

unsatisfied judgment fund (in Ontario and Alberta, the Motor Vehicle Accident Claims Fund). Judgments awarded for damages arising out of motor vehicle accidents which cannot be collected by the ordinary process of law were paid out of this fund. In Newfoundland, Prince Edward Island, Nova Scotia and Quebec the fund was maintained by insurance companies. In provinces where insurance was not compulsory, the funds were obtained by collecting an annual fee from the registered owner of every uninsured motor vehicle or from every person to whom a driver's licence was issued.

**Additional provincial details.** Other details of motor vehicle and traffic regulations particular to individual provinces in 1977 follow.

In Newfoundland, one year's experience as a licensed driver is required to drive commercial classes other than cars or light trucks. Accidents resulting in personal injury or death, or property damage in excess of \$200 must be reported to a police officer. All motor vehicles must display two licence plates, with the registration year ending March 31 of any year.

In Nova Scotia all vehicle registrations expire December 31 of each year; a three-month extension is granted for passenger vehicles and one month for commercial vehicles. All vehicles are required to be inspected annually. It is an offence to operate a motor vehicle without financial responsibility insurance. Driver files are continuously reviewed, with a demerit point system and a medical advisory committee on driver licensing used to make drivers improve or remove the unsafe driver from the highways.

In New Brunswick a person must be age 14 or over to operate a moped, but 16 to operate a motorcycle.

In Quebec, use of seat belts is mandatory for persons occupying the front seat of a pleasure vehicle. The period during which a learner-driver's permit is valid is five months. The owner of a vehicle makes his contribution to the automobile insurance plan (coverage against bodily injury provided by the province) when he registers his vehicle. At the same time, the bureau makes certain that the owner is insured against damage to property (this insurance is through private companies).

In Ontario, exemption from registration is granted for six months for non-residents from other provinces and three for residents of another country or state. A certificate of mechanical fitness is required before a vehicle sold second-hand can be issued a permit for operation. Accidents resulting in personal injury or property damage in excess of \$400 must be reported to a police officer.

In Manitoba all motor vehicles and trailers must be registered; semi-trailers must also be registered and display an identification number plate. Multi-year plates are issued and validated annually by stickers. Passenger car registration fees are based on weight. Vehicle inspection is compulsory by random selection and at time of sale of used vehicles. Mopeds may be driven with any licence class. The driver's licence is also a certificate of insurance for which an insurance premium is payable. Non-residents, or new residents, holding a valid licence may drive up to 90 days.

In Saskatchewan all motor vehicles including trailers and semi-trailers must be registered. Registrations may be transferred from one vehicle to another by the owner. Proof of ownership must be provided on application. Out-of-province vehicles may be operated for 90 days without requiring Saskatchewan registration. Students may operate out-of-province vehicles while attending a school in Saskatchewan. Out-of-province drivers involved in an accident in Saskatchewan are required to provide proof of financial responsibility; failure to do so will result in the vehicle being impounded. All accidents resulting in damage in excess of \$200 or personal injury must be reported to a police officer immediately.

Alberta motor vehicles and trailers are registered annually with the payment of specified fees and providing proof of vehicle insurance. Passenger car registration plates remain with the owner when the vehicle is sold. Regulations permit non-residents temporarily in Alberta to operate vehicles currently registered in their home province or in the United States for six months; the period is extended to a school year for out-of-province students whose vehicles carry non-resident student stickers.

In British Columbia, seat belts must be used at all times in all passenger vehicles of 1965 or later, and commercial vehicles of 1973 or later. The driver is responsible for