Depository for Savings The Corporation does not do a speculative business of buying and sell-stocks and bonds. About ninety per cent. of its investments are in t mortgages on improved real estate, in the selection of which has a brought to bear the "expert knowledge" gained by more than half

CANADA PERMANENT MORTGAGE CORPORATION TOPONTO-Street, Toponto-

YEAR OF LIQUIDATION OF SOME IMPORTANCE

In Estimating the Future Values on Wall Street

--Local Financial Condition.

World Office.

In Estimating the Future Values on Wall Street

---Local Financial Condition.

World Office.

Twin City.

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ways in doubt, but now with both on a parity the problem becomes more interesting to the outsider, securities having declined to a point where intrinsic value is represented by a reasonable percentage, and where, temporarily in any event, financial interests provide a foundation pending if necessary a new range of values. After more than a year of continuous decline in prices it must be apparent that a settling point is within close range. The financial institutions which have endeavored to protect themselves against the avalanche of liquidation have in most instances survived the ordeal. They are overcharged and surfected with securities, and it has become necessary for them in selfthe ordinary trader. The latter is al-

of the large interests. These interests have no other use for the stocks than The important item of the week's that of using them as money-makers by the operations conducted on the exchange. This is just as much in contemplation now as it has always been, and the immediate method of more than ordinary criticism, and it has always around Sao Paulo stock. Manipulation in this issue by means of an increased dividend for the quarter has met with more than ordinary criticism, and it

Speculative trading is more a matter of sentiment than anything else. Values are only weighed in actual computation at odd intervals. The consensus of speculative onlying is a most paying enterprise, but its recent earnings and the procomputation at odd intervals. The consensus of speculative opinion is now strongly against advancing prices, and on the presumption that insiders are able to take care of their position, the contest must end, as it usually does, in favor of the financing as against the individual traductors. But its recent earnings and the prospects for decreases by depreciation in silver exchange are scarcely in accordance with 9 per cent. Money for even new development works. The confidence which has been shaken in Sao Paulo has veered to Mexican Light and Power where the financing is a ried to greater length. There are times when the market improves on bac news. It is then asserted that the effects have already been discounted. This is particular to the common stock will participate in a distribution of the earnings next counted. This is partially true, but the recovery in prices is due solely to the position of the public in relation to market values, more than to any fixed method of quotations. Wallstreet now, more than usually, must be measured from the standpoint of expediency and by the technical state of holdings.

street now more than usually must be measured from the standpoint or expediency and by the technical state of holdings.

Herbert H. Ball.

Herbert H. Ball.

On Wall Streett

Marshall, Spader & Co. to J. G. Beaty ings are the only current indices of the trend of commerce. Both of these savor strongly of refrenchment. The declaration of the regular dividend, on L. & N. and N. Y. C. is a favorable incident of the week, and, taking the charitable view, it might be accepted that earnings are not yet such as might call for a remodelling of dividends. If the tape tells the story, as it usually does, Missouri's dividend for the half year will not take the previous form of 21-2 per cent. cash. The government estimate of the crops, as published on Friday, should be a source of satisfaction. The final estimates are up to and. In some instances, beyond those previously given, and altho there is a general all-around failing off in production the decrease is not sufficient to cause distrust of the future. The decline in the price of commodities has subsided, but it is impossible to say whether this marks any permanent change.

A research of financial conditions does not show much improvement of late. The premitim on currency is sufficient to cause distrust of the future. The decline in the price of commodities has subsided, but it is impossible to say whether this marks any permanent change.

A research of financial conditions does not show much improvement of late. The premitim on currency is sufficient to cause distinct and the transposition over the standal properties of the market:

The precion of the regular and the previous form of 21-2 per cent. cash.

The government estimate of the crops, are will hold the before the well of the previous form of 21-2 per cent. cash.

The government estimate of the crops, are will be ladded to the before the previous form of the sall to the production the before as in the other production the decrease is not sufficient to cause distinct the previous form of the previous form of the pr

cannot be said to have been restored.

The reserves of the financial institutions are being strengthened by gold imports and by the liquidation of securities. The further improvement in the reserves of the clearing-house the reserves of the clearing-house banks shown in this week's statement wards of \$190,000,000, as compared with Traders'

tively short space of time.

procedure is quite puzzling. Outsiders sometimes work in harmony with the proce directors, as in a bull market, at other times they are antagonistic the latter is certainly the case just million and a half dollars, should reach the exchequer of the concern at a par-ity with this sum, the interest on the This appears to be the story of past week, and there are indithe Mexican Light and Power is also brought about The undertone of the

Wall Street Pointers.

banks shown in this week's statement wards of the state of a gradual recuperation of a gradual recuperation of the state o is indicative of a gradual recuperation. Confidence begets confidence, and when it is generally recognized that the tendency is towards improvement, the return to normal position Sentiment regarding the future, encouragaing manufacturers to anticipate againg manufacturers to anticipate Canada Per. 112 Central Canada 160 Colonial Invest. 5

The Sterling Bank of Canada Head Office, 50 Yonge St., Toronto

This Bank is equipped to transact a General Banking Business in all its branches, and will, therefore, welcome Accounts of Firms, Corporations and Individuals, to whom it assures courteous treatment and every facility, consistent with prudent and conservative

F. W. BROUGHALL, - General Manager

BANK LITTLE PROGRESS MADE MEAD OFFICE—Welliagton St. East, TORONJO

Bradstreet's says sentiment as to the outlook for trade next year is very BRANCHES IN TORONTO Corner Wellington St. and Leader Lane.

Yonge and Queen Streets.

Yonge and Bloor Streets.

King and York Streets.

West Market and Front Streets.

King and Spadina Avenue.

Bloor and Lansdowne Avenue. Thirty-three roads for second week of December show average decrease

5.08 per cent. Committee appointed to formulate plans to terminate Westinghouse re-

steady improvement early in 1908

Union Pacific annual report shows per cent. earned on common.

Total U. S. bank clearings for week: lecrease, 38.9 per cent. Gold to the amount of \$981,429 due to International Coal arrive at Southampton next Saturday Keewatin

Joseph says: There is excellent buying both of B.R.T. and B.R.T. convertible bonds. Specialties: Union Pacific will go up. Buy it.

World Office,
Saturday Evening, Dec. 21.
Wall-street financiers are now as much mystified as to the future as is the ordinary trader. The latter is al-

cent. Money, 3½ to 4 per cent. Short bills, 5 to 6½ per cent. Three months' bills, 5% to 6 per cent. New York call n.cney, highest 16 per cent., lowest 8 per cent, last loan 15 per cent. Call money

Price of Silver.

Glazebrook & Cronyn, Janes Building (Tel. Main 7517), to-day report exchange

Buyers Sellers Counter
N. Y. funds ... 1-10 dis 1-16 dis. ½ to ½
Montreal f'ds. 15c dis. 1.ar. ½ to ½
60 days' sight. 8 81-32 85-16 87-16
Derrand, stg ... 95-16 9% 3% 9%
Cable, trans ... 913-16 97% 10 10½
—Rates at New York—

Sterling, 60 days' sight 4904 481

beering, demand	*****		. TOU	74	201
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Tor	onto	Sto	cks.		
	I	Dec.	20.	Dec. 21.	
	A	sk.	Bid.	Ask.	Bid.
-	-Rails				
Bell Telephone			119		
Can. Gen. Elec					
do. preferred .					
Canadian Salt					
City Dairy com.		30		30	
do. preferred			84		84
C. P. R		151	150		1503
C. N. W. Land					
Consumers' Gas					
do. new					
Crow's Nest					
Detroit United .					
Dom. Coal com.				41	38.
do. preferred .					

Dominion Savings Hamilton Urov. 120 Huron & Erie 176

Toronto Ry.—40 at 94, 1 at 981/2, 5 at 94.
Detroit Railway—100 at 34, 10 at 35, 10 Landed Banking London & Can... London Loan Detroit Hailway—100 at 34, 10 at 35, 244, 115 at 34,

Lake of the Woods—55 at 70.
Rio bonds—\$1500 at 72½.

Richelieu & Ontario—5 at 59.

Bank of Commerce—15 at 161.

Textile preferred—8 at 80.

Keewatin bonds—\$1000 at 97½ and est. National Trust National Trust 150
Ontario Loan Real Estate
Tor. Gen. Trusts. Toronto Mort.
Toronto Savings
Western Assur. Hochelaga Bank—27 at 124. N. S. Steel—25 at 55½, 25 at 55½. Mexican Power—10 at 46. Union Bank—5 at 125. -Bonds.-Canadian Pacific-6 at 1524, 25 at 151%.

Baltimore & Ohio Canadian Pacific Ry Chesapeake & Oldo

do. preferred .

Kansas & Texas ... New York Central . Norfolk & Western

do., preferred U. S. Steel common

Canadian Pacific Railway.
Illinois Traction preferred.
Dominion Coal
Detroit United
Dominion Iron
do. preferred

Mackay
do. preferred
Montreal Power
Mexican L. & P.....
R. & O. Navigation ...
Nova Scotia

Twin City
Toronto Street Railway..
Lake of the Woods.....

Atchison

L. & N

BY MARKET HALLIES

Cobalt Securities Became Dull and Uninteresting During the Past Week.

World Office, Saturday Evening, Dec. 21. The Cobalt market during the weel esting sessions, not calculated to inspire confidence. Just when the market teeth for a fair start, some chill would vertake it and the gain was lost. This may continue for some time yet, but the end will come.

Many brokers think that when the New Year arrives sentiment will be 25 @ 85%
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5 @ 8 Mex. L.P. definitely changed, and as a sequence higher prices will follow. The most important phase of the mining market

BEST ORES ENCOUNTERED

In Deep Workings According to Latest Information From the Camp.

The belief that the rich silver veins any great depth, which was generally held by mining experts when the held by mining experts when the camp was first discovered, has been abandoned, owing to the continued uncovering in that camp of new bodies of ore that have no surface manifestations whatever. The details of the discovery of these new veins with depth are constantly being received in mining circles. La Rose has made some rich strikes recently below the 300-foot level. The Temiskaming and Nova Scotia mines have found their best ore bodies at a depth of 200 feet. The Silver Leaf, which is one of the best of the small properties, practically The Silver Leaf, which is one of the best of the small properties, practically amounted to nothing until the 100-foot level was reached. The King Edward, which now has \$240,000 of high-grade ore bagged and ready for shipping, has seven veins, all of which were struck at depth. The McKinley-Darragh and Nipissing are making fine showings in their deep explorations. The Cobalt Central Mines Company has encountered its best ores pany has encountered its best ores below the 100-foot level. The new vein No. 3, which runs 3000 ounces, was opened up at a depth of 225 feet. This discovery was made while drifting on a new cross vein. No. 3 runs parallel to the Big Pete, and its side walls

Dec. 21.

Boston curb: Silver Leaf, closed 8 to 9.

ast Ouc.

Standard Stock and Mining Exchnge Cobalt Stocks-Coniagas Peterson Lake
Red Rock
Right of Way
Silver Leaf Silver Queen 68 Temiscaming (old stock)1.05 Tentscaming (new stock) . 40
Trethewey . 50
University . 2.00

Trethewey—50 at 4814.

Nipissing—10 at 6.1234.

New Temiscaming—2000 at 37, 500 at 3714.

Peterson Lake—100 at 12. Toronto Stock Exchange Unlisted Se-Atitibi and Cobalt M. Co. Buffalo Mines Company ... Canadian Gold Fields Cleveland Cobalt Green-Meehan Min. Co Green-Meehan Min. Co
Kerr Lake Mining Co
McKinley-Dar.-Sav. Mines.
Peterson Lake
Red Rock Sil. Min. Co
Nova Scotla Sil. Co. M. Co.
Silver Leaf Min. Co
Cobalt Silver Queen
Temiscaming
Trethewey Vatts Mines —Sales—Silver Leaf—100 at 34. 12

Trethewey-300 at 48. Silver Queen-100 at 63. New York Cotton. Marshall, Spader & Co., King Edward Hotel, reported the following closing Open. High. 11.26 11.26 10.45 10.47 10.70 10.71 10.74 10.75 lK, Dec. 21.— NEW YORK, Dec. 21.—Cotton—Spot closed steady. Middling uplands, 11.80; do., gulf, 10.25. Sales, none.

THE CANADIAN BANK OF COMMERCE

HEAD OFFICE, TORONTO

ESTABLISHED 1867.

| PAID-UP GAPITAL ... \$ 10,000,000

BRANCHES IN THE CITY OF TORONTO: Main Office (21-25 King St. W.)

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WANTED Diamond Vale, North Star, Trusts and Guarantee, Dominion Permanent, Nova Scotia, Cobalt, Temiskaming Mining Co. (old or new stock), Canadian Gold

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this class of Securities. WILLS . CO.

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A. E. AMES & CO., LTD. KING ST. EAST, TORONTO.

DIVIDEND' NO 9 Kerr Lake Mining Company OF COBALT, ONT.

New York, Dec. 10th, 1907. New York, Dec. 10th, 1907.

The Board of Directors have this date declared the regular quarterly dividend of TWO PER CENT. (2 per cent.), and a bonus of ONE PER CENT (1 per cent.) upon the Capital Stock of the Company, payable on or before Jan. 31, 1908, to all stockholders on record at close of business Dec. 31st, 1907. Transfer books will be closed from Jan. 1st, 1908, to Jan. 7th, 1908, inclusive.

J. A. JACOBS, Sec.-Treas.

Refused to Take the Goods East & Co. have just received a shiments of Xmas goods that should shiments of Xmas goods that should have reached them a month ago. Because they were not delivered according to agreement the uptown leather goods store refused to take them. When the consignees found these goods on their hands they immediately made. Mr. East a sweeping price concession, which he accepted. As a result of the deal they are offering beautiful English novelty leather goods, such as collar and cuff boxes, tollet sets, elgar cases, etc., at prices that are less than

Shakespeare's Early Writings. LONDON, Dec. 22.—Lord Howe's collection of early editions of Shakspeare's works, including some copies of the first folios, were sold at auction in this city this afternoon. The anticipated prices were not realized, the highest figure being \$2025 for one of the folios.

TORONTO STOCK EXCHANGE AMILIUS JARVIS. C. R. A. GOLDMAN. BONDS

Write for particulars EMILIUS JARVIS & CO., TORONTO, CAN.

Members Toronto Stock Exchange

STOCK BROKERS, ETC. Arthur Ardagh & Con Members Standard Stock Exchange Cobalt, Larder Lake, New York

48 and 50 Janes Building, cor. King and Yonge Sts., Toronto. Phone M. 2754. A. E. OSLER & CO

Stocks bought and sold on comm

Gobalt Stocks Direct Private Wire to Cobalt. Phone, write or wire for quotations, hones Main 7434, 7435.

AVERAGE UP YOUR HOLDINGS IN COBALT We will sell any of the leading stocks on reasonable terms, for future delivery, on 30, 60, 90 days—or six months. Write for full particulars. W. T. CHAMBERS and SON, Members Standard Stock and Mining Exchange.

ng. Phone us and we will send

THE HUNTER, ROSE CO., LIMITED. TORONTO.

400 SHARES OF HIGHLAND MARY GOLD MINES Cheap for Cash. Good

Investment. BOX 40, WORLD

Marconi

Shares

Special Information

Buy shares of the English (parent) Co. at once-price 5s. These shares are bound to enhance in value shortly. We deal in Marketable Securities of all kinds, quoted and unquoted. We are Buyers and Sellers of South African Mining Shares.

Mining Market Record 11a Wormwood Street. London, E.C., England.

Cables-Upbear, London.

FOR SALE. All or any part of—5000 shares British Columbia Amalgamated Coal, 6c. 2000 shares California Diamond Oil, 15c. 2000 shares Biamond Coal - (bid). 20 shares Chicago-New York Air Line, \$22.50. 1000 Amalgamated Mining and Oil Bonds and Stock, 25c.—J. E. CARTER, Investment Broker, Guelph, Ont.

STOCKS, GRAIN Mining Shares HERON & CO Phone M. 981.

SLOCAN CARIBOO Mining & Development Co., Limited. Shareholders in this company who have

shareholders in this company who have neglected to pay the one-quarter cent assess, etc., at prices that are less than cost of manufacture. If you are looking for gifts that are practical, useful, read the advertisement of East & Co. in this issue of The World.

Forcing the Sale of Pianos.

And yet it is not hard forcing that Heintzman & Co., Limited, 115-117 West King-street, Toronto, are making. The prices do the forcing. Think of a square piano for \$25, \$30, or \$35. Pay \$5 down and 50c a week and you own one of these instruments.

Shareholders in this company who have neglected to pay the one-quarter cent assessment on each share of their stock, or who have not heretoforz contributed by the loan to the development of the property, are hereby notified to remit to west, Toronto, at once, the amount of ticelr respective assessments.

If this is not done proceedings may be taken by the bondholders and contributions, to foreclose the property, and thus cancel the interests of all stockholders who have not contributed.

Farties holding stock not entered in their own names are hereby requested to return their certificates, so as to have the company.

the company. 17th Dec., 1907. Solicitor for the Bondbald MEEK,

can Cariboo Mining and Development New York Metal Market. Pig-iron-Steady. Copper-Steady. Lead -Quiet. Tin-Steady; spelter quiet.

THE METROPOLITAN BANK

Notice is hereby given that the Annual General Meeting of the shareholders of this Bank, for the election of Directors and the transaction of other business, will be held at the Head Office of the Bank in Toronto, on Tuesday, Jan. 28, 1908, at 12 o'clock noon. By order of the Board.

Toronto, Dec. 13, 1907. (705)

W. D. ROSS, General Manage-

SPECUL

Trading at Inclined, of Fo

Liverpool w Winnipeg co

Northwest of Chicago car contract 2; co 218, contract 8 Estimated 000 bushels, v year 8,624,000 Australian week 360,000, 1,360,000. ST. LAW

Receipts of feels of grain, in straw, with the mixed loads of butter and egs ket market.

Trade was g sidering the h Wheat—Two sold at 97c.

Barley—Thre 74c to 75c. Fais worth more

Potatoes—Pri 90c per bag by are worth 70c Dressed Hog \$8 per cwt. Butter—Deliv easter, ranging Eggs—Strict!; 55c per dozen. Poultry—Receson, with price keys, 13c to 15c 10c to 12c; for

Alsike, fancy, Alsike, No. 1, Alsike, No. 2, Red clover, N Hay and Stra Hay, new, pe Cattle hay, t Straw, loose, Straw, bundl Fruits and V Onions, per
Poultry—
Turkeys, dre
Geese, per li
Spring chick
Spring ducks
Fowl, per lb
Dairy Produc
Butter, lb.
Eggs, strict
per dozen
Fresh Meats—
Beef, foreque

FARM PRO

The prices class quality; class quality; corresponding! Hay, car lots, Potatoes, car l Evaporated ap Turkeys, dressed Ducks, dressed Ducks, dressed Chickens, dress Old fowl, dres Butter, dairy, Butter, tubs. Butter, treame Butter, creame Eggs, new-laid Eggs, cold-sto Cheese, large, Cheese, large, Cheese, twin, Honey, extract

Live P Turkeys, young Turkeys, old. Geese, per lb. Ducks, per lb. Chickens, fanc Chickens, medi

alfskins ps orsehides, No orsehair, per ullow, per lb. Wool, unwash Wool, washed

The followin