

Obituary

A. EDWARD ARCHIBALD
REGINALD COOKSEY BARNESLEY
EUGENE WARREN BATES
SIDNEY BENJAMIN
ROBERT JULE BOHN
HOWARD STUART BROGAN, JR.
ROBERT GORDON BROWN
WILLIAM THEODORE BRYAN
WALTER LEEDS CHAPIN
GEORGE YALE CHERLIN
JOHN WILLIAM CLARKE
MAURICE EDWARD COMFORT
JOSEPH FRANCIS DESIMONE
MARWIN REYNOLDS DODSON
RODERICK IAN FRASER-PETHERBRIDGE
ERNEST CLARK GILL
OSCAR DAVID GREEN III
BRENDAN HAYES
LAWRENCE ALLAN LINDSTROM
ARCHIBALD ROSS MACDONALD
RICHARD CONRAD MURPHY
WILLIAM LESLIE NICHOLLS
MATTHEW HENRY ORAM
ELLIS WAYMAN SCOTT
HUDSON JENNINGS STOWE
IVAN ROBERT TAYLOR
ARTHUR ROY TOLLEFSON
JOHN HARRIS TUROFF
DAVID EDWARD WATTS

A product innovator of extraordinary talent, Mr. Chapin had begun thinking in the 1940s about the possibilities of a flexible life insurance policy, but saw that its complications were then unmanageable. By the 1960s, recognizing that advent of computers had changed all that, he resigned from his company to concentrate on the idea. After he had approached several companies with designs, Minnesota Mutual agreed to undertake development of such a contract. Introduced in 1971, adjustable life, the first policy designed to take care of a lifetime of changing insurance needs, and its later cousin, variable adjustable life, accounted in due course for 95 percent of that company's individual life insurance sales.

In his 1976 Society paper, "Toward Adjustable Individual Life Policies" (*TSA* Vol. XXVIII, p. 237), Mr. Chapin graciously attributed the birth of the idea to the late Edward A. Rieder (*TASA* XLVIII, 1947, p. 283), and acknowledged the impetus given it by Alfred N. Guertin in a 1964 report. Further particulars of the history of this product can be found in Wilfred A. Kraegel's discussion of Mr. Chapin's paper.

Other new products credited to Mr. Chapin's remarkable ingenuity are in the fields of group insurance outside the employer-employee relationship and group mortgage life insurance.

His success with his ideas is attributed by a colleague to his infectious energy and the joy of others to be working with him. He is survived by his wife, Frances, two sons, a daughter, and seven grandchildren.

1924

George Yale Cherlin

1992

George Y. Cherlin, a Fellow of the Society, died in Mt. Shasta, California on August 5, 1992. He was 68 years old.

Born in New Haven, Connecticut on February 21, 1924, Dr. Cherlin served in the Navy in World War II and then earned a bachelor's degree in 1947 from Rutgers and, from the same institution, his master's (1949) and Ph.D. (1951).

Dr. Cherlin then joined the staff of Mutual Benefit Life, attaining his Fellowship in 1955. He became an Associate of the Casualty Actuarial Society in 1961. He retired from Mutual Benefit in 1987, but worked elsewhere for two extended periods. From 1962 to 1972, he was Vice President and Actuary of the National Health and Welfare Retirement Association, predecessor to Mutual of America Life Insurance Company, in New York City.

For them he published, jointly with Howard Lichtenstein, a pamphlet "Trend in Pension Plans and Related Benefits in the Health and Welfare Field" in July 1970. At Mutual of America, he continues to be fondly remembered for his leadership and strength of character. From 1978 to 1983 he did consulting work in Newark and was employed part of that time by Scientific Time Sharing Corporation (STSC). During much of his career he was in poor health, but he refused to give up. After his retirement he was Staff Actuary at United Insurance Company of America, first in Chicago and then in Milwaukee. He moved to California in April 1991.

Colleagues agree that Dr. Cherlin was a brilliant mathematician but nevertheless a patient and effective teacher of what he had learned or devised. Among his great achievements was his pioneering adaptation to life insurance uses of Kenneth Iverson's APL (A Programming Language) system. It is related that in a single weekend he set up an APL program to analyze 500,000 policies so as to create a special dividend credit for selected groups thereof. Sadly, other than a brief review in *TSA XLI* (1989), p. 617, that he wrote, there is nothing in our journals about Dr. Cherlin's pioneering work in APL.

One who was then a beginning actuarial student recalls that in 1972, when actuarial students at Mutual Benefit were still starting out by learning to organize worksheets and use a desk calculator, Dr. Cherlin transformed the whole scene by introducing actuaries and actuarial students to APL, arranging for STSC to conduct a series of classes on site. In a short time, actuarial students at Mutual Benefit were starting their careers by reading an APL manual and performing their assignments with APL programs. Dr. Cherlin worked closely with many of them on their own APL projects, impressing them with his enthusiasm and his invention of unconventional solutions.

Dr. Cherlin is survived by his wife, Mary Elizabeth, two sons and four grandchildren.

1916

John William Clarke

1992

John (Jack) W. Clarke, a Fellow of the Society, died on April 10, 1992 in Missouri City, Texas. He was 76 years old.

Born in Kingston, New York on February 24, 1916, Mr. Clarke graduated from Cornell University in 1937 and joined the Travelers Insurance Company