

While the average amount of liability was approximately \$2,900 each, it is interesting to examine 20 of the cases (10 per cent), where a very small amount of debt was shown in the bankruptcy schedule:

Liabilities	Amount	Secured	Unsecured	Annual income
1-----	\$533.00	\$533.00	0	\$1,000
2-----	299.13	0	299.13	1,000
3-----	572.50	0	572.00	2,800
4-----	525.20	0	525.00	(1)
5-----	369.05	0	369.05	2,000
6-----	364.00	0	364.00	2,250
7-----	365.00	264.00	101.00	5,800
8-----	607.86	299.25	208.61	700
9-----	728.00	0	728.00	1,200
10-----	561.00	561.00	0	2,288
11-----	340.13	120.65	219.48	2,458
12-----	296.15	289.00	47.15	3,200
13-----	446.00	413.00	33.00	720
14-----	352.00	218.00	89.00	730
15-----	659.00	523.00	136.00	2,750
16-----	576.00	152.00	424.00	3,000
17-----	370.00	110.00	260.00	500
18-----	674.00	10.00	664.00	2,100
19-----	495.00	280.00	215.00	2,300
20-----	668.75	120.00	548.75	2,100
Total-----	9,801.77	3,992.90	5,803.17	38,896

¹ Unknown.

When court costs and fees are considered, it would appear that in some cases the creditors could have been paid about as easily as the costs. It should be pointed out that in some cases a pauper's oath is filed in payment of costs in these cases.

The following study was made to determine if perhaps some of those filing petitions might have avoided doing so if they had had the proper guidance from their creditors; their employers; their attorneys, or from the court.

Amount of liability	Number of petitions	Percent
Less than \$1,000-----	39	19.5
\$1,000 to \$2,000 ¹ -----	73	36.5
\$2,000 to \$3,000-----	36	18.0
\$3,000 to \$4,000-----	19	9.5
\$4,000 to \$5,000-----	7	3.5
Over \$5,000-----	26	13.0

¹ 56 percent.

For the purpose of trying to determine if there is any relation between the type of creditors being listed in bankruptcy petitions and the type of creditors filing suits in the sessions court, a study of 16,209 suits filed during the 12-month period ending in April 1960 was made and the following facts charted:

Type of creditor suing	Number of suits filed	Percent of total	Total amount of suits	Average size of suit
Medical-----	3,632	22.5	\$217,794.88	\$59.96
Loan and finance-----	2,624	16.2	371,108.89	142.60
Clothing-----	2,609	16.1	163,051.24	62.49
Furniture and appliance-----	1,917	11.8	279,238.09	145.66
Automotive-----	1,556	9.6	143,957.76	92.51
Food-----	854	5.2	41,506.89	48.60
Jewelry-----	694	4.3	49,137.00	70.80
All other-----	2,323	14.3	373,270.00	160.69
Total-----	16,209	100%	1,642,064.75	-----