

MEMOIR

CHARLES EDWARD CLARKE

CHARLES CLARKE died on 21 March 1981 at the age of 68 after a painful illness of several months which he bore with fortitude. He was of the generation of actuaries most of whom did not go to University but had to study for the F.I.A. wholly in their spare time after a full working day. In his case the achievement was even more significant because he had left Thetford Grammar School to enter the Civil Service as a Clerical Officer at the age of barely 17; first, therefore, he had to educate himself up to the standards required for the Executive Grade and for admission to the Institute examinations—steps which he achieved without delay.

Little recruitment to the Civil Service had taken place in the 1920s and this had two effects on the prospects for advancement for those who entered after the gap: first, a slowing down attributable to the lengthy occupation of senior posts by men in middle life; secondly, when in due course those men retired, a sudden staff shortage—severe enough in the case of GAD to require the special recruitment of qualified actuaries from the insurance world. It says much for Clarke's ability that his promotions occurred steadily throughout his career right up to the rank of Directing Actuary, the highest available short of that of the Government Actuary himself. For most of his active life he was engaged on social security work, an often tedious task involving matters of great urgency and late nights in the Office or at the House of Commons. In all this excitement he kept a cool head and maintained a high standard of reliability which was welcomed by Ministers of Social Security and civil service colleagues alike. In 1960 he was awarded the CBE.

After qualifying for the F.I.A. in 1940, Charles was always active in Institute affairs. He served on the Committee of the Students' Society, to which he read an original paper on the Dissolution of a Friendly Society. He did a good stint as a Tutor, and subsequently as an Examiner, and during this period produced the Text Book entitled 'Social Insurance in Britain'. In a rapidly-developing subject, it was inevitable that such a work should become out of date, and it was seen that any revision also would suffer the same fate. He therefore prepared a series of loose-leaf notes to continue his work on behalf of students. In due course he was elected to the Council of the Institute, on which he served in all for ten years, becoming eventually a Vice-President. One of his notable tasks involved the extensive revision of the Bye-Laws. He was a keen member of three major Dining-Clubs and served as Chairman of the Gallio.

Clarke was often to be seen at International Conferences overseas, especially when Social Security was on the Agenda, and he was well known abroad. He spent short spells in various countries to give advice to their Governments, notably in Ceylon where he and his wife lived for two years. He had a most equable and unruffled personality, always helpful and friendly. Although his career and mine were closely intertwined, there was never any real rivalry and I cannot remember a cross word being exchanged between us. A very good family man and steady church-goer, he never made much of his virtues in discussion, but he showed some pride in his Norfolk background. He liked to talk about photography and his regular travels round the world.

PETER R. COX