bell sent out a final peal, the apex sank a little, rocked, then the whole structure came down, part on the roof of the church and part on the platform in front of the main door.

The burning steeple was the great feature of the fire for the spectators. From every quarter they viewed it with interest, and the fall of the apex was a sight they say they will all remember.

Explosion of the Boiler.

But, before the steeple fell in, the spectators were treated to a shock caused by the explosion of Simpson's boiler, situated under the sidewalk, at the northwest corner of the new seven-story structure. With the explosion there shot up a column of flame and smoke hundreds of feet in the air. The noise was terrific, and shattered neighboring windows, but no injury seems to have been sustained to anyone by reason of it.

After a 4-hour struggle, the blaze was driven backward, and finally extinguished, but not until the Agriculture and Arts building, occupied by Jamieson, and the whole of Sutcliffe's establishment to the north were left in smoking ruins. The glass front of Eaton's Queen-street store was ruined by the intense heat, but the line of hose prevented the fire from entering here, as it had at Jamieson's.

In the meantime the fire was as stubbornly met in other quarters. Two branches were carried from Queen-street into the attic of the Henderson block where the fire was raging, and a like force was brought from the rear into the same quarter, and the work of flooding out the consumer from this corner began. It had gained considerable headway, but systematic work triumphed, and the top story only was burned. With four streams pouring into the highest floor for two hours, the entire building became drenched, and the floods of water dripped through to the basement, completely saturating everything in the stores of Miss Brisley and J. Bonner.

Branches run from Richmond-street, under the Confederation Life archway, and from Queen east and Victoria-streets were detailed to that portion of the conflagration south of Queen-street, on the east side of Yonge-street, where the Imperial Bank, Henderson's, Milne's, Dunfield's and the Tremont House were threatened. With the single exception of Milne's, the highest stories only of these buildings were burnt.

The escape of the Confederation Life building was the marvel of the entire conflagration. The roof, which is covered with slate, seemed to be steaming by reason of the heat from the burning buildings. Time after time it was expected that it would go, but the wind on the whole was favorable to the Confederation building, and in that way it escaped. What seemed a weakness in the building, some one said, was the absence of shutters on the windows, because there was a liability of the glass breaking, and in that way sparks might get inside. As it was, however, the magnificent Confederation Life Block escaped, and everyone was more that satisfied that this fine monument was retained to the city.

The Eaton Co. have an efficient system of fire protection of their own, equal, they consider, to saving their buildings and goods if threatened with fire. Six watchmen are stationed nightly in the different departments, and the building throughout is provided with the Grinnell automatic sprinkler system, which is connected with pumps in the building, and a water supply drawn from the city service. This system, further, is carried to the roof and connected with three hydrants there to which hose is attached. Immediately when the fire from Simpson's began to approach northward Eaton's staff put the hydrant system at work, and in five minutes had three efficient streams playing continuously on their roofs from the three hydrants there as long as danger threatened. Besides the watchmen, 10 or 12 members of the Eaton staff were on hand, including Mr. Phillips, their chief engineer; Mr. John Eaton, Mr. McGee, Mr. Pierson and Mr. Poole. The fire brigade admitted the excellent assistance given to them by the Eaton people protecting themselves and thus preventing the spread of the conflagration.

Removing the Debris.

Street Commissioner Jones began at 6 o'clock yesterday evening the work of removing the debris from Yonge and Queen-streets, caused by the fire. He had 30 men and 15 carts employed, and by 11 p.m. the clearance was completely effected. In conjunction with the men of the fire brigade Mr. Jones tried to pull down the column of brickwork remaining of the Simpson building. But all their work was unavailing, and after a 1 1-4-inch hawser had been broken in the effort the attempt was abandoned. Mr. Jones would have used a charge of dynamite, but could not obtain the material till after nightfall, when he judged it imprudent to attempt to use it. Mr. Simpson will be requested in the morning to at once have the dangerous column taken down.

THE ORIGIN OF THE FIRE.

What Caused the Conflagration? — The Story of the Watchman.

"What was the cause of the fire?"

This question was asked by a World reporter, and William Farley, the night-watchman at Simpson's, was the man who answered. He said: "It started in the packing-room, and I can't account for it in any way. I had just gone through the building not ten minutes before, from top to bottom, and there was no sign of smoke or fire. Yes, I was supposed to stay in the building all night and watch. I was not drunk when the alarm was sounded. It is true I was not in the building at the time the fire was discovered, but I was not out of it more than ten minutes, perhaps not so long. I just went up to the back door in Queen-street to get a little fresh air. I met one of the Holmes' Protection Agency men, and was talking to him. We walked round to the west side of the building and discovered there was a fire in the basement at the southwest corner, facing the churchyard. I ran again to Queen-street, and called to the policeman there to give the alarm. He did so, and that is all I know of it."

Policeman Roberts, who gave the alarm at 12.33 a.m., said that he was standing at the corner of Queen and Yonge-streets, when he saw two men jump the fence in rear of Simpson's. He ran towards them and discovered that one was Nightwatchman Farley, and the other one of the Holmes Protection men. They called to him that Simpson's was on fire and he ran at once to pull the alarm.

The Man Who Discovered the Fire.

Alexander McKee, the Holmes Protection employe, who discovered the fire, said last night: "I was passing the Queen-street store of Robert Simpson on Saturday night, when Farley, the engineer of the building, came up on the sidewalk through the manhole. We stood talking for a minute or two, when the clock struck 12.30. I heard some glass breaking and asked Farley what it was. He said he did not know. I asked him if the people were working in the coffee house, thinking some of them might have broken a glass there. When we got opposite Knox Church we heard the noise of glass breaking again. Then we concluded that someone was trying to break into the church and jumped over the fence into the church grounds. Then we observed through the windows of the basement of the Simpson building that a fire was in progress there. We then called out to a policeman that there was a fire, and Farley and I descended through the manhole into the engine room. Farley broke open a door leading from the engine room into the basement and caught hold of a line of hose. The fire then was running along the ceiling and the place was very hot. Farley threw down the hose, and said there was no water in them. Whether he turned on the valve to turn on the water or not I cannot say. At all events, the heat became so intense that we were forced to leave the building. Farley was perfectly sober."

Said Mr. Simpson: I know nothing whatever as to the cause of the fire. There are many rumors, but I know nothing as to their truth. Farley, the man who attends to the furnace, is the inside watchman. It is alleged that he was intoxicated. This he denies, and he was certainly sober when I saw him whilst the fire was in progress. I was down at business as usual on Saturday, and the first intimation I had was a telephonic message at 12.40 a.m. I hurried down, and stayed watching the fierce flames for two hours. At 3.30, when I left, the structure was gone and all its contents. No one could throw any light on the origin of the fire, nor have I since heard any explanation of it. It passes my comprehension.

All I know about Farley is that it was his duty to visit every department of the store. I knew him to be a sober, reliable, respectable man, and he did his duty well as regards the furnace and watching.

I cannot understand how the fire got such hold before it was discovered. In addition to Farley inside, there were the watchman and police outside at this busy corner.

Mr. C. H. Booth, head floor walker in the Simpson building, said that he had only left the store at 20 minutes to 11 o'clock on Saturday night, and that everything was all right then. Nightwatchman Farley was perfectly sober when he left the building. While Mr. Booth was talking to The World reporter a bystander remarked that Farley was drunk when the alarm rang. Booth at this became angry, and, turning to the man, said, with vehemence, "Anyone who says that Farley was drunk is mistaken." "Have you seen Farley since the alarm sounded?" was asked. "No, but I know that he is sober," was the reply.

Many Unfounded Rumors.

One of the stories current in regard to the origin of the fire was that it was the work of an incendiary, and some went so far as to say that it was the direct outcome of the agitation against the departmental stores. All sorts of rumors, reports and insinuations to this effect were in circulation yesterday, but as far as could be discovered not the slightest foundation for any of them existed. The only things that could be connected were the facts that the fire at Simpson's store came the night after the small public meeting held in the Pavilion to protest against departmental stores.

Thinks It Was Incendiary.

Mr. E. P. Pearson of the Northern Assurance Company, who placed all Mr. Simpson's insurance for him, was on the scene by 1 o'clock. He said yesterday: "The fire I believe to have been incendiary. It started near the woodenware department in the basement, where there is nothing of an inflammable nature. The furnace room was a separate vault under the sidewalk, and separated from the main building by a thick wall and heavy door. It is today intact, and was not even scorched. The incendiaries may have concealed themselves in the building before 11 o'clock, or perhaps have entered through the basement windows that look out on the churchyard of Knox Church. The noise of breaking glass the watchman heard was evidently made in their escape. Watchman Farley was perfectly sober."

A Straight Theory of Incendiarism.

A gentleman connected with one of the burnt buildings stated last night to The World that he had no doubt that the fire was caused by incendiarism, and expressed it as his opinion that the agitation against departmental stores was directly connected therewith. His statement is to this effect, that Farley, the nightwatchman of Simpson's, came up through the manhole out of the basement to the sidewalk level on the side the main entrance door to Queen-street; that looking across the road he saw the Holmes Electric Protection man going his round and making his ring at Sutcliffe's door opposite; that the Holmes man came over to sprak to Farley, and while the two were chatting they heard a crash of window glass; that their attention was called to this, and that they ran and jumped over the Knox Church fence and went in the direction of the noise—that of breaking glass. Opening into the churchyard there were two windows from the packing room in the Simpson basement. In here they saw the fire. They immediately returned, descended the trap hole on Queen-street, and attempted to put out the fire by means of the hose there. The World's informant believes that the incendiary went into the churchyard, broke the windows in question, and threw some combustible or bomb into the straw in the packing room, and in that way caused the conflagration which took place. In other words, that the building was deliberately fired, and that the agitation against departmental stores had something to do with it.

The police decline to express any opinion as to the origin of the fire.

Had the Wires Anything to Do With It?

There is one peculiar thing in connection with the three big fires recently, namely, the one which started in The Globe building, the one which started in the Osgoodby building two or three days after, and the one in Simpson's Sunday morning. They all had the wires of the Toronto Incandescent Company in their buildings, and, as far as can be gathered, the fires in every case started in the basement, where the feed wires came in. It was suggested in these columns at the time of the last two fires that the inquest go thoroughly into the matter of the wires, the voltage they carried and the strength of the ground currents. The World has been informed that motors have been run as an experiment by simply grounding one end of a wire and the other to the gas pipe. The World is also informed that so strong is the ground current in the neighborhood of these wires that 110 volt lamps have been lit by attaching one wire to the fuse block and the other end of the wire to the gas pipe. Should an inquest be held, it is in the public interest that scientific evidence should be given as to the statements made above.

THE LOSSES AND INSURANCE.

Complete List of the Sufferers and the Amount Involved.

Yesterday most of the leading merchants who suffered by the fire were not definite as to their exact position. The losses in the case of Robert Simpson, Philip Jamieson and J. Sutcliffe & Sons are entire. Mr. James Bonner, on the northeast corner, suffers chiefly from water, his stock of gents' furnishings being practically ruined. Dunfield & Co., who are also gents' furnishers, suffer in like manner. Three house furnishing establishments also suffered pretty badly. The flames made a bad mess of J. Milne & Co.'s establishment, where the salvage will be very slight. C. F. Adams, in Yonge-street, and J. F. Brown in Queen-street, were luckier, but the water spoiled a good deal of stock.

Messrs. T. Eaton & Co.'s loss is comparatively slight, considering their vast stock, and is by water. McPherson & Co. and Gourlay, Winter & Leeming, on the west side of Yonge, have a loss through smoke. Those having offices on the upper stories of the partially burned buildings had most of their belongings spoiled, but no instance, except that of the Canadian Umbrella Company, which was situated above Bonner's gents' furnishing store, was the loss considerable. Mr. C. M. Henderson, the auctioneer, came out most fortunate of all. He had some goods in the window, which he moved to the back of his auction room, and, although everybody around him met losses, he boasts that he only had $25 loss, although carrying $4000 insurance.

The figures of the various losers are as follows:

Robert Simpson.

R. Simpson (drygoods stock), loss $230,000; insurance $200,000.

Atlas	$10,000
Manchester	10,000
Fire Assurance Exchange	10,000
Union	10,000
Queen's	10,000
Hartford	10,000
Phoenix of Hartford	10,000
North America	10,000
Commercial Union	5,000
London & Lancashire	5,000
Eastern	5,000
Scottish Union	10,000
Caledonian	10,000
Phenix of Brooklyn	10,000
Liverpool, London & Globe	5,000
Imperial	5,000
Alliance	5,000
Aetna	30,000
Western (part re-insured)	

Robert Simpson (building), loss $130,000, insurance $120,000.

Caledonia	$15,000
Lancashire	10,000
National	10,000
Eastern	5,000
Liverpool & London & Globe	15,000
United Fire	3,000
Norwich Union	10,000
Phenix of Brooklyn	12,000
Sun	15,000
Hand in Hand	10,000
Connecticut	5,000
Northern	10,000

Philip Jamieson.

Philip Jamieson, clothing, loss (total) $55,000, insurance $27,000.

Agricultural	$75,000
Northern	2,500
London & Lancashire	15,000
Phenix of Brooklyn	2,000

Agriculture and Arts Building.

Agriculture and Arts Association, building corner King and Yonge-streets, loss $15,000, insurance, Norwich Union, $5000; North British & Mercantile, $5000. Books, fixtures, etc., loss, $2000; insurance, North British & Mercantile, $2000. Shorthorn herd book, insurance, North British, $1250; Wellington, $1250.

Sutcliffe & Sons

J. Sutcliffe & Sons, drygoods, loss $90,000, insurance $64,000:

North British and Mercantile	$10,000
London Assurance	11,000
Gore	5,000
Economical	5,000
Commercial Union	10,000
Northern	5,000
Connecticut	5,000
Norwich	8,000
Phoenix of Brooklyn	5,000

Jones estate (building 182-184 Yonge-street), loss $10,000, insurance, Hartford, $5000.

R. H. Gray (building 4-6 Queen-street west), loss $10,000, insurance, Royal, $6000.

John Wanless.

John Wanless, jeweler, stock and building, loss $25,000, insurance $25,000:

British	$6,000
London and Lancashire	8,000
Connecticut	5,000
Other companies	5,000

J. Milne & Co.

J. Milne & Co., house furnishings, loss $25,000, insurance $16,000:

Phenix of Brooklyn	$4,000
Aetna	3,000
London, Liverpool and Globe	9,000

Imperial Bank.

Imperial Bank, loss $5000, insurance $11,000:

Commercial Union	$9,000
North British and Mercantile	2,000

Bonner.

James Bonner, gents' furnishings, loss $15,000, insurance $6000:

Royal	$4,000
Manchester	2,000

Mrs. Alexander Henderson, building, loss $10,000, insurance, Caledonia, $10,000.

Eaton & Co

T. Eaton & Co., drygoods. Loss $5000. Covered by insurance in various companies.

Dunfield & Co., gents' furnishings. Loss $5000. Insured in Phoenix of Brooklyn, $3000.

Tremont House

J. Mannell, Tremont House and stores 163-169 Yonge-street. Loss $15,000; insurance, Western, $7000.

Hardy Estate.

Knights of Pythias' Building (Hardy Estate owners). Loss $500; insurance, Northern, $5000.

Knox Church.

Knox Church. Loss $10,000; insurance, Aetna $7500, Guardian $7500, Western $7500.

Other Losses.

Miss Brisley, millinery. Loss $4500; insurance, London Assurance $4300.

Canadian Umbrella Co. Loss $2000; no insurance.

C. F. Adams & Co., house furnishings. Loss by water $5000; McPherson & Co., a loss by smoke and water $3000; Gourlay, Winter & Leeming, a loss by water of $1500 and J. F. Brown, house furnishings, 5 Queen-street east, a loss by water of $1000. All these losses are fully covered by insurance.

HOW THE COMPANIES STAND.

Approximated Losses of a Number of the Leading Ones.

The local insurance men will meet at 11 this morning to total up their losses and discuss the situation. A great number of them yesterday were uncertain as to how they stand. The following are the approximated losses of some of the leading companies:

Aetna	$15,000
Agricultural	7,500
Alliance	5,000
Atlas Assurance	10,000
Caledonian	25,000
Commercial Union	25,000
Connecticut Fire	15,000
Eastern Assurance	5,000
Economical	5,000
Fire Insurance Exchange	10,000
Gore Fire	5,000
Guardian Assurance Co.	7,000
Hartford	5,000
Hand-in-Hand	10,000
Imperial	5,000
Lancashire Ins.	30,000
Liverpool and London and Globe	30,000
London Ass. Corporation	15,000
London and Lancashire	20,000
Manchester Fire	12,000
National	10,000
North British & Mercantile	20,000
North America	10,000
Northern Assurance	25,000
Norwich Union	15,000
Phenix of Brooklyn	30,000
Phoenix of Hartford	10,000
Queen Fire	10,000
Royal of England	25,000
Scottish Union & National	25,000
Sun Insurance of London	15,000
Union Assurance	10,000
United Fire	5,000
Wellington Mutual	1,500
Western Assurance Co. (part reinsured)	40,000

THE BURNED BUILDINGS.

Interviews With the Losers—Mr. Simpson To Rebuild At Once.

On the afternoon of the Sunday of The Globe fire Mr. Robert Simpson came down to view the ruins. Then he dropped into The World office, where he said: "When there is one fire like this there are sure to be two more. They always go in blocks of three." Sure enough the second came in the Osgoodby building on the Thursday following, and exactly eight weeks after the first fire Mr. Simpson furnished the third in the loss of his magnificent new block at the corner of Queen and Yonge-streets. Mr. Simpson has been especially cautious since The Globe fire, increasing his protection, adding to his fire insurance and warning all his employes to be extra careful. He had the greatest confidence in the new building, which, while it was of the sky-scraper character, was built on the "slow-combustion method." But it consumed itself at lightning speed. All the lower and neighboring buildings, which were built of walls with window holes in them, while gutted, are standing; the Simpson building, with the exception of the first story piers, is only a heap. The great brick piers, bound and tied by steel girders on steel pulleys, are a masss of ruins. The lofty structure is in the dust; the old-fashioned ones are still standing, with their "insides" gone.

Mr. Simpson was seen at his residence, 90 Bloor-street east, He said: "You know as much about the fire as I do. All I know is that I am completely burned out. My loss on buildings and stock will amount to fully $400,000. Not more than three-fourths of this amount is covered by insurance. There was no difficulty in arranging insurance. We had not yet landed our full equipment of spring goods. I do not imagine there will be anything saved but the books in the safe. I have just heard that the vault is all right. We did a strictly cash business, so that there is no loss in that respect."

Asked, "Will you rebuild the store?" Mr. Simpson said, "Certainly; we will commence at once. Temporary premises will be secured during the rebuilding."

The Managers Statement.

Mr. Arthur R. Parsons, 270 Carlton-street, said: I know nothing of the cause of the fire. I can throw no explanation on the occurrence. The store was closed at 10 o'clock to the public. By half-past 10 o'clock everything was put in order, and the employes left. I went all through the building, and everything was then safe.

Asked whether the fire appliances in the building were used, Mr. Parsons replied: I am told they were not. The place had got too hot for the watchman to get at the hose. This was all in working order, and would have done good service if the fire had been discovered before it had obtained such a hold.

Mr. Parsons added that at noon he left the scene of the fire, and ascertained that the vault was all right. Mr. Simpson's desk had also escaped burning or wreck.

Knox Church.

Nearly 48 years since, on May 31, 1847, the first Knox Church, built by the Free Kirkers, in 1844, just after the memorable "disruptions" in Scotland, was burned to the ground, though some of the internal fittings, as the pulpit and precentor's desk, were saved. Owing to the liberality of Jesse Ketchum and others the church, which was formerly a wooden building of exceedingly unpretentious design, was at once rebuilt in white brick with handsome spire added, which was such a conspicuous object from all parts of the city. In the tower of the church was an excellently-toned bell, the tolling of which was heard on the death of Wellington and again when Dr. Strachan, the Anglican Bishop of Toronto, was carried to his grave. Both tower and bell are now only a memory. They are gone, and it is a matter of surprise that the entire building did not share the same fate.

The Burning Steeple.

The fire caught the steeple about 1.30 o'clock, in the same way as the spire of St. James' Cathedral caught fire in 1849, when that church was entirely destroyed. The vestibule of Knox Church presents a scene of chaos. Walls and floor are damaged by fire and water; the marble tablets on the southern wall are left uninjured. They are to the memory of Jesse Ketchum, his son-in-law, Rev. James Harris, Rev. Robert Burns, Alexander Topp, the first minister of the church, and to Hon. James McMurrich, for 32 years one of the elders. The interior of the church, with the exception of trifling damage to the ceiling, in which an aperture had to be cut for the hose to play on the tower, is uninjured, except by water. The organ is wholly unharmed, and service would have been held in the church yesterday had it not been for the damp state of a portion of the interior. As it was, the congregation met in the school room adjoining the church. Professor McLaren, in the absence of Dr. Parsons, who was preaching in Parkdale, officiated. The damage done to the church is wholly covered by insurance, and it is understood that building operations will be at once commenced.

Agriculture and Arts Building.

The Agriculture and Arts building, in which Jamieson's store was situated, was built in 1861 by the late James Fleming, the then, and for many years afterwards, well-known Yonge-street florist. He was a member of the Agriculture and Arts Association, and as that body was reaping a revenue of four or five thousand dollars a year at that time from the Provincial Exhibition, he offered to advance money for a building if the association would undertake the letting of the offices. An agreement was arrived at and the site on the corner of Yonge and Queen secured at $80 a foot or thereabouts. A substantial brick building was erected at a cost of a little over $15,000. This was the structure that was burnt. It was of three stories and cellar. Originally the ground floor was occupied as a seed and flower store by Messrs. Fleming (the builder), & Buckland. Mr. Fleming retired and Mr. Buckland tried to carry on the business, but failed. Mr. Jamieson then leased the first floor and the top floor, which had been previously known as the Agricultural Hall, and had been used for a variety of entertainments and meetings. When the local Government first formed an Agricultural Department it secured accommodation in the building, spending some $10,000 in alterations, the accommodation extending up to the time the new Parliament Buildings were opened in Queen's Park.

Valuable Records and Books Destroyed.

From the erection of the structure until its destruction yesterday the Agriculture and Arts Association, of which Mr. Henry Wade is the secretary, had its offices, board room and extensive library on the middle floor. A year ago Mr. Jamieson offered the association $1000 a year if it would get out, but the offer was declined, much to Mr. Wade's present regret, for on this floor were stored not only the records of the association, but all the documents and registration papers relating to the following herd and stud books: Shorthorn, Polled Angus, Ayrshire and Devon herd books: Swine Records (six different kinds); Clydesdale, Shire, Hackney and Draught Stud books, and Dorset and Suffolk Sheep Registers; as well as a valuable live stock and natural history library, including Bruce's stud book, full sets of both the English and American herd books, bound volumes of agricultural papers, a complete set of the transactions of the Royal Society, a valuable collection of works, secured in England at an expenditure of $2000, by the late Professor Buckland, the transactions of the Agriculture and Arts Association, minute books, the secretary's reports and a large number of miscellaneous tomes. All the documents, records, registration papers, etc., were numbered, indexed and filed, and, as they represented the accumulation by the association during half a century, it can be understood that the amount of labor represented was enormous, apart from the fact that they can never be replaced.

Some in Manuscript and Some in Print.

The Devon, Polled Angus, Ayrshire, Hereford, Hackney and Shire books were in manuscript and are a total irreplaceable loss. Ten volumes of the Shorthorn Herd Book have been published and the eleventh had been compiled and would have been in the hands of the printers in a few weeks. Four hundred copies of each of the first ten volumes are lying unbound at the offices of the printers, but the eleventh was entirely consumed. To replace the latter a vast amount of correspondence will have to be carried on with every breeder in the country. Seven volumes of the Clydesdale stud book have been published, and half the eighth was in the hands of the printers. The other half, comprising pedigrees, descriptions and records of the produce of the mares, fed the flames. On Saturday Mr. Wade received 1000 copies of the horse show prize list from the printers, and fortunately at once mailed them. A thousand more will be delivered to-day.

Loss and Insurance.

Mr. Wade, who said the loss of the association was incalculable, stated that an offer of $64,000 was made for the building, which stood on freehold land, a year or two ago. The only insurances were as follows: On building, $5000 in North British and $5000 in Norwich Union; on Shorthorn Herd Book, $1250 in North British and $1,250 in Wellington Union; on Agriculture and Arts library, $2500 in North British. Mr. Wade will consult the Commissioner of Agriculture, Hon. John Dryden, to-day as to securing offices either in the Freehold building or in the new Parliament buildings. In the meantime there will be no interruption in the arrangements for the Horse Show.

The Tremont House.

The Tremont House was owned and occupied by James Mannell. The large number of guests and employes were about to retire when the fire broke out. Immediately the danger to the hotel became apparent, the guests began to remove such of their possessions as were easily portable. Their trouble would have been unnecessary had not the falling walls buried the hose lines which were conducting the streams to the interior of the house.

The loss sustained by Mr. Mannell was due more to water than to fire. The rooms in the upper flat were completely gutted, and the water worked downwards, completely soaking every room in the house, and destroying the greater portion of the household furniture and hotel fittings. The bedding and carpets were strewn with blackened cinders and heavily soaked with the water, while much of the furniture is warped out of all shape.

The Hardy Block.

About $6000 damage was done by fire and water to the Hardy block, southwest corner of Victoria and Queen-streets. The roof several times caught fire from burning wood and the continued showers of sparks, and was finally entirely destroyed. The most serious damage in the interior was to the Pythian Hall, the entire of the valuable furnishings of which were destroyed. Many windows were broken by the heat. Between 2 and 4 o'clock the brigade played on the building, the destruction of which seemed at times inevitable. Several times the fire was put out, only to break forth again with greater velocity. The entire of the offices, about a score, were damaged by water. The contents of several of these were removed to the street. Caretaker James O'Brien, who occupies the southwest portion of the block, sustained but little damage. The property belongs to the North American Life Company, and the damage is fully covered by insurance.

STEAM FIRE ENGINES.

Interviews With Chairman McMurrich and Chief Graham.

Alderman George McMurrich, chairman of the Fire and Light Committee, was seen by a representative of The World yesterday afternoon. Mr. McMurrich arrived at the scene of the fire about 12.50 a.m. Simpson's building had just then collapsed. "No steam fire engine," said the alderman, "could have been of use in Simpson's case; they would, though," he added, "have been of immense advantage in checking the fire and preventing its spread, especially in connection with a Water Tower. Had there been steam fire engines the fire might have been confined entirely to Simpson's. For ordinary fires, the everyday water pressure is ample, but once a fire gains considerable headway, it is of the utmost necessity that the city should be provided with at least three steam fire engines, two of which would be utilized to work the water tower, while the third could be worked to great advantage in either places."

After a few general remarks, Mr. McMurrich said, "Apart from the fact that I am an insurance agent, I trust I may be allowed to speak as a ratepayer, and to say that we have in this city as good a fire brigade as there is on the Continent of America, but the city is not generous enough to give them the appliances necessary to cope with such fires as those, that will go down to history as The Globe, the Osgoodby and the Simpson fires."

Mr. McMurrich spoke very highly of the work performed by the steam fire engine lent by H. W. Petrie of Front-street.

Chief Graham's Story.

Chief Thomas Graham, who is confined to bed, owing to a fall received in escaping from the falling walls of the Simpson building, whereby he sprained his ankle, agreed fully with all that was said by the chairman of the Fire and Light Committee. As to the need of steam fire engines, he said that, to take Simpson's building as an example, which was about 90 feet high, by 150 feet deep, and built without any party wall, anyone who had any sense of responsibility could not have allowed the firemen to stand on either the Yonge or Queen-street sides of the building, as there was the prospect of immediate collapse of the walls. A steam fire engine could have stood in the roadway in Queen-street east, between the north and southeast corners, and thrown a stream of water for 250 feet in a horizontal direction. There were 16 streams of water playing on the various burning buildings. Petrie's steam fire engine did grand service, when it had 250 feet of hose attached to it, but when double that quantity of hose was put on it it proved too much for it. Chief Graham strongly recommends the Merryweather steamer as being, from his experience of it, the most powerful in its capacity for throwing water. The Merryweather is guaranteed to throw from a one and a half inch nozzle a stream of water for 250 feet horizontally, and from two one and a quarter inch nozzles a double stream for 235 feet. The chief, speaking of the men of the brigade, said, "everything went beautifully; we never had a kink; the men did their duty well and fearlessly."

Mr. Ronald came into The World office about two weeks since, saying he was leaving the city in disgust. He brought an engine to the city, and he considered he had received the most shabby treatment from the authorities; he left Toronto on Wednesday, Feb. 13, and had his engine removed on the same date.

Several Firemen Injured.

While assisting to raise a ladder to the western side of Knox Church, Sam McGowan of Yorkville-avenue hooks was struck by a falling portion of the tower and received a broken arm. He was taken to the hospital in the ambulance.

Fireman Robinson of the Yorkville hooks, who received a broken waist, was also taken to the hospital to have his injuries attended to. He returned to the fire immediately afterwards.

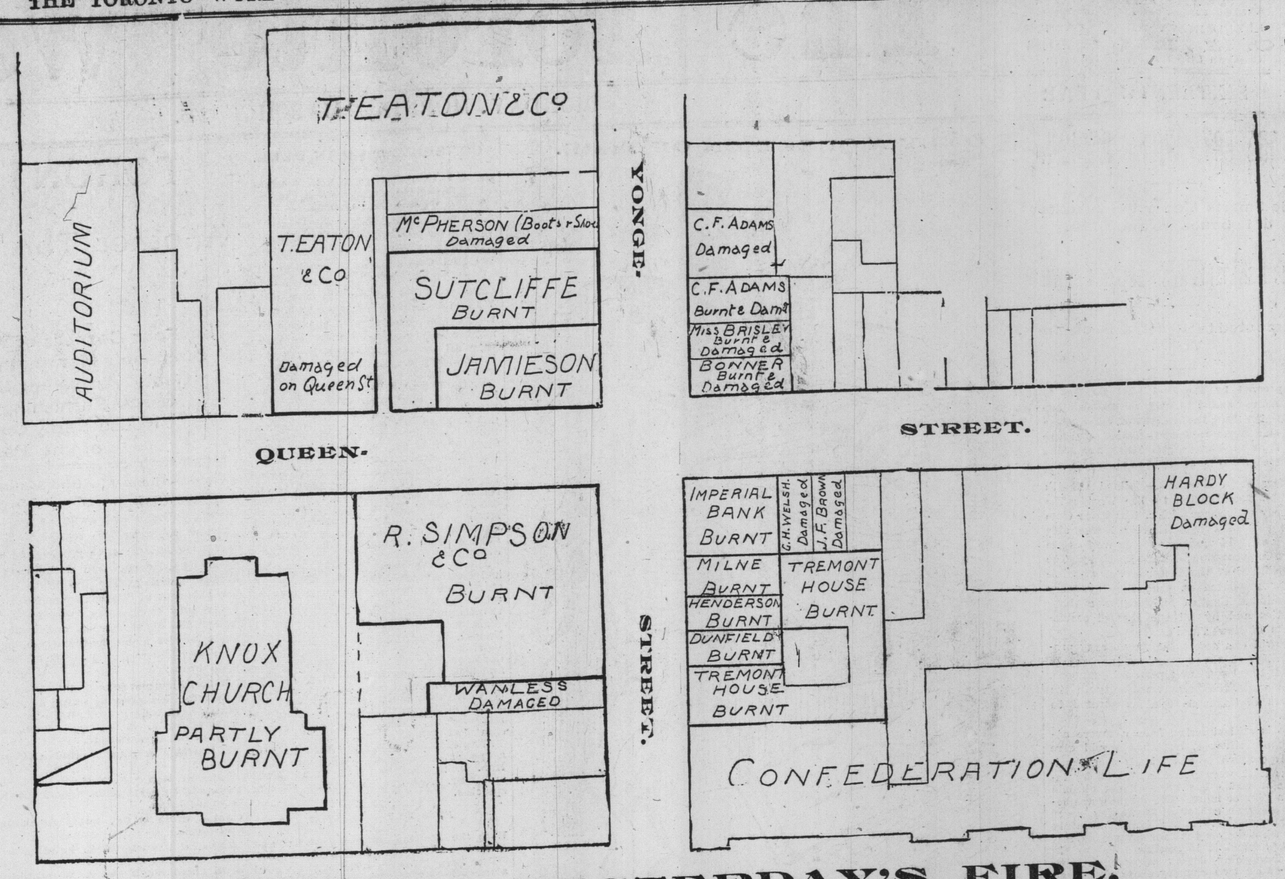
Robert Everest of Lombard-street hose line fell through an open coal-hole in front of Simpson's Queen-street store, and dislocated his knee-cap. The ambulance removed him to his home.

About 6 o'clock, while three members of the Berkeley-street section were playing a line of hose from Yonge-street into the basement of the Simpson establishment, a portion of the eastern wall of Simpson's building fell outwards. The firemen were warned of their danger by a comrade, who shouted to them that the walls were falling, and they were compelled to drop their hose to save their lives. Their escape was a miraculous one.

Robert Dickson and William Feathers, employes of the Tremout House, took up a position on the roof of the building and endeavored by the aid of heavy mattresses to prevent the fire from catching on the roof. Their efforts were unsuccessful, however, and when they turned to escape they found their retreat cut off, and they were obliged to jump to the roof of the kitchen, 15 feet below. In doing so they both came in contact with the glass of a large skylight, and Dickson's arm was severely cut. Feathers sustained like injuries. Dr. King attended to their injuries.

The Electric and Street Ry. Companies

The loss to the Bell Telephone Co. is about $400, being the value of 20 instruments which were in the buildings destroyed. All the company's wires in this section of the city are underground.



SCENE OF YESTERDAY'S FIRE.