

## Prominent Topics.

**Increase in Insanity.** The London (Ontario) Hospital for the Insane is full to overflowing. This is not to be taken as a reflection upon Ontario's sanity. It accords with the experience of all the world over. Insanity is on the sure and steady increase. It may be due to the strenuous life, or to the fast life; to the fierceness of modern competition, or to the accumulation of hereditary conditions. In any case it is a serious symptom and one that has to be reckoned with. Some allowance must be made for the fact that a larger proportion of lunatics are now sent to the hospitals for treatment or for safe-keeping than in the old days, when probably the majority were kept at home.

**A Larkish King.** King Alfonso certainly cannot be accused of taking himself, or of taking life, too seriously. He has all the boyishness of his age and a sense of humour that promises to pull him through lots of worry and trouble. It is a pity that more monarchs and statesmen are not blessed with the saving grace of humour. If they laughed a little more, they might be laughed at a great deal less. Can anybody imagine the Kaiser trying on a picture hat in a millinery store in the presence of a crowd of his subjects? It would be awfully embarrassing to the crowd, because it might be *lese Majeste* to laugh, and it might be *lese Majeste* not to laugh.

**The Big Belgian Fire.** The estimates of the losses by the fire at the Brussels International Exhibition are probably wildly exaggerated. That they will amount to anything like \$200,000,000 is in the highest degree improbable. The insurance companies will lose up to ten millions. The most surprising thing about the affair is that this kind of thing does not happen oftener. At these international exhibitions a considerable amount of valuable property is accumulated in veritable fire traps. There is a good deal of ostentatious display of fire apparatus, and generally no water pressure worth mentioning. Lloyds are said to be the principal losers, their losses amounting to about \$2,000,000.

**Exit Crippen.** It is a considerable relief to Canadians to get rid of the "hero" and the "heroine" of the Crippen murder. For the last three weeks the daily papers have given us Crippen for breakfast, Crippen for dinner and Crippen for tea; and the general feeling is that we have had about all the Crippen we want. The only man who comes out with credit is Inspector Dew, who is getting severely mauled for keeping his mouth shut, as a Scotland Yard

detective ought to do. He had an unpleasant duty to perform and performed it with as little ostentation and harshness as possible. The English police do not seek and are not encouraged to seek the centre of the stage and the lime-light, which may partly account for their exceptional efficiency. But a policeman who does not covet newspaper notoriety, and is not willing to pay for it by blabbing everything he should keep secret, appears to be most offensive to the newspaper fraternity on this side of the ocean. That justice will be done nobody who knows the English Courts will question. Nearly all the papers have greatly exaggerated public interest in a dirty and disreputable as well as sensational scandal. The public appetite for that kind of thing has its limits—and it is to the credit of the public.

**The Bank Merger.** Shareholders of the Royal Bank of Canada will meet in Montreal, on Thursday, September 8, to approve the purchase of the assets of the Union Bank of Halifax, the full details regarding which important arrangement have already been detailed in THE CHRONICLE. The shareholders will be asked to authorise the execution of the agreement and the issue and allotment of 12,000 shares of the Royal Bank's unissued capital stock, of the par value of \$100 each in payment of the purchase price. This meeting will follow immediately upon that of the shareholders of the Union Bank of Halifax, which is fixed to take place at Halifax, N.S., on Wednesday, September 7. There is, of course, practically no doubt that the arrangement will go through. It is strongly recommended by the directors of the Union Bank; by it the power and prestige of the Royal Bank will be considerably enhanced, and from a broader view of the interests of Canadian banking generally the amalgamation would appear to be one that may be wholly approved.

**United States Finances.** The net result of the Payne-Adrich tariff during the first year of its operation is an increase of \$75,000,000 in the amount collected over any year except 1907. The total ordinary receipts were \$678,850,816, exceeding the disbursements by \$20,214,029. The gratifying result is said to be largely due to the abolition of lax methods in collection. There was a deficit of \$58,734,955 in the ordinary operating expenses in the fiscal year ending June 30, 1909, which was replaced by a surplus of over \$20,000,000 in the year ending which now ended. It is stated that if the Government were reimbursed for the Panama Canal expenses during the tariff year, by the proceeds of the sale of part of the authorized issue of Panama bonds, the Treasury working balance would be increased to \$150,000,000.