

Obituary

OSWALD JAMES ARNOLD

AMÉDÉE BÉGAULT

FRANK J. HAIGHT

MICHAEL ALEXANDER MACKENZIE

LLOYD ARTHUR HEBER WARREN

1873 . . . Oswald James Arnold . . . 1949

Oswald James Arnold died at his home in Minneapolis, Minnesota, on June 14, 1949.

Mr. Arnold was born in Rochester, New York, October 29, 1873. He attended high school in Chicago and was graduated from the University of Chicago as a member of its first full four-year graduating class, in 1897. Joining the Illinois Life Insurance Company of Chicago immediately after his graduation, he became Assistant Secretary in 1899 and Secretary and Actuary in 1901. He was elected President of Northwestern National Life Insurance Company of Minneapolis in 1925, serving with distinction in that capacity until 1947 when he was made Chairman of the Board.

One of the prime movers in the organization of the Institute in 1909, he was a charter member of the group and became its third president, serving for the two-year period, 1912-1914. A lifetime member of the Institute's Board of Governors, he was prominent in its councils and was a member of many of its important committees, including the Committee on New Mortality Table from 1915 to 1918 and the Committee on Statutory Valuation from 1924 to 1928. He was a member of the Committee on Investments from 1930 until 1949, when the Institute and the Society were merged, and was chairman of that committee from 1934.

Mr. Arnold's broad-gauged view of the responsibilities of business leadership gave him a breadth of interest and activities matched by few life insurance men. An actuary by training, he was also an agency-minded executive with a rare understanding of the salesman's viewpoint. For example, in 1939, after years of study, he introduced a system of renewal compensation for N^WNL fieldmen which attracted wide attention in the life insurance business and in business circles generally.

He was in the forefront of life insurance leaders in the United States

and Canada, having served as President of the American Life Convention in 1928; Chairman of the Board of the Life Insurance Sales Research Bureau from 1935 to 1937 and a member of its Executive Committee in 1938; and Chairman of the Association of Life Insurance Presidents in 1941. He was a trustee of the American College of Life Underwriters since 1936 and a member of the Board of Directors of the Institute of Life Insurance since 1940.

Generous of his time to worthy causes and aspiring students of life insurance and a pioneer in life insurance thought and progress, Mr. Arnold contributed much to the success of the Institute and to the entire institution of life insurance. He was notable for his ability to make and keep friends of all ages in all stations in life. He frequently invited small groups of Home Office employees and members of the agency force to his home in Minneapolis, and whenever a visiting life insurance dignitary was in the city he made it a point to have a little informal gathering in his home to which he invited many of the general agents and leading producers of other companies. Many old-time—as well as more recent—members of the Institute will always remember the many personal and professional courtesies which Mr. Arnold never failed to render if he learned he could be helpful.

1859 . . . Amédée Bégault . . . 1949

The death of Amédée Bégault at Brussels on July 2, 1949 is a loss to the actuaries of all countries.

Monsieur Bégault was born at Tournai on February 26, 1859. After a brilliant record at l'École Militaire he was for several years an artillery officer. His mathematical studies and his knowledge of probabilities obtained in his profession led him to take an interest in life insurance and he translated into French Part II of the *Text Book of the Institute of Actuaries*.

On January 8, 1895, he was one of the leaders in founding the Association of Belgian Actuaries, which later became the Royal Association of Belgian Actuaries.

In 1895, he was one of the leaders in proposing to hold an International Congress of Actuaries and Monsieur Bégault became the Secretary of the organization. He was President of the Permanent Committee of International Congresses of Actuaries, 1909 to 1946, and Honorary President after 1946, and was instrumental in the adoption of a universal actuarial notation.

Monsieur Bégault was a corresponding member of the Institute of Actuaries of London, the Institute of French Actuaries, the Association of Swiss Actuaries and had been a Fellow of the Actuarial Society of America since 1895. In Belgium, he had been a member of important Commissions.

All his colleagues and all his friends will remember him as a man of resolution, animated by great vitality, and the incarnation of all that was fine in international actuarial affairs. In his work, he has served his country well.

1877 . . . Frank J. Haight . . . 1949

Frank J. Haight, a charter member of the American Institute of Actuaries, died at his home in Indianapolis on July 6, 1949, at the age of seventy-one, after a long insurance and actuarial career.

Mr. Haight was born at Albion, Michigan, on September 28, 1877, and was educated in the Albion High School and at Albion College. For a few years after college he engaged in teaching. His first contact with insurance work was in connection with organization of Modern Woodmen Lodges. Later he became agent for the John Hancock Life Insurance Company in Fort Wayne, Indiana, and subsequently moved to Indianapolis to take a position as Assistant Agency Secretary for the American Central Life Insurance Company. There he became interested in actuarial science, and for a time studied under the tutelage of Henry W. Buttolph. In 1908 he became Actuary for the Anchor Life Insurance Company of Indianapolis, and in 1910 Actuary for the Liberal Life Insurance Company of Anderson, Indiana.

In 1911, Mr. Haight opened an independent actuarial consulting office in Indianapolis. This later was expanded into the firm of Haight, Davis and Haight, under which name it was incorporated in 1925. Frank Haight held the office of president of this firm until the time of his death.

Because of his service, and that of his firm, as consulting actuary to many of the smaller life insurance companies in the middle west, and also because many young men who received their first actuarial training in his office moved on to actuarial positions with insurance companies and state departments, Frank Haight was well and affectionately known to the officers of many insurance companies throughout the country, and was highly respected for his sound and practical advice in insurance matters.

In the last twelve years of his life he had given up much of the active work with his consulting actuarial firm, and devoted full time to his posi-

tion as Actuary of the American United Life Insurance Company of Indianapolis. His wish to be able to work as long as he lived was granted, for he was at the office as usual the day before his death.

His family circle was a particularly close and happy one, and he found great enjoyment in his children and grandchildren. He is survived by his widow, Mrs. Laura Frances Haight, to whom he had been married for forty-eight years, and by a son, two daughters, and six grandchildren.

Mr. Haight will be greatly missed by his business associates and many friends.

1866 . . . Michael Alexander Mackenzie . . . 1949

On July 5, 1949, Michael Alexander Mackenzie had a cerebral hemorrhage while on his summer cruise and died that evening at Blind River, Ontario. He had been an Associate of the Society since 1907.

Professor Mackenzie was born at Ingersoll, Ontario, on February 28, 1866, the son of the Reverend Garland Crawford Mackenzie, afterwards well known as Rector of Grace Church, Brantford, and Archdeacon of Perth. His early education was obtained at Trinity College School and after matriculating in 1884 he went to Trinity College, Toronto, graduating B.A. with Honours in Philosophy in 1887. He then entered Cambridge University as a Scholar of Selwyn College, and graduated as the 25th Wrangler in Part I of the Mathematical Tripos in 1890, obtaining his M.A. in 1892. After teaching Mathematics for a few years at the Currie School of Engineering, Folkestone, England, he returned to Canada in 1894 and taught as a Master for a short period at Trinity College School, Port Hope, Ontario. He was then appointed Professor of Mathematics at Trinity College, Toronto, in 1895 and served there until 1904 when, under the federation agreement with the University of Toronto, he joined the Department of Mathematics of the University as Associate Professor, eventually becoming Professor in 1914. On his retirement in 1936 the University of Toronto appointed him Professor Emeritus and the following year conferred on him the degree of Doctor of Laws. His return to his original Alma Mater was by way of becoming a member of the Corporation, the governing body of Trinity College, on which he also served for a time on its executive committee.

His scholastic record was a distinguished one over a wide field of subjects, and during the forty-odd years of his teaching he endeared himself to the students who came in contact with him by his unfailing kindness and by the clarity of thought exhibited in his oral and written expressions.

He tried to generate in each student a desire to stand on his own feet, to develop by practice a degree of personal responsibility in the solution of any problem. It is doubtful whether any other man has instilled the thought of actuarial work as a profession in as many young men as he did during his period of service at the University of Toronto. For the most part he accomplished this in an indirect manner. Under him an earnest student could not help but be enthusiastic about Actuarial Science; the desire to become a disciple of the master, simply because of the example he set, was ever present.

He was enrolled as a student in the Institute of Actuaries in 1899, became an Associate of the Institute in 1901 and a Fellow in 1907. In the same year he was elected an Associate of the Society. During the last forty-two years of his life he continued to develop a large consulting actuarial practice throughout Canada. He gave sound advice in a wide field embracing the Dominion Government, various provincial governments and municipal authorities, teachers' funds, clergymen's benefit funds, privately established pension funds, fraternal orders, succession duty work, and many other cases in which his judgment was sought. His reports were always concise but clear and understandable.

His first text-book *Interest and Bond Values* was brought out in 1912, and has gone through many editions. He was also co-author in the publication of *An Introduction to the Theory of Life Contingencies* published in 1931.

He served as Vice-President of the Teachers' Insurance and Annuity Association from its inception in 1918 until he retired from the University of Toronto. He was the Actuary and a Commissioner from the beginning of the Ontario Teachers' Superannuation Fund in 1917 until he resigned in 1944. Throughout his long business life he also served as a director or officer of several financial companies, including a children's bank, the Penny Bank of Ontario.

For twenty-one years Professor Mackenzie was a member of the Athletic Directorate of the University of Toronto and he was President of the Athletic Association from 1916 to 1932. He was also President, and after his retirement in 1936, Honorary President of the Canadian Intercollegiate Athletic Union. It has been said that no other man had so much to do with maintaining the spirit of true amateur sportsmanship at the University of Toronto and promoting good fellowship with her sister universities. His services to the University athletics were commemorated by a bronze plaque placed in the Gymnasium Wing of Hart House, the men's club of the University.

Maud Elizabeth Niven of Chrome Hill, Lisburn, Ireland, became his

wife in 1895. Because of his interest in children and young people the Mackenzie home became a happy meeting place for students of each generation.

Professor Mackenzie had since childhood always been interested in sailing. Since the early 1920's he had a cruising ketch, on which he spent each summer sailing on the Great Lakes. No man who has ever been a member of his crew will forget the pleasure it was to sail under him. As a skipper he applied the same conservative and temperate principles throughout the sailing day as he had done throughout his life. He keenly enjoyed the accuracies of a charted course, the enthusiasms and preparatory rituals of those among each crew who professed to be fishermen, and the time he spent in the galley. He had an almost photographic memory of the approximate depths under the water in any course that he had previously covered. Because of his interest in guiding youth, he made it a point to have one or more boys in each crew. There are many who, being fortunate enough as young men to serve under and live closely with him in speech and deed, are thankful for the fine example he set as skipper, expert sailor, navigator, cook and a wholesome man, moderate in each thing he undertook to do and definite in each matter on which he expressed an opinion.

During his last ten years he resided at Oakville, Ontario, where he took much interest in flower gardening. His burial took place at Lakefield, Ontario, close to "The Grove," a boys' school whose welfare had always been close to his heart, and not many miles from his former summer home on Stony Lake.

The name M. A. Mackenzie will be in itself sufficient to bring to mind in all who knew him a memory of the best attributes a man can possess.

1879 . . . **Lloyd Arthur Heber Warren** . . . 1949

Lloyd A. H. Warren died in Winnipeg on October 7, 1949, at the age of 69. He was born November 17, 1879, in Balderston, Ontario. Dr. Warren graduated from Queen's University in 1902 with the degree Master of Arts. He also studied at Clark University, Massachusetts, and obtained his Ph.D. from the University of Chicago in 1913. Shortly after his graduation from Queen's, Dr. Warren entered the service of the Sun Life Assurance Company in Montreal, but illness forced him to give up his connection with that Company. On his recovery from illness he taught at Queen's University, later joining the faculty of the University of Manitoba in 1910 as an instructor in mathematics. His contribution to the

academic life of the University was recognized by promotions in rank until in 1931 he was appointed Professor of Mathematics. During his service in the Department of Mathematics he never forgot his first brief acquaintance with actuarial work. Finally—and this shows the quiet perseverance which characterized the man—he obtained his Fellowship in the American Institute of Actuaries in 1935, later becoming a Fellow of the Actuarial Society of America in 1939. During these years he also obtained his Fellowship in the Casualty Actuarial Society and was a Fellow of the Royal Astronomical Society.

In 1935 Dr. Warren became the first Professor of Actuarial Science at the University of Manitoba. Even in the years prior to the establishment of the Department his interest had been in actuarial work and many of his mathematics students were given courses in life contingencies, theory of probability, calculus and all of those other subjects required in the training of an actuary. From 1935 on, the Department of Actuarial Science in the University trained many students who later became associated with Life Insurance Companies in both Canada and the United States. Dr. Warren always had a very keen interest in his boys, as he called them, following their careers with an affectionate and fatherly eye.

As a consulting actuary Dr. Warren helped to establish the Pension Fund for the teachers in the Winnipeg schools. He was also consulted by a number of other organizations requiring actuarial advice. His other interests also were wide and varied. He was Honorary President of the Winnipeg Branch of the Royal Astronomical Society, Past President of the Manitoba Educational Association and had been on the Board of Trustees of the Manitoba Hospital Service Association.

Dr. Warren was a Past Master of the Assiniboine Lodge, A.F. and A.M. and a 32nd degree member of the Ancient and Accepted Scottish Rite of Freemasonry. Dr. Warren's other main interest, apart from his work in education, was in the church. He filled many offices in St. Luke's Church and at the time of his death was a lay delegate to the General Synod of the Church of England in Canada.

It is given to few men to create for themselves a living memorial. This Dr. Warren did in the persons of his former students who now fill many responsible posts in the actuarial profession.