

lation of a husband to another woman it would become wholly and abominably wrong.

Now it will be recognized, in the subject before us, that a fatal difficulty lies in the *relation* of such an act as that proposed to the *dispensing of credit*, a difficulty which is insurmountable. The manifest plausibility and reasonableness on the very surface of the demand for a Distribution Act is what hinders the general public enquiring deeper into the subject. Many an oppressive law in the past, fraught with deep wrong and injustice, has found a place in the Statute Books and remained there unquestioned for centuries for a like reason. The only way to account for such a law as this in any free and enlightened country is that people are apathetic and do not think upon its relations and consequences. Trade and commerce play a most important part in the civilization of this nineteenth century, and people ought to arouse themselves to think, as it is the bounden duty of all, farmers and professional men as well as traders, to endeavor to raise the moral tone of trade by letting their voice be heard for the right.

The writer submits that there is nothing more demoralizing in trade at the present day than the manner in which credit is dispensed. The root of the evil is here, for this is really the occasion probably of nine-tenths of the failures in Canada. Do let the lash then be applied to the right shoulders, do not punish the comparatively innocent for the truly guilty. While the dispensers of credit are chiefly responsible for the loss they bring upon themselves, for Parliament, by special class enactment, to aid these in inflicting injustice and wrong on thousands of others by their reckless haste to increase riches and wilful perversion of the use of capital, is most pernicious and thoroughly vicious in principle.

When the law provides for the distribution *pro rata* of the assets of insolvent debtors, the dispensers of credit rely to a great extent upon this *partial security*, and neglect the *true*