

do not agree with him. If you do so, you will find great difficulty. I have been sitting here with him for 13 or 15 sessions, and I would remind him that almost every session we have passed laws making exceptions in the case of the several provinces. It is impossible in a country like ours to have uniformity in legislation. We must consider the circumstances of the several provinces. Sometimes the west and the east may not agree. We must at times take into consideration special circumstances and concede something. Though the principle of a bill may be the same for all the Dominion, yet the details may vary for different provinces. Then the hon. Senator from Burlington said that he believed in the principle that every class of the community ought to be brought under the law of bankruptcy. That is not only bad in principle, but it is also unjust. In passing such a law you have to take into consideration the difference which exists between the people at large and the traders. Would it not be unjust to treat the farmer as you do the trader? Why is it necessary for you to have a law for the traders? It is because if a debtor is not stopped before he has expended the whole of what he has on hand, the creditor is in great danger of getting nothing. If there is an insolvency law the creditor can stop the debtor and have a chance of recovering 25 or 50 per cent, but with the farmer it is not the same. The farmer has his property, and when the creditor thinks that the farmer owes too much, and has been too long in repaying the money, he may at once sue him, get judgment and recover, or he may go to a notary, have a mortgage on the property, and then it is only leaving his money out at 5 or 6 per cent, and it is to the advantage of the creditor. Such differences existing would it not be unjust to make the law apply to all classes? Any one who knows anything about the people generally knows that the farmer, if this law applied to him, would become involved until the whole of his property was swallowed up. So it would be unjust to allow the farmer to come under the bankruptcy law. As regards that class of people, it would be better to restrict than to give full liberty to go on. In committee, if I am present, I shall vote against such a clause. There are other clauses for which I shall not vote. The bill may be so amended in committee, so that I

could not oppose it, because such legislation may be required in provinces which have not such good laws as we have in Quebec. I know the great city of Montreal supplies the whole Dominion and that is a reason why there may be a necessity of assimilating the laws. It would not be fair to force our merchants to study all the laws of the several provinces from the Atlantic to the Pacific. We cannot always, as legislators, insist upon our own views; we must try to promote the general good, and it is on that principle that I am speaking. So, after having voted against the six months' hoist, I shall oppose all the clauses of the bill which I think are not in the general interest.

Hon. Mr. ALLAN—Like the hon. gentleman from De Lanaudière, I do not wish to give a silent vote. I may say very frankly, for my own part, I regret that the government has introduced this bill, because, so far as I can learn, there does not appear to be any very general consensus of opinion in favour of such a measure, at all events in Ontario. At the same time, as I do not entertain the same strong convictions against the bill that the hon. member for Monck does, I shall not vote against it, but reserve my objections until the bill goes into committee.

Hon. Mr. McDONALD (C.B.)—I am opposed to the bill. It is not asked for except by the merchants of Montreal and Toronto. Such legislation is not wanted in Nova Scotia, not even a bill for the equitable distribution of insolvent estates, as is proved by the action of the local legislature last session. However, I think that action was a mistake, and that provision should be made for an equitable distribution of insolvent estates. I do not see that we could very well pass a uniform law for the Dominion without combining with it the principle of granting a discharge to an insolvent debtor from the responsibility of paying his debts, and to do that is immoral. I do not see why we should interfere and make it legal for a man not to pay his debts. This bill is simply to enable the dishonest trader to be relieved from the responsibility of paying his debts. There is no necessity for that. The honest trader will always be able to secure a discharge from his creditors, and a dishonest trader should not receive his discharge. I believe the consensus of the