

Exports

A special Department of this Bank is devoted to the interests of the foreign business of its customers.

Exporters and others having business relations with foreign countries are invited to avail themselves of the very complete information which has been gathered by the Bank's Foreign Department. This may be done through any one of the Bank's many branches.

THE CANADIAN BANK OF COMMERCE

Paid-Up Capital\$15,000,000
Reserve Fund\$15,000,000

THE MERCHANTS' BANK OF CANADA

Established 1864

HEAD OFFICE, MONTREAL

Paid-up Capital\$8,400,000
Reserve Fund8,400,000

385 Branches in Canada, extending from the Atlantic to the Pacific.

GENERAL BANKING BUSINESS TRANSACTED
SAVINGS DEPARTMENTS AT ALL BRANCHES

Deposits received of one dollar and upwards, nad interest allowed at 3 per cent. per annum.

Most Modern Offices. Safety Deposit Boxes for Rent
VANCOUVER

Granville and Pender Streets.....A. C. Fraser, Mgr.
J. S. Bancroft, Assistant Manager
Hastings and Carrall Streets.....S. E. James, Mgr.
4th Avenue and Alma Road.....W. E. Norman, Mgr.
436 Columbia Avenue.....P. W. Field, Mgr.

The Dominion Bank

Head Office: TORONTO, ONT.

Capital and Surplus \$ 13,000,000
Total Resources \$143,500,000

With our Branches and foreign Connections we provide every facility for the transaction of all classes of banking business.

Safety Boxes for rent.

Vancouver Branch: R. C. PATON, Manager.

sequential damage is meant damage which is caused by the interruption of the cold storage machinery by fire, which allows the temperature in the cold storage plant to rise and damage the goods stored therein. This might happen even though no fire, smoke or water came in contact with the goods, or anywhere near the cold storage plant in question. It should be specifically stated on all policies covering goods in storage whether or not it is the intent of that policy to cover consequential damage, and while under the ordinary policy the companies would undoubtedly deny liability for consequential damage—even though there was no clause on the policy—still, this would probably result in hard feeling between the assured and the company in case of a loss, with the claim denied. It is therefore important where consequential damage insurance is desired, that two sets of policies should be written, so as to prevent complications arising out of nonconcurrence or the question of contribution. The companies assuming the fire risk should accept any loss due to consequential damage and those companies who are writing the consequential damage should have a special form of policy covering this particular portion of the risk.

In speaking of hazards generally found in connection with canneries, that of gasoline particularly comes to our notice. In many canneries gasoline is stored in close proximity to the main plant. This constitutes a severe hazard, with the added possibility of making insurance policies void.

Mostly the gasoline fishing boats and tenders procure their fuel supply from the cannery out of which they operate, which necessitates large quantities being on storage. As those who are in the habit of daily handling this liquid rarely consider its hazard, where feasible, a separate wharf for the storing and handling of all oils should be erected, or other proper precautions taken for the handling of the same. A point to bear in mind is that metal drums are not sufficient protection and that empty containers should be more carefully handled than full ones, because the danger from these is greater.

Care should be taken, also, in the handling of lacquer. Not more than one day's supply should be kept in the cannery building, and in no case should it be used or handled when any fire or open light is burning in the vicinity.

The following precautions and suggestions are brought particularly to your attention:

All electrical equipment should be properly installed and inspected periodically.

Metal drip pans should be provided for all bearings.

Steam pipes should be at least two inches from wood-work and around main steam lines covered with asbestos slag and wrapped.

Lamp or lantern room for filling and storing lamps or lanterns should be in a separate building.

No smoking should be allowed in buildings and signs to this effect should be freely posted.

If sanitary cans are not used, soldering equipment should be so arranged that any hazard from the same would be eliminated. Woodwork in and around all soldering machines and furnaces should be protected by metal at least two feet on all sides of fire doors, and brought up at the back to meet the brickwork. All pots should have water pans under and same kept filled with water when not in use. Benches should be covered with tin or other metal and should be bent up at least six inches at the back of the bench. Metal stacks from soldering machines or pots should extend to not less than three feet above the apex of the roof and properly protected where passing through or near woodwork.

(Continued on Page Thirteen.)