

## Memoir.

*Mr. F. B. Wyatt.*

By the death, on the 27th March last, of Mr. Frank Bertrand Wyatt, in his 76th year, the Institute of Actuaries has to regret the loss of a Past President and a regular attendant, over a period of many years, at its meetings.

Mr. Wyatt was educated at University College School. He became a Fellow of the Institute in 1875, having passed his qualifying examinations in 1870, 1872 and 1874.

In 1906 he was elected President, and during his tenure of this office attended the Fifth International Congress of Actuaries held that year in Berlin. Of the proceedings at the Congress his opening Presidential address to the Institute, delivered shortly afterwards, contained a brief account together with an expression of his view emphasizing the utility of the Congress meetings.

His business career was spent in the service of the Clergy Mutual Assurance Society, to which he was appointed Actuary in 1885 and, in addition thereto, Manager a few years later. On the association of that Society, in 1919, with the London Life Association, Limited, he was elected to a seat on the Board of Directors, which he occupied until his death.

In 1891 a contribution to mortality statistics was published in the form of a Report by him on the mortality experience of the Clergy Mutual Assurance Society from 1829 to 1887, separating the three classes of lives observed, namely, Clergy, Lay, and Female, the Report containing some interesting comparisons.

The opinion was held by Mr. Wyatt that the training of an actuary equipped him for problems distinct from those involving life contingencies—Finance in particular—and he desired to see a more general recognition of the profession as one specially qualified to deal with questions of a purely financial character. The Presidential address, previously mentioned, contains the statement: "I should like to see as much weight attached to the criticisms or proposals of an actuary when financial discussions are taking place as would be ungrudgingly accorded to them if they dealt with insurance problems."

Mr. Wyatt's services were sought on occasions in matters connected with public affairs. Prominent amongst these, as will be remembered, was his collaboration with the late Sir George Francis Hardy, K.C.B., in the Reports relating to the scheme of National Insurance, then under consideration. Mention has been made, in previous pages of the *Journal*, of the complexity of problems which arose in connection with the proposed scheme and the ingenious treatment of them by the advising actuaries.

F. T. M. B.