"no word and made no cry of any sort. I tried to free the rope for "use in my descent, but found it completely jammed in the stone 20 ft. above me. Accordingly I unroped and left the rope dangling with Todhunter's sack tied on the end. I changed into rubbers and succeeded in climbing down by the way he had fallen until I found him lying on a ledge about 500ft. below. He was dead. I "covered his head and climbed off the mountain.

"Next morning, at 6 o'clock, I started from San Martino with a party of 12 guides and porters, led by Zagonel and Dr. Langes. "We reached the body, but as the rocks were streaming with rain no attempt was made to reach the rope and sack, which were still "hanging at the top of the chimney. About 15ft. of the broken rope was attached to the body, showing that he fell 30 ft. before the "strain came on the rope; as this was a sheer drop from an overhang "and not a slither, no rope could have stood the strain."

He was buried in the churchyard of San Martino, just below Rosetta. The guides attended in their costumes and ropes to do honour to such a well-known fellow climber, six of them bearing the coffin and others carrying wreaths. Carabinieri and Alpini followed, and the little procession was closed by the schoolmistress with the school children of the village, who brought bunches of the Alpine flowers, in which he delighted. In San Martino even at the end of the century old people will recall the funeral and will repeat the tale to the third generation, and point to the inscription on the stone in the churchyard:

RALPH TODHUNTER
OF LONDON
KILLED BY A FALL
WHILST CLIMBING ROSETTA
12TH JULY 1926
AGED 59.

In the Hall of Staple Inn his memory will be preserved not only by the work he has done. The papers and notes and reviews he contributed to the *Journal* are a store house from which Actuaries of a new generation will be able to draw ideas and suggestions for further work for the good of the profession to which while he lived he was in such an eminent degree, to quote again the words of our motto, "a help and ornament."

Mr. Alfred Henry.

By the death of Mr. Alfred Henry, at the early age of 38, and in the fullness of his powers, the actuarial profession and the public service have suffered a heavy loss. The tragic event, which was wholly unexpected, occurred on 23 September, following after a few hours an operation for tumour on the brain.

Alfred Henry was born on 22 November 1887, and entered the Latymer Upper School, Hammersmith, in January 1897. Here, as

the school authorities state, he proved to have a marvellously retentive memory coupled with keen intelligence, qualities which, with the rare industry that always characterized him, carried him through a series of scholastic triumphs. He gained a Foundation Scholarship in September 1900, and a Middlesex Intermediate Scholarship in July 1904, passed the Intermediate B.Sc. (Lond.) with second class Honours in both Mathematics and Physics in July 1905, and later in the same year gained an Open Mathematical Scholarship at Jesus College, Cambridge. Circumstances arising out of a family bereavement induced him to sacrifice his intended University career, and in 1907 he entered the service of the Alliance Assurance Company. In 1912 he became a member of the actuarial staff of the National Health Insurance Joint Committee, and on the creation of the post of Deputy Government Actuary in 1920, was appointed by the Treasury to that responsible position. He was retained for essential civil duties during the War, and rendered valuable service in the Statistical Branch of the Ministry of Shipping.

The many calls upon his branch of the public service in the years between 1920 and 1926 demonstrated the soundness of the choice which had been made in the appointment of Henry as Deputy Government Actuary. His power to free himself from the bonds of technical routine that he might see a problem in its entirety was conspicuous, and not less so was the soundness of the judgment with which he advised upon it or decided as the case might require. In counsel, his dignified demeanour, with his grasp of essentials and power of expression, evoked the confidence of those who sought his advice, and these qualities, with the sympathetic interest that he always felt, and showed, in the problems brought to him, were rapidly establishing his reputation in official quarters beyond the confines of his own department. To the present writer he was an ideal colleague and to his juniors a patient and understanding chief.

To this brief note of Henry's career as an official should be added mention of his services on Departmental Committees. He was a member of the Actuarial Committee set up by the Minister of Health in 1924 to advise the Royal Commission on National Health Insurance, and of the Committee appointed in 1925 by the Secretary of State for the Dominions to examine the effect of the British schemes of social insurance upon emigration to the Empire overseas; at the time of his death he was serving on a Committee constituted by the Minister of Health to explore the working of the Local Government Officers Superannuation Act of 1922. As a member of the strong Committee on Statistics established by the Medical Research Council he found scope, outside the purely actuarial field, for both his constructive and critical powers, in relation to statistical enquiries and research. Realizing its potentialities, he took an active and influential part in the work of this Committee.

Henry attained the Fellowship of the Institute of Actuaries in 1912, being the only candidate placed in the first class in the final examination of that year. In 1915 he was appointed Tutor for Part I of the examinations, but was only able to discharge the duties

of this post for the few weeks that elapsed until the exigencies of the times compelled the Institute to suspend its educational activities until after the War. When the classes were resumed Henry's official and professional responsibilities had so considerably increased that he was compelled to resign the Tutorship. He was elected to the Council of the Institute in 1919 and became one of the Honorary Secretaries—an office which he held at the time of his death—in 1925. In 1920 he was appointed a member of the Board of Examiners and was Chairman of the Board from 1922 to 1925. This was, in his estimation, no merely honorific position; he took a serious view of the Chairman's particular responsibility, as he regarded it, for the maintenance of a consistent standard of examination, and spared no trouble in the discharge of the obligations which this conception of his duty imposed upon him.

In another direction he showed his constant interest in the welfare of the Institute's students. From the early days of the Students' Society he took an active part in its proceedings, and from 1919 to 1923 was the Chairman of its Committee. He contributed notably to the educational equipment of the students in the valuable "Calculus and Probability for Actuarial Text-Book entitled Students" (published in 1922), which he prepared at the request of the Council. His reputation as an exponent of mathematics in relation to the needs of actuarial practice will rest securely upon this work, but reference to his powers in this direction would be incomplete without mention of the two papers which he contributed to the Institute's Proceedings on the subject of Approximate Valuation (J.I.A., vol. li, p. 118, and vol. lii, p. 48). These papers, slight in bulk, were marked by an originality of conception and deftness in the application of technique that will make them of permanent interest, while they provided such a useful addition to the practical resources of the actuary as to endow them equally with permanent value. That the Journal owes to his pen no more work of such quality is to be ascribed to two sufficient causes, the suspension of all professional activities during the long years of war and the subsequent absorption of his leisure in the unstinting service he gave to the Institute in response to the many calls that were made upon

If other evidence is needed as to Henry's capacity and catholicity of professional attainment, it is to be found in his numerous contributions to the discussions at the Sessional Meetings of the Institute, and among these may be singled out his brilliant address—amounting to a lecture on the application of the Pearsonian methods to the graduation of population statistics—in opening the discussion on the late Mr. Ackland's paper on the Estimated Age-Distribution of the Indian Population (J.I.A., vol. xlvii, p. 394). Without discussing the merits of the scientific controversy then aroused, it will be agreed that Henry's cogent and courageous exposition was a remarkable production for a man of 25 years of age, and that it went far to establish him as an authority on the application of the modern statistical methods in actuarial practice.

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Remarkable as was the range of Henry's professional activities, the whole man was not comprised in the student and the official. Buoyant and high spirited, he had the great gift of being able to throw off the cares of work or study at the proper times, and was keenly interested in the outdoor pursuits that appeal to men of healthy and active temperament. That this was no acquired faculty is evident from the fact that he was captain of his School Football XI. in 1903—4 and captain of the Cricket XI in 1903. Chief among the recreations of his later years was perhaps the beautiful garden that he made at the home in Cheam, wherein a very happy domestic life was centred.

A. W. W.