TO LET FOR BUSINESS PURPOSES

BENNETT BUILDING.
Fire Proof.
Located on Nassau, Ann and Fulton streets.
First Floor to let, suitable for bankers, insurance offices or lawyers. Will be let together or in parts; be altered to suit tenants if desired; adapted for offices or stores.
Reasonable rents.
Also some eligible Law Offices to let.
APPLY ON THE PREMISES.
Take the Elevator. Inquire for Janitor.

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STEAM POWER TO LET—ROOMS, 50X100, 20X30; steady power, well lighted and warmed. JOHN McLAREN, River st. and Bremen dock, Hoboken, N. J.

STEAM POWER.—DOUBLE BUILDING, 88X90, TO lease, or in floors; extra light on ground and first floors. Inquire at 160 West 27th st.

TO LET—SECOND LOFT, NO. 764 BROADWAY, 21X 88, for $825. Apply to V. VIGOUROUX, 122 4th av.

TO LET—WITH POWER, BUILDING, 25 BY 90; OR in Floors. Inquire at 177 Prince st.
W. WESTERFIELD.

TO LET—GRAND AND ALLEN STS., OPPOSITE siDIley's splendid Store; one of the finest Basements in the city for wine saloon; also entire Upper Part of buildings for business purposes. MASON, 300 Grand st.

TO LET—TO AN ENTERPRISING PARTY, A FINE Hotel, on 8th av., northeast corner of 142d st., with about 40 rooms and all improvements, with stable and sheds, at a very low price or lease if required. Call on M. S. FRIEND, No. 1,535 Broadway, near 48th st.

TO LEASE FOR BUSINESS PURPOSES—13 LOTS OF Ground, with office, stable and storehouse, 25x100; suitable for all business purposes; within 600 feet of bulkhead and near 10th st. ferry. Apply to JOSIAH PALMER, 70 Franklyn st. or 270 Eckford st., Greenpoint, L. I.

TO LET OR LEASE—THE BUILDING NO. 82 WALKER st., near Broadway; 25x100; suitable for any mercantile business; rent low. Apply to J. BOYD, 12 Franklin st.

TO RENT—FACTORY SUITABLE FOR PIANO OR billiard table makers; splendid light and on a leading avenue. Inquire at 199 7th av.

TO RENT—A FIRST CLASS STORE ON 5TH AV., near 27th st., and one on Broadway, both under the Stevens Building. Apply to E. H. LUDLOW & CO., No. 3 Pine st.

395 6TH AV.—HOUSE OR STORE; 100 WEST 28TH st., first and third Flats, seen from 8:30 to 10. 63 West 24th st., first floor. S. RICH, 74 Murray st.

DWELLING HOUSES TO LET.

Furnished.

A DESIRABLE HOUSE ON 5TH AV. TO RENT—Furnished, at a very low rent, $250 per month. Apply to E. H. LUDLOW & CO., No. 3 Pine st.

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Unfurnished.

A FIRST CLASS HIGH STOOP BROWN STONE House on 46th st., near 5th av., to rent, unfurnished. Apply to E. H. LUDLOW & CO., No. 3 Pine st.

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TO RENT—HOUSE NO. 238 4TH AV.—POSSESSION immediately. Inquire of THOMAS PITTIS, Post office box 731 Plainfield, N. J.

$50 A MONTH.—TO LET, A FIRST CLASS FOUR story brown stone tenement House containing 22 rooms. Apply to V. HERVEY, corner 113th st. and 1st av

FURNISHED ROOMS AND APARTMENTS TO LET.

A ROOM AND HALL ROOM, ON SECOND FLOOR, front, will be rented, furnished, to a gentleman and wife; terms moderate. 217 West 13th st.

A.—TWO FURNISHED ROOMS, COMPLETE FOR housekeeping; hot and cold water; $7 per week. No. 408 West 34th st., near Elevated Railroad.

AN ELEGANT SUIT OF ROOMS ON PARLOR FLOOR, bath and closet attached, also single Room to let, to gentlemen, without board. No. 37 East 19th st., between Broadway and 4th av.

FOR GENTLEMEN—FINE FURNISHED SITTING Room in French family; conveniences; single Room. 65 East 12th st.

FURNISHED ROOMS TO LET—A FEW VERY DEsirable furnished Rooms, from $3 to $10 per week, in 83 Madison av., and one large Parlor Bedroom (three windows) on second floor, with dressing room attached and use of piano; references exchanged. Inquire of Mrs. McDERMOTT, in the house.

PARTIES BOARDING WILL FIND COMFORT AND economy by renting half or whole, French Flats, furnished for housekeeping. 108 56th st., between Lexington and 4th avs.

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TO LET—NEATLY FURNISHED LODGING ROOM for two gentlemen, separate beds, with stove; rent $1 50 per week each; also a Room for a single gentleman. 298 Bleecker st., near Barrow.

$4 50 PER WEEK FOR A DOUBLE SUNNY Room; closet, hot and cold water; $9 with first class Board. 259 West 25th st., between 7th and 8th avs.

3 FURNISHED ROOMS—FOR GENTLEMEN. NO. 41 West 13th st. Call for one week.

7 WEST 14TH ST.—WITHOUT BOARD, FURNISHED Apartments, second and third floors; great and small.

14 WEST 13TH ST.—FURNISHED PARLOR FLOOR, four rooms, for housekeeping; all improvements, bath, stationary tubs, closet room.

17TH ST., 104 EAST, BETWEEN IRVING PLACE AND Union square.—Handsome furnished Rooms, without board, for gentlemen only.

34TH ST., 154 WEST, NEAR BROADWAY.—HANDsomely furnished Rooms, without board; also a Reception Room and Room adjoining for a physician. Apply at 138 West 34th st.

110 MACDOUGAL ST., NEAR BLEECKER.—FURnished Rooms, with every convenience for housekeeping, to let, to respectable small families

119 EAST 12TH ST.—LARGE ROOM, WITH ALL improvements, suitable for one or two gentlemen; terms moderate.

131 EAST 31ST ST., NEAR LEXINGTON AV.—FURnished Rooms to let, permanently or transiently.

221 WEST 30TH ST.—NEATLY FURNISHED Floor of three or four rooms for light housekeeping, together or separately; suitable for a small family or gentlemen; terms moderate.

UNFURNISHED ROOMS AND APARTMENTS TO LET.

FLOORS NO. 220 AND 224 EAST 27TH ST., SIX rooms, pantries, water, &c.; good order; rent, $30 and $35. Apply to WILLIAM TRUSLOW, No. 119 East 36th st.

FINE SUIT, FOUR ROOMS, PARLOR FLOOR; RENT $28. Apply at 691 2d av., near 37th st.

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TO LET—FLATS IN NEW BROWN STONE HOUSE No. 523 West 49th st.; six rooms; modern improvements; gas, dumb waiter; watercloset on each flat; rent $18 to $22. Apply to R. HAY, on premises.

TO LET UNFURNISHED—A THIRD FLOOR, TO A small family of adults. Apply to the owner, on the premises, 371 West 23d st.

HOUSES, ROOMS, &C., WANTED.

In this City and Brooklyn.

DESK ROOM WANTED—BELOW CANAL ST. ON west side preferred; references exchanged. Address, stating rent, location, &c., box 2,056 Post office.

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WANTED—PARLOR, KITCHEN, TWO BEDROOMS, neatly and completely furnished for housekeeping; low rent; small family. Address, with full particulars, location, rent, &c., RICHARDS, Herald office.

WANTED, TILL APRIL 20TH, A COMPLETELY furnished French flat, consisting of parlor, dining room and not less than four chambers, or a small, completely furnished house in an unexceptionable neighborhood between 20th and 30th sts. Address box 1,270 Post office.

WANTED—A FULLY FURNISHED FOUR STORY house, between 4th and 6th avs. and 14th and 30th sts.; rent moderate; parties having such will meet with a good tenant; agents need not answer. Address ALEXANDRE, Herald Brooklyn Branch office.

WANTED—COMPLETELY FURNISHED HOUSE. Anyone wishing to rent their house cheap will hear of a desirable tenant, who will take great care of same, by addressing UASH, box 104 Herald Uptown Branch office.

WANTED—FOR MANUFACTURING PURPOSES, strong Building; lease or purchase; terms must be reasonable; location, Second ward, west of Pearl st. Address box 1,472 Post office.

WANTED—UNFURNISHED FLOOR OF FOUR rooms for a family of three persons. Address, stating rent and location, JOHN J. McCONNELL, 470 4th av.

WANTED—A THREE OR FOUR STORY HIGH stoop House, completely furnished for first class boarders; central location; rent moderate. Address G., box 121 Herald Uptown Branch office.

WANTED—A THREE STORY HIGH STOOP HOUSE, completely furnished, for a private family of adults; central location; rent not to exceed $175 per month. Address D., box 136 Herald Uptown Branch office.

HOUSES, ROOMS, &C., WANTED.

In this City and Brooklyn.

WANTED—IN NEW YORK OR VICINITY, SMALL House or Lower Half of House, furnished or unfurnished; not over $80 a month. Address PROMPT PAY, Herald office.

WANTED—FURNISHED ROOMS, SUITABLE FOR light housekeeping, by three adults; location central; price moderate. Address, with particulars, M. T. L., Herald Uptown Branch office.

BOARDERS WANTED.

1 LARGE HANDSOMELY FURNISHED FRONT Room, all conveniences, billiard table, gas, fire, including Board, for two; terms moderate; private family; references given and required. 356 West 32d st.

$1 TO $2 PER DAY; $6 TO $10 PER WEEK; FINE rooms; excellent table; families and single. 174, 176 and 178 Bleecker st., near Broadway.

2 BLOCKS FROM FIFTH AVENUE HOTEL, 129 East 23d st.—One large, square Room, second story; one singe, with Board; home and table first class.

2 FRONT HALL ROOMS, WITH BOARD.—114 EAST 19th st; handsomely furnished; elegant and central location; $10 per week; everything first class; references.

5 VANDAM ST., NEAR MACDOUGAL.—FURNISHED Parlor and Bedroom; also double and single Rooms, with Board.

5TH AV., NO. 91.—VERY DESIRABLE ROOMS, WITH Board, for families or single gentlemen; moderate terms.

5TH AV., NO. 337.—TWO COMMUNICATING FRONT Rooms on third floor; Dining Room on parlor floor.

5TH AV., 351.—HANDSOMELY FURNISHED PARLOR Floor, private bath, &c., with or without private table; would rent back Parlor, dressing, bath room separate; terms very moderate.

10 WAVERLEY PLACE, NEAR BROADWAY.—Front Rooms, $14, $16, $20 and $25 for two, with Board; single Room, $9; also table Board, $4; house heated throughout by steam.

11TH ST., WEST, NO. 77, NEAR 5TH AV.—PARLOR Suit; other Rooms; excellent Board; reasonable terms; English family; reference.

12TH ST., NO. 55 WEST.—VERY COMFORTABLE, well furnished Rooms, together or singly, large and small, with good Board, at reasonable prices.

14TH ST., 217 WEST.—FRONT ROOMS, SECOND and fourth floors, with Board; private table if desired.

17 EAST 31ST ST., BETWEEN 5TH AND MADison avs.—Family leaving for Europe; a desirable Second Floor will be vacated 20th; private table only; fourth story Room if required; highest references.

22 EAST 41ST ST.—TWO NICELY FURNISHED Rooms, suitable for family of three or gentleman and wife, separate or together, with Board; terms moderate.

31 WEST 30TH ST., BETWEEN BROADWAY AND 5th av.—Fine Suit and single Rooms, for families and gentlemen, with Board; elegantly furnished and with all conveniences; table first class; location very desirable; terms moderate; references exchanged.

31 GROVE ST.—TO LET, WITH BOARD, PLEASANT furnished Rooms, on moderate terms; references exchanged.

32 EAST 28TH ST., NEAR MADISON AV.—FURnished or unfurnished Rooms to rent, without Board; breakfast if desired; terms moderate; references.

39 1ST AV.—KATE CLARKIN IS GOING TO KEEP a first class boarding house for respectable men; no objections to lady boarders.

72 7TH AV., BETWEEN 14TH AND 15TH STS.—A nice Suit of Rooms (southern exposure) to let, together or separately; ample closets, hot and cold water, &c., with first class French table; references.

102 4TH AV.—LADIES AND GENTLEMEN DESIRing a quiet, good, respectable boarding house, where they can have home comforts, good attention, plenty of fire; first breakfast sharp at 6 o'clock; terms, $4, $4 50, $5 50.

167 EAST 34TH ST.—A FURNISHED PARLOR Bedroom, with or without Board, gas and fire. Call for one week.

215 EAST 19TH ST.—NEATLY FURNISHED THIRD story front Room; one or two gentlemen; breakfast and tea; small family.

224 WEST 41ST ST.—FURNISHED ROOMS TO let, to gentleman and wife, with Board for lady only, or two ladies can be accommodated.

411 WEST 43D ST.—A NICELY FURNISHED Second Floor, with all modern improvements, to let, with Board; neighborhood good; one block from Elevated Railroad station.

429 WEST 21ST ST., NEAR THE ELEVATED Railroad, opposite the college grounds.—A private family will rent nicely furnished Rooms to gentlemen, with or without Board.

1,170 BROADWAY.—TWO HANDSOME FRONT Rooms to rent; gentleman and wife; Board for lady only.

GENTLEMAN OR GENTLEMAN AND WIFE CAN find a home, desirable in every respect, with or without superior Board; house only a few steps from 21st st. station Elevated Railroad. Address RAPID TRANSIT, Herald office.

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SUITS AND SINGLE ROOMS, IN A HANDSOMELY furnished house on Madison av., with excellent Board. References at 588 6th av.

HOTELS.

ALL LIGHT ROOMS—NEW ENGLAND HOTEL, CORner Bowery and Bayard st.; 200 rooms; first class lodgings, 50c. and 60c. nightly, for gentlemen only.

ANGELL'S TURKISH ROMAN AND ELECTRIC Baths, No. 61 Lexington av.; separate baths for ladies. Hotel accommodations.

GLENHAM HOTEL AND RESTAURANT, 5TH AV., between 21st and 22d sts.—Rooms, single or en suite; prices moderate. N. B. BARRY, Manager.

MARLBOROUGH HOUSE, AMERICAN PLAN, CORner 38th st. and 6th av. (Murray Hill).—Two fine Suits vacant; one corner Parlor on first floor, with two large Bedrooms connecting, southern exposure, all front; terms moderate.

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ST. GERMAIN, 5TH AV. AND 22D ST.—ELEGANT suite and two single Rooms, facing front and south, suitable for permanent parties; transient reduced; $3 per day; elevator, &c. WILLIAM G. TOMPKINS.

SPINGLER HOUSE.—AMERICAN PLAN.—LARGE Suite of Rooms for families or single gentlemen; two on first floor, front, at moderate rates.
T. J. COE, Proprietor.

COUNTRY BOARD.

A MONTHLY NURSE OF LONG EXPERIENCE, NOW residing a short distance in the country, will take a lady to board during confinement. Address Mrs. E. B. DAVIS, box 274 Post office, Mount Vernon.

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WINTER RESORTS.

ROYAL VICTORIA HOTEL, NEW PROVIDENCE, Bahama Islands, a land of perpetual summer. For circulars, containing full information, apply to JAMES LIDGERWOOD & CO., 758 Broadway.

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PIANOFORTES, ORGANS, &C.

A $100 ROSEWOOD PIANOFORTE; PIANOS TO rent, $5 per month and upward; also new instruments at great sacrifice. GOLDSMITH'S, 26 Bleecker st., near Bowery.

A.—FOR RENT, UPRIGHT, SQUARE AND GRAND Pianos of our own make; also for sale and rent, a number of fine second hand Pianos, in perfect order. WILLIAM KNABE & CO., No. 112 5th av., above 16th st.

A BEAUTIFUL ROSEWOOD SEVEN OCTAVE Pianoforte, $100. No. 243 East 30th st., near 3d av.

AN ELEGANT NEW PIANO, $100, CASH; A STEINway, grand, Weber and other Pianos and Organs reduced prices, this month, on instalments, and for rent. S. N. BALL & CO., 15 East 14th st.

A MAGNIFICENT WINDSOR PIANOFORTE FOR sale.—Used six months by private family; made to order for present owner; cost $1,200 for $350, including stool, cover; Music Cabinet, cost $100; also Parlor and Bedroom Furniture. Call private residence 120 West 23d st., near 6th av.

A GREAT BARGAIN.—7¼ OCTAVE ROSEWOOD Piano, all modern improvements, first class city maker, not used six months, for $210, cash; Steinway's, Chickerings, Waters' and other first class second hand Pianos at extremely low prices. Warerooms 481 Broadway.
HORACE WATERS & SONS.

A STEINWAY & SONS PIANOFORTE FOR SALE at a sacrifice.—Four round carved rosewood case, 7⅓ octave, full agraffe, overstrung Piano, having all improvements, cost $1,000, for $550; Stool, Cover, Box for shipping. A 7¼ octave Decker upright Piano, ¼ cost. N. B.—Pianos used only 7 months. Call at private residence 47 West 16th st.

A BEAUTIFUL ROSEWOOD PIANOFORTE ONLY $75 cash. J. RIDDLE, 13 Waverley place, near Broadway.

A LADY WILL SELL, LESS THAN $100, BEAUTIful Chickering rosewood Pianoforte, iron frame, modern style, perfect order; Stool, Cover, Music. 28 East 3d st.

BOEHM FLUTE—AT COST $160, PAWNED FOR $40. Monzani, maker; ticket for sale at a bargain; also an excellent Guitar, cost $45 30 years ago. 96 Fulton st., room 4.

DON'T FAIL TO ATTEND THE SALE THIS DAY AT 12 o'clock of Sheet Music, Parlor and Church Organs, Pianos, &c., by the best makers, to be sold at auction by TUNIS JOHNSON, this day, at the old Auction House, 37 Nassau st.

PIANOS, BEST MAKERS, FOR RENT OR SALE.—Special inducements next 30 days. See large stock at MERRELL'S, No. 8 Union square.

PIANOS, FROM $50 TO $200, PAYABLE $5 TO $10 per month, upright and square; Pianos and Organs to rent very low. BETTS' Warerooms, 765 Broadway, corner 10th st.

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SECOND HAND PIANOS, NEARLY NEW, MADE BY J. & C. Fischer, having broken iron plates; an offer wanted for them. Call on or address BROKEN PLATE PIANOS, 163 Bleecker street.

MUSICAL.

A GENTLEMAN TEACHES PIANOFORTE, ORGAN, Harp, Harmony; pupils' residence, $10 quarter. Address TEACHER, Herald Uptown Branch office, 1,265 Broadway.

CARD.—PRIVATE LESSONS, PIANO, VIOLIN, Guitar, Organ, Flute, Singing; practice and instruments free; catalogues free. Address HUMMING BIRD, Piano Warerooms, 32 East 14th st.

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RECORD OF FAILURES.

FACTS AND FIGURES FOR THE MERCANTILE COMMUNITY—SUGGESTIONS FOR THE FUTURE.

A circular of failures during the year just closed, with comparisons of previous years' failures, has just been issued from Messrs. Dun, Barlow & Co.'s Mercantile Agency. From this compilation, which contains statistics of interest to business men throughout the country, some extracts will be found below. The following table shows the number of failures in the different States and Territories, together with the amount of liabilities, during the years 1874-5:—

FAILURES AND LIABILITIES.

	1875.		1874.	
States.	*Failures.*	*Amount of Liabilities.*	*Failures.*	*Amount of Liabilities.*
Alabama	42	$1,118,100	48	$963,000
Arkansas	31	391,300	23	406,000
California	237	5,281,111	68	2,571,000
Colorado	74	918,351	—	—
Connecticut	191	2,831,926	151	2,286,000
Delaware	21	259,500	27	578,000
Dist. of Columbia	17	164,924	18	256,000
Florida	16	262,800	14	293,000
Georgia	154	6,128,464	118	1,845,000
Idaho Territory	1	3,000	—	—
Illinois	409	8,218,470	332	7,510,000
Indiana	332	4,804,052	167	2,397,000
Iowa	183	1,610,305	144	2,034,000
Kansas	88	829,400	94	988,000
Kentucky	148	3,669,758	167	1,879,000
Louisiana	58	2,937,684	91	4,429,000
Maine	130	1,557,500	84	1,063,000
Maryland	108	10,067,690	110	1,691,000
Massachusetts	772	27,494,913	416	10,600,000
Michigan	283	4,123,715	286	4,477,000
Minnesota	140	1,803,400	60	1,029,000
Mississippi	45	913,565	66	1,555,000
Missouri	189	3,748,795	175	3,061,000
Montana	6	92,000	—	—
Nebraska	32	197,400	42	521,000
Nevada	45	1,011,700	—	—
New Hampshire	73	1,076,400	32	266,000
New Jersey	134	2,839,485	146	3,854,000
New York	706	11,920,822	573	10,295,000
New York city	951	49,263,667	645	32,580,000
North Carolina	56	928,429	56	542,000
Ohio	389	7,993,282	343	8,481,000
Oregon	18	219,448	644	—
Pennsylvania	585	18,247,872	—	34,774,000
Rhode Island	106	6,281,695	71	1,250,000
South Carolina	131	2,781,048	61	1,531,000
Tennessee	136	1,121,839	94	1,585,000
Territories	—	—	67	969,000
Texas	250	2,495,849	142	2,201,000
Utah	8	249,500	—	—
Vermont	63	772,700	36	380,000
Va. and W. Va.	138	3,296,307	111	1,514,000
Wash. Territory	1	2,804	—	—
Wisconsin	245	2,130,346	101	2,575,000
Totals	7,740	$201,060,353	5,830	$155,239,000

During the year 1873 the total number of failures was 5,183, with liabilities to the amount of $228,499,000; in 1872 the failures numbered 4,069, with total liabilities amounting to $121,056,000, and in 1871 there were 2,915, with total liabilities reaching $85,252,000. These figures show an increase in the number of failures each year since 1870, but a decrease in the average amount of liabilities for each failure since then. The following figures exhibit the number of failures and the average amount of liabilities for the past five years in the United States and in New York city:—United States, 1875, number of failures, 7,740; average liabilities, $25,960; 1874, 5,830, average liabilities, $26,627; 1873, 5,183, $44,085; 1872, 4,069, $29,996; 1871, 2,915, $29,245. New York city, 1875, number of failures, 951; average liabilities, $51,769; 1874, 645 failures; $50,510 average liabilities; 1873, 644, average liabilities, $143,843; 1872, 385, $53,724; 1871, 324, $60,010.

The following table shows the relative location of failures:—

	1874.		1875.	
	No. of Failures.	*Am't of Liabilities.*	*No. of Failures.*	*Am't of Liabilities.*
New England States	790	$15,845,000	1,335	$40,015,164
Middle States	2,035	82,081,000	2,395	82,522,346
Western States	1,744	33,073,000	2,326	36,473,864
Southern States	1,126	20,690,000	1,333	36,277,777

It is claimed that though increased pressure is indicated by these figures it has not been as specially disastrous in any distinctive line of trade, and, allowing for the continued depression in trade generally, the proportion of failures is not considered excessive. The number of persons now reported in business in the United States is 630,000. Of this number 7,740 have failed during the year, indicating a proportion of one in every eighty-two. The figures in the table from California, where business is done on a gold basis, indicate that one trader in every forty-two has failed; while in Canada, with a low tariff, a most admirable banking system on a gold foundation and a light taxation, the figures are even more suggestive, the number of failures having been one in every twenty-eight.

Some interesting conclusions may be drawn from the amount of liabilities to be charged to profit and loss, and the effect upon those that remain in trade. The liabilities of the 7,740 who failed in 1875 are in round numbers $200,000,000. From this amount should be deducted 10 per cent for advance on original cost of goods sold to these parties, leaving an apparent lock-up of $180,000,000. Estimating the average yield of failed estates to be 33 1-3 per cent (under the operations of the new Bankrupt law it will fall far short of that), the actual loss to capital account by the failures of the year will stand at about $120,000,000. This amount is equivalent to the value of one-half of the cotton crop, and is more by thirty per cent than the entire yield of all the gold and silver mines of the country. This $120,000,000 of loss represents a profit at 10 per cent on $1,200,000,000 of business.

THE COMPROMISE SYSTEM.

In this connection it is remarked that the system of compromising indebtedness is open to great abuse. The trade of the South has been demoralized by settlements with parties unworthy of confidence, who, while able to impose on their creditors, undersell the honest merchants who give dollar for dollar. An advantage to the whole business community, it is believed, would be the weeding out of these unworthy traders.

The compilers of this circular say they find it difficult to epitomize the condition of trade at the close of the year. While depression and lack of confidence are noticed in the East as well as a portion of the South, the West has exhibited increased activity and made larger purchases. In these latter sections it is estimated that $250,000,000 have been realized for cotton, grain, pork, &c., thus stimulating local retail traffic. And better still, much more remains to be realized on the stores of the past autumn. Aside from sectional improvement, however, it is said that in general values there would be found a shrinkage on an estimate being made. It has been found, however, that during the year just closed the active surplus of capital employed in the mercantile trade of the country has been shown to be in larger proportion to the extent of business done, and to the amount of existing liabilities, than at any time in our previous history, and is possibly in excess of that of any other country in the world having a proportionate extent of internal trade. After reviewing the cause of past disasters, a glance is taken towards the future. The circular goes on to say:—"The inspiriting national event of the Centennial year will, it is believed, for a time infuse considerable activity in some localities. A great influx of visitors from abroad, and the necessary circulation of money which is implied in the movement of large numbers of our own population, can hardly fail to vitalize some drooping interests. This temporary impulse may be taken advantage of in the progress toward prosperity, but the hopes of a future sound business superstructure must rest on the basis of honest thrift and economy, less fixed and more floating capital and a closer adjustment of values to a reduced cost of production. Prudence in extent of trade, reduction of living and business expenses, lessened indebtedness and close scrutiny of credits are the elements that will most help to restore confidence and beget a return to a condition of business in which money can be made, the resources of the country developed and success achieved."

FAILURES IN THIS CITY YESTERDAY.

Israel Farjeon, jeweller, of No. 67 Nassau street, failed yesterday. He said to a HERALD reporter that the amount of his liabilities would be about $70,000. He does not expect to make an assignment. He will have a full statement ready in a few days. He is said to have failed before, in 1866, and to have settled with his creditors on the basis of fifty cents on the dollar.

Charles R. Townsend and Henry A. Moore assigned yesterday to Gersham B. Smith.

Pottberg & Schroeder, grocers, of No. 1,101 Second avenue, whose assignment to Henry Welsh appeared last week, state their liabilities to be $8,346 41. Their assets are only $800.

August Fick, grocer, whose assignment to Henry Welsh was also noticed last week, has liabilities amounting to $3,871 and assets worth $800.

Ellsworth & Standinger, who recently assigned to George Standinger, have liabilities amounting to $1,706 83; assets, $1,136 61, the actual value of which is not over $1,000. Bonds were filed in the latter amount.

The firm of Cuthbert, Ross & Cook, wholesale liquor dealers, No. 38 Burling slip, which made an assignment to Smith T. Baker, have succeeded in making an arrangement with their creditors. Their liabilities amounted to $115,885 20, and their real assets were $60,000. The assignee collected over $40,000 of the assets, and the firm offered to compromise at forty cents on the dollar, which has been accepted.

There is a movement on foot among the creditors of Gerry, Tilton & Colwell, iron, No. 6 Rector street, toward a compromise. The firm were extensively engaged in the iron trade and made an assignment some time ago to E. F. Bacon and E. L. Wiggin. The liabilities amounted to $511,510 19 and the assets $398,062 56. Since the assignment, however, the assets have been considerably reduced by depreciation. The firm owned the Pittsburg Bolt Company and the Girard Iron and Tube Company, both of which are insolvent. All the creditors, with the exception of a few representing $50,000, have agreed to a compromise, and it is highly probable that it will be effected. The conditions offered the firm are as follows:—Twenty-five per cent to paper with one indorsement, thirty-five per cent to paper with two indorsements and forty-five per cent to three indorsements. The firm is willing to accept these terms provided all the creditors unite.

A communication was sent to the President of the Stock Exchange yesterday morning by Messrs. Dickenson & Co., No. 25 Broad street, announcing their failure. The firm consists of Platt K. Dickenson and Howard C. Dickenson. They have made an assignment to Mr. F. H. Carter, No. 60 Wall street. The amount involved is said to be large.

FAILURE OF DICKINSON & CO.

Yesterday morning the Stock Exchange was somewhat excited by the rumor of the failure of Messrs. Dickinson & Co., whose offices are at the corner of Broad street and Exchange place. One after another stocks were bought in for account of the delinquent firm—Union Pacific, Missouri Pacific, Erie, Lake Shore and Pacific Mail, and so on, until the Board closed its doors, at half-past three o'clock yesterday.

A HERALD representative called on the firm mentioned soon after the report of their trouble was made public, and received the following information from Mr. Shaw, the confidential bookkeeper:—"The rumors on the street are absurd, especially as to the dealings in California stocks ascribed to the house; we have made heavy losses, chiefly chargeable to those who owe us money, and for whose accounts we are carrying large amounts of stocks. I refuse to say whether Jacob Rubino or Daniel Drew are our debtors—you can draw your own conclusions." Upon visiting Mr. Francis H. Carter, the assignee of the firm, at No 60 Wall street, the gentleman said he knew nothing to conceal in regard to the affairs of Messrs. Dickinson & Co., and he could say to the public the embarrassments of the firm were not due to speculations. He had given orders to the clerks to give reports of the state of the business, and he hoped to submit this to the public in a few days.

FAILURES IN BOSTON.

BOSTON, Jan. 14, 1876.

The following will appear in the business change lists of the *Commercial Bulletin* to-morrow:—

The firm of Wolf & Levi, clothiers, at No. 73 Washington street, this city, has failed with liabilities of $12,000, and has settled with its creditors at forty cents on the dollar. Curtis E. Parks & Son, retail grocers, of this city, are reported as having failed. A. H. Wellbrook, retail grocer, of this city, is reported as having failed. Messrs. Hoyt & Lawrence, hardware dealers, of this city, are reported as having failed. Messrs. L. J. & G. Tuttle, builders, of this city, are reported as having failed. Almon Twing, jeweller, of this city, has failed. Cyrus Flanders, provisions, of Charlestown, Mass., is reported as having failed. J. G. Witham & Co., dry goods, No. 55 Kingston street, this city, have failed. Their liabilities are about $8,200, and their assets about $1,000. The assets are principally made up of stock (at cost) and bills receivable, which are mostly good. About one-half of the indebtedness is in favor of Boston parties, and the balance in favor of parties in New York. A. A. Whidden & Co., molasses, No. 16 India street, Boston, have failed. A meeting of the creditors of the firm was held on Thursday. The liabilities are about $19,000, of which $3,200 are secured. A little more than half of the indebtedness is owing in Portland and most of the balance here. Edwin Thompson & Co., commission merchants, Boston, have suspended. No statement has yet been made to the creditors, but the liabilities are said to be over $150,000.

A meeting of the creditors of Jeremiah Carew & Co., dealers in freestone and marble, South Boston, was held yesterday. Mr. Carew stated that the liabilities of the firm were $54,700 86, with assets of machinery, marble, &c., of $17,500, and personal property, subject to a mortgage, of $7,500.

George H. Worthen, a large dealer in dry goods, groceries, &c., at West Lebanon, N. H., is reported failed. It is said he will pay fifty cents on the dollar. Messrs. Bates Brothers, dry goods, South Abington, Mass., are reported failed and offering thirty-three cents on the dollar. John Graham, dry goods, of Rochdale, Leicester, Mass., is reported failed. Taylor & Co., grocers, Blackstone, Mass., are reported failed. A. A. Woodward, clothier, Lowell, Mass., is reported failed for $9,000. Rich & Judkins, coal dealers, of Portland, Me., are reported failed.

THE COMMISSIONER OF PUBLIC WORKS.

WILL MR. CAMPBELL BE CONFIRMED?—THE QUESTION BEFORE THE BOARD OF ALDERMEN—INTERVIEWING THE MEMBERS.

It was generally conceded around the City Hall yesterday that Mr. Allan Campbell, who has been nominated by Mayor Wickham for Commissioner of Public Works, will be confirmed by the Board of Aldermen at their next me