

OBITUARY

John Muirhead Ross, FFA, AIA, FRSE

Past President of the Faculty of Actuaries

John Ross died on 28th August 1986 just a few months before he would have attained age 90 and his passing was much mourned by his many friends. Inevitably an obituary of so distinguished a member of the profession must refer to his professional and business achievements and this obituary can be no exception. The writer would, however, like to give prominence to his personal qualities. Despite his eminence in the profession he was unassuming in his character and above all radiated genuine friendship to all with whom he came in contact irrespective of their status. He could always take an interest in other people's problems despite his own busy schedule and his sound advice was always readily available. Over the years, although he inevitably became physically frailer, his friendship remained as warm as ever.

John Ross was born in December 1896 in Glasgow and was educated at Queens Park School. After leaving school he joined the North British and Mercantile Insurance Company Ltd. A short time later, in 1914, he entered the service of the Scottish Amicable Life Assurance Society and enrolled as a student of the Faculty of Actuaries. It is interesting to note that two of his actuarial contemporaries in the Company, Colin S. Penn and Francis J. McGregor, each, like himself, migrated to Edinburgh, became Chief Officer of his Company, and President of the Faculty of Actuaries.

His actuarial career was, like many others, interrupted by service in the First World War. He enlisted in the Highland Light Infantry in 1915, was wounded in the Battle of the Somme in 1916 and later was commissioned in the Royal Field Artillery where he served until demobilised in 1919.

On his return to the Scottish Amicable, he resumed his actuarial studies and qualified as a Fellow in 1920. In 1921 he became an Associate of the Institute of Actuaries. During his long association with the Faculty of Actuaries—he was the senior Fellow in length of Fellowship at his death—he served as a tutor from 1924 to 1926, examined from 1927 to 1932 and was a Member of Council in 1929-34, 1938-43 and 1946-49. From 1949 till 1957 he held the rank of Vice-President apart from the years 1950-1952 when he was

President. During his Presidency his quiet air of authority and his great spirit of friendliness remain in the memories of those who served under him. He represented the Faculty as a National Vice-President at the Thirteenth International Congress of Actuaries held in Scheveningen, Holland.

After his Presidency he, with Mr F. A. A. Menzler, CBE, FIA, who had been his contemporaneous President of the Institute of Actuaries submitted an interesting paper on the "The Development of the Actuarial Profession in Great Britain" to the 17th International Congress of Actuaries held in London and Edinburgh in 1964. In his early professional days he was one of the few actuaries at that time who were officially entitled to conduct Friendly Society valuations and he served as a consulting actuary to several organisations. Throughout his professional life he took a keen interest in students of the Faculty and was a great supporter of both the Faculty of Actuaries Students' Society and the Glasgow Actuarial Students' Society, of which latter society he was an original member. As might be expected he was also an enthusiastic member of the Scottish Actuaries' Club, the dining club for senior members of the profession and it gave the Club the greatest of pleasure when he attended—the sole remaining founder member—the 200th dinner of the Club in 1986. His strong support for the Faculty and its members culminated when, shortly before his death, he donated £10,000 to the Faculty to establish the Ross Memorial Trust Fund in memory of his brother William M. Ross, FFA to be used for the development of actuarial science.

His professional qualities were recognised by the Royal Society of Edinburgh who elected him a Fellow in 1947 and he served on its Council from 1950-53.

His actuarial achievements were matched by those in his business life. Before leaving the Scottish Amicable in 1942 he had held the rank of Secretary and Joint Actuary for 7 years. He resigned to become General Manager and Actuary of the Scottish Provident Institution, a post which he held for 19 years. In recognition of his service and his qualities he was elected a Director in 1959 and held the Chairmanship of the Company from 1968 till 1971, finally retiring from the Board in 1975.

Outside his own Company he held many important posts being Chairman of the Associated Scottish Life Offices from 1948-50. Other financial organisations recognised his ability and he held directorships in the Securities Trust of Scotland, the Second Great

Northern Investment Trust, the Bank of Scotland and the British Investment Trust. He co-ordinated the support of the Scottish life assurance companies for the Firth of Clyde Dry Dock Co. Ltd. on whose Board he represented them.

He was a great family man and it was a joy to see what a splendid couple he and his wife Maisie made. After her death in 1982 he enjoyed the support of his son and daughter and their families including the two great-grandchildren of whom he was so proud. He was a keen golfer, a member of North Berwick and Muirfield Golf Clubs. He also enjoyed fishing to a lesser degree particularly with his close friends such as the late Sir Hugh Rose.

The professional and business achievements recounted in this obituary speak for themselves but to those of us who had the pleasure of knowing him as a friend, the happiness and kindness which pervaded all his activities, his profession, his business, his hobbies and above all his family will remain an outstanding memory.

J. G. W.