

## MEMOIR

## HARRY FREEMAN

HARRY FREEMAN, who died suddenly in August 1959 at the age of 71, leaves a name known to large numbers of actuarial students in all parts of the world where his text-books have circulated and a memory admired by hundreds in England who attended his classes at the Institute or met him as a professional colleague. Entering the profession unusually late—he was aged 31 before he began to study for the Institute examinations—he nevertheless made his mark as a tutor, a writer of text-books and an expert in pension fund work.

Freeman was born in London on 4 January 1888 and was educated at Owen's School, Islington, whence he proceeded to Christ's College, Cambridge, with a mathematical scholarship. He gained a first class in the Mathematical Tripos in 1909 and on leaving Cambridge joined the staff of Haberdashers' Aske's School as a mathematical master. In 1916 he was appointed senior mathematical master at King Edward VII School, Sheffield, but not long afterwards joined the armed forces, serving until the end of the War in the Royal Flying Corps (later the R.A.F.).

On being demobilized Freeman was attracted by the idea of becoming an actuary instead of resuming his teaching career. After an interview with Sir Alfred Watson he joined the latter's personal staff and a year later was established as an actuarial assistant in the Government Actuary's Department. He qualified as F.I.A. in 1922.

When the Institute started an official system of oral tuition for the Institute examinations, in 1923, Freeman was appointed as the senior tutor for the Part I classes. This was a task for which he was exceptionally well equipped by his previous experience as a schoolmaster, and he excelled both in the organization of the scheme and in his work in the classroom at Staple Inn. He continued to give service to the Institute in this capacity until the oral system was superseded in 1938 by a scheme of tuition by correspondence, following the re-organization of the Institute examinations as a result of the Lever Committee's report.

Freeman was a very clear expositor, both orally and in writing. As a schoolmaster he had written text-books on arithmetic and other subjects which found favour; as an actuary he was the author of *An elementary treatise on actuarial mathematics* (1931) and of a two-volume text-book *Mathematics for actuarial students* which in 1939 took the place of the earlier work in the official course of reading.

In the Government Actuary's Department Freeman was particularly associated, for much of his career, with work on pension funds and widows' and orphans' funds. He thus came to be appointed joint secretary to the Watson Committee on Pensions to widows and orphans of Officers in the Colonial Service and on Colonial Provident Funds which reported in 1936. In 1929 he submitted to the Institute a paper entitled 'Notes on a short method of valuation as applied to pension funds'.

During the War of 1939–45 a large proportion of the staff of G.A.D. was transferred, on loan, to other Departments. Freeman, with some others, went to the Ministry of Supply and was engaged there on administrative work for

which he showed a real flair. After the War he returned to G.A.D. and in 1947 he was appointed a Principal Actuary in charge of the division dealing, more especially, with colonial pensions. In this connexion he paid official visits to the Sudan and to various African colonial territories; and in recognition of his work he was appointed a Companion of the Order of St Michael and St George in January 1954. He stayed on in the Government service for nearly two years after reaching the normal age limit of 65 and retired at the end of 1954.

Freeman was not only a very competent actuary and a good administrator: he was a man of abundant energy—never happy if idle—and of strong and independent character. Thus, both to G.A.D. and to the Institute he was valued as well as a loyal servant. Moreover, he possessed a love of good English which is not always apparent in good actuaries, and a capacity to write reports in clear, compact but attractive prose.

Freeman's professional work by no means exhausted his energies. He was—among many activities—a keen bridge player (of high tournament standard), a Rugby referee for many years after he had ceased to play cricket and football himself, an active member of the National Liberal Club and of two of the actuarial dining clubs (the Gallio and the Fellowship). And he lived a full and happy domestic life.

G. H. MADDEX