

fire-proof structures, so called, scattered through the devastated district, the presence of which, amongst more inflammable structures has tempted us to consider them as "fire-stops," and while the facts compel the admission that such structures do not present conditions fully in support of the reliance placed upon them as retardant to conflagration, it is evident that practically the only structures within the burned district which retain any evidence of reliable stability for future use, are these so-called "fireproofs," whether the construction be of the modern skeleton frame, the more ancient composite steel with brick-bearing walls, or more modern cement and steel construction. With few exceptions, the structural features of each class remain practically intact."

The principal items of interest in respect to the fire-resisting values of materials are stated to be:—

1. Outside walls. The only materials which show any qualities upon which reliance may be placed are hard burned brick and terra-cotta.

2. Interior construction. Nothing inflammable, combustible, or subject to disintegration when exposed to sufficient degree of heat, escaped the fury of the flames, except when protected by terra-cotta, cement or brick encasement. Practically, eighty-five to ninety per cent. of the terra-cotta and brick interior construction is in such a state of preservation as to serve in future construction.

In concluding his exhaustive, most valuable and highly interesting report, Mr. Griswold says: "The prime lesson of the Baltimore fire is the protection of mutually exposing openings and combustible finish on outside of exposing structures, and this lesson will be burned into us elsewhere, unless this example is duly and promptly heeded and acted upon."

OBITUARY.

THE LATE MR. GEORGE SIMPSON.

One of the saddest events which ever fell to our lot to record is the sudden death of Mr. George Simpson, manager for Canada of the Royal and Queen Insurance Companies. On the 10th inst., he was seized with illness that excited no alarm. Next morning, however, symptoms developed of a more serious nature. As the day wore on their gravity increased; all that was possible to be done by eminent medical skill was applied to alleviate the sufferer's distress, and to obviate the threatening danger, but an attack supervened of cerebral hemorrhage, which proved fatal. The end came at 7.15 p.m., on the 11th inst., closing a life that was yet in its prime.

The news gave a shock as of a personal bereavement to the members of the insurance fraternity, and to a wide circle in this city.

Mr. Simpson commenced his insurance career when thirteen years of age, in the office of the Cale-

donian Insurance Company, Edinburgh. Before reaching manhood, he was made chief clerk. At the age of twenty-three years he was appointed secretary for the North of Scotland at the Aberdeen branch of the Caledonian Insurance Company, from which position he was promoted, in 1891, to be manager at Dundee. A year later he came out to Canada to assume the duties of assistant-manager of the Royal.

In 1896, on the retirement of Mr. William Tatley, he succeeded him as manager for Canada, of the Royal and Queen Insurance Companies. For this eminent position, Mr. Simpson proved himself to be fully qualified by his energy, shrewdness, capacity for inspiring the whole staff, comprising about a thousand agents, with zeal in promoting the company's business, and earnestness in extending and safeguarding its interests.

As a manager, Mr. Simpson was aggressive, full of determination to acquire business of the largest and choicest class.

Mr. Simpson, though a strict disciplinarian, was exceedingly popular with his large staff. He kept the office machinery going as regularly, and with as little friction as the works of a good watch.

Mutual good-will and desire to promote the interests of the Royal pervaded the office, every employee being stimulated by having a generous, appreciative and kind-hearted chief officer.

Our columns have repeatedly described occasions on which Mr. Simpson's hospitality was shown to the company's agents and other officials. To all of them the death of their chief is a personal grief; to the Royal it is a serious loss to have so faithful, so efficient, so devoted a servant taken away in his prime; to all the company's connections in Canada, as well as to a wide circle of other citizens, embracing every member of the insurance fraternity, this sad event is a sorrow keenly felt and deplored.

The funeral was attended by the managers and agents of the fire companies in this city, by the officials of the Royal and Queen, and by a large number of prominent citizens.

CANADIAN FIRE UNDERWRITERS' ASSOCIATION. RESOLUTION ON THE DEATH OF MR. GEORGE SIMPSON.

At a special meeting of the Canadian Fire underwriters' Association, held on the 12th inst., the vice-president, in taking the chair, remarked that he did so in the absence of the president, Mr. G. F. C. Smith, who had 'phoned him expressing much regret that indisposition would prevent his attendance—he, continuing, said that he, and that no doubt all the other members, had been greatly shocked and grieved at the death of Mr. George Simpson (the manager in Canada for the "Royal" and "Queen"), which had unexpectedly occurred yesterday evening after two days' illness. The meeting had been