

treatment. Regulations require a safe standard of efficiency in the mechanism of the vehicle and of its brakes and stipulate that equipment include non-glare headlights, a proper rear light, a muffler, a windshield wiper, a rear-vision mirror, and a warning device.

Traffic Regulations.—In all provinces and territories, vehicles keep to the right-hand side of the road. Everywhere motorists are required to observe traffic signs, lights, etc., placed at strategic points on highways and roads. The speed limit in Quebec and New Brunswick is 60 miles an hour in daytime and 55 at night, in Manitoba and Alberta it is 60 in daytime and 50 at night, with the exception of a few selected sections of four-lane highways in Alberta where maximum speeds are 65 in daytime and 55 at night. In Nova Scotia the limit is a "reasonable and prudent" speed, with a maximum of 60 miles an hour. In the other provinces the maximum speed permitted is normally 50 miles an hour. Slower speeds are always required in cities, towns and villages, when passing schools and public playgrounds, at road intersections, railway crossings or at other places or times where the view of the highway for a safe distance ahead is in any way obscured. In almost all provinces, truck speed limits are at least five miles an hour below automobile speed limits. In all provinces and territories, accidents resulting in personal injury or property damage of \$100 or more must be reported to a police officer and a driver involved must not leave the scene of an accident until he has rendered all possible aid and disclosed his name to the injured party.

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 and the Yukon Territory 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. In Manitoba, Saskatchewan, Alberta, British Columbia, and the Yukon Territory uninsured motor vehicles may be impounded following an accident of any consequence, i.e., an accident resulting in personal injury or death, or property damage in excess of \$100 (\$200 in Saskatchewan and \$250 in British Columbia).

Although safety responsibility legislation has not been enacted in the Northwest Territories, the Motor Vehicle Ordinances there 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.—Legislation has been enacted in all provinces except Quebec and Saskatchewan and in the Territories, usually in the form of an amendment to the motor vehicle laws of the province, providing 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 and in Nova Scotia where the Fund is maintained by insurance companies. This fee does not exceed \$1 per annum except that Ontario collects \$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