

James B. Gardiner, 1907-2003

I was sitting in Jim Gardiner's office one fall afternoon as he was recounting some of his earliest memories of conversations with his grandfather. He told me that his grandfather would frequently discuss talks he had had with *his* grandfather, Jim's great-great grandfather. I interrupted Jim to ask when his grandfather was born. He said, "Hmmm, about 1850, I guess." "And how about his grandfather's grandfather?" I asked. "Gee," said Jim, "I guess sometime in the late 1700s."

Wow! As the late-autumn shadows crept into Jim's office, it dawned on me that I was sitting here with someone who had a near-direct connection with his 18th Century ancestors. The entire history of our country began to flash before my eyes: from George Washington to George W, from 13 colonies to 50 states, from quill pens to computer keyboards. I was blown away, but couldn't find a way to convey my sense of awe to Jim. I just kept nodding while Jim described these long-ago conversations as if they had taken place yesterday.

But Jim is so fondly remembered here today not just for his longevity or incredible work history. He's remembered because he was an exceptional human being who through steel-willed determination and good fortune happened to grace this planet for nearly a century.

Whatever Jim did, he did well. He was definitely *not* a multi-tasker. If he was having a conversation with you, you'd never catch him checking his blackberry or sneaking peeks at his computer screen. Jim was *engaged* in that conversation and, most importantly, he would *listen* to what you were saying. I remember Jim recalling things I had told him years earlier, things I had long forgotten until Jim reminded me of them.

Jim was also a gentleman, a word that has somehow fallen from fashion over the past few decades. Everybody recognized that in Jim and loved him for it. Another thing we loved and respected about Jim was his dedication to his work. Jim could enjoy himself, no doubt about that, but he believed the primary purpose we were put on this earth was to work — to use our skills, abilities and knowledge toward a common objective, hopefully for the betterment of others.

In the mid-1980s, I began to realize how fortunate I was to work with and know this exceptional man. By 1988, when Jim was 81 years old, I knew I wanted to write an article about him for the Department newsletter. After all, how many more years could he go on at work? Little did I know it would be another 14 years before Jim would call it a career.

There was, however, one very important stumbling block to writing the article: Jim's reluctance to put any portion of his life in print. You see Jim instinctively shunned the limelight and I knew it would be no easy sell convincing him to agree to an article.

I was right. Jim's initial response to the idea was: "Nobody wants to hear about me." I had to tell him, with all due respect, that was not true. People did want to hear his story. An article about him could serve as an inspiration to others. I truly believed that. However, Jim was not so easily convinced, so we worked out a compromise. He would allow me to tell his story provided I also include material on the public pension funds he oversaw.

So the final piece was a bifurcated article focusing on Jim Gardiner the man as well as some of the history, challenges and responsibilities associated with regulating public pension funds in New York State. I conducted a series of interviews with Jim during this time and it was through these interviews that I first learned some of the amazing stories behind James Gardiner, actuary *extraordinaire*.

The stories chronicled 20th Century America — starting with his incredible ten-week, 18,000 mile odyssey across this country with his pal Gil Fitzhugh; to his first day at MetLife, just six weeks prior to the 1929 Stock Market Crash; to his Washington's Birthday wager that he and Gil could drive to central Florida and back over the three-day week-end; and lastly to those legendary World Trade Center climbs.

They were like the tales Albert Finney spins in Tim Burton's film, "Big Fish," except all Jim's stories were true and did not include, for the most part, giants, dwarves or witches. The article on Jim was well received and, *most* importantly, Jim was pleased with it.

As we all know, Jim was a self-effacing fellow — that was part of his charm. He never thought his exploits were any big deal. He just set near-impossible goals for himself and then went about the business of achieving them.

I remember when Linda Chanda, Bob Stern and I prepared a timeline for Jim's 95th birthday that he hung in his office for others to see. Some days after the celebration, Jim was showing the timeline to his daughter, Cynthia. He read the 1964 historical entry "Beatles appear on Ed Sullivan" and thought about that for a second and said, "Ed Sullivan, I never watched that show much." His daughter chimed in "Daddy, you never watched any show much, we never had a TV, remember?" "Oh yes," said Jim, "still don't. I'm just so darn busy with other things."

Now from anyone else that remark might seem pretentious or condescending, but from Jim it was the most natural response in the world. He never had a TV; he didn't look down on those who did, he just didn't have the time for one himself.

I also remember when I first learned Jim was leaving work each Friday evening to fly to Virginia to be with his wife Alice for the week-end. Each Sunday evening, he would fly back and be ready for work Monday morning. At age 90, Jim was keeping to a schedule that would have exhausted a man half his age.

And he loved those walks up and down the World Trade Center! I joined him once for the climb and, as was his tradition, we stopped every five floors to record our time and Jim's pulse. My legs never ached as badly as they did after that 110-floor climb.

There are so many other vivid memories of Jim — Jim behind the wheel of his 1959 monster Cadillac; Jim dancing with Benita to the piano music at Brownie's during Barry Greenhouse's 60th birthday get-together; Jim celebrating his 95th birthday with all of us just two years ago. I'm so glad we decided to do that.

Jim has always been a source of inspiration to me, a model to emulate, an honest-to-goodness hero in a workaday world so devoid of heroes. There were days when, to be honest, I didn't want to be in the office (as hard as that may be to believe), when I dragged myself in feeling a little down, a little depressed . . . but then I would see Jim quietly working in his office and feel ashamed of myself.

Well Jim may have made us all feel ashamed of ourselves from time to time, but he also made us feel more optimistic. After all, if at his age, Jim could have such a great attitude and approach each day with such vigor and enthusiasm, there was hope for all of us. Jim served as a daily reminder that our senior years need not be consumed by pain, fear and darkness. Until the day he died, Jim never gave in to old age — not mentally, not physically, not spiritually.

A couple of months prior to his death, Jim gave me a biography of Franz Hoffman, a renowned statistician from the early 20th Century who had worked for years at Prudential, but is largely forgotten today. I saw Jim a couple of weeks later at Karen Fazio's farewell breakfast and of course he asked me if I had started the book yet.

I had to admit that I hadn't explaining that I was "a little behind in my reading." I could see the disappointment on Jim's face and resolved to begin the book the following week. The day Jim died, I was finishing the book on the Long Island Rail Road and looking forward to discussing it with Jim.

As we know, those discussions never took place. So, Jim, just in case you're listening this morning:

"I loved the book. Thanks for everything."