

the Sun, we find that this well-known lady doctor considered herself a seer and a prophetess, and accordingly the sub-title of the book indicates that it is composed of her "illuminations." Her "priceless insights," it appears, were acquired by the "means of dreams." We should have imagined, were it not for this assurance, that the study of the *Kabbalah* and the works of Madam Blavatzky, acting upon a poetical and mystical nature, would have accounted for most of the strange theories concerning soul and body with which the work is filled. The origin of the soul is a question not at all difficult to an "illuminated" M.D., and we accordingly give the authoress's account of it for the benefit of our unilluminated readers: "When two persons ally themselves in the flesh and beget a child, the moment of impregnation is usually—though not invariably—the moment which attaches a soul to the newly-conceived body. Hence, much depends upon the influences, astral and magnetic, under which impregnation and conception take place. The pregnant woman is the centre of a whirl of magnetic forces, and she attracts within her sphere a soul whose previous conduct and odic condition correspond either to her own or to the magnetic influences under which she conceives. Sometimes, however, the moment of impregnation or conception passes without attracting any soul, and the woman may even carry a false conception for some time, in which cases abortion occurs." Plants and animals have souls, but metals have none, according to Dr. Kingsford. Molecules are regenerate and unregenerate; nucleus and nucleolus correspond to soul and spirit in her "illuminated" physiology, all which goes to show that no amount of learning and natural science will prevent a prophet or a seer from talking, dreaming, and writing the sheerest nonsense.

INSURANCE POLICIES.

MR. C. J. RADLEY, Secretary of the Medical Sickness, Annuity, and Life Assurance Society (28, Wynne Road, Brixton) writes: In the JOURNAL of October 12th, Mr. Colin G. Campbell (Saddleworth) calls attention to the numerous "exceptions" under which no claim can be made by persons holding an ordinary accident policy. Without remarking on this, may I be allowed to point out that no such distinctions are made by the Medical Sickness, Annuity, and Life Assurance Society, which makes payment in all cases where its members are compelled to cease professional work from illness or the results of accidents, excepting only incapacity arising from "intemperance, immorality, or misconduct?"

DR. R. A. BRANNIGAN (Liverpool) writes: I would like to add my testimony to that of your correspondent, Dr. George C. Kingsbury, with regard to the promptness which the "Sickness and Accident Assurance Company" of St. Andrew's Square, Edinburgh, shows in paying the claims upon it. I was first insured against accident, and happened soon after during my holidays to sprain my ankle. For this I received £10. I then insured against sickness, and within a year was attacked by typhoid fever. The company very promptly paid me £60 in three remittances of £20, being at the rate of £4 weekly for thirteen weeks, and £2 weekly for four weeks more. My premium, I may add, was £7 4s. 8d.

MR. JAMES FERGUSON (Perth) writes: In reference to Mr. Colin Campbell's letter on the above subject, and the letters of subsequent correspondents on this matter, I have examined the policy which I hold in the General Accident and Employers' Liability Assurance Association, Limited, of this city, and 4, Abchurch Yard, London, E.C., and I find that the conditions are in every respect most liberal to the assured; it does not exclude unprovoked assaults; its limit of time for giving notice of an accident is extended to twenty-one days; blood poisoning is not excluded; nor are there any of the little vexatious restrictions in the policy which was the case with the majority of accident insurance companies some years ago. In my opinion it is to some of the younger offices we now have to look for liberal conditions of assurance and generous and prompt treatment in the settlement of claims.

ERRATA.—In the JOURNAL for October 26th, page 921, column 1, line 13, from bottom, for "seized it with the other hand," read "seized it together with the other foot;" and on page 951, column 2, line 45, for "latent" read "fatal."

COMMUNICATIONS, LETTERS, etc., have been received from:

Dr. J. P. A. Gabb, Guildford; Mr. W. Rivington, London; Mr. N. Stevenson, London; Mr. W. M. Brown, Nanstadd, Ontario; Mr. J. H. Waters, London; Dr. C. C. True, Clifton; Dr. P. S. Abraham, London; Mr. J. H. Reynolds, Daventry; Mr. T. P. Allen, London; Mr. T. J. Pritchard, Retford; Mr. W. L. Saunderson, Manchester; Messrs. Street and Co., London; Mr. C. J. Hewatson, Scarborough; Mr. F. H. Moore, Ely; Mr. E. W. Farmer-Bringinghurst, Waterford; Dr. E. Cutler, London; Dr. W. E. B. Davis, Birmingham, Ala.; T. Thomson, M.B., Sheffield; J. Wilkie, M.B., London; Dr. W. M. Ord, London; Dr. William Robertson, Newcastle-on-Tyne; C. E. G.; M.B.C.S.; Dr. W. Walter, Manchester; The Secretary of the Sheffield Medico-Chirurgical Society, Sheffield; Mr. W. W. Wagstaffe, Sevenoaks; Dr. W. F. Haslam, Birmingham; Mr. A. G. Osborn, Dover; Mr. W. H. Haley, Sheffield; Mr. J. G. M. G. Stack, Spalding; Dr. J. W. Hunt, London; Professor McCall Anderson, Glasgow; Mr. C. Atkin, Sheffield; Dr. Norman Kerr, London; Dr. B. Bramwell, Edinburgh; Mr. J. B. James, London; Mr. P. B. Bentlif, Jersey; Dr. J. Anderson, Ulverton; Dr. C. Godson, London; Mr. E. Burchell, Romsey; Enquirer; Mr. H. H. Taylor, London; Surgeon-Major; The Medical Officers and Lecturers of the National Dental Hospital and College, London; Mr. C. G. Wheelhouse, Leeds; Dr. Lush, Weymouth; J. K. Tomory, M.B., Halthwaite; A Member; Dr. Rentoul, Liverpool; J. Bays, M.B., London; Dr. K. Franks, Dublin; Mr. J. E. Briscoe, Leeds; Indian Medical Service; Dr. A. B. McKee, Dublin; Dr. Savage, London; A. Edington, M.B., Edinburgh; Mr. T. H. Corby, London; Messrs. Sampson Low and Co., London; Mr. W. C. Thomason, London; Dr. J. Inglis Parsons, London; Dr. W. Marcet, Wimbledon; Mr. T. B. Parrott, Aylesbury; Mr. C. S. Loch, London; Mr. H. C. W. Gibson, London; Dr. J. Althaus, London; Dr. J. Turle, Finchley; Messrs. Mayer and Meltzer, London; Mr. J. McMunn, London; Dr. Ashby, Manchester;

Mr. J. W. Knapman, London; Mr. A. M. Campbell, Murthley; Dr. W. Bruce, Dingwall; Dr. R. Aldridge, Yeovil; Mr. W. B. Darroll, Wickham Market; Mr. W. H. Sutcliffe, St. Helier, Jersey; Mr. F. M. Pope, Leicester; Justitia; Mr. W. Habgood, Banstead Downs; Mr. G. R. Gilruth, Edinburgh; Mr. J. J. Marsh, Ormskirk; Professor Walley, Edinburgh; Mr. H. H. Sturge, New Eltham; The Council of Cavendish College, Cambridge; Dr. R. T. Smith, London; Mr. A. Cooper, London; Dr. E. Seaton, London; Dr. A. E. Aust-Lawrence, Bristol; Mr. R. R. Leeper, Glasnevin; Our Liverpool Correspondent; Mr. S. Taylor, London; Dr. Ward Cousins, Southsea; Dr. R. M. Williams, London; Mr. W. M. Marsh, Bristol; A Medical Student; Dr. B. B. Cates, Knoxville, Tenn.; Surgeon M.S.; Mr. S. J. Low, London; Dr. S. Martin, London; The Secretary of the Royal College of Surgeons of Edinburgh; Sanitas; Messrs. Fletcher, Fletcher and Stevenson, London; Mr. J. I. B. Lamb, London; Dr. R. H. Reed, Mansfield, Ohio; Mr. E. H. Ryan Tenison, Bexhill-on-Sea; Dr. S. Woodhead, Edinburgh; Dr. R. Stockman, Edinburgh; Mr. G. E. Williamson, Newcastle-on-Tyne; Dr. J. H. Galton, London; Messrs. Grindley, Groom and Co., Bombay; Dr. G. Cordwell, Milverton; Mr. J. H. Edwards, Moseley; Mr. H. Herbert, Oldbury; Dr. G. Steele, Manchester; J. Ralley, M.B., Irvine; Messrs. Tucker and Co., London; Our Manchester Correspondent; Medical Staff; Mr. S. Bennett, Salop; Dr. Lewers, London; Dr. Edwardes, London; Mr. A. C. Wootton, London; Messrs. Hopcraft and Co., London; Dr. R. A. Brannigan, Liverpool; Dr. J. Hamilton, London; Mr. J. M. Cumine, Liverpool; Mr. T. G. Wadlow, Longsight; M.B., C.M.; Mr. A. E. Seller, Cookridge; Dr. J. Moorhead, Weymouth; The Director-General of the Medical Department of the Navy, London; Dr. J. B. Haycraft, Edinburgh; Mr. A. Williams, Colchester; Mr. H. Bottinger, Elberfeld; Dr. C. E. Paget, Salford; The Editors of the *Medical Directory*, London; Messrs. F. Walters and Co., London; Mr. A. S. Bishop, Manchester; Our Paris Correspondent; Mr. R. A. Milligan, Northampton; Surgeon-General Hassard, Greystones; Mr. W. M. Maxwell, Birkenhead; Messrs. Macfarlane and Co., London; Dr. E. D. Mapother, London; Dr. T. G. Garry, Liverpool; Mr. J. Y. W. MacAlister, London; R. J. Roberts, M.B., Lowestoft; Dr. Halliburton, London; Dr. G. W. Crowe, Worcester; Dr. Louis Parkes, London; Dr. R. Esler, London; Dr. C. E. Beever, London; Mr. J. Furley, London; Mr. F. F. German, Seaford; Mr. H. de Méric, London; Dr. G. Thin, London; R. E. Steele, M.B., Gnosall; Mr. G. Cowell, London; Dr. W. A. Aitkin, London; E. Le Cronier Lancaster, M.B., London; Mr. C. G. Lee, Liverpool; Mr. W. McLean, Boston; Mr. J. Gibson, Greetland; Dr. F. J. Payne, London; Mr. W. Corry, London; J. Ferguson, M.B., Perth; Mr. C. C. Scott, Twickenham; Mr. J. Poland, London; Dr. Berdoe, London; Mr. G. Louis, Leeds; W. E. Porter, M.B., London; Mr. W. Digby, London; Dr. Glascock, Manchester; Mr. W. A. Ellis, London; Mr. C. W. Chaldecott, Dorking; Dr. Brand, Driffield; Dr. H. Cooper Rose, London; Our Oxford Correspondent; Dr. L. Barnett, London; Mr. F. C. Lynde, Withington; A Victim; Dr. T. S. Meighan, Glasgow; Mr. C. Sanders, Bideford; Mr. Southam, Manchester; Mr. H. Davis, London; Medicus; Mr. E. E. Norton, London; Messrs. G. and G. Stern, London; Mr. E. Bevan, Lydd; Dr. Davies, Maesteg; Dr. R. W. Leslie, Llandudno; Dr. J. Eadie, Yeovil; Mr. W. P. Briggs, Aspatia; Mr. W. R. Parry-Jones, Wrexham; Dr. R. W. Pendleton, London; etc.

BOOKS, ETC., RECEIVED.

Transactions of the Clinical Society of London. Vol. xxii. London: Longmans, Green and Co. 1889.

SCALE OF CHARGES FOR ADVERTISEMENTS IN THE "BRITISH MEDICAL JOURNAL."

Seven lines and under	...	...	...	20	3	6
Each additional line	...	...	...	0	0	4
A whole column	...	...	...	1	0	0
A page	...	...	...	5	0	0

An average line contains seven words.

When a series of insertions of the same advertisement is ordered, a discount is made on the above scale in the following proportions, beyond which no reduction can be allowed.

For 6 insertions, a deduction of	...	...	10 per cent.
" 12 or 13 "	...	...	20 "
" 26 "	...	...	25 "
" 52 "	...	...	30 "

Special terms for occasional change of copy during series:
20 per cent. if not less than 26 pages be taken; or their equivalent
25 " " 52 " " in half or
30 " " 104 " " quarter pages.

For these terms the series must, in each case, be completed within twelve months from the date of first insertion.

Advertisements should be delivered, addressed to the Manager at the Office, not later than noon on the Wednesday preceding publication; and, if not paid for at the time, should be accompanied by a reference.

Post-Office Orders should be made payable to the British Medical Association at the West Central Post-Office, High Holborn. Small amounts may be paid in postage-stamps.

NOTICE.—Advertisers are requested to observe that it is contrary to the Postal Regulations to receive at Post-Office letter addressed to initials only.