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the ball rolling. If you earn a small salary and save part of it, you are better off than he who earns a larger salary and spends all of it. Take out

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you will like it; an independent feeling always possesses the man who is thrifty and saves; we credit interest quarterly on savings accounts.

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57 BRANCHES.

MARKETS.

Toronto.

LIVE STOCK.

Cattle—The total receipts of live stock at the City and Junction markets last week were 4,321 cattle, 2,213 hogs, and 883 sheep. Compared with the receipts for the corresponding week of 1905, they show an increase of 416 cattle and 432 sheep, but a decrease of 2,436 hogs.

Exporters—Trade in shipping cattle was active, but prices were no better, with the exception of a few prime lots, which sold about 10c. per cwt. higher. Prices for exporters ranged from \$4.60 to \$5.20 per cwt., the bulk selling at \$4.75 to \$5 per cwt. Export bulls sold at \$3.65 to \$4.12½ per cwt.

Butchers—With a few exceptions, prices for butchers' cattle were easier, as the quality generally was not good. Choice picked lots sold at \$4.60 to \$4.87½; loads of good, \$4.40 to \$4.60; medium, \$4.15 to \$4.30; common, \$3.75 to \$4; cows, \$3 to \$4 per cwt.; bulls, \$3.25 to \$3.50 per cwt.

Feeders and Stockers—Receipts have not been heavy, but quite equal to the demand. Prices have declined from 10c. to 25c. per cwt. in all classes. Short-keep feeders, 1,100 to 1,200 lbs., sold at \$4.40 to \$4.60; heavy feeders, 1,000 to 1,100 lbs., \$4 to \$4.30; stockers, 500 to 700 lbs., each, \$3 to \$4 per cwt.

Milch Cows and Springers—Receipts have not been heavy. Trade brisk, owing to several outside buyers being on the market. Extra prime cows sold at \$50 to \$60; good cows, \$40 to \$47.50; medium, \$35 to \$40; common, \$25 to \$30.

Veal Calves—Receipts large. Prices steady at \$3.50 to \$6.50 per cwt. for the general run, but choice, well-fed new-milk calves are worth \$7 per cwt.

Hogs—Receipts light, not nearly enough to supply the demand. Packers, after trying to get prices down, have had to advance their quotations, and are now reporting \$7.30 per cwt. Drovers from all over the country report finished, marketable hogs as being scarce. The prospects are good for \$8 hogs in the near future.

Horses—The demand for first-class horses is still good, but the medium-quality horses in the different classes are more plentiful and prices are easier. On Tuesday at the Repository, 180 horses were offered, the bulk of which found ready sale, but prices were not so high as a week ago. There were many local buyers, but more from outside, nearly every part of the Province, as well as Manitoba, being represented. The Canadian Horse Exchange, on Monday, last week, offered 100 horses, and at the close of the sale there were few of the good heavy kind and choice expressers that were not sold. Prices quoted by Burns & Sheppard, of the Repository, are a trifle lower, as follows: Single roadsters, 15 to 16 hands, \$125 to \$160; single cobs and carriage horses, 15 to 16.1 hands, \$125 to \$170; matched pairs and carriage horses, 15 to 16.1 hands, \$800 to \$550; delivery horses, 1,100 to 1,200 lbs., \$130 to \$170; general-purpose and express horses, 1,200 to 1,350 lbs., \$140 to \$190; draft horses, 1,350 to 1,750 lbs., \$150 to \$200; serviceable second-hand workers, \$60 to

\$90; serviceable second-hand drivers, \$40 to \$70.

COUNTRY PRODUCE.

Butter—Receipts large, with prices steady. Creamery prints, 21c. to 22c.; creamery boxes, 19c. to 20c.; large rolls, 16c. to 17c.; dairy pound rolls, 18c. to 19c. per lb.; bakers', 15c. to 16c. per lb.

Cheese—Prices firmer. New, 12c. to 12½c. per lb.; old, 14½c. to 15c. per lb.

Eggs—Prices are steady to firm, at 16½c. to 17c. per doz.

Poultry—Prices steady. Choice dry-plucked last year's chickens, 16c. to 17c. per lb.; fat hens, 11c. to 13c. per lb.; turkeys, 14c. to 18c. per lb.; spring chickens, alive, 25c. per lb.; dressed, 30c. to 35c. per lb.; squabs, six weeks old, 60c. per pair.

Potatoes—Prices firmer. Car lots of Eastern, on track, at Toronto, are quoted at 95c. to 98c.; Ontario choice, 90c. to 95c. per bag.

Hay—Baled hay is firm at \$10.00 to \$10.50 per ton for No. 1 timothy for car lots, on track, at Toronto; No. 2, \$7.50 to \$8 per ton.

Straw—Baled, \$5.50 to \$6 per ton, car lots, on track, at Toronto.

Beans—Hand-picked, \$1.75 to \$1.80; primes, \$1.50 to \$1.60 per bushel.

Honey—Market steady. Strained, 8½c. to 9c. per lb.; combs, \$1.75 to \$2 per dozen.

Seeds—Nothing doing; no quotations.

BREADSTUFFS.

Grain—Ontario wheat, No. 2 mixed, offered outside at 84c., with 83c. bid; No. 2 Goose offered outside at 78c., with 75½c. bid; Manitoba No. 1 northern offered at 85c., Point Edward, no bids.

Barley—No. 3 offered at 47c., main line west, with 46c. bid, on C. P. R.

Oats—No. 2 offered at 39c., at Toronto, with 37c. bid, outside, both west and east.

Peas—No quotations, worth about 82c. to 83c., outside.

Buckwheat—No quotations, worth about 52c. to 53c., outside.

Rye—Unchanged at 70c., outside.

Corn—No. 3 yellow, 58c., on track, at Toronto.

Bran—Sellers at \$16.50 per ton, car lots, outside.

Flour—Manitoba patent, \$4.10, track, Toronto; Ontario, 90 per cent. patents, \$3.15 bid for export; Manitoba patents, special brands, \$4.60; strong bakers', \$4.10.

HIDES AND TALLOW.

E. T. Carter & Co., wholesale dealers in wool and hides, have been paying: Inspected hides, No. 1 steers, 11c.; inspected hides, No. 2 steers, 10c.; inspected hides, No. 1 cows, 10½c.; inspected hides, No. 2 cows, 9½c.; country hides, flat, 9c. to 10½c.; calf skins, No. 1 city, 14c.; calf skins, No. 1 country, 13c.; skins, 85c. to 95c.; sheep skins, \$1.60 to \$1.90; horse hides, \$3.25 to \$3.60; tallow, rendered, 4½c. to 5½c.; wool, washed, 25c. to 26c.; wool, unwashed fleece, 16c. to 18c.

Cheese Markets.

Ottawa, 11½c.
Huntingdon, white, 11½c.; colored, 11 1-16c.
Napane, 1,095 white, 1,490 colored boxed; 11c. bid; no sales.
Iroquois, 11½c.
Listowel, 10c. bid; no sales.
Kemptonville, 11c. was the ruling price.
South Finch, 11½c.
Tweed, 11 1-16c.
Madoc, 11 5-16c.
Kingston, white, 11½c., 301 colored at 11½c.

Chicago.

Cattle Best steady; others dull; common to prime steers, \$4 to \$6.10; cows, \$3 to \$4.50; heifers, \$2.75 to \$5.10; bulls, \$3.25 to \$4.25. Hogs—Weak; choice to prime heavy, \$6.50 to \$6.55; medium to good heavy, \$6.45 to \$6.50; butchers' weights, \$6.47½ to \$6.55; good to choice heavy mixed, \$6.45 to \$6.50. Sheep and Lambs—Steady; sheep, \$5 to \$6.25; yearlings, \$6.00 to \$6.35; shorn lambs, \$5.25 to \$6.60.

British Cattle Markets.

London.—Canadian cattle are weak at 10½c. to 11½c. per lb.; refrigerated beef is 8½c. to 8½c. per lb.; 2½c. unchanged.

THE CANADIAN BANK OF COMMERCE

Paid-up Capital, \$10,000,000. Reserve Fund, \$4,500,000

HEAD OFFICE, TORONTO

B. E. WALKER, General Manager

ALEX. LAIRD, Asst. Gen'l Manager

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A GENERAL BANKING BUSINESS TRANSACTED

FARMERS' BANKING

Every facility afforded Farmers for their banking business. Sales Notes cashed or taken for collection.

BANKING BY MAIL.—Deposits may be made or withdrawn by mail. Out-of-town accounts receive every attention.

Montreal.

Live Stock—Exporters again pleased with Old Country cables. Liverpool quoting Canadians at 11½c. to 12½c., the best prices realized for Canadian cattle for a long time. Dealers still claiming they are making a loss, but they seem to be happy losers. Freight rates holding about steady, except London, which is 5s. down, at 25s. Local markets steady. Cattle 5½c. for choice; good to fine being 4½c. to 5c.; medium, 3½c. to 4½c., and common, 2½c. to 3½c. Sheep a little on the easy side, selling at 4c. to 4½c.; lambs firm at \$3 to \$6 each, and milch cows firm at \$30 to as high as \$60 each, according to quality. The English market for bacon was firmer, but this had no more effect upon local hogs than the recent easiness, and prices held at about 7½c. to 7½c. for selects, off cars. Offerings moderate.

Horses—Dealers continue to report great scarcity of horses. Railroad contractors are now making a few purchases, but it is not thought that the real demand has yet commenced. What will be done when the horses must be had is hard to say, as it would seem that there are very few animals to be had throughout the country. Prices are firm, and about steady at last week's advance, being: Heavy-draft horses, weighing 1,500 to 1,700 lbs., sell at \$250 to \$325 each; light-draft or coal-cart horses, 1,400 to 1,500 lbs. each, \$200 to \$250; express, 1,100 to 1,300 lbs., \$150 to \$225 each; choice saddle or driving horses, \$350 to \$500 each, and old, broken-down horses, \$75 to \$125 each.

Dressed Hogs—Fresh abattoir-killed, 10c. to 10½c. a lb., under good demand.

Hides—Fairly steady, about the only change to record being lamb skins, which have advanced 5c. or 10c. to 20c. each. Sheep skins steady at \$1.15 to \$1.20 each. Beef hides, 10c. per lb. for No. 3; 11c. for No. 2, and 12c. for No. 1. Horse hides, \$1.50 for No. 2, and \$2 for No. 1. Tallow rather dull, at 1½c. to 2½c. per lb. for rough, and 4½c. for rendered.

Butter—Merchants puzzling over another advance. Local prices firmer, but still rather below country prices. Near 22c. was paid in the country, but 20½c. to 21c. are the outside figures here. So far as can be seen, the explanation for the extraordinary course of the market is that certain of the local exporters formed strong combinations with large importers in England last winter, and these different combinations are competing with each other for the trade. The factory-man and producer are fortunately getting the best of the deal.

Cheese—This market has also advanced unexpectedly, although the advance was in some measure justified by the English market. English market is very scarce of stock, and Canadian cheese has been finding much favor over there, so that some think we may expect a higher range of prices than in the past. Best Ontario quoted here at 11½c. to 12c.; Easterns, 11½c.

Eggs—Tone firm. Straight-gathered, 16½c. to 16½c., some asking 17c. Packers likely to continue putting stock away yet for some time, weather being exceptionally favorable, and the quality of the eggs choice.

Potatoes—Higher deliveries have been light, and buying active. Merchants buying choice white stock at 70c. to 72c.

per 90 lbs., carloads on track; retailing in broken lots at 75c. to 85c.

Grain—Ontario wheat, white winter, about 87c., store; No. 1 northern Manitoba, 89c. Oats firm, supplies light, 41½c. to 43c., according to grade.

Hay—Some excitement in the market of late, and merchants bidding high prices. Bulk of trading is at \$10 to \$10.50 per ton for No. 1 timothy; \$9 to \$9.50 for No. 2, and \$8 to \$8.50 for clover and clover-mixed. Some claim higher prices have been paid. American and English market easy; Glasgow strong. Opinion is divided as to the outlook for the hay market.

Seeds—Little now doing in clover. An occasional sale of red at \$14.50 to \$17 per cwt., and alsike at \$14 to \$16.50. Timothy active for the time of year. Prices 50c. higher, at \$5 to \$7.

Buffalo.

Cattle—Slow and unchanged. Hogs—Active, and a shade higher. Heavy, mixed and Yorkers, \$6.75 to \$6.80; pigs, \$6.60 to \$6.65; roughs, \$5.60 to \$5.90; dairies, \$6.60 to \$6.70. Sheep and Lambs—Sheep, active and steady; lambs slow and 10c. lower; lambs, \$5.50 to \$7; a few, \$7.10; ewes, \$5.25 to \$5.50.

The Habit of Minimizing Difficulties.

You will find that the habit of minimizing annoyances or difficulties, of making the best of everything that comes to you, of magnifying the pleasant and the agreeable, and reducing to the least possible importance everything that is disagreeable or unpleasant, will help you wonderfully, not only in your work, but also in your attainment of happiness. It transforms the disagreeable into the agreeable, takes the drudgery out of distasteful tasks, eases the joys of life wonderfully, and it is worth infinitely more than money. You will find yourself growing to be a larger, completer man. The sunny, buoyant, cheerful soul manages, without losing his equilibrium, to glide over difficulties and annoyances which throw others off their balance and make them miserable and disagreeable. By the alchemy of serenity he extracts from the annoying rocks in his path the precious metal which enables him to do something worth while.—[Orison Swett Marden, in Success.]

Did They Have Biscuits for Breakfast?

A lady who prided herself on her model housekeeping, and particularly on her ability as a bread-maker, had set a fine panful of batter behind the kitchen stove to rise.

During the evening the six-year-old son of the house rushed from the kitchen where he had been playing, and shouted: "Mamma, come quick—a mouse just jumped into your bread-pan."

"Oh, Willie," she exclaimed, "did you take it out right away?"

"No," he replied, "I threw the old cat in, and she is digging around for him to beat the band!"