

**AMERICAN
ACADEMY
of
ACTUARIES**

1970 Year Book

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

JANUARY 1, 1970

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208 SOUTH LASALLE STREET
CHICAGO, ILLINOIS 60604

JANUARY 1, 1970

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

MADE IN THE UNITED STATES OF AMERICA

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HISTORICAL BACKGROUND

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

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

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

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

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

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

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

H. F. Rood
First President

BOARD OF DIRECTORS

OFFICERS:

	Term Expires
WALTER L. RUGLAND, <i>President</i>	1970
H. RAYMOND STRONG, <i>President-Elect</i>	1970
PAUL T. ROTTER, <i>Vice-President</i>	1970
HAROLD W. SCHLOSS, <i>Vice-President</i>	1970
DONALD F. CAMPBELL, <i>Vice-President</i>	1971
ROBERT J. MYERS, <i>Vice-President</i>	1971
NORTON E. MASTERSON, <i>Secretary</i>	1970
ROBERT E. BRUCE <i>Treasurer</i>	1970

PAST-PRESIDENTS:

JOHN H. MILLER	1970
WENDELL MILLIMAN	1971

ELECTED:

W. HAROLD BITTEL	1970
HAROLD E. CURRY	1970
JAMES C. HICKMAN	1970
J. STANLEY HILL	1970
MORTON D. MILLER	1970
JOHN S. RUDD, JR.	1970
NORMAN J. BENNETT	1971
FRANK J. GADIENT	1971
FRANK L. GRIFFIN, JR	1971
WILLIAM J. HAZAM	1971
ERNEST J. MOORHEAD	1971
JULIUS VOGEL	1971
REUBEN I. JACOBSON	1972
MENO T. LAKE	1972
EDWIN B. LANCASTER	1972
DANIEL J. McNAMARA	1972
JOSEPH MUSER	1972
ROBERT H. TAYLOR	1972

OFFICE OF THE ACADEMY

Executive Secretary: ARTHUR A. McKINNIE

Communications: Communications should be addressed to

AMERICAN ACADEMY OF ACTUARIES, 208 SOUTH LA SALLE STREET
CHICAGO, ILLINOIS 60604
Phone: 312-236-3833

COMMITTEES

ADMISSIONS COMMITTEE

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

RICHARD L. JOHE, *Chairman*

REUBEN I. JACOBSON, *Vice-Chairman*

JOHN K. DYER, JR.

M. CURTIS SCHIMPF

CHARLES A. ORMSBY

COMMITTEE ON REVIEW AND EVALUATION

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

PAUL T. ROTTER, *Chairman*

WILLIAM J. HAZAM

H. RAYMOND STRONG

HENRY F. SCHEIG

COMMITTEE ON EDUCATION AND EXAMINATION

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

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EDWARD D. BROWN, JR.

GEORGE D. MORISON

GEOFFREY CROFTS

JULIUS VOGEL

RICHARD L. JOHE, *ex officio*

PROFESSIONAL CONDUCT COMMITTEE

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

JOSEPH MUSHER, *Chairman*

SAMUEL ECKLER

THOMAS E. MURRIN

FRANK J. GADIENT

FREDERICK P. SLOAT

WILLIAM E. GROVES

COMMITTEE ON ACCREDITATION

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

ANDREW C. WEBSTER, *Chairman*

WENDELL MILLIMAN, *Vice-Chairman*

EDWIN F. BOYNTON

HAROLD R. LAWSON

IAN M. CHARLTON

DANIEL J. McNAMARA

EDWARD H. FRIEND

ALBERT PIKE, JR.

FRANK L. GRIFFIN, JR.

JOHN H. WILLIAMS

WILLIAM F. MULLIN, *Counsel*

**JOINT COMMITTEE ON REVIEW OF EDUCATION
AND EXAMINATIONS**

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

**AMERICAN ACADEMY OF
ACTUARIES**

PAUL T. ROTTER

H. RAYMOND STRONG

JULIUS VOGEL

**CONFERENCE OF ACTUARIES
IN PUBLIC PRACTICE**

CARL H. FISCHER

WENDELL MILLIMAN

M. CURTIS SCHIMPF

**CANADIAN INSTITUTE OF
ACTUARIES**

L. BLAKE FEWSTER

JOHN C. MAYNARD

LOUIS L. ROBERT

**FRATERNAL ACTUARIAL
ASSOCIATION**

EDWARD D. BROWN, JR.

ROBERT E. BRUCE

FRANK J. GADIENT

**CASUALTY ACTUARIAL
SOCIETY**

NORMAN J. BENNETT

M. STANLEY HUGHEY

RICHARD L. JOHE

SOCIETY OF ACTUARIES

E. SYDNEY JACKSON

WILLIAM A. SPARE

BERT A. WINTER

NEXT ANNUAL MEETING

NOVEMBER 16, 1970

PALMER HOUSE

CHICAGO, ILLINOIS

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

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President	THOMAS E. MURRIN
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Vice-Presidents	FRANK J. GADIENT LAURENCE H. LONGLEY-COOK H. RAYMOND STRONG ANDREW C. WEBSTER
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Treasurer	ROBERT E. BRUCE

1967-68

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Vice-Presidents	EDWARD D. BROWN, JR. WILLIAM J. LESLIE, JR. FRANK J. GADIENT ALLEN L. MAYERSON
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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

MEMBERS

DECEMBER 31, 1969

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

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

Memberships in other actuarial bodies are shown only to the extent they were indicated by the member on his original confirmation of name and address, or subsequent correction, for the *1969 Year Book* listing. Any omissions or incorrect listings in the *1970 Year Book* should be reported immediately to the Executive Secretary at the OFFICE OF THE ACADEMY at 208 South La Salle Street, Chicago, Illinois 60604.

* Denotes charter member of the American Academy of Actuaries.

ENROLLED

- 1965 *ABBOT, QUINCY S., F.S.A., Associate Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1966 ABBOTT, VARNUM J., JR., F.S.A., Assistant Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
- 1969 ABRAMS, SIDNEY L., A.S.A., Actuary, Western Benefit Plan Consultants, Inc., 26 O'Farrell St., San Francisco, Calif. 94108
- 1967 ABRAMSON, STEVEN J., F.S.A., Actuarial Associate, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *ADAMS, J. ROSS, F.S.A., F.C.A., A.F.A.A., Coates, Herfurth & England, Consulting Actuaries, 650 17th St., Denver, Colo. 80202
- 1965 *ADAMS, MARY HARDIMAN (MRS.), A.S.A., F.C.A., Associate Actuary, George B. Buck, Consulting Actuary, Two Pennsylvania Plaza, New York, N.Y. 10001
- 1965 *ADAMS, SAMUEL P., F.S.A., Vice President, Secretary, and Actuary, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801
- 1965 *ADAMS, WARREN R., F.S.A., Assistant Professor, College of Business, Drake University, Des Moines, Iowa 50311
- 1966 AFFLECK, ALLAN D., F.S.A., F.C.I.A., Consulting Actuary, Milliman & Robertson, Inc., 1675 W. Eighth Ave., Vancouver 9, British Columbia
- 1968 AGEE, JOHN E., A.S.A., Associate Actuary, Fidelity Union Life Ins. Co., Dallas, Tex. 75221
- 1966 AIKMAN, ROY W., A.S.A., Consulting Actuary, 2310 W. 75th St., Prairie Village, Kan. 66208

ENROLLED

- 1965 *AIN, SAMUEL N., F.C.A., A.S.A., A.C.A.S., Ain Associates, Inc., 120 Broadway, New York, N.Y. 10005
- 1965 *ALBRIGHT, MARIAN R. (Miss), F.S.A., 50 Tremont Ave., Binghamton, N.Y. 13903
- 1965 *ALBRIGHT, RAY D., F.S.A., Vice President, Actuarial and Underwriting, Provident Life & Accident Ins. Co., Chattanooga, Tenn. 37402
- 1965 *ALDRICH, WILLIAM C., F.C.A.S., Secretary and Counsel, National Council on Compensation Ins., New York, N.Y. 10017
- 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., General Manager and Secretary, Montreal Life Ins. Co., Montreal 2, Quebec
- 1965 *ALEXANDER, LEE M., F.C.A.S., Actuary, Massachusetts Rating Bureau, Boston, Mass. 02110
- 1966 ALEXANDER, SILAS J., A.C.A., Associate Actuary, Government Personnel Mutual Life Ins. Co., San Antonio, Tex. 78205
- 1965 *ALFORD, CLARENCE L., F.F.A.A., 1128 Third National Bank Bldg., Nashville, Tenn. 37203
- 1965 *ALLAN, HARRY E., F.S.A., Second Vice-President, Teachers Ins. & Ann. Assn., New York, N.Y. 10017
- 1965 *ALLAN, WILLIAM, F.S.A., Senior Vice-President, Home Life Ins. Co., New York, N.Y. 10007
- 1966 ALLARD, MAYNARD W., Senior Vice-President, Savings Bank Life Ins. Council, Boston, Mass. 02108
- 1965 *ALLEN, EDWARD S., F.C.A.S., Associate Actuary, Travelers Ins. Co., Hartford, Conn. 06115
- 1965 *ALLEN, HAROLD G., F.S.A., President, Bankers Life Co., Des Moines, Iowa 50309
- 1965 *ALLEN, HENRY G., F.S.A., Assistant Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1965 *ALLEN, HOWARD D., F.S.A., Vice-President, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *ALLMAN, JOHN N., F.S.A., Actuary, Marsh & McLennan, Inc., 70 Pine St., New York, N.Y. 10005
- 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., Group Actuary, New York Life Ins. Co., New York, N.Y. 10010
- 1965 *ALTMAN, KENNETH, F.S.A., Retirement System Actuary, New York State Employees' Retirement System, Albany, N.Y. 12210
- 1965 *ALTSCHULER, MICHAEL C., F.S.A., 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., A.C.A.S., Assistant Actuary, Employers-Commercial Union Ins. Gr., Boston, Mass. 02107
- 1966 ANDEREGG, DAVID S., A.C.A., Assistant to Manager, Comp. & Benefits, Kaiser Industries Corp., Kaiser Center, Oakland, Calif. 94604
- 1969 ANDERSON, ALF H., F.S.A., Associate Actuary, Investors Syndicate Life Ins. & Ann. Co., Minneapolis, Minn. 55402
- 1967 ANDERSON, ARNOLD H., Executive Vice-President, Life & Casualty Ins. Co., Nashville, Tenn. 37219

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- 1967 ANDERSON, HENRY J., A.S.A., Assistant Actuary, George B. Buck, Consulting Actuary, Two Pennsylvania Plaza, New York, N.Y. 10001
- 1966 ANDERSON, HOMER G., A.S.A., Secretary, Travelers Ins. Co., Hartford, Conn. 06115
- 1965 *ANDERSON, JAMES A., F.S.A., Assistant Vice-President, Lincoln National Life Ins. Co., East Orange, N.J. 07019
- 1966 ANDERSON, JAMES C. H., A.S.A., President, Abbey International Corp., P.O. Box 54344, Atlanta, Ga. 30308
- 1967 ANDERSON, LLOYD G., Actuary, Personal Lines, Farmers Ins. Group, Los Angeles, Calif. 90054
- 1965 *ANDERSON, NEIL M., F.S.A., Second Vice-President and Associate Actuary, National Life & Accident Ins. Co., Nashville, Tenn. 37203
- 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. Cos., 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
- 1966 ANGER, GERALD B., F.S.A., Towers, Perrin, Forster & Crosby (Canada), Ltd., 44 King St. W., Toronto 1, Ontario
- 1965 *ANGLE, JOHN C., F.S.A., Vice-President and Actuary, Woodmen Accident & Life Co., Lincoln, Nebr. 68501
- 1965 *ANTLIFF, JOHN C., F.S.A., Group Actuary, New York Life Ins. Co., New York, N.Y. 10010
- 1967 APONTE, JUAN B., A.C.A., Box 21872, University Station, Rio Piedras, Puerto Rico 00931
- 1965 *ARBEIT, LOUIS, F.C.A., Vice-President, Woodward & Fondiller, Inc., 730 Fifth Ave., New York, N.Y. 10019
- 1969 ARCHER, ALLAN K., F.S.A., F.C.I.A., Actuary, Individual Ins., Northern Life Assur. Co. of Canada, 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., Senior Vice-President, Bankers Life Co., Des Moines, Iowa 50307
- 1965 *ARGANBRIGHT, A. DEAN, F.S.A., Executive Vice-President, Wisconsin National Life Ins. Co., Oshkosh, Wis. 54901
- 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., Associate Actuary, George B. Buck, Consulting Actuary, Two Pennsylvania Plaza, New York, N.Y. 10001
- 1969 ARNOLD, DANIEL M., F.S.A., Senior Actuarial Assistant, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1965 *ARNOLD, E. ALLEN, F.S.A., Actuary, The Wyatt Co., 635 Sacramento St., San Francisco, Calif. 94111
- 1965 *ARVANITIS, ERNEST A., F.S.A., Assistant Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1967 ASCHER, ROBERT W., F.S.A., Actuarial Associate, Metropolitan Life Ins. Co., New York, N.Y. 10010

ENROLLED

- 1965 *ASHMAN, CARL R., F.S.A., 4938 Woodhurst Blvd., Fort Wayne, Ind. 46807
- 1967 ATHANASSIADES, THEODOSSIOS, F.S.A., Actuarial Analyst, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *ATTWOOD, JAMES A., F.S.A., Vice-President and Group Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1965 *AUSTIN, JOSEPH D., F.S.A., Actuarial Vice-President, Western Life Ins. Co., St. Paul, Minn. 55102
- 1967 AUSTIN, W. STANLEY, Consulting Actuary, 2429 Fairhill Ave., Glenside, Pa. 19038
- 1968 AUTIN, A. ANTHONY, JR., F.S.A., Associate Actuary, Pan-American Life Ins. Co., New Orleans, La. 70119
- 1966 AXELROD, JERRALD B., F.S.A., Vice-President and Actuary, Pacific Standard Life Ins. Co., Burlingame, Calif 94010
- 1965 *BABBITT, ALBERT E., F.S.A., 1117 Kenwood Pl., Jackson, Miss. 39202
- 1966 BABBITT, STARR E., A.S.A., Assistant Actuary, National Life & Accid. Ins. Co., Nashville, Tenn. 37203
- 1966 BACON, FRANCIS L., A.S.A., President, Macro Service Corp., 131 Tremont St., Boston, Mass. 02111
- 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, WILLIAM N., A.S.A., Assistant Secretary, Auditing, Connecticut Mutual Life Ins. Co., Hartford, Conn. 06115
- 1966 BAGSHAW, JAMES J., A.S.A., President, James J. Bagshaw & Co., P.O. Box 148, Metuchen, N.J. 08840
- 1967 BAGWELL, WILLARD R., A.S.A., A.C.A., 2532 Shallowford Rd., Atlanta, Ga 30329
- 1966 BAILEY, EARLE E., M.C.A., Consulting Actuary, 2020 Live Oak St., Dallas, Tex. 75201
- 1965 *BAILEY, JAMES R., JR., F.S.A., Actuary, Protective Life Ins. Co., Birmingham, Ala. 35213
- 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., Associate Actuary, Massachusetts Mutual Life Ins. Co., Springfield, Mass. 01101
- 1965 *BAILIE, ALEXANDER J., F.S.A., Associate Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1969 BAIN, PETER C., A.S.A., Group Mathematician, Occidental Life Ins. Co., Los Angeles, Calif 90054
- 1966 BAINE, MORTON B., A.C.A., 1900 Leonard Lane, Merrick, N.Y. 11566
- 1967 BAKER, EDWARD H., III, A.S.A., Associate Actuary, Capitol Life Ins. Co., Denver, Colo. 80203
- 1969 BAKER, JOHN K., F.S.A., Assistant Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *BALCAREK, RAFAL J., F.C.A.S., Vice-President and Actuary, Reliance Ins. Co., Philadelphia, Pa. 19103

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- 1967 **BALEDES, THEODORE E.**, F.S.A., Assistant Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
- 1969 **BALL, FRANK M.**, Vice President—Actuary, Cal-Farm Life Ins. Co., Berkeley, Calif. 94705
- 1965 ***BALLARD, JOHN D.**, A.S.A., F.F.A.A., Consulting Actuary, Taylor, Ballard & Co., 118 Second Ave., S.E., Cedar Rapids, Iowa 52407
- 1965 ***BALLARD, LARRY C.**, F.S.A., Actuary, Allstate Life Ins. Co., Northbrook, Ill. 60062
- 1969 **BARAD, EDWARD L.**, A.S.A., Actuary, Johnson & Higgins of California, 4201 Wilshire Blvd., Los Angeles, Calif. 90005
- 1965 ***BARBER, HARMON T.**, F.C.A.S., 18 Ridgewood Rd., Windsor, Conn. 06095
- 1965 ***BARBER, WILLIAM L.**, F.S.A., F.C.I.A., Senior Vice-President—Actuarial, Union Mutual Life Ins. Co., Portland, Me. 04112
- 1965 ***BARBER, WILLIAM P., JR.**, F.S.A., Pell Rd., East Hartland, Conn. 06027
- 1965 ***BARHAM, THOMAS C., III**, F.S.A., Associate Actuary, New York Life Ins. Co., New York, N.Y. 10010
- 1966 **BARKE, ROBERT C.**, A.C.A., Vice-President and Actuary, Wirt Wilson Pension & Group Consultants, Inc., 100 Builders Exchange Bldg., Minneapolis, Minn. 55402
- 1965 ***BARKER, GORDON M.**, F.C.A.S., Actuary, Great American Group, New York, N.Y. 10038
- 1965 ***BARKER, LORING M.**, F.C.A.S., Actuary, Fireman's Fund American Ins. Cos., San Francisco, Calif. 94120
- 1969 **BARLOW, LUCINDA B. (MRS.)**, Assistant Actuary, American States Life Ins. Co., Indianapolis, Ind. 46206
- 1965 ***BAENABY, CHARLES H.**, F.S.A., Vice-President, United System International, Inc., Dallas, Tex. 75202
- 1967 **BARNES, ROBERT L.**, F.S.A., Actuary, The Wyatt Co., One First National Plaza, Chicago, Ill. 60603
- 1965 ***BARNHART, E. PAUL**, F.S.A., Consulting Actuary, 230 S. Bemiston Ave., St. Louis, Mo. 63105
- 1965 ***BARNHART, LYLE**, F.F.A.A., A.S.A., Vice-President and Actuary, Fidelity Life Assn., Fulton, Ill. 61252
- 1967 **BARRETT, EDWARD W.**, F.S.A., Assistant Actuary, Occidental Life Ins. Co., Los Angeles, Calif. 90054
- 1965 ***BART, ROBERT D.**, F.C.A.S., Vice-President, The West Bend Co., 400 Washington St., West Bend, Wis. 53095
- 1969 **BARTIK, ROBERT F.**, A.C.A.S., Manager, Statistical-Actuarial Dept., Lumbermens Mutual Casualty Co., Chicago, Ill. 60640
- 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., 2734 Peachtree Rd., N.W., Atlanta, Ga. 30305
- 1965 ***BARTLETT, DWIGHT K., III**, F.S.A., Senior Vice-President, Monumental Life Ins. Co., Baltimore, Md. 21202
- 1966 **BASH, FLOYD A., JR.**, A.S.A., Executive Vice-President and Actuary, American Health and Life Ins. Co., Baltimore, Md. 21202
- 1965 ***BASH, JOHN K.**, F.C.A., Director, Client Services, EBS Management Consultants, Inc., 100 Church St., New York, N.Y. 10007
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- 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, 60 Broad St., New York, N.Y. 10004
- 1965 *WEINSTEIN, MAX S., F.S.A., F.C.A., A.C.A.S., Consulting Actuary, 29 Elk St., Albany, N.Y. 12207
- 1966 WEISLEDER, STANLEY, M.C.A., A.F.A.A., Chief Actuary, Citadel Life Ins. Co. of New York, New York, N.Y. 10022
- 1965 *WEISS, WILLARD A., F.C.A., Partner and Actuary, Eugene M. Klein & Associates, 1000 Superior Bldg., Cleveland, Ohio 44114
- 1968 WELCH, JOHN P., A.C.A.S., Senior Actuarial Assistant, Ins. Co. of North America, Philadelphia, Pa. 19101
- 1966 WELLMAN, ALEX C., A.S.A., A.C.A.S., Vice-Chairman of the Board, Protective Life Ins. Co., Birmingham, Ala. 35202
- 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

ENROLLED

- 1968 WELSH, CHARLES A., F.S.A., Consulting Actuary, Bowles, Andrews & Towne, P.O. Box 6716, Richmond, Va. 23230
- 1965 *WENDT, EDWARD G., F.S.A., Second Vice-President and Actuary, New York Life Ins. Co., New York, N.Y. 10010
- 1965 *WENDT, RICHARD K., F.S.A., Vice-President—Family Life and Health, Nationwide Ins. Cos., Columbus, Ohio 43216
- 1966 WENDT, WILLIAM R., Vice-President and Director—Corporate Planning and Research, Gulf Life Ins. Co., Jacksonville, Fla. 32207
- 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., Examining Actuary, State Board of Insurance, Dallas, Tex. 75224
- 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, A.C.A.S., F.S.A., F.C.I.A., Consulting Actuary and Manager, Eastern Div., Peat, Marwick, Mitchell & Co., 1500 Walnut St., Philadelphia, Pa. 19102
- 1966 WHITE, GEOFFREY B., F.S.A., F.C.I.A., Vice-President and Actuary, William M. Mercer, Ltd., 1075 W. Georgia St., Vancouver 5, British Columbia
- 1965 *WHITE, WILLIAM A., F.S.A., Actuary, Dept. of Banking & Ins., State House Annex, Trenton, N.J. 08625
- 1965 *WHITE, WILLIAM K., F.S.A., Vice-President—Group Div., Aetna Life & Casualty, Hartford, Conn. 06115
- 1965 *WHITE, WILLIAM M., JR., F.S.A., Actuary, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1965 *WHITELEY, BENJAMIN R., F.S.A., Assistant Vice-President and Associate Actuary, Standard Ins. Co., Portland, Ore. 97207
- 1966 WHITING, DOUGLAS B., 175 Little Pond Rd., Concord, N.H. 03301
- 1965 *WHITNEY, ROBERT L., F.S.A., Associate Actuary, Mutual of New York, New York, N.Y. 10019
- 1966 WHITON, ALBERT E., A.S.A., Assistant Actuary, Travelers Ins. Co., Hartford, Conn. 06115
- 1966 WICKS, GEORGE C., A.S.A., Assistant Director—Research, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1965 *WIEBKE, HAROLD G., F.S.A., 500 Ross Pl., Oceanside, N.Y. 11572
- 1965 *WIEDER, JOHN W., JR., F.C.A.S., Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
- 1967 WIGHTMAN, MARY G. (Mrs.), Actuary, Hewitt Associates, Libertyville, Ill. 60048
- 1966 WILCOX, WALTER E., A.S.A., Internal Revenue Service, 1111 Constitution Ave., N.W., Washington, D.C. 20224
- 1965 *WILDE, PETER R., F.S.A., Director of Equity Products, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1965 *WILLEMIN, RICHARD J., F.S.A., Metropolitan Life Ins. Co., New York, N.Y., 10010
- 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

ENROLLED

- 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., Vice-President and Comptroller, New York Life Ins. Co., New York, N.Y. 10010
- 1965 *WILLIAMS, HARRY V., F.C.A.S., President, Hartford Ins. Group, Hartford, Conn. 06115
- 1965 *WILLIAMS, JOHN H., F.C.A., Senior Associate, George B. Buck, Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1966 WILLIAMS, JOHN HARRY, M.C.A., Principal, Lybrand, Ross Bros. & Montgomery, 60 Broad St., New York, N.Y. 10004
- 1965 *WILLIAMS, JOHN R., F.S.A., Second Vice-President, Lincoln National Life Ins. Co., Fort Wayne, Ind. 46801
- 1965 *WILLIAMS, P. ADGER, F.C.A.S., Vice-President, Travelers Ins. Co., Hartford, Conn. 06115
- 1968 WILLIAMS, W. THOMAS, A.C.A.S., Actuary, Financial Planning Computer Corp., 9000 Harry Hines, Dallas, Tex. 75235
- 1965 *WILLIAMSON, W. RULON, F.C.A.S., F.S.A., Research Actuary, 3400 Fairhill Dr., Washington, D.C. 20023
- 1966 WILLIAMSON, WILLIAM R., JR., F.S.A., Manager, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *WILLS, THOMAS L., F.S.A., Assistant Actuary, Actna Life Ins. Co., Hartford, Conn. 06115
- 1965 *WILLSEY, LYNN W., F.C.A.S., Second Vice-President and Actuary—Group Dept., Travelers Ins. Co., Hartford, Conn. 06115
- 1968 WILSON, CHARLES, A.S.A., Assistant 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 Assoc., Libertyville, Ill. 60048
- 1965 *WILSON, JAMES C., F.C.A.S., Security Fire & Indemnity Co., Winston-Salem, N.C. 27102
- 1965 *WILSON, MARY CUSIC (MRS.), F.S.A., F.F.A.A., 3206 35th Ave., Rock Island, Ill. 61201
- 1966 WILSON, ROSS J., F.C.A., A.S.A., Stone, Young & Co., Consulting Actuaries, P.O. Box 111, Glen Ridge, N.J. 07028
- 1967 WILSON, W. W., JR., President, United American Life Ins. Co., Denver, Colo. 80202
- 1965 *WINDECKER, ARTHUR A., F.S.A., Second Vice-President, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1965 *WINKENWERDER, RICHARD A., F.S.A., Consulting Actuary, Milliman & Robertson, Inc., 914 2nd Ave., Seattle, Wash. 98104
- 1965 *WINN, SAMUEL, F.S.A., Executive Vice-President, Warner-Watson, Inc., 65 William St., Wellesley Hills, Mass. 02181
- 1966 WINNIS, WILLIAM H., A.C.A., Director of Actuarial Services, Congressional Life Ins. Co., New York N.Y. 10022
- 1965 *WINSLOW, HENRY N., F.S.A., Assistant Group Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *WINTER, BERT A., F.S.A., Vice-President and Associate Actuary, Prudential Ins. Co., Newark, N.J. 07101
- 1966 WINTERS, HERBERT A., A.F.A.A., A.C.A., A.S.A., Insurance and Business Consultant, 222-4 Jeffery Bldg., 3202 Wesleyan, Houston, Tex. 77027

ENROLLED

- 1966 WINTERS, JACQUES M., A.S.A., Vice-President—Administration, and Actuary, Voyager Life Ins. Co., Jacksonville, Fla. 32201
- 1965 *WINTERS, ROBERT C., F.S.A., Vice-President and Associate Actuary, Prudential Ins. Co., Newark, N.J. 07101
- 1965 *WIRTH, WILLIAM C., F.S.A., Vice-President, Life Ins. Co. of Virginia, Richmond, Va. 23209
- 1965 *WISDOM, EUGENE, F.S.A., Associate Professor of Actuarial Science, Univ. of Texas, Austin, Tex. 78712
- 1965 *WISHART, ROBERT A., A.S.A., F.C.A., President, George B. Buck, Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1969 WISKOWSKI, JOHN P., A.S.A., Consulting Actuary, Kwasha Lipton Co., 429 Sylvan Ave., Englewood Cliffs, N.J. 07632
- 1966 WITTLAKE, J. CLARKE, A.C.A.S., Executive Vice-President, Business Men's Assur. Co., Kansas City, Mo. 64141
- 1966 WOJCIEK, EDWARD J., F.S.A., Associate Actuary, Hospital Service Corp., 222 N. Dearborn St., Chicago, Ill. 60601
- 1969 WOJCIEK, WALT J., A.S.A., Vice-President and Life Actuary, All American Life & Casualty Co., Chicago, Ill. 60631
- 1966 WOLF, HERBERT S., M.C.A., Partner, Wolfman & Moscovitch, 222 W. Adams St., Chicago, Ill. 60606
- 1969 WOLF, RICHARD S., F.S.A., Assistant Actuary, Life Ins. Co. of Georgia, Atlanta, Ga. 30308
- 1966 WOLFE, SETH A., 700 Chulmleigh Rd., Stoneleigh, Baltimore, Md. 21212
- 1965 *WOLFMAN, MAURICE, F.S.A., F.C.A., Partner, Wolfman & Moscovitch, 222 W. Adams St., Chicago, Ill. 60606
- 1965 *WOLFSON, IRVING S., F.S.A., Vice-President and Treasurer, 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
- 1969 WONG, DENNIS, A.S.A., Supervisor-Mathematics Section, Pension Actuarial Dept., Occidental Life Ins. Co., Los Angeles, Calif. 90054
- 1969 WOOD, DAVID H., F.S.A., Senior Actuarial Assistant, 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., Consulting Actuary, Nelson & Warren, Inc., 111 S. Bemiston Ave., St. Louis, Mo. 63105
- 1965 *WOOD, JOHN W., JR., F.S.A., Actuary, Alexander & Alexander Inc., 225 Public Ledger Bldg., 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—Actuarial, 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 *WOODLEY, CLIFFORD J., F.S.A., Vice-President and Actuary, Home Beneficial Life Ins. Co., Richmond, Va. 23230
- 1965 *WOODMAN, HARRY A., JR., F.S.A., Second Vice-President, New York Life Ins. Co., New York, N.Y. 10010
- 1966 WOODS, CYRIL J., F.S.A., F.C.I.A., Senior Vice-President, William M. Mercer, Ltd., Place Ville Marie, Montreal 2, Quebec

ENROLLED

- 1967 WOODS, VIRGINIA (MISS), M.C.A., Actuary and Pension Plan Consultant, Western Benefit Plan Consultants, Inc., 26 O'Farrell St., San Francisco, Calif. 94108
- 1966 WOODWORTH, JAMES H., A.C.A.S., Assistant Secretary, Hartford Ins. Group, Hartford, Conn. 06115
- 1965 *WOOLERY, JAMES M., F.S.A., A.C.A.S., Consultant, 3207 Sussex Rd., Raleigh, N.C. 27607
- 1966 WORKMAN, BRUCE L., M.C.A., Milliman & Robertson, Inc., 90th & W. Dodge Rd., Omaha, Neb. 68114
- 1965 *WORKMAN, LEWIS C., F.S.A., Actuarial Vice-President, Central Life Assur. Co., Des Moines, Iowa 50306
- 1967 WORKS, JAMES W., A.S.A., Consulting Actuary, 2514 Cedar Springs, Dallas, Tex. 75201
- 1966 WORLEY, JOHN L., JR., A.S.A., Associate Actuary, Life & Casualty Ins. Co., Nashville, Tenn. 37219
- 1965 *WRIGHT, BYRON, F.S.A., F.C.A.S., Consulting Actuary, P.O. Box 177, Arendtsville, Pa. 17303
- 1967 WRIGHT, RICHARD F., A.C.A., Consultant, Peat, Marwick, Mitchell & Co., 111 Washington Ave., Albany, N.Y. 12210
- 1965 *WRIGHT, WILLIAM S., JR., F.S.A., George B. Buck, Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001
- 1966 WYMAN, RICHARD B., A.S.A., Assistant Actuary, SAFECO Ins. Group, Bellevue, Wash. 98004
- 1969 WYSOCKI, THEODORE J., A.C.A.S., Assistant Actuary, Cuna Mutual Ins. Soc., Madison, Wis. 53701
- 1969 YAMANO, HARRY T., F.S.A., Consulting Actuary, Ron Stever & Co., 2999 W. Sixth St., Los Angeles, Calif. 90005
- 1966 YANIS, DAVID, F.S.A., Assistant Vice-President, Alexander & Alexander, Inc., 225 Broadway, New York, N.Y. 10007
- 1969 YANKO, JOHN B., A.S.A., Assistant Actuary, American United Life Ins. Co., Indianapolis, Ind. 46206
- 1965 *YARDLEY, CHARLES S., F.S.A., Vice-President and Actuary, New England Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *YARDLEY, MARY ELLEN (MISS), F.S.A., Assistant Actuary, Provident Mutual Life Ins. Co., Philadelphia, Pa. 19101
- 1968 YATES, DONALD G., F.S.A., Associate Actuary, Liberty National Life Ins. Co., Birmingham, Ala. 35216
- 1966 YATES, J. ARNOLD, Talcott Notch Rd., Farmington, Conn. 06032
- 1965 *YEARY, PAUL D., F.S.A., Associate Actuary, Western-Southern Life Ins. Co., Cincinnati, Ohio 45202
- 1967 YEN, FRANK T., A.S.A., Actuary, Marsh & McLennan, Inc., 3663 W. Sixth St., Los Angeles, Calif. 90005
- 1966 YENNER, RALPH D., Supervising Actuary, American Telephone & Telegraph Co., 195 Broadway, New York, N.Y. 10007
- 1965 *YODER, ROBERT S., F.S.A., Executive Vice-President, Commonwealth Life Ins. Co., Louisville, Ky. 40202
- 1965 *YORK, WILLIAM S., F.S.A., Senior Vice-President, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1965 *YOUNG, DAVID H., JR., F.S.A., Vice-President and Actuary, Monarch Life Ins. Co., Springfield, Mass. 01101
- 1969 YOUNG, ELIZABETH R. (MISS), A.F.A.A., A. S. Hansen, Inc., Consulting Actuaries, 1 N. La Salle St., Chicago, Ill. 60602

ENROLLED

- 1966 YOUNG, FLOYD E., A.S.A., Teachers Retirement System, 706 Monroe St., Helena, Mont. 59601
- 1965 *YOUNG, GEORGE W., F.S.A., Senior Vice-President, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1969 YOUNG, GEORGE W., JR., F.S.A., Assistant Group Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *YOUNG, HOWARD, F.S.A., F.C.I.A., Director, Information Systems, UAW, 8000 E. Jefferson Ave., Detroit, Mich. 48214
- 1969 YOUNG, MELVILLE J., A.S.A., Director of Actuarial Services, Systems Audits, Inc., 31 E. 28th St., New York, N.Y. 10016
- 1966 YOUNG, RALPH E., Executive Vice-President, Western Life Ins. Co., St. Paul, Minn. 55102
- 1969 YOUNG, ROBERT G., A.C.A.S., Actuary, League General Ins. Co., Detroit, Mich. 48235
- 1965 *YOUNG, ROBERT V., F.S.A., Loomis & Kennedy, 1410 IBM Bldg., Seattle, Wash. 98101
- 1965 *YOUNG, THOMAS J., F.S.A., Assistant Actuary, Equitable Life Ins. Co., Des Moines, Iowa 50306
- 1965 *YOUNG, THOMAS M., F.S.A., Stone, Young & Co., Consulting Actuaries, 946 Bloomfield Ave., Glen Ridge, N.J. 07028
- 1968 YOUNG, WALTER, A.S.A., Associate Actuary, State of New Jersey—Dept. of Banking and Ins., Trenton, N.J. 08625
- 1965 *YOUNT, HUBERT W., F.C.A.S., P.O. Box 489, Amherst, Mass. 01002
- 1965 *ZARET, FRANK, F.S.A., Staff Vice-President—Personal Insurance, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1966 ZATTO, JOSEPH R., F.S.A., Associate Actuary, Alexander & Alexander, Inc., 225 Broadway, New York, N.Y. 10007
- 1965 *ZEFFERT, MARTIN L., F.S.A., Vice-President—Ins. Operations, Fidelity Mutual Life Ins. Co., Philadelphia, Pa. 19101
- 1965 *ZEIGER, EDWARD C., F.S.A., Vice-President and Actuary, Guardian Life Ins. Co., New York, N.Y. 10003
- 1969 ZEILMAN, WILLIAM W., F.S.A., Senior Actuarial Assistant, Connecticut General Life Ins. Co., Hartford, Conn. 06115
- 1969 ZIELINSKI, RICHARD P., A.S.A., Vice-President, M & R Services, Inc., 914 Second Ave., Seattle, Wash. 98104
- 1969 ZIOCK, RICHARD W., F.S.A., Assistant Actuary, Continental Assur. Co., Chicago, Ill. 60604
- 1966 ZORY, PETER B., A.C.A.S., Actuary, State Farm Mutual Automobile Ins. Co., Bloomington, Ill. 61701
- 1967 ZUBAY, ELI A., Professor of Actuarial Science, Georgia State College, 33 Gilmer St., S.E., Atlanta, Ga. 30303
- 1967 ZWILLING, PAUL R., F.S.A., Assistant Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019

DECEASED MEMBERS

Since October 1965

	DIED
ABBOTT, ELEANOR A.	1969
ALSTROM, HENRY W.	1969
AMBLER, ARTHUR B., JR.	1967
ASHFORD, STEPHEN J.	1968
BARR, WALTER J.	1968
BERKELEY, ERNEST T.	1969
BLACK, S. BRUCE	1969
BLACKADAR, W. LLOYD	1969
BREIBY, WILLIAM	1968
BROWN, F. STUART	1967
BUCK, GEORGE B., JR.	1968
CARTER, EDWIN R.	1967
CHODORCOFF, WILLIAM	1966
CLAIR, JOSEPH J.	1969
CLARK, DONALD G.	1968
COLQUHOUN, FREDERICK R.	1969
COPPLE, JAMES B., JR.	1969
CORTRIGHT, L. C.	1969
CRIPPEN, LLOYD K.	1967
CROYDON, ROSLYN B.	1967
DAVIES, E. ALFRED	1967
DAVIS, FRANK H.	1966
DAVIS, MALVIN E.	1966
DAVIS, SAMUEL M., JR.	1966
DAY, ELDEN W.	1969
DESMET, DAVID L.	1969
DONOVAN, HAROLD G.	1969
DORWEILER, PAUL	1968
DOUGHERTY, EDWARD A.	1969
EHRENCLOU, ORVAR A.	1966
ELLIS, MILTON A.	1966
FARRIER, REX A.	1969
FASSELL, ELGIN G.	1968
FRAZER, PAUL K.	1969
GAGLIUSO, FRANK J.	1969
GEESHENSON, HARRY	1968
GILBERT, WILLIAM H.	1966
GILLAN, JAMES R.	1969
GOODWIN, EDWARD S.	1966
HAIGHT, LAUREN C.	1967
HALL, DAVID	1967
HANCOCK, WILLIAM F.	1968

	DIED
HEZLETT, EDWARD H.	1968
HILLER, WILLIAM J.	1966
HOPE, FRANCIS M.	1968
IRWIN, PHILIP C.	1969
JENSEN, EDWARD S.	1966
JOHNSTONE, WILLIAM C.	1969
JONES, HARRY W.	1969
KINEKE, FRANK D.	1967
LACHNER, HAROLD A.	1966
LINTON, M. ALBERT	1966
LITTLE, RICHARD	1969
LYLE, ANNIE M.	1969
MARSHALL, ROBERT E.	1969
McCANKIE, REGINALD C.	1966
McCOMB, T. M.	1969
McCORMICK, JOSEPH J.	1968
McKINNEY, GORDON D.	1969
MELCHINGER, CHARLES W.	1967
MORRISON, JOHN E.	1966
MOULTON, CHARLES H. T.	1969
MUTCH, ALEXANDER	1966
NEWCOMB, EDWARD G.	1969
NIPPER, W. WARD, JR.	1966
ORAV, ALEXIS	1967
ORR, ROBERT K.	1967
PERRY, RICHARD D.	1966
PETERSON, ALAN K.	1969
PICKERING, GUY W.	1968
PIPER, KENNETH B.	1969
PRUITT, DUDLEY M.	1967
REAULT, JOSEPH E.	1966
REISE, HAROLD A.	1968
ROTHSCHILD, STANFORD Z.	1969
RULE, WAYNE B.	1966
SHARP, JONATHAN G.	1969
SHAVER, C. O.	1966
SHEPHERD, BRUCE E.	1967
SHEPHERD, PEARCE	1969
SPIEGELMAN, MORTIMER	1969
SPOERL, CHARLES A.	1969
STARK, ROBERT C.	1967
STEINHAUS, HENRY W.	1966
TAYLOR, HARMON R.	1967
TOOKEY, CLARENCE H.	1967
TRIMBLE, JAMES R.	1967
WILLIAMS, HELEN J.	1967
WOLFENDEN, HUGH H.	1968
WOLFRUM, R. J.	1967

STATE OF ILLINOIS
OFFICE OF
THE SECRETARY OF STATE

[SEAL]

TO ALL TO WHOM THESE PRESENTS SHALL COME, GREETING:

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

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

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

[SEAL]

[Signed] PAUL POWELL
SECRETARY OF STATE

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

(Do Not Write in This Space)

Date Paid
Filing Fee \$
Clerk

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

We, the undersigned,

(Not less than three)

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

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

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

2. The period of duration of the corporation is:

Perpetual

(Please state "perpetual" or a definite number of years)

3. The address of its initial REGISTERED OFFICE in the State of Illinois is:
208 South La Salle Street in the City of Chicago (11) County of Cook
(Zone)

and the name of its initial Registered Agent at said Address is Arthur A. McKinnie.

4. The first Board of Directors shall be 26 in number, their
(Not less than three)

names and addresses being as follows:

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

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

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

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

6.

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

(INCORPORATORS MUST SIGN BELOW)

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

ACKNOWLEDGMENT

STATE OF INDIANA }
County of Allen } ss.

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

(Name of Incorporator)

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

Place
(Notarial Seal)
Here

[Signed] GLORIA DEAN ASBELL
Notary Public

ACKNOWLEDGMENT

STATE OF LOUISIANA }
County of Orleans } ss.

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

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

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

Place
(Notarial Seal)
Here

[Signed] DAVID EARL HOGAN
Notary Public

ACKNOWLEDGMENT

STATE OF CALIFORNIA }
County of San Francisco } ss.

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

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

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

Place
(Notarial Seal)
Here

[Signed] ETHEL L. WATKINS
Notary Public

BYLAWS
OF THE
AMERICAN ACADEMY OF
ACTUARIES
(THE ACADEMY)

(A CORPORATION ORGANIZED UNDER THE
ILLINOIS GENERAL NOT FOR PROFIT CORPORATION ACT)
AS ADOPTED APRIL 29, 1966 AND LAST AMENDED JANUARY 10, 1970

ARTICLE I
MEMBERSHIP

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

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

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

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

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

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

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

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

2. *Education Requirements.*

- a) A candidate who was, at the Date of Organization,
 - (i) a Fellow or Associate of the Casualty Actuarial Society
 - (ii) a Fellow, Member, or Associate of the Conference of Actuaries in Public Practice
 - (iii) an Active Member or Associate of the Fraternal Actuarial Association, or
 - (iv) a Fellow or Associate of the Society of 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 applying under the Property and Casualty Insurance Major shall, in addition to meeting the education requirements applicable in the calendar year 1970, be required to have passed a comprehensive examination in each of the following numbered subject categories:
 - (6) Insurance law, supervision, regulation and taxation, and statutory insurances, and
 - (7) Premium, loss and expense reserves, insurance accounting, and expense analysis.
- c) The examinations referred to in this Section will emphasize the application of the candidate's knowledge and skills to the solution of appropriate problems and may include (i) open book tests with ample time allowed for the candidates to demonstrate thoroughness and judgment and (ii) oral examinations designed to evaluate the candidate's professional experience.
- 3. Modification. The Board of Directors, upon the recommendation of 75 per cent of the whole Admissions Committee, may, by a vote of at least 75 per cent of the whole Board, modify the foregoing requirements for a candidate who has substantially satisfied such requirements if, owing to special and unusual circumstances, it is deemed that such requirements would be inequitable and unreasonable unless so modified.

ARTICLE II

MEETINGS OF THE MEMBERS

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

- a) Approval of minutes of previous meeting.
- 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 elect an Admissions Committee, a Review and Evaluation Committee, and to authorize such other committees as it may deem necessary for the conduct of the affairs of the Academy.
- i) To establish and prescribe the use of a corporate seal.

ARTICLE IV

EXECUTIVE COMMITTEE

During any interim between meetings of the Board, the business of the Academy shall be conducted by an Executive Committee comprised of the Officers and the immediate Past-President. The Executive Committee shall have such powers as may be delegated to it by the Board, except the specific powers enumerated as (b), (d), (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 President-Elect has succeeded to the office of the President and has served in that capacity for less than six months, the Directors by a vote of a majority of the whole Board shall, prior to the election of the President-Elect, elect a President to serve from the close of such meeting of the Board until the close of the next succeeding annual meeting of the Board.

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

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

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

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

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

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

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

ARTICLE VI

DUTIES OF OFFICERS

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

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

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

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

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

ARTICLE VII

FINANCES AND CONTRACTS

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

It shall be the duty of the Treasurer to cause to be notified by mail any member whose dues may be six months in arrears and to accompany such notice by a copy of this Section. If the dues remain unpaid three

months following the time of mailing such notice, the Treasurer shall strike the name of such member from the rolls and such person shall cease to be a member of the Academy. Such person may, however, again become a member by applying for membership and by fulfilling the requirements for new members in effect at the time of such application, including payment of such arrears of dues as the Board shall direct.

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

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

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

ARTICLE VIII

RESIGNATION AND DISCIPLINE OF MEMBERS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

ARTICLE IX

NOTICE

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

ARTICLE X

INDEMNIFICATION

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

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

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

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.

5. *Advertising and Relations with Other Members.*

- a) The member will neither engage in nor condone any advertising or other activity which can reasonably be regarded as being likely to

attract professional work unfairly, or where the tone, form, and content are not strictly professional.

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

6. *Remuneration.*

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

7. *Titles.*

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

PROFESSIONAL CONDUCT COMMITTEE

OPINION A-1: RELATIONS WITH OTHER ACTUARIES

INTRODUCTION

The following statement by Francis Bacon is often quoted: "I hold every man a debtor to his profession, from the which as men of course do seek to receive countenance and profit, so ought they of duty to endeavor themselves by way of amends to be a help and ornament thereunto." Much of a professional man's knowledge comes from what has been contributed to the profession by others before him. This does not cease with the past, however. There must be continual interchange of information and opinion which enriches the total knowledge within a profession. Ideas and things that have been learned from experience are not patented. Through professional articles and speeches, members of a profession contribute from their knowledge to the improvement of the group. Such 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.

MEMBERSHIP IN THE AMERICAN ACADEMY OF ACTUARIES

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

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

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

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

An application fee of \$10 must accompany each application. Dues for the year 1970 have been established by the Board of Directors at \$10 per member. The application fee will be applied toward payment of dues for the calendar year in which a candidate is accepted for membership. Application fees paid by candidates who are not accepted for membership will not be refunded.

Applications and all inquiries should be addressed to

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

REPORT OF THE PRESIDENT

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

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

1. The adoption of instructions by the National Association of Insurance Commissioners dealing with the qualifications of actuaries signing life insurance company and fraternal society statements and recognizing membership in the American Academy of Actuaries as evidence of qualification.
2. Recognition in *Opinion* 8, "Accounting for the Cost of Pension Plans," promulgated by the Accounting Principles Board, of membership in the American Academy of Actuaries as acceptable evidence of professional qualification.
3. Recognition in a ruling issued by the Securities and Exchange Commission relating to separate accounts of insurance companies, where employer or employee contributions under qualified pension and profit-sharing plans are held or invested, of the qualification of members of the American Academy of Actuaries to make pertinent certifications.

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

Appropriate recognition of the actuarial profession at the federal level, primarily in connection with pension plans, remains a prime objective of the Academy. To make certain that the Academy's interests are effectively represented in our nation's capital, the Committee on Accreditation was expanded during the year to include a Washington subcommittee under the chairmanship of Edwin Boynton. Representations were made

during this past summer to officials of the federal government concerned with pension and welfare plans urging the use of certifications by qualified actuaries in connection with such plans and the acceptance of membership in the Academy as evidence of qualification.

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

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

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

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

WENDELL MILLIMAN

FINANCIAL REPORT

AMERICAN ACADEMY OF ACTUARIES

STATEMENT OF ASSETS AND FUND BALANCE

OCTOBER 31, 1969

ASSETS

Harris Trust and Savings Bank, Chicago, Illinois:

Checking account..... \$ 6,023.83

Certificates of deposit 30,000 00 \$36,023 83

Petty cash fund..... 50.00

Cash on hand 450.00

Advances..... 14.70

\$36,538.53

FUND BALANCE

Balance, October 31, 1968. \$32,441.99

Excess of cash receipts over cash disbursements for the year
ended October 31, 1969..... 4,096.54

Balance, October 31, 1969..... \$36,538 53

STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS

FOR THE YEAR ENDED OCTOBER 31, 1969

Cash receipts:

Membership dues..... \$25,300.00

Less refunds..... 20.00 \$25,280.00

Interest—certificates of deposit 1,500.00

Year Book..... 100.00

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

Cash disbursements:

Administrative expense—Society of Actuaries \$ 6,431.60

Insurance and bond..... 802.00

New York Office expense... 3,164.58

Admissions Committee expenses	\$ 207.73
Auditing.	220 81
Printing and mailing service ..	3,076 44
Board of Directors meeting	118.01
Shipping, postage, and postage meter rental (net)	918.98
Secretary's office expenses	1,057.00
Office supplies and expenses	484 81
Miscellaneous	30.55

Year Book:

Printing	\$4,008 80	
Mailing and postage.	1,202.52	5,211 32
Education and Examination Committee. ..		365.19
Electronic data processing		327.36
Accreditation Committee, travel ..		367.08

Total cash disbursements ..		<u>\$22,783.46</u>
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Excess of cash receipts over cash disbursements		<u>\$ 4,096.54</u>
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ROBERT E. BRUCE, *Treasurer*
American Academy of Actuaries
Chicago, Illinois

We have examined the accompanying statement of assets and fund balance, resulting from cash transactions of AMERICAN ACADEMY OF ACTUARIES (an Illinois not-for-profit corporation) as of October 31, 1969, and the related statement of cash receipts and disbursements on account of income and expenses for the year ended October 31, 1969. Our examination was made in accordance with generally accepted auditing standards and accordingly included such tests of the accounting records and such other auditing procedures as we considered necessary in the circumstances.

In our opinion, the accompanying statements present fairly the assets and fund balance of the American Academy of Actuaries at October 31, 1969, resulting from cash transactions and the income collected and expenses disbursed during the year ended October 31, 1969, in conformity with generally accepted accounting practices relating to not-for-profit corporations applied on a basis consistent with that of the preceding year.

WOLF AND COMPANY
Certified Public Accountants

Chicago, Illinois
December 8, 1969

MINUTES OF ANNUAL MEETING

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

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

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

Secretary Masterson reported that the current membership was 2,608.

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

12 MONTHS	
Income.	\$26,914 09
Disbursements.....	22,832 25
Excess.....	<u>\$ 4,081 84</u>
OCTOBER 31, 1969	
Assets	<u>\$36,523.83</u>
Operating Fund	
Balance November 1, 1968.....	\$32,441.99
Excess of Income over Disbursements.....	4,081.84
	<u>\$36,523 83</u>

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

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

John Miller, Chairman of the Ad Hoc Committee on Bylaws Changes, reported that the Board had approved proposals for changes in certain

provisions in the Bylaws. He stated that the revision draft would be mailed to the membership for their review and vote under the Amendment provision of the Bylaws, Article XI.

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

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

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

W. HAROLD BITTEL
JAMES C. HICKMAN

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

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

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

The meeting adjourned at 12:20 P.M.

NORTON E. MASTERSON
Secretary