

in the position of having nine separate insolvency laws in the nine provinces of Canada, and these were upheld in principle only because it was recognized that as the dominion field had not been occupied by dominion legislation in regard to bankruptcy or insolvency, the provinces should be permitted to pass laws of their own until such time as the Dominion parliament might assume jurisdiction.

The present act has been on the statute books since the year 1921. I believe that the moving cause which operated in regard to the introduction of the bill in the year 1920 or 1921 was the fact that so many protests had been received from foreign countries that had commercial dealings with Canada. Boards of trade and chambers of commerce in the United Kingdom, in the United States and in several European countries had from time to time protested to similar bodies in this country that there was too great a variation and too great uncertainty in the insolvency laws operating in the Dominion of Canada. Foreign dealers who sold goods to Canada felt great uncertainty as to their rights with respect to the question of insolvency. Representations were made from time to time to the government of this country that a uniform act should again be attempted. It will be remembered that under section 91 of the British North America Act bankruptcy and insolvency are questions which are placed specially under the jurisdiction of the Dominion of Canada and not at all under provincial authority. It was thought in 1921 that we should make an effort to produce a uniform bankruptcy act which would apply throughout the whole Dominion, because by so doing we should wipe out the operation of the various provincial measures which dealt with the subject.

Now, we have had eleven years of experience under the Bankruptcy Act of Canada, and I agree with my hon. friend from Richelieu that that experience has not in every case been satisfactory. Many complaints have been received by the Department of Justice in regard to various sections of the act, and many suggestions have been made for an amendment by way of improvement therein. Many complaints have been received from various parts of Canada as to the ill effects produced by the operation of the Bankruptcy Act as it now stands on the statute books. There was a great accumulation of proposed amendments and suggestions from all sorts of commercial bodies and individuals throughout the length and breadth of Canada, but on the whole I am bound to say that there

was far more general approval than disapprobation of the act. It was thought that the time had come when there should be something in the nature of a general revision. Having regard to the protests and suggestions which had been made, the Canadian Bar Association, recently, within a year or two, took the matter up and appointed a special committee of expert lawyers to consider the whole act and to suggest amendments. A very able special committee was set up by the Canadian Bar Association and they made an exhaustive study of the act and sent a report of their findings to the Department of Justice. Many of their suggestions were exceedingly valuable and they did not come to a conclusion or make a report until they had made a very exhaustive study of the whole subject in its application to every part of the dominion. Boards of trade representing commercial interests in the great cities of Canada also made their representations, and an act was finally drafted in the department, including all such suggestions as were deemed advisable and practicable, and which have been incorporated in the bill introduced at the present session of parliament.

The house will realize—I think we all realize—that the whole subject is a difficult and to a large extent a technical one, and it was deemed advisable that a select committee of the house should be appointed to consider the bill as introduced, with a view to having a general discussion and giving an opportunity to persons throughout Canada or to corporations or other bodies in any part of the country to appear before that committee and make representations. I must say that the committee has been quite diligent in the consideration of the bill. It has not reached any conclusions without the very fullest consideration, and my information is that the bill which is now presented to parliament represents a practically unanimous report from that committee. Indeed, my hon. friend from Stanstead (Mr. Hackett) now informs me that it is a unanimous report. May I just here state that the hon. member for Stanstead was chairman of that special committee and he is eminently qualified at this juncture to give the house the fullest information and to explain the reasons which actuated the committee in regard to the amendments which they have proposed in the report they have submitted to the house. In some parts of Canada it may be, as pointed out by my hon. friend from Richelieu, that the bill does not exactly meet the situation; as he says, it does not exactly meet the situation in the province of Quebec in the points which he has