

## OBITUARY.

THE LATE MR. ARCHIBALD HEWAT,  
PAST PRESIDENT OF THE FACULTY.

A FIGURE well known in Edinburgh has passed away in the person of Mr. Archibald Hewat, F.F.A., F.I.A., who died very suddenly on 23rd April 1915, while on a visit to Keswick.

The son of an Edinburgh banker, Mr. Hewat was born in 1848, and commenced his insurance career in 1864 in the Scottish Equitable Life Assurance Society's office, proceeding thence five or six years later to the Standard Life Office. At the age of twenty-four he became resident secretary in Glasgow for the company with which he was destined to be so closely associated for the rest of his life—the Edinburgh Life Assurance Company. It was not long before his characteristic energy established a record of success which marked him out for promotion to a higher sphere, for which he had further qualified by attaining the Fellowship of the Faculty of Actuaries—no small achievement in those days for one who was engrossed in the arduous duties of constantly enhancing the importance of his branch. That promotion came in 1883, when he was appointed Secretary at the head office in Edinburgh. When Mr. George M. Low accepted the managership of the Scottish Equitable Society in 1900, he was succeeded as manager and actuary by Mr. Hewat, who filled this position until 1911, when, acting on medical advice, he tendered his resignation, which was accepted by his directors with much regret. At the subsequent annual meeting of shareholders, Mr. James Mylne, the chairman of the board, made cordial acknowledgment of the manner in which he had served the company over a period of about forty years "with whole-hearted loyalty and with a boundless and unwearying enthusiasm." To say that he lived for his company would be a simple statement of fact.

Mr. Hewat became a Fellow of the Institute of Actuaries in 1883. In 1906 he was elected President of the Faculty of Actuaries, and was re-elected in 1907; since 1908 he occupied the position of a Vice-President. His interest in the Faculty was second only to that in his own company, and he was ever bent on increasing its importance and extending its sphere of usefulness; in the deliberations of the council he will be greatly missed. Possessing a ready pen and the gift of lucid expression, he contributed many papers to actuarial and insurance societies, all bearing the stamp of his enthusiastic belief in the beneficence of

Life Assurance. In his later professional years he had come to be regarded as one of the leading authorities in Scotland on Widows' and Pension Funds, having been entrusted with the valuation of many of the most important of such funds, the most interesting of which was probably that of the Ministers of the Church and Professors in the Universities of Scotland. Indeed it may be predicted that his chief contribution to Actuarial Science will be found to be the Marriage and Mortality Tables based upon the experience of the Scottish banks and of the Free Church of Scotland, both of which are now in frequent use.

As a churchman, he possessed that happy combination of religion and common sense which one so often finds in the Scot, and this it was that inspired the services which laid the two principal Churches of his country under a deep obligation. In one he was mainly instrumental in directing the effort which led to the wiping off of a debt of about £250,000 over church property, and in the closing years of his life he was for some time treasurer and latterly Vice-convener of the Committee for the proposed Clergy Pension Fund of the Church of Scotland, which is endeavouring to raise a capital sum of £180,000.

To one of his disposition, any effusive eulogy would have been unwelcome. His was a strong personality, and in the many matters in which he was interested he held decided opinions, while extending a broad tolerance to those from whom he differed; and indeed the latter could not but recognise the integrity and straightforwardness upon which such opinions were based. It was those who knew him best, especially those who were privileged to know him in private life, who most fully realised the fine qualities of his character shown by his loyal friendships, his openhanded liberality, his unswerving honesty of purpose, and his strenuous devotion to the duties of life. But no account of his career, however brief, can be given without a tribute to that gracious lady, his helpmate for six-and-thirty years, who made his home the centre of a wide, kindly and ennobling influence, and to whom the sympathies of innumerable friends have been extended.

L. P. O.