

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 Prince Edward Island, 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 highway in Alberta where maximum speeds in excess of the foregoing may be authorized and posted. In Nova Scotia the limit is a "reasonable and prudent" speed, with a maximum of 60 miles an hour except where 65 miles an hour is authorized. In Ontario maximum speeds vary from 50 to 60 miles an hour, depending on type of highway. In the other provinces the maximum speed permitted is normally 50 miles an hour; in Saskatchewan where higher speed limits are in effect they are posted. 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 (in Quebec to the Motor Vehicle Bureau) 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.

Driver Licensing Controls.—All provinces impose penalties for infractions of driving regulations, ranging from fines for minor infractions to suspension of the operator's driving permit, impounding of the car, or imprisonment for more serious infractions. In most provinces penalties have been linked to a driver-improvement program, the aim of which is to correct faulty driving habits, not to take drivers off the road. The most common driver-improvement program includes the demerit-point-system.

Safety Responsibility Legislation.—Each province 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 a serious offence (impaired driving, driving under suspension, etc.) 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 Quebec, 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, under present requirements the owner of a motor vehicle resident in the Mackenzie Highway region must submit evidence of stipulated insurance coverage on such vehicle before he can obtain registration. In the Yukon Territory, proof of insurance must be supplied before vehicle licence is issued. When the insurance expires or is cancelled, vehicle licence plates must be returned to the Registrar of Motor Vehicles.

Unsatisfied Judgment Fund.—Legislation has been enacted in all provinces except Saskatchewan and in the territories, usually in the form of an amendment to the motor vehicle laws of the province or territory, providing for the establishment of a fund, frequently called 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. In Newfoundland, Prince Edward Island, Nova Scotia, Quebec and British Columbia the fund is maintained by insurance companies. In all the other provinces, except Saskatchewan where insurance is compulsory, the funds are obtained by the annual collection of a fee from the registered owner of every motor vehicle or from every person to whom a driver's licence is issued. The fee does not exceed \$1 per