

default and "prior executions?" Have the Repealers ever cursed the absence of means to arrest the debts due to a debtor, other wise than by the long-winded and expensive process of a garnishee order which, to wholesale merchants, is simply a denial of justice? What is the policy of the abolitionists, or have they any, which they pretend would conduce to the interest of the mercantile community more than the existing laws? If so, let them openly and fearlessly expound it, so that the ignorant may not be in doubt as to where the benefits are to come from. If they have no such policy, good taste ought to restrain them from condemning what they are incapable of improving.

Now, as contrasted with the remedy in the power of creditors previous to 1864, the Insolvent Act is light as compared with darkness: power as against impotency. Creditors have unlimited power over the estates of debtors who fail to meet their liabilities, and one may be excused for asking what more would they have? Assignees are the scape-goats on whom complaints fall heaviest and, undoubtedly, some of them deserve all the execrations poured out on them: but the remedy is completely in the hands of creditors, and it will go hard for an unscrupulous assignee to buy a claim against an insolvent debtor, if he cannot stumble on an equally unscrupulous creditor to sell him the claim! Let creditors deal honestly and straight forwardly with each other, and sharp-shooting assignees will soon have their *quietus*. Recurring to the "Capital" so abundantly furnished by the Insolvent Act, can any case be cited in which an insolvent, who has passed through the Courts, has thriven or fattened? Except where creditors compound with the insolvent, the difficulties in the way of his again establishing himself in credit, are all but insuperable. One does not need to go a hundred miles, however, to find