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**OBITUARY****CHARLES SAVAGE FORBES**

1879 - 1943

Charles S. Forbes, a charter member of the Casualty Actuarial Society, died at the Brooklyn Hospital, New York, on October 2, 1943, following an operation.

He was born at Warren, Mass. on July 8, 1879. He was graduated from Columbia University in 1901, receiving his Ph.D three years later. He remained for two years as a member of the Columbia University Faculty as a teacher of mathematics. In 1906 he became an Associate of the Actuarial Society of America. Upon leaving Columbia, he entered the casualty insurance business and subsequently was the Secretary of the Liability Department of the Casualty Company of America for several years. Since 1917, he had been associated with the insurance brokerage firm of Smyth, Sanford and Gerard of New York City. He was the treasurer of this firm for many years.

Mr. Forbes was particularly interested in workmen's compensation and in the early years of this Society, he had contributed a paper in this field and had attended its meetings regularly.

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**OBITUARY****BURRITT A. HUNT**

1870 - 1943

Burritt A. Hunt, a charter member of the Casualty Actuarial Society, died, after a sudden illness, at his home in Manchester, Connecticut September 3, 1943. Mr. Hunt was born May 18, 1870 in Albion, New York where he lived until his graduation from high school. Soon afterward, he began his business career in the accounting department of a wholesale company in Hartford, Connecticut. In 1904, he joined the Ætna Life Companies beginning as a clerk in the casualty statistical department. He was elected Actuary of the Liability Department in 1917 and was made an Assistant Secretary in 1922. He retired in 1942 after more than thirty-seven years of service.

Mr. Hunt was one of the pioneers in casualty statistical work and had a large part in the development of statistical plans and standards in many lines

of Casualty Insurance. He appraised statistical problems from the accountant's viewpoint: he was unusually accurate in his own work and constantly insisted on the use of balances and controls. Although of a rather retiring and modest disposition, Mr. Hunt was well known and popular among his associates in casualty insurance associations and committees, where his long and varied experience brought him, in later years, the unofficial title, "Dean" of casualty insurance statisticians.

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## OBITUARY

WILLIAM COLET JOHNSON

1876 - 1943

William Colet Johnson, 67, vice president, actuary and director of The Massachusetts Protective Association, Incorporated, The Massachusetts Protective Life Assurance Company and The Paul Revere Life Insurance Company, Worcester, Massachusetts, died October 7th in New York City.

Mr. Johnson was born at Sag Harbor, New York, and became general agent of the Phoenix Mutual Life in New York City, serving from 1901 to 1910. He was vice president and general manager of the Columbian National Life, 1911-1915, and inspector of agencies of the Equitable Society from 1915 to 1918, when he joined the Massachusetts Protective.

In the Hughes investigation of insurance in New York in 1905, Mr. Johnson represented the various underwriters' associations of the United States in the hearings, and he participated in the preparation of the reform insurance laws thereafter adopted.

Mr. Johnson pioneered in the use of the non-medical plan in the United States in connection with life insurance. This was done through The Massachusetts Protective Life Assurance Company of Worcester. He was also one of the most active and aggressive proponents of non-cancellable accident and health insurance. Mr. Johnson was a contributor to many of the technical periodicals and was a much sought lecturer on economic and insurance subjects.

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**OBITUARY****ALBERT WURTS WHITNEY**

1870 - 1943

Albert Wurts Whitney, a charter member of the Society, died July 27, 1943 at the New York Hospital in New York City, after a brief illness.

Albert Whitney became interested in insurance when he was selected by the faculty of the University of California to organize a course in insurance. This course prospered. Today it ranks high among similar courses offered by our institutions of higher learning and many of its graduates occupy positions of great responsibility. Albert Whitney's activities gradually extended beyond the classroom. His non-academic work was performed for various private and governmental agencies as an expert in the fields of fire and workmen's compensation insurance. Finally, in 1914, he became associated with the business of stock casualty insurance as Manager of the then newly-organized Workmen's Compensation Service Bureau (now the National Bureau of Casualty and Surety Underwriters). This association continued in several capacities until his retirement, shortly before his death, from the National Conservation Bureau, a department of the Association of Casualty and Surety Executives.

Albert Whitney belonged to that select group of men whose intelligence, scientific integrity, perseverance and foresight created the firm foundation upon which the rating structure of casualty insurance has been built. Their work was well done. It must have been sound because the fundamental principles which they enunciated still endure. In those hectic early days Albert Whitney was a veritable tower of strength. Possessing great technical skill, a proper sense of professional dignity and unusual capacity to communicate his enthusiasm to others, he largely influenced the deliberations of his pioneer contemporaries and thus stamped the indelible impress of his personality upon what we today are proud to refer to as casualty actuarial science.

Later, by one of those curious twists of fate which sometimes govern the activities of men, Albert Whitney's attention was almost wholly diverted to the field of safety and his interest in rate-making gradually diminished. In this new field of endeavor Albert Whitney enjoyed a welcome opportunity to employ his special talents in a great humanitarian movement. Here, also, he became a pioneer whose vision largely influenced the development of organized safety in this country.

Albert Whitney's most conspicuous quality was his high character. It shone forth from his countenance and completely dominated his activities. Always a competent scholar, he never compromised with principles although

he did recognize that a workable program must meet the test of practicability. Nor did he indulge in acrimonious debate, preferring to rest his case on its obvious merits and thus to win his point by persuasion. When dealing with serious and profound subjects, he went to the greatest lengths to discover simple ways of presenting his conclusions that they might be more readily grasped by those who were unable to comprehend a maze of mathematical formulae. He had definite moral and intellectual convictions and stood solidly by them; for all that he was always tolerant and considerate of the ideas of others. He possessed a quiet sense of humor and shunned all forms of sham and hypocrisy. In his personal relationships he was a gentleman in every sense of that word. Kindly, generous, helpful and human, he was a true friend who enriched the lives of an army of persons, including especially his students and business associates, all of whom will miss him terribly.

Another great pioneer has departed this life; may we who survive prove worthy to carry on the good work according to the blueprint he so ably charted for our guidance.

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## OBITUARY

JOHN J. GATELY

1906 - 1943

John Joseph Gately, an Associate of this Society, died at his home in Brooklyn, New York on November 3, 1943. For several weeks he had been confined to his bed by illness but only a few days before his death he had spoken confidently to several of his associates about his expected return to work.

Mr. Gately was born in Brooklyn, August 24, 1906 and lived all his life in that city. He graduated from St. Francis College with the degree of Bachelor of Arts and in February, 1929 he entered the actuarial department of General Reinsurance Corporation. He continued a member of that department until his death. On November 22, 1934 he was admitted to this Society as an Associate after having successfully completed the requisite examinations.

John Gately was possessed of a clear and eager mind and displayed a uniformly cheerful and considerate disposition. Although beset by illness during his last few years he consistently maintained a keen interest in life and in his work. His unflinching courage remains an inspiration to his associates.

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**OBITUARY****JOHN MELVIN LAIRD**

1885 - 1942

John Melvin Laird, a Fellow of this Society for twenty-eight years, died on June 20, 1942, in Chicago, where he had been attending a meeting of the American Institute of Actuaries.

Born in Bayfield, Ontario, Canada, February 20, 1885, he graduated from the University of Toronto in 1906 and entered the Actuarial Department of the London Life Insurance Company. In 1910 he joined the actuarial staff of the Connecticut General Life Insurance Company, which he served with ability and loyalty for over thirty-two years. He successively became Assistant Actuary, Actuary, Secretary and Vice President in 1927. In 1936 he was elected a director of the Company.

He became a Fellow of this Society in 1915, was a Fellow of the Actuarial Society of America, American Institute of Actuaries, and an Associate of the Institute of Actuaries of Great Britain. He was a member of the Council of this Society in 1916-1917 and 1921-1924.

He contributed papers of unusual quality and value on a wide variety of subjects not only to this Society but to the Actuarial Society of America and to the International Congress of Actuaries. In addition to his actuarial interests his life insurance activities were rich and varied, particularly in the field of underwriting and reinsurance. He had been President of the American Life Convention, President of the Home Office Life Underwriters' Association and Chairman of the Big Risk Committee.

Although for many years his duties had been of an executive nature, he never ceased to be guided by his actuarial training. He exacted from his actuarial associates rigid standards of performance, but in a friendly and kindly manner that made them eager to live up to those which he set. While never a theorist, he yet insisted that a business decision must be actuarially sound, but without ever losing sight of the fact that the decision had to fit into the day-by-day problems of Company management. He approached business problems with the same logic, clarity and conciseness that characterized his professional papers. He will be missed by the older members of the Society.

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**OBITUARY****WALTER G. COWLES**

1857 - 1942

Walter G. Cowles, a charter member of the Casualty Actuarial Society, died on May 30, 1942, after an illness of only a few days.

Mr. Cowles was born in Farmington, Conn., on April 4, 1857. He was educated in the public schools of Hartford, the Literary Institute at Suffield and in 1879 was graduated from the Yale University Law School. In 1883 he entered the insurance business, first as personal secretary to James G. Batterson of the Travelers, later in the Mortgage Loan, and then in the Liability Claim Department. In 1912 he was elected a vice president of the Company.

Mr. Cowles was interested in all phases of insurance and was a pioneer in the development of Liability and Compensation Insurance. He held a pre-eminent position in the field of policy drafting and his influence toward standardization of phraseology and policy forms did much to advance the entire field of Casualty Insurance. His services and help were freely extended to all who came to him for counsel and advice.

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