

## OBITUARIES

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**JAMES M. CAHILL**  
**CHARLES DESJARDINS**  
**K. ARNE EIDE**  
**ROBERT C. PERRY**  
**PAUL E. SINGER**  
**EMIL J. STRUG**  
**PAUL A. VERHAGE**  
**HERBERT E. WITTICK**

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**JAMES M. CAHILL**  
1905–1998

James M. Cahill died on September 28, 1998 at Inglemoor Care Center in Livingston, New Jersey. He was 92.

Born in Hartford, Connecticut, on November 16, 1905, Cahill lived in Scarsdale, New York, before moving to Ramsey, New Jersey. He lived in Ramsey for 50 years before moving to Livingston in 1995.

After graduating from Hartford Public High School in 1923, Cahill attended Trinity College in Hartford. At Trinity, Cahill was named valedictorian of the class of 1927. He also set the school's quarter-mile track record.

Cahill began his career in 1927 with the Travelers Insurance Company in Hartford. He earned his CAS Fellowship in 1929. Cahill joined the Compensation Rating Board in New York City in 1938, progressing to the National Bureau of Casualty Underwriters (NBCU) in 1944. At NBCU he served as secretary and later general manager.

Cahill played a pivotal role in consolidating the NBCU and the National Automobile Underwriters Association into the In-

insurance Rating Board in 1968, serving as its first general manager until his retirement in 1971.

An active member of the Casualty Actuarial Society, Cahill served as president from 1947–48, as a vice president from 1945–46, and as a member of the CAS Council from 1938–41. He wrote several *Proceedings* papers including “Product Public Liability Insurance” (*PCAS XXI*), which won the Richard Fondiller Prize in 1934–35. Cahill also participated as a panelist in CAS meeting sessions.

During his CAS presidency, Cahill took a great interest in mentoring mathematics students by initiating apprentice programs. In his presidential address on November 19, 1948, he predicted an increased need for casualty actuaries and encouraged members to mentor young people who were considering careers as casualty actuaries.

Cahill is survived by two daughters, Susan Ramsey of Wayne, New Jersey, and Barabara Melendez of Phoenix, Arizona; four grandchildren; and seven great grandchildren. His wife, Mildred (nee Potter) Cahill, predeceased him in 1993.

CHARLES DESJARDINS  
1962–1998

Charles Desjardins died February 20, 1998 at the age of 35.

Born March 11, 1962, Québec City, Québec, Desjardins graduated from Laval University in Montréal in 1983 with a degree in actuarial science.

In 1983, Desjardins worked for Fireman's Fund Insurance Company of Canada, and from 1983 to 1985 he worked in the ratemaking department for Wellington Insurance Company. While at Wellington he was responsible for implementing and updating the company's loss reserving databases and evaluating its IBNR needs. Desjardins moved to Commercial Union in Toronto, Ontario in 1985 as an actuarial assistant. Desjardins became an Associate of the Casualty Actuarial Society in 1989.

Christopher J. Townsend (FCAS 1986), a colleague of Desjardins at Commercial Union, recalled his clever wit. In particular, Townsend remembered Desjardins' definition of a large loss as being a "failure to meet plan." Although Desjardins left the actuarial field in 1992, he continued as a member of Ontario Conference of Casualty Actuaries and the Casualty Actuarial Society.

A close friend of Desjardins, Andrew Hamilton, described him as the "life of every party." "At every gathering, you would be sure to see him, fashionably dressed, talking a mile a minute and surrounded by people," said Hamilton. Desjardins was a thoughtful man who never forgot birthdays or anniversaries and whose gifts were always beautifully appropriate to the occasion.

"Charles was a brave man," said Hamilton. "Living with a terminal illness was both difficult and debilitating, but Charles remained cheerful, optimistic, and concerned about others. Few of his friends knew how ill he was because he hid it so well. He was always asking about his friends, rather than dwelling on his own problems. We miss him."

Desjardins is survived by his parents, Jeanne and Raymond Desjardins of Sillery, Québec; and a brother, Jacques of Québec City.

KNUT ARNE EIDE  
1912–1997

Knut Arne Eide died November 8, 1997. He was 85.

Eide was born July 10, 1912 in Fertile, Minnesota, the oldest of eight children. He graduated from Fertile High School in 1929 and, from 1929 to 1933, he attended Luther College in Decorah, Iowa, earning a bachelors degree in liberal arts. While at Luther College, Eide was active in the Boy Scouts as a troop leader and in the college band. Eide continued to support the college's music program many years after he graduated.

During the summer of 1937, Eide did some graduate course work at the University of Minnesota in Minneapolis. He attended the University of Iowa in Iowa City and earned a master's degree in 1939.

Eide joined the Army in 1942 and began officer training. During the World War II he served in the Quartermaster Corps in Europe. After his wartime service, Eide served in the Army Reserves for more than 20 years, retiring as a lieutenant colonel.

Former SOA president Gilbert Fitzhugh (FCAS 1935) sponsored Eide when he became an Associate of the Casualty Actuarial Society in 1954. Eide was a member of the American Academy of Actuaries and earned Fellowship in the CAS and the SOA in 1959 and 1967, respectively. He served as the editor of the SOA's *Statistical Bulletin* for many years.

During the 1950s, Eide began a long career with Metropolitan Life Insurance Company in New York City. He began as an actuarial clerk and by his retirement in 1977 he was assistant vice president.

Eide left New York in 1977 to retire in Fertile. During his retirement Eide was active in the community serving as president of the Lion's Club, member of the Fair Meadow Nursing Home board, substitute math teacher for the local high school,

and as a member of the Concordia Lutheran Church. In 1992, Eide was honored with the Citizen of the Years Award by the Fertile Community Club. The award is given to individuals exhibiting outstanding community service over several years.

Eide is survived by two brothers, Alf of Fertile, and Arvid of Morris, Minnesota; and three sisters, Anna Pagenhart of Rochester, Minnesota, Alfild O'Malley of Minneapolis, and Agnes Cranmer of Vista, California. Two brothers, Roald and Anders, predeceased him.

ROBERT C. PERRY  
1910–1997

Robert C. Perry died December 7, 1997 in Tucson, Arizona, at the age of 87.

He was born October 12, 1910 in Bloomington, Illinois, and raised in Downs, Illinois, where he attended public school. In 1932, Perry graduated from the University of Illinois.

For 43 years, Perry was employed in the home office of the State Farm Insurance Company in Bloomington, Illinois. Throughout his years with the company, he served as vice president and actuary, executive vice president, and as vice chairman and secretary. Perry retired to Tucson in 1976.

Perry became an Associate of the Casualty Actuarial Society in 1947 and a Fellow of the Society of Actuaries in 1948. He was also a Fellow of the Life Office Management Institute, a Chartered Life Underwriter, and a member of the American Academy of Actuaries. Perry was active in international life insurance trade associations and was past chairman of the Life Office Management Association. He was also a member of the Canadian Institute of Actuaries and of the Chicago Actuarial Club.

Among his other community activities, Perry was a 32-degree Mason and Shriner, a former member of Bloomington Chamber of Commerce and the Skyline Chamber Commerce, and a member of Theta Chi Fraternity.

Perry's wife of 61 years, Harriett, preceded him in death in 1995.

PAUL E. SINGER  
1923–1998

Paul E. Singer died March 21, 1998. He was 74.

Singer was born April 26, 1923 in Chicago, Illinois, and lived there for much of his life. He attended the University of Chicago during the 1940s, graduating with a degree in liberal arts. He married Jean Henkel June 19, 1948, and together they had four children.

Singer worked for several years for Continental Casualty in Chicago, which eventually became CNA Insurance. While working for Continental Casualty, Singer earned his Associateship in the Casualty Actuarial Society in 1963. He then went on to become assistant vice president of National Insurance Group in 1964, an actuary with Continental National American Group in 1967, vice president and actuary for CNA Insurance in 1975, and CNA vice president in 1976. From 1977 until his retirement in 1985, Singer was president of Illinois State Medical Insurance Services, Inc. After retirement, Singer also lent his expertise as an expert witness.

From the mid-1960s until well into the 1970s, Singer was an active member of the CAS, participating in several CAS meetings as a member of various panels. Some of the panels included "Accident and Health Development" (1965), "Government Medical Assistance Programs" (1967), "National Health Insurance" (1971), and "Recognition of Anticipated Investment Income" (1979). Singer was also active in CAS committees, serving on the Committee on Social Insurance (1965–67), the Committee to Study Forms of Amalgamation (1971), and the Committee on Financial Reporting (1974–78). "He was really proud to be a member [of the Casualty Actuarial Society]," said Singer's daughter, Margaret Piper. "His pride in it was obvious."



A bicycling and bridge enthusiast, Singer enjoyed crossword, double crostic, and mathematical puzzles. Singer and his wife spent many years living in Michigan after he retired.

Singer's survivors include two daughters, Margaret of Wheaton, Illinois, and Elise of Philadelphia, Pennsylvania; and eight grandchildren. Singer's wife Jean and two sons, Martin and William, preceded him in death.

EMIL J. STRUG  
1924–1998

Emil J. Strug died at his home in Stoughton, Massachusetts on March 14, 1998 after a four-year battle with cancer. He was 73.

Strug was born September 2, 1924 in Mendon, Massachusetts, and attended Cathedral High School. During World War II, Strug served as first lieutenant and navigator with the 44th Bomb Group of the 8th Air Corps. He flew missions over Europe from his station in Norwich, England.

After the war, Strug attended Boston College, graduating in 1950 with a degree in mathematics. That same year he married Eleanor M. Misiewicz on September 10. The couple had four children.

After working briefly for Liberty Mutual Fire Insurance Company in Boston, Massachusetts, Strug began a thirty-year career with what would become Blue Cross/Blue Shield in Boston. He began as assistant actuary and later served as manager of actuarial-statistical, and associate vice president and associate actuary for the company. In 1988, he became vice president and treasurer for Benefit Management Association, Inc. in Rockland, Massachusetts. He retired in 1991.

Strug was an active member of the Casualty Actuarial Society and frequently attended CAS meetings, during which he forged strong friendships with his fellow members. "He had some very good times with the group at CAS meetings," said Strug's wife Eleanor. During the evenings at CAS meetings, Strug's friends and colleagues would often perform musical numbers and plays or would gather around a piano to sing.

A frequent contributor to the *Proceedings*, Strug's papers include "Joint Underwriting as a Reinsurance Problem" (1972), "Determining Ultimate Claim Liabilities for Health Insurance

Coverages” (1980), and “The Pricing of Medi-Gap Coverage” (1983).

Strug became an Associate of the Casualty Actuarial Society in 1959 and a Fellow in 1970. He was also a member of the American Academy of Actuaries, the International Actuarial Association, the 44th Bomb Group Association, and Veterans of Foreign Wars.

He is survived by his wife, Eleanor; three sons, Stephen J. of Halifax, Massachusetts, Christopher G. of Westboro, Massachusetts, and Scott D. of White Plains, New York; a daughter, Susan M. Keshian of North Andover, Massachusetts; a sister, Laura Grant of Randolph, Massachusetts; and nine grandchildren. The family requested that donations be made to Dana Farber Cancer Institute in Boston.

PAUL A. VERHAGE  
1938–1998

Paul A. Verhage died September 25, 1998. He was 59.

Born November 8, 1938 in Kankakee, Illinois, Verhage attended Northwest High School in Sheboygan, Wisconsin and the University of Wisconsin in Milwaukee. He was a member of the American Academy of Actuaries and became an Associate of the Casualty Actuarial Society in 1962 and a Fellow in 1965.

While attending church in Vesper, Wisconsin, Verhage met his future wife, Patricia. The two were married on September 24, 1960. Together they had two sons.

After graduation, Verhage worked briefly for Northwestern Mutual Life in 1960 and then began working as an actuarial technician for Hardware Mutuals in Stevens Point, Wisconsin, which eventually became Sentry Insurance Group. Verhage worked for Sentry over 33 years, most recently as senior vice president and chief financial officer. In his last position with Sentry he was responsible for investment management, accounting, treasury, internal audit, and strategic planning.

After Sentry, Verhage became senior manager and consulting actuary for Arthur Andersen's property/casualty actuarial consulting group in Milwaukee, Wisconsin.

Verhage was active in the CAS as a *Proceedings* author (Volume LIII) and as a committee member. He served on the two sections of the CAS Education and Examination Committee from 1966 to 1975. He was also involved in the CAS Committee to Identify Interest Areas in 1971 and the Finance Committee from 1975 to 1977.

John H. Muetterties (FCAS 1956), consulting actuary for MBA Inc. in Mountain Lakes, New Jersey, hired Verhage out of college for Hardware Mutuals. "He was a very bright individual," said Muetterties. "I'd rate him in the upper five percent

of casualty actuaries.” Muetterties told how Verhage, who had no background in electronics, took one of his company’s first computers and successfully upgraded it. “That was a big step in the 1960s!” said Muetterties.

A modest and quiet family man, Verhage stood well over six feet tall. He was dedicated to his work and liked traveling with family and friends. In particular, he and his wife enjoyed a trip to London with their two sons and their daughters-in-law.

Verhage was also interested in genealogy. He was intrigued with discovering the genealogical tie to a close friend who shared his surname. While traveling in Holland with their wives, the two men traced their ancestries back to the year 1698 to find a common link.

Verhage is survived by his wife Patricia; two sons Peter of Stevens Point and Paul Jr. of North Liberty, Iowa; mother Minnie Verhage of Sheboygan Falls, Wisconsin; sister Annette Kashney also of Sheboygan Falls; and one grandchild. In lieu of flowers, the family requested that donations be given to the American Cancer Society.

HERBERT E. WITTICK  
1903–1998

Herbert E. Wittick was born June 25, 1903 in Peoria, Illinois. He attended Bradley Polytechnic Institute in Peoria from 1916 to 1920 and the University of Illinois from 1920 to 1924, earning a bachelor of science degree. Wittick became an Associate of the Casualty Actuarial Society in 1929 and a Fellow in 1931. He was also a Fellow of the Canadian Institute of Actuaries.

From 1924 through 1931, Wittick worked at Standard Accident Insurance Company in Detroit, Michigan, in the company's compensation and liability underwriting department. In 1932, Wittick moved to Canada to work for Pilot Insurance Company in Toronto, Ontario. He would work for Pilot for over 36 years until his retirement in 1969. While at Pilot, he held the positions of assistant secretary, secretary, assistant general manager, and finally vice president and general manager.

Wittick was active in the CAS—attending meetings, serving as a committee member, and writing *Proceedings* papers. From 1964 to 1968, he served on the CAS Publicity Committee. A *Proceedings* author in 1958 and 1964, Wittick wrote “The Canadian Merit Rating Plan for Individual Automobile Risks” (*PCAS XLV*) and “Estimating the Cost of Accident Insurance as a Part of Automobile Liability Insurance” (*PCAS LI*). Wittick was also a panelist for the 1966 meeting session, “Management and the Actuary.”