

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; to buy a lot, to make the first payment on a home, to start in business for yourself. The opportunities come to the man with capital. Saving the small sums is the creation of capital.

There is but one certain, safe way to accumulate money, and that is to save it. Thus, and thus alone, can the foundation of wealth be firmly laid. Those who earn and spend are many. Those who earn and save are the select few who gain a competence and place themselves in a position to grasp life's opportunities, by spending less than they earn and saving the surplus.

Economy is the road to wealth. Deposit your savings with the

CANADA PERMANENT MORTGAGE CORPORATION
TORONTO ST., TORONTO.

BREAK QUITE VIRULENT
DURING THE ENTIRE DAY

Spasm of Weakness in Full Effect
at New York—Some Locals
Unsaleable.

World Office,
Wednesday Evening, Aug. 7.

The semi-panic state of New York might have been expected to have had a greater influence on domestic securities than appeared. That no active liquidation was precipitated in the local market to-day was due to two causes: first that the outstanding speculative long interest has been reduced to a small quantity and second that any liquidation of volume in certain speculative issues would have been impossible as no takers could be found for the offerings. Many holders of the offerings have thrown their stocks overboard, but the market has been in shape to receive them, but this being otherwise they took the counsel of their brokers and will await a more favorable opportunity.

The two principal offenders on the weak side, and it would have been hard to observe another side to the market as a whole—were Sao Paulo and General Electric. For these shares there was practically no market, and if offerings had been forced to sale it is difficult to conceive how low the transactions would have made. Where dealings transpired prices were lower.

In the absence of liquidation the bank quotations were firm, but it is believed that necessity will compel a lowering of prices in this department before the present strenuous time is over. Daily evidences of the money stringency are available. To-day a call loan on high class bonds was put thru at 10 per cent. with a bonus in addition. The only hope held out for the future is the absence of anything but trifling offerings of shares.

Copper consumers still holding off.

Administration will proceed immediately against Alton for rebating.

Expected city of Boston will find difficulty in placing its \$4,000,000 bond issue.

Southern iron and coal authorities consider sale of half year bond to make good showing.

Southern Railway conferences still proceeding seeking peaceable solution in Alabama.

National bonds expected early call for a statement of condition from the controller of currency.

Half million dollars gold exported to Holland.

Twenty-three roads fourth week July show average gross increase 14.88 per cent.

Banks gained \$1,047,000 since Friday.

Rio Tinto freely offering copper at 18 3/4 cents.

All grades of copper were again reduced 1-4 cent.

The failure of the Brazilian loan negotiations is accompanied by reports of the pressure of South American securities generally.

The anthracite coal tonnage in July aggregated 5,602,435 tons against 4,911,449 tons in July 1906. For the year to date 38,487,000 tons against 20,767,000 tons last year. The July tonnage is the heaviest ever recorded for that month.

MONTGOMERY, Ala.—The house to-day adopted a resolution strongly backing Governor Patterson in his fight against the railroads. The resolution virtually tells the executive to inform the house what further legislation he may want and when it will get it.

LONDON, Aug. 7.—The Bank of British North America directors have declared a dividend of thirty shillings per share for the current half year, and £30,000 sterling has been carried forward.

Thirty shillings is at the rate of 3 per cent., or six per cent. per annum. This rate has been paid since the year 1901.

Joseph says—Skepticism at any stage of the speculative game is costly. There promises to be a comprehensive covering movement among the large "shorts." The Saratoga bear party is split, a condition that will be reflected almost immediately in the action of the stocks. N.Y.C. Reading and Pacific issues. Some tangible support will be given to Atchison. Buy conservatively for turns. People's Gas will sell 1 1/2 per cent. on Friday. This stock is cheap. Cotton Oil common will recover quickly.

Chas. Head to R. R. Bondard—There is no chance of any real bull market until money conditions improve, both

on Wall Street.

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of offerings sent on request.

DOMINION
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26 KING STREET TORONTO.

here and abroad. It is a poor time for speculation, but good for investment. Prices are low, and may work lower, as the bears have all the courage and find little resistance. They will wait to sell. Only thing in my opinion for a trader to do is to buy on weak spots and be satisfied to take small profits on rallies.

NEW YORK.—Unsettledness is likely to continue in the stock market to-day, but on a less intensified degree. There is no question that a rally is about due, but the rally power is very poor. The trading yesterday showed a volume, however, and driving of these levels will be harder than before until the shortage is covered to some extent. There will be a check for sales on rallies for a time, however, and the best position is to continue to observe the trading principles, being guided by the removal of sustaining limits as the best position is. According to the bear element the big people are selling out on each other, as they can't consent to a rally. The market is, however, very neutral for the present, as the best results will be thereby obtained in daily trading.

Reduced support in A.C.P. is still reported around 80. Smelting will find its lower support around 105, we understand. No special buying orders are reported in B.E.R. above 80, and professionals will sell it on all rallies. Strong support is reported in St. Paul around 122-4, to which level it is expected to rise. We have reasons for expecting effective support in G.N. Pr. around 122-4, to which level it is expected to rise. Some liquidation is reported pending in M. & E. T., whose technique is not especially strong now.

Atchison will meet good buying orders toward 86. It may be jammed to that figure. Support for N. P. is reported. Penna. reduced support is noted around 118. Professionals are still bearing Reading and may take it to 96, where some buying orders are noted. S. P. is bought on a scale, but may be jammed down further before getting effective support. Steel is sold by professionals on rallies. U. P. reduced support is still noted at 135-6. Of course, if support limits are overcome, lower prices are not unlikely.—Financial News.

On Wall Street.

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THE DOMINION BANK
PAYS SPECIAL ATTENTION TO
SAVINGS ACCOUNTS.
Interest Paid Four Times a Year.

Canada Per	120 1/2	121
Central Canada	109	109
Colonial Invest	71	71
Dominion Savings	120	120
Hamilton Prov	120	120