as an integral part of our financial and industrial fabric. Charged, then, with the maintenance of themselves and sundry others, it would seem they perform a function as important to society as do their brothers, and they cannot logically and properly prosecute their avocations with independence and content without the provision and protection for the future of which those brothers have the advantage and which they also should be able to secure through life insurance. Every basic argument in support of insurance for men serves also to impress the necessity and desirability of similar protection for such women producers. In addition and of equal importance is the economic value to the State of having insured those women who have established for themselves a monetary value through becoming the support of others who may eventually but for the aid of life insurance become a charge upon the State.

Entitled also to consideration and insurance benefits are numberless women of the home, whose lives represent a value which cannot be expressed in terms of money, but who nevertheless constitute one of our greatest national resources and present an indisputable insurable interest.

THE DUTY OF THE COMPANIES.

It would seem, therefore, that the life insurance companies have a duty in respect of these women who are sharing in the erec ion of our business and social structure, that our institutions should approach the obligation in the light of its broader relation to the community at large, and that, looking to its adequate discharge and the satisfying of the increasing insurance need of our women, we should set in motion whatever of our machinery we may have or may be able to devise, having always in mind that it is also laid upon them by their relation to the State to make, even at the cost of some individual discomfort, ample or possible provision for the perpetuation of their earning capacity in its application to others.

UNDERSTAND YOUR PROSPECT.

In canvassing for ordinary insurance, agents sometimes waste their time and work through interviewing people under adverse conditions. This is due to the fact that they have not made a study of the prospect before calling upon him and knowing the most expedient hour to meet him and the probable best kind of contract to put before him.

The prospect should always be approached with an air of confidence that comes from a thorough belief in your company and in the contracts you are selling.

The moment a prospect consents to listen to your proposition, you should have your mind concentrated on him and the line of talk you are going to give him. Ask him his age and lay down a form of policy that you believe is suitable to his particular case. He may respond or may remain silent. In the case of the latter, say, "Mr. Jones, if you took out a policy, how much would you take?" He may answer that he is undecided as to what amount to carry, and that is the time to get his signature on the dotted line; you can talk amount afterward. If you have previously studied your prospect, you ought to be in a position to know about the amount of insurance he could and should carry, and thus secure the maximum policy.—*Prudential Record.*

GROWTH OF BRITISH WEALTH.

Active Progress—Capacity to Sustain War's Financial Stress.

Many instructive figures, illustrative of the growth of Britain's prosperity, and bearing upon its capacity to sustain the financial stress of war, are contained in the statistical abstract for the United Kingdom, issued by the Board of Trade. The volume, which deals with practically every phase of national activity, covers the fifteen years from 1899 to 1913.

Within this period the value of Great Britain's foreign trade has nearly doubled. Last year imports and exports combined reached the huge total of £1,403,555,000, a figure never previously approached. The appended table shows the expansion of imports and of exports of British produce and manufacturers:

	Imports		Exports.	
	Total value. £	Per head of population. £ s d	Total value. £	Per head of population. £ s d
1899	..485,035,583	11 17 11	264,492,211	6 9 9
1902	..528,391,274	12 12 3	283,423,960	6 15 4
1905	..565,019,917	13 2 11	329,816,614	7 14 6
1908	..592,953,487	13 8 9	377,103,824	8 10 11
1910	..678,257,024	15 2 0	430,384,772	9 11 8
1911	..680,157,527	15 0 4	454,119,298	10 0 6
1912	..744,640,631	16 6 2	487,223,439	10 13 5
1913	..768,734,739	16 14 0	525,245,289	11 8 3

Further testimony to the growth of trade and industry is furnished by the statistics relating to joint stock companies. In 1899 the number of companies registered to the United Kingdom was 27,969, with a total paid-up capital of £1,512,098,098. Last year, the total had risen to 60,754, and the aggregate capital to £2,425,740,857. In the same period the amount cleared annually at the London Bankers' Clearing House rose from £9,150,000,000 to £16,436,000,000.

In 1899 the total value of the coal and metals produced was $117,309,000; last year it was £151,867,000. Sea fisheries produced in 1899 £9,432,000, and in 1912 £14,692,000.

NATIONAL INCOME.

The increase of prosperity is clearly brought out in the figures relating to income tax. In the annexed table are shown the gross amount of income brought under the review of the Inland Revenue Department, the total on which the tax was chargeable and the yield per penny at the beginning and end of the fifteen years:

	1899	1913.
Gross income . . .	£762,667,309	£1,111,456,413
Amount taxed . .	548,229,450	755,577,547
ield per penny .	2,284,289	2,969,591

The following figure relate to savings:—

POST OFFICE SAVINGS BANK.

	1899.	1913.
Number of accounts	8,046,680	13,198,609
Due to depositors. .	£130,118,605	£187,248,167
Average deposit. . .	£16 3s 5d	£20 7s 0d

TRUSTEE SAVINGS BANKS.

	1899.	1913
Number of accounts .	1,601,485	1,912,816
Due to depositors. . .	£51,404,929	£54,258,861
Average deposit . . .	£32 2s 0d	£28 7s 4d

A New York underwriter complains that fire department taxes are collected from the companies in most cases wherever there is a voluntary organisation consisting of three men and a boy equipped with a wheelbarrow and a stepladder. The taxing authorities obviously believe in the policy of thorough.