

Jim Gardiner

1907–2003

IN THOSE FIRST NUMB DAYS AFTER SEPT. 11, 2001, several of us in the Academy's communications department joined forces to gather impressions for a *Contingencies* article on the impact of the terrorist attacks. Because he had worked in the World Trade Center in the 1970s and early 1980s, James Gardiner was the logical choice for my interview. When I caught up with him on Sept. 21, 2001, Gardiner—still working for the New York State Insurance Department at the age of 94 — was back at his desk just a couple of blocks from the smoking hole that had been the twin towers.

Two things struck me during that conversation. The first was the amazing level of detail Gardiner was able to provide as he reminisced about his years working in the World Trade Center and in his account of fleeing lower Manhattan on Sept. 11 among throngs of dust-choked office workers. The second was that despite his age, Gardiner had no problem walking four miles to get home on the morning of the attacks.

On Nov. 1, 2002, I got to meet Gardiner in person. He had finally retired at the age of 95, and he came to our offices in Washington to be interviewed for a *Contingencies* article on his long actuarial career. Although bent with age, Gardiner wasn't frail. In his younger days, he'd climbed the highest peaks in 32 states and made 38 ascents of the World Trade Center stairwell. On this day, he made the trip from his home in New York City on his own, by train and Metro, and on foot.

Interviewing him face to face was a pleasure. With his trademark memory and his actuarial nose for detail, he provided an almost cinematic sense of what it was like to climb California's Mt. Whitney on a midsummer day in 1927 (Gardiner came away with a throbbing headache, whether altitude sickness or exposure to the sun he wasn't sure) or to watch Philippe Petit smuggle his wires and poles into the World Trade Center for his famous 1974 tightrope walk between the twin towers. (The guard wasn't watching and Petit just went straight up to the roof, very little smuggling actually required in those pre-terrorist days.)

As in our earlier interview, I was struck by Gardiner's active lifestyle (though he claimed he'd become "sluggish" after the 1993 bombing put the World Trade Center stairs off limits) and his enviable grasp of dates. He was always sure, in his quiet-spoken but authoritative way, of a given date and its significance (and, collaterally, of the importance of remembering dates).

It went hand in hand with a general ease with numbers. Gardiner was, after all, an actuary. Yet by pegging events to the numbers, Gardiner was able to articulate with a remarkable degree of precision the climactic events of his life, of the 20th century, and of the U.S. actuarial profession, which grew enormously in influence and importance over the course of his long lifetime.

With Gardiner's death on Dec. 11, 2003 (just a month shy of his 97th birthday), actuaries in this country lost a tremendous font of institutional memory. As for me, I feel that I lost a friend.

When my profile "About Gardiner" was published in the March 2003 *Contingencies*, Gardiner contacted me immediately to let me know how pleased he was with it. Among other things, it seems, I had gotten my facts straight and my dates right. (How could I not, with his helping me?)

"On several occasions, I've been called upon to furnish obituaries of FSAs and ASAs who had lived to a ripe old age where their contemporaries had long since departed, and the facts concerning them were scarce," Gardiner wrote. "In this instance, the source material for an obit is clearly and definitively set forth in your article, and readily available." He thanked me for the article, signing the letter "Jim."

Coming from him, that meant a lot.



Linda Mallon
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