716. According to one set of returns there was an increase of $2,448,000 in the amount of liabilities, and according to the other a decrease of $1,134,000 ; but there is good reason for believing that Dun Wiman's figures for 1890 were unduly high. There is no means of explaining the difference that exists between these two sets of returns, but it is probably attributable to variations in the mode of collecting the particulars. According to Bradstreet, the liabilities per failure were $8,041, and according to Dun, Wiman & Co., $8,986, as compared with $7,617 and $9,769, respectively, in 1890. *Discrepancy in returns.*

717. The following figures give the number of failures and extent of liabilities during the past seven years, according to the two sets of returns :— *Failures, 1885-1891.*

YEAR.	BRADSTREET'S.		DUN, WIMAN & CO.	
	Number.	Liabilities.	Number.	Liabilities.
		$		$
1885..	1,280	9,210,334	1,256	8,861,609
1886..................	1,186	11,240,025	1,252	10,386,884
1887.........................	1,315	17,054,000	1,366	16,070,595
1888......	1,730	15,498,242	1,668	13,974,787
1889......	1,613	13,052,000	1,747	14,528,884
1890..	1,620	12,340,000	1,828	17,858,017
1891.................	1,839	14,788,000	1,861	16,723,939
Average........ ...	1,512	13,311,800	1,568	14,057,816

Though it is found that, comparing the figures of any one year, there is generally considerable divergence between the results of the two systems, yet it will be seen from the above table that, on an average of seven years, they agree very closely. The number of failures in 1891 was largely above the average.

718. The following classification of the causes of failure, both in Canada and the United States in 1891, has been made by Bradstreet's. The figures may not be absolutely correct, but are based on the reports received from their numerous agents, and no doubt indicate very nearly the true proportions :— *Causes of failure.*