

Penalties.—Penalties ascend in scale from small fines for minor infractions of any of the regulations to suspension of the operator's driving permit, impounding of the car, or imprisonment for serious infractions, recklessness, driving without an operator's licence, and especially for attempting to operate a motor vehicle while intoxicated.

Safety Responsibility Legislation.—Each province of Canada has enacted legislation under this heading (sometimes referred to as financial responsibility legislation). In general, these laws provide for the automatic suspension of the driver's licence and motor vehicle permit of a person convicted of an offence arising out of a motor vehicle accident, or a person involved directly or indirectly in an accident who is not covered for third-party insurance at the time of the accident. The suspension remains effective until any penalty or judgment has been satisfied and proof of financial responsibility for the future is filed.

Although safety responsibility legislation has not been enacted in either the Yukon Territory or the Northwest Territories, the Motor Vehicle Ordinances of the two Territories require the owner of a motor vehicle to submit evidence of stipulated insurance coverage on such vehicle before he can obtain registration.

Unsatisfied Judgment Funds.—In recent years a new type of motor vehicle legislation has been enacted in all provinces except Quebec and Saskatchewan. This has usually taken the form of an amendment to the motor vehicle laws of the province and provides for the establishment of an Unsatisfied Judgment Fund, out of which are paid judgments awarded for damages arising out of motor vehicle accidents in the province which cannot be collected in the ordinary process of law. The Fund is created by the collection annually of an Unsatisfied Judgment Fund fee from the registered owner of every motor vehicle or from every person to whom a driver's licence is issued, except in British Columbia where the Fund is maintained by insurance companies. This fee does not exceed \$1 per annum except that, in 1958, Ontario will collect \$5 from each uninsured owner of a motor vehicle at the time of registration. A feature of this legislation which is contained in some provincial statutes provides for the payment of judgments in the so-called 'hit-and-run' accidents. When these occur, if neither the owner nor the driver can be identified, action may be taken against the Registrar of Motor Vehicles; any judgment secured against the Registrar is paid out of the Fund. All of these laws contain a provision limiting the amount that can be paid out of the Fund on one judgment. In Ontario, Alberta and British Columbia the limits are \$10,000 for one person, \$20,000 for two or more persons injured in one accident and \$2,000 for property damage. In Manitoba the legal limits are \$10,000, \$20,000 and \$1,000 respectively, while other provinces retain lower limits of \$5,000, \$10,000 and \$1,000. For hit-and-run accidents payments are made for personal injuries or death only.

Sources of information for provincial motor vehicle and traffic regulations:—

Newfoundland

Administration.—Deputy Minister of Public Works, St. John's.

Legislation.—The Highway Traffic Act 1951, as amended.

Prince Edward Island

Administration.—The Provincial Secretary, Charlottetown.

Legislation.—The Highway Traffic Act (R.S.P.E.I. 1951, c. 73).

Nova Scotia

Administration.—Motor Vehicle Branch, Department of Highways, Halifax.

Legislation.—The Motor Vehicle Act (1954, c. 184) as amended, and the Motor Carrier Act (R.S.N.S. 1923, c. 78) as amended.

New Brunswick

Administration.—Motor Vehicle Division, Provincial Tax Branch, Department of Provincial Secretary-Treasurer, Fredericton.

Legislation.—The Motor Vehicle Act (R.S.N.B. 1955) as amended.