

does not want a man like you unless you heartily want a society like ours."

He readily gave his signature, and shook hands cordially as we separated. Before leaving town I made a fast agreement with his secretary that I should be promptly wired as to the train he would take when, a fortnight later, he was to make a trip to a different part of the State. The policy had arrived when the telegram came.

On a certain day, at a certain hour, I was taking my seat at a railway lunch-room table at Spooner Junction, just opposite to Mr. W——. We exchanged greetings and fell into a pleasant conversation.

"Where are you bound?" said he, as he arose.

"To Chippewa Falls, by that train out there."

"Why, that is my train, too. Come into my car, and we'll ride together."

After some chat over our newspapers, he suddenly asked:

"By the way, have you got that policy yet?"

"Yes; it is in my pocket."

He read it through, asked questions, and we continued the discussion for two or three hours. As we were leaving the train he said:

"If you are going to be in town this evening, I wish you would call at my office at seven o'clock, and I will give you my decision. Here is the policy; you had better take it; I don't know that I shall want it."

I was not discomfited at this, however. I had become able to distinguish the final flurry. As I went into his office that night, his first question was: "Have you got that policy with you?" He looked at the amount of the premium subscribed on it, compared it with a check which he drew from a drawer, and handed me the check. In response to my congratulations he looked me in the eye and asked:

"How did you happen to be at the Spooner Junction lunch-room this noon?"

"In order to meet you."

"I thought so. Let me tell you that in my thirty-five years of business experience, your method with me has been the best business I ever saw."—From *The Autobiography of a Life Assurance Man* in *Everybody's Magazine*.

The Mother of Invention.

IN America we have always been short-handed with regard to labor. We have been obliged to find methods whereby one man may accomplish the work of two or three men as compared with your practice here. We have had the best men from Europe: Englishmen, Germans, French, everybody—skilled men, highly trained men, as well as laboring men; we have combined their experience with our own, coupled it with our necessities, and have thus accomplished results unattainable in a country like this, where you have more labor than you can well keep employed.

As an illustration of what has been accomplished by the use of electricity in a great industry, I may cite the Homestead Mills of the Carnegie Company, where they produce with about 4,000 men three times as much steel as the Krupp works produce with 15,000 men. The results are simply wonderful. You can start there to-day in a building containing steel-melting furnaces, and you will there see three men mounted on a car with the charging apparatus, which is moved and operated by electricity. With a few movements of this ingenious contrivance three men charge twenty furnaces, which, prior to the use of electricity, would have required the labor of over 200 men.

I took some English friends to Homestead. Mr. Schwab, after guiding us through several departments, said: "I will now show you where we turn out 750 tons of plate girders per day." The mill