

nor I may live to see the result. Any one of them may thus prevent, for almost an indefinite time, the payment of any dividend from the Estate, and, in short, the payment of any thing except law charges; and where it is thus in the power of each and every class of the Creditors to inflict so much injury upon the rest, I would ask, is it *not* the common interest and the common duty of the whole, to unite in preventing expense and litigation, and in turning promptly to the best advantage, the assets which may immediately be realized for their benefit, by means of my arrangements?

In conclusion, I have only to observe, that as to any personal interest, or object of my own in this matter, it must be obvious, that from the moment at which I am compelled to relinquish the hope of some reversion remaining, after payment of all the Debts, the only rational object *for me* to pursue, is to get myself released from the unfortunate embarrassments in which I have been thus involved, and to be enabled to devote what may remain to me of life, capable of exertion, to some purpose useful to myself. In order to manifest every possible disposition to benefit the Creditors, and animated at the time by the hope of a reversionary benefit to myself, I voluntarily offered to devote to the settlement of these concerns, a great deal of time, and personal application, which no party had a right to exact from me; and so far as it may be an object to me to become once more master of my own time, I believe *that object* will be more speedily attained under a Commission of Bankruptcy, than under the covenant contained in my Deed of Assignment. Therefore, *this final appeal*, which I make for the benefit of the Creditors, and in order to bring the case distinctly before every one of them, is *to myself* really a matter of less importance than they may suppose. A man who has already divested himself of all his property, has nothing further to *give*, unless it be his time, and *that* also I have offered to give. And a man who is prepared to submit to Bankruptcy, has nothing further to *fear*, unless it be the consequent public investigation of character and conduct, from which it is at least some satisfaction to be able to say, that I do not shrink. It is, however, of some importance to *my ulterior views*, as well as to *your interests*, that the matter should be brought to us speedily an issue as possible; and after waiting a reasonable time from the result of the present communication, and unless, in the mean time, the Bank prosecution may have brought it to issue for me, then I may venture to promise you, that on my own part there shall be no delay.

I remain, respectfully,

GENTLEMEN,

Your most obedient Servant,

SIMON M'GILLIVRAY.