words of the Audit Guide are "characterized by conservatism which is reasonable and realistic."

3. Accounting theory takes into consideration, among other concerns, the effect of accounting practice on the emergence of profits. Insurance operating profit (or loss, if negative) will, in general, arise from three sources, the three components being combined algebraically:
 - a) The effect of expected experience (i.e., most likely assumptions) more (or less) favorable than valuation assumptions; plus
 - b) The effect of actual experience more (or less) favorable than expected experience; plus
 - c) A specific loading for profit (which may be zero).
4. The choice of actuarial assumptions affects the distribution of profit among those sources. The general theory underlying the disciplining of actuarial assumptions for GAAP reserves has been called, by the Joint Actuarial Committee on Financial Reporting, "the intermediate form of release from risk reserving method."* That form of the release from risk reserving method has the effect of applying the following specific disciplines to the actuarial assumptions and to the relationship between the actual gross premium and the valuation premium based on those assumptions:
 - a) Each actuarial assumption underlying GAAP reserves should be chosen with due regard to providing for the risk of adverse deviation, over and above the most likely assumption,
 - b) There should be a reasonable balance among the provisions for risk of adverse deviation, both by type of assumption and by policy year,
 - c) Any specific loading for profit in the actual gross premium is limited to the excess, if any, of the gross premium over the valuation premium based on actuarial assumptions which include appropriate provisions for the risks of adverse deviation, and
 - d) Measures to avoid deferring the recognition of loss should be taken if the actual gross premiums are inadequate.

* See Richard G. Horn, "Life Insurance Earnings and the Release from Risk Policy Reserve System," *Transactions of the Society of Actuaries*, XXIII (1971), 391-418. The theory is also discussed in the Response of the Joint Actuarial Committee on Financial Reporting Principles to the August, 1972, exposure draft of "Audits of Stock Life Insurance Companies," September 29, 1972.

5. With those disciplines, profits from the first source should be positive and will emerge substantially in proportion to release from risk; profit or loss from the second source will emerge in each accounting period to the extent that actual experience is more favorable or less favorable than expected experience; and any profit from the third source will emerge substantially in proportion to the receipt of premiums.
6. The relationships defined in paragraph 4 of Recommendation 1 may be applied for an entire line of business or at the discretion of the actuary, for major blocks within a line. The actuary would not be expected to compute Type 2 and Type 3 premiums if actual gross premiums equal or exceed Type 1 premiums, nor would he be expected to compute Type 3 premiums if actual gross premiums are less than Type 2 premiums.
7. The determination of actual gross premiums is the responsibility and prerogative of the company. If the gross premiums so established make relatively small provision for the risks of adverse deviation, the GAAP reserves will be based on actuarial assumptions which produce a valuation premium substantially equal to the actual gross premium, with no specific loading for profit.
8. A loading for profit can be recognized in GAAP accounting only to the extent that the gross premium is larger than the valuation premium based on assumptions which make reasonable provisions for the risks of adverse deviation. If it is desired that the gross premium contain a specific loading for profit, it will be the responsibility of the actuary to determine the amount of provision for the risk of adverse deviation associated with each assumption which, in the aggregate effect on the valuation premium, is reasonable.
9. If the actual gross premium is unusually low, it will be the responsibility of the actuary to test whether measures should be taken to avoid deferring the recognition of loss.

INTERPRETATION 1-B: CONSERVATISM

1. The AICPA Audit Guide states that "conservatism in valuing assets and liabilities and in accounting for revenues and costs is necessary because of the uncertainties inherent in the use of actuarial assumptions and estimates for contracts guaranteeing performance over long periods of time and the risk of unfavorable variations (adverse devia-

tions) from such assumptions and estimates" (pp. 63-64). The Audit Guide goes on to say, "However, as contemplated by generally accepted accounting principles, such conservatism must be reasonable and realistic."

2. The theory which underlies Recommendation 1 provides a way by which quantitative concepts can be used in discussions of the indefinite concept "conservatism." It does so by recognizing the principle that no portion of the actual gross premium should be available as a specific loading for profit unless the risks of adverse deviation have been duly provided for in the valuation premium.
3. It would not be reasonable to base the long-range interest assumption used for Type 1 premiums on current market yields at a time when current yield rates are high in historical perspective. Whatever interest assumption may be justifiable for early policy years, a conservative interest assumption for distant policy years should take into account the historical perspective.
4. The choice of actuarial assumptions for old blocks of business involves special considerations when a company is preparing its first financial reports in accordance with generally accepted accounting principles. The usual procedure for existing business would be to base actuarial assumptions on those underlying the actual gross premiums, subject to appropriate testing of the adequacy of the gross premiums in the light of current most likely assumptions. In principle, the degree of conservatism in the selection of assumptions should be consistent for both old and new business at the time of transition. The use of a greater degree of conservatism in choosing assumptions for the valuation of business existing at the time of transition would normally increase the stated earnings in the years after the transition and would be inappropriate.

INTERPRETATION 1-C: EXPENSES

1. Generally Accepted Accounting Principles require that the cost of insurance benefits and the expenses associated with acquiring and maintaining insurance business be recognized in relation to premium revenue. For long-term policies of individual life insurance and individual health insurance the reserve system is the actuarial technique for achieving such matching of insurance costs to revenue.
2. The Audit Guide's requirement that the negative reserve component reflecting prepaid and unamortized acquisition expenses be shown separately as a deferred charge is based on accounting principles,

not on actuarial principles. The choice of methods for determining the amount of such deferred charge is not necessarily governed by actuarial principles, but actuarial techniques may be employed for such determination and must be employed to test recoverability of the amount of unamortized acquisition expense. To be consistent with actuarial principles, the difference between the amount carried on the balance sheet as reserve liability and the amount carried as deferred charge on account of unamortized acquisition expense must be substantially equal to the present value of future costs less the present value of future valuation premiums, based on actuarial assumptions determined in accordance with Recommendation 1.

3. Sound actuarial practice takes account of all elements of future cost, including all maintenance expenses, when testing the adequacy of premiums and reserves to carry policies to completion, and it is good actuarial practice to include actuarial assumptions for level maintenance expenses in reserve computations. For those policies for which level premiums are payable throughout the term of the policy, it is true, as the Audit Guide suggests, that the actuarial assumption for level maintenance expenses does not affect the reserve. The reserve for other types of policies may be affected, however, and any maintenance expense assumption which is not level will always affect the reserve. Similarly, unlevel renewal commissions will affect either the reserve or the amount of unamortized acquisition expenses.
4. Although actuarial principles might recognize other alternatives, the Audit Guide requires that the amount of provision for deferred acquisition expenses taken into the reserve system for any accounting period not differ materially from the actual recoverable deferrable acquisition expenses of that period. Thus, if actual deferrable acquisition expenses are materially greater than the provision made in the valuation premium for such expenses, the actuary should increase the provision for acquisition expense in the valuation premium, provided that the resulting valuation premium does not exceed the gross premium. Similarly, if actual deferrable acquisition expenses are materially less than the provision made in the valuation premium for such expenses, the actuary should eliminate the difference from the amount of acquisition expenses deferred. Adjustments because of differences between actual and assumed acquisition expenses should be reflected in the valuation premiums used when making the recoverability test specified in paragraphs 4 through 8 of Recommendation 1.

5. The amount of certain items of deferrable acquisition expense cannot be known in time to be used in the financial statements of the accounting period in which policies are issued, and must be estimated. Such items may include, for example, first-year commissions and expenses related to first-year premiums which are paid on other than an annual basis.
6. The Audit Guide requires the auditor, when reviewing the actual amount of acquisition charges which may be deferred, to recognize for that purpose "only those acquisition expenses which both vary with, and are primarily related to, the production of new business." When considering any indirect expense, the Guide advises the auditor that judgment will be required, "with overriding considerations being those of reasonable conservatism, consistency, and recoverability." The actuary should be prepared to demonstrate the relationship between any item of actual acquisition expense and the provision in the valuation premium for acquisition expense, and the effect of that relationship on recoverability. Any first-year expense not deferred will be charged against income in the accounting period in which it is incurred and thus not matched against future premium revenues. In order that the valuation premium include provision for all future costs, it is important that any item charged as a first-year expense not include any amount which properly should be attributed to any subsequent policy year.

APPLICATION FOR 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.

It is important that a prospective applicant familiarize himself with both the Bylaws and the Guides to Professional Conduct. 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 information concerning both the applicant's experience in responsible actuarial work and his actuarial education 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.

A nonrefundable application fee of \$10 must accompany the 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 1974 have been established by the Board of Directors at \$25 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

In accordance with custom, it is the high privilege of the President to make a report to the members at the close of his term. It is left to him, however, to determine its fashion and content. For a number of reasons my report will be a wide-ranging one.

The Academy has entered upon a broader and much more intense level of activity. The need has thus become compelling to achieve a more knowledgeable understanding of Academy affairs among all our members and to solicit their active support. In addition, the effects of the Academy's efforts extend well beyond our own membership. As a result, all actuaries, including our Canadian colleagues and friends, have a genuine interest in what we are doing and have reason to want more information about the Academy. A convenient opportunity is afforded hereby to help close the communications gap which now exists. Considerations such as these have led me to deal in a comprehensive manner with the progress of the Academy in meeting its objectives, with its increasing influence on the profession, and with the prospects for the future.

BACKGROUND HISTORY

First, let us be reminded of the social and economic forces in the United States which a number of years ago began to change the outlook for our profession. The depression and the passage of the Social Security Act in the 1930's signaled a broadly based striving for more adequate personal and family financial security. This concern, greatly accentuated after the Second World War, found expression in the explosive growth of employee benefit plans of all sorts and produced, in turn, a heightened demand for competent actuarial services to assist in their establishment and administration.

Actuaries serving these mushrooming plans found themselves involved directly with the public—something actuaries employed by insurance companies seldom experienced. The public interest was confirmed by the passage of the Federal Employee Welfare and Benefit Plans Disclosure Act in the late 1950's. The federal pension legislation in prospect will focus even closer attention on our performance in this area.

In the same way, the "Audit Guide for Stock Life Insurance Companies" promulgated by the American Institute of Certified Public Accountants, the interest of the Securities and Exchange Commission

in property and casualty catastrophe reserves and variable benefit products, and the widespread discussions of life insurance cost comparisons have served to bring what actuaries do for insurance companies under public scrutiny as well. Thus it can now be said that all phases of actuarial work have entered the public arena.

With considerable foresight, Henry Rood, in 1958, devoted the whole of his address as President of the Society of Actuaries (*TSA*, X, 319) to the exploration of the impact of changes such as these on the profession. This action led to the cooperative study of the situation by the various actuarial bodies and then to the formation of the Academy in 1965, with Mr. Rood as its first President. His comprehensive address should be required reading for our many younger members and well bears rereading by those of us who were earlier exposed to it. The paper explains at length the need for the profession to revise its posture from that of a private, inward-looking, narrowly focused group of experts to that of a profession, recognized by and accountable to the public. It also analyzes in detail the many problems that were to face us in the process.

Furthermore, he was fully aware that accreditation would involve much more than simple recognition by governmental bodies, for this is what he said: "It will not be enough to secure legal recognition of qualified actuaries. The public must be educated to appreciate that a 'certified actuary' has passed rigorous tests and is fully qualified, at least in the field for which he is certified." It should not be surprising, therefore, that so large an objective has not yet been fully accomplished by the Academy. Indeed, this broad charge will be a continuing challenge to the profession indefinitely into the future.

ADMISSION PROCEDURES

The early efforts of the Academy were necessarily devoted to the problems of initial organization. A matter requiring immediate attention was the establishment of reasonable criteria and a review process whereby anyone who was qualified by knowledge and experience, but who was not a member of an existing actuarial organization, might be made eligible for membership in the new organization. If the accreditation effort were to be credible, it was essential that the Academy not have the effect of disenfranchising practicing actuaries who could show reasonable evidence of their qualifications.

The establishment and fair administration of the grandfathering procedures turned out to be an enormous task. The energies of several successive hard-working admissions committees were fully absorbed, and

substantial time and attention from the Board of Directors itself were required. The process, which was extended somewhat by delays arising in the consideration of individual cases, can now be said to be complete. The effort was an exhaustive one, so that we can be confident there are few, if any, qualified persons who failed to take advantage of the opportunity to submit their credentials. In all, about four hundred practicing actuaries were admitted to membership under the grandfathering provisions, and the qualifications of many more applicants were reviewed in whole or in part. The membership of the Academy has grown by more than 50 percent since inception, to a total of 3,272 as of this writing.

ACCREDITATION BY GOVERNMENT

The Academy has also addressed itself from the outset to the problems of seeking accreditation for the profession among governmental agencies. Substantial progress has been achieved at both the state and the federal level.

The extent of our success is mirrored in the fact that the Accreditation Committee at first had only four members and now is the largest committee, with some sixty-eight members. A subgroup of the committee is responsible for our state and local efforts; it includes a representative in each state for state regulation and another for public employee retirement systems. A second, Washington-based subgroup deals with federal matters.

The accreditation effort started at the state level and involved a considerable learning process. Our first approach was through a law passed in Indiana which called for certification by a board of certified actuaries. However, the certification procedure was found to be troublesome in practice, especially for the casualty business and by reason of multistate practice and the related problems of reciprocity. So this approach had to be abandoned.

We then changed direction in favor of administrative action in the form of regulation or ruling by the insurance commissioner or other appropriate state official. The National Association of Insurance Commissioners cooperated by adopting a resolution in June of 1968 to the effect that the signature of an actuary who was a member of the Academy or had equivalent qualifications should be required in connection with the certification of reserves for the Convention Blank. At about the same time, attention was turned to the desirability of obtaining similar recognition in connection with the actuarial aspects of public employee retirement systems.

To date, favorable rulings have been obtained in seventeen states with respect to insurance company statements, fourteen states have taken some action with respect to retirement systems, and discussions are well under way in a number of other jurisdictions. A codification, just completed, of suggested procedures to follow in seeking accreditation at the state level has been sent to each state representative for his assistance.

At the federal level our accreditation effort focused heavily on the pension legislation before Congress. Earlier successes, it is well to mention, led to the appointment of Academy members to the Advisory Council on Employee Welfare and Pension Benefit Plans and to the establishment of an actuarial advisory committee for the Railroad Retirement System.

Our Washington-based accreditation subcommittee works closely with the staffs of the major interested congressional committees and with the personnel of the increasingly large number of governmental agencies affected by actuaries. Regular contacts are made by the subcommittee with these staff people, both to be helpful to them and to further a thorough understanding of the role of the actuary and the desirability in the public interest that the actuary be suitably qualified. The nature of the Academy and the professionalism of its members is explained fully, and, in the process, the long history of our scientific organizations, our extensive actuarial literature, our rigorous education and examination structure, and our strict "Guides to Professional Conduct" are brought out. Per contra, we can and do say most emphatically that these are qualifications which pension administrators, consultants, or salesmen who would represent themselves as actuaries simply do not have, able as they may be in their own fields.

We are satisfied that the superiority of our qualifications is well accepted where it counts, and we are confident that whatever pension regulation eventuates will recognize membership in the Academy or its equivalent as the standard for actuarial qualification. The legislative history is already extensive on this point. For example, the following appears in the report of the Senate Labor Committee on S. 4, and I quote:

Generally speaking, the American Academy of Actuaries is regarded as the umbrella organization with the most rigorous standards for admission to membership, and the Committee intends that the Secretary should give due weight to membership in this organization or its equivalent as a basis for certifying actuaries under the Act.

In the same report, from a letter of the controller general:

We suggest the bill provide that the Secretary include in his requirements for a person performing services as an actuary that such person be a member of the American Academy of Actuaries qualified in the evaluation of pension plans or that he demonstrate to the Secretary that he has the knowledge equivalent to that of such an actuary.

Further, on the House side, the so-called Dent Bill, H.R. 2, contains the following:

[T]he term "qualified actuary" means an actuary (i) who is a member of the American Academy of Actuaries or of any other organization which the Secretary determines requires the same or equivalent standards of its members, or (ii) who meets qualifications as the Secretary may establish by regulation.

RELATIONS WITH OTHER ACTUARIAL ORGANIZATIONS

Coming now to relations between the Academy and the other actuarial bodies, it is certainly strange for us today to find the following statements (*TSA*, XVI, D7) in the discussions leading to the approval by the members of the Society of Actuaries of the proposal to form the Academy:

[T]he function of the Academy is principally to provide the vehicle by which actuaries will receive accreditation. . . . It is believed that the Academy will have no effect upon the existing bodies.

Nothing could have been further from the mark. The Academy had to seek the confidence of the other organizations from the beginning as we came to grips with the grandfathering admission requirements and procedures. In turn, this led to intensive analysis and discussion of the existing educational and examination system and subsequently, at the suggestion of the Academy, to the establishment of the Joint Committee on Review of Education and Examinations, with representation from all six actuarial organizations—the Canadian Institute of Actuaries, the Casualty Actuarial Society, the Conference of Actuaries in Public Practice, the Fraternal Actuarial Association, the Society of Actuaries, and, of course, the Academy.

This first joint endeavor was surely on sound ground, for, again at the suggestion of the Academy, the committee took up the question of examination sponsorship, and, flowing out of its recommendations, the joint sponsorship of all the examinations by the six actuarial organizations has been achieved. The joint committee also helped to shepherd

through the proposals now in prospect for the extensive restructuring of the examinations which has been approved by the actuarial bodies.

Because a maximum degree of uniformity among the actuarial organizations in connection with the "Guides to Professional Conduct" and the interpretive Opinions relating thereto is so essential, the joint committee idea has since been extended to this important area. In addition, the Joint Actuarial Committee on Financial Reporting was formed when the "Audit Guide for Stock Life Insurance Companies" was released for review.

The obvious necessity for extensive cooperation and coordination among the various actuarial bodies, and their proved readiness to work together in this way as particular situations or problems arose, led me to believe that there might be other matters of common interest and concern which would perhaps warrant general but informal discussion among the respective organizations. Accordingly, I invited the President and the President-Elect of each organization to meet with me and the President-Elect of the Academy last December. We were agreeably pleased when the first meeting led to a second in the spring and then to a third just this last September. The sentiment at the last meeting was strong that these gatherings, of what I have come to call the Council of Presidents, served an extremely useful and forward-looking purpose and should be continued. The council will meet again next month.

The discussions of the council already held have identified several additional subjects worthy of investigation by joint committees soon to be established. These include a study of the vexing question of independence and its implications for the profession, the desirability of experience requirements as a precondition for qualification to practice in a particular field, and the possible establishment of an educational and research fund or foundation on behalf of the profession as a whole. It was also suggested that there should be more coordination of overall public relations efforts and that the Academy should seek to enhance its public relations capability so that it might assume more of a leadership role in this connection.

ADDITIONAL ACADEMY ACTIVITY

You can see, I am sure, that the existence of the Academy has indeed been instrumental in bringing about a very considerable drawing together of the actuarial organizations on this continent. In itself this is a significant achievement, but that is not all! The development of the Academy

is in high gear, with substantial forward-looking momentum of its own. The Academy's direct role has expanded significantly this year, as you can judge from the following enumeration:

1. By agreement with the other actuarial bodies, the Joint Actuarial Committee on Financial Reporting was discontinued. It was felt that the development of generally accepted actuarial methods for use in connection with insurance company statements and generally accepted accounting principles accounting should be shifted to the Academy.

A new and strong Academy Committee on Financial Reporting Principles, with appropriate representation of different actuarial interests, was appointed. The committee, which is breaking entirely new ground for the profession, has already put forth its Recommendation No. 1 and several related Interpretations. These will be published in the *1974 Year Book*. Also in the course of its studies, the committee identified the need for fundamental research on the variability of risk. The help of the Committee on Theory of Risk (a joint committee of the Society of Actuaries and the Casualty Actuarial Society) has been enlisted to carry out this phase of their work.

2. In similar fashion, the Academy was last spring given the task of reacting for the profession to the AICPA's exposure draft on the "Audits of Pension Funds." The formation of the Academy's Committee on Actuarial Principles and Practices in Connection with Pension Plans followed soon thereafter. This new committee will also assume responsibility for the actuarial consideration of technical questions arising from federal pension legislation proposals.

A strong and representative committee was wanted for this tough assignment. Therefore, both the Society of Actuaries and the Conference of Actuaries in Public Practice were consulted in selecting its members

3. We are all aware that relationships between the actuarial and the accounting profession have come under some strain. With the thought in mind that an avenue for continuous communication and discussion might be advantageous to both groups, the Academy took the initiative in approaching the leadership of the AICPA. Happily, the Academy's overtures met a ready and willing reception, and, by mutual agreement, each organization has appointed a liaison committee on relations with the other.

The two liaison committees met last month in what all present thought was a fruitful and most satisfying first discussion. A long agenda of items was considered, as well as a number of procedural matters. It was agreed that we should contemplate meeting regularly at least three times a year and that we should keep our memberships informed. The next issue of the *Newsletter* will provide you with further details about this initial meeting.

As it happens, our new-found accommodation was put to the test and acquitted itself well even before we met in committee. When we received the proposed guide to the "Audits of Pension Funds" for comment, we were able to discuss it with the accountants at a high level in their organization. This helped us greatly in putting forward our reactions and suggestions for change in the most effective way.

4. We have now completed what I like to describe as the Academy's Washington Office. A Washington mailing address has been established, and we will shortly have a telephone listing there. Our staff consists of Counsel Richard J. Congleton, who was formerly in charge of legislative and governmental affairs for the Prudential, and the hard-working Academy members who form our National Accreditation subcommittee. They are continuously on the job in the nation's capital, seeking to further our professional interests.
5. The Academy must continuously be aware of the possible impact of actions by the industry trade associations on matters of concern to the profession. With this in mind, steps have been taken to open channels of communication with the staff of the American Life Insurance Association for the life insurance business and with the staffs of the American Insurance Association, the American Mutual Insurance Alliance, and the National Association of Independent Insurers for the casualty business.
6. The Academy has sought to cooperate more closely with the staff of the National Association of Insurance Commissioners. The suggestion by the Academy of names of members who might serve on an actuarial committee in an advisory capacity to assist the commissioners in their current study of the convention examination system is one instance.
7. The Academy was given official recognition from overseas in connection with the 125th Anniversary Celebration of the Institute of Actuaries in London early in July. Your President and President-Elect were pleased to be invited to represent you at the business meetings and to take part in the full schedule of social functions. An American Gold Eagle, minted in the year of the founding of the Institute, was most graciously accepted as the gift of the Academy in honor of the occasion.

In discussions with our British colleagues we learned that they face some of the same problems we do. They, too, must establish closer relationships with accountants, and they, too, have new pension plan legislation in prospect. It would be most helpful to them, they suggested, to be kept informed concerning the progress of some of our work. We readily agreed.

Accordingly, a formal liaison has been set up between our Committee on Financial Reporting Principles and our new Committee on Pensions and a representative of the Institute and of the Faculty of Actuaries of Scotland. A similar relationship has been formed with the Canadian Institute of Actuaries. Each of the liaison representatives is to receive copies of all the

materials prepared by the two Academy committees, including meeting notices so that our overseas and Canadian colleagues may attend if they wish. A new level of international cooperation for the profession, and a new dimension for the horizons of the Academy!

I think you will agree from this recital that the Academy has come into its own. Much remains to be done before our objectives are fully attained, but a great deal has already been accomplished and future directions are well established.

What, then, are the special challenges as we look ahead? They lie in two areas, as I see it: the need to work toward simplifying the organization of the profession through merger or consolidation of the existing actuarial bodies and the need to open new means of communication for the Academy.

ORGANIZATION OF THE PROFESSION

While consolidation of the actuarial bodies may have been in the minds of the founding fathers of the Academy, the possibility seems not to have found expression in the written materials of the time. It did not take long to surface, however. Harold Lawson alluded to it in 1967 in his presidential address to the Society of Actuaries (*TSA*, XIX, 166), as did Wendell Milliman in his address (*TSA*, XXI, 340) two years later. Then, just this last month, President Tom Bowles posed the question to the Society again at the close of his term.

From the point of view of our accreditation objectives, much is to be said for merging the present organizations. As things stand, the Academy cannot speak for all qualified actuaries but must, instead, explain the existence of the other organizations, many of whose members are outside the Academy. When we do so, the proliferation of organizations, in what numerically is still a relatively small profession, becomes confusing to regulators and the public alike. I am convinced that the confusion tends to inhibit our credibility in seeking to achieve the status in the eyes of the public which we seek and deserve.

Talk of consolidating the present organizations should by no means suggest that there is only one type of practicing actuary. Such is clearly not the case. As we all know, there are a number of distinct areas of actuarial specialization, each of which would have to be recognized fully in any revised organizational structure.

A unified education system, for example, would have to provide separate tracks for achieving professional qualifications for each specialty.

But this is already a feature of the life examinations, which, for some time, have accommodated the professional interest of those who wish to study company work and those who are drawn to employee benefit plan consultancy.

Indeed, without too much further adaptation, one can see the present examinations evolving into a three-tier system that would serve the purposes of a consolidated organization very well. The first tier would be a common core of basic examinations, covering about the same subject matter as the present Parts 1-4, but with the content modified to treat in a generalized way the life and nonlife claim contingencies. Parts 1 and 2 are already the same for casualty and life actuaries, and I believe that a common Part 3 is nearing the drawing board.

The present Parts 5-8 would make up the second tier, and separate tracks could be offered at the election of the candidate: for nonlife practice, for life insurance company work, for those interested in employee welfare and pension benefit plans, and for other fields of specialization should they develop. Finally, two versions of Part 9, one for Canada and one for the United States, would examine the candidate on what may be referred to as environmental subjects—those of peculiar national concern, such as tax law, regulation, and social security. Such a dual Part 9, already contemplated in the revision of the Fellowship examinations under way, could then become the basis of qualifications for practice in the country of the candidate's residence.

Lacking the prospect of a common educational and examination system, the possibility of amalgamating the present actuarial organizations would be speculative at most. But the work already in progress shows such a system to be practical of attainment in the not-too-distant future. Of course, a host of other complex problems would have to be addressed, not the least being those of governance overall and the appropriate role for each specialty group in the merged organization.

Under one form of ultimate organizational pattern, the Academy would draw its membership from the actuaries in the United States and the Canadian Institute from actuaries in Canada, and each could continue with its present role in regard to purely national concerns and the accreditation of the profession in its respective country. Then, a third organization could function on a binational basis, as do the four other existing organizations, in regard to what I would term "scientific matters," to help distinguish its operations from those of the two accrediting bodies. The organization would be structured so as to satisfy the scientific requirements of all actuaries in the United States and Canada. It would

hold regular meetings, receive scientific papers, publish transactions, provide for continuing education, administer the common education and examination system, and so on. It is not too hard to think of such an enlarged organization coming into being through the gradual merger of the existing organizations.

Obviously, much will have to be studied in detail and carefully thought through, and a great deal of discussion among the members of the present organizations will be required. Consolidation will not be easily or rapidly achieved, but I am convinced that it must come in time. My purpose here is to stimulate thoughtful reflection at all levels within the profession concerning where we seem to be heading.

COMMUNICATION OF ACADEMY AFFAIRS

What about my second challenge—communications between the Academy and the members of the profession? The Academy has no meetings of its own, except for the annual membership meeting, which has a limited agenda and is customarily held along with the annual meeting of one of the other organizations. The *Newsletter* we introduced a while ago is able to do part of the job and has been well received. But it is a relatively short, written statement at a time when many issues call for the benefit of open discussion. Clearly, the Academy must seek other and more effective means of communication, particularly in the light of the heightened pace of Academy activity and involvement.

There is much that the other actuarial organizations can do to help. Each could regularly provide the opportunity for a report on Academy affairs in the course of its meetings. In addition, it would be most helpful in giving identity and substance to the Academy in the eyes of the profession if the Academy were given an actual part in the programs, as appropriate, and allowed to assume the responsibility for a session or workshop on a matter in which the Academy is engaged.

Along the same lines, more program time generally should be allotted to subjects of professional concern, as opposed to those of scientific interest. For example, the difficult matter of the concept of independence for the actuary and the related question of the degree of his responsibility for the result of his recommendations is deserving of careful examination and discussion. The "Guides to Professional Conduct" and the interpretive Opinions represent another area that all actuaries, regardless of employment relationship or field of specialization, should fully understand and be guided by. The application of the guidelines for the practicing actuary in regard to financial reporting and similar ones

forthcoming in connection with pensions will also have to be thoroughly mastered. Matters such as these are at the very heart of our accreditation effort and probably will assume more and more importance as we achieve greater public acceptance as a profession.

The actuarial clubs also have it within their power to do a great deal to further the work of the Academy. Specifically, I would like to suggest that each club designate a liaison person to act as a listening post with regard to Academy matters. Such an individual could then see to it that there was time for Academy matters in the course of the club's meetings and also look for ways in which the club might encourage and facilitate our accreditation efforts. In addition, the profession as a whole would benefit greatly if a broad perspective were maintained in designing the clubs' programs so as to be attractive to life and nonlife actuaries alike and with appropriate content relating to professional concerns such as those mentioned earlier.

In the last analysis, however, the actuarial organizations can do only so much; a heavy responsibility also rests upon each of us as an individual actuary to do his part. It is our professional lives the Academy is working for. We must each reach out to keep abreast of Academy doings. In this regard, if you feel that you lack sufficient information or have a question about any aspect of what the Academy is doing, by all means write to the President or any officer or Board member you may know, or to the Academy Office. Your inquiries will be more than welcome. I cannot emphasize enough that we will need the knowledgeable and continuous support of all actuaries if we are to achieve our goal of public acceptance as a profession.

Finally, there are several things I must mention before bringing this prolix presidential apologia to an end. First of all, to have helped steer the good ship Academy on a true course and to watch its sails billow full as we gain headway for a successful voyage has been a tremendously exciting and rewarding experience for me. My satisfactions will remain with me always. Second, our progress this year flows from the exceptional interest and cooperation of so many of you—the officers of the Academy, the members of the Board, all those who serve on Academy committees, the Executive Director and his staff, and a host of others. Abundant thanks from me, and on your behalf, are due all who helped so well. Finally, your new captain and his crew have been carefully trained and are not only ready but eager to take over the helm. The future looks very bright, indeed!

FINANCIAL REPORT

AMERICAN ACADEMY OF ACTUARIES

STATEMENT OF ASSETS AND FUND BALANCE

OCTOBER 31, 1973

ASSETS

Harris Trust and Savings Bank, Chicago, Illinois—checking account	\$ 8,015 17
Petty cash fund.	50 00
Harris Trust and Savings Bank—savings account	6,131 64
First Federal Savings and Loan Association—savings account	748.86
	<u>\$14,945.67</u>

FUND BALANCE

Balance, October 31, 1972	\$25,272 15
Excess of cash disbursements over cash receipts for the year ended October 31, 1973.	10,326 48
Balance, October 31, 1973	<u>\$14,945 67</u>

NOTE:

General.—Income is recognized when collected and expenses when paid in accordance with the cash basis of accounting.

Membership dues.—Membership dues are billed on a calendar-year basis at the academy's year end; approximately two-twelfths ($\frac{2}{12}$) of the dues collected apply to future periods.

STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS

FOR THE YEAR ENDED OCTOBER 31, 1973

Cash receipts:	
Membership dues.	\$45,707.60
Interest income	1,169.71
<i>Year Book</i>	816.50
Total cash receipts.	<u>\$47,693.81</u>

Cash disbursements:

Administration expense—Society of Actuaries	\$23,968 84	
Printing	5,089 05	
Shipping, postage, and postage-meter rental	3,613.78	
Insurance (liability policy)	968.00	
Auditing	250 00	
Committee and meeting expenses:		
Accreditation—legal	10,701 12	
New York office	3,440 83	
Financial planning	394 03	
Various	1,195 17	
<i>Year Book</i> printing	8,145 09	
Miscellaneous expense	254 38	
Total cash disbursements		\$58,020 29
Excess of cash disbursements over cash receipts		<u>\$10,326 48</u>

See note to statement of assets and fund balance.

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, 1973, 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, 1973, 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 16, 1973

MINUTES OF ANNUAL MEETING

The Eighth Annual Meeting of the American Academy of Actuaries was held at 11:30 A.M., November 12, 1973, at the Sheraton-Boston Hotel, Boston, Massachusetts, as guests of the Casualty Actuarial Society at their annual meeting.

The meeting was called to order by President Morton D. Miller. As provided in the Bylaws, an official Notice of Annual Meeting dated October 12, 1973, was mailed to all members. In attendance were 85 members, and Secretary Halvorson declared that a quorum was present.

It was moved and seconded that the minutes of the October 23, 1972, meeting at the Americana Hotel, Bal Harbour, Florida, as published in the *1973 Year Book*, be approved. The motion was carried.

Secretary Halvorson reported that current membership was 3,272, an increase of 146 since the last annual meeting. He reported that the Board had approved a change in the Guides to Professional Conduct by adding a new paragraph 4(d) and had adopted two new Opinions: Opinion A-5; Qualification to Give Advice in a Specific Situation and Opinion A-6; Actuarial Principles and Practices in Connection with Financial Reporting of Life Insurance Companies in the United States. These will be published in the *1974 Year Book*.

At the November 11, 1973, meeting, the Board proposed a change in the Bylaws to permit more efficient handling of routine applications for membership, and the members will be asked to approve the change by mail. The Secretary's report was accepted.

President Miller reported on the death of the following members in the past year:

ALVIN BORCHARDT	EMMA C. MAYCRINK
CARL W. BUCKNAM	LOUIS R. MENAGH
JOHN P. DANDY	JAMES L. MIMS
M. IRWIN DOXSEE	PAUL WESLEY MOORE
JESSE FELD	ROBERT W. POTTS
VICTOR B. GLUNTS	EDWARD E. SCRIBNER
JAMES A. HAMILTON	GORDON D. SHELLARD
WARD VAN BUREN HART	LARRY T. STEELE
MORTON A. LAIRD	ROBERT P. WHITE

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

Treasurer Gustafson presented a summary of the Treasurer's report for the period November 1, 1972, to October 31, 1973, as follows:

INCOME AND DISBURSEMENTS	
Income	\$47,693 81
Disbursements	58,020 29
Excess of Disbursements	<u>\$10,326.48</u>
ASSETS AND OPERATING FUNDS AS OF OCTOBER 31, 1973	
(CASH BASIS)	
Assets	\$14,945 67
Operating Fund:	
Balance November 1, 1972	\$25,272.15
Excess of Disbursement	10,326 48
Operating Fund Balance October 31, 1973	<u>\$14,945 67</u>

In view of the Academy's financial needs, Treasurer Gustafson reported that the Board of Directors had adopted an increase in dues for 1974 to \$25. The Treasurer's report was accepted.

The President called for old business and new business. There was none.

President Miller called for a report by Mr. H. Raymond Strong, Chairman of the Nominating Committee. He presented the following members to serve on the Board of Directors to succeed the members whose terms have expired:

MARY HARDIMAN ADAMS
 JARVIS FARLEY
 CHARLES C. HEWITT, JR.
 RICHARD G. HORN
 W. JAMES MACGINNITIE
 CHARLES B. H. WATSON

President Miller 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 years or until their successors are elected. The Secretary cast the ballot, and the nominees were duly elected.

President Miller then delivered his presidential address, which first reviewed the history of the profession in the United States that led to

the formation of the Academy. He then cited the progress being made on accreditation at the federal and state levels and highlighted the developing interrelationships among the actuarial bodies on this continent. He called attention to the useful role being served by the informal meetings of the presidents and presidents-elect of these actuarial bodies, sometimes referred to as the Council of Presidents. The challenge of our profession is to simplify the organization of the profession through merger or consolidation and to open new means of communication for the Academy, President Miller charged. (The full text is published in the *1974 Year Book*.)

President Miller then passed the Academy's new gavel to the new President, E. J. Moorhead. In accepting the gavel, Mr. Moorhead drew a brief but striking parallel between Morton D. Miller and Alfonso X, who ruled Spain in the thirteenth century. Alfonso X is famous for a remark he made in a moment of displeasure at the perversities of the Almighty: "Had I been present at the creation I would have given some useful hints for the better ordering of the Universe." Although Mr. Miller was not on the Academy's original Board of Directors, Mr. Moorhead commended him for giving us some exceedingly useful ideas for the better ordering of our actuarial matters, and thanked him for his achievements in stimulating and persuading others to extend themselves on behalf of our profession.

Mr. Moorhead challenged the members to rise to the tasks that shall be accomplished by using well the instruments at hand: open ears, open eyes, open hands, and an open heart, all laced together with a willingness to do hard, sometimes disagreeable work. In building for an actuarial tomorrow, he called upon John Ruskin to give us our marching orders: "When we build, let it be such work as our descendants will thank us for: and let us think, as we lay stone on stone, that the time will come when men will say as they look upon the labor and the substance, 'See! this our fathers did for us.'"

It was reported that the Board of Directors had chosen October 7, 1974, as the date of the next annual meeting of the American Academy of Actuaries as prospective guests of the Conference of Actuaries in Public Practice at the Bonaventure Hotel, Montreal, Quebec, Canada.

The annual meeting was adjourned at 12:30 P.M.

WILLIAM A. HALVORSON
Secretary

OTHER ACTUARIAL ORGANIZATIONS IN THE UNITED STATES AND CANADA

CANADIAN INSTITUTE OF ACTUARIES

Officers:

President	ROBERT C. DOWSETT
President-Elect	CECIL G. WHITE
Secretary	J. DICKSON CRAWFORD
Treasurer	MARCEL H. DUMAS

Suite 803, 8 King St. East, Toronto, Ontario

Meetings in 1974:

MARCH 14-15	Hyatt Regency, Toronto
JUNE 5-6	Queen Elizabeth, Montreal
OCTOBER 17-18	Royal York, Toronto

Meetings in 1975:

MARCH 13-14	Le Chateau Champlain, Montreal
JUNE 12-13	Winnipeg Inn, Winnipeg
OCTOBER 2-3	Four Seasons Sheraton, Toronto

CASUALTY ACTUARIAL SOCIETY*

Officers:

President	PAUL S. LISCORD
President-Elect	M. STANLEY HUGHEY
Vice-President	RONALD L. BORNHUETT
Secretary-Treasurer	ROBERT B. FOSTER

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

Meetings in 1974:

MAY 19-22	El Conquistador Hotel, Fajardo, Puerto Rico
NOVEMBER 17-19	Marriott Hotel, New Orleans

Meetings in 1975:

MAY 18-21	The Greenbrier, White Sulphur Springs
NOVEMBER 16-18	Le Chateau Champlain, Montreal

* One of the four original organizations that formed the American Academy of Actuaries.

*CONFERENCE OF ACTUARIES IN PUBLIC PRACTICE***Officers:*

President	M. CURTIS SCHIMPF
President-Elect	WENDELL MILLIMAN
Vice-Presidents	SAMUEL N. AIN
	PRESTON C. BASSETT
	CARROLL E. NELSON
	FREDERICK P. SLOAT
Secretary	ROBERT H. TAYLOR
Treasurer	HARRY S. TRESSEL

10 South La Salle Street, Chicago, Illinois 60603

Meetings in 1974:

OCTOBER 7-8 Bonaventure Hotel, Montreal

Meetings in 1975:

OCTOBER 27-28 Sheraton-Dallas, Dallas

*FRATERNAL ACTUARIAL ASSOCIATION***Officers:*

President	PETER DALY
Vice-President	EUGENE PORTER
Secretary	WILSON W. NAGGS
Treasurer	JOHN D. BALLARD

% Modern Woodmen of America, Rock Island, Illinois 61201

Meetings in 1974:

JUNE 5 Queen Elizabeth Hotel, Montreal
 SEPTEMBER 23 International Hotel, Las Vegas

Meetings in 1975:

JUNE 4† Omaha Hilton, Omaha
 SEPTEMBER 22 Netherlands Hilton Hotel, Cincinnati

*INTERNATIONAL ACTUARIAL ASSOCIATION**United States Officers:*

Vice-President and National Correspondent EDWARD A. LEW

* One of the four original organizations that formed the American Academy of Actuaries

† Tentative.

‡Secretary	FREDRICK E. RATHGEBER
Council	JOHN K. DYER, JR.
	CHARLES C. HEWITT, JR.
	JOHN H. MILLER
	ROBERT J. MYERS
	ANDREW C. WEBSTER

‡ Prudential Insurance Company of America, Prudential Plaza, Newark, New Jersey 07101.

Next Meeting:

OCTOBER 25–

NOVEMBER 1, 1976 Tokyo, Japan

*INTERNATIONAL ASSOCIATION OF
CONSULTING ACTUARIES*

Officers:

Chairman	J. A. T. M. BRANS
Vice-Chairman	PRESTON C. BASSETT
Secretary-Treasurer	JAN C. HOOGTEIJLING
Room 1200, Three Penn Center, Philadelphia, Pennsylvania 19102	

Next Meeting:

MAY 26–30, 1974 Hotel Okura, Amsterdam, The Netherlands

*SOCIETY OF ACTUARIES**

Officers:

President	EDWARD ABRAHAM LEW
President-Elect	CHARLES LAMBERT TROWBRIDGE
Vice-Presidents	HERBERT L. DEPRENGER
	ROBERT T. JACKSON
	WILLIAM A. HALVORSON
	DANIEL W. PETTENCILL
Secretary	WILLIAM A. SPARE
Treasurer	JOHN T. BIRKENSHAW

208 South La Salle Street, Chicago, Illinois 60604

* One of the four original organizations that formed the American Academy of Actuaries.

Meetings in 1974.

MARCH 25-26	Statler Hilton, Boston
MAY 23-24	Sheraton-Dallas, Dallas
JUNE 6-7	Queen Elizabeth, Montreal
OCTOBER 28-30	Marriott, New Orleans

Meetings in 1975:

MARCH 20-21	Century Plaza, Los Angeles
APRIL 10-11	Americana, New York
JUNE 5-6	Omaha Hilton, Omaha
OCTOBER 20-22	Americana, Bal Harbour

ACTUARIAL CLUBS*

ARIZONA ACTUARIAL CLUB

CARL W. BETZ, *President*

WOODROW H. SHERIN, *Secretary-Treasurer*

(331 W. Indian School Road, P.O. Box 13466, Phoenix, Ariz.
85002)

ATLANTA ACTUARIAL CLUB

(MRS.) LINDA B. EMORY, *President*

JAMES L. WERTHEIMER, *Secretary-Treasurer*

(Insurance Systems of America, Atlanta, Ga. 30346)

BALTIMORE ACTUARIES CLUB

RALPH E. EDWARDS, *Secretary*

(Baltimore Life Ins. Co., Baltimore, Md. 21201)

ACTUARIAL CLUB OF BOSTON

Rotating Chairman

EDWIN H. TEBBETTS, *Secretary-Treasurer*

(New England Mutual Life Ins. Co., Boston, Mass. 02117)

CASUALTY ACTUARIES OF NEW YORK

DAVID G. HARTMAN, *President*

C. K. KHURY, *Secretary-Treasurer*

(Prudential Property & Casualty Ins. Co., Woodbridge, N.J.,
07095)

CENTRAL ILLINOIS ACTUARIAL CLUB

NORMAN K. MARTIN, *President*

RICHARD A. BILL, *Secretary-Treasurer*

(Country Mutual Insurance Co., Bloomington, Ill. 61701)

CHICAGO ACTUARIAL CLUB

JOHN F. McMANUS, *President*

DAVID N. McKEAG, *Secretary*

(Continental Assur. Co., Chicago, Ill. 60604)

COLUMBUS ACTUARIAL CLUB

ROBERT N. POWELL, *President*

THOMAS C. COPELAND, *Secretary-Treasurer*

(Nationwide Life Ins. Co., Columbus, Ohio 43216)

* These clubs, of a local and regional character, have no official connection with the American Academy of Actuaries but supplement many of its activities.

DENVER ACTUARIAL CLUB

RONALD HAN, *President*DENIS A. DUFRESNE, *Secretary*

(Woodman of the World, Denver, Colo. 80204)

ACTUARIES CLUB OF DES MOINES

NEIL A. PARMENTER, *President*STEPHEN L. RECK, *Secretary*

(American Mutual Life Ins. Co., Des Moines, Iowa 50307)

ACTUARIES CLUB OF HARTFORD

JAMES A. MITCHELL, *President*MARTIN J. LOUGHLIN, *Secretary-Treasurer*

(Connecticut General Life Ins. Co., Hartford, Conn. 06115)

ACTUARIES CLUB OF INDIANA, KENTUCKY, AND OHIO

ROBERT N. POWELL, *President*JEANNE M. HOOSHAGEN, *Secretary-Treasurer*

(Underwriters National Assur. Co., Indianapolis, Ind. 46208)

ACTUARIAL CLUB OF INDIANAPOLIS

ARTHUR L. BRYANT, *President*JEANNE M. HOOSHAGEN, *Secretary-Treasurer*

(Underwriters National Assur. Co., Indianapolis, Ind. 46208)

KANSAS CITY ACTUARIES CLUB

ROBERT CROSS, *President*RANDALL LUZADER, *Secretary-Treasurer*

(Peat, Marwick, Mitchell & Co., Kansas City, Mo. 64106)

LITTLE ROCK ACTUARIAL CLUB

JOHN B. YANKO, *President*THOMAS FIDDLER, *Secretary-Treasurer*

(First Pyramid Life Ins. Co., Little Rock, Ark. 72203)

LOS ANGELES ACTUARIAL CLUB

WALTER LOWRIE, *President*MIRIAM GUTTER, *Secretary*

(Marsh & McLennan, Inc., Los Angeles, Calif. 90010)

MICHIGAN ACTUARIAL SOCIETY

KAREN STEFFEN, *President*STEPHEN E. BAIRD, *Secretary*

(Alexander Hamilton Life Ins. Co., Farmington, Mich. 48024)

MIDDLE ATLANTIC ACTUARIAL CLUB

WILFORD A. LEONARD, *President*

PETER H. MOELLER, *Secretary-Treasurer*

(Shenandoah Life Ins. Co., Roanoke, Va. 24015)

ACTUARIES CLUB OF MONTREAL

ALAN F. SCHARFF, *President*

JEAN-LOUIS MASSIE, *Secretary*

(Standard Life Assur. Co., Montreal 109, Quebec)

NASHVILLE ACTUARIAL CLUB

KEN WOOD, *President*

WILLIAM SWATS, *Secretary-Treasurer*

(Bryan, Pendleton & Swats; Nashville, Tenn. 37215)

NEBRASKA ACTUARIES CLUB

JAMES A. GLATHER, *President*

FREDERICK RICKERS, *Secretary-Treasurer*

(Woodmen Accident & Life Co., Lincoln, Nebr. 68501)

ACTUARIES CLUB OF NEW YORK

JOHN C. FRASER, *President*

ABRAHAM HAZELCORN, *Secretary*

(Coopers & Lybrand, New York, N.Y. 10020)

ACTUARIAL CLUB OF THE PACIFIC STATES

BARRETT N. COATES, JR., *President*

MELVIN A. ENGEMAN, *Secretary*

(United American Life Ins. Co., Denver, Colo. 80202)

ACTUARIES CLUB OF PHILADELPHIA

WILLIAM D. SMITH, *President*

ROBERT W. MAULL, *Secretary-Treasurer*

(Fidelity Mutual Life Ins. Co., Philadelphia, Pa. 19101)

PITTSBURGH ACTUARIAL CLUB

ROBERT J. SCHULER, *President*

ETHAN STROH, *Secretary-Treasurer*

(George B. Buck Consulting Actuaries, Inc., Pittsburgh, Pa. 15219)

PORTLAND ACTUARIAL CLUB

PAUL HART, *Chairman*CHARLES P. CRAWFORD, *Secretary*

(Pacific Heritage Services, Portland, Ore. 97205)

LE CLUB ACTUARIEL DE QUÉBEC

SIMON P. DOMPIERRE, *President*IRENÉE BOUCHARD, *Secretary*

(La Laurentienne Compagnie Mutuelle d'Assurance, Quebec, Canada)

ST. LOUIS ACTUARIES CLUB

DAVID P. MCLEAN, *Chairman*CARL D. UCCELLO, JR., *Secretary-Treasurer*

(Powers, Carpenter & Hall, Inc., St. Louis, Mo. 63105)

SAN FRANCISCO ACTUARIAL CLUB

MILES R. DROBISCH, *President*ROSS C. GORDON, *Secretary-Treasurer*

(Life Ins. Co. of California, San Francisco, Calif. 94111)

SEATTLE ACTUARIAL CLUB

ROBERT G. MAULE, *President*JAMES G. CARLIN, *Secretary*

(Northern Life Ins. Co., Seattle, Wash. 98111)

SOUTHEASTERN ACTUARIES CLUB

EDWIN E. STANCIK, *President*NEIL M. ANDERSON, *Secretary-Treasurer*

(National Life & Accident Ins. Co., Nashville, Tenn. 37203)

ACTUARIES CLUB OF THE SOUTHWEST

V. CLARK BEARD, *President*RONALD K. CURLEE, *Secretary-Treasurer*

(Great Southern Life Ins. Co., Houston, Tex. 77001)

TWIN CITIES ACTUARIAL CLUB

RICHARD A. ENGEN, *Chairman*ORLEN E. LUNDE, *Secretary*

(George V. Stennes & Assoc., Minneapolis, Minn. 55420)

WESTERN PENNSYLVANIA ACTUARIES CLUB

ROBERT T. SCHULER, *Secretary*

(Blue Cross of Western Pennsylvania, Pittsburgh, Pa. 15222)

ACTUARIES CLUB OF WINNIPEG

D. B. STEVENS, *Chairman*

H. S. SAUNDERS, *Secretary-Treasurer*

(Great-West Life Assur. Co., Winnipeg 1, Manitoba)

WINSTON-SALEM ACTUARIAL CLUB

CHARLES M. BEARDSLEY, *Executive Director*

(Booke & Co., Winston-Salem, N.C. 27102)

WISCONSIN ACTUARIES' CLUB

CHANDLER MCKELVEY, *President*

WILLIAM M. SNELL, *Secretary-Treasurer*

(Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202)

PUBLICATIONS OF ACADEMY

Publications may be obtained from the Office of the Academy, 208 South La Salle Street, Chicago, Illinois 60604, U S A. Prices are in U S. dollars and include postage in the United States and Canada. Remittance must accompany order.

YEAR BOOK. \$10.00.

LIST OF MEMBERS BY BUSINESS CONNECTION. \$5 00.

NEWSLETTER. No charge.