

BANK OF HAMILTON

Do you experience difficulty in handling your own personal finances? Do you not sometimes wish that you had a few dollars in the Bank to fall back upon?

Deposit one dollar in the Bank of Hamilton to-day—a small sum, but large enough to bear interest; and it will steadily accumulate more, once you have commenced to save.



Head Office
HAMILTON

TORONTO, 34 YONGE STREET.
Branches in the City of Toronto:
Cor. Yonge and Gould; Cor. Queen and Spadina; Cor. College and Ossington; Arthur and Bathurst; and West Toronto.

IN THE MONEY MARKETS

Feeling in London as to the Real Prospect of a Wheat Shortage in the United States—Chance of July Investment Buying at the World's Great Markets.

NEW YORK, June 26.—The Post's London cable says: It is considered here that your nervousness about wheat is due more to general recognition of the supreme importance attaching to the outcome of your crop this year, than to actual bad news concerning the crops themselves. Authorities here are quite calm concerning the general wheat outlook the world over.

Stearns, while admitting the receipt of advice from America and Russia showing that the continued dry weather is changing the prospects of spring wheat, considers that the situation in Russia has already been relieved by rains, and that crop prospects as a whole may be regarded as favorable and up to average conditions, although not promising such an enormous yield as last year.

Finer dry weather is urgently needed in France. Stocks in the United Kingdom are some 1,400,000 quarters larger than they were a year ago. Stearns sums up the situation by stating that not only are crop prospects still reasonably favorable, but that the world's stock is normal against comparatively nothing last year.

The remarks made by Attorney-General Wickersham before the Illinois Bar Association yesterday, have had a bad effect both here and on the continent. Without attempting to determine what is the best way out of the situation, or what are the real merits in Mr. Wickersham's contentions, the feeling is that these recurring disputes between your government, your legislators and your financiers are

very injurious to you. Europe considers, in fact, that much harm may be done your financial position by this constant nagging, which is far worse than actual reform.

It is too early to discuss the possibility of a gold movement to the United States in the fall. But the best option likely to go to you in the autumn if your crop out-turn is satisfactory than under reverse conditions. This paradox is explained by the argument that even good crops would only move the exchange market to just over the level where gold could be shipped to you. The fact is, too, that the case of necessity, the metal except in your nation import, therefore, if the crop situation should turn out unfavorably and might be compelled to develop, you import gold on any terms.

The outlook here favors moderate improvement in stocks, owing to the probability that money will rule cheap for the months. It is believed, however, that the supply of cash available for investment is really small, owing to the enormous recent creations of new capital. Financial indigestion is now noticeable even at Paris, where important new loans have been postponed.

New York Bank Statement.
NEW YORK, June 25.—The statement of clearing house banks for the week shows that the banks held \$28,574,625 more than the requirements of the 35 per cent. reserve.

This is an increase of \$2,783,775 in the proportionate cash reserve as compared with last week.

The statement follows:
Loans, increase, \$4,892,200; deposits, increase, \$9,080,500; circulation, increase, \$151,800; legal tenders, increase, \$381,700; specie, increase, \$4,678,200; reserve, increase, \$2,230,125; surplus, increase, \$2,783,775; ex-U.S. deposits, increase, \$2,783,775.

The percentage of actual reserve of the clearing house banks to-day was 27.11.

The statement of banks and trust companies of Greater New York, not reporting to the clearing house, shows:
Loans, increase, \$6,714,400; specie, increase, \$284,900; legal tenders, decrease, \$24,300; total deposits, increase, \$9,730,700.

British Consols.
June 24, June 25.
Consols, money 82 1/2
Consols, account 82 1/2

Railway Earnings.
Increase.
Detroit United, May \$43,752
Detroit, 2nd week June 104,000
Mo. Pacific, 3rd week June 104,000
Denver & Rio, 3rd week June 23,000
Texas & Pacific, 3rd week June 44,000
Avonham, May 233,158
Duluth-Superior, 3rd week June 5,327

Money Markets.
Bank of England discount rate, 3 per cent.
London rate for short bills, 1 1/2 per cent.
New York call money, highest 3 per cent., lowest 2 1/2 per cent. Call money at Toronto, per cent.

Foreign Exchange.
Glasgow, 100 lbs. Sterling, 100 lbs. Building (Tel. Main 7017), to-day report exchange rates as follows:

Between Banks.
Buyers. Sellers. Counter.
N. Y. 4s, 1-15 dis. 1-15 dis. 4 to 1/4
Montreal, 100 dis. 1-15 dis. 10 to 1/4
Ster. 60 days, 2-23 3-15-16 9-16 9-16
Ster. demand, 5-16 8 1/2 5 1/2 5 1/2
Cable trans. 2 1/2 5-16 2 1/2 5-16

Rates in New York.
Sterling, 60 days sight, 48-49 1/2
Sterling, demand, 48-49 1/2 48 1/2

Toronto Stocks.
June 24, June 25.
Amal. Asbestos, do. preferred, 8 1/2 8 1/2
Black Lake, do. preferred, 7 1/2 7 1/2
do. pref., 6 1/2 6 1/2
B. C. Packers, do. common, 7 1/2 7 1/2
Bell Telephone, do. common, 102 102
Burl. F. N. Co., do. preferred, 102 102
Can. Cement, do. preferred, 84 84
C. C. & P. pref., 101 101
City of Toronto, do. preferred, 101 101
Canadian Salt, do. preferred, 101 101
C. P. R., do. preferred, 101 101
Crown's Gas, do. preferred, 101 101
Detroit United, do. preferred, 55 55
Dunlop, do. preferred, 55 55
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Monday, the 1st of August next.
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Direct private wire to New York.

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A. M. CAMPBELL,
Tel. Main 2351. 12 Richmond St. E.

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DIVIDEND NOTICES
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PRICE OF SILVER.
Bar silver in New York, 53 1/2 cts. oz.
Bar silver in London, 24 1/2 cts. oz.
Mexican dollars, etc.

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