

**AMERICAN
ACADEMY
of
ACTUARIES**

1971 Year Book

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

JANUARY 1, 1971

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208 SOUTH LASALLE STREET
CHICAGO, ILLINOIS 60604

JANUARY 1, 1971

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.

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

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

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

H. F. ROOD
First President

BOARD OF DIRECTORS

OFFICERS:

Term Expires

H. RAYMOND STRONG, <i>President</i>	1971
ROBERT J. MYERS, <i>President-Elect</i>	1971
DONALD F. CAMPBELL, <i>Vice-President</i>	1971
JOHN K. DYER, <i>Vice-President</i>	1971
HAROLD E. CURRY, <i>Vice-President</i>	1971
MORTON D. MILLER, <i>Vice-President</i>	1971
WILLIAM A. HALVORSON, <i>Secretary</i>	1971
ROBERT E. BRUCE, <i>Treasurer</i>	1971

PAST-PRESIDENTS:

WENDELL MILLIMAN	1971
WALTER L. RUGLAND	1972

ELECTED:

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 MUSHET	1972
ROBERT H. TAYLOR	1972
JOHN H. BIGGS	1973
W. HAROLD BITTEL	1973
THOMAS P. BOWLES, JR.	1973
LOUIS GARFIN	1973
RICHARD L. JOBE	1973
FREDERICK P. SLOAT	1973

OFFICE OF THE ACADEMY

Executive Director: CHARLES B. H. WATSON

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*

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M. CURTIS SCHIMPF

COMMITTEE ON REVIEW AND EVALUATION

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

PAUL T. ROTTER, *Chairman*

ROBERT E. BRUCE

HENRY F. SCHEIG

WILLIAM J. HAZAM

COMMITTEE ON EDUCATION AND EXAMINATION

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

GEORGE D. MORISON, *Chairman*

EDWARD D. BROWN, JR.

WILLIAM A. SPARE

GEOFFREY CROFTS

ROBERT H. TAYLOR

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*

FRANK J. GADIENT

JOHN S. RUDD, JR.

E. SYDNEY JACKSON

FREDERICK P. SLOAT

THOMAS E. MURRIN

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. WLBSTER, *Chairman*

THOMAS P. BOWLES, JR.

EDWIN F. BOYNTON

DONALD F. CAMPBELL

FRANK L. GRIFFIN, JR.

HAROLD R. LAWSON

DANIEL J. McNAMARA

WENDELL MILLIMAN

ERNEST J. MOORHEAD

ALBERT PIKE, JR.

WALTER L. RUGLAND

JOHN H. WILLIAMS

WILLIAM F. MULLIN, *Counsel*

SUBCOMMITTEES**ON NATIONAL REGULATIONS**

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IAN M. CHARLTON

EDWARD H. FRIEND

JOSEPH MUSHER

ROBERT J. MYERS

ON PUBLIC EMPLOYEE**RETIREMENT SYSTEMS**

DONALD F. CAMPBELL, *Chairman*

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ROBERT D. DRISKO

HUGH GILLESPIE

WILLIAM E. GROVES

RICHARD G. ROEDER

SAMUEL ROSENBLUM

KENNETH H. ROSS

FOR EASTERN STATES

West Virginia, Virginia, Kentucky, Tennessee, North Carolina

ERNEST J. MOORHEAD, *Chairman*

FOR NORTH CENTRAL STATES

North Dakota, South Dakota, Nebraska, Kansas, Minnesota, Iowa, Missouri, Wisconsin, Illinois, Indiana, Ohio

WALTER L. RUGLAND, *Chairman*

FOR NORTHEAST STATES

Maine, New Hampshire, Vermont, New York, Massachusetts, Connecticut, Rhode Island, Pennsylvania, Maryland, District of Columbia, Delaware

DANIEL J. McNAMARA, *Chairman*

FOR SOUTH AND SOUTH CENTRAL STATES

Texas, Oklahoma, Arkansas, Louisiana, Mississippi, Alabama, Georgia, South Carolina, Florida

THOMAS P. BOWLES, JR., *Chairman*

FOR WESTERN STATES

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

WENDELL MILLIMAN, *Chairman*

NOTE Members of the geographical subcommittees, other than the Chairmen, had not been named in time to be included here. It is expected that their names will be announced in a forthcoming newsletter

**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
ROBERT H. TAYLOR
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**

ROBERT E. BRUCE
LUTHER O. FORDE
WILSON W. NAGGS

**CASUALTY ACTUARIAL
SOCIETY**

NORMAN J. BENNETT
M. STANLEY HUGHEY
W. JAMES MACGINNITIE

SOCIETY OF ACTUARIES

E. SYDNEY JACKSON
WILLIAM A. SPARE
BERT A. WINTER

JOINT ACTUARIAL COMMITTEE ON FINANCIAL REPORTING

**AMERICAN ACADEMY OF
ACTUARIES**

WILLIAM HAROLD BITTEL
RICHARD G. HORN
FREDERICK S. TOWNSEND, JR.

**CONFERENCE OF ACTUARIES
IN PUBLIC PRACTICE**

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**CANADIAN INSTITUTE OF
ACTUARIES**

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H. EDWARD HARLAND
W. JAMES D. LEWIS

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GARY E. CORBETT
ROBERT L. LINDSAY
ROBERT C. WINTERS

**CASUALTY ACTUARIAL
SOCIETY**

RUTH E. SALZMANN

PUBLIC RELATIONS COMMITTEE

PAUL H. JACKSON, *Chairman*

JAMES R. BERQUIST

ROBERT B. GOODE

NEXT ANNUAL MEETING

OCTOBER 11, 1971

BOURBON ORLEANS HOTEL
NEW ORLEANS, LOUISIANA

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. BRUCE
Treasurer	ROBERT E. BRUCE

1966-67

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

1967-68

President	JOHN H. MILLER
President-Elect	WENDELL MILLIMAN
Vice-Presidents	EDWARD D. BROWN, JR. WILLIAM J. LESLIE, JR. FRANK J. GADIENT ALLEN L. MAYERSON
Secretary	NORTON E. MASTERSON
Treasurer	ROBERT E. BRUCE

1968-69

President	WENDELL MILLIMAN
President-Elect	WALTER L. RUGLAND
Vice-Presidents	EDWARD D. BROWN, JR. WILLIAM J. LESLIE, JR. PAUL T. ROTTER HAROLD W. SCHLOSS
Secretary	NORTON E. MASTERSON
Treasurer	ROBERT E. BRUCE

1969-70

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

MEMBERS

DECEMBER 31, 1970

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 1970 *Year Book* listing. Any omissions or incorrect listings in the 1971 *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., Vice-President and Actuary, Western Benefit Plan Consultants, Inc., 26 O'Farrell St., San Francisco, Calif. 94108
- 1967 ARAMSON, 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., 3845 Dudley St., Wheat Ridge, Colo. 80033
- 1965 *ADAMS, MARY HARDIMAN (MRS.), A.S.A., I.C.A., Consulting 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
- 1970 ADLER, MARTIN, F.C.A.S., Associate Actuary, Crum & Forster Ins. Cos., New York, N.Y. 10038
- 1966 AFFLECK, ALLAN D., F.S.A., F.C.I.A., Executive Vice-President, M & R Services, Inc., 914 Second Ave., Seattle, Wash. 98104
- 1968 AGEF, JOHN L., A.S.A., Associate Actuary, Fidelity Union Life Ins. Co., Dallas, Tex. 75221

ENROLLED

- 1966 ATKMAN, ROY W., A.S.A., Consulting Actuary, 2108 W. 75th St., Prairie Village, Kan. 66208
- 1965 *AIN, SAMUEL N., F.C.A., A.S.A., A.C.A.S., Ain Associates, Inc., 120 Broadway, New York, N.Y. 10005
- 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., Actuarial Supervisor, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1966 ALEXANDER, GEORGE, F.S.A., F.C.I.A., Vice-President and General Manager, Montreal Life Ins. Co., Montreal 111, Quebec
- 1965 *ALEXANDER, LEE M., F.C.A.S., Actuary, Massachusetts Rating Bureau, Boston, Mass. 02110
- 1966 ALEXANDER, SILAS J., A.C.A., Vice-President—Insurance Operations, Government Personnel Mutual Life Ins. Co., San Antonio, Tex. 78216
- 1965 *ALFORD, CLARENCE L., F.F.A.A., 1128 Third National Bank Bldg., Nashville, Tenn. 37203
- 1965 *ALLAN, HARRY E., F.S.A., Towers, Perrin, Forster & Crosby, 90 Park Ave., New York, N.Y. 10016
- 1965 *ALLAN, WILLIAM, F.S.A., Senior Vice-President, Home Life Ins. Co., New York, N.Y. 10007
- 1966 ALLARD, MAYNARD W., 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
- 1970 ALLSTEADT, WAYNE E., Assistant Group Actuary, The Wyatt Co., One First National Plaza, Chicago, Ill. 60670
- 1966 ALLSTROM, H. WILLARD, A.S.A., A.C.A., Vice-President and Actuary, Union Labor Life Ins. Co., New York, N.Y. 10022
- 1966 ALPERN, LAWRENCE, A.S.A., Deputy Chief Actuary, Social Security Admin., Baltimore, Md. 21235
- 1965 *ALPERT, FRANK J., F.S.A., 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., Second Vice-President and Actuary, Travelers Ins. Co., Hartford, Conn. 06115
- 1965 *ALVORD, MORGAN H., F.S.A., 36 Stratford Rd., West Hartford, Conn. 06117
- 1966 AMLIE, WILLIAM P., 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

ENROLLED

- 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
- 1970 ANDERSON, ARTHUR W., Actuary, Johnson & Higgins, Three Center Plaza, Boston, Mass. 02108
- 1967 ANDERSON, HENRY J., A.S.A., Consulting 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., Windsor, Conn. 06095
- 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 *ANTLIFE, JOHN C., F.S.A., Second Vice-President and Group Actuary, Mutual Benefit Life Ins. Co., Newark, N.J. 07101
- 1967 APONTE, JUAN B., A.C.A., Box 21872, University Station, Rio Piedras, Puerto Rico 00931
- 1965 *ARBEIT, LOUIS, F.C.A., 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., 1704 Luin Lane, Des Moines, Iowa 50322
- 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. Vice-President and Consulting Actuary, George B. Buck, Consulting Actuary, Two Pennsylvania Plaza, New York, N.Y. 10001
- 1970 ARNAUD, VERDUN J., Manager—Actuarial Dept., Fireman's Fund, American Life Ins. Co., San Francisco, Calif. 94120

ENROLLED

- 1969 ARNOLD, DANIEL M., F.S.A., Assistant Actuary, 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
- 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., Senior Vice-President, Group Operations, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1970 ATWOOD, CLARENCE R., A.C.A.S., Assistant Actuary, Great American Ins. Co., Los Angeles, Calif. 90030
- 1965 *AUSTIN, JOSEPH D., F.S.A., Vice-President—Sales, 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., P.O. Box 1752, 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
- 1970 BADER, LARRY D., A.S.A., Consulting Actuary, Milliman & Robertson, Inc., 8990 W. Dodge Rd., Omaha, Nebr. 68114
- 1966 BACON, FRANCIS L., A.S.A., President, 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, W. NELSON, JR., 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, W. RAY, A.S.A., M.C.A., Instructor, Georgia State University, 33 Gilmer St., Atlanta, Ga. 30303
- 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
- 1970 BAILEY, JOE H., 9333 Tally Ho Rd., #2, Houston, Tex. 77017
- 1970 BAILEY, JOHN E., F.S.A., Assistant Actuary, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202
- 1965 *BAILEY, PAUL M., F.S.A., Executive Assistant, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *BAILEY, ROBERT A., F.C.A.S., Chief Actuary, Ins. Bureau, State of Michigan, 111 N. Hosmer St., Lansing, Mich. 48913
- 1965 *BAILEY, ROBERT C., F.S.A., Vice-President and Actuary, Equitable Life Ins. Co., Washington, D.C. 20016

ENROLLED

- 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
- 1970 BAILEY, WILLIAM E., Vice-President, Wakely & Associates, Inc., 1467 Belleair Rd., Clearwater, Fla. 33516
- 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., 3300 Sunrise Highway, Wantagh, N.Y. 11793
- 1967 BAKER, EDWARD H., III, F.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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- 1966 RICCIARDELLI, CARMINE F., A.S.A., Vice-President, Chief Actuary, Mutual Service Life Ins. Co., St. Paul, Minn. 55104
- 1965 *RICE, FRANK H., F.S.A., Associate Director Administrative Services, Northwestern Mutual Life Ins. Co., Milwaukee, Wis. 53202
- 1965 *RICE, HENRY I. B., F.S.A., Vice-President (Retired), Connecticut Mutual Life Ins. Co., Hartford, Conn. 06115
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- 1965 *RICHARDS, HARRY R., F.C.A.S., Associate Actuary, Travelers Ins. Co., Hartford, Conn. 06115
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- 1965 *WECK, FRANK A., F.S.A., Vice-President and Actuary, Metropolitan Life Ins. Co., New York, N.Y. 10010
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- 1969 WEICHERT, PAUL L., F.S.A., Consulting Actuary, M. L. Gold & Co., 39 S. Fullerton Ave., Montclair, N.J. 07042

ENROLLED

- 1965 *WEILL, DORANCE B. (MISS), F.S.A., Actuarial Associate, Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1966 WEIMER, ROBERT A., A.S.A., Group Actuary, Bankers Life Nebraska, Lincoln, Nebr. 68501
- 1966 WEINBERG, ABRAHAM A., A.C.A., Consulting Actuary, 14 E. Jackson Blvd., Chicago, Ill. 60604
- 1966 WEINSTEIN, LOUIS, F.S.A., Manager, Lybrand, Ross Bros. & Montgomery, 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
- 1970 WEISBROD, MARVIN L., Second Vice-President and Tax Officer, Occidental Life Ins Co., Los Angeles, Calif 90054
- 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
- 1970 WEISZ, LOUIS M., F.S.A., Assistant Actuary, New England Mutual Life Ins Co., Boston, Mass 02117
- 1970 WELCH, JOHN H., F.S.A., Actuarial Associate, John Hancock Mutual Life Ins Co., Boston, Mass. 02117
- 1970 WELCH, JOHN P., A.C.A.S., Actuary, Ins Co of North America, Philadelphia, Pa 19101
- 1970 WELCH, ROBIN B., F.S.A., Associate Actuary, New York Life Ins Co., New York, N.Y. 10010
- 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
- 1968 WELSH, CHARLES A., F.S.A., Consulting Actuary, Bowles, Andrews & Towne, Inc., 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., 3312 El Camino Ave., Sacramento, Calif 95860
- 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
- 1970 WEST, THOMAS M., F.S.A., Manager of Equity Dept., Lincoln National Life Ins Co., Fort Wayne, Ind 46801
- 1965 *WHINREY, EDWIN N., F.S.A., Assistant Actuary, Equitable Life Assur. Soc., New York, N.Y. 10019
- 1965 *WHITBREAD, FRANK G., F.S.A., A.C.A.S., 4705 Arlington Ave., Fort Wayne, Ind. 46807
- 1965 *WHITE, AUBREY, 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., 1 Place Ville Marie, Montreal 112, Quebec
- 1970 WHITE, H. EDMUND, A.S.A., Consultant, Peat, Marwick, Mitchell & Co., 8 Babson Park Ave., Babson Park, Mass 02157

ENROLLED

- 1970 WHITE, JOHN G., JR., Actuarial Pension Consultant, The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44114
- 1970 WHITE, ROBERT P., A.S.A., Supervising Actuary, Internal Revenue Service, 1111 Constitution Ave., N.W., Washington, D.C. 20224
- 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., Vice-President—Group Ins. Admin., Standard Ins. Co., Portland, Ore. 97207
- 1966 WHITING, DOUGLAS B., 175 Little Pond Rd., Concord, N.H. 03301
- 1970 WHITLEY, CHARLIE T., F.S.A., Vice-President and Associate Actuary, Integon Life Ins. Corp., Winston-Salem, N.C. 27102
- 1965 *WHITNEY, ROBERT L., F.S.A., Assistant Vice-President—Health Ins., Mutual of New York, Syracuse, N.Y. 13202
- 1966 WHITON, ALBERT E., A.S.A., Assistant Actuary, Travelers Ins. Co., Hartford, Conn. 06115
- 1966 WICKS, GEORGE C., A.S.A., Assistant Director, Central Actuarial Dept., Peat, Marwick, Mitchell & Co., 1510 Chestnut St., Philadelphia, Pa. 19102
- 1965 *WIEBKE, HAROLD G., F.S.A., 500 Ross Pl., Oceanside, N.Y. 11572
- 1965 *WIEDER, JOHN W., JR., F.C.A.S., Vice-President and Actuary, Aetna Life & Casualty, Hartford, Conn. 06115
- 1970 WIESE, THEODORE O., JR., F.S.A., Actuary, The Wyatt Co., 1400 Investment Plaza, Cleveland, Ohio 44140
- 1967 WIGHTMAN, MARY G. (Mrs.), 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
- 1970 WILKENING, ROBERT E., A.S. Hansen, Inc., 2100 LTV Tower, Dallas, Tex. 75201
- 1965 *WILLEMIN, RICHARD J., F.S.A., Metropolitan Life Ins. Co., New York, N.Y. 10010
- 1970 WILLETT, ROBERT B., A.S.A., Assistant Actuary, Pilot Life Ins. Co., Greensboro, N.C. 27420
- 1968 WILLIAMS, C. ARTHUR, JR., Professor of Economics and Ins., Univ. of Minnesota, Minneapolis, Minn. 55455
- 1966 WILLIAMS, CHARLES D., III, F.S.A., Senior Vice-President and Chief Actuary, Jefferson National Life Ins. Co., Indianapolis, Ind. 46204
- 1965 *WILLIAMS, DEAN E., F.S.A., Vice-President, General American Life Ins. Co., St. Louis, Mo. 63166
- 1965 *WILLIAMS, DEWEY G., F.C.A.S., Vice-President and Actuary, Employers' Ins. of Texas, Dallas, Tex. 75221
- 1965 *WILLIAMS, EDWARD B., F.S.A., 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., President, George B. Buck, Consulting Actuaries, Inc., Two Pennsylvania Plaza, New York, N.Y. 10001

ENROLLED

- 1966 WILLIAMS, JOHN HARRY, M.C.A., National Director—Actuarial Services, 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., Suitland, Md. 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., Actuary, Group Division, Aetna Life & Casualty, Hartford, Conn. 06115
- 1965 *WILLSEY, LYNN W., F.C.A.S., Second Vice-President and Actuary—Group Dept., Travelers Ins. Co., Hartford, Conn. 06115
- 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., Integon Indemnity Corp., 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., F.C.I.A., Executive Vice-President, Warner-Watson, Inc., 65 William St., Wellesley Hills, Mass. 02181
- 1966 WINNIS, WILLIAM H., A.C.A., Director of Actuarial Services, Congressional Life Ins. Co., New York N.Y. 10022
- 1965 *WINSLOW, HENRY N., F.S.A., Associate Group Actuary, John Hancock Mutual Life Ins. Co., Boston, Mass. 02117
- 1970 WINSOR, ROBERT F., A.S.A., Assistant Actuary, Jefferson Standard Life Ins. Co., Greensboro, N.C. 27420
- 1965 *WINTER, BERT A., F.S.A., Vice-President and Actuary, Prudential Ins. Co., Newark, N.J. 07101
- 1966 WINTERS, HERBERT A., A.F.A.A., A.C.A., A.S.A., Insurance and Business Consultant, 222-4 Jeffery Bldg., 3202 Wesleyan, Houston, Tex. 77027
- 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

ENROLLED

- 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., Chairman of the Board, 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 Inc., 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
- 1970 WOHLNER, ELLIS A., A.S.A., Actuary, League Life Ins. Co., Detroit, Mich. 48235
- 1966 WOJCIK, EDWARD J., F.S.A., Associate Actuary, Hospital Service Corp., 222 N. Dearborn St., Chicago, Ill. 60601
- 1969 WOJCIK, WALT J., A.S.A., 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., Executive Vice-President, William M. Mercer, Ltd., Place Ville Marie, Montreal 2, Quebec
- 1967 WOODS, VIRGINIA (MISS), M.C.A., Actuary and Pension Plan Consultant, Western Benefit Plan Consultants, Inc., 26 O'Farrell St., San Francisco, Calif. 94108
- 1966 WOODWORTH, JAMES H., A.C.A.S., Assistant Secretary, Hartford Ins. Group, Hartford, Conn. 06115
- 1970 WOOLERY, JAMES G., 3207 Sussex Rd., Raleigh, N.C. 27607

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- 1965 *WOOLERY, JAMES M., F S A , A C A S , 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., Actuary, Life & Casualty Ins Co of Tennessee, 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 , M C A , Senior Consultant, Peat, Marwick, Mitchell & Co , 400 Midtown Tower, Rochester, N.Y. 14604
- 1965 *WRIGHT, WILLIAM S , F S A , Manager, Lybrand, Ross Bros & Montgomery, 60 Broad St , New York, N.Y. 10004
- 1970 WYCKOFF, JOHN F , Actuary's Assistant, Connecticut General Life Ins Co , Hartford, Conn. 06115
- 1966 WYMAN, RICHARD B., A.S.A., Assistant Actuary, SAFECO Ins. Group, Bellevue, Wash. 98004
- 1970 YAFFE, RIAN M , A S A., Vice-President and Actuary, Pension Planners of Baltimore, Inc., Baltimore, Md. 21201
- 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., Group Actuary, American United Life Ins. Co , Indianapolis, Ind. 46206
- 1965 *YARDLEY, CHARLES A., F.S.A., Vice-President and Actuary, New England Mutual Life Ins. Co., Boston, Mass. 02117
- 1965 *YARDLEY, MARY ELLEN (MISS), F S A , Associate Controller, Provident Mutual Life Ins Co , Philadelphia, Pa. 19101
- 1968 YATES, DONALD G., F.S.A., 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., Assistant 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 (MRS.), A.F.A.A., A. S Hansen, Inc , Consulting Actuaries, 1 N. La Salle St , Chicago, Ill. 60602
- 1966 YOUNG, FLOYD E , A S A , Teachers Retirement System, 706 Monroc St , Helena, Mont. 59601
- 1965 *YOUNG, GEORGE W , F S A , Senior Vice-President, Connecticut General Life Ins. Co., Hartford, Conn. 06115

ENROLLED

- 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., 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., Assistant Vice-President, Alexander & Alexander, Inc., 225 Broadway, New York, N.Y. 10007
- 1965 *ZEFFERT, MARTIN L., F.S.A., Vice-President and Actuary, 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., Actuary, The Wyatt Company, 1900 Republic National Bank Tower, Dallas, Tex. 75201
- 1966 ZORY, PETER B., A.C.A.S., Associate Actuary, Travelers Ins. Co., Hartford, Conn. 06115
- 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
ALLSTROM, 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
BRATT, NEIL E .	1970
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
DESNET, 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
GERSHENSON, HARRY	1968
GILBERT, WILLIAM H.	1966
GILLAN, JAMES R. .	1969
GOODWIN, EDWARD S.	1966
HAIGHT, LAUREN C.	1967

	DIED
HALL, DAVID	1967
HANCOCK, WILLIAM F.	1968
HANN, ALFRED G.	1970
HANRAHAN, THOMAS F.	1970
HEZLETT, EDWARD H.	1968
HILLER, WILLIAM J.	1966
HONDORP, PETER	1970
HOPE, FRANCIS M.	1968
IRWIN, PHILIP C.	1969
JENSEN, EDWARD S.	1966
JOHANSON, FRANCIS O.	1970
JOHNSTONE, WILLIAM C.	1969
JONES, HARRY W.	1969
JONES, W. RALPH	1969
KESSEK, NORMAN S.	1970
KINEKE, FRANK D.	1967
KIRKPATRICK, CLAIR C.	1970
LACHNER, HAROLD A.	1966
LANG, KERMIT	1970
LAWRENCE, ROBERT K.	1970
LINCOLN, JOHN W.	1970
LINTON, M. ALBERT	1966
LITTLE, RICHARD	1969
LYLE, ANNIE M.	1969
MACKEEN, HAROLD E.	1970
MACLEAN, JOSEPH B.	1970
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
NELSON, S. TYLER, SR.	1970
NEWCOMB, EDWARD G.	1969
NIPPER, W. WARD, JR.	1966
NOREN, C. GILBERT	1970
ORAV, ALEXIS	1967
ORR, ROBERT K.	1967
OSHLO, FRANK H.	1970
PATE, THOMAS H.	1970
PERRY, RICHARD D.	1966
PETERSON, ALAN K.	1969
PICKERING, GUY W.	1968
PIPER, KENNETH B.	1969

	DIED
PRUITT, DUDLEY M.	1967
RAY, FOREST G.	1970
REAULT, JOSEPH E.	1966
REISE, HAROLD A.	1968
REPSHER, SAMUEL I.	1970
RIEGEL, ROBERT	1970
ROTHSCHILD, STANFORD Z.	1969
RULE, WAYNE B.	1966
ST JOHN, JOHN B.	1970
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
WAITE, ALAN W.	1970
WHITE, WILLIAM H.	1970
WILLIAMS, HELEN J.	1967
WOLFENDEN, HUGH H.	1968
WOLFRUM, R. J.	1967
WYSOCKI, THEODORF J.	1970

STATE OF ILLINOIS
OFFICE OF
THE SECRETARY OF STATE

[SEAL]

TO ALL TO WHOM THESE PRESENTS SHALL COME, GREETING:

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

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

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

[SEAL]

[Signed] PAUL POWELL
SECRETARY OF STATE

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. Gadies	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. HENNINGSEN,	720	E. Wisconsin Avenue,	Milwaukee,	Wisconsin 53202
WALTER KLEM,	1285	Avenue of the Americas,	New York,	New York 10019
WILLIAM LESLIE, JR.,	80	Maiden Lane,	New York,	New York 10038
LAURENCE H. LONGLEY-COOK,	1600	Arch Street,	Philadelphia 1,	Pennsylvania
DANIEL J. McNAMARA,	125	Maiden Lane,	New York 38,	New York
NORTON E. MASTERTON,	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 MUSER,	1625	K Street N.W.,	Washington,	D.C. 20006
ROBERT J. MYERS,		Social Security Administration,	Washington 25,	D.C.
HENRY F. ROOD,	1301	South Harrison Street,	Fort Wayne,	Indiana 46801
WALTER L. RUGLAND,	222	West College Avenue,	Appleton,	Wisconsin 54912
H. RAYMOND STRONG,	511	North Akard Street,	Dallas,	Texas
ANDREW C. WEBSTER,	1740	Broadway at 55th Street,	New York,	New York 10019
MARY CUSIC WILSON,	230	Sixteenth Street,	Rock Island,	Illinois 61202

5. The purpose or purposes for which the corporation is organized are:
- 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;
 - To encourage the consideration of all monetary questions involving, separately or in combination, the mathematical doctrine of probabilities and the principles of interest;
 - To promote education in actuarial science and the interchange of information among actuaries and among the various actuarial organizations;

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

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

6.

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

(INCORPORATORS MUST SIGN BELOW)

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

ACKNOWLEDGMENT

STATE OF INDIANA }
County of Allen } ss.

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

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

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

Place
(Notarial Seal)
Here

[Signed] GLORIA DEAN ASBELL
Notary Public

ACKNOWLEDGMENT

STATE OF LOUISIANA }
County of Orleans } ss.

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

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

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

Place
(Notarial Seal)
Here

[Signed] DAVID EARL HOGAN
Notary Public

ACKNOWLEDGMENT

STATE OF CALIFORNIA }
County of San Francisco } ss.

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

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

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

Place
(Notarial Seal)
Here

[Signed] ETHEL L. WATKINS
Notary Public

BYLAWS
OF THE
AMERICAN ACADEMY OF
ACTUARIES
(THE ACADEMY)

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

ARTICLE I
MEMBERSHIP

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

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

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

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

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

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

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

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

2. *Education Requirements.*

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

(i) a Fellow or Associate of the Casualty Actuarial Society

(ii) a Fellow, Member, or Associate of the Conference of Actuaries in Public Practice

(iii) an Active Member or Associate of the Fraternal Actuarial Association, or

(iv) a Fellow or Associate of the Society of Actuaries shall be deemed to have met all education requirements.

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

and Casualty Insurance Major. To demonstrate his educational qualifications for admission during any one of the periods, enumerated below as (i)-(v), the applicant must complete, before the end of the applicable period, the requirements specified below for such period. The examinations referred to shall be examinations given by the Academy or examinations recognized and accepted by the Academy given by other professional organizations:

(i) Until January 1, 1970.

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

(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 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.

A nonrefundable application fee of \$10 must accompany each application. It will not be applied toward the payment of dues for those candidates accepted for membership. Application fees paid by candidates who are not accepted for membership will not be refunded. Dues for the year 1971 have been established by the Board of Directors at \$15 per member.

Applications and all inquiries should be addressed to

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

REPORT OF THE PRESIDENT

Just ten days ago I sent a letter to all members of the Academy giving an overview of the activities being carried on by various committees and individuals on our behalf. I will not, in this report, take any time to repeat any of that information. I would count it more profitable to use the time to share with you some observations which, as president of the Academy, I have gained during the past twelve months.

This is the Fifth Annual Meeting of the Members of the Academy. It is the second time that our meeting has been held in conjunction with the annual meeting of the Casualty Actuarial Society. We are grateful to the officers and members of that Society for making time and facilities available to us.

The Academy is now five years old. Some members may well ask, "What has been accomplished?" "Are our objectives being attained?" The wheels of attainment move slowly but those of our members who are deeply involved on our behalf on one committee assignment or another can and do report very significant gains. Most noteworthy are those on the federal level. Our Washington Counsel, Mr. Richard Congleton, and the Washington subcommittee of our Committee on Accreditation point to important areas in legislative and administrative circles where as recently as a year ago the Academy was relatively little known but where now it is recognized as the one single organization which represents the whole actuarial profession.

I believe it is of significance toward recognition of the Academy that there are now a relatively large number of members of the Academy occupying actuarial positions in departments of government and regulatory agencies on both federal and state levels. It is my observation that this increase in numbers has been accounted for, in part, by the fact that a number of actuaries in career positions applied for membership and were deemed qualified for admittance under the so-called grandfather provision of the Academy's Bylaws. In addition, the increase in salaries and other benefits in recent years has made government service attractive to more Fellows and Associates of the Society of Actuaries, the Casualty Actuarial Society, and the Conference of Actuaries in Public Practice.

A matter of some urgency, in my judgment, in the Academy's efforts toward recognition and accreditation of actuaries is the relationship of the Academy to the education and examination of actuarial students. Under

the Bylaws of the Academy an applicant for admission must now demonstrate his educational qualifications by having passed comprehensive examinations in specified subject categories, which examinations "shall be examinations given by the Academy or examinations recognized and accepted by the Academy given by other professional organizations." The subject categories under the Life and Health Insurance and Pension Major are described exactly as those of the corresponding subject categories of the Society of Actuaries examinations and under the Property and Casualty Insurance Major are described exactly as those of the examinations of the Casualty Actuarial Society. Thus the completion of those examinations is properly accepted by the Academy as demonstrable evidence of educational qualifications for admission.

In some respects, however, this procedure leaves something to be desired. The Academy very properly presents itself as the one body which represents the whole actuarial profession but seeks recognition and accreditation for its members on the basis of standards of qualifications set by other bodies. This very briefly indicates why the Academy representatives on the Joint Committee on Review of Education and Examinations have proposed, and the Board of Directors of the Academy has approved, the idea of joint sponsorship of examinations. This possibility is under discussion by both the Society of Actuaries and the Casualty Actuarial Society from which bodies invitation to the Academy to join in joint sponsorship must come. I am sure there are many problems to be resolved before joint sponsorship can become a reality. Our profession owes much to the 200 or more members of the Society of Actuaries and the Casualty Actuarial Society who constitute the Education and Examination Committees. Theirs is a labor of love and professional pride. Except for the members on these committees who may not have had the number of years of "responsible actuarial work" required for membership in the Academy, these committee members are also members of the Academy.

If we bear in mind that the Academy is the one body which represents the whole profession in seeking legal recognition and accreditation for the profession in the U.S.A., it follows that the Academy should be directly identified with the education and standard-setting roles which signify to the public the attainment of actuarial competence. In Canada the Canadian Institute of Actuaries is similarly situated.

In the event that joint sponsorship proves to be not attainable as a practical matter, it is my judgment that the best interests of the profession would be served if the Education and Examination programs of the Society of Actuaries for Parts 1 through 8 and of the Casualty Ac-

tuarial Society for Parts I through VII could be transferred—lock, stock, and barrel—to the Academy and the Canadian Institute jointly. I would see no change whatever in the objectives, the goals, the classes of membership, and the programs of any of the four sponsoring actuarial organizations of the Academy under this arrangement. The same people, the same education and examination structure, and the same objectives with respect to standards and other matters would pertain. The only difference would be that credit for examinations in the Society of Actuaries and the Casualty Actuarial Society would be given on the basis of examinations technically given by the Academy instead of vice versa. Also, the Fraternal Actuarial Association and the Conference of Actuaries in Public Practice could do likewise. The benefit to the profession in getting recognition and accreditation is, I believe, self-evident.

One final concluding subject, the American Society of Pension Actuaries. This is an organization established a couple of years after the founding of the Academy—and founded, so its organizers claim—because of the “threat” posed by the Academy’s objective of unifying the level of the standards of competence and actuarial knowledge which the public can expect of those who hold themselves out to the public as actuaries. This group has now grown to a size of approximately 350 members, of whom less than a half-dozen are members of the Academy (and, to the best of our knowledge, none are members of other recognized actuarial bodies). This group is struggling rather vigorously for recognition.

Perhaps at this point it will suffice to say that the Board of Directors of the Academy is currently well aware of the activities of the group and can be expected to take necessary steps to protect the good name and the use of the term “actuary” in the best interests of the profession and of the public.

On behalf of the Academy and on my own behalf I want to express appreciation to the officers, directors, committee chairmen, and members of committees, as well as to Barry Watson and the efficient staff at the headquarters office for faithful performance of duties over the past year. It has been a pleasure to serve a year as president of the Academy.

WALTER L. RUGLAND

November 16, 1970

FINANCIAL REPORT

AMERICAN ACADEMY OF ACTUARIES

STATEMENT OF ASSETS AND FUND BALANCE

OCTOBER 31, 1970

ASSETS

Harris Trust and Savings Bank, Chicago, Illinois:	
Checking account...	\$ 3,918.62
Petty cash fund.	50 00
U.S. Treasury bills, at cost (approximates market).	19,369 43
	<u>\$23,338 05</u>

FUND BALANCE

Balance, October 31, 1969	\$36,538 53
Excess of cash disbursements over cash receipts for the year ended October 31, 1970.	13,200.48
Balance, October 31, 1970	<u>\$23,338 05</u>

STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS

FOR THE YEAR ENDED OCTOBER 31, 1970

Cash receipts:

Membership dues	\$26,210 00	
Less refunds	60 00	\$26,150.00
Interest—income		1,425 22
Year Book.		55 00
Total cash receipts		<u>\$27,630 22</u>

Cash disbursements:

Administrative expense—Society of Actuaries	\$20,311 41
Insurance and bond	708 00
New York Office expense	2,972 31
Auditing	185 69
Printing and mailing service	4,388 35
Shipping, postage, and postage-meter rental	2,568 33
Secretary's office expenses	1,185.66

Office supplies and expenses	270 69
Miscellaneous	19 93
<i>Year Book</i> —Printing, mailing, and postage.	5,112.90
Education and examination committee	464.65
Accreditation committee, travel	<u>2,642 78</u>
Total cash disbursements	<u>\$40,830 70</u>
Excess of cash disbursements over cash receipts.	<u>\$13,200.48</u>

ROBERT E. BRUCE, *Treasurer*

We have examined the accompanying statement of assets and fund balance, resulting from cash transactions of AMERICAN ACADEMY OF ACTUARIES (an Illinois not-for-profit corporation) as of October 31, 1970, and the related statement of cash receipts and disbursements on account of income and expenses for the year ended October 31, 1970. 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, 1970, resulting from cash transactions and the income collected and expenses disbursed during the year ended October 31, 1970, 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
March 11, 1971

MINUTES OF ANNUAL MEETING

The Fifth Annual Meeting of the members of the American Academy of Actuaries was held at 11:45 A.M., November 16, 1970, at the Palmer House, Chicago, Illinois.

The meeting was called to order by President Walter L. Rugland. As provided in the Bylaws an official Notice of Annual Meeting, dated October 20, 1970, was mailed to all members. In attendance at this annual meeting were 130 members, constituting a quorum.

The minutes of the Fourth Annual Meeting, held on November 19, 1969, at the Sheraton-Boston Hotel, Boston, Massachusetts, as published in the *1970 Year Book* were, on motion made and seconded, approved by vote of the members present.

Secretary Masterson reported that the current membership was 2,763.

Treasurer R. E. Bruce read a summary of the Financial Report for the period November 1, 1969, to October 31, 1970. He reported that the final official financial report for the Academy year, audited by the Certified Public Accountants, would be published in the *1971 Year Book*. The Treasurer's interim report was summarized as follows:

12 MONTHS	
Income	\$27,630 22
Disbursements	40,816 00
Excess of Disbursements	<u>\$13,185 78</u>
OCTOBER 31, 1970	
Assets	<u>\$23,338 05</u>
Operating Fund	
Balance November 1, 1969	\$36,523 83
Excess of Disbursements	13,185 78
Balance October 31, 1970	<u>\$23,338 05</u>

On motion and second from the floor, the report of the Treasurer was approved by vote of the membership.

President Walter Rugland reported on the progress of the Academy during the past year. (The President's Report is published in the *1971 Year Book*).

Wendell Milliman, Vice-Chairman of the Accreditation Committee, presented a report on the progress of accreditation at the federal level in

the various states for certification of actuaries and at the state and municipal area for retirement systems for government employees.

Chairman 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:

W. HAROLD BITTEL
FREDERICK P. SLOAT
THOMAS P. BOWLES
RICHARD L. JOHE
JOHN H. BIGGS
LOUIS GARFIN

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

President Rugland called for items of new business. Member James H. Durkin presented a suggestion from the floor that the Academy make a special effort to advance minority-group members into the actuarial profession. President Rugland accepted the suggestion and stated that the matter would be considered by the New Board which would meet later that day.

President Rugland introduced President-Elect H. Raymond Strong, who succeeded to the presidency at the adjournment of the annual meeting. Mr. Strong called the attention of the membership to the recent letter from President Rugland to the members of the American Academy of Actuaries setting forth the accomplishments of the Directors and Officers during the past year. He praised the able leadership of retiring President Rugland and the work of other officers and committee members.

Announcement was made that the Board of Directors in its organization meeting to follow the annual meeting would set the date and place of the 1971 annual meeting—October 11, 1971, at the Bourbon Orleans Hotel in New Orleans.

The meeting adjourned at 12:25 P.M.

NORTON E. MASTERSON
Secretary