

The book is well printed and the reproduction of the plates excellent, the price is exceedingly moderate, and we can recommend the work as an excellent one for the beginner.

Tunbridge Wells and Neighbourhood. Edited by H. R. Knipe. Pp. 207. (Tunbridge Wells: Pelton, 1916.)

THIS volume is a welcome addition to the series of local surveys which owe their origin to the annual congress of the South-Eastern Union of Scientific Societies. The series was begun by the "Survey and Record of Woolwich and West Kent," which was published in commemoration of the twelfth congress of the Union, held at Woolwich in 1907; and later surveys have been issued in connection with the congresses held at St. Albans, Hampstead, and Bournemouth. The present volume makes a notable addition to the series, despite the fact that, owing to the war, it has been brought out under special difficulties.

The South-Eastern Union of Scientific Societies is heartily to be congratulated on these surveys. They are all of them confessedly provisional; but if they are made the basis of patient and continued work, and if they open out beyond the biological and archæological fields to the civic and sociological fields as well, they will mark a great step forward in the much-needed development of regional survey. Two lines of development readily suggest themselves: that each year all the affiliated societies in the area in which the annual congress of the Union is to meet should map out in good time the contributions already available for a local survey and the ground which still requires to be surveyed; and that, after the annual congress has met, further work should be organised and the results printed at intervals uniformly with the congress volume, and so be readily incorporated.

There is always an abundant demand for guide-books of the popular and familiar kinds, but we see no reason why many towns and districts should not gradually provide themselves and their visitors with regional surveys, progressively developing in scope, exhaustiveness, and accuracy, and forming guide-books of a higher and a more intelligent order. Mr. Knipe and his collaborators are to be heartily congratulated on having provided the first draft of such a guide-book for Tunbridge Wells and neighbourhood. C. H. G.

Through South Westland. A Journey to the Haast and Mount Aspiring, New Zealand. By A. Maud Moreland. Second Edition. Pp. xviii + 222. (London and Melbourne, Christchurch, Wellington and Dunedin: Whitcombe and Tombs, Ltd., n.d.) Price 6s. net.

THIS entertaining description of a five weeks' riding tour in South Island, New Zealand, gives an excellent impression of the character of the country traversed and much information as to the kindly disposition of the inhabitants. Both the text and the beautiful photographs with which the volume is provided will interest students of the geography and natural history of New Zealand.

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LETTERS TO THE EDITOR.

[The Editor does not hold himself responsible for opinions expressed by his correspondents. Neither can he undertake to return, or to correspond with the writers of, rejected manuscripts intended for this or any other part of NATURE. No notice is taken of anonymous communications.]

Life Assurance Tables.

YOUR article in NATURE for July 6, pp. 383-4, quotes me correctly "that life assurance business has been based upon mortality tables which represented the expectation of life under the relatively unhealthy conditions which existed a half-century ago"; and then, a few sentences later, the article makes the above quotation credit me with saying that the mortality tables were published "a half-century ago"—which I did not say.

Your article explains that the mortality table published in 1901, now in use by the assurance companies (of Great Britain?), is based upon mortalities observed by sixty assurance companies under the relatively unhealthy conditions which existed during the thirty years 1863 to 1893—that is, from more than "a half-century ago" (fifty-three years) to twenty-three years ago, an average of thirty-eight years ago. It is within the last thirty-eight years that the great advances in preventive and curative medicine (excepting vaccination) have been made.

The American Experience Table was compiled by Homans in the year 1868, and was based chiefly upon the mortality data of the Mutual Life Insurance Company of New York. These data therefore represent the relatively unhealthy conditions which existed in a period of time averaging considerably more than "a half-century ago." As the writers of the article on life insurance in the last edition of the "Encyclopædia Britannica" (p. 666, second column) say, the American Experience Table "is now in wider use than any other for computing the premiums of American companies." It therefore seems that my sentence, quoted in the first paragraph, thoroughly respected the value of understatement. W. W. CAMPBELL.

Lick Observatory, August 7.

Pre-Columbian Use of the Money-Cowrie in America.

IN NATURE of August 10 (p. 488) there was a notice of an article by Mr. C. B. Moore (published in the Journal of the Academy of Natural Science of Philadelphia, 2nd Ser., part ii., vol. xvi.) on the explorations of aboriginal sites in the Tennessee River valley, which raises the interesting question of the provenance of certain cowries found there. These are pronounced by Dr. H. A. Pilsbry, the well-known American conchologist, to be examples of the money-cowrie, *Cypræa moneta*, of Eastern Seas, and they have never been recorded before from an aboriginal mound in the United States. Nor has the species ever been recorded living on any of the shores of the Americas. To account for their presence in the Tennessee mound, Dr. W. H. Dall, another of America's leading conchologists, has suggested that the cowries "may have come off one of Columbus's own ships"!

In the Peabody Museum, Cambridge, Mass., is the dress of a Cree woman, collected by the Lewis and Clark Expedition, 1804-5, on which are four dozen cowries of the dwarf variety *atava* of *C. moneta* (see *American Anthropologist*, 1905, for picture).

Willoughby believes these cowries were sold to the Indians by the Hudson Bay Company in the late eighteenth or early nineteenth century.

Montgomery (Transactions of the Canadian Institute