

Constitutional Law § 513 — due process — functions of courts.

3. Due process does not authorize courts to hold laws unconstitutional when they believe the legislature has acted unwisely.

Courts § 103 — inquiry into appropriateness of legislation.

4. Courts do not substitute their social and economic beliefs for the judgment of legislative bodies, and are not concerned with the wisdom, need, or appropriateness of legislation.

Courts § 92.7 — judicial and legislative functions distinguished.

5. Legislative bodies have broad scope to experiment with economic problems, and the United States Supreme Court does not sit to subject a state to an intolerable supervision hostile to the basic principles of American government and wholly beyond the protection which the general clause of the Fourteenth Amendment is intended to secure.

Constitutional Law § 634 — due process — state power to legislate.

6. The due process clause of the Fourteenth Amendment does not deny a state the power to legislate against what are found to be injurious practices in their internal commercial and business affairs, so long as its laws do not run afoul of some specific federal constitutional prohibition or of some valid federal law.

Constitutional Law § 710 — prohibition of business of "debt adjusting."

7. The due process clause of the Fourteenth Amendment is not violated by a state statute making it a misdemeanor to engage in the business of "debt adjusting" except as an incident to the lawful practice of law; a state legislature is free to decide for itself that legislation is needed to deal with that business.

Constitutional Law § 634 — due process — "prohibitory" or "regulatory" statutes.

8. In determining whether a state

statute dealing with a business violates the due process clause of the Fourteenth Amendment, the United States Supreme Court will not draw lines by calling the statute "prohibitory" or "regulatory."

Courts § 153 — wisdom of statute dealing with business of "debt adjusting."

9. Relief against a state statute dealing with the business of "debt adjusting," if any be needed because the statute is unwise, lies not with the courts but with the body constituted to pass laws for the state.

Constitutional Law § 440.5 — equal protection of laws — statute prohibiting business of "debt adjusting" — exception of lawyers.

10. A state statute making it a misdemeanor for any person to engage in the business of "debt adjusting" except as an incident to the lawful practice of law does not deny to nonlawyers the equal protection of the laws.

Constitutional Law §§ 316, 317 — equal protection of laws — discrimination — classification.

11. Statutes create many classifications which do not deny equal protection; it is only invidious discrimination which offends the Federal Constitution.

Debtor and Creditor § 1 — business of "debt adjusting."

12. The business of "debt adjusting" gives rise to a relationship of trust in which the debt adjuster will, in a situation of insolvency, be marshaling assets in the manner of a proceeding in bankruptcy.

Constitutional Law §§ 440.5, 710 — equal protection of laws — due process — title of statute dealing with "debt adjusting."

13. The Fourteenth Amendment is not violated by the failure of the title of a state statute dealing with "debt adjusting" to be as specific as required under the state constitution.