



MR. WALTER J. MARQUAND.

Mr. Walter J. Marquand, manager for Newfoundland, entered the Company's service as clerk at head office in 1891. He was afterwards appointed manager of the Thrift Department for Montreal district, and was promoted to the managership of Newfoundland last year. Mr. Marquand is one of the Company's youngest managers, and is proving himself to be a successful one. He is now busy organizing the Island and from indications his efforts are meeting with splendid success. The office of the Company for Newfoundland is at 279 Water street, St. John's. We are certain that Mr. Marquand will be only too pleased to grip the hand of all who call; and we know he will, in his own calm but persuasive way, tell them that Canada's "Prosperous and Progressive" Company is the best for the good people of Newfoundland to assure in.



#### An Overworked To-Morrow.

Many are they who dwell in the street called "by and bye," in a house named to-morrow, before whose portal is the word "never." These are they whose happiness will be slain by postponement, and who always over work the future. With keen, crisp thinking they have never discriminated between promise and performance. For them it is enough to have made a good resolution. They mean well.



The youth intends to be a scholar. At the first opportunity he proposes to begin a course of reading. He has outlined a scheme to pursue: Literature one year and science the next, and then to follow with history, and at last to have all knowledge for his province. But he is under the delusion that planning to become a scholar makes him an embryo Solomon or Socrates. As a matter of fact the plans of study have never gone beyond an outline drafted upon a sheet of paper. He is going to begin to-morrow. The fact is that a social engagement has come up for to-night, and, though he does not know it, another will develop to-morrow, and the third on the morrow's morrow, and he will die as ignorant of the great world as a peasant who has never travelled beyond the limits of his little farm.



Many a youth intends to be a rich man, and has outlined his whole course of procedure, but for to-day he yields to his desire for dress and to his hunger for the theater and music, and with a little extravagance here and a little extravagance there all his savings are slowly draining away. His promises are all right, but the promise will always outrun the performance. It will never be possible for him to say: "I can hopefully look forward, because I can peacefully look