

FAILURES FOR NINE MONTHS

Insolvencies Reported for the First Three Quarters of 1906.

BUSINESS CONDITIONS GENERALLY GOOD

Analysis of Records Show Both Commerce and Industry to Be in Unprecedented Position of Soundness.

NEW YORK, Oct. 6.—Commercial failures in the United States during the first nine months of 1906 were 7,912 in number and \$34,690,237 in amount of liabilities, according to statistics compiled by R. G. Dun & Co. In the corresponding months last year there were 8,806 failures, involving \$76,234,028. The decrease in number is more representative of actual trade conditions than the decrease in liabilities, as there was a substantial improvement in both manufacturing and trading operations, the only adverse comparison being made by the third class, which is composed chiefly of brokerage, real estate, insurance and other occupations of a speculative nature.

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

Table with columns: Year, Number of Failures, Amount of Liabilities. Rows include 1906, 1905, 1904, 1903, 1902, 1901, 1900, 1899, 1898, 1897, 1896, 1895, 1894, 1893, 1892, 1891, 1890, 1889, 1888, 1887, 1886, 1885, 1884, 1883, 1882, 1881, 1880.

Insolvency returns thus far this year indicate an unprecedentedly sound condition of business, adding their testimony to the many other gratifying statements that have appeared.

Prosperity Unprecedented.

Even more strikingly satisfactory do these statistics for 1906 appear when it is remembered that the country experienced two phenomenal disasters from the elements during these 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.

Failures for Nine Months.

The number of failures and amount of liabilities during nine months this year

and last in different sections of the country are compared below:

Table with columns: Province, Number of Failures, Amount of Liabilities. Rows include New England, Middle, South, Southwest, Central West, North, Pacific, and Total.

A decrease of 14 failures is noted in comparing 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.

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 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 1/4 per cent.

Table with columns: State, Number of Failures, Amount of Liabilities. Rows include Minnesota, Iowa, Nebraska, Kansas, Oklahoma, Texas, Louisiana, Arkansas, Missouri, Wisconsin, Illinois, Indiana, Michigan, Ohio, Pennsylvania, New York, New Jersey, New England, New Brunswick, Nova Scotia, British Columbia, Manitoba, Ontario, and Total.

Insolvencies in the Dominion of Canada during the first nine months of 1906 were 877 in number, against 959 last year, while the amount of defaulted indebtedness was \$6,826,389, against \$7,105,485.

Not a single banking failure occurred in the Dominion, whereas one or more failures occurred in the corresponding months of each of the preceding seven years. The largest increase in a comparison by provinces was supplied by Quebec, but this was more than offset by smaller liabilities in Ontario, British Columbia, Manitoba,

New Brunswick, and especially Nova Scotia.

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 takes the fat and elegant form of a famous by George Conan, and to this is described by most persons as a "Johnny Jones" hat.

"Rubbering" in Mexican Theaters. Perhaps the most striking odd of anything an American who has never before been so far from home sees in Mexico is the way the men "rubber" at the theaters.

RELIGIOUS NOTES.

Rev. Alexander Connell, who succeeds to Ian MacLaren's pulpit at St. John's Park Presbyterian church, on Oct. 15, 1906. He was born in the Scotch highlands just before the close of the century.

Dr. H. K. Carroll, the Methodist statistician, has just made a compilation from recent reports of the Methodist churches, following the lines of the states and territories.

OUT OF THE ORDINARY.

The wood used in the best pianos has been seasoned 40 years.

India rubber cushions were first fitted to billiard tables just seventy years ago.

Beards are liable to taxation in some Japanese villages.

The rate of suicide in the British army is equal to 10 per cent annually.

Horses in their natural wild state live when free and uncontrolled a horse lives to the average age of 25 years.

The failure of the municipal bakeries at Catania, Italy, is reported by Mr. Churchill, the British consul at Palermo.

The development of Central Africa is now proposed by representatives of the Congo state and Robert Williams, representing the Tanganyika concessions.

AUTUMN STYLES FOR MEN

Several Varieties Affected by Leaders of Male Fashions.

HALF-SEASON HAT A GREAT PROBLEM

The "Johnny Jones" Style of Hat and the Derby and Alpine—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.

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 hat, and it is, of course, the best form in the country at this season of the year.

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Advertisement for Jetter's Gold Top beer, featuring an image of a woman and text: 'Jetter's GOLD TOP The Perfect Beer Commands Attention Because of its purity, healthfulness and unsurpassed flavor.'

The Purchasing Power of Thousands of Back of THE BEE. Prosperous Western Families is Found Back of THE BEE.

Advertisement for Gund's Peerless Beer, featuring an image of a man drinking beer and text: 'For Dust in the Throat! A drink of cold water from a roadside stream to me in an emergency is better than anything, but nothing in the world is more grateful and refreshing than a daily high way than a cool sparkling glass of beer.'

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