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#### FIRE RISK AND BUILDING CONSTRUCTION.

A good building, that is, one properly constructed with regard to fire risk, is a better investment for a merchant or manufacturer than a poor building, for two reasons. First, he runs a lesser chance of being burned out; and second, he pays a lower rate of fire insurance. For a long while, by reason of the apathy, sometimes the ignorance, of fire underwriters there was little or no encouragement given by insurance rates towards the improvement in the construction of mercantile buildings. But to-day this is not the case. Events within the last eleven months have shown what a conflagration hazard means, and builders of houses have learned that the fire insurance companies are willing to discriminate in favor of the owner who builds in accordance with recognized rules of fire-resisting construction.

On Tuesday last a paper was submitted to the Insurance Institute of Toronto which dealt with building construction in connection with the fire risk. This paper was by the president of the Ontario Architects' Association, Mr. Edmund Burke. The author went fully into the practical bearing of the present building by-laws and the underwriters' requirements with respect to building construction. He urged on fire insurance managers a rigid adherence to the schedule rates and regulations as a policy which would result in a gradual improvement in the construction of ordinary buildings. He indicated, too, where architects had often in days gone by urged the construction of buildings with especial reference to fire hazard in the hope—not always fulfilled—that underwriters would distinguish by a lower rate in favor of such buildings.

Mr. Burke's paragraph upon the antiquated code of building by-laws in Toronto, and the efforts of the associated architects to get them remodelled, is a pungent one. That body spent much time in preparing new and modern by-laws, and got them before the

Property Committee of the Council. "After two or three meetings the committee quietly pigeon-holed the papers, and the Chapter heard nothing more of the matter." Two years ago the project was revived, and a member "was engaged in conjunction with the City Commissioner to prepare draft by-laws. This draft was prepared and submitted to the committee, but again pigeon-holed." Then came the big fire of April 19th which goaded the committee into action. In respect of building construction, Mr. Burke believed the class of buildings should be largely governed by circumstances.

"The small, low, roughcast workman's house, so common a few years ago, was probably as safe a risk as the underwriters ever handled," he said. "Seldom has one been destroyed by fire, and it seems absolutely necessary to permit and encourage their erection in certain districts if the workingman earning a small wage is to have a house at a rent commensurate with his income. A brick house can scarcely be built at the present time at a cost low enough to meet these requirements and give the investor a reasonable return. It is a question if the ordinary cheap brick house is much safer than a good roughcast erection."

But in congested districts, with higher buildings, on the other hand, a much better type of construction 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 should be built of anything but fire-resisting materials. 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 speaker dealt exhaustively with the details