THE SUICIDE RECORD.

Mr. Frederick L. Hoffman's annual suicide statistics published in the New York Spectator show the suicides in 1914 in 100 American cities to have been equal to 20.3 per 100,000 of population against 18.7 in 1913. The ratio is the highest since 1909 when it was 21 per cent. and the third highest in 20 years. The correlation of suicides to business failures, writes Mr. Hoffman, is only pronounced under exceptionally disturbed business conditions which appear not to have prevailed in the country at large, but which seemingly affected the excessive suicide rate returned for the cities of the Pacific Coast. This aspect of the suicide problem, as a statistical question, has not been thoroughly investigated, but the indications are that, on the basis of a specialized analysis of the two sets of returns for the five principal geographical divisions of the country a fairly close degree of correspondence would be shown to exist. It must be obvious, of course, that the number of business failures reflects in a measure the social and economic conditions affecting the population at large. Only a thoroughly pronounced and extended, as well as nation-wide, economic depression would, however, be likely to affect the general suicide rate. The evidence, however, is quite conclusive that, in a number of individual instances, there is a direct relation between business failures and suicides, resulting in consequence of economic distress.

NECESSITY FOR LIFE COMPANIES' CAUTION.

As a special suggestion, continues Mr. Hoffman, attention is directed to the apparently increasing number of suicides resulting from mere suggestion of previous cases of self-murder in the same family. A typical case of this kind was reported from Springfield, Mass., under date of October 30, where a woman committed suicide in exactly the same manner as her husband had done a year previous. This case was complicated by another suicide in the family of a very close friend of the woman, who had apparently ended her life in a similar manner. Such cases are reported with increasing frequency and they warrant the most serious apprehensions regarding the future. The psychology of suggestion is a much-neglected branch of modern medicine and education. The ever-present possibilities of self-murder, regardless of an overwhelming amount of evidence, are generally disregarded and treated lightly even in cases where the indications point strongly in the direction of unsoundness of mind. Child suicides are also seemingly more common now than in former years. A case was reported from Seattle under date of July 30, of a boy thirteen years of age who ended his life by drinking poison in exactly the way his father had done six years before, simply because he had been reproved by his mother for smoking. Also under the same date a case was reported from Mount Vernon, Wash., of a boy thirteen years of age who, upon being reproved by his mother for quarreling with his younger sister, ended his life by blowing out his brains. Under date of November 2 a case was reported from New York city, where a boy of sixteen years of age shot himself because he believed himself to be incurable of an ailment the nature of which was not disclosed in the newspaper account. All such cases indicate a decided tendency toward moral and mental deterioration, and they emphasize the urgency of greater caution on the part of life insurance companies in the assumption of risks, especially for large amounts, and the justice of a suicide clause which adequately protects the interests of all the policyholders against adverse selection during the first year of insurance.

The modern increase in suicide, Mr. Hoffman concludes, is in part attributable for exceptionally convenient facilities for it, particularly by poison.

LIFE INSURANCE FOR THE CLERGYMAN.

It is doubtless true that many clergymen, more particularly those whose compensation is small, fail to carry life insurance. It has been our observation, however, that clergymen are more likely to carry insurance than professional men generally. If a clergyman in receipt of a small salary deems it extremely inconvenient to set aside any part of it for insurance protection, he should remember that it will be far more inconvenient for the family after his death, when there is no salary at all. The question for every man in receipt of a definite income to solve is, how will the wife and children subsist when the breadwinner is gone? He may feel that his small salary is barely sufficient to provide current needs, and yet the family could subsist upon less. It would be better to do that now and set aside a part to provide for the future, when the income is reduced by reason of the infirmities of age or health, or when there is no income at all by reason of the death of the husband and father.—*Mutual Interests.*

PERSONALS.

Mr. A. R. D. Paterson, a prominent insurance adjuster of Winnipeg, Man., spent a few days in the city this week.

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The death is announced in Winnipeg of Mr. William H. Woodrow, the local representative of the Manufacturers' Life.

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Mr. James I. Griffin, a prominent insurance and real estate broker of Weyburn, Sask., spent this week in Montreal, where he was a former resident.

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Mr. W. S. Baber, formerly manager at Montreal of the Excelsior Life, has been appointed a provisional lieutenant with the new 148th Battalion for Overseas Service.

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Mr. J. J. Atkinson, sub-manager Royal Insurance Company, Liverpool, England, paid his first visit to Canada this week and spent two or three days in Montreal. He has been on this side of the water for some weeks visiting Chicago and New York, and expects to sail for home this week.

A popcorn wagon with a sprinkler equipment is a new risk reported from Minnesota. The examiner was unable to understand how the sprinkler operated, and no credit being asked for it, the wagon was given the same rate as a garage.

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It is conceivable that the zenith of the war supplies movement has been passed, through the mere economic problem of financing such imports—a problem which is beginning to suggest a limit to purchasing power.—London Cable.