

Government, related to supervisory aspects of non-life insurance. He was awarded the Institute Centenary prize in 1948 and received a fully deserved Institute silver medal in 1972 in recognition of service of special importance to the actuarial profession.

He retired from the Pearl in 1972 and became a part-time insurance adviser to the Department of Trade and Industry and was also invited to become a part-time Professor at the Department of Mathematics at Essex University. Subsequently, when he moved house—after more than 60 years at Leigh-on-Sea—he was attached in a similar capacity to Nottingham University.

Despite his eminence, Bobbie Beard was no dry academic. His work was essentially practical. He had a keen sense of humour and enjoyed life to the full. He was the most approachable of men and went out of his way to help young people—particularly young actuaries—to learn about the insurance world. He served for many years on the Advanced Studies Committee of the Insurance Institute of London with the intention of bringing together the practical knowledge of the non-life underwriter and the theoretical statistical techniques of the actuary.

Bobbie loved talk and discussion whatever the subject and whether round the lunch table, at the Council of the B.I.A. or the I.L.O.A.—where he was Chairman from 1971–72—or at more formal gatherings which he addressed. He also loved travelling, although probably as much for the contacts he established with other actuaries worldwide than for the travel itself. But more than anything he loved his work; the amount of arithmetical manipulation on claim distributions that he would perform over a weekend—prior to the day of the home computer or even the electronic calculator—had to be seen to be believed, and it seldom needed checking!

He was no great sportsman. He claimed that there was no coordination between his mind and his muscles, but he was an active cross-country runner in his younger days and was at one time President of the Insurance Athletic Association.

Bobbie was happily married for many years to Jane Elizabeth (Chick) who died about a year before him. He is survived by a son and daughter.

R. E. HOLLAND

#### JOAN MARY THOMPSON

JOAN THOMPSON was born in May 1935 to a British father and a Swedish mother. When she was only 15 she contracted a virulent form of rheumatoid arthritis and for the rest of her life fought a brave battle to avoid becoming completely chairborne. She decided to try for the Institute examinations as the actuarial profession appeared to be the only one which did not require articles, or a similar form of apprenticeship, as a condition of working for qualification.

In 1965 she became an Associate of the Institute and was advised that, at that stage, it would be desirable for her to obtain some practical experience if she intended to attempt what has since become known as Part B of the examination syllabus. She joined the firm of Rodney Barnett & Company whose ground floor offices were ideal for her condition, in which she was unable to negotiate more than a single shallow step. She became a partner in the firm shortly after qualifying as a Fellow in 1968. She was always grateful that President Jim Pegler organized the ceremony of presenting the Fellowship certificates so that she did not have to go up to him for her presentation.

For some years her disability appeared stable. However, in the mid-1970s her condition started to deteriorate seriously and she encountered a series of setbacks, each of which had the effect of restricting still further her already limited physical capabilities. Eventually she was only able to work from home, which imposed severe constraints on her professional activities. She resigned as an executive partner in 1978, remaining thereafter as a consultant. Latterly she managed to retain some active involvement in the profession by doing a certain amount of Friendly Society work for Bacon & Woodrow.

A major turning point in Joan's life occurred in 1979 when she was offered a place in 48 Boundary Road, a specially designed complex organized in such a way that the residents, all of whom are disabled, are afforded maximum assistance in retaining as much independence as possible. She was

soon playing a full part in the weekly residents' meeting and on the management and social committees. She discovered hitherto unsuspected talents for organization and management and it gave her quiet pleasure to feel that through these she could make a positive contribution to the wellbeing of those around her. She also fully appreciated the social aspect of living in such an environment with the opportunities it afforded for frequent contact with fellow residents, staff and voluntary helpers. While at Boundary Road she became involved in work for organizations concerned with the disabled and took part in a number of conferences and seminars studying the problems of disabled living.

Joan always valued her friendships and contacts within the actuarial profession and attended both social and business functions whenever possible. In particular she would make every effort to attend the gatherings of women actuaries which she always thoroughly enjoyed. She was a loyal friend and her sheer determination not to be beaten by her disabilities inspired respect from all who knew her. She died in August 1983.

RODNEY BARNETT  
JILLIAN EVANS