



MR. R. J. STUART,
Manager for Nova Scotia.

Mr. R. J. Stuart, manager of the Sun Life of Canada for Nova Scotia, is, from the point of service, one of the Company's youngest managers, his first work for the Company being done in the Michigan agency. From the first his ability as a business producer, was so marked that he commanded the attention of Head Office, and when Nova Scotia was made a separate agency, a few months ago, he was chosen as its manager. Mr. Stuart's headquarters are in the new Herald Building, at Halifax.

SYDENHAM, Ont., March 25th, 1901.

W. H. HILL, Esq.,
Manager Sun Life of Canada,
Peterboro', Ont.

Dear Sir, — Accept my sincere thanks for prompt payment of assurance on my husband's life, having received cheque for \$1,242, which is a return of all premiums and in addition \$454, for which we are thankful.

ANNIE WOODRUFF.

Twelve Success Maxims.

The president of the London Chamber of Commerce gives twelve maxims for success, which he says he has tried through many years of business experience :

1. Have a definite aim.
2. Go straight for it.
3. Master all details.
4. Always know more than you are expected to know.
5. Remember that difficulties are only made to be overcome.
6. Treat failures as stepping-stones to further effort.
7. Never put your hand out farther than you can draw it back.
8. At times be bold ; always prudent.
9. The minority often beats the majority in the end.
10. Make good use of other men's brains.
11. Listen well ; answer cautiously ; decide promptly.
12. Preserve, by all means in your power, "a sound mind in a sound body."



Cautious.

A tourist, speaking to a keeper he had met with in former years, says :

"Donald, is Mr. Mackenzie likely to be out fishing to-morrow?"

"I hae my doots," replies Donald warily.

"How is that? Is he away from home?"

"I dinna ken whar he is."

"Not ill, is he?"

"I hae na heeard."

"Then what makes you think he won't be out?"

"I didna say he wadna be oot. I said I hae my doots. He has been dead this twelve-month."