

NEW GERMAN PUBLICATIONS.

To the Editor of the Assurance Magazine.

SIR,—Allow me to direct your attention to two valuable recent publications:—

1. *On the Law prevailing in the Acts apparently under the control of the Human Will, from a Statistical point of view (Die Gesetzmässigkeit in den scheinbar willkürlichen menschlichen Handlungen vom Standpunkte der Statistik)*. By Adolph Wagner; in two Parts: Hamburg, 1864; Boyes & Geisler.

The first part takes a more general view of the subject. The author examines whether there is a law existing in the acts of man. He shows, in accordance with all authorities who ever attempted the subject, that the existence of such laws cannot be doubted. He tries to fix the character of these laws, and to establish the methods which lead to their discovery. He shows the truth of his assertions in the statistics about marriages, suicides, and crimes. The second part deals with the facts more in detail, it contains a great number of statistical data, especially referring to suicides, which the greater part of the book is devoted to. You will find many very interesting tables elucidating the subject, and putting it before you in a new light. Some of the principal results which the author derives from his observations are— the numbers of suicides in the different countries of Europe are varying very little from year to year; suicide is increasing at present in Europe more rapidly than the population; the seasons are of great influence on the frequency of suicide, so is the sex, but in this the various countries differ; age is of uniform influence in all Europe, so is descent, nationality, and religion, while the promotion of knowledge exercises no visible influence.

2. *On Assurance against permanent Incapability; a complete set of Tables for the Computation of Premiums, and the Sums to be reserved for Assurance against Invalidity*. By Dr. Aug. Wiegand, Director of the Life Assurance Company Iduna at Halle: 1865, Herm. Berner.

The theory of invalidity, or permanent incapability, has been established a few years ago by Dr. Heym, at Leipsic, and lately it is more and more acknowledged from all parts that the former institutions to provide against it, which have been established without any sound foundation of calculation, give not the least security to their members. At the same time, associations of all kinds are formed to realize the principle of social self-relief, and, in consequence, a wish for institutions to provide against invalidity is generally felt. The publication of Dr. Wiegand's treatise will therefore be of great benefit to all those who take an interest in the promotion of these ideas. Dr. Wiegand himself is one of the principal directors of the Invalid Institution for Physicians at Halle, and well known for his able essays on life assurance and mathematics.

The present work contains all the necessary formulæ for the computations in this branch, and a complete set of tables at $3\frac{1}{2}$ and at 4 per cent. interest.

I can well recommend the two books to every one interested in the subject.

I am, Sir,

Yours most truly,

WILHELM LAZARUS.

Hamburg, February, 1865.