

In Memoriam.

Ralph Price Hardy.

As three of the oldest intimate associates of the late Mr. R. P. Hardy, we gladly respond to the request of the Editors, and offer this affectionate tribute to the memory of our friend.

His immediate ancestry left its definite imprint upon his mind. His two uncles were accomplished palæographers, and successively held the office of Deputy-Keeper of the

Public Records. Now, the art of palæography is clearly related to a taste for Symbolism, and the capacity of Interpretation, or the extraction of Meaning from Results. This mental trait was eminently displayed in the cognate region of the Actuary in our friend's father, Mr. Peter Hardy, the Actuary of the London Assurance; and those who remember the sale-catalogue of Mr. Peter Hardy's Library, were struck with its abounding evidence of a finely-cultivated mind. Thus our friend was happily dowered, through ample ancestral tendency, not merely with the qualities which aid in the construction of the Actuary, but also with the gift of a generous width of literary interests and catholicity of taste. And this transmitted and varied heritage he sedulously matured. To the last he read the Latin poets with ease and delight—Ovid being an especial favourite—and, three months prior to his death, he was found studying the recent book of Saintsbury upon the "History of English Prosody", and, with independent judgment, discussed its doctrines with one of us who happened then to visit him.

Born in 1838, he entered the service of the Eagle Insurance Company in 1854, and received his professional training under that original and sagacious Actuary, Mr. Charles Jellicoe; in 1868 he became chief clerk in the Mutual Life Office, and in the following year he succeeded Mr. Archibald Day as Actuary and Secretary of the London and Provincial Law.

He had an extensive private practice, both in England and abroad, being consulted by State and Municipal Authorities, by the Directors of great Railway Interests and Commercial Enterprises, as well as by Assurance Companies, Friendly Societies, and kindred Institutions; and the feature which particularly impressed his friends was the *maturity* of thought and judgment, which the major portion of that practice demanded. An instance may be cited: In a Public Reference of importance the basis of solution depended upon the detection of that element in British commodities, which, for several generations, had showed the greatest comparative stability of value in exchange, and this involved laborious historical research. But the originality and actuarial resourcefulness of our friend can only be fully known to those who were privileged to receive a copy of his successive Reports upon Friendly Societies and Pension Funds, and particularly to those to whom he showed, and with whom he discussed, his large mass of original investigations and Tables in manuscript—illuminative and suggestive with fresh and striking views and deductions upon a multiplicity of actuarial questions. Although an adept in the use of analysis, his cast of mind in the conception and conduct of these investigations was naturally

of a geometric form, where the concrete conceptions themselves are retained steadily in the mind throughout the entire process of reasoning; and even when analysis was first employed in the solution of a problem, he invariably pursued also the geometric method and traced the conclusion by this means to its origin in First Principles. Thus he always possessed a firm and serene grasp of all his deductions. This cast of mind was manifest, also, in the studied arrangements of his data, and the construction of his Tables—the precision and symmetry of arrangement economising the strain of apprehension, and liberating, consequently, a larger amount of mental force for survey and estimation of the results. However, apparently, insignificant was the work on which he was engaged, Accuracy and Exhaustiveness were the dominating characteristics. We have referred to the extent of his general culture, and in this he was a type of character which is, unhappily, becoming more rare; and we revert to it for the purpose of remarking that, by this broadening of the mind, he became the completer actuary; not narrowly confined within technical boundaries, but competent, by the power of wider vision thus conferred, to survey and assess his professional solutions with ampler and exacter view.

With all his practical keenness in the estimate of men and commercial affairs, his administrative power failed, and the only comment we are disposed to make upon this want of symmetry is Virgil's truism, *Non omnia possumus omnes*.

But sound and energetic as our friend's Head was, no justice to his honoured memory would be in the least degree adequate which omitted an affecting reference to his qualities of Heart. No mere giver of easy advice was he: his was the genuine helpfulness of an unwearying dedication of time, patience and service in aiding struggling young men to usefulness and honour in professional careers.

As a memento of his burial, Mr. Hardy selected the words, *Ex Umbris et Imaginibus in Veritatem*. We cannot find these words in any classical florilegium, and they sound like a passage from Augustine's "De Civitate" or the "De Imitatione" of à Kempis. But they expressed the spirit of his life—the certain assurance that, here, truth would be evolved, to the earnest searcher, out of all mists and speculations; and they equally left with us the assurance of the same conviction concerning the Unseen.

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