

# FAR

## From Retiring

**Paulette Tino's career as an actuary has spanned more than 50 years. As the first woman to chair the Joint Board for the Enrollment of Actuaries, she is now, at age 81, the first woman to receive the Robert J. Myers Service Award.**

BY LINDA MALLON

**A**S A CHILD, SHE PLAYED IN THE SHADOWS of Noyon Cathedral where Charlemagne was crowned king of the Franks. As a teenager, she listened behind closed shutters the day the German army marched into Paris. And four years later, as a young woman at the Sorbonne, she joined the crowds exulting in the streets at the liberation of her hometown by allied forces.

For 81 years, historical events have shaped Paulette Tino's life. This she sees. What she doesn't see as clearly is that she herself is a part of history in a special way.







**C**ONSIDER: She became an actuary at a time when women were rare in the profession. She was the first woman to serve on the Joint Board for the Enrollment of Actuaries. And she is the first woman to receive the Academy's Robert J. Myers Service Award, presented annually to an actuary who has made an outstanding contribution in public service.

Tino doesn't find any of this particularly extraordinary. And this is not simply false modesty. When asked in a recent interview whether she would encourage young women to consider careers in actuarial science, Tino remarked with her characteristic honesty, "That is a strange question. You enjoy a field and you do it well, like Mme Curie. You cannot prevent that."

Certainly you cannot prevent Mme Tino, whose optimistic personality can best be summed up in her description of the most magical moment in her life. It occurred in Paris in 1942, during the German occupation. Tino, an 18-year-old who loved classical music, had gone to hear a performance of Bach's St. Matthew

Passion at the church of St. Sulpice. The music was sublime, she remembers, perhaps all the more so because of the fear, hunger, deprivation, and death that encircled the church.

"When the concert ended and I came out, it was very dark—there was no light because of the blackout," Tino remembered. "There was a light snow falling very slowly from the sky, just floating softly all around, and in front of me the musicians who had played in the concert were walking. And they started humming their different parts, what they had been playing. It was magical, as if the world had stopped turning."

Tino employed that same optimism when she and her husband, Ovid Tino, emigrated after the war. He was Romanian, a refugee 17 years her senior who came to Paris after escaping from Berlin during the Berlin airlift. An aeronautical engineer by training and the son of a well-known Romanian mathematician, Ovid Tino was unable to find employment in his field in France. He kept body and soul together by helping a post-war entrepreneur make zippers from scratch.



**Ovid Tino**

# She'll always have Paris

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AULETTE TINO HAS TWO VERY VIVID MEMORIES OF THE BEGINNING OF THE SECOND WORLD WAR. She and her family were vacationing in Picardy, north of Paris, when France began to mobilize for war in 1939.

"We could hear from the house on the highway, the [French] army rolling toward the front, and we knew of people called into the army," Tino says. "That was horrible. The men receiving the notice that they have to go and the wives reacting in tears. This part of the country was very affected by the first war, so when it came to the second war, it was like you could not breathe anymore."

Equally vivid was Tino's memory of the capitulation of Paris, half a year later. "I remember the first day when the Germans came in," Tino says. "There was nobody in the streets. In that particular section there were shutters on the windows, and we heard the gallop of a horse and that was a German officer all alone going down the street. That was my first encounter with a German soldier. It was in some ways very brave of him or, equally, very arrogant, since he came all by himself. But I still have the noise here in my head, of his horse on the street."

Like many Parisians, Tino's family prepared to flee the city just before the Germans entered. But the crowds at the train stations and on the roads were overwhelming. "We went to the station, and it was so horrible that we came back," Tino says. "And that was the best move of my life because people died on the road. They were bombing the road."

During the occupation, times were hard. "People were mostly thinking of food. It was not rare to see someone fainting in line as they waited for the baker to open his door," Tino says. "You had to buy on the black market to survive. There was really no shame in that because everybody was doing what they could."

Tino was 20 years old at the liberation of Paris on Aug. 25, 1944. "The atmosphere was delirium," she says. "We were going to celebrate at the Arc de Triomphe and we took the metro, and it was so crowded with people, I remember droplets of condensation running on the windows of the train."

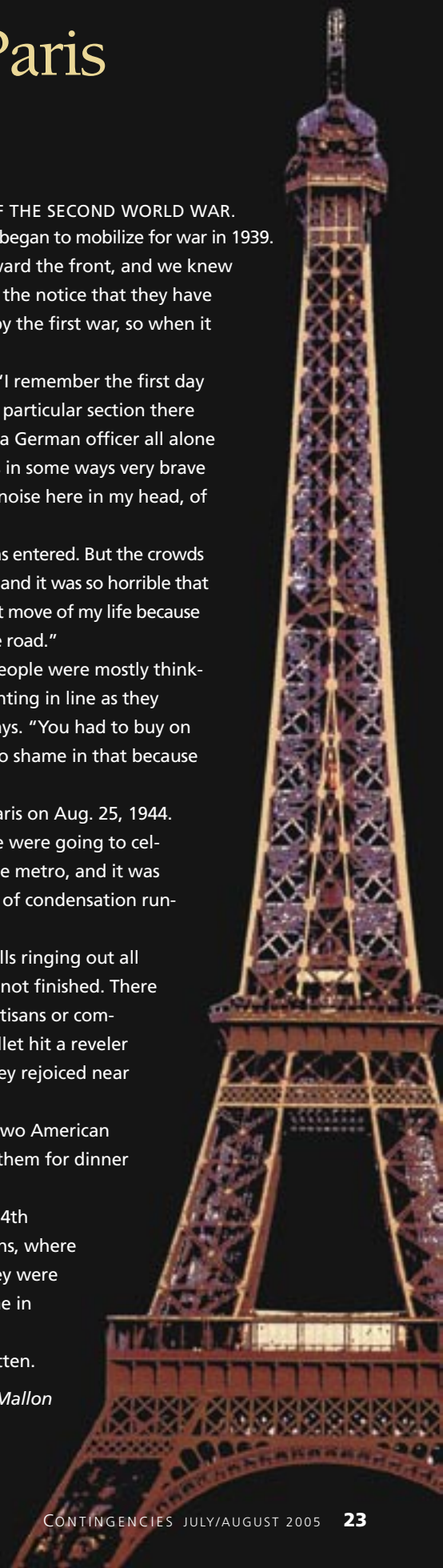
Despite the jubilation and the sound of bells ringing out all over the city, there were still dangers. "It was not finished. There was shooting from the rooftops, whether partisans or communists I don't know," Tino says. In fact, a bullet hit a reveler standing near Tino and her sister as they rejoiced near the Arc de Triomphe.

That evening, Tino's family invited two American soldiers they met in the streets to join them for dinner as a way of expressing their gratitude.

"We lived in the central south, the 14th *arrondissement*, near the Porte d'Orléans, where the Americans entered," Tino says. "They were very nice—they let the French army come in first."

It was a gesture Tino has never forgotten.

—Linda Mallon





“He designed the machinery to do that and helped with the tools,” Tino says. “After the war we had nothing. You were lucky to be making zippers!”

The two met in the apartment of one of Tino’s Sorbonne professors, a Romanian refugee who was president of the International Society of the History of Science. They conducted their romance at the professor’s soirees, held on Saturday nights during the course of mathematical meetings in Paris.

“All the mathematicians of the world were there and they were all smoking at the time, so the room was full of smoke—you could see it curling all around. And there were books everywhere, so you could not sit down,” Tino recalls. “It was fantastic.”

But it was a turbulent time politically in France, and Ovid Tino worried that the communists would take over the government. “Ovid’s goal was to emigrate to the United States,” Tino says, adding simply, “I followed him.” They aimed for New York but ended up in Montreal.

Through a connection with a professor at McGill University, Tino explored her job options. “There were two possibilities: I could go into meteorology, and I would have to go up to the big north. Or I could be an actuary, and I would start to work at Sun Life,” Tino recalls.

It was a no-brainer: Weather forecasting’s loss was pension solvency’s gain. While working at Sun Life, Tino took her first two actuarial exams. In 1954, she and her husband moved south to New York where, over the course of the next two decades, Tino finished her exams and worked for George B. Buck consultants and two other consulting firms.

In 1975, Tino’s husband retired from his job in manufacturing and the couple looked to move further south. In the wake of the passage of the Employee Retirement Income Security Act (ERISA) in 1974, the Internal Revenue Service was hiring and Tino began her second career as a government actuary. “I was 51 when I joined the

IRS, and here I am at 81. I never dreamed of something like that,” Tino muses.

But there has been a lot to do. When she first came to the IRS, Tino worked, among other things, on developing regulations governing ERISA. In 1980, she was appointed to the Joint Board for the Enrollment of Actuaries where she has served ever since, many times as chairman.

As a member of the Joint Board, Tino has been involved with all aspects of the education program for enrolled actuaries, working closely with the board’s Advisory Committee on Examinations and with the Society of Actuaries and the American Society of Pension Professionals and Actuaries, the organizations that jointly sponsor the exams for enrolled actuaries. Because of her position, Tino also appeared frequently as a speaker at the annual Enrolled Actuaries Meeting. But she is perhaps best known in the actuarial community for her work on certification Form 5500 Schedule B.

“At first people did not understand the Schedule B, and I came up with a reconciliation formula between the

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ordinary work and the Schedule B,” Tino explains. “Schedule B is simply an evaluation by another way. That’s all. You come to the same result.”

Despite the workload, Tino occasionally traveled back to France until her husband became too ill for her to travel. But she was never tempted to move back.

“I never think like that,” Tino says. “I had enough to be an actuary and establishing myself in a new country. You put all your effort in that. You have to be happy where you are.”

Similarly, Tino hasn’t given much thought to how she was able to succeed in a technical field that until recent years was dominated by men.

“When I started, it was really thin in women,” Tino admits. But she never felt that being a woman was a disadvantage. “I am interested mostly in theory, so I didn’t consider it,” Tino says. It was the same at the Sorbonne, she says, particularly since there were few men in attendance. “So many of them were then in prisons or underground,” Tino says.

With her husband’s death in 1987, Tino resumed regular trips across the Atlantic and now goes every other year to visit her older sister, a retired educator, who lives in the apartment where Tino was born. In her spare time, Tino continues to enjoy attending performances of opera and ballet and reading history, particularly European history and the history of science.

Casting her historical eye into the future, Tino worries about the fate of private pensions in this country, particularly the continuing movement away from defined benefit pension plans. “If there is a disaster and you are badly invested, you are lost for life,” Tino says.

Does she see people following her example and working beyond traditional retirement age?

“Well, with no pension, or very little pension, and people living longer than they expected or planned for, they will try to survive in any way. And if this way is to work, they will,” Tino says. As for herself, the decision to keep working comes from a different impetus. “I have liked very much what I was doing,” Tino says, looking back on her long career. “It is my element.

I have been allowed to speak mathematically.”

As for retirement? “I never gave a thought to retiring, but the time of doing so is upon me,” Tino says, adding with characteristic exuberance, “I think I shall exit full time—one way or the other.”

LINDA MALLON is managing editor of member publications for the American Academy of Actuaries in Washington.

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