pared to spend more money on buildings than self interest compels and unless they can be convinced that it is cheaper to build well and safely they will prefer the smallest outlay on their buildings and equipments. This false economy, he said, had been fostered by the insurance rates, and the hands of architects had been tied, no arguments of theirs being of force against the logic of circumstances.

Mr. Burke condemned the antiquated code of building laws in Toronto, and censured the City Council for their apathy in regard to the suggestions made by the Ontario Society of Architects. He considered the present requirements of either fire-proof shutters, or wire on practically all the window openings of warehouse and factory buildings, in addition to water curtains or sprinklers as being too drastic or too expensive and as going beyond the requirements of the underwriters. The class of building should be governed by circumstances. The small, roughcast workman's house was probably as good a risk as the underwriters handled and it was necessary to permit and encourage the erection of such dwellings for working men in certain districts.

In congested districts, however, with higher buildings, the case is entirely different, and a much better type of building should be required—in fact, the standard can scarcely be placed too high. It should always be borne in mind that "any number of buildings more than one, if exposed to each other, form a conflagration district." Judging by the experiences of the late conflagration, no building of greater height than four stories and basement, or say 55 feet in height, should be permitted in any part of the city which is not entirely constructed of fire-resisting materials. No stream of water at any practicable pressure is of much use in a gale of wind upon a building of a greater height, and this is the time when the conflagration risk is greatest.

It is an augury of better building construction when the underwriters have wakened up to the necessity of establishing a very high standard of construction with low minimum rates and a graded system of increases or fines for the degree of departure from such standard.

The new schedule of charges, if rigidly adhered to, should result in a gradual improvement in the construction of ordinary buildings. A copy should be put into the hands of every prospective builder, as a matter of education, and in order that he may see that the type of building ordinarily erected is looked upon by experts as much more likely to be destroyed than the type advocated, and that if he persits in the erection of such types, he will be fined or assessed a higher rate for the privilege.

Mr. Burke said that, outside some half dozen buildings in Toronto there was practically no improvement, these only being fire-proof buildings erected after the conflagration's warning.

Mr. C. C. Foster and Mr. J. B. Laidlaw acknowledged the indebtedness of the Institute to Mr. Burke for his valuable presentation of the building construction question from the architect's standpoint.

ENFORCING CLAIMS AGAINST SOUTH AMERICAN REPUBLICS AND THE MUNRO DOCTRINE.

Owing to the obstinate refusal of the government of Guatemala to recognize the demands made by their foreign creditors—the investors in the bonds of that Republic—and a similar attitude having been assumed by other South American States, an international question has arisen, or rather been revived, of the highest importance between the United States and several European governments, England included.

When the government of any country repudiates its bonds, or other financial obligations, or so acts as to cause embarrassment to its foreign creditors, they have no private means of enforcing their claims, or compelling their government debtor to assume a more honourable attitude. It has been customary for the government of the country of which these creditors are citizens, to intervene for their protection, and to use, or threaten, the use of force to compel the defaulting government to pay its debts. Germany and England, did this with Venezuela, which Republic appealed to its big brother, the United States, for protection against such an outrage as being compelled to pay its debts due to foreign creditors. "Base is the slave that pays," is a sentiment most popular in South American Republics.

This being the situation, the United States Munroe doctrine comes into play. This doctrine, let us say, is of English origin, for it was owing to the suggestion and advice of Mr. Canning, then Prime Minister of Great Britain, that President Munroe avowed the doctrine which ever since has borne his name. In order to enforce the claims of its citizens against a South American Republic, an European Power can only use such force as will involve the seizure of the debtor's territory. It must, in fact, play the part of Sheriff's Officer, and seize the domicile and goods of the debtor. This proceeding, though quite just, is held to be an infraction of the Munroe doctrine, in regard to which Mr. Root, ex-Secretary for War, who is "slated" as next President of the United States, recently said:—

"If we are to maintain this doctrine, which is vital to our national life and safety, at the same time when we say to the other Powers of the world, 'You shall not push your remedies for wrong against these Republics to the point of occupying their territory,' we are bound to say that whenever the wrong cannot be otherwise re-