

MEMOIRS

FRANK LAKEMAN COLLINS

FRANK LAKEMAN COLLINS died on 20 July 1970 at the age of 94. After leaving Oundle, he worked for a year or so for a land agent in Bury St Edmunds before coming to London and entering the Clerical Medical and General Life Assurance Society in 1895. He qualified as a Fellow of the Institute in 1903, and became Assistant Actuary of the Society in 1907. In 1920, he was appointed Actuary and Secretary of the General Reversionary and Investment Company, which had been acquired by the Society in 1912, and rapidly became acknowledged in fields far wider than those of his own profession as an expert in reversions and life interests. He was Chief Executive Officer of the company from 1933 until his retirement in 1938.

During his career, he took an active and varied part in the affairs of the Institute. He was an Examiner from 1920 to 1925, a member of Council for twelve years between 1923 and 1939, editor of the *Journal* from 1925 to 1937 and a Vice-President from 1933 to 1935. In 1924, he delivered a course of lectures on 'Reversions and Life Interests' which were published in book form (reviewed in *J.I.A.* 56, 327) and formed part of the reading for the final examination for many years. There followed in 1925 a paper entitled 'Winding up a Life Assurance Company under the provisions of Section 17 of the Assurance Companies Act, 1909' (*J.I.A.* 56, 152).

He was a member of the Actuaries Club and also of the Gallio Club of which he was Chairman in 1931-32 and Secretary in 1940-44. A devout Anglican, he served his church faithfully in many capacities and was a churchwarden for over thirty years. His work for the blind over a long period was outstanding. He was a Vice-Chairman of the General Welfare of the Blind between 1939 and 1967 and was honoured by being elected a Vice-President in 1969.

Frank Collins endeared himself by his kind, courteous and charming manner to all his friends in the profession who will have happy memories of his infectious enthusiasm for every task to which he put his hand and of his enjoyment and love of life to the full.

ALAN GARDNER

SIR ERNEST HARRY LEVER

AFTER a protracted illness involving considerable pain, Sir Ernest Lever died on 4 September 1970, aged 79. He was educated at the William Ellis Endowed School and became a Fellow of the Institute in 1913 at the age of 22. He entered the service of the Prudential Assurance Company in 1907 and, after serving for some years on the Actuarial department, achieved advancement on the investment side of the Company. He became a Joint Secretary of the Company in 1931 and was Chairman of the Investment Protection Committee of the B.I.A. 1938-40. He was a well-known figure in the world of international finance and took an active part in questions of German debt settlement arising from the First World War.

Acting for the Prudential as Trustee for the Debenture Stock of Richard Thomas & Co. Ltd., he was much involved in the expansion problems of that Company in South Wales. In 1940 he resigned from the Prudential and, at the request of the Chancellor of the Exchequer and the Governor of the Bank of England, he became Chairman of

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