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Insurance & Minance.

R. WILSON-SMITH.

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Asbestos Curtains for Theatres. Audiences are here and there assured of security from fire in a theatre by being informed

that in case of fire arising on the stage an asbestos curtain would be let down to protect the auditorium. So far as it goes this form of curtain is useful as a protection. It seems, however, to have been overlooked that, under a severe fire the curtain might become worse than useless by the frame on which it was hung being destroyed by the flames and so allowing the asbestos curtain to fall on the stage. This happened in a Philadelphia theatre, on 28th October last, when, owing to an asbestos curtain dropping from its supports, a stage fire spread into the auditorium and caused a loss of \$75,000.

Ambulance
Dangers.
There is something quite revolting in the idea of an ambulance rushing on its errand of mercy causing an appalling tragedy by being recklessly

driven. This happened here last week when Major Porteous, a well-known and highly respected citizen, was killed on St. James St. by being struck by an hospital ambulance. The deceased leaves a large family. It is doubtless desirable for an ambulance to reach the sufferer waiting to be conveyed by it as soon as possible. As is the case with a fire engine, a few moments delay may cause a serious disaster; but, when an ambulance is driven along a public street some consideration should be given to the lives and limbs of those who are liable to be run over by the vehicle. Rushing to bring speedy relief to one patient ought not to involve danger to the lives of street passengers. A physician informs us that, the reckless driving of ambulances is excited by competition between the several hospitals of the city to secure accident cases. It is high time some restraint were put upon this peculiar form of zeal.

The National Assurance Company of Ireland, says "The Review," London, England, is one of our oldest institutions, but it has always been content with a moderate amount of business. Some two or three years ago fire insurance in the

Some two or three years ago fire insurance in the United States came to hopeless grief, and all but the very best companies either amalgamated or cut off an enormous volume of business. The National of Ireland held on; it has made up the necessary deposits and put up at once \$50,000 in the hands of its United States trustees. This company is all right, and there need be no anxiety about it.

In his November letter Mr. Tarbell

Mr. Tarbell on urges agents to get rid of timidity

Timidity. because, he says: "If timidity is not

a sin it is mighty close to one. It dwarfs men and prevents their accomplishing what they otherwise would. Remove timidity from a man's make-up and you have at once equipped him for such victories as he has never before felt within his grasp. He is ready then to take hold of bigger things, and as a result finds that he is a better man than he ever thought he was. I do not believe in too much conceit, and deprecate what is vulgarly termed the "big head," but my observation has taught me that more people are kept within narrow bounds by undue timidity than make themselves obnoxious by either of the above qualities. You will never have a better time than now to learn to rely absolutely upon yourself; to supply your own energy and your own enthusiasm; to be your own general, and to throw off all excessive personal timidity and ascertain what you can do-to realize what you are, what your strength really is." All which is good and true; but the root of timidity is usually constitutional, hence the difficulty of getting rid of this "defect of nature." Youths who show signs of this becoming too prominent a feature in their characters should be thrown into company as