

northern region was one man, a German, who was the king lumberman. He was said to be worth \$30,000,000, and of unbounded influence. If I could get him I was sure of doing business with a good many of the others. But he was a stubbornly difficult case. Several brilliant agents had been sent on from New York, and all had failed to interest him.

My first step was to become acquainted with his closest friend, whom it was not difficult to assure for \$75,000, and our business acquaintance ripened into personal confidence and regard. I soon told him it was my dearest ambition to assure his friend, Mr. W——, for \$100,000. "It's absolutely no use for you to try," replied he; "he hates the idea so much that he won't even talk about it." Nevertheless, he gave me a letter of introduction, which for simplicity of effectiveness I have always kept as a model. It read:

"DEAR W.—This will introduce my friend Mr. —, through whom I have just taken \$75,000 of assurance, and it gives me great pleasure to make you acquainted. Let me tell you in advance, you will be glad to have met Mr. —, whether you do business together or not."

I went three hundred miles into the lumber region to find my man. I knew he was so busy I could not see him until night. As he was leaving the dining-room after supper, I presented myself with the letter of introduction. He surveyed me grimly, and said, not unkindly:

"I am pleased to meet you. What can I do for you?"

"At your convenience, I would like to make the subject of life assurance interesting to you."

"There is no better time than now, though I am not in the least interested in your subject. Let us go to my room. It is now a quarter to seven; I am due at my office at seven. I will give you ten minutes."

I risked that ten minutes wholly in an attempt to get an appointment for the

next day. To his asseveration that another interview would be as fruitless, I urged that after I had travelled so far to see him my people in New York would deeply appreciate his courtesy in giving me an uninterrupted chance to present the business.

"Very well," he said, hastily. "Come at ten o'clock; come in no matter who is there, and I will give you fifteen minutes."

My first work was to see our medical examiner for that town, and his alternate, and to engage them both for 9.45 the next morning. Then I went to the lawyer whose office was next to Mr. W——'s, and engaged his room at ten o'clock for half an hour for the medical men. I instructed my doctors that they must make the expected examination the most painstaking of their lives. At ten o'clock I walked boldly into Mr. W——'s inner room.

"I have come for my fifteen minutes, and I wish to use the time in my own way. I want you to step into the next office and be examined by our doctors."

"Why, what rubbish! I want no assurance. It will do me no good to be pawed over by those doctors."

"Nevertheless, you said I might use the fifteen minutes as I chose, and this is the way I select."

With a bustle of impatience he went into the next office, where my doctors proceeded to put him through the most thorough examination I ever saw. I kept up a running fire as well as I could, but he was growing interested in the thumping and in the questions of the doctors, and he asked if every one was examined in that careful fashion. Before he got his coat on he had plenty of time to talk, and as he turned to go back to his office I said:

"Before we part I want you to sign this application for \$100,000. It is entirely optional with you whether you take the policy or not. The society certainly