

'Twas in the money-changers' street,
 Within this very town,
 I hurried from the noonday heat
 Into a quiet, cool retreat,
 And calmly sat me down;

And said, "O waiter, bring me here
 "A pint of shandy-gaff,
 "That mixture of the foaming beer
 "And ginger-pop, that is so queer,
 "And yet so good to quaff."

With eyes half closed, I stretched apace
 In glad anticipation,—
 It was a cool and comely place
 For members of the human race
 To fall into temptation.

In walked a man, a tall gaunt man,
 Like one come from the dead;
 And all unintroducted, began
 To promulgate his little plan,
 And this was what he said—

"O! I'm an insurance agent, Sir,
 "And would insure your life,
 "Or your leg or arm
 "I'll insure from harm,
 "Or insure you a handsome wife.
 "On your cattle and sheep
 "I'll agree to keep

You insured, should death destroy,
 "Or I'll guarantee
 "The honestee

"Of the clerks in your employ.
 "Or I'll underwrite
 (If its water-tight)

"Any ship that you may own,
 "Or your goods from fire,
 "Or the rent or hire

"Of your house, be it wood or stone;
 "Your china and glass
 "I will not pass,

"But take the risk of a crash;
 "Or should trains delay
 "And you lose that way,

"I reimburse for the smash.

"For I'm an insurance agent, Sir,
 "Of the heterogeneous class;

"Or to make it appear
 "In a light more clear,
 "A dealer in facial brass.

"My cheek is hard, and my eye is bright,
 "And my upper lip is rigid;

"I can swallow a cuff,
 "Or a rude rebuff

"With an aspect calm and frigid.

"And I smile at the business man who raves,
 "And tells me to 'get' and 'spin,'

"For my voluble tongue his soul enslaves,
 "And I watch the game as he slowly 'caves,'

"And I easily rake him in.

"The life is hard, as you well remark;

"But I've got to make a living,

"And the wife and chick

"Can't live on tick,

"And the world isn't much on giving.

* * * *

"Yes, just down there you can sign your name;

"Is the Company good? Well, rather!

"Thanks! not to-day,

"I must hurry away,

"I've a man to see down farther."

In our August number we referred to the subject of bush fires. Since that time the most fearful and appalling results have been experienced by farmers in all sections of the country. The actual loss to the country by the destruction of thousands of acres of timber land does not come under the eye of the statistician who records the ordinary losses by fire, nor could they be well estimated with the meagre particulars furnished by newspaper accounts. Two causes mentioned in our last issue, namely, sparks from locomotives and steamboats, and the burning of brush and stumps, have been the principle agents of destruction in the present conflagrations. For the first, the remedy does not seem at all difficult. If proper guards are used over the funnels from which the smoke escapes, much danger would be avoided. The force with which the smoke is blown from the stack of a locomotive will doubtless force heavy sparks through the netting already used, and it needs some further improvement before this can be avoided. It cannot be from a want of ingenuity in man that this evil is still so great, for skill backed by will and energy has ever triumphed over all obstacles; but it is an absolute recklessness on the part of those who rule the corporations and companies causing this destruction; an inhuman recklessness that will last as long as Government puts no heavy penalty on it as a crime, and which would cease as soon as it became more expensive than the cost of mechanical improvement in smoke-stack building.

The farmer must get rid of his stumps and brush-wood in the process of clearing his land, and cannot well have any mechanical arrangement which will prevent sparks and cinders from floating away in the wind. But some little discretion might be used as to the season when these things could best be done, and it hardly seems in accord with reason to do it at a time of year when a lengthy drouth has made everything of a combustible nature, like tinder.

Apathy in those who should be interested in such matters may continue until bush fires are only a matter of history, from the want of more bush to burn; but until that happy day arrives, the farmer will have his season of terror, and the insurance companies their season of singed country business.