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GREATEST KING IN BRITISH HISTORY.

King Edward's death has struck deeply into the heart of the Empire. While ruled by constitutional form, his personality unconsciously and almost unnoticed found its way into the actual government of the people. Dignified and stately, he fulfilled the exacting requirements of monarch. Tactful, thoughtful and democratic in the role of first citizen, the people felt the warmth of that intimacy which has more than once proved the vitality of a nation. His was a wonderful influence in the maintenance of peace at home and abroad. 'Edward the Peacemaker' is a name well earned. His people's grief at his demise is real. George V. ascends the throne backed with the unswerving loyalty of his subjects and guided by the successful reigns of two most illustrious monarchs, Victoria and Edward.

ONE PHASE OF LIFE INSURANCE.

Suicide is a subject of interest to students of life assurance. Its frequency appears to be increasing. Certainly in France it has long been a troublesome factor to students of sociology, and in some other European countries the rate is even higher, in the proportion of 198 per million in Baden, 239 in Switzerland, and even 392 in Saxony to 180 in France. While statistics on the subject have been rare and inconstant in any countries but the Scandinavian before 1850, and only began to be regular in England in the years since 1860, close attention is given to them to-day.

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One thing is almost everywhere apparent, viz., that suicide is on the increase; and another that it is more prevalent among the educated than the illiterate classes. Three or four men commit suicide to one woman. In England and Wales, during a thirty-year period ended 1883, the average number of suicides was 18.3 per 100,000. In Scotland it was much less. The rate went up in England from 18.3 in 1865 to 75 in 1881, 85 in 1891, and to 90-92 in four years ended with 1897.

According to statistics recently compiled, suicides are increasing in the United States. Selecting recent periods of five years each and tabulating the suicides occurring in sixty-five American cities per 100,000 of population, the average number is found to be 16.8 persons per hundred thousand during the years 1894 to 1898, increasing to 17.5 during the years 1899 to 1903, and finally to 19.5 during the five years ending with 1908.

It has been found that the degree of suicidal frequency is lowest in the small cities and highest in the large cities of the Union. For example, during the decade ended with 1907 the suicide rate was 12.4 per 100,000 in cities with less than 50,000 inhabitants, while it was 19.4 in cities with more than 250,000. Thus it would appear that the stress and perhaps the artificiality of life in the largest cities implies the greater frequency of suicide among their inhabitants. Taking the year 1908 alone, a like result is obtained, for in that year the proportions were 13.1 suicides in the cities of 50,000, 19.8 in the cities of 50,000 to 250,000, and 22.7 in cities with more than 250,000 people. The increase was, therefore, relatively greatest in the largest cities.

It is curious to note, too, that the degree of suicidal frequency and the most pronounced increase in the rate was found to be in cities of the Western States. Thus,