

## MEMOIR

## SYDNEY HARRY JARVIS

SYDNEY HARRY JARVIS, Assistant Secretary to the Institute of Actuaries from 1902 until his retirement in September 1939, died on 3 November 1966.

A rough analysis of the membership of the Institute, as listed in the 1966–67 Year Book, indicates that only about one in five of the Fellows qualified for the Fellowship before 1939 and that only about one in eight of the Associates qualified for the Association before that year. Only about one in twenty-five of the Students became members of the Institute before 1939. To the great majority of the members, therefore, Jarvis can only be a name—an honoured name and, perhaps, something of a legend.

A biographical account, intended to record and revive the memories of the older generation of actuaries, may serve also (or so it is hoped) to introduce to the younger generation an outstanding and lovable man, who served the Institute superlatively well for 47 years.

There is one other preliminary observation which must be made. Retrospectively, it is surprising that the not very satisfactory title of ‘Assistant Secretary’ was not altered to the more satisfactory ‘Secretary’. Actually, Jarvis was only ‘Assistant’ in the sense that he served under Honorary Secretaries, one of whom (as is still the practice) retired each year. Jarvis, himself, can never have raised the question or the change would have been willingly made.

Jarvis was born on 21 August 1874 in Mile End. He was the youngest of three children, the two elders being girls. His father then was a ‘Commercial Traveller in the Wine Trade’. He died at the age of 50 in April 1890, when Jarvis was still under 16. Nothing is known about Jarvis’s early years or his early schooling. It is known, however, that, when he was 12, it became apparent that he had a very good treble voice and that he then became a chorister at the Church of St Margaret Pattens, in Rood Lane, London, E.C.

Two years later the Choirmaster and Organist of St Margaret Pattens sent him to the Coopers’ Company’s School and paid his school fees. The family by then had moved to Bow. He was at the School for only two years and left in March 1890 at the age of 15½. His father’s occupation when he entered the School in 1888 was given as ‘Mercantile Clerk’.

The picture is of straitened circumstances. It seems evident that Jarvis’s education was inadequate, certainly as regards length and possibly also in other respects, although there is every reason for thinking that the Coopers’ School provided a good grounding in essentials during the short period that he was there. (The School was founded as long ago as 1536 and is still flourishing as a voluntary aided school, at Tredegar Square, Bow, E.3.) There must have been a considerable amount of self-imposed study after leaving school, for there was no sign of educational deficiency in the finished product with which members of the Institute were familiar.

Very little is known about the period between leaving school and starting work at Staple Inn. He was engaged in various temporary situations. He preserved among his papers a holograph letter, dated 21 May 1892, from H. E. Wilson, then Secretary of the ‘Northern’ (and subsequently General Manager) addressed to ‘Dear Mr Davis’ (whose identity is unknown). The letter regrets that Jarvis is over the age at which he can be admitted to the service of the ‘Northern’ but goes on to say that if ‘the lad’ will call he

K\*

will be put in the way of getting particulars of a temporary job. Jarvis called, was passed on to Mr T. H. Cooke, Actuary of the 'Northern' and Honorary Secretary of the Institute, who gave him a temporary position at Staple Inn—a temporary job which lasted for 47 years!

It is permissible to wonder what Jarvis's career would have been if he had been a few months younger. Jarvis in 1939 at the *Conversazione* held to mark his retirement said 'Had I then been a few months younger, it is possible that by now I might have been already a pensioner of one of the large composite offices'.

Jarvis had a few weeks with J. C. Hopkinson (Assistant Secretary 1884–92) and then served as assistant to A. G. Wiggins (1892–1902) for the whole of his period as Assistant Secretary.

Jarvis succeeded Wiggins on 30 June 1902 and retired on 30 September 1939. In 1892, apart from the Hall, the headquarters of the Institute consisted of a few rooms and the general appearance was Dickensian. Jarvis, at a Club dinner given in honour of his 85th birthday, said 'Wiggins was something of a character with his mutton chop whiskers and skull cap. In the cold weather he would sit in front of the office fire, his meat pie warming in the fender and the kettle on the gas ring for the tea which he would drink with his lunch, while the stray cat, a regular visitor, lay curled up on the hearth rug enjoying the warmth'.

Shortly after his appointment as Assistant Secretary he married Jessie May Langham, daughter of a prominent South Norwood Publican and Mason. They celebrated their diamond wedding in 1962 and she has survived him. They had three sons, each of whom joined the staff of a well-known British insurance company—each with a different company. The eldest son died in 1960.

Jarvis was not robust and he did not engage in games or athletics. His opportunities for doing so during boyhood cannot have been great, and later a heart defect prevented him. In or about 1908 he collapsed after a too long swim. When called up for military service towards the end of the 1914–18 war he was graded C3. He had to undergo an operation in 1917 and was away from the office for two or three months. In 1920 when he applied for life insurance the Company concerned imposed a heavy surcharge. He was knocked down by a taxi in Chancery Lane in 1937 but was not seriously hurt. He had successful treatment at the age of 80 for cancer of the lip.

Obviously, it was necessary to take care of himself, and, obviously, he did so. But it is so characteristic that no one ever heard, in connexion with pressure of work, any reference by him to that necessity.

When he retired in 1939 the Council arranged a *Conversazione* in his honour at the Connaught Rooms. The members of the Institute were given the opportunity of subscribing to a testimonial. The Actuaries' Club, the Gallio Club and the Fellowship Club presented gifts and honoured him (and themselves) by electing him to Honorary Membership. The Gallio and Fellowship Clubs arranged jointly a dinner in his honour. The Students' Society presented him with a pass 'which will admit you to any gathering of the Society at any time . . . '.

Reverting to the testimonial, it is not inappropriate to record that although made at a time of mounting national anxiety, a total of about £500 was subscribed. Nearly fifty of the letters received by the Institute (and some of them were of a representative character signed by, or on behalf of, several members) contained messages to Jarvis personally. They came from twelve different countries and from all five continents. Some of the signatories had only known Jarvis through correspondence. The letters refer repeatedly to kindness, courtesy and helpfulness. If industry and efficiency be added (and they are

mentioned also) we have an epitome of Jarvis as he was known to many members over many years.

During the Second World War, Jarvis on two occasions, when the bombing was more than usually severe, retreated to Farnham, Surrey, where a brother-in-law was publisher of a local weekly newspaper. Jarvis helped with proof reading and as a sub-editor.

Both before and after his retirement he was a great reader and until very recently he retained his interest in the Institute. In a letter to the then Chairman of the Actuaries' Club, when Jarvis was about to be entertained to celebrate his 90th birthday, the Secretary of the Institute wrote—

'Each month I receive a very cheerful and interesting letter from him and it is obvious from his remarks that he has read, and digested, the main features of, for example, the Council's Report to the A.G.M., the Year Book, Mr Ogborn's 'Staple Inn', the Reports of the Congress and other publications which he either asks for or we send him.'

Jarvis was proficient in shorthand and typing, which must have been an immense help to him, he wrote a good 'minute'. He was also a good speaker.

Bacon wrote: 'Reading maketh a full man, conference a ready man and writing an accurate man'—Jarvis was all three.

After his retirement he took an interest in Church work—first at St John's, Upper Norwood, and later at St Mary's, Sanderstead. He was a sidesman and gave other help, mainly in connexion with financial matters.

An extension to the house, at Sanderstead, of his youngest son, provided a small but very pleasant flat in which, with his wife, he resided during his last years. A very happy arrangement.

To record that in March 1902 the Institute had 842 members, of whom 216 were Fellows, and that in March 1939 there were 1,903 members, of whom 535 were Fellows, gives only an indication of the increasing responsibilities with which the Assistant Secretary had to cope.

1902 to 1939 were years of development. There were many alterations and innovations which must have created administrative difficulties. These were all dealt with so quietly and efficiently that members of the Council scarcely realized that such problems existed. Paradoxically, the quiet efficiency tended to conceal the merits of the work which was being done although, as regards each Council member, after a very short time the paradox disappeared.

During the period covered by his Assistant Secretaryship Jarvis had to deal with five major alterations in the examination syllabuses. The Bye-laws were amended in 1917 and completely recast in 1937. There was the 1927 Congress. There was the work on the 1863–93 Mortality Experience, which really commenced in 1892 and was not finished until 1905, the a(f) and a(m) (1900–20) annuity experience and the A1924–29 experience. The following 'innovations' were made: Students' Society 1910, the Continuous Mortality Investigation 1924, 'Scope of the Profession' 1925, first Biennial Dinner 1926, Year Book 1928, Investment Research 1929, Actuarial Tuition Service 1937. (Some of the dates are approximate. The C.M.I., for example, had a long period of incubation.) That is an impressive list and it is not thought to be exhaustive. Reverting to the 1927 Congress—one of the joint Honorary Secretaries of the Congress writes 'The 1927 Congress was a real test of his efficiency and organizing ability and it is largely due to his work behind the scenes that we owe the fact that everything worked so satisfactorily. The burden on him must have been very heavy . . . '.

The work which Jarvis did for the Institute was prodigious in quantity, excellent in quality and, as already mentioned, all done with a quiet efficiency which tended to conceal its merits. During the 47 years that he served the Institute he earned the respect of all, the admiration of most and the affection of many of those with whom he came in contact. Not the least of his services to the Institute was the creation of a tradition of service. The Institute continues to be most well and truly served.

There is a well-known text—‘Whosoever shall compel thee to go a mile, go with him twain’. Everyone is under compulsion of some sort—to do a certain amount of work, of a certain quality, to conform to social standards and so on. That is the first mile. Fortunately there are many people who are not prepared to conform only to minimal standards. They produce the extra effort when the occasion requires it, strive to improve quality, do useful social work, and so on. That is the second mile and these ‘second-milers’ are the people who matter. Jarvis was not robust physically and could not be an athlete but as a ‘second miler’ his performance was of Olympic quality.

Requiem. A funeral service was held at St Mary’s Church, Sanderstead, on 10 November followed by cremation. On 26 November his two sons scattered his ashes, in the pattern of a Cross, in a garden at Staple Inn.

W. PENMAN