see any creditor in a position to harrass and crush a debtor who was acting honestly. When a man failed honestly the law should step in and distribute his property among his creditors, and then he should be allowed to take a fresh start.

Hon. Mr. SANBORN arose to a point of order. An address was not permissible with reference to the subject matter of a bill that was pending before the House.

Hon. Mr. WARK consented to allow his motion to stand.

The order of the day, the second reading of the bill to repeal the Insolvency Laws, was then taken up.

Hon. Mr. SANBORN went on to say that the responsibility which rested upon the House was of no little moment, and ought to be exercised. The House was called upon to consider a question on which there had been given during two sessions an expression of the sentiments of a majority of those who represent more directly the people of the Dominion. In the provinces of Quebec and Ontario the law had been in force for eight years, and the vote which was given elsewhere on the question may fairly be considered to illustrate the feelings of the majority of the people of those provinces. His hon. friend who had just resumed his seat had stated that he had been at the birth and death of three bankruptcy laws in New Brunswick ; a very significant fact inasmuch as it showed that in his province, as elsewhere, such laws are of a temporary nature and are simply created in the first instance for the purpose of doing away with exceptional evils which grow upon society. He had been surprised to hear the hon. gentleman, who was generally so accurate, state that our Insolvency Laws were so perfect that they had been adopted word by word by the United States. It was hardly probable that the law could be adopted word for word inasmuch as there were certain provisions in it which could not be very well adapted to the United States. The Act of 1841 was enforced in the United States, and that was long prior to the enactment of our law. He was not prepared to say what amendments had been made to that law, but at all events it recognized the principle of voluntary assignment—it was incorporated into their system of judicature—all the bankruptcy proceedings were conducted in the ordinary courts of justice under the checks and guarantees which the courts are calculated to give. With reference to our law it was nothing of the kind. In the United States a person could not make a voluntary assignment unless he made it under oath that was to say, he made an inventory of his assets and liabilities under oath. Under our law any man who was a tradesman—and it required very little to constitute that; if he ran a water cart, it would be sufficient—he had only to go before a Notary and make an assignment of his Estate. He had known instances where that Estate had been so insufficient that the Bankrupt had been obliged to get a subscription raised by his friends to enable him to meet the fees he had to pay to the Assignee. With regard to the imperfections of our law he might say the assignment was made without any other formality. True the insolvent was called upon to assist the Assignee in making up the Inventory. He might be examined by the creditors as to whether he has made a full assignment, but that was after he was in bankruptcy. All the proceedings went on with the Assignee and in many instances many of them were extremely informal, and there was no check upon them. The result of the present state of things was shown by the *Gazette*. So numerous were the applications for a discharge in bankruptcy; and in almost all cases those applications were from the Insolvent The Attorney-General of England said in 1869 that under the old law which was very much like ours, that it had got to be considered necessary for the credit of their families that some persons should go through bankruptcy once in six years. But we had got far in advance of that—many had gone through bankruptcy twice within six years. All this went to show that the influences of such a law must be injurious. What he wished to impress upon the House was that this law was of such a nature that it could not be amended, but we must proceed to the basis and re-enact anew a law if it should be necessary. But he believed that in the present prosperous condition of the country we had no occasion for such a law. With respect to the discrimination to be exercised in giving credit, those who sold had the matter pretty much in their own hands. A great fault now lay with those who forced too many goods upon the market, and he regretted that the system of trading between the large centres and the country had so entirely changed within a few years. Formerly the country traders sought out the goods they wanted, but now they were waited upon by a class of persons known as "commercial travellers" who forced goods on them. Let those who carry on business conduct it on sound commercial principles—then we would be safer than we are now. Every man should meet his obligations, and if