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EDITORIAL

STYLE

We heartily welcome a loose-leaf book, Style and Procedures Manual, just launched by our Casualty Actuarial Society colleagues. Conceived and designed by Matthew Rodermund, it easily warrants the prediction by CAS President-Elect C. K. Khury, that it will serve the profession in countless ways for many years to come.

The "Style" portion, brief and a candidate for growth, offers guides prompted by Mr. Rodermund's rich experience as a newsletter editor. He has given, probably as stimulants for further contributions, warnings against (i) using "less" when "fewer" is meant, and (ii) confusing the usages of "which" and "that". We rise to the bait, and contribute candidates for this section.

Misusing certain words is a familiar phenomenon; overusing others is at least as large a problem in scripts we see. What might a reader suppose to be the word, beyond all others, that actuaries overuse? Our nominee is BASIS. Having learned from early student days to talk about "reserve basis", many of us do so regardless of need, and also extend the habit, e.g., writing "on an annual basis" when "annually" or "yearly" would do nicely.

The runner-up is COULD. This modern monstrosity, by no means confined to actuaries, threatens to make MIGHT, and even MAY, obsolete. The worst case is when COULD is not just inelegant but wrong, as in "To leave your seat-belt unfastened could be dangerous".

Now let us mention two of the stylistic solecisms of which we ourselves have been justly accused.

The first, which we are trying hard to cure, is DUE TO (discussed fully in Fowler). The second is a punctuation matter that Mr. Rodermund deals with, but on which we are unrepentant, i.e., the acceptable placing of a closing quotation mark at a sentence's end. Supported by at least one authority, we hold that such punctuation is a matter not only of rules but of personal taste; we hope to be forgiven the exercise of personal taste at the end of the fourth paragraph of this message,

REFLECTIONS ON AN ACTUARY

by Michael G. Morse

Ed. Note: The composer confesses that this was inspired some years ago while coding a death into the computer. Perhaps many of us on occasion have felt this way.

Vanity, vanity, senseless insanity! The endless stream of mortal humanity, Swiftly swept along time flying, Born and dying, born and dying.

Every age remains the same; Keepers of records keep the names. To chronicle that which they cannot Census takers take the names.

On their own swift rush to death, Before they breathe their last gasped breath. With deliberate care, inane curiosity, They pass their days in pursuit of demography.

Of late find I men most queer, Who profit from death, No reverence, no fear. They're businessmen Who wager men's end. They call the odds, "A chance in ten".

Devoid of passion in their intent. Degrading, debasing without relent, They produce the tables and measurements: The meaning of life in decrements.

Our innermost worth ever they're striving. In formulas of living and dying, To present to us an asset share That rationalizes our being here.

So now each day to computers are fed Names and dates of the recent fresh dead; Collated cadavers to categorize, Vital statistics to stochasticize.

Profits are up, the theories just fine. Jones and Smith have died on time. So don't ask why this is his trade. Rather, give him your height, weight, and age.

E. J. M.