

Obituary.

Mr. T. G. Ackland.

It is with great regret that we have to record the death, on 28 June 1916, of Mr. Thomas Gans Ackland. Although he had not been in good health during the last three or four years, and had been obliged to resign the editorship of this Journal, he continued his consulting practice, and the active interest which he took in actuarial matters seemed to justify the hope that he would be able to do good work for some years to come. For Mr. Ackland was emphatically a worker, and the Institute has lost in him not only a Fellow of 40 years' standing, a former Vice-President, an ex-Treasurer, and a member who had received the distinction of the Honorary Fellowship of the Faculty, but also one who, throughout his membership, was an earnest student of actuarial science.

Mr. Ackland was born in 1851, and was elected an Associate of the Institute in 1869. The first 25 years of his business life were spent in the service of the Gresham Life Assurance Society, of which he became Actuary in 1883 and Manager in 1888, and it is to his connection with that Society that we are indebted for his first important contribution to actuarial literature—the well-known Report by himself and Dr. Smee on War Risks and Extras. At an earlier period of his official connection with the Gresham, he had acquired some academic reputation by his paper on the Summation Method of applying Woolhouse's Graduation Formula, and had filled for a time—from 1883 to 1886—the position of Part II Lecturer at the Institute—a practical teaching experience which led to his collaborating with the late Sir George Hardy in the compilation of "Exercises and Examples."

The insurance period of his career was not, therefore, by any means unproductive from an actuarial point of view, but the administrative responsibilities of an insurance company were not, perhaps, best suited to his temperament and abilities, and it was during the 20 years after he left the Gresham that his name became widely known, and that he did his best work. In the varied activities of consulting practice he found his vocation. As a consulting actuary to insurance companies he was eminently successful—firm in upholding actuarial principles and in the support he gave to the permanent actuarial staff, yet, at the same time, not insensible to practical managerial difficulties, and with a mind open to conviction when conviction was consistent with what he believed to be sound finance. And the qualities which made him a good consultant were of great service to him in the responsible and by no means easy position of Actuarial Adviser to the Board of Trade. In this capacity he had to deal during recent years with two matters of the first importance, namely, the legislation affecting insurance companies and the Unemployment part of the National Insurance Scheme. His Reports on the latter were published in the *Journal*.

While the occupations just mentioned afforded scope for the exercise of Mr. Ackland's judgment and knowledge of affairs, the new problems of private practice, and still more, perhaps, his appointment in 1896 as Official Supervisor of the British Offices Mortality Investigation, gave a marked impulse to his natural inclination for academic work. Shortly before his appointment as Supervisor of the Mortality Investigation, he had submitted to the Institute a voluminous paper on methods of determining rates of mortality and withdrawal and the application of such methods to the special case of Clerks' Associations, and this paper, in conjunction with the paper which he submitted in 1902 on the British Offices' Tables and with the first part of "Principles and Methods," give a sufficient indication of the immense amount of time, thought and labour he devoted to the questions involved in the Investigation. The two papers we have mentioned, in common with his full dress papers on other subjects, may be felt to be over-elaborated, but they cannot fail to be recognized and admired as good honest work executed with conscientious thoroughness. It was not in Mr. Ackland's nature to pass over a doubtful point without investigating it, and if it was a point that lent itself to detailed algebraical and numerical elucidation he was the more attracted by it. His methods may not always have been elegant, but they were fine examples of courage and perseverance. Moreover, they afforded more than once (in unpublished as well as published work) occasions for the exercise of one of his best qualities—a generous readiness to recognize and welcome improvements upon his own methods. Few men have been less prejudiced in favour of their own ways of doing things. We may recall two instances in connection with the paper on Approximate Valuation with Allowance for Selection—his cordial appreciation of Mr. Lidstone's method of obtaining the coefficients in the formula for the difference between the select and non-select probabilities, and his handsome acknowledgment (as Sir George Hardy characterized it from the Chair) of the superiority in certain respects of the method of valuation subsequently suggested by Mr. E. H. Brown. A closely-related and not less attractive trait was his prepossession in favour of original work, especially if it were of a mathematical type. There was a certain fresh enthusiasm—associated more often with youth than with middle age—in his attitude towards new work. Without any thought of appropriating any part of the credit of it to himself, but with the zeal of a student in furthering actuarial science, and perhaps a certain pride in being "in" the advanced movement, he was as ready to help in developing the ideas of others as most men are to develop their own. Thus he joined actively in the exploitation of Z—applying it to joint life endowment assurances; he frequently used and applied the ideas of the late Sir George Hardy, for whose work he had the warmest admiration; he employed the method of moments for the determination of constants; in one of his last and most important investigations—on the subject of the Indian Census—he adopted the frequency curve method for the distribution

of the populations, and even if in this case his belief in modern methods should be thought to have led him into an error of judgment, it was an error which may be readily forgiven for the sake of the sound instinct which prompted it.

Mr. Ackland was a frequent speaker at Institute Meetings, especially in recent years, and his intervention in a debate was always welcome, not on account of any oratorical gift of style—although he spoke fluently and with an unaffected simplicity which is one of the essentials of style—but because he had almost invariably something useful to contribute to the discussion. His speeches gave the impression, whether on delivery or in the published abstract, that he had done the author the justice of studying his paper, and that he had endeavoured to enter into his point of view. He was a candid, but courteous critic when he believed that criticism was justified, but he started with a presumption in favour of a paper and would devote himself loyally to developing its methods or principles and to suggesting further applications.

One of Mr. Ackland's services to the Institute that deserves special mention is his work in connection with the Examinations. Probably no member of the Institute has examined on so many occasions, and none ever undertook the task more readily or did more willingly his fair share of the labour involved. Whether from the point of view of the candidate or from the not less important point of view of his colleagues, he was an excellent Examiner. His teaching experience and his sympathy with students (of whom he was always at heart one) inclined him to temper justice with mercy in the one capacity, while his openness of mind and willingness to compromise rendered him most acceptable in the other. We are glad to believe also that he found a real pleasure in making up questions, especially on the more theoretical subjects. For Interpolation he had a special affection, and it may be recalled that his first and last contributions to the *Journal* were on this subject.

We may be permitted to add a few words on Mr. Ackland's association with the *Journal*. Among the many activities of his professional life there was probably none to which he attached more importance, or to which he devoted more time and energy, than the Editorship of the *Journal*. During the seven years over which his Editorship extended he personally prepared in almost every case the Abstracts of the Discussions, expending on them very considerable time and thought. But of more importance than the painstaking fidelity with which he performed this routine work was the conscientious labour he bestowed on anything of the nature of an original contribution. Here his genuine interest in actuarial research found scope. He did not, as a rule, rely solely on his own judgment of such contributions. Yet when he wrote submitting some new contribution to a member of the profession whom he considered specially qualified to pronounce upon it, his letter, while deferring with characteristic modesty to the opinion of the person to whom it was addressed, would show invariably that he had given

the contribution careful consideration and often that he had anticipated all that could be said about it. His services as Editor were rendered in a truly scientific spirit, and the expression of appreciation with which the Council of the Institute acknowledged them when announcing his resignation may be recalled as a fitting tribute to his memory.

WALTER SYDNEY EMERY, Student of the Institute, Private,
Infantry Battalion 1st Australian Expeditionary Force.

Killed in Action 8 August 1915.

JOHN MORTON FIELD, Student of the Institute, 2nd Lieutenant,
Royal Sussex Regiment.

Killed in Action 11 April 1916.

HARRY WALLIS, M.A., Associate of the Institute, Naval Instructor,
H.M.S. "Indefatigable."

Killed in Action 31 May 1916.

DONALD KERR, M.A., B.Sc., Probationer of the Institute, 2nd
Lieutenant, 2nd Battalion London Scottish Regiment.

Killed in Action — July, 1916.

ERNEST CHARLES KEMP, Student of the Institute, Lieutenant,
9th Service Battalion Yorkshire Regiment, and Royal Flying
Corps.

Killed in Action 6 September 1916.

GEORGE HENRY GRANTHAM, Student of the Institute, Private,
15th Battalion County of London Regiment.

Killed in Action 15 September 1916.

SIDNEY FRANK SNOWDON, Student of the Institute, 2nd Lieutenant,
1st Battalion London Regiment, Royal Fusiliers.

Killed in Action 15 September 1916.

LESLIE DAVIES, Probationer of the Institute, Captain, 15th Battalion
County of London Regiment.

Killed in Action 17 September 1916.
