

## The Reality of the Unseen.

On Sunday last Sir Oliver Lodge addressed a large East End audience at Toynbee Hall on the subject of the "Reality of the Unseen."

After referring to our sense organs and the perceptions we obtained through them, the lecturer said they were the instruments through which the survival of the fittest on this globe had been achieved. They were anything but perfect, but they gave us the foundation of scientific knowledge. Now, however, the struggle for existence was beginning to be suspended; some said that meant decadence, but he believed that opinion to be a fallacy. Up to a certain point the struggle for existence did its work, but when intelligence became supreme the struggle was, or ought to be, replaced by mutual aid and protection, by co-operation. The ideal and the real were often contrasted, as if the ideal was not real, yet the ideal had often had more influence in the world than cold facts. Dreams were at the root of all great things. Men used to battle for beliefs—it was uncivilised but energetic—but we were not crusaders now. If we wished to realise how the human race might look to a hypothetical set of beings, who might watch us at work, we should go into the country for a time. We lived too much in a crowd. He did not mean going into the country on a Bank Holiday, he meant going out alone, and letting thoughts soak into us by the processes of nature. He had watched ants, rushing in and out like city men—it was not easy to say what they were after—and they were an intelligent community, with certain senses. What did they think of us? Some of them might say that there were beings superior to themselves, but they would probably be executed—at any rate they would not be popular. He felt sure we were not the highest things in the universe; we were more like the ant than we imagined.

We had some notion of other worlds, but not much. Each star was a solar system, and there were half a million of them visible to us, who inhabited only a dark lump circulating round one of the smaller stars, yet, creeping on that planet, some sought to deny the Deity, or declare there was nothing higher than man! He did not think it likely man was the highest thing in humanity. If there was a race higher than our own in the scale of intelligence a fresh ascent of being was begun. Granting that, through science it had been ascertained that there was a gradation of existence above us, science, therefore, led to rational religion, not to unbelief. We were beings with a power of choice, a knowledge of good and evil, with free will, having the control of our destiny. The freedom of choice was a terrible responsibility. We were free either to rebel or give filial service, and that was the element of the divine in humanity. The present was the transition between past and future, and we were active parts, which could mend or mar, each of us, our part of the mechanism. The power and dignity of human nature was the controller of our department of the scheme of things. The responsibility for part of the world's progress rested on us, and life was a great opportunity, a great responsibility. It was not a thing that was going to be suddenly extinguished; real things did not jump into or out of existence, they were persistent. We must keep a broad and eager mind for the truths of the universe, the deep truths of the spirit.

## Insurance Benefits for Nurses.

Some months ago (November 26th, 1904) we drew attention to a new scheme of insurance for nurses which had been announced by an important office—the Edinburgh Life Assurance Company, and commented upon its salient features. We have since then received an increasing number of inquiries from our readers concerning this scheme, and are specially interested to observe the objections which some nurses feel to the patronage and charitable element which characterises another more widely advertised company. We have frequently said that charity and commerce do not mix successfully. Nurses as self-respecting women, we are glad to see, are learning that lesson; and once more, therefore, we advise those who desire to carry out for themselves a mere business transaction to do so on simple businesslike lines quite apart from charity. The Edinburgh Office to which we have referred is certainly not a philanthropic institution, but an excellent old-established business concern. It has a capital of half a million sterling, and invested funds amounting to over £4,000,000. In other words, the security for its customers is beyond all question. It offers an insurance scheme for nurses which, to our minds, is specially valuable to them, and which, in many ways, compares most favourably with other schemes. For example, a nurse of twenty-five years of age by paying £12 a year until she reaches the age of fifty would then either receive a lump sum of £400, or if she preferred it, an annuity of £24 18s., payable in half-yearly amounts, for the rest of her life. But there is the further and valuable provision that if she dies, at any time after making her first payment of £12, the sum of £200 would be paid to anyone she appointed to receive it. This provision, we are aware, will appeal strongly to many nurses who have to help a mother or sister out of their own small earnings. And be it observed, no so-called charitable scheme would give them this great benefit. The nurse who would be glad to set her mind at rest by making some such provision for those perhaps dependent on her, in case of her death, will doubtless appreciate this great advantage of a mere business insurance. Then, when she reaches the age of fifty, many a nurse would infinitely prefer to have a cash payment which she could invest in various ways, which would provide for her old age much better than an annuity of less than 10s. a week would do. On every ground, therefore, we are glad to draw the attention of the nursing profession to this valuable scheme for their benefit. They can obtain any other information, or particulars as to the payments requisite at different ages, by writing to the Secretary of the Edinburgh Life Assurance Company, 11, King William Street, E.C.

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