

ifications which go to make up the ideal solicitor, and in response to this laudable desire we venture to suggest among many the following characteristics as indispensable to that ideal.

The life insurance solicitor must be a gentleman. We use this word in its broadest and best sense, as not meaning merely politeness, refinement of manner, attention to the usually recognized amenities of social life, unexceptionable toilet, a genial presence and an air of deferential respect, but all these in proper combination, supplemented by or rather permeated with a genuine kindness of disposition which rates men at their best and expresses a real though unobtrusive desire for their welfare. A real gentleman will invariably win the respect and pave the way to the confidence of those with whom he comes in contact. A mere dandy or a dude is as far removed from the true gentleman as is a caricature of the finest painting of Landseer from the true article.

He must be a man of versatility. A thorough knowledge of life insurance as to fundamentals, of its history in practical working, and especially of the points of merit belonging to his own company, are indispensable, but he must also be an all around man in his knowledge of men and things. He must be a one-idea man only as regards his controlling purpose to get insurance; to the accomplishment of this end he must bring ideas drawn from an extended and varied store of information. Different men are moved by different motives and influenced by different arguments, and uniform methods of approaching them will not be rewarded by uniform results. A thoroughly skilled fisherman understands the futility of using the same kind of bait and tackle for the capture of all varieties of fish. When he fishes for trout he leaves his trolling line and spoon hook behind, and goes on a still hunt with slender rod, inconspicuous line and suitable bait. The versatile man is a man of resources. But he must be something more.

He must be a diplomat. A man may have great versatility and know a good deal on a great variety of subjects, and yet fail of success as a life insurance solicitor. He must be quick to perceive not only the leading characteristics but the present mood of the man whom he approaches, and possess the fine tact to suit the methods of his approach to the peculiarities of the man. That is diplomacy, the quality which takes account of the where and the when as well as the what to say and do. The diplomat never bores anybody. He studies his man, takes an inventory of his own resources, and bides his time. Occasionally a weak man is dragooned into insuring his life by sheer noisy persistence regardless of time or place, it is true, but the average man is not captured in that way. The ideal solicitor makes willing captives, whether weak or strong, and continues to count them among his fast friends.

The ideal solicitor must be a man of method. He must work systematically. There is, however, a very important distinction between method as a master and method as a servant. Some men make so much of

methodical, red-tape processes that little room is left for practical results. Laying out one's work and making one thing to be done the fitting sequence of some other thing—real system, involving "one thing at a time and the nearest first," is an element of success, but to be used as the means of employing one's resources to achieve direct results, not as self-imposed machinery moving the inventor like an automaton. Intelligently devised and well directed system belongs to the attributes of real generalship. Planning the campaign and working according to plan wins battles in life insurance where dashing, spasmodic effort without plan often fails.

The life insurance solicitor must be a persistent worker. Gentlemanly qualities, diplomacy, fertility of resources, and judicious system, valuable as they are, will be barren of desired results without unceasing industry. The man who is at it and always at it in the use of skillful means is the only heir to a large success. Good "luck" goes with hard work in all legitimate callings, and notably so in life insurance. Waiting for something to turn up, Micawber like, is no part of the programme of the ideal life insurance agent, for he is strong in the conviction that it is his mission to turn up something. He cannot be a laggard nor a drone if he would reach the high standard of success. His work, at its best, must be at short range with the individual, in the form of persuasion and argument vitalized by the magnetic force of personal contact. Mailing letters and circulars from the "office," however helpful as auxiliaries, cannot be substituted for hard work of a personal kind. The average mind may be influenced by long-range work, but it can only be moved to action with pen in hand poised over the waiting application form except by personal work and that of the untiring, persistent, vigorous kind.

The above, we take it, though by no means all, may stand for the leading and indispensable qualities which go to make up the ideal life insurance solicitor.

INDUSTRIAL INSURANCE IN GREAT BRITAIN.

The October *Westminster Review* has a lengthy article on the above subject which presents a thorough analysis of the system as to magnitude, giving cost of the leading companies in detail, evidently with the object of showing that a more economical system might be inaugurated. Without stopping to discuss that point, we here present as a matter of convenient information some of the tabulations covering income, expenses and funds at the close of 1891. Following are the leading proprietary companies as given:—

COMPANY.	Founded.	Income.	Expenses.	Funds.
British Legal.....	1863	£55,000	£ 25,000	£ 97,000
British Workman's....	1866	275,000	135,000	109,000
Lond. Edin'd'gh & Glas.	1881	187,000	28,000
Lond. & Manchester...	1869	77,000	33,000	40,000
Pearl.....	1864	264,000	130,000	238,000
Prudential.....	1848	3,518,000	1,455,000	7,911,000
Refuge.....	1864	598,000	302,000	236,000
Wesleyan & General...	1841	201,000	92,000	223,000

Totals.. .. £5,175,000 £2,172,000 £8,913,000

In addition to these companies are numerous so called, "Collecting Friendly Societies" which do a pre-