

His business career ran parallel to and was just as distinguished as his professional one. He started from school with the Royal in Liverpool in 1924. From there (happy chance!) he transferred in 1927 to the Caledonian in Edinburgh. His first official appointment came in 1935 with the Scottish Amicable in Glasgow as Assistant Secretary. For a time he was located in London where he was responsible for organizing and launching the pensions department of that office.

His colleague in the Amicable, R. J. Kirton, took over the management of the Equity and Law in 1940 and at the same time Haynes was appointed Actuary and Secretary. Together they guided the fortunes of that office through a difficult period.

In 1947 Haynes returned to the Amicable as Deputy Manager and in 1948 he was appointed General Manager and Actuary. He was Chairman of the A.S.L.O. during 1958-59 and he served on many committees of that body and on joint committees with the L.O.A. In this sphere also his dual personality was often helpful in reconciling the occasionally differing points of view of Scottish and English offices.

He enjoyed a happy family life and is survived by his wife and three daughters. Anyone who has had the privilege of visiting his lovely home must have been impressed by the pervading friendly atmosphere of a well ordered but lived-in home. This was the joint creation of a happy harmonious marriage.

Death came with tragic suddenness in November 1969. His long distinguished service to the Profession and the Industry remains a permanent memorial to a man dedicated to his chosen career, but the man we shall miss. Actuaries all over the world share the sorrow of, and place on record their sympathy for, his family.

No words can more aptly conclude this review than a sentence taken from his Presidential Address :

“ To give some service to our profession, when called upon, has been one of the great pleasures of my life.”

G. F. M.

COLIN STRATHERN PENN, M.C., F.F.A., F.I.A.
1892-1970

Colin Penn came from an insurance family as his father was Glasgow Secretary of the English and Scottish Law Life Assurance Company. After leaving school, Larchfield Academy, Penn commenced his

actuarial career in Glasgow where he joined the Scottish Amicable Life Assurance Society in 1909. He qualified as a Fellow of the Faculty in 1913 and served in the actuarial department of the Scottish Amicable until the outbreak of war in 1914. He had a distinguished war service and was awarded the Military Cross while serving with the Cameron Highlanders, for which regiment he always retained a very warm regard. On his return from war service he continued his actuarial studies and qualified as a Fellow of the Institute of Actuaries in 1919. He was promoted to be Assistant Actuary of the Scottish Amicable in 1921. As with his regiment, he always maintained an affectionate interest in his first company.

His career with the Scottish Life commenced with his appointment as Actuary of the company in 1922. In 1934 he became Secretary and in 1946 General Manager, a position which he occupied for ten years. He will be remembered in the Scottish Life in many ways, for his genuine interest in the personal and company activities of his colleagues, for his quick grasp of any problem put to him, and for his encouragement of his younger associates. He had a remarkable memory for statistics and took a special joy in general elections and cricket test matches. He knew all the constituency records and current members, and at election time obtained much pleasure in seeing how closely his forecasts compared with the results achieved. For cricket he had a great love and when the Australian tours were taking place his colleagues could forecast with remarkable accuracy when Penn would be visiting his Branches at Nottingham, Leeds, Manchester and London. In his retirement he continued these interests through the medium of television.

He was Chairman of the Associated Scottish Life Offices from 1952-1954 and in his earlier days, before there was a full time Secretary, acted as Honorary Secretary.

He was a loyal and strong supporter of the Faculty throughout his insurance career and gave devoted service from 1921 until 1952 as an Office bearer, Council member, Tutor and Examiner, serving as Chairman of the Board of Examiners from 1928 to 1930. He was elected President of the Faculty for the immediate post-war years 1946-48. His election at this time was a particularly appropriate one. He had vivid personal recollections of the severe toll of the First World War—a point to which he referred in his Presidential address—and he was particularly sympathetic to the difficulties of the younger actuaries in their resumption of their civilian profession. Under his guidance the Faculty enthusiastically resumed its full range of activities.

Penn took a keen interest in the formation of the Students' Society in 1920 and was one of the nine members of the original Committee elected by the Faculty. It is interesting to note that three members of this original Students' Society Committee eventually became Presidents of the Faculty—Penn himself, the late A. R. Davidson and R. Ll. Gwilt.

In actuarial matters Penn's keenest interest undoubtedly lay in the field of mortality research, possibly due to the influence of his colleague the late Lewis P. Orr. Production of the A1924-29 Mortality Tables was entrusted to Committees of the Faculty and the Institute and Penn was one of the three members of the Faculty Committee. When the Faculty and Institute Joint Permanent Mortality Investigation Committee was set up in 1931, Penn was one of the original members nominated by the Faculty, and he remained a member until the conclusion of his Presidency in 1948. In his business life this interest manifested itself in his active participation in underwriting of new proposals. During his tenure of office as General Manager and as Secretary of the *Scottish Life*, Penn conducted the underwriting of all new business along with the Company's Principal Medical Officer, his old friend and colleague Dr. A. Fergus Hewat, himself the son of a former President of the Faculty, Archibald Hewat. This happy association bore fruit beneficial to the Faculty in that in 1954 Penn and Hewat produced a paper for the Faculty entitled "Life Assurance Underwriting", on which there was a very full and informed discussion.

Reference has already been made to Penn's membership of the original Committees of the Continuous Mortality Investigation and of the Students' Society, but he did not confine his actuarial interests to technical subjects. He always enjoyed a fine wine and a tastefully selected meal, and it was fitting that he should also be a member of the original Committee of the *Scottish Actuaries' Club* of which he became Chairman in 1948 after completion of his Presidential term of office. These three "firsts", if they may be so termed, typify Penn's chief actuarial interests—namely, the Faculty and its future, the investigation of mortality problems, and the friendship of his fellow actuaries.

J.G.W.