

	No. Failures 1891.	No. Failures 1892.	No. Failures 1893.
Maine	123	124	114
Connecticut	126	95	117
Kansas	160	130	338
Kentucky	137	80	106
Iowa	129	105	170
Minnesota	95	98	157

The showing is decidedly against the prohibitive and in favor of the license states. I have here Bradstreet's reports in full and comparisons can be made with any other States that may be desired.

But another very marked feature learned from Bradstreet's reports,—and one that fully answers the question frequently asked in this investigation. "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 failure in remarkably few instances. Bradstreet's defines the causes of failure thus: (See page 5, Report 1892).

A	<i>Causes due to faults of those failing.</i>	{	I. INCOMPETENCE.	{	1. INCOMPETENCE (unsuitability, incapability.)
					2. INEXPERIENCE.
					3. LACK OF CAPITAL.
B	<i>Causes not due to faults of those failing.</i>	{	II. NEGLIGENCE OF BUSINESS.	{	4. UNWISE GRANTING OF CREDITS.
					1. SPECULATION (outside regular business).
					2. NEGLIGENCE (due to doubtful habits).
			III. FRAUDULENT DISPOSITION OF PROPERTY.	{	3. PERSONAL EXTRAVAGANCE.
					IV. DISASTER (flood, fire, crop failure, commercial crisis).
		{	V. FAILURES OF OTHERS (of apparently solvent debtors).	{	VI. SPECIAL, OR UNDUE COMPETITION.

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:

#### IN THE UNITED STATES.

	1890.	1891.	1892.
Incompetence	2,005	2,021	1,916
Inexperience	611	592	532
Lack of capital	4,052	4,869	3,343
Unwise credits	502	509	410
Failures of others	257	279	196
Extravagance	232	251	148
Neglect	390	383	311
Competition	246	199	180
Disaster	1,358	2,075	1,994
Speculation	604	341	197
Fraud	416	875	1,063
	10,673	12,394	10,270