

## MEMOIRS

## WILLIAM JOSEPH HUTCHINGS WHITTALL

THOUGH thirty-three years have passed since ill-health compelled Mr W. J. H. Whittall to withdraw from participation in the activities of the Institute, his death, which occurred somewhat suddenly on 4th July last, is deeply regretted by many of the older generation of Actuaries.

Mr Whittall, who was born in 1857, was the son of Fleet-Paymaster Joseph Whittall, R.N., who at a later date became Assistant Secretary of the Institute of Actuaries, then occupying rooms in the London Library Building, St James's Square, next door to the Head Office of the Clerical, Medical and General Life Assurance Society. Here, for a time, he assisted his father as clerk, and soon afterwards joined the Institute, passing his examinations in rapid succession and gaining his Fellowship in 1880—the year in which his lifelong friends G. F. Hardy and F. W. White also qualified. In 1891 he was elected a Member of the Council and a year later was appointed Hon. Librarian. He also served on several occasions as an examiner. He contributed three papers to the *Journal*. The first was written in January, 1882, shortly after the passing of the Employers' Liability Act, and dealt with the Rates of Fatal Accidents in various occupations. The Statistical Tables given were then unique as regards Great Britain, and the paper evoked an interesting discussion. This was followed two years later by a paper on "Extra Mortality," written in collaboration with F. W. White. In this analysis the effects of the various types of risks—increasing, level, or decreasing—were illustrated by means of hypothetical Mortality Tables and from these the corresponding annuity values, premium rates and valuation reserves were deduced. In 1893, Mr Whittall submitted his third paper, a review in detail of the various methods which had been adopted for deducing the Rate of Mortality from the Experience of Assured Lives. After setting out the principles underlying the different classes of formulas and their special characteristics, he came down decisively in favour of a Policy-Year Method.

Mr Whittall's connection with the *Clerical, Medical* lasted for thirty-two years. He joined the office as Junior Clerk in 1874, became Assistant Actuary in 1885, and succeeded Mr Benjamin Newbatt as Chief Officer in 1895. In this position he found full scope for the exercise of his great powers, his

leadership being marked by a general remodelling of the old office machinery and investment policy. In the height of his intellectual powers his health failed and in 1906, at the early age of 49, he was compelled to retire. In later years he devoted much of his leisure to pension schemes. He became in 1910 a member of the Advisory Committee of the Board of Education, which resulted in the establishment of the Federated Superannuation System for Universities, and he subsequently acted as Chairman of the Sub-Committee of King Edward's Hospital Fund, which was appointed in 1914 to frame a Pension Fund for Hospital Officers. His Report on the Hospital Officers' Scheme is of the most comprehensive character and is regarded as a classic in this particular field. In connection with Pension problems, reference may also be made to a valuable note which he contributed to the *Journal* in 1918-19 on the growth of national pension obligations both in this country and in America.

Mr Whittall's intellectual activities extended over many fields other than actuarial. Music was a dominating interest to the last, and he was one of those who originated the Dolmetsch Foundation for the preservation of ancient music and musical instruments. He was also a collector of rare early books and of majolica ware. But, above all, scientific gardening and planting formed, perhaps, his most abiding hobby. His apple orchards at Grayswood Hill were widely known, and he was a frequent prize winner at the Annual Shows of the Royal Horticultural Society.

One word must be added as to the charm of Mr Whittall's personality. He was a singularly lovable and understanding man, alert to every fresh idea, and to the last he retained his sympathy with the views and aspirations of the younger generation. He made hosts of friends and all who came in contact with him will ever hold his memory in deep affection. A. D. B.

#### T. G. C. BROWNE

The death on 13th August last of Thomas Gillespie Chapman Browne has removed from the list of Fellows of the Institute an honoured name which has appeared there for upwards of 55 years, a period of membership exceeded only by four existing Fellows. Mr Browne, who at the time of his death was aged 85 years and a few weeks, was born at Corstorphine and educated at the famous Edinburgh Academy. In 1862 he entered the Head Office of the *Standard* under William Thomas Thomson and in 1872 came to London as Chief Clerk of the *London and Provincial Law* under Ralph Price Hardy, but remained there