

## OBITUARIES

ALFRED TREVOR HAYNES  
C.B.E., F.I.A., F.F.A.

1907—1969

Alfred Trevor Haynes, educated at Haileybury school, qualified as a Fellow of the Faculty in 1930 having previously qualified in 1927 as a Fellow of the Institute. Even before he passed his final, his service to the Faculty commenced, as a tutor from 1929-33 and as an examiner from 1931-35.

During these early years he was active in his support of the Student's Societies. The writer remembers an occasion when he delivered an unpublished address on Compound Interest to the Glasgow Actuarial Students Society. The evening was memorable, not so much because of the paper, which was good, but because of the manner in which he met informally a group of students after the meeting and dealt patiently with their numerous questions and comments. At that time the Glasgow Society was struggling for existence and contact with examiners and tutors for the Glasgow student was practically unknown. The impact of a personality such as Haynes was profound and the meeting was rightly regarded by the office-bearers of the Society as a considerable feather in their cap.

Concern for and interest in the student ran strongly throughout his career. He served on the Syllabus Committees which revised the syllabus in 1960 and again in 1968 and he was a member of the Recruitment Committee practically continuously from 1947 to the end. He was never content to be a passive participant in any activity in which he was interested. During his presidency he organized a meeting with mathematical teachers and head masters which did much to publicize in influential quarters the activities of the Faculty and the actual and potential problem of shortage of mathematical teachers.

In the student field his most important work was done with the Actuarial Tuition Service. He was Chairman of the London section during 1944-46. At the end of the Second World War actuarial activity was at a very low ebb. Examinations for both Institute and Faculty had been suspended. Under Haynes' vigorous chairmanship correspondence courses were rewritten and as Chairman of the Joint Text Book committee, a complete new series of textbooks

suitable for both Faculty and Institute was quickly made available for students anxious to resume their interrupted careers.

The Faculty were proud to claim him as a Scottish actuary but, in truth, he was a British actuary equally at home in Edinburgh and in London. Without going into details of his Institute career it may be mentioned that he was a Vice-President of that body during 1950-53. This dual loyalty was invaluable in co-ordinating the differing viewpoints of the Faculty and Institute in the preparation of the new text books and similarly in the sphere of professional conduct. He served as chairman of this committee from 1964-67 and thereafter as an ordinary member until the time of his death. This was a period of peculiar difficulty for the committee. Over the preceding decade professional responsibilities had been undergoing a process of evolutionary change. The Institute issued a memorandum incorporating the basic principles of professional conduct which they expect from their members. The Faculty council, though in full agreement with the Institute code, decided to adhere to their practice of dealing with the subject in a general way with a short paragraph in the *Year Book*. Haynes with a diplomatic foot in each camp did much to reconcile two differing viewpoints.

His first important contribution to actuarial literature came during the dark days of 1943 when in collaboration with his colleague and friend R. J. Kirton, C.B.E., M.A., F.I.A., they read a paper to the Institute on "Income Tax in Relation to Social Security". This gave rise to widespread interest not confined to actuarial circles, for two reasons. First, partly as a result of war conditions the public had been pressing for and the Government were considering the introduction of some form of current collection of Schedule E income tax. Though the White Paper introducing P.A.Y.E., as it is now known, was issued soon after, the suggestions made by the authors gave rise to much press comment and debate. The second reason was that the Beveridge Report on "Social Insurance and Allied Services" had just been published and the remainder of the paper dealt with a novel suggestion to integrate the benefits and cost of the scheme with income tax. This had some obvious defects which were pointed out in the discussion and though Social Insurance has undergone many changes since then it is not too much to say that the paper still merits study. It concluded with the remark still apposite to present conditions: "We plead most urgently for a bold and imaginative approach unhampered by preconceived ideas based on existing practice and administration". One point Haynes made clear in the discussion—he objected strongly to the use of the word

Insurance in connection with the National scheme. This was an opinion he held strongly to the end and one with which most actuaries would agree.

The second paper entitled "The Financial Structure of a Life Office", again written in conjunction with Kirton, was delivered to the Faculty in 1952. A few months later F. M. Redington, M.A., F.I.A., delivered to the Institute a paper on "Principles of Life Office Valuation". Both dealt with the inter-relation of assets and liabilities and crystallized professional opinion which until then had been largely unformed. The Faculty paper may be said to have founded the theory of matching and the two papers combined have had a profound influence on actuarial thought at home and abroad.

Haynes was first elected to Council in 1947 and thereafter he served almost continuously until the end of his Presidential term in 1960, in the capacity of ordinary member, Honorary Secretary, and finally President during the memorable years 1962-64. Memorable because the 17th International Congress of Actuaries opened in London and finished in Edinburgh. Haynes and R. A. Usherwood, C.B.E., F.I.A., then President of the Institute, were appointed Joint Presidents of the Congress. The preparations for the Congress involved a tremendous amount of background work and organization in London and Edinburgh, but with inspired leadership the result was an unforgettable Congress acclaimed on all sides as one of the most successful ever held. As Dr. Cramer put it at the final meeting "This was the first instance when a whole International Congress has been moved from one great city to another and I am sure that everybody will agree that the bold attempt has been carried through in an admirable way and with the most complete success". During the closing days in Edinburgh, Haynes, ably assisted by his charming wife Winifred, were perfect hosts obviously intent to ensure that every one of the participants, male and female, should enjoy to the full both business and social hours. In the midst of all his manifest administrative and social duties he found time to prepare for the final meeting a masterly summary of all the business meetings and discussions. It was entirely fitting that his efforts for the profession should be recognized at this time by Her Majesty in the award of the C.B.E.

One further noteworthy event which occurred during his presidency and happily just before the Congress was the opening of the enlarged Hall. In the background he was instrumental in arranging the long-term finance which enabled the Faculty to meet easily the considerable capital outlay involved.

His business career ran parallel to and was just as distinguished as his professional one. He started from school with the Royal in Liverpool in 1924. From there (happy chance!) he transferred in 1927 to the Caledonian in Edinburgh. His first official appointment came in 1935 with the Scottish Amicable in Glasgow as Assistant Secretary. For a time he was located in London where he was responsible for organizing and launching the pensions department of that office.

His colleague in the Amicable, R. J. Kirton, took over the management of the Equity and Law in 1940 and at the same time Haynes was appointed Actuary and Secretary. Together they guided the fortunes of that office through a difficult period.

In 1947 Haynes returned to the Amicable as Deputy Manager and in 1948 he was appointed General Manager and Actuary. He was Chairman of the A.S.L.O. during 1958-59 and he served on many committees of that body and on joint committees with the L.O.A. In this sphere also his dual personality was often helpful in reconciling the occasionally differing points of view of Scottish and English offices.

He enjoyed a happy family life and is survived by his wife and three daughters. Anyone who has had the privilege of visiting his lovely home must have been impressed by the pervading friendly atmosphere of a well ordered but lived-in home. This was the joint creation of a happy harmonious marriage.

Death came with tragic suddenness in November 1969. His long distinguished service to the Profession and the Industry remains a permanent memorial to a man dedicated to his chosen career, but the man we shall miss. Actuaries all over the world share the sorrow of, and place on record their sympathy for, his family.

No words can more aptly conclude this review than a sentence taken from his Presidential Address :

“ To give some service to our profession, when called upon, has been one of the great pleasures of my life.”

G. F. M.

COLIN STRATHERN PENN, M.C., F.F.A., F.I.A.  
1892-1970

Colin Penn came from an insurance family as his father was Glasgow Secretary of the English and Scottish Law Life Assurance Company. After leaving school, Larchfield Academy, Penn commenced his