tion during a former session of the Dominion House for a repeal of the Insolvent Act. He says and recommends as follows:

"I have become impressed with the belief that the act approved March 2, 1867, entitled an "Act to establish a uniform system of bankruptcy throughout the United States," is productive of more evil than good. At this time, many considerations might be urged for its repeal, but, if this is not considered advisable, I think it will not be seriously questioned that those portions of said act providing for what is called "involuntary bankruptcy" operate to increase the financial embarrassment of careful and prudent men, who very often become involved in debt in the transaction of their business, and though they may possess ample property, if it could be made available for that purpose, to meet all their liabilities, yet, on account of the extraordinary scarcity of money, they may be unable to meet all their pecuniary obligations as they become due, in consequence of which they are liable to be prostrated in their business by proceedings in bankruptcy at the instance of unrelenting creditors. People are now so easily alarmed as to money matters, that the mere filing of a petition in bankruptcy by an unfriendly creditor will necessarily embarrass and oftentimes accomplish the financial ruin of a responsible business man. Those who otherwise might make lawful and just arrangements to relieve themselves from difficulties produced by the present stringency in money are prevented by their constant exposure to attack and disappointment by proceedings against them in bankruptcy; and, besides, the law is made use of in many cases by obdurate creditors to frighten or force debtors into a compliance with their wishes, and into acts of injustice to other creditors and to themselves. I recommend that so much of said act as provides for involuntary bankruptcy on account of the suspension of payment be repealed."

JUDICIAL AND OTHER SUGGESTIONS FOR THE AMENDMENT OF THE LAW.

I. Where the father of children who had been abducted filed a bill for the purpose, among other things, of ascertaining the place to which they had been removed, and was baffled in his examination of the defendants before a special examiner, by the objection that the answer would tend to render them liable to a criminal prosecution: Spragge, C., in his judgment observed: "I cannot help expressing my strong conviction that the law is not upon a sound footing in this respect; and that it would be in furtherance of justice that the rule with us should be the same as it has been made by statute in some cases in England, that parties and witnesses should be compellable to answer, but that their answers should not be admissible on evidence in any criminal proceedings that might thereafter be instituted against them:" *Keith* v. *Lynch*, 19 Gr. 505.

II. "The conduct of insurance companies, when enforcing rigidly such conditions, has often been complained of by the courts—by reason of the number and nature, and difficulty of the conditions they introduce into their policies; and the time perhaps has come when the Legislature should interfere to stand between them and those they insure, or pretend to insure, in other words, the public, by limiting them to such conditions as the courts shall determine to be reasonable."

"The only way to force upon companies a proper mode of doing business is by the Legislature enabling the courts to prohibit and restrict such conditions:" Per *Wilson, J.*, in *Smith* v. *Commercial Union Ins. Co.*, 33 U. C. Q. B. 90, 91.

III. Having reference to the Registry Act of Ontario, 31 Vict., cap. 20, sec. 67, Hagarty, C. J. C. P., remarks in *Millar* v. *Smith*, 23 C. P., p. 54, as follows: I have no doubt that the Legislature, if their attention were called to it, would correct a very serious effect which this 67th section may have. The intention was evidently to protect an innocent purchaser who had not actual notice when he effected his purchase; but the