

Prominent Topics.

Cloudburst at Denver. As a result of a cloudburst at Denver, Col., on Sunday a dozen people are missing, 3,000 are homeless and property has been damaged to the extent of \$4,000,000. Some of the details are roughly as follows:—Damage to city property, including sewers, parking, bridges, street surfacing, and city shops, \$500,000. Damage to private property, including warehouses, \$500,000. Damage to personal property, \$1,000,000. Damage to crops and irrigation projects in vicinity of Denver, \$2,000,000.

**Leading Toronto
Stock Broker
Killed in
Automobile Accident.**

By an automobile accident at Richmond Hill fifteen miles from Toronto on Wednesday night, Mr. Robert A. Smith, the well known stock broker and partner in the firm of Osler & Hammond, was killed. Mr. Lorne Campbell another stock broker was seriously injured, and Mr. Victor H. Ross, financial editor of the Globe had his leg fractured. Mr. Smith was born in Scotland. He was elected a member of the Toronto Stock Exchange in 1896. In the same year he joined the firm of Osler and Hammond, of this city, of which he was one of the senior partners at the time of his death. For two years, in 1902 and 1903 he was President of the Toronto Stock Exchange. In 1905 he was elected a director of the Commercial Cable Board and of Mackay Companies in 1907. Mr. Smith was secretary-treasurer of the Toronto Ferry Company, one of the promoters of the Toronto Hunt Club in 1907, and a director of the Royal Alexandra Theatre.

**United States
Suicide Record
in 1911.**

According to the Washington Post: "Life insurance statistics have been vitalized into more than ordinary interest by the discovery that the suicide rate is increasing alarmingly in the smaller cities, whereas that doubtful distinction hitherto has belonged to large centres of population. The theory that the strain of existence contributes to proneness to suicide has been accepted as accounting for the high city rate, but the insurance statisticians are mystified over the tendency to work downward. They are alarmed, too, for when the death rate from that cause increases from 20 to 48 per 100,000 annually the matter forms a serious menace to the insurance interests."

In the Spectator Mr. Frederick L. Hoffman shows that while in 79 cities of under 250,000 population the suicide rate increased in 1911 by 6.2 per 100,000 over the average for the decade 1901-10 in 21 cities of over 250,000, the rate decreased 3.2. The increase for the whole hundred cities over the average for the preceding decade was 0.3. The experience of individual cities is however difficult of explanation. In San Francisco, Cal., it fell off from 51.2 to 37.5 in San Diego, Cal., it increased from 38.3 to 59.9; and in Elmira, N.Y., it increased from 16.0 to 47.8.

The number of suicides in Prussia in 1910 was 8,179, equivalent to a rate of 21 per 100,000 of population. The rate was highest for the Province of Brandenburg, excluding Berlin, or 34.3 per 100,000, and lowest for the agricultural province of Posen, where the rate was only 9.8. Comparing 1910 with 1909, there was a decrease in the rate of every province except two, and in these the rise in the rate was not of particular significance.

**British Naval
Policy.**

On Monday Mr. Churchill is to announce the British naval policy both in home waters and the Mediterranean, and it is understood that he will declare in favour of a United Imperial Navy. On Tuesday night Mr. Borden expressed the conviction that in time of peril every Dominion including Canada would give a response not less loyal nor less earnest than that of the Motherland herself. But he wisely added: that when the day of peril comes the day for effective preparation may have passed. He added, "I conceive that those who accept a share in and responsibility for the defence and security of this vast empire may no longer be considered as wards by the self-constituted guardians."

The day for effective preparation is now; and we doubt if any other nation, would not regard it also as the day for action. What other nation than Great Britain would allow the undisguised preparations for aggression against her well established rights to go on unchallenged and unchecked year after year. There is no concealment about the menace to British supremacy on the sea; to the unity of the British Empire; to the peace and commercial interests of British subjects throughout the Empire? Already the newspapers of both Germany and France are declaring that Britannia's Kingdom of the sea is to be taken from her and divided between the Germans and the French. The Berlin Vossische Zeitung declares that the German Naval League's programme will be carried out and Germany will secure predominance in the North Sea. The Paris Martin says:

"From henceforward the Government of the Republic is firmly bent on applying the two-power standard to its naval armament in the basin of the Mediterranean. By this we mean the standard and rule by virtue of which a fleet is made more powerful than any two fleets which, next to France, are numerically the strongest. France is resolved to adopt this rule throughout the whole extent of the Mediterranean. Our country will henceforth have in the Mediterranean a fleet stronger than the two strongest foreign fleets in that sea."

Happily the relations between France and England are most friendly, but it must not be forgotten that France has shown no enthusiasm whatever for the proposed Anglo-French offensive and defensive alliance. This is emphatically the day for effective preparation. Germany won the Franco-German war by the swiftness and suddenness with which it opened the campaign. It was a word and a blow, and not much time lost between the two. In its next campaign, the blow will probably come first.