

did not seem to occur to such critics that Lidstone was intensely shy and could not help retiring into his shell, that it was well-nigh impossible for him to wear his heart on his sleeve, and that he was by nature one of those who wanted to go into every detail to be sure he was doing what was right. He told me, more than once, that he found it hard to decide quickly in business because he saw so many points he wanted to clear up. It was no doubt trying at times to his business friends when he would 'contend for the shade of a word, a thing not seen with the eyes', but it was that quality of complete thoroughness that made his actuarial work so valuable. Another characteristic associated, I think, with this was that he found it difficult to appreciate an alternative view on a subject on which he had himself worked. A trivial example will suffice; in his early days he was concerned with the 1863-93 mortality experience and he thought, rightly, that for 'select' mortality the policy-year method was ideal; he never felt at home with the census method. (Incidentally, one should not overlook his short note on the treatment of incomplete years of exposure, *J.I.A.* XXXI, 304.) Perhaps the Steffensen controversy is another example. The explanation of this kind of difficulty was, I feel sure, that when he was working on anything he concentrated so intensely that, having convinced himself that a method should lead to good results, he had cut out other approaches, not of malice aforethought, but because he had got it all so clearly in his head that from his point of view the 'incident was closed'—there was no need to look elsewhere. Many investigators have shown that characteristic and, after all, such concentration produces excellent work. Those who did not know Lidstone well may find it hard to appreciate how painfully shy he was; but, perhaps, shyness explains why he was never a tutor, seldom an examiner and why, though he contributed to discussions and could speak well, he often made excuse for not speaking and sent a written contribution. He was a judge of himself and just as, though he could not wear his heart on his sleeve, he wrote the most charmingly friendly letters, so also, I think, he trusted himself on paper rather than verbally in discussion.

These, he knew, were defects and as the years went by he largely succeeded in overcoming them, but I like to think that such human weaknesses drew Lidstone still more closely to his intimate friends and to those younger men whom he had helped with encouragement and advice. And though he and I did not always see eye to eye on things actuarial or in business it did not matter; our friendship ripened over our differences.

It is with admiration that the profession, for which he had an almost passionate love, will regard his work; but highly though I regard it, I find myself thinking, as I look back on a long friendship, more of his many kindnesses to me, of his understanding when we differed, of his really charming letters, of happy hours spent with him and his wife, and also, alas! of his loneliness without her after her death, and of his blindness and failing health, which he disguised so well when he gave me his affectionate welcome on my occasional visits. And though I cannot wish him back, I know that I shall miss him all my days. W.P.E.

HORACE RICHARDSON BASSFORD

THE news of the death of Horace Bassford on 12 March 1952 came as a great shock to his many friends in England and in actuarial circles throughout the world.

Horace Richardson Bassford was born on 17 December 1889 and was educated at Trinity Chapel School, New York City, and Trinity College, Hartford, Connecticut, from which he graduated in 1910. He subsequently studied electrical engineering at Brooklyn Polytechnic Institute for four years, during which period he was for a year associated with the Thomas A. Edison Laboratory in West Orange, New Jersey.

It was not until 1915 that he decided to enter actuarial work, when he joined the Metropolitan Life Insurance Company (of New York) in whose service he remained until the date of his death, apart from a period in the armed forces in the first World War. Shortly before his qualification as a Fellow of the Actuarial Society of America in 1920 he was placed in charge of the group life and health section of the Metropolitan's Actuarial Division. He was appointed Assistant Actuary in 1923, Actuary in 1936 and Vice-President and Chief Actuary in 1944, which post he held at the time of his death.

He was an indefatigable worker for the actuarial profession. He served as chairman of many important committees of the Actuarial Society of America within a comparatively short period after his qualification. He was elected to the Council in 1931 and was re-elected at every opportunity without exception until he became President in 1947. During his presidency the negotiations for the merger of the Actuarial Society of America and the American Institute of Actuaries into the Society of Actuaries were finally concluded, and his ability as a chairman contributed in no small measure to the solution of the many problems with a minimum of tension.

His many contributions to actuarial societies and to International Congresses over a wide range of subjects, mostly from the underwriting standpoint, showed that he was a sound practical actuary with a commonsense, down-to-earth outlook.

He became known to a wide circle of actuaries at the Centenary Assembly in 1948, which he attended in his official capacity as President of the Actuarial Society of America. His speech in reply to the toast of the guests, the last official speech at the last function of the Centenary, was a typical example of his simplicity, his sincerity and his sense of fun. Following the Centenary he was elected a Fellow of the Institute, an honour which he greatly prized.

His merit as an actuary was further recognized internationally by his appointment as a corresponding member of the Institute of Spanish Actuaries. Shortly after his death news was received of his election as a corresponding member of the Institute of French Actuaries.

That he was anxious to play his part and accept the responsibility for the honours conferred upon him is exemplified by the request he made just before his death for copies of Institute papers to be sent to him in advance of the meetings so that he might forward written contributions to the discussions.

As a man he was thorough, vigorous, positive and forceful, with a friendliness and good humour that was most disarming. The name Jerry by which he was universally known seemed so well to suit him that it became natural to use that name and always to think of him as Jerry.

It is for his human characteristics that he will be remembered best: his liking for people, his sense of humour, his kindness, his tolerance, his sincerity and, above all, the simplicity which made it impossible to believe that he held one of the highest posts in the largest insurance company in the world and had reached the top of his profession nationally and internationally.

C.F.W.