



Watching the building you live in light on fire and burn is one of the worst experiences you may ever endure. On April 16th, I did just that, with my roommate at my side.

It was like any other day before exams, I was sitting at my kitchen table, doing my accounting homework for the second time, trying to memorize all of the formulas, worksheets and account names. My roommate was upstairs, getting ready for the day after having just had a bath. Nothing could quite prepare either of us for what happened next.

Outside, I heard yelling

and screaming, and promptly ignored it until there was a loud pounding at my door. I ran downstairs, opened my door, and saw all my neighbours standing outside yelling "FIRE! THE BUILDING IS ON FIRE!" I then bounded up the stairs and yelled to my roommate "Get some pants on! The building is on fire!" (It seems that certain types of tragedies lack original ways to describe them) I then proceeded to grab my homework and backpack, which luckily had my keys and wallet within, and ran out the door. My downstairs neighbour had different priorities, I watched him carry out his brand

new flat screen TV and computer. My roommate didn't even have time to grab her wallet before the cops were forcing her out of the apartment.

After we left, I got to send one of the best emails I've ever sent in my life to my accounting instructor. The subject line was "My house is on fire" and I had to ask for an extension on my final, which was the very next day. Luckily, there was extensive media coverage to back my claim and I was granted the extension.

When the fire was out, we were allowed to go check out our unit, which was as far from the fire as possible in the building. Walking in and seeing that there was no water damage, no smoke damage, and no sign of entry from fire fighters; that was one of the best experiences of my life. We weren't sure at that point if we would be allowed back in, but we were relieved. We had not yet purchased tenant's insurance, which I am now a huge advocate of. If we had had insurance throughout the entire ordeal, I may have avoided the need to take so many Tums.

We are one unit of the lucky few in the building. Out of 13 units, 7 were either completely destroyed or rendered unlivable. Six (including ours) were practically untouched. We were allowed to move back in two weeks to the day after the fire. Unfortunately, in that time we were broken into and had some very precious possessions taken from us, but compared to losing everything, we were extremely fortunate.

If you take anything away from reading this story, let it be that insurance should be your first priority when you move into a new place.