

NEW TARIFF DID IT.

Average of Prices Has Touched the Lowest Point Ever Recorded.

DROP OF 5 1-2 PER CENT

During the Year, While Wages Show a Falling Off of Only 1.2 Per Cent.

FEW FAILURES RECORDED

Compared With '93—Big Increase of Failures in Canada.

New York, Jan. 4.—R. G. Dun & Co.'s weekly review of trade, which is tomorrow, will say that failures for 1912 are fully reported this week, 1,386 in the United States and 1,856 in Canada. Liabilities in the United States were \$12,962,856 and in Canada \$17,616,215. Neither the decrease of over half in this country nor the increase of over 40 per cent in Canada is surprising, but the statements show that most of the decrease in the United States is in manufacturing industries, while the entire increase in Canada is in liabilities of trading concerns. A few failures, including New York and Pennsylvania, show more failures than in '93, and in a few Southern states the amount of liabilities is larger, but in Central and western states very much smaller. The average of the last thirty-eight years reported liabilities have been larger than in 1894, though for this year and 1893 the statement is confined to commercial failures, as it was not in former years. The failures have been 12.5 in every thousand firms doing business; the liabilities have averaged \$132.77 to each firm in trade, and in proportion to the volume of solvent business represented by all clearing houses exchanges \$7.63 for every \$1,000.

The complete review of different branches of business places in a clear light the fact that prices of commodities are at the lowest level ever known. Eight years ago in July prices averaged only 73.00 per cent of the prices of the same articles in 1894. The lowest point was reached in 1902, when prices fell to 72.75, but early this year prices dropped below all previous records and have never recovered, the average December being only 68.75 per cent of the price in 1890. The range was very little higher at the end of the year and about 68.00 Oct. 25. The fall since a year ago has been 5.75 per cent, but very unequal in different branches. In iron and steel products, 14 per cent, and 3.4 per cent in woolens, all in the last three years. The most bullish features of Bradstreet's regular monthly report of American wheat stocks is found in the net decrease of 28,000,000 bushels of available supplies in the United States and Canada during December last, whereas in four preceding years December available stocks of wheat here and there had increased an average of between 4,000,000 and 5,000,000 bushels. The fall since a year ago has been 5.75 per cent, but very unequal in different branches. In iron and steel products, 14 per cent, and 3.4 per cent in woolens, all in the last three years. The most bullish features of Bradstreet's regular monthly report of American wheat stocks is found in the net decrease of 28,000,000 bushels of available supplies in the United States and Canada during December last, whereas in four preceding years December available stocks of wheat here and there had increased an average of between 4,000,000 and 5,000,000 bushels.

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At Toronto business is quiet and the prospect of a recovery in the near future, although stocks of merchandise generally are small.

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wholesalers are sending out, or are about to send out commercial travelers, and in many instances have not finished the year's accounts and book taking. A tabulation of Bradstreet's telegraphic reports from the more important trade centers does not reveal specially hopeful views as to an improvement in business in the near future. In many instances trade revival is declared to depend on a settlement of the currency question. The most encouraging expressions of opinion are that merchants are hopeful.

Among more favorable conditions are reports that stocks of goods of all descriptions in the hands of jobbers, manufacturers and retailers West and Northwest are generally smaller than usual at this season; that the business of the year in dry goods, hats, shoes, millinery and groceries is more fairly satisfactory, and that cold weather has stimulated demand for coal and seasonable fabrics.

Telegraphic communication in the Northwest on the Pacific coast has been interrupted by storm, and the movement of cotton, sugar and rice from Louisiana is favorable along with demand. Less favorable is the announcement of the lowest price on record for iron and steel. Bessemer pig iron and steel billets each having declined 10 cents a ton. The silver lining is found in an advance in elevator and shipping rates to Northern markets from Southern points of pig iron production. Print cloths are weaker, and sell at a shade under last week's quotations. Coal, too, is fractionally lower; pig iron is lower, as are pork, raw sugar, Indian corn, live catfish and foreign competition with American woolen dress goods for spring delivery is sharp, and domestic fabrics are rather neglected, although many mills are busy on orders for men's wear woolsens. Following the list of decreases in prices are wheat, lumber, coal, rye, coffee, oats and cotton, for which quotations have been maintained. Cheaper grades of shoes at Eastern factories are higher, as are wheat and lard.

Total bank clearings at sixty-nine cities in the United States officially reported to Bradstreet's aggregate for the calendar year 1912 \$44,500,000,000. Sixteen per cent less than in the panic year 1907, and 25 per cent less than in 1902, the year of the largest volume of bank clearings. Clearings for 1913 constitute the smallest aggregate for nine years. Total exports of wheat, flour included, both coasts United States (the telegram from Portland, Ore., not yet received) amount to 2,884,000 bushels, 1,814,000 a week ago, 3,193,000 bu in the week a year ago, 3,008,000 bu two years ago, 3,521,000 bu in 1912, and compared with 2,604,000 bu in 1911. Available wheat, United States and Canada, Jan. 1, aggregated 127,000,000 bu, 17,000,000 more than one year before, 110,000,000 bu more than two years ago, and 30,000,000 bu more than three years ago. Wheat afloat for and in Europe on the last day aggregated 72,000,000 bu, falling off of 22,000,000 bu from a year ago, 10,500,000 bu from two years ago and 20,700,000 bu from three years ago. The most bullish features of Bradstreet's regular monthly report of American wheat stocks is found in the net decrease of 28,000,000 bushels of available supplies in the United States and Canada during December last, whereas in four preceding years December available stocks of wheat here and there had increased an average of between 4,000,000 and 5,000,000 bushels.

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FRACTIONAL LOSSES

Were the Results of the Day's Trading in the Grain Markets.

SELLING CAUSED DECLINE, But a Rally Followed on Reports of Liberal Exports—Provisions Strong.

DEPRESSION IN STOCKS

Caused by Engagements of Gold for Export—London a Seller.

CHICAGO, Jan. 4.—After a weak opening today, wheat and corn rallied near the finish, but closed 1/4 cent lower for the former and 1/2 cent lower for the latter. Free selling caused the decline, and the rally in wheat was the result of reports of liberal exports from London. Yesterday's closing prices were: Wheat, 1 1/2; corn, 1 1/4; oats, 1 1/4; rye, 1 1/4; barley, 1 1/4; flour, 1 1/4; provisions, 1 1/4.

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No. 309 red, 1 1/4; No. 310 red, 1 1/4; No. 311 red, 1 1/4; No. 312 red, 1 1/4; No. 313 red, 1 1/4; No. 314 red, 1 1/4; No. 315 red, 1 1/4; No. 316 red, 1 1/4; No. 317 red, 1 1/4; No. 318 red, 1 1/4; No. 319 red, 1 1/4; No. 320 red, 1 1/4; No. 321 red, 1 1/4; No. 322 red, 1 1/4; No. 323 red, 1 1/4; No. 324 red, 1 1/4; No. 325 red, 1 1/4; No. 326 red, 1 1/4; No. 327 red, 1 1/4; No. 328 red, 1 1/4; No. 329 red, 1 1/4; No. 330 red, 1 1/4; No. 331 red, 1 1/4; No. 332 red, 1 1/4; No. 333 red, 1 1/4; No. 334 red, 1 1/4; No. 335 red, 1 1/4; No. 336 red, 1 1/4; No. 337 red, 1 1/4; No. 338 red, 1 1/4; No. 339 red, 1 1/4; No. 340 red, 1 1/4; No. 341 red, 1 1/4; No. 342 red, 1 1/4; No. 343 red, 1 1/4; No. 344 red, 1 1/4; No. 345 red, 1 1/4; No. 346 red, 1 1/4; No. 347 red, 1 1/4; No. 348 red, 1 1/4; No. 349 red, 1 1/4; No. 350 red, 1 1/4; No. 351 red, 1 1/4; No. 352 red, 1 1/4; No. 353 red, 1 1/4; No. 354 red, 1 1/4; No. 355 red, 1 1/4; No. 356 red, 1 1/4; No. 357 red, 1 1/4; No. 358 red, 1 1/4; No. 359 red, 1 1/4; No. 360 red, 1 1/4; No. 361 red, 1 1/4; No. 362 red, 1 1/4; No. 363 red, 1 1/4; No. 364 red, 1 1/4; No. 365 red, 1 1/4; No. 366 red, 1 1/4; No. 367 red, 1 1/4; No.