

Statistical.

BRADSTREET'S

Disposes of the Allegation That Drink is the Cause of Many Business Failures

We have what may be considered irrefragable proof that a Prohibitive law does not conduce to business prosperity in the returns of Bradstreet's. This great commercial agency certainly can be accepted as an independent authority, and we quote from their record the number of failures, taking States that closely approximate each other in population, situation, character of population and products, for comparison. For instance, Maine has a population of 661,086 and Connecticut a population of 746,258. These states are similar in most respects, although the latter has the greater industrial interests. Kansas has a population of 1,427,096 and Kentucky 1,558,625. They too are partially similar in their people and products, though Kentucky has large industrial centres, which Kansas has not. Then take Iowa with 1,911,896 population and Minnesota with 1,300,826. Iowa has the larger population, but Minnesota has the larger industrial centres, St. Paul and Minneapolis. Both are great agricultural states. Now what are the figures. Bradstreet's give the failures in the first six months of the last three years, and for the States indicated, as follows:

	No. Failures, 1891.	No. Failures, 1892.	No. Failures, 1893.
Maine.....	123	124	114
Connecticut.....	126	95	117
Kansas.....	169	130	338
Kentucky.....	127	89	106
Iowa.....	129	105	107
Minnesota.....	95	98	107

The showing is decidedly against the prohibitive and in favor of the license states.

But another very marked feature located from Bradstreet's reports—and one that fully answers the question frequently asked: "Is not the drink traffic responsible for many of the business failures," is that drink has very little indeed to do with business failures, is the cause of failures in remarkably few instances. Bradstreet's defines the cause of failure thus:

I. INCOMPETENCE (unsuitability, incapability)	1. INCOMPETENCE (unsuitability, incapability)
2. INEXPERIENCE.	2. INEXPERIENCE.
3. LACK OF CAPITAL.	3. LACK OF CAPITAL.
4. UNWISSE CREDIT.	4. UNWISSE CREDIT.
5. UNFAVORABLE CIRCUMSTANCES.	5. UNFAVORABLE CIRCUMSTANCES.
6. UNFAVORABLE CIRCUMSTANCES.	6. UNFAVORABLE CIRCUMSTANCES.
7. UNFAVORABLE CIRCUMSTANCES.	7. UNFAVORABLE CIRCUMSTANCES.
8. UNFAVORABLE CIRCUMSTANCES.	8. UNFAVORABLE CIRCUMSTANCES.
9. UNFAVORABLE CIRCUMSTANCES.	9. UNFAVORABLE CIRCUMSTANCES.
10. UNFAVORABLE CIRCUMSTANCES.	10. UNFAVORABLE CIRCUMSTANCES.
11. UNFAVORABLE CIRCUMSTANCES.	11. UNFAVORABLE CIRCUMSTANCES.
12. UNFAVORABLE CIRCUMSTANCES.	12. UNFAVORABLE CIRCUMSTANCES.
13. UNFAVORABLE CIRCUMSTANCES.	13. UNFAVORABLE CIRCUMSTANCES.
14. UNFAVORABLE CIRCUMSTANCES.	14. UNFAVORABLE CIRCUMSTANCES.
15. UNFAVORABLE CIRCUMSTANCES.	15. UNFAVORABLE CIRCUMSTANCES.
16. UNFAVORABLE CIRCUMSTANCES.	16. UNFAVORABLE CIRCUMSTANCES.
17. UNFAVORABLE CIRCUMSTANCES.	17. UNFAVORABLE CIRCUMSTANCES.
18. UNFAVORABLE CIRCUMSTANCES.	18. UNFAVORABLE CIRCUMSTANCES.
19. UNFAVORABLE CIRCUMSTANCES.	19. UNFAVORABLE CIRCUMSTANCES.
20. UNFAVORABLE CIRCUMSTANCES.	20. UNFAVORABLE CIRCUMSTANCES.
21. UNFAVORABLE CIRCUMSTANCES.	21. UNFAVORABLE CIRCUMSTANCES.
22. UNFAVORABLE CIRCUMSTANCES.	22. UNFAVORABLE CIRCUMSTANCES.
23. UNFAVORABLE CIRCUMSTANCES.	23. UNFAVORABLE CIRCUMSTANCES.
24. UNFAVORABLE CIRCUMSTANCES.	24. UNFAVORABLE CIRCUMSTANCES.
25. UNFAVORABLE CIRCUMSTANCES.	25. UNFAVORABLE CIRCUMSTANCES.
26. UNFAVORABLE CIRCUMSTANCES.	26. UNFAVORABLE CIRCUMSTANCES.
27. UNFAVORABLE CIRCUMSTANCES.	27. UNFAVORABLE CIRCUMSTANCES.
28. UNFAVORABLE CIRCUMSTANCES.	28. UNFAVORABLE CIRCUMSTANCES.
29. UNFAVORABLE CIRCUMSTANCES.	29. UNFAVORABLE CIRCUMSTANCES.
30. UNFAVORABLE CIRCUMSTANCES.	30. UNFAVORABLE CIRCUMSTANCES.
31. UNFAVORABLE CIRCUMSTANCES.	31. UNFAVORABLE CIRCUMSTANCES.
32. UNFAVORABLE CIRCUMSTANCES.	32. UNFAVORABLE CIRCUMSTANCES.
33. UNFAVORABLE CIRCUMSTANCES.	33. UNFAVORABLE CIRCUMSTANCES.
34. UNFAVORABLE CIRCUMSTANCES.	34. UNFAVORABLE CIRCUMSTANCES.
35. UNFAVORABLE CIRCUMSTANCES.	35. UNFAVORABLE CIRCUMSTANCES.
36. UNFAVORABLE CIRCUMSTANCES.	36. UNFAVORABLE CIRCUMSTANCES.
37. UNFAVORABLE CIRCUMSTANCES.	37. UNFAVORABLE CIRCUMSTANCES.
38. UNFAVORABLE CIRCUMSTANCES.	38. UNFAVORABLE CIRCUMSTANCES.
39. UNFAVORABLE CIRCUMSTANCES.	39. UNFAVORABLE CIRCUMSTANCES.
40. UNFAVORABLE CIRCUMSTANCES.	40. UNFAVORABLE CIRCUMSTANCES.
41. UNFAVORABLE CIRCUMSTANCES.	41. UNFAVORABLE CIRCUMSTANCES.
42. UNFAVORABLE CIRCUMSTANCES.	42. UNFAVORABLE CIRCUMSTANCES.
43. UNFAVORABLE CIRCUMSTANCES.	43. UNFAVORABLE CIRCUMSTANCES.
44. UNFAVORABLE CIRCUMSTANCES.	44. UNFAVORABLE CIRCUMSTANCES.
45. UNFAVORABLE CIRCUMSTANCES.	45. UNFAVORABLE CIRCUMSTANCES.
46. UNFAVORABLE CIRCUMSTANCES.	46. UNFAVORABLE CIRCUMSTANCES.
47. UNFAVORABLE CIRCUMSTANCES.	47. UNFAVORABLE CIRCUMSTANCES.
48. UNFAVORABLE CIRCUMSTANCES.	48. UNFAVORABLE CIRCUMSTANCES.
49. UNFAVORABLE CIRCUMSTANCES.	49. UNFAVORABLE CIRCUMSTANCES.
50. UNFAVORABLE CIRCUMSTANCES.	50. UNFAVORABLE CIRCUMSTANCES.
51. UNFAVORABLE CIRCUMSTANCES.	51. UNFAVORABLE CIRCUMSTANCES.
52. UNFAVORABLE CIRCUMSTANCES.	52. UNFAVORABLE CIRCUMSTANCES.
53. UNFAVORABLE CIRCUMSTANCES.	53. UNFAVORABLE CIRCUMSTANCES.
54. UNFAVORABLE CIRCUMSTANCES.	54. UNFAVORABLE CIRCUMSTANCES.
55. UNFAVORABLE CIRCUMSTANCES.	55. UNFAVORABLE CIRCUMSTANCES.
56. UNFAVORABLE CIRCUMSTANCES.	56. UNFAVORABLE CIRCUMSTANCES.
57. UNFAVORABLE CIRCUMSTANCES.	57. UNFAVORABLE CIRCUMSTANCES.
58. UNFAVORABLE CIRCUMSTANCES.	58. UNFAVORABLE CIRCUMSTANCES.
59. UNFAVORABLE CIRCUMSTANCES.	59. UNFAVORABLE CIRCUMSTANCES.
60. UNFAVORABLE CIRCUMSTANCES.	60. UNFAVORABLE CIRCUMSTANCES.
61. UNFAVORABLE CIRCUMSTANCES.	61. UNFAVORABLE CIRCUMSTANCES.
62. UNFAVORABLE CIRCUMSTANCES.	62. UNFAVORABLE CIRCUMSTANCES.
63. UNFAVORABLE CIRCUMSTANCES.	63. UNFAVORABLE CIRCUMSTANCES.
64. UNFAVORABLE CIRCUMSTANCES.	64. UNFAVORABLE CIRCUMSTANCES.
65. UNFAVORABLE CIRCUMSTANCES.	65. UNFAVORABLE CIRCUMSTANCES.
66. UNFAVORABLE CIRCUMSTANCES.	66. UNFAVORABLE CIRCUMSTANCES.
67. UNFAVORABLE CIRCUMSTANCES.	67. UNFAVORABLE CIRCUMSTANCES.
68. UNFAVORABLE CIRCUMSTANCES.	68. UNFAVORABLE CIRCUMSTANCES.
69. UNFAVORABLE CIRCUMSTANCES.	69. UNFAVORABLE CIRCUMSTANCES.
70. UNFAVORABLE CIRCUMSTANCES.	70. UNFAVORABLE CIRCUMSTANCES.
71. UNFAVORABLE CIRCUMSTANCES.	71. UNFAVORABLE CIRCUMSTANCES.
72. UNFAVORABLE CIRCUMSTANCES.	72. UNFAVORABLE CIRCUMSTANCES.
73. UNFAVORABLE CIRCUMSTANCES.	73. UNFAVORABLE CIRCUMSTANCES.
74. UNFAVORABLE CIRCUMSTANCES.	74. UNFAVORABLE CIRCUMSTANCES.
75. UNFAVORABLE CIRCUMSTANCES.	75. UNFAVORABLE CIRCUMSTANCES.
76. UNFAVORABLE CIRCUMSTANCES.	76. UNFAVORABLE CIRCUMSTANCES.
77. UNFAVORABLE CIRCUMSTANCES.	77. UNFAVORABLE CIRCUMSTANCES.
78. UNFAVORABLE CIRCUMSTANCES.	78. UNFAVORABLE CIRCUMSTANCES.
79. UNFAVORABLE CIRCUMSTANCES.	79. UNFAVORABLE CIRCUMSTANCES.
80. UNFAVORABLE CIRCUMSTANCES.	80. UNFAVORABLE CIRCUMSTANCES.
81. UNFAVORABLE CIRCUMSTANCES.	81. UNFAVORABLE CIRCUMSTANCES.
82. UNFAVORABLE CIRCUMSTANCES.	82. UNFAVORABLE CIRCUMSTANCES.
83. UNFAVORABLE CIRCUMSTANCES.	83. UNFAVORABLE CIRCUMSTANCES.
84. UNFAVORABLE CIRCUMSTANCES.	84. UNFAVORABLE CIRCUMSTANCES.
85. UNFAVORABLE CIRCUMSTANCES.	85. UNFAVORABLE CIRCUMSTANCES.
86. UNFAVORABLE CIRCUMSTANCES.	86. UNFAVORABLE CIRCUMSTANCES.
87. UNFAVORABLE CIRCUMSTANCES.	87. UNFAVORABLE CIRCUMSTANCES.
88. UNFAVORABLE CIRCUMSTANCES.	88. UNFAVORABLE CIRCUMSTANCES.
89. UNFAVORABLE CIRCUMSTANCES.	89. UNFAVORABLE CIRCUMSTANCES.
90. UNFAVORABLE CIRCUMSTANCES.	90. UNFAVORABLE CIRCUMSTANCES.
91. UNFAVORABLE CIRCUMSTANCES.	91. UNFAVORABLE CIRCUMSTANCES.
92. UNFAVORABLE CIRCUMSTANCES.	92. UNFAVORABLE CIRCUMSTANCES.
93. UNFAVORABLE CIRCUMSTANCES.	93. UNFAVORABLE CIRCUMSTANCES.
94. UNFAVORABLE CIRCUMSTANCES.	94. UNFAVORABLE CIRCUMSTANCES.
95. UNFAVORABLE CIRCUMSTANCES.	95. UNFAVORABLE CIRCUMSTANCES.
96. UNFAVORABLE CIRCUMSTANCES.	96. UNFAVORABLE CIRCUMSTANCES.
97. UNFAVORABLE CIRCUMSTANCES.	97. UNFAVORABLE CIRCUMSTANCES.
98. UNFAVORABLE CIRCUMSTANCES.	98. UNFAVORABLE CIRCUMSTANCES.
99. UNFAVORABLE CIRCUMSTANCES.	99. UNFAVORABLE CIRCUMSTANCES.
100. UNFAVORABLE CIRCUMSTANCES.	100. UNFAVORABLE CIRCUMSTANCES.

It will be seen that the heading under which intemperance would come is "neglect," which, however, would also include gambling and all other doubtful habits. The number of failures under these different heads for the last three years is as follows:

	1890.	1891.	1892.
Incompetence.....	2,605	2,021	1,916
Inexperience.....	511	592	532
Lack of capital.....	4,052	4,869	3,343
Unwise credits.....	502	509	410
Failures of others.....	257	279	191
Extravagance.....	239	251	148
Neglect.....	390	385	311
Competition.....	240	199	180
Disaster.....	1,358	2,075	1,994
Speculation.....	604	341	197
Fraud.....	416	875	1,063
	10,073	12,394	10,270

	1890.	1891.	1892.
Incompetence.....	312	293	164
Inexperience.....	68	44	28
Lack of capital.....	905	1,230	1,096
Unwise credits.....	51	52	13
Failures of others.....	38	57	20
Extravagance.....	44	50	37
Neglect.....	49	50	37
Competition.....	29	15	17
Disaster.....	96	142	190
Speculation.....	44	18	21
Fraud.....	30	74	89
	1,626	1,846	1,682

These figures show how inconsiderable a portion of the business failures are due even to all doubtful habits. In the United States 300 out of 10,073 in 1890; 382 out of 12,394 in 1891; and 311 out of 10,270 in 1892. In Canada and Newfoundland 44 out of 1,626 in 1890; 36 out of 1,846 in 1891; and 39 out of 1,682 in 1892. Lack of capital is the great cause of business failure.

IN IOWA.

The Latest House Bill Defeated Prohibition Must Go.

PROHIBITION in Iowa is dead as a last year's mosquito. The conflict reached an acute stage some days since, and the parties have so arranged themselves that nothing less than the absolute repeal of the Prohibitory law appears to be a possibility.

The fight was in the House over the "Mule" Bill, which had been finally sent on by the committee on the suppression of intemperance. All kinds of amendments were fired at the bill, and were steadily voted down. The debate lasted several days, and finally the whole bill was rejected by a vote of fifty-seven to forty-three. Thus ends the "Mule" nonstop.

In the Senate the Carpenter Bill, which retains the Prohibitory law, but grants local option, is being debated at length. It is conceded that it cannot pass. When it is defeated the probabilities are that the local option and license republicans will unite with the democrats, sweep the Prohibitory law away and grant a license law with a local option attachment. Failing this the legislature will come to a dead lock.

The more reasonable of the Prohibitionists are beginning to admit their danger, and would be willing to accept local option if thereby they could retain the Prohibitory law. Senator Harsh, for instance, a leading Prohibitionist, spoke as follows:

"While I have always been a Prohibitionist, they say in my country of the ultra kind, I have always looked upon Prohibition as one of the methods for decreas-

ing the consumption of liquors, but not the method. Perhaps in accomplishing this result Prohibition has been the most successful statute ever put on our books.

The principle of high license is also a measure of temperance. I believe the time has come to adopt both of these methods. We have come to the place where the roads fork. We must either let it or else Prohibition to be swept off the statute book. What to-day is the condition of the state except local option? Communities are doing as they please with it. That is the condition and we want the law changed to fit the facts. We want this change in order to better enforce the prohibitory law. It was a happy idea in the framers of this bill to make it an amendment to the present law. It is to save what is left of Prohibition that we should vote for the bill. The Senator from Adair says he fails to see how this law would be better enforced than the present one. I say it would be, because it would bring to the support of the law the men engaged in the business. I mean that when men have invested their money in a business they will be very careful to inform on any one who is violating the law. Again, I favor the bill because it will bring about a revival of temperance. Since the enactment of the prohibitory law there has been a remarkable letting up in the teaching of temperance, in the training of the young. After all this is where temperance must begin. There has been a great lethargy in temperance since the Prohibition law was enacted. I believe the enactment of this amendment would put Iowa in the front ranks of temperance.

"Another reason, I believe it would decrease the number of saloons. The history of license has shown this result. Under my own personal observation I will say that the operation of such a law has reduced the saloons greatly in my own city.

I believe that this bill will not only reduce the number of saloons, but lessen the harm from them. There is something in human nature which eagerly tries to do things which are denied. I believe people would drink less under the proposed amendment. I believe this act would increase the respect for law. The prohibitory law has tended to decrease the respect of all law because it has been violated. Again my voice is given to this measure because we are in great need of harmony and peace in the state. I know it will be said that we can have peace any day on the other terms. I think the character of the men who come from the river counties, asking for this law, is worthy of attention. They are honorable men, not law breakers. In many cases they have made gallant efforts to enforce the law. None of us look upon the breaking of the law in the same sense that we view other crimes. That is, we would not run off for an officer the way we would if we saw a man stealing a horse. This is true, and so we should have charity for those who look at this subject differently from what we do. Therefore, we should offer sacrifices for conciliation. It is not necessary to say that the platform does not say that any man who was in the state last fall and says the platform did not mean such modification is either obtuse or dishonest. There are politicians here who know the wording of that plank. When I went home last summer I told my people that plank meant a turning over, the enactment of a new law embodying the best of all other laws on the question. I know that prohibition is regarded in the rural districts and is not considered in the cities. After forty years in Maine of prohibition the law is as openly violated as in the cities of this state. Is it not our duty with this experience before us to try to make a new law which will adapt itself to all conditions in the state?"

THE PERSONAL FACTOR IN HOTELS.

(Montreal Trade Review.)

Is recent years the personal factor in hotels has been receding away from the prominence it once had. In days gone past the "landlord" and "landlady" were always to the fore on the arrival of guests. On reaching an inn by coach it was the custom for the landlord to meet his guest at the door with a jovial welcome, and his usually buxom dame was ready in the hall to smile graciously on the new arrivals.

These receptions gave a home feeling to the guest, indeed the whole tone of an old-fashioned hotel was domestic, the inmates were part of the family while they stayed, and with a pleasant sense of having received hospitality which established a kindly feeling between the entertainer and those who had been under his roof. The huge hotels of modern times have done away with this, but the old feelings which were agreeably excited by the old system still remain. It is a miserable experience to walk up to a hotel clerk and be met with a blank, indifferent stare, or, at least, with a blank, indifferent smile and a word of greeting or nothing, but go a long way to make a traveller take to an hotel, and induce him to frequent it, other attractions being satisfactory.

The *Hotel World* has been discussing this question, and made the following comments thereon, with excellent advice to hotel keepers and their staff.

"To what extent the personal acquaintance, at least a personal acquaintance, between the clerks of an hotel and the guests of an hotel may influence patronage, has always been a mooted question. Some proprietors and managers consider the *personnel* of the office of little consequence, so long as the clerical duties are properly performed. They contend the hotel clerking is clerical work; the duty of the clerk is to keep accurate data of the business transacted through his office. The personality of the clerk is of no use; the question; his sole attainments a natural faculty for being social cut little figure. On the other hand, proprietors have been known to pay fancy prices for the clerk of wide acquaintance, known personally to many who are prominent and his having ability to become acquainted with such patronage. Whatever may be the conclusion reached, the man who has for years patronized a hotel, and become acquainted with the office staff, arrives to find strangers in claret strangers who defy any attempt at acquaintance, is a person who may be easily asked for an opinion by those who have been in the personal influence of the clerk.

"The hotel employe should keep conversations and confidences of guests himself. Not only is this true regarding the imparting of advice, but still more careful should he be of a tongue which harmful gossip. Useless—foolish—has cost many a person a position, though the one removed may never have known the true cause. An employe of an hotel, further, should remain loyal to the employer under whom he is placed. When an employe criticizes the methods of the person to whom he is indebted for his position and wages, especially when done openly and in hearing of others occupying a similar position with himself, it is time to bid him to quit. The man who attacks his superior, guards his tongue, and who no longer wishes to tolerate the methods of his employer, retains, with respect of the latter and at the same time elevates his position. The most useful, usually the least useful of men in any capacity but that of an auctioneer.



THE ONTARIO

WE GUARANTEE

That this brewed Hops only