

were urged more especially by members representing rural constituencies. Repeatedly it was pointed out by such members that the majority of their constituents, farmers, mechanics, and professional men, received no benefit from the Act, though compelled to bear their share of the loss resultant.

Other causes more or less unconnected with the merits of the Act itself that conduced in no small degree to its repeal were:—

*Predominance of Quebec.*

The fact that in Lower Canada they had a provincial law which enabled a creditor to hold an insolvent's property for the benefit of all creditors. It was pointed out that Clause 766 of the Code of Civil Procedure provided a much more simple, much more expeditious, and much less unjust remedy, and that the inhabitants of Quebec had the great advantage of protecting the unfortunate debtors from the bite or embrace of the official assignee. The strongest opposition came from the Province of Quebec.

*Is a Bankruptcy Law Vicious?*

The Commons were also influenced, as has been already mentioned, by the fact that in England they had not as yet succeeded in devising a satisfactory bankruptcy procedure. The same thing was at this time also true of the United States. There was in fact much dissatisfaction in both these countries with their existing laws. It was strongly urged that this dissatisfaction proved the contention that all bankruptcy laws were inherently vicious and incapable of successful enforcement, and that it was no use trying to amend them.

Many of the complaints were well founded. Parliament, however, overlooked the fact that no real argument against the principle of bankruptcy laws had been brought forward. The objections, formidable as they were, were not to the substantive, but to the adjective portions of the law. The principle of the bankruptcy law was correct. The method of the administration and enforcement thereof was defective. All that was needed