The rate per hundred thousand in 1908 was the highest known in the United States, being 21.8, against the 18.8 of 1907. This figure is a gain of more than one point over the exceptionally high rate in 1904 of 20.7. The census of 1910, correcting estimates of population for intercensal years, may show, Mr. Hoffman says, that the actual rate may be higher than the apparent rate. From every point of view, moral, social and economic, the increase in the suicide rate, he finds, is one of the most alarming and suggestive phenomena of the present day.

In New York the increase has been about the same as in the country as a whole. In 1898-1907 there were 4,710 suicides, or 20.8 per 100,000, in Manhattan and the Bronx. In 1908 there were 644 suicides, or 23.7 per 100,000. Brooklyn's increase was much smaller. In the period mentioned, there were 2,089 suicides, or 10.2 per 100,000. In 1908 the rate was 16.9, a gain of .07.

Out in San Francisco the conditions were reversed. The city shows a gain of only 5.2, while in Oakland, across the bay, the rate of increase was 32.6 a hundred thousand.

The tables of the suicide rate in the sixty-five cities show that suicides are more frequent in the larger cities than in the smaller ones. The increase is also greater in western and southern cities than in north Atlantic and north central cities.

The analysis of causes of individual cases of suicide reveals that the increase of suicidal tendency affects particularly the well-to-do, prosperous, and better educated elements of the population more than it does the unfortunate, ignorant and poor. The close connection of crime and suicide, particularly in the cases among the wealthy, is pointed out.

More grave than these cases of where men of high position chose self-inflicted death to escape punishment are the sure signs of mental and physical deterioration which have been found, especially of those who have come to the cities from the country. The opportunities in the city for excitement and temptation cause nervous diseases and material, moral and spiritual discontent.

The suicides of the wealthy and well-to-do, are of special importance to insurance companies. This class is always heavily insured, and the suicide of any one man may entail a heavy burden on a company. He suggests a special care in framing suicide clauses in policies, as it always will be a difficult thing to safeguard against suicide experience by only improving risk selection.

For this tendency towards increase in the number of those who commit suicide there are no doubt good reasons. The state of frenzied finance and the mad desire to get rich at all costs take a prominent place among the causes. A man robs a corporation and pays his creditors by taking his own life.