SARAH TZIMENES, ACTUARY AND PSYCHIC, SUMMONS THE SPIRIT OF LUCY JANE WRIGHT[1]

And then you walk quick, to and fro,

And exult in the deeds you will do below.

--Lucy Jane Wright, "From the Top of Bear Hill"[2]

ST: Identify yourself!

LJW: I don't know that I ought to. Father always said there was no such thing as spirits.

ST: Well, what are you, if not a spirit?

LJW: I don't know that I ought to say more than that I am, or was, Lucy Jane Wright, daughter of Elizur Wright and Susan Clark.

ST: The first female actuary in the United States?

LJW: Well, I surely wore my fingers down to the bone doing all those reserve computations with the arithmeter that Joe Fowle built for Father.

ST: You worked for your father?

LJW: Yes, when he was Massachusetts Commissioner of Insurance from 1858 to 1866. I earned the munificent sum of $750 per annum for my efforts.

ST: You think you were underpaid?

LJW: Well, by 1866, a legislative committee found that Father had paid more than $5,000 to his relatives while he was Commissioner. I can only say that my own position was no sinecure.

ST: How much did your Father earn?

LJW: His salary as one of two Commissioners was $1,500 per annum. But he made lots of extra money as a consultant, even while he was Commissioner. His first year out on his own, after his term as Commissioner ended at the end of 1866, he earned over $12,000. Most officers of life insurance companies did not earn so much. Only the men at the top of the big mutuals earned more.

ST: Do you think he ought to have paid you more?

LJW: You already asked that. He paid me what the legislature allowed him for clerical help.

ST: What did you think of the arithmeter that occupied so much of your time?

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[1] Lucy Jane Wright (1841-1867) was the daughter of Elizur Wright (1804-1885) and his wife Susan (Clark) Wright (1810-1875) and is generally acknowledged as the first woman to practice as an actuary in the United States. She died May 26, 1867 of tuberculosis.

[2] From Ellen M. Wright, *Elizur Wright's Appeals for the Middlesex Fells and the Forest, With a Sketch of What He Did for Both* (the author, 1904), p. 111.

LJW: I grew to be quite expert in its use. Better, by far, than my brothers John and Walter and my sister Mary. But it was a love-hate relationship. I often thought of how I might better have occupied my time.

ST: What would you rather have been doing?

LJW: Well, for one thing, getting an education. You may not know it, but all eighteen of Father's and Mother's children—at least, those who survived to school age—were home-schooled. Despite his being a member of Yale's class of 1826 and a former professor at Western Reserve College in Ohio, Father did not believe in "schooling for hire" as he called it. He appeased me by calling me the best mathematics student among his children, but I still think I would have enjoyed attending high school and college. It's not all the academics. There are the sports, the clubs, the dances, the socials and all the other interactions that make up student life.

ST: So would you attribute the fact that you never married to your home schooling?

LJW: Not entirely. Father did not look upon gentleman callers much more favorably than he looked upon schoolmasters for hire. When I first worked for Father I met a young man who clerked on the floor below the Commissioner's office. But Father did not approve. When my sisters and I were involved with theatricals, we would occasionally have gentleman callers from among those who admired our thespian endeavors. But Father looked upon them even less favorably than he looked upon my office friend. It wasn't that I didn't feel attraction to handsome young men—I did. But my opportunities to meet them were restricted. Father had begun his adult life as a religious tract distributor in the wilds of western Pennsylvania, but by the time I was growing up, he had abandoned religion, and had in fact become actively hostile to it—at least in its institutional forms. My friend Susan Buxley used to tell me that Father, Mother, I and all my siblings were going to burn in Hell because of our hostility to religion. I dreamed of meeting a "serious" young minister in church, but I didn't dare ask Father for permission to attend. I feared he might exile me from his household. We lived in a high three-story house in a narrow, dark street just off the Boston Common.[3] I think the proximity to the Common helped keep me sane through my years as Father's clerical assistant. I went for many walks there—some with, some without, a complement of my siblings.

ST: Didn't you complain to your Mother of your Father's tyranny?

LJW: Oh, I wouldn't go so far as to call Father a tyrant. Despite the drudgery, I was good at what I did. Having conceived eighteen children—the last ones, in 1852, were a set of boy-twins—Mother was not very idealistic about romantic love. He had opinions on almost everything, but some things are solely women's concern.

ST: Did you get along well with your siblings?

LJW: Quite well with most of my sisters. Mary and Ellen were older than I by seven or eight years. Kathleen, Winifred and Ida were younger. I helped mother raise the younger girls. My sisters and I were all involved with semi-professional theatricals. As for my brothers, I got along better with John than with Walter. I was also a nursemaid for the twins Eddy and Ritty[4], just as I was for my younger sisters. John's principal love was music, but he found that he couldn't get a living by it. So he helped Father in the

[3] 13 Avery Street (no longer extant).
[4] Edward Kittredge Wright (1852-1860) and Richard Hildreth Wright (1852-1860).

office and worked as an insurance agent. Walter worked alongside me in the Commissioner's office. He was about five years younger than I. Father got Walter appointment as actuary for New England Mutual in 1866, at the same time I was hired by Union Mutual.

ST: Was there a considerable rivalry between you and Walter?

LJW: I wouldn't go so far as to say that. I was definitely quicker on the uptake with mathematics, and abler with the arithmeter. But Walter mastered what he had to know. The problem was that once he learned a path, he had great difficulty going by any other. After he ceased to work for New England Mutual, he opened his own consulting practice like Father. He idolized Father, and spent a significant part of his later life defending Father from sometimes justified criticisms. I wouldn't say that Walter was very happy as an actuary. His competence was unquestioned, but he didn't have Father's vision.

ST: So you regard your Father as a visionary?

LJW: He had great passions in his life, and it is passion which makes a visionary. First, there was his passion for Jesus Christ. Then, his passion for the anti-slavery cause. Then, his passion for insurance reform—particularly, net premium reserves and nonforfeiture values—and finally his passion for atheism and for preservation of natural resources. In 1864, he began leasing "Pine Hill" in Medford, Massachusetts—north of Boston—and at first we spent our summers there. Later, he owned the property and became passionately involved in the establishment of the Middlesex Fells Reservation. He made many arguments on its behalf, but the Reservation was not established until 1893, eight years after his death. He left my sister Ellen a life interest in "Pine Hill," which after her death went to the Park Board. She was greatly distressed when the efforts of the Park Board against the invading gypsy moth did damage to her property.

ST: So you spent summers at "Pine Hill"?

LJW: Yes, in fact, I was part of the rationale for the acquisition of the property. You see, I had my first onset of tuberculosis during the winter of 1861-62. I suggested that I might take some of my saved earnings and go to a sanatarium in New York State where the results for victims of the "consumption" plague were reputed to be astounding. But Father thought the clean air of the Boston Common—and his open window policy at home—might be equally effective with less damage to my exchequer. Father was always jealous of his money—whether his own or his loved one's. Finally, when my sister Winifred also manifested symptoms of the disease, Father invested in the lease of the Medford property. After I left the employment of Union Mutual—in 1866—I spent all my time at the Medford property. Occasionally, I felt well enough to hike—a hike of several miles up to Bear Hill was nothing extraordinary—but by the winter of 1866-67 I was confined to my divan. A year after I quit my job at Union Mutual, I was dead and buried in Father's lot in Mount Hope Cemetery[5] on the Boston-Dorchester boundary. I remember Mother's crying at my deathbed. Father was more restrained.

ST: So your Father managed all your money for you?

LJW: He allowed me ten percent of what I earned for clothing and incidental expenses—that came to $75 per annum. In fairness, he did not charge me anything for room and board. But $75 per annum did

[5] The name of Elizur Wright can still (2017) be discerned on the monument on his lot. The name of his daughter Lucy Jane Wright on the other side of the monument has, alas, been weathered away.

not leave me much for recreation—clothing probably ran at least $50 of that. Of course, we Wright womenfolk did much of our own sewing—and of sewing for our menfolk. We were always a thrifty household. Father even insisted that I be buried in my second best dress. He wanted to save my best dress—acquired shortly before I went to work at Union Mutual—for future use by one of my sisters.

ST: So you could not have used your own money to pay college tuition, or to seek a cure for your disease at a sanatarium?

LJW: Father and I had that discussion several times. He said that he could not object in principle, if I was determined upon such a course. But he argued that I might do better to set my money aside for a future "rainy day." My future rainy days were all at Mount Hope Cemetery, when the rain beat down on my grave. My Father kept possession of my money, apart from the ten percent share which he allowed me for my incidental expenses. I don't know what he ever did with it. You can be sure it was not wasted on wine, women or song. Perhaps some of it went toward the founding of the Middlesex Fells Reservation. Sometimes, I wish that I had argued more forcefully with Father. Perhaps treatment at the New York sanatarium could have extended my short life. Perhaps I might have met an eligible partner had I been able to attend high school or college or to become a church member. I don't know whether any of our discussions ever weighed on Father's conscience after my death.

ST: So you did not get to live the life you wanted?

LJW: I think many young women had much more to complain of than I. Father did not beat us, or abuse us. He was an abstainer from alcohol, even though slavery was his great cause. But I never had the fancy dresses, dances and beaux that I dreamed of. Mother was always very loving and understanding. I think life with Father wore her out—think of eighteen babies. Although, to be fair to everyone, twelve were the most of us who were ever living at one time—from the birth of the twin boys in 1852 until the drowning of my brother Charles in 1858. Mother was dead within eight years of my own demise. Those two boy twins—Eddy and Ritty—experienced a tragic end. Smallpox vaccination had long been available, but Father questioned its safety and utility. So both of his twin boys died of smallpox just twelve days apart in March 1860. Because of the possibility of contagion, I was not admitted to their bedroom. Even Father acknowledged that he had made in mistake in not having his twin sons vaccinated. Father could admit making a mistake. I will grant him that. As for my own life, perhaps I had opportunities afforded to few women, despite the withholding of a formal education. Father even asked my opinion from time to time, and I was even admitted to a few business conferences when he was Commissioner. I remember explaining my reserve computations to the representatives of one company which was in danger of being declared insolvent. I remember one man's complaining, "Are we to be put out of business by the computations of one young woman?" I was proud when Father answered him, "You will not find a more competent calculator than she within these United States." I felt competent and able when I received my appointment at Union Mutual in 1866. But I could feel weakness growing within me, and as the spring advanced, I began coughing up blood once more. So I had to resign after just a few months. Father wanted me to apply for a leave of absence, but I insisted upon resigning my position. I knew by the time I suffered my attack in the spring of 1866 that I was dying. Union Mutual needed an able actuary in charge. So I lay down my burden. Actually, it was the knowledge of my illness—and its probable fatal end—that reconciled me to the lack of romantic interest in my life. By the time I reached my early twenties, I knew that it would be unfair to ask a young man to hitch his destiny to mine. So I am not resentful about my lot in life.

ST: Your Father had distributed tracts on behalf of the Congregational church before he received his appointment at Western Reserve College. What did he think of Christianity when he was an atheist in his mature years?

LJW: He and I had only a few conversations on the subject. I was as timid in speaking with him about religion as I was bold in speaking with him about actuarial matters. I never broached the subject of an additional ten percent allotment of my salary so that I could tithe at a church. As for Jesus Christ, Father in his mature years was unsure that Christ had actually made any claim to divinity. Father thought that the divinity claim for Christ originated with Paul, the apostle to the gentiles. Father would acknowledge Christ's virtues as a teacher, but he felt that Christ may have suffered from delusions. He said that Christ was the rabbi of a schismatic Jewish faction and that like the Hassidic rabbis of later years, he was succeeded by a close relative—his brother James—as the leader of his faction. Father said there were still Christian bishops in the third century who claimed blood relationship with Christ. I am not so sure about these things myself. Father said there was nothing more than oblivion—total unconsciousness—beyond the grave. He said we must seek our solace in this life. Yet, here I am speaking to you, and I have been dead for more than 150 years. Who or what is speaking to you is beyond my power to say. I know only that I was Lucy Jane Wright, born as 1841 turned to 1842 and dead by the spring of 1867. The dead are unaccustomed to speech, but you have forced me to speak. Trust me, my siblings and I were very much alive in our time. We were not mere drudges for Father, both at home and in his office—we had other interests. There was an artistic streak in the family—in addition to our girlish theatricals, my brother John was a musician and a teacher of music. Even stolid Walter took a Swiss emigrant girl as his second wife—and their daughter, who spent much of her life as a physical therapist, was also a poet.[6] If you want to attribute some of the opportunities which you find in your own life to the life that I lived—that is your right. Just don't ask me to make a judgment--it is beyond my competence. I would rather listen to the rain falling on my grave at Mount Hope.

ST: So you didn't end up burning in hell fire as your friend Susan Buxley had predicted?

LJW: It is forbidden—or rather outside our powers—for the dead to reveal our state to the living. You must take your own chances, just as we did in our lives. One might even regard church membership and tithing as a form of insurance—a topic always dear to Father's heart. I grant that it is hypocritical to maintain church membership and to tithe in the quest for the good opinion of one's neighbors. But perhaps taking such steps as insurance against the claims of religion—that might be a defensible position. I dreamed that even Father might not begrudge me ten percent of my income to tithe if the payment of this premium would insure me against spending eternity in Hell. I regret that I never discussed the matter with Father. He would probably have claimed that I simply wished to improve my chances of meeting an eligible young man by seeking church membership. But Christ himself said there was no giving or taking of husbands and wives in the hereafter—so what I was denied during my lifetime I could hardly experience in death if the claims of organized religion are true.

ST: If you have not been condemned to Hell, are you singing the divine praises and playing a harp?

LJW: I never had much musical ability. But as for singing divine praises or playing harps, it is forbidden for us to speak of such things. You must take your own risks—in your choice of (or rejection of) religion, your choice of career, your choice of a marriage partner. Notwithstanding his praise of my mathematical

[6] Wilhelmine Gerber Wright (1885-1934), author of *The Haunted Mountain and Other Poems* (1935).

abilities, I think Father, in the last analysis, was best pleased with my sister Ida, who kept house for him at “The Pines” for many years even before Mother died. She married Sam Tay and bore four children, all of whom Father adored. His granddaughter Ruth Tay was with him in his study when he suffered his fatal stroke in 1885. For a man who denied all religious belief, Father’s outgoing was an event of almost Biblical proportions. He died in the midst of a storm which lasted six days and six nights. In any case, Ida was the last survivor of all us eighteen siblings. She did not die until 1937, at the age of eighty-nine.

ST: Would you or would you not advise today’s young women to pursue careers as actuaries? At least you can say that much.

LJW: Many cultural factors influence the choice of a profession. I think women have as much inherent mathematical ability as men—it is culture that influences fewer women than men to pursue careers requiring competency in mathematics. I think that remains true in your time as well as mine, although I do not have the same ability to observe the state of things. But perhaps there is less prejudice against women in the professions today than there was in my time. That’s a factor in your favor.

ST: I thank you for such encouragement as you are able to give. I know you have not been eager to respond to my command to speak. So now I command you, return to your rest, Lucy Jane Wright. I am grateful for the time you have spent with me—whoever or whatever you are—spirit, lich, perhaps even the illusion of my own mind.

Author’s Note: Of the persons mentioned herein, only Susan Buxley is my fictional creation. I hope I have not sullied the reputations of either Elizur Wright or his daughter Lucy Jane Wright with these imaginings. There are two good biographies of Elizur Wright—Lawrence B. Goodheart’s *Abolitionist, Actuary, Atheist: Elizur Wright and the Reform Impulse* (Kent State University Press, 1990) and P. G. and E. Q. Wright, *Elizur Wright: The Father of Life Insurance* (University of Chicago Press, 1937)—the latter written by two grandchildren (first cousins who married). If any readers are interested in Elizur Wright’s family and descendants, my work *Some of the Descendants of Elizur and Susan (Clark) Wright* (Swainwood Books, 2017)—dedicated to the memory of Lucy Jane Wright--is available for reading in the catalog on FamilySearch.org.