

SAVING MONEY

The wisdom of saving money must be apparent to any person who gives the subject any thought. A little money saved enables you to take advantage of opportunities for making more money...

CANADA PERMANENT MORTGAGE CORPORATION

FINANCING METHODS HAVE BEEN REVEALED

And Investors Have Lost Confidence in Values—Toronto Stocks Are Lower.

World Office, Saturday Evening, Aug. 17. Wall-street ran into further hysterics this week. The Standard Oil trust, the unravelling of trust and corporation methods, and the prospect of more such investigations formed the sole topic in relation to values—the shortage of funds being utterly ignored.

With the destruction of the support of investors, the market is entirely in the hands of speculators. Stocks like Great Northern and Canadian Pacific, which were previously esteemed because of their supposed intrinsic value, have now entered into the category of speculative securities.

The effects of the money stringency on commercial enterprises is shown by the collapse of the Pope Manufacturing Company. The result of over inflation has been sequenced as far as possible, and credit shows its effects primarily in the prices of securities.

As a protective measure against the possible loss of gold, the directors of the Bank of England raised the rate of discount this week from 4 to 4 1/2 per cent. More than the ordinary rate of 4 per cent. is being held out for the yellow metal by Egypt and Brazil to say nothing of the demand for gold in the United States.

The weekly bank statement presented a much stronger position than a week ago and the market apparently regards the fact. It is certain that prices for the immediate future will have to contend against a good volume of outside buying, and the public sentiment, as is usual, will be very largely influenced by what is being said in the market.

With unchanged monetary conditions, Canadian securities have become considerably more amenable to the acute situation this week. Sharp shrinkages in the prices of nearly all the securities in the local market have come into effect.

The widespread speculation which has taken place in the South American stocks and the fact that has resulted in wheat has all alone been recognized as the ultimate end by those closely acquainted with the market.

Notice is hereby given that a dividend of one and one-quarter per cent. (1 1/4 per cent.) for the quarter ending 31st July one instant (being at the rate of five per cent. (5 per cent.) per annum) on the paid-up Capital Stock of this Bank has been declared...

F. W. BROUGHALL, General Manager. Toronto, 9th July, 1907.

buying power of the outside but it is doubtful even if loans could be secured, whether the public is not too timorous to venture in the market without adequate protection against a possible further decrease in prices and the calling in of loans, which would result in more forced sales.

The many uses which the world is now making of money has temporarily, in an event, increased the rate of interest which capital expects as a return for the investment of money.

During the week the shares of bank and other corporations, which are held by speculators, have been depressed, and the influence of the action of the other parts of the market, where speculation is rampant, has been felt.

Any favorable change in the market can only be made effective by the possibility of cheaper money. The high rates are also traceable to the fact that the demand for commercial enterprises must inevitably cause a reaction in business.

The present is essentially one to be taken advantage of by those having available cash by securities on sight. Financial institutions have had the consideration of the money question so before them that the cautious measures adopted should have a tendency to prevent any further call for money.

Southern Pacific Company's income account for eleven months of fiscal year aggregated \$113,859,628. John A. Topping, president of Republic Iron and Steel, Company, has been elected to the position of president of the company.

NEW YORK—Bearish operations will be encouraged by the latest developments. The fact appears to us to be seeking the support of Thursday, at least if the support is removed to-day another crash is not unlikely.

NEW YORK, Aug. 17.—While there is every reason to believe that Mr. Roosevelt and Mr. Taft, in their speeches next week, will endeavor to reassure the general public regarding public relations, conditions, they will also make it plain that there is not to be any let-up on the part of the administration in the Standard Oil Trust, and Mr. Harman's money conditions, however, are very stringent and feature a new bill, which will have a tendency to prevent any further call for money.

TRYING WAG AT LONDON MARKET. LONDON, Aug. 17.—The stock exchange experienced another trying and anxious week, with heavy differences to meet at the settlement, but the latter passed off satisfactorily, and with a few exceptions in Americans the general tone of the week's British securities closing practically unchanged, after a severe early decline, which was reversed after the advance in German account. The advance in the Bank of England's rate of discount temporarily checked the upward movement and consols at the close were quoted at 11 1/8, after touching 10 3/4.

The monetary situation everywhere continues to absorb attention and the Bank of England found it necessary to raise the minimum discount rate from 4 to 4 1/2 per cent. in order to prevent gold withdrawals. Germany wants money and with the usual autumn demands for

Imperial Bank of Canada. HEAD OFFICE—Wellington St. East, TORONTO. Capital Authorized - \$10,000,000.00. Capital Paid Up - \$4,830,000.00. REST.

BRANCHES IN TORONTO: Corner Wellington St. and Leader Lane. Yonge and Queen Streets. King and York Streets. West Market and Front Streets. King and Spadina Avenue. West Broadview Avenue.

SAVINGS BANK DEPARTMENT. Interest allowed on deposits from date of deposit and credited quarterly. do. preferred 92 93 91 1/2 20 1/2. U. S. Steel bonds 91 1/2 91 1/2 90 1/2 20 1/2.

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Railroad Earnings. Chicago Mil. Elec. July net \$62,671. P. R. R. 2nd week Aug. \$6,409. G. T. R. 2nd week Aug. \$6,409.

Money Markets. Bank of England discount rate is 4 1/2 per cent. Money 3 to 3 1/2 per cent. Short bills 4 1/2 to 4 3/4 per cent. Three months' bills, 4 1/2 to 4 3/4 per cent. Six months' bills, 4 1/2 to 4 3/4 per cent. Call money at Toronto, 5 to 7 per cent.

Foreign Exchange. A. J. Glassford, Jamaica (Tel. Main 1782), to-day reports exchange rates as follows: Between Banks—Buyers—Sellers. Counter. N. Y. Funds, 1-32 par. 1/4 to 1/2.

New York Bank Statement. NEW YORK, Aug. 17.—The statement of clearing house banks for the week shows that the total amount of deposits was an increase of \$1,359,336, as compared with the corresponding week of last year.

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