BILLS TO GUARD SERVICES PASS SECOND READING

Three Government bills to provide financial protection for members of the armed forces, protect their life insurance policies up to \$10,000 and extend the Active Service Moratorium Act, 1943, as regards mortgages, etc., passed second reading in the Legislature yesterday. Principle of the legislation was approved by Opposition groups.

Provision is made in the financial protection bill, Premier Drew explained, whereby a member of the armed forces or his dependents may apply, in the case of any judicial proceedings against him or in certain types of non-judicial proceedings for relief if his inability to meet his obligation is shown to be due to his being a member of the armed forces, and if was incurred before he became a n.ember.

Long Under Consideration.

The three acts were prompted by the similar Sparkman Act in the United States, and were an interpretation of its provisions for use here. The Premier pointed out that such legislation had been under consideration for some time. He himself, as Leader of the Opposition, had introduced a resolution in the session two years ago to give this type of protection.

The matter, he said, was then under consideration by the Dominion Government, and the resolution had been deferred for this reason. The point had since been pressed, but so far no Dominion action had been taken. "We are putting in effect," said the Premier, "the proposal we made here two years ago."

Proceedings, he explained, could be taken before a county or district judge to obtain an order to defer payment, and the judge could determine whether non-payment was due to service and make a just decision.

Only to Defer Payment.

"There is no thought of extinguishing just obligations," the Premier made clear, "but only deferring payment. Certain inconveniences may be caused by such deferment, but the position of the Government is that where a man has offered his life for his country, and as a result cannot pay his legitimate obligations, the balance of convenience should rest with him, and a just order should be issued by a judge in his case."

The other two acts formed, with the first, a composite whole. As to protection for life insurance, premiums to be paid by the Province would be regarded as a loan at 3 per cent, the cost of the money to the Government, with the policy as security. The moratorium on mortgages is extended to cover the time of service or hospitalization and one year after.

Seen as Morale Builder.

Moving the second reading of the bills, the Premier said he believed the legislation was of very great present value in building morale, and a credit to all members of the House. He had found in Britain, where Canadian and United States soldiers mingled as never before, discussions on comparative treatment by their countries.

He had hoped when the matter first came up outside the House, the Premier said, that provisions would be uniform across Canada. But he felt it was the duty of the Legislature to fulfil its own obligations as an indication to the men in the services of this Province's appreciation of what they were doing for those at home.

C.C.F. Opposition Leader E. B. Jolliffe expressed his approval of the principle and Liberal Leader H. C. Nixon commended the Government on its action. He hoped the legislation would become general across the Dominion. The provision for life insurance, he said, was "possibly a little new in Canada," but he didn't think it would ever cost the Treasury any considerable amount. "The provisions are adequate and proper and we will give the bills our enthusiastic support."

Premier Drew told R. Patterson (L., Grey North) that insurance policies taken out since the war would not come under the act and assured Nelson Alles (C.C.F., Essex North) that there was no intention of interfering with interest rates on mortgages since they were obligations between individuals which the act did not attempt to cover.

ASKS ONTARIO TO HELP POLICE MUNICIPALITIES

New machinery which permits any municipality to approach the Ontario Provincial Police with a view to having that area policed by the Provincial force is contained in an amendment to the Municipal Act which is likely to be introduced in the Legislature shortly.

The plan as proposed is on a voluntary basis, and proceedings must be initiated by a municipality which desires to have its law enforcement handled by the Ontario Provincial Police. This scheme is reported operated in Manitoba and British Columbia with impressive success.

The shortage of suitable applicants for municipal police forces, due to the war, and the fact that many police officers have transferred to other police forces for higher pay, are two reasons given why the new plan is needed in Ontario. Another reason is the desirability of divorcing police administration from local politics.

Several Petitions.

Several Ontario municipalities have petitioned the Government for this service, and others will follow once it is known that a recognized basis has been laid for its practical operation, it is reported. It is almost certain that suitable police officers in a municipal force will be absorbed into the Provincial service if an agreement is entered into. These officers will be trained in Ontario Provincial Police methods and will be permanent officers in that service.

Upon application of a municipality for Government policing, a survey will be carried out in the area and a price will be named for the policing. If agreeable to the municipality, a contract for one year will be signed, subject to approval by Order-in-Council.

Court Fines.

The question of disposition of court fines depends on certain circumstances, but in most cases the bulk of the moneys received by the courts would go to the municipality.

It is pointed out that police protection in many small municipalities become an acute problem and the policing plan as proposed by the Government would overcome present difficulties. A population limit is likely to be made in the bill.