

sical suffering or disgrace, is strongest or most pronounced between forty-five and fifty years of age.

SUICIDES.

Age at Death.	No. of Deaths.	Percentage of total Deaths from all causes.
Under 25 years.....	16	2.63
25 to 30 ".....	55	3.10
30 to 35 ".....	93	3.21
35 to 40 ".....	135	3.35
40 to 45 ".....	133	3.09
45 to 50 ".....	163	3.52
50 to 55 ".....	141	2.85
55 to 60 ".....	121	2.29
60 to 65 ".....	73	1.45
65 to 70 ".....	40	.87
70 to 75 ".....	13	.38
75 to 80 ".....	8	.36
Under 45 years.....	432	3.17
45 to 60 ".....	425	2.86
Above 60 ".....	134	.81
All ages.....	991	2.20

The contemplation of the above table is not calculated to animate the drooping courage of the despondent, and there is nothing cheering in the following record of the methods employed by miserable mortals to cut

"the knotty thread of life."

SUICIDES.

Methods employed.	Total Deaths.	Ages.		
		Under 35 years.	45 to 60 years.	Above 60 years.
Firearms.....	470	210	205	55
Poisons.....	143	83	49	11
Hanging.....	101	33	47	21
Drowning.....	61	22	28	11
Razor, knife, etc...	59	21	20	18
Illuminating Gas...	21	8	11	2
Unclassified and unknown.....	136	55	65	16
	991	432	425	134

The medical directors of the great company presenting this history of their experiences say that the "selection of method seems to depend almost entirely upon convenience and opportunity." Of course the temperament of the individual and his habits of thought may lead him to find some novel way out of this vale of tears; but the above table shows that shooting, poison, hanging and drowning are the usual modern means of exit. Suicide is not a pleasant subject to dwell upon. Yet this grim and ghastly record, compiled by only one company, is a shocking bit of evidence of the prevalence of the sin, if sin it always is, of self-destruction.

Bank Clearings.

Canada is not alone in showing some diminution in bank clearings. According to the New York "Chronicle," the total clearings in the United States last week amounted to \$1,437,700,000, against \$1,438,027,000 for the corresponding week of last year. The falling off is really greater than these figures indicate, as business

was somewhat interrupted in the last week of October, 1899, by the Dewey celebration. The "Chronicle" says that, in spite of the comparison, a very fair volume of business is being transacted, especially when it is remembered that lessened speculation and lower prices on many products tend to diminish the total clearings. The Middle and New England States have been showing considerable shrinkages, while the Western and particularly the Southern States have been reporting gains over last year.

The shrinkage in Canadian bank clearings has been quite marked during the past six months, although there are no signs, outside of the Stock Exchange, of any curtailment in the general business of the country. The following table shows the totals of the Montreal clearings for the past six months compared with the same period in 1899.

	1899*	1900
April.....	61,249,867	55,915,530
May.....	71,773,507	62,332,061
June.....	63,756,962	65,543,761
July.....	63,209,368	61,293,298
August.....	63,115,590	58,229,720
September.....	64,163,437	57,686,275
	\$387,268,731	\$361,000,645

The reduction is doubtless due in large measure to the depression which has overshadowed all the departments of the Stock Exchange and especially the mining market, since the opening of the year.

London papers, complaining of similar dullness, express regret that, at the very moment when we were able to see the end of the war in South Africa, there should loom up another, and a possibly graver crisis in China. War invariably brings depression and despondency in its train, the natural results of the interruption to the peaceful pursuits of industry.

AGENT AND ASSURED.

We have seen it somewhere stated that the insurance agent makes the business, but that few managers practically recognize the fact. So much has been said and written about the local fire insurance agent that we hesitate to recall the remarks of a writer on insurance topics, who, in lamenting the passing away of what he styled the "old school local fire insurance agent," who faithfully guided the company's best interests, regardless of his temporary loss or gain, said:—

"It must be remembered that the local agent of the present day is what agency managers have made him. As the old local agents died they were succeeded by their sons, nephews, clerks, etc., and by paying high commissions and winking at tariff violations, if indeed not encouraging them, officers of companies have done much to lower the high standard which obtained among the old-time agents who built up the fire insurance business."

That the local agent is a very important factor in the business of insurance has seldom been more clear-