

7. The assignees and lawyers are too rapacious and it is to their interest to prolong the proceedings and increase the expense. Under the old system one man, namely, the man with the first execution in the sheriff's hands, got his pay. No one gets it now. Nobody gets paid. They had raised up a class of official assignees who took it all.

8. Confining the operation of a bankruptcy law to traders is class legislation. The Act is detrimental to farmers and other classes of society who are shut out from the privileges of the Act. A trader got a non-trader to endorse his note, and after a while got into difficulties. He would call his creditors together and could get relief from his creditors, but the non-trader who had endorsed his paper must pay up to the last farthing and might be ruined thereby.

9. One reason for the unpopularity of the Act was the absence of proper supervision of the assignees. Were there Government inspectors to supervise all the acts of the assignees things might be otherwise. Many official assignees manage by some means to find out the affairs of persons in business and facilitate their bankruptcy.

10. Another reason for the unpopularity of the Act in Ontario was the permission to creditors to name an assignee outside the province, while there was no power to bring one who had acted improperly to the province to make him disgorge.

11. At a meeting of creditors one or two of those who held the heaviest claims were appointed inspectors, and they took good care of their own interests. They come to an understanding among themselves whilst the less fortunate suffer. The law did not protect those who did work for the merchants—the mechanic, the working man, the professional man, all those who work.

Rural Opposition.

It will be seen from these suggestions urged in the House of Commons debate at the time, that one of the powerful causes operating to bring about the repeal of the Act was the fact that only traders were entitled to its benefits. These objections