

OBITUARY
EDWARD BATHURST FACKLER
1879—1952

Edward Bathurst Fackler died suddenly on January 8, 1952, while on a trip to New York, thus terminating a long and noteworthy career as consulting actuary and life insurance executive.

Mr. Fackler was born in New York City, October 13, 1879. His father, David Parks Fackler (1841–1924), was a founder of the Actuarial Society of America—in fact, one of the most active proponents of its founding; he had the honor of calling its first meeting to order; and he became its second president. Mr. E. B. Fackler was graduated from Yale University in 1900. He passed the New York Bar examinations in 1905, and received the degree of LL.B. from New York Law School in 1906. He became a Fellow of the Actuarial Society of America in 1906, and of the Casualty Actuarial Society at its founding in 1914, as a Charter Member. The name of the Society was then "Casualty Actuarial and Statistical Society."

On graduation from Yale, he entered the actuarial consulting organization established by his father in 1865; he became a partner in 1907, and senior partner in 1924—the year of his father's death. The firm was merged with Wyatt and Company in 1950, when the Western and Southern Life Insurance Company felt the need of Mr. Fackler's full-time services as Vice President and Actuary. He was a Director of the Western and Southern from 1948 to 1952. He continued to serve the Wyatt Company as a consultant until his death.

The history of the Fackler firm—85 years from foundation to merger—under father and son, is itself the story of competent professional actuarial work in America. It was retained as consultant by state insurance departments, companies, individuals, and employers and employees. Its services embraced not only routine calculation but the more involved problems of company mutualization, receivership, and reinsurance. Mr. Fackler was consulting actuary to several fraternal benefit societies, notably the Knights of Columbus, with whom the firm had a consulting connection since 1899. He was consulted by assessment associations, by the Government asking for professional witness performance, by a Brazilian company wishing to open a New York branch—these show the scope and importance of the clients seeking the firm and its competent service.

Mr. Fackler was a consultant to the Veterans Administration; he helped to organize the Government Life Insurance program in World Wars I and II; he served as a member of the Actuarial Advisory Committee for the Railroad Retirement Board, and of the Board of Actuaries of the United States Civil Service Retirement and Disability Fund.

Besides being a Fellow of the Society of Actuaries and of the Casualty Actuarial Society he was a past President of the Fraternal Actuarial Association, a member of the Insurance Society of New York, of the New York Life Underwriters Association, of the American Statistical Association, and of the Yale Club of New York City.

He was editor of two editions of *Principles and Practice of Life Insurance*. The firm published eight volumes of net premiums and reserves, which are in general use throughout the business. In his office work, his mechanical mind and flair for short-cuts and ingenious devices greatly helped to create economies in operations.

He was deeply religious, giving much time to his church. He was modest and kindly, and generous to those lacking his self-restraint and high ideals. To the discerning eye, the sound basis of the love and respect shown him by his family, friends, and associates was clear—based on his own friendly understanding warmth. His later years were marked by a deep humanity, courage and resilience.

His record remains as a challenge to us all.

Surviving are his wife, Carrie Elizabeth Fackler, associate in the Fackler offices in recent years and associated with the Wyatt Company after the merger; two sons, David E. and John D. Fackler, now with the armed services in El Paso, Texas, two daughters, Mrs. Elizabeth Burtelsen and Mrs. Ruth Lawton, and eight grandchildren.

OBITUARY
HAROLD J. GEORGE
1918—1952

Harold J. George died in Boston, Massachusetts, on April 11, 1952, after a month's illness.

Mr. George was born in Kitchener, Ontario, on March 4, 1918. He attended Kitchener Collegiate Institute and Vocational School, and the University of Western Ontario.

At the age of seventeen he joined the Mutual Life Insurance Company of Canada, and when only twenty-three had completed the examinations for admission as a Fellow of the Actuarial Society of America and the American Institute of Actuaries, with the unique distinction of passing the last two examinations *cum laude* in one year. Later on Mr. George became an Associate by examination in the Casualty Actuarial Society. He was also an active member of the Insurance Accounting and Statistical Association, to whose "Proceedings" he contributed several papers.

Shortly after completing three years' service in the Canadian Army, where he achieved the rank of Captain, Mr. George joined the National Life Insurance Company of Montpelier, Vermont, and was immediately appointed Assistant Actuary.

He possessed a truly brilliant mind, a prodigious capacity for work, and a remarkable breadth of interests. Hence it was only natural that he made a real contribution to his Company and to his community in the course of a regrettably brief career.

Mr. George is survived by his wife, the former Jean Stewart, whom he married in 1948, two daughters, his parents, a brother, and a sister.

OBITUARY
CHARLES H. HOLLAND
1878—1951

Charles H. Holland, who will be remembered as President of the old Independence Company of Philadelphia and prior to 1923 as President of the Royal and Eagle Indemnity Companies, died on December 28 at age 73 in New York City.

Mr. Holland was born in London, England on April 25, 1878 and received his education in the famous old City of London School. His start in business was made with a firm of Chartered Accountants, after which he joined the financial department of a firm of solicitors, many of whose clients were of the nobility. In 1897 he began his insurance career with the Northern Accident Insurance Company, Limited of Glasgow, Scotland in its London office as Inspector of Agencies, the duties corresponding with those of a Special Agent in this country. He later became Superintendent of Agencies for London and the South of England. When the Royal Insurance Company, Ltd. purchased the Northern in 1907, Mr. Holland was sent to Australia to organize the casualty business in that country and in New Zealand. He spent several years in Australia and became widely known as Chairman of the Accident Underwriters' Association of Victoria.

In 1910 he came to the United States to organize the Royal Indemnity Company, of which he was General Manager from its inception and of which he later became President. He subsequently organized the Eagle Indemnity Company for the same interests. The Royal Indemnity Company which had been organized with assets of \$1,000,000 had been built up by Mr. Holland to a firm with assets of \$17,000,000 by 1922 when Mr. Holland resigned the Presidency of the Royal and Eagle Indemnity Companies to organize and become the President of the Independence Indemnity Company and its running mate, the Independence Fire, which he headed until his resignation in 1931. Thereafter Mr. Holland returned to New York City to enter the stock brokerage business, and at the time of his death was associated with Montgomery Scott & Company.

Mr. Holland became a Fellow of the Casualty Actuarial Society in 1915. Recognizing aviation insurance as a young line with a big future he pioneered in this field and contributed a paper on the subject to the Society.

In the early days of the Society Mr. Holland was one of the best known casualty company chief executives in the United States and was prominent in developing the young casualty insurance industry especially in the field of his special interest—Production and Underwriting. He was President of the International Association of Casualty and Surety Underwriters in 1913 and 1914. Since January, 1950, Mr. Holland had been President of the St. George Society of New York, a charitable organization for those of English origin. Besides this he was a Mason and a member of the Down Town Association, the Casualty and Surety Club of New York, the Racquet Club, the Down Town Club of Philadelphia, Sea View Golf Club, Chamber of Commerce of the United States, Chamber of Commerce of State of New York and Chamber of Commerce of Philadelphia. He was an independent in politics and an Episcopalian. He is survived by his son, H. Brian Holland of Wellesley Hills, Massachusetts, and a daughter, Mrs. Eunice K. King of Gerards Cross, England.

OBITUARY
CHARLES S. WARREN
1881-1952

Passing on from our numbers on May 1, 1952, was friendly, lovable Charles S. Warren, Secretary of the Massachusetts Automobile Rating and Accident Prevention Bureau. He was a man widely known and respected among his many insurance associates and friends encountered over a half century of business experience.

"Charlie", as all his friends knew him, was born in Danbury, Connecticut August 1, 1881, attending public schools there and in New Haven, and later Yale University.

He entered the business field as an accountant with Price Waterhouse attaining Certified Public Accountant rating, then was with the American Bank Note Company until 1909 in the capacity of Comptroller until appointed to President Taft's commission on Economy and Efficiency where he served until the end of the Taft administration. His contacts and association with executives of International Business Machines Corporation led to several research jobs with I.B.M. equipment in Chicago, Washington and New York.

His insurance career started with Fidelity and Casualty Company and after several years with this company he became for thirteen years Chief Statistician of the Ocean Accident and Guarantee Corporation. It was in this capacity that he became widely known in insurance fields often representing his company on National Bureau committees. On May 23, 1919 he became an Associate Member of the Casualty Actuarial Society. He was Treasurer of Lloyds Casualty Company for a short time before his appointment as Secretary of the Massachusetts Automobile Rating and Accident Prevention Bureau on January 1, 1932.

His work for twenty years as Secretary of the Bureau is widely known and appreciated. Probably his greatest contribution was in the area of public relations in the coordination of the Massachusetts Compulsory Insurance Law with the motor vehicle registering public through the Registry of Motor Vehicles. His contribution in assisting in widening company participation in accident prevention work is also worthy of mention.

He leaves a wife and two sons.

OBITUARY
ARTHUR B. WOOD
1870-1952

Arthur B. Wood died suddenly in Montreal on June 14th, 1952, in his 82nd year. He was a Fellow of the Casualty Actuarial Society.

The son of a country doctor in Knowlton, Quebec, Arthur Wood was tempted to follow in his father's footsteps but, after a brilliant mathematical career at McGill University, he joined the staff of the Sun Life Assurance Company of Canada in 1893.

During these early years he made a thorough study of actuarial science. He obtained his degree of F.A.S. in 1903, and his F.I.A. in 1904, both by examination. He was a Fellow of the Society of Actuaries and had served two terms as President of the old Actuarial Society of America. In the Sun Life, his responsibilities were increasing rapidly. He was appointed Chief Actuary in 1908; Vice-President and Actuary in 1923; Vice-President and Managing Director in 1932 and President in 1934. After guiding his company with great distinction through 16 years as chief executive, he was appointed Chairman of the Board in 1950.

At a ceremony that marked his fiftieth anniversary with the Company, Mr. Wood attributed his success primarily to "hard, hard work aided perhaps now and then by good fortune." A man of many interests, his energy and talents overflowed in several directions. He contributed to several insurance bodies, as well as to the "Transactions of the Actuarial Society of America." Not only did he serve as President of the Society for two terms, but he was also President of the Canadian Life Insurance Officers Association and Vice-President for Canada of the International Congress of Actuaries.

A firm believer in the value of sports, he was an enthusiastic golfer and curler, right up to the time of his death. He was a Rotarian of long standing, a 33rd degree Mason and an unfailing friend of the Salvation Army. He took the greatest pride in his affiliation with his old Alma Mater, McGill University. Appointed to the Board of Governors in 1936, he served for a decade as a member of its Senate, and was also Chairman of the Pensions Committee. In 1950 he was rewarded by a grateful University with the honorary degree of Doctor of Laws.

Arthur B. Wood was a man of honour and integrity, held both in the respect and deep in the affection of all who knew him. He combined rare qualities of leadership and intelligence, sound judgment and humour, sympathetic understanding and a keen interest in his fellowmen. The monuments he left behind him are legion. Certain it is that the actuarial world has lost one of its greatest members.