Thsolvencies Reported for the First Three Quarters of 1906.

Analysis of Records Show Both Commerce and industry to He in Unprecedented Position of Soundness.

NEW YORK, Oct. 5 .- Commercial fallfires in the United States during the first nine months of 1906 were 7,912 in number Rhode Island. No banking failures were and \$34,600,237 in amount of liabilities, ac- reported in this section. The three middle cording to statistics compiled by R. G. Dun & Co. In the corresponding months New York reporting a decrease of about lest year there were 8,806 failures, involv- 200 in number and \$2,400,000 in amount of ng \$76.234,028. The decrease in number is liabilities, which more than offset the intions than the increase in liabilities, as and a small increase in New Jersey. The there was a substantial improvement in only important banking failure in this secboth manufacturing and trading operations, tion was the Real Estate Trust company the only adverse comparison being made of Philadelphia. by the third class, which is composed At the south there was an increase of chiefly of brokerage, real estate, insur- about 10 per cent in amount of liabflities, ance and other occupations of a specula- but a decrease in number of 220. The intive nature. Only 1,801 manufacturing fail- crease in amount was entirely provided by is the way the men "rubber" at the theaures occurred during the nine months, Maryland and occurred in the third class ters. Between acts they will put on their with a defaulted indebtedness of \$30,409,976, of real extate and insurance failures. Linwhich compares with 2,040 failures last bilities were slightly heavier in the Disyear, when the liabilities were \$32,783,285, trict of Columbia, Virginia, West Virginia There were 5,548 suspensions of traders, and Alabama, but none of these were with an indebtedness of \$55,915,878, com- large, while there was notable improve pared with 6,531 failures last year, involv- ment in Kentucky, Tennessee, Louisians ing \$38,614,237. In the third class above Mississippi, Georgia and South Carolina. mentioned there were 263 failures for \$18,- Fourteen banking failures occurred in this 334.383, against 235 last year, when the section, but none of especial magnitude. amount involved was only \$4.826,506. In Little net change occurred in the three addition to these commercial insolvencies southwestern states, heavier liabilities in

Pailure statistics for nine months are compared below for a series of years:

with sixty-three similar failures last year

for \$12,072,406.

67, 328, 119
67, 328, 119
67, 328, 119
63, 169, 285
63, 265, 389
29, 931, 458
88, 390, 002
30, 753, 557
59, 968, 124
77, 382, 957
120, 801, 309
81, 044, 508

Business on Sound Basis. Insolvency returns thus far this year indicate an unprecedentedly sound condition of business, adding their testimony to the many other gratifying statements that increase being about \$170,000 in Kansas, have appeared. With business expanding which was more than offset by numerous at a rate never before equalled, both as at a rate never before equalled, both as to the number of new firms in business was substantial improvement in Minnesota and the amount of capital involved, it is found in the number of unsuccessful ventures, yet the statistics do not show any such proportionate increase in either number of failures or amount of liabilities. This comparison may be made with great exactness, and returns for the third quarter of 1906 of the amount of liabilities to each firm in business shows an average of only \$15.93, which is less than the amount in the corresponding quarter of any year in the last twenty-five, with but two exceptions, and in one of these cases the difference was only 2 cents. So, as to the ratio of defaulted liabilities to solvent payments through the clearing houses in third quarter this year, there was only about 80 cents of bad debts to each \$1,000 exchanges, which is not only the lowest on record for the third quarter of any preceding year, but is less than in any quarter since records were first com-piled in this form, in 1875.

Prosperity Unprecedented.

these statistics for 1906 appear when it is remembered that the country experienced two phenomenal disasters from the elements during those nine months, and rates for money ruled at an abnormally high position. Mercantile collections were surprisingly prompt, in view of the tight money market, which might have been expected to cause serious embarrassment in the settlement of trade obligations. But splendid crops and an industrial activity that provided continuous work at the highest level of wages ever paid in this or any other country kept money circulating freely and maintained a confidence that makes the outlook bright for the remaining three months also. The one section in rather than any weakness in the instituthe statistics.

Pallures for Nine Months.

and last in different sections of the cour Linbilitie Number Limblittee.
1906. 1908. 1909. 1906.
New England. 900 1.117 \$ 8,694,973 \$ 8,837,850
Middle 1.512 1.756 22.48,732 \$ 8,837,850
footh 1.839 1.639 14.042.01 12.597,134
Southwest 822 890 5.444.813 5.455,701
entral west 1.475 1.597 2.378,703 15.285,505
Northwest 962 963 5.76.271 5.777,22
Pacific 658 842 3.865,306 4.378,010 New England. BUSINESS CONDITION GENERALLY GOOD United States 7,912 8,888 884,600.237 876,254,023 anking 6 63 12.887,100 12.072,475 anada 887 869 6.828,389 7,105,465

A decreuse of 144 failures is noted in com paring the total for the New England states with the corresponding nine months last year, while there was scarcely any net alteration in the amount of defaulted indebtedness. Massachusetts recorded a decrease of almost \$1,000.000, which was offset by increases in Maine, Connecticut and states made a decidedly favorable comparison, both as to number and Habilities, re representative of actual trade condi- crease of about \$1,000,000 in Pennsylvania

forty-five banks and other fiduciary insti- Missouri being offset by a decrease of altutions closed their doors, with aggregate most \$1,000,000 in Texas, while the alteraobligations of \$13,887,100, which compares tion was unimportant in Arkansas.

In Central and Western States.

Liabilities were much heavier in the five central states, most of the increase being provided by insurance and real estate concerns in Illinois, and losses were also heavier in that class in Ohio. Wisconsin and Michigan made decidedly better exhibits than in the corresponding nine months of 1905, while little change occurred in the liabilities reported by indiana. Every state except Illinois reported fewer failures, and the increase in that case was only nine, or less than 1½ per cent. The only banking insolvencies in that section of any importance also occurred. Rev. Alexander Connell, who succeeds to Ian Maclaren's pulpit at Sifton Park Liverpool, has been passor of Regent Square Presbycrian church, London, since 1893. He was born in the Scotch highlands just forty years ago.

Rev. Dr. M. Barabasz, a Roman Catholic prices of Baltimore, Md. has devised a detachable buckle of so much utility that the French Academy for the Encourage ment of Science and Art has conferred upon him therefor a gold medal and a diploma. He is also a playwright. The bishop of Michigan, who says the Bible is not the word of God, but "a ventrable museum." has started another controversy. If it is a "museum" it is one of the kind that it is a good thing to keep open on Sundays.

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> 1906. 1905. 1906. 1906. 173 225 \$1,602.224 \$2,134.905 174 222 995. 400 991.000 155 44 259.106 699.142 183 170 889.322 417.765 181 73 289.376 301.074 48 50 336.633 224.716 59 18 255.063 221.190 27 19 257.540 182.754 257,540 241,213 654,242 13,000 7,252 962 985 \$5,746,621 \$5,767,222 West FOR PACIFC STATES. Number. 1906. 1905. .. 5 20 \$.. 44 46 .. 40 34 Liabilities. 1905. 1905. 50,000 \$ 90,944 95,082 131,630 269,800 96,369 52,000 1,285,700 465,500

11 164 210 104 119 287 410 3 8 1,196,241 578,523 1,617,359 8,300 California 2,341,187 16,680 Alaska . .. 658 842 \$3,865,366 \$4,278,010 Pacific Fatlures in Canada. Insolvencies in the Dominion of Canada during the first nine months of 1906 were which liabilities were notably heavier than 897 in number, against 959 last year, while last year was the division embracing fire the amount of defaulted indebtedness was insurance companies, of which there were \$6,826,389, against \$7,105,495. Manufacturing several suspensions on account of the dis- failures were 212 in number and \$2,769,869 aster at San Francisco, but even in this in amount, against 205 failures for \$2,269,992 respect the comparatively small number in 1906. Improvement was most noticeable of failures adds its testimony to the gen- in the trading section, where 637 failures eral prosperity. The small increase in occurred, involving \$3,615,675, compared with banking losses was entirely due to the 739 last year, when liabilities were \$4,781,220. personal misconduct of a few individuals There were eighteen other commercial failures for \$441,045, against twelve last year, tions, and the only prospect of any notable when the amount involved was only \$54,183. increase in failures during the last quarter Not a single banking failure occurred in of the year is in regard to the effects of the Dominion, whereas one or more fallgulf storm, which occurred too late ures occurred in the corresponding months in the period under discussion to affect of each of the preceding seven years. The largest increase in a comparison by provinces was supplied by Quebec, but this The number of failures and amount of was more than offset by smaller liabilities

New Brunswick, and especially Nove Provinces. \$2,567,550 3,596,261 196,95 British Columbia Nova Scotia \$4,753,128 4,856,596

Nature's Sherlock Holmes. The sun has revealed an interesting soler tific discovery, which will delight the at chaeologists of the entire country. Castle Park, Colchester, as elsewhere, the great heat of the last few weeks has considerably modified the natural greenness o the grass. But in one place there were noticed parallel and transverse bands of grass which were much browner than the surrounding verdure. Closer exammination showed that the brown bands formed the ground plan of a spacious Roman villa. The shallow soll over the sulped walls o the villa had been dried more thoroughly than the deeper soil on either side of them and thus the sun had made a tracin;

tists,--Dundee Advertiser. "Rubbering" in Mexican Theaters Perhaps the most strikingly odd of anything an American girl who has never be fore been so far from home sees in Mexic hars, stand by their chairs, pick out a par ticular girl, shift their opera glasses untithey get the proper focus and gaze steadily at her until they get tired. It seems neveto occur to them that it may be embar rassing for the girl. Indeed, they mean as a compliment, for Mexican men act on the theory that not to look at a girl is to imply that she is not worth looking at And they certainly live up to this theory .-Modern Mexico.

of the villa for the edification of scien

RELIGIOUS NOTES.

nantly Protestant countries in the world, having, a few years ago, among all 1.8 2,000,000 inhabitants, only 3,000 Catholics. But nowadays the monks and nins expelled from France are focking into England, finding apparently a ready welcome. Denmark forty years ago had only three Catholic priests; it has now seventy, besides 400 nuns.

OUT OF THE ORDINARY.

The wood used in the best planes has been seasoned 40 years. The famous Alabama was afloat twenty-two months. In that time it desiroyed fifty-one vessels.

Beards are liable to taxation in some Japanese villages. The origin of this curious custom is unknown. The rate of suicide in the British army is equal to 210 per 1,000,000 annually; in the German to 550, and in the Austrian to 1,200 per 1,000,000.

Horses in their natural wild state live longer than when put to domestic uses. When free and uncontrolled a horse lives to the average age of 38 years; the domestic horse is of little use after 25 Portland, Ore., is said to be the largest

lumber port in the world. At one time recently, vessels for foreign ports were loading there, or under charter, in an aggregate capacity of 20,0,000 feet, and for home ports others having 5,000,000 feet more.

The failure of the municipal bakeries at Catania, Italy, is reported by Mr. Churchill, the British consul at Palermo. There was a \$20,090 dencit in the balance sheet, and the request governing a loan of \$80,000 was refused by a royal commission; in consequence the institution has been closed. The development of Central Africa is

The development of Central Africa is now proposed by representatives of the Congo state and Robert Williams, representing the Tanganyika concessions and the Benguella Railway company and the Societe Generale, of which Baron Baeyens is governor. They have agreed to form a large mineral company, according to a dispatch from Brussels, and also to combine financially for the execution of a great Central African railway poller Habilities during nine months this year in Ontario, British Columbia, Manitoba, a great Central African railway policy.

Several Varieties Affected by Leaders of Male Fashions.

HALF-SEASON HAT A GREAT PROBLEM

The "Johnny Jones" Style of Hat and the Derbies and Alpines-Colors

in Neckwear-Tan Shoes in Favor.

The struggle for the informal hat which shall take the place of the straw until the derby becomes a positive necessity occupies many men in the autumn days. Most of them decide on a soft gray felt which still akes the flat and inelegant form male famous by George Cohan, and to this day s described by most persons as a "Johnny Jones" hat. There is, of course, little dignity in such a head dress. What tien is he man to wear as a substitute for the straw before he takes to the derby? It might be said here that fashion in its most correct form would require a derby, which at this season of the year may be brown. But such advice will not have any effect

on the man who wants a soft felt hat The brown alpine shape, soft and with rather a broad brim and a high corded ribbon, is the nearest approach to proper city wear in a soft bat, and it is, of course the best form in the country at this season of the year. In gray it is equally correct. In England the crowns of there soft hats are worn much higher than they are here. The high pointed crown has, accordng to our ideas, no beauty and is not emart. Some of the importers have these hats made up especially for our market, and the English manufacturers see that the rown is of the height admired in this country. The round gray and brown hats are unbecoming to stout men as they make their faces look rounder and fatter, but ome very smart shapes in this style are

mported from England. A Viennese manufacturer, whose soft hats were brought here first several years ago. sends over dark green felts of a kind very opular among the German and Austrian obility. They usually must have the dornment of the little feather on one side. They first became popular in England when the king had himself photographed at Marienbad with one of these hats on. They also come in brown and black, but the dark green, which is the color of the forestry and hunting officials in Austria and Ger-

many, is the most distinctive color. Then there are the hats of cloth similiar to the kind of a suit a man may wear. which are as smart as anything at this time of the year. They are made by one of the city's hatters and are best when specially fitted to the head. They are especially liked when they are made up in brown and gray Scotch tweeds. Men who have several have the cloth sent from their tailers to this hat maker, who follows an English model in his work. These hats are inexpensive and are suited to rough wear at any time of the year. They need not match a suit and had best follow merely its general tone and color.

Color of Neckwenr.

There are other tendencies of dress in he autumn. One of these is toward a ecognition of the season in the color of neckwear. To meet this the shops are exlibiting what the French call half season cravats in shades that have all the mellow cenuty of autumn leaves. One of the most popular of these colors is a crushed raspperry made in the knit ties so popular now. It is one of the loosely woven kind with a thicker silk thread than is usually employed. These same ties come in warm shades of brown, deep green and even an occasional purple in spite of the extent to which that shade for men was overdone

several years ago. The imported sporting ties, made up in the brilliant stripes and varied colors of India rubber cushions were first fitted Oxford, Cambridge and other English to billiard tables just seventy years ago. athletic associations, are especially popular athletic associations, are especially popular at this time of the year. American imitatractive and much cheaper. There are combinations, however, which only the English factories are able to turn out. The knit tie holds its supremacy as the fashionable article for man's wear. They come in the narrow four-in-hand and are as expensive as they ever were, although there are imitations to be had for half the price. Some of these knit ties sell for \$3. In the recent hot spell flannels looked just as well as they did in July, but it is nevertheles true that after the first of for worsted, cheviot or some material more suited to the approach of winter. Men who have all the clothes they need to be well dressed are generally supplied with a gray and brown mixture and it is the suit for this time of the year. A heavy brown Scotch tweed is equally appropriate and the men who are most careful abou dress are wearing these suits this fall with the waistcoat made of the same goods.

Shirts, Collars and Shoes.

For this season of the year a negligee shirt is just as appropriate as in winter. They are still made with plaids and they still have the soft turn back cuff if they are made in accordance with the best style. The complaint against this style is that the cuffs soil quickly, since they are not starched and wear out where they are turned over. This objection to them holds good, but the fact that they wear out need not be considered too great a fault. White cuffs are always as appropriate as those made of the material of the shirt, and may be put on at any time.

The high standing collar, turned over remains appropriate for this season of the year. There was an attempt last spring to have the turnover collar not meet in front, but stand open from the bottom. This failed, as the styles for the autumn The turnover standing collar is closed along its whole length. The success that comes to a firm which turns out a smart and comfortable collar is shown by the experience of an uptown haberdasher. Four years ago he invented a collar which combines smartness with every other advantage as no other collar He sells today as many of those collars as he ever did, and they are everywhere regarded by well dressed men as the smartest collar made in this country. They are, of course, modelled on an English original.

Nothing is more modish for the half season than tan shoes, which are smartest they have been darkened and look as if they had been well worn, although there must be no suggestion of shabbiness. The low shoes of this kind may be worn with tan spats, and they look very well. Buttons on the shoes should be avoided. The day for white spats to passed, and even the tan shoes with white canvas tops look out of season in town They are still permissible on warm days in the country. Patent leathers have no place in the present schedule of shoes except when pumps are worn with the dinner coat at night. Biscult colored dogskin are proper gloves. The yellow chamois is gone forever out of the toilet of the well dressed man .- New York

Sterling silver-Frenzer, lath & Dodge sta Japan's chrysanthemum flag is probably European nations.

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Don't allow disease or weakness to take away all the pleasure of living. Life is beautiful when you possess perfect health. You should not become discouraged and lose your grip on life because inferior and unreliable treatment has failed to help you. Our special treatment for this class of troubles, which is varied and modified to meet the requirements of each individual case, is a safe cure, to which hundreds of cured men owe their sturdy health and happy condition in life.

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to beware of misleading statements by which they may be

deceived in an effort to regain their health.

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