

The Canadian Bank of Commerce

Head Office—Toronto, Canada

Paid-up Capital - - - \$15,000,000
Reserve Fund - - - \$13,500,000

SIR EDMUND WALKER, C.V.O., LL.D., D.C.L., President
SIR JOHN AIRD - - - - - General Manager
H. V. F. JONES - - - - - Assistant General Manager

This Bank has 370 branches throughout Canada, in San Francisco, Seattle, and Portland, Ore., and an agency in New York, also branches in London, Eng., Mexico City and St. John's, Nfld., and has excellent facilities for transacting a banking business of every description.

Savings Bank Accounts

Interest at the current rate is allowed on all deposits of \$1 and upwards. Careful attention is given to every account. Small accounts are welcomed. Accounts may be opened and operated by mail.

Accounts may be opened in the names of two or more persons, withdrawals to be made by any one of them or by the survivor.

The Bank of British North America

Established in 1836

Incorporated by Royal Charter in 1840

Paid-up Capital - - - \$4,866,666.66
Reserve Fund - - - \$3,017,333.33

Head Office in Canada, Montreal
H. B. MACKENZIE, General Manager

Advisory Committee in Montreal
Sir Herbert Ames, M.P., W. R. Miller, W. R. MacInnes

Branches in British Columbia

Agassiz	Kerrisdale	Prince Rupert
Ashcroft	Lillooet	Rosslund
Duncan	North Vancouver	Trail
Esquimalt	150-Mile House	Vancouver
Hedley	Prince George	Victoria
Kaslo		

YUKON TERRITORY DAWSON

Savings Department at all Branches.
Special facilities available to customers importing goods under Bank Credits.

Collections made at lowest rates

Drafts, Money Orders, Circular Letters of Credit and Travellers' Cheques issued; negotiable anywhere.

Vancouver Branch
WILLIAM GODFREY, Manager
E. STONHAM, Assistant Manager

never be of use for anything but storage of oil in that particular location.

Fuel Oil (Not Crude Oil) is used to a great extent. The oil is pumped from standard storage tanks into the furnace through a spray, worked either with superheated steam or compressed air. It is necessary to take every precaution not to flood the furnace (Burners.) Crude oil should not be used as a fuel. It contains volatile substances and when heated so as to pass it through to the burner, distillation takes place and it is apt to cause explosions. Remember that fuel oil is quite different from crude oil.

Gasoline Engines should be described as regard location, size or weight, make and number, setting, whether the foundation is of wood, metal-clad wood, stone, brick or concrete. If enclosed state construction of material, openings, ventilators and protection. The size and location of storage tank, pump, gravity or pressure feed and also method of refilling tank.

The clauses required by the underwriters for the various types of engines are self-explanatory and the charges for them are based on the amount of gasoline which they introduce into the building.

Kerosene oil lighting is considered more hazardous than gas or electricity. Although there is not very much chance of the modern Kerosene lamp exploding if it is kept clean and free from soot or wick-carbon. Most accident happen from lamps being upset.

Many lanterns are badly made and are liable to melt at the joints; often fires have been caused by broken or defective lanterns; this hazard does not get the attention it should. Only approved lanterns should be used. Cloth and paper shades should not be used. The refilling should be done by daylight only and never when the lamp or lanterns are lighted. Kerosene oil stoves have practically the same hazards as the lamps. Pressure systems must have shut off and regulating valve and must be provided with a metal pan made tight, without solder, and placed beneath the burner.

Gasoline Lighting Systems: Their name is legion, but can be classified as: Hollow Wire, gasoline vapour with inside or outside generator. The inside flame heated generator system is classed the most hazardous on account of the presence of the gasoline inside the building.

Moore Light: The Lighting System as used in British Columbia for the past eleven years is a very good example. There does not, in all this time, appear to have been a fire caused by the use of this system. The tank used generally is constructed of galvanized iron and approved; its capacity is ten gallons, being six gallons of gasoline and four gallons air space. When filling the tank so as not to overdo it there is an air tube which runs about one-quarter of the way into the tank, so when the gasoline reaches the bottom of the tube and more was put in the pressure would force it to overflow. By pumping air into the tank the gasoline is forced into the tubing up through a pipe which is connected with the valve on the top of the tank and running within a few inches of the bottom. The tubing that carries the gasoline vapour is made of brass and will stand a pressure of 10,000 lbs. to the square inch. Ground joints are used in all connections. In 50 feet of tubing there would be about a wine glass full of oil.

The light is started by means of an alcohol soaked asbestos torch which heats the gasoline causing it to vapourize at the generator, the pressure forcing it along with air which comes through a separate tube to the burner head
(Continued on page 11.)

THE HOME BANK OF CANADA

Original
Charter
1854

Head Office: Toronto

Branches and connections throughout Canada
A General Banking Business Transacted.

SAVINGS DEPARTMENT

Interest paid on deposits of \$1.00 and upwards.

J. F. MACDONALD, Manager

446 Hastings St. West - - - - - Vancouver, B. C.