

"The creditors would therefore have to travel from 75 to 150 miles to attend a meeting of creditors in the Central or Western Districts of the Province if they desired to be personally present. The loss of time and the expenses of such trips added to the loss already incurred, would be a great hardship, and practically deter creditors from attending such meetings and giving their personal advice and assistance in winding up the estate. No good object can be attained by the adoption of such a law which, although it may be applicable to the Eastern Provinces, is unreasonable and oppressive to both debtor and creditor in Manitoba.

"The terms limited (1st.) for complying with a demand of assignment, and (2nd) for the preparation of a statement after the service of a Writ of Attachment, could not possibly be complied with except in a very small proportion of cases, no matter how willing and anxious the debtor might be to conform to the provision of the Act. It is only necessary to state that the Eastern Judicial District in Manitoba is some 300 miles from east to west in its widest parts and over 100 miles from north to south. This is even more observable in the Northwest Territories where the distances are greater and the means of communication less effective than in Manitoba.

"Apart from the question of the operation of the Act, it is further submitted that the compulsory winding up of estates in Manitoba is at the present time undesirable. The small merchants scattered throughout the Country are entirely dependent upon the farmers, and they in turn have no source of income except their crops. Necessarily the merchant must give credit if he expects to do business, and his ability to meet his liability to the wholesale houses who supply him with goods, depends entirely upon the results of each harvest. Although he may show a good surplus of assets over liabilities, yet if he is pressed for payment at certain seasons of the year, he must necessarily fail, and it has been the invariable custom with trade to give such assistance by extending the dates for payment, or otherwise, as would enable him to realize upon his assets and pay his creditors in full.

"If the proposed Bill becomes law no step on the part of the large creditors of an estate could prevent the issue of a Writ of Attachment at the instance of a creditor whose claim amounts to two hundred dollars (\$200 00) and the winding-up of an estate, which by the exercise of a little indulgence might have paid 100 cents on the dollar.

"In view of these facts it is not considered desirable or expedient to introduce any change in our existing laws."