ordinary law, independently of selection, the mortality in 10 years increases 33 per cent.; and if the effect of selection is to reduce the mortality 10 per cent. more at the beginning than at the end of the 10 years, we shall have, as the result (corresponding with the fact), an increase of 43 per cent. every 10 years in mortality effected by "selection."

There exist several tables professedly representing the "Experience of the Equitable," all of which are founded upon a short and inaccurate verbal statement (containing no more than half a dozen numbers) made by the late actuary of the Society in the year 1800. According to these tables, resting upon such a loose foundation, the Equitable Experience agrees nearly with the "Carlisle" Table. But no attempt has been made by the respective authors to confirm their tables, by comparing them with the real and properly-called "Experience of the Equitable," since published. It can hardly be doubted that such an attempt would have been made if the detailed facts had corresponded with their expectations. It is now more than three years since the Experience of the Equitable has been published, yet the present is the first attempt which has been made to convey to the public any intimation of the value and novel character of the results thence deducible.

The magnitude of the surplus accumulated in some of the older insurance societies, has led to the belief that the estimated mortality has been much higher than the mortality experienced. The facts now presented in full detail, by the Equitable Society, prove this belief to be ill-founded, at least if the mortality experienced during the first five or ten years after admission be excepted. The available surplus in the Equitable would not have been of very great amount if none of the members had abandoned their policies, and if the funds of the Society had been improved at no higher rate of increase than that calculated in the tables. It is the practice with several new insurance societies to proclaim that their surplus fund is of very great amount, and will admit of a very large bonus, or of a very large dividend per share; but very few of these societies present the public with any evidence of the existence of the alleged surplus. It is not by the actualities of these societies, nor on their recommendation, that the declaration of profit or bonus is commonly made. It may well be doubted whether the surplus allotted has not, in many cases, exceeded the true surplus. The calculations (if there have been any) may have been made on the assumption, that the mortality of a society arrived at maturity will not exceed that of a society in its infancy.

The public appear to have fallen into the serious error of expecting from life offices of the present day the advantages which have been yielded by the "Equitable," under peculiarly favourable circumstances not likely again to occur. The consequence of this error is, that the public give undue encouragement to societies who promise these advantages, but offer very slender security for the performance of their promises. The sources whence the Equitable derived the chief part of its surplus have been nearly dried up. A great portion of the funds of the Equitable were invested in government securities, when selling at 60, which are now selling at 90, thus yielding a gain to the Equitable Society of 50 per cent. The excess in the interest of money above the calculated interest of 3 per cent. was another large source of profit to the Equitable, which is now nearly cut off. The profit from abandoned policies of insurance is now of inconsiderable amount in offices enjoying good credit. Even the profit from "selection," which has been so considerable in the Equitable, must be considered as henceforth subject to great diminution, and, in the case of some offices, to have no existence. At the present day such is the competition among various life offices, that a large proportion of lives proposed for insurance are now accepted, who would formerly have been rejected.


POISONING, WITH CREAM OF TARTAR, OF A SERVANT OF MORISON THE QUACK.

To the Editor of THE LANCET.

SIR:—If the enclosed account of a case of poisoning from taking a large quantity of cream of tartar is worthy to be recorded, I would beg the favour of its insertion in an early number of THE LANCET. I am, Sir, your obedient servant,

W.T. Tyson, M.R.C.S.

57, Ossulston-street, Somer's-town, October 22, 1837.

John Hudson, æt. 37, residing at No. 21, Southampton-street, Euston-square, employed by the notorious and self-styled Dr. Morison, at his pill establishment in the New-road, King's Cross.

On Tuesday evening, Oct. 10th, he returned home extremely weak, and scarcely able to walk. He stated that he had been severely purged,—had at least twenty-five motions, attended with constant vomiting. On the day previous (Monday) he was drunk. The nurse told me that one of Morison's men said he was sure Hudson had taken nearly a quarter of a pound of cream of tartar at one time; and that, during the day, he was continually putting small lumps into his mouth, to cool his stomach. The nurse also noticed a quan-
tity of white substance at the bottom of the chamber utensil. She then asked him if he had been taking any salt. It was, unfortunately, thrown away.

Wednesday, Oct. 11th, at 12 o'clock, he was seen by a medical gentleman, who found that during the night he had been repeatedly purged, and suffered greatly from constant vomiting. He complained of pain in the umbilical region, and of great thirst; tongue brown and dry; pulse feeble; pain in the loins; the thighs and legs appeared paralysed; the fluid vomited was of a blackish-green colour, and the motions of the colour of coffee-grounds. He stated that he had taken four or five table-spoonsful of cream of tartar, which is a principal ingredient in Morison's cooling powders. An opiate was given to him, which afforded slight relief; but the symptoms returned, and he died on Thursday, at noon; and, on Saturday, October 14th, I was requested to assist in making a

Post-mortem Examination of the Body.

He was a strongly-built, well-formed man, stout and muscular; no spot or bruises on the body; the fat covering the abdominal muscles about half an inch thick.

Stomach.—This was distended with gas, and contained about three ounces of a thick brown fluid, coloured apparently with bile; near the pylorus there were several red patches; the cardiac end of the stomach was very much inflamed; the mucus membrane being of a deep-red colour, with three or four spots of a blackish-red, as if from rupture of some of the minute blood vessels; the mucus membrane of the duodenum was also of a red colour in many places, but not in so great a degree as that of the cardiac end of the stomach; it contained apparently the same kind of fluid as the stomach; a portion of the small intestines, as also the colon, had the mucus membrane reddened; the mucus membrane of the rectum was injected in small streaky red patches; where there was no redness, the membrane was of a white colour; the intestines contained a thick brownish kind of mucus; no fecal matter was observed throughout their whole extent; a great deal of fat was attached to the large intestines, and the omentum contained a large quantity.

Chest.—The lungs might be termed healthy, though there were adhesions at the posterior part of the lobes of the left side, and at the anterior part of the lobes of the right, evidently of an old formation. The Heart.—A great quantity of fat about the pericardium; the heart was unnaturally large and flabby; the lining membrane of the left auricle was of a deep-red colour, as also the lining membrane of the aorta and semilunar valves. It weighed 13 oz.

Liver.—Large, and very firm; on cutting it an oily appearance was left on the knife, and the oil could be scraped from the cut surface. It weighed 4 lb. 11 oz.

Spleen.—Healthy.

Kidneys.—Large, and imbedded in fat.

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MESMERISM IN LONDON.

REPLY TO THE LETTER OF AN EYE-WITNESS.

To the Editor of The Lancet.

Sir:—I am induced to address you on the subject of Animal Magnetism, or, rather, as Dr. Elliotson has called it, "Mesmerism," in consequence of the observations of an "Eye Witness," contained in The Lancet of the 14th inst. I have no wish to appear as the champion of mesmerism, nor can I go the length of many of its supporters in believing it; but at the same time, I cannot but think that enough has been proved to justify, nay, I will say, demand, an impartial inquiry into its truth; and who has not an insurmountable objection, and dread of everything that bears the semblance of novelty, will completely establish the fact, that one individual has the power of operating upon and producing a certain effect, or change in the system of another. I have no intention of attempting to explain how this is effected, but that it is effected I think there can be no doubt.

I will begin with that part of your correspondent's letter in which he says, "it will be found in Dr. Elliotson's lecture that no effects, except a slight one, in a solitary instance, have been wrought on male patients subjected to the ordeal." Now, it appears to me, either that your correspondent read this lecture by proxy, or that he read it with his mind prejudiced and determined not to see anything that would in any way weaken his side of the question. He will find, if he refers to the lecture, and will remember if he really has been what he states, viz., an eye-witness, that effects other than slight were produced, and in more than a solitary instance on male patients; and Dr. Elliotson distinctly states that he had, in his own person, experienced its effects; but I will quote the passage from Dr. E.'s lecture: "Generally speaking it took no effect on male subjects, or if it did, it was very slight, consisting of slight