## **OBITUARY**

## ARTHUR ERNEST BROMFIELD, M.A., F.F.A. 1910–1969

Arthur Ernest Bromfield died on 25th July, only a few weeks after he had been re-elected President of the Faculty. Though his friends had realized for some time that he was not in good health, his death came as a shock and brought a deep sense of sorrow and loss to many people both inside and outside the actuarial profession.

The story of his professional and business career can be shortly told. He was born and educated in Paisley and from there went to Glasgow University where he graduated Master of Arts with honours in Mathematics in 1930. In the same year he started his actuarial studies and completed them in the shortest possible time permitted by the regulations, to qualify as a Fellow in 1933. Thereafter, he served the Faculty as tutor, council member, Honorary Secretary, Vice-President, and finally in 1968 was elected President.

When he became an actuarial student, he entered the service of the Standard Life in Edinburgh and his whole working life was spent with that office. In it he held various official posts of progressively increasing responsibility until, in 1967, he was appointed Deputy General Manager and, if he had lived, would have been the next General Manager.

Immediately after qualification, he became involved in the then new and rapidly developing field of group life and pensions business and soon became a recognized expert in it. He was largely responsible for organizing this type of business in his own office and, in addition, represented both the Faculty and the life offices on numerous working parties and committees, and in discussions with Ministers and government departments when any problems connected with pensions business were under review. As a committee member he could be impatient with hesitant or talkative colleagues and, in expressing his own tenaciously held opinions, he was always frank and sometimes outspoken, yet in all these contacts he won not only respect but regard and often affection.

He used often to complain that he had spent so much time on pensions business that he did not know as much as he should about other sides of an actuary's work. Whether this was true or not seemed to matter very little because he had the type of quick and penetrating mind which could go at once to the heart of a problem. Indeed, his comments and suggestions were often all the more helpful and stimulating because they were not based on preconceived ideas or accepted theory.

His Presidential address revealed the qualities of his mind and character. Taking as his theme the role of the actuary in a changing world, he faced squarely many of the issues which confront our profession to-day, ranging from professional recruitment and training to the relationship between national and private pension plans. He did not pretend that there were no nettles to be grasped or problems to be solved but, in a practical and forthright way, made clear his belief that, although new problems may demand new methods for their solution, these methods can be found by those who seek with skill and energy to find them, and, happily, the quest itself may be exciting and rewarding.

Clearly, then, his sad and untimely death has deprived the Faculty, and indeed the whole actuarial profession, of one of its natural and acknowledged leaders. But that is only a part of the loss because outside his profession Ernest Bromfield had many interests and touched life at many points.

In his younger days he was a keen sportsman. At different times he played tennis and table tennis at district level, was a squash internationalist and one of Scotland's leading skaters. Whatever the game, he was a hostile and unyielding competitor who never gave up until the final score was on the board, a modest victor and a sporting loser who in victory or defeat made many friends.

Indeed, he had a great gift for friendship. He made it seem easy and natural that a chance meeting with a stranger in a train or an airport lounge should develop into acquaintanceship and beyond. Inevitably, therefore, he had a wide circle of friends in many different walks of life who all enjoyed his company and many of whom had reason to be grateful to him for he was quick to appreciate the needs and difficulties of other people and equally quick to find some practical way to help. The same natural kindness and sympathy led him in recent years to take the cause of the Cheshire Homes to his heart and bring to its service all the energy, initiative and originality that had taken him to the top of his profession.

He shared with his wife a love of all old and lovely things, especially old houses and old furniture, and together they made the various houses in which they lived, particularly their most recent home, the historic Moubray House in Edinburgh's Royal Mile, in a true sense works of art.

So, hundreds of people all over the world will miss him for many

different reasons. They will remember his quick, probing mind, his easy friendliness, his kindly sympathy, his infectious gaiety and zest for life and, in thinking of their own loss, will share in remembrance and in sympathy the much greater loss of his widow, his daughter and his son.

J. B. D.