

# Safety Responsibility Law Now in Effect in Ontario

Many Motorists Will Have to Provide Liability Insurance Policy, Surety Bond, Cash Deposit, or Deposit of Acceptable Securities, if They Desire to Continue to Operate Cars or Trucks.

Responsibility Law of Ontario went son, secretary and general manager into force and effect. During the past of the Ontario Motor League:few months The Advance has had sed at the last session of the Legislathe public ir general The Advance is giving herewith a review of the new

On Monday of this week the Safety, law and its provisions by W. G. Robert-

Acting on the recommendation of several references to this law designed the Royal Commission on Automobile for the protection of motorists and the Insurance Premium Rates, the Ontario safety of the public in general and pas- | Legislature, at its last session, made amendations to the Highway Traffic ture. For the benefit of motorists and Act which bring into effect Monday September 1, a Financial Responsibility measure designed to make an effective contribution to public safety on the

In brief, the new regulations will require a certain class of motorists to prove personal financial responsibility either through production of an insurance policy, or by surety bond, or deposit of money or securities, as speciaccidents and those failing to satisfy case of new drivers. Judgments of the Court in Civil Suits. Provision had already been made in

gins, one of the Justices of the Appel- storation of the license in certain cases. Mass.; Hartford, Conn.; Washington, October. D.C., and Baltimore, Md.

laws, providing for compulsory insur- | the cost of insurance had increased. ance on the occurrence of important | The committee studied also the or serious accidents.



NEW PREMIER OF NOVA SCOTIA Hon. G. S. Harrington, who was called upon to head the Government of Nova Scotia after the resignation of Hon. E. N. Rhodes, now a mem-

fied, in order to be permitted to oper- facilitated by the fact that since 1927 ate a motor vehicle on a public high- it has been contrary to law for any way. Those falling in the class in resident of Ontario to operate a motor question will be mainly motorists con- vehicle on a public highway without victed of offences such as reckless driv- first securing a personal driving license ing, those held responsible for serious issued only after examination in the

for damages arising out of automobile the Ontario Highway Traffic Act, for the cancellation or suspension of driv-Provision also is made for the sus- ers' licenses and motor vehicle permit pension of a driver's license and motor for certain offences. The new amendvehicle permit, if any, in the province ments bringing the safety responsiof Ontario, in case of conviction for a bility measure into effect, are in the mitted, and to convictions and judgserious infraction of the motor vehicle main an extension and elaboration of ments arising out of motor vehicle aclaws in any other Province or State | the already existing regulations govern- | cidents occurring, and to motor vehiholding of a driver's license. Addition-The recommendations which led to al causes for the taking away of the safety responsibility legislation being license are added, and the insurance or be required from a driver, and in the passed, were made by the commission- financial responsibility feature is iner, the Han. Mr. Justice Frank E. Hod- | troduced as a factor governing the re-

late Division of the Supreme Court of The Ontario Motor League which ad-Ontario, after a most extensive inves- vocated the principle of licensing all sonal injury to, or death of, any one tigation of the subject of compulsory drivers for a number of years prior to insurance and highway accident pre- the adoption of the licensing Itan by vention, during which sessions of the the Province of Ontario in 1927, also aforesaid limit for each person injured commission were held and witnesses ex- supported the addition of financial or killed, at least \$10,000 (exclusive or amined at Toronto, Albany, N.Y.; New responsibility requirements in appear- interest and costs), for such injury to, York City, Springfield, Mass.; Boston ing before the Royal Commission last or the death of, two or more persons

A special committee of the league The definite conclusion reached by studied the plan of universal computthe commission after much considera- sory insurance in effect in the State tion was that legislation introducing of Massachusetts and reached the concompulsory insurance in any form into clusion that the Massachusetts plan any community should not go the was neither practicable nor desirable whole length that the State of Massa- for adoption in the Province of Onchusetts did, but should proceed rather tario, as under that Ban, accidents had an authorized insurer. on the lines of safety responsibility increased rather than decreased, and

breaches of the Highway Traffic Act or | Model Safety-Responsibility bill drawn criminal law, or the causing of fatal up by the Americian Automobile Association, and the Safety Responsibility A fundamental requirement of any regulations in effect in Connecticut ties reside. safety responsibility law is that all New Hampshire, New York and other operators of motor vehicles be licensed. states, and came to the conclusion that The introduction of the safety respon- it would be preferable to proceed in sibility measure in Ontario was greatly Ontario along the lines of safety responsibility legislation, rather than to introduce a measure of universal compulsory insurance, which would in effect penalize all motor vehicle owners and operators because of the shortcomings of a small minority.

The league's committee in reporting to the Board of Directors, stressed the point that the reduction of accidents rather than the collection of damage claims should be the primary purpose of any legislation pertaining to the compulsory establishment of financial responsibility, and that such legislation, if enacted, should be considered part of a general scheme for accident prevention, to be carried out by the Department of Highways.

The report of the committee, or adoption by the board, was submitted to the Royal Commission, and proved to be substantially in accord with the recommendation subsequently made by the commission to the Ontario Legislature.

Under the new regulations which take effect September 1, 1930, both the operator's license and the owner's motor vehicle permit or permits are rating will be divided into three clases subject to suspension, pending proof of financial responsibility, apart from suspension for definite terms as a penalty, on conviction of reckless driving, racing on a bet or wager, exceeding the speed limit, if any injury to any person or property occurs in connection therewith, passing a standing street car while passengers are getting on or off, failure to remain at, or to return to the scene of an accident, operating a motor vehicle without a driver's license, any criminal offence involving the use of a motor vehicle.

Both the operator's license and owner's permit or permits, if any, are suspended where any person within fifteen days fails to satisfy a judgment rendered against him, by any court in Ontario, or in any other province of Canada, which has become final by affirmation on appeal or by expiry, without appeal, of the time allowed for appeal, for damages on account of injury to, or death of any person, or volved. damage to property in excess of \$100 No such operator's license or motor vehicle permit, so suspended, may at Drive out drink and you often let in any time thereafter be renewed, nor gambling. That appears to be the gist may any new driver's license or owner's of what the Salvation Army told the permit be thereafter issued to any per- Licensing Commission recently. I am son until such judgment is satisfied or not in the least surprised. Nor will the discharged, to the extent of at least psychologists be, nor the doctors and \$5,000 for injury to, or death of, any social students. Poor folk, like the rest one person, and subject to that limit of those who live in modern cities for each person so injured or killed, to must have a stimulus if not a stimuthe extent of at least \$10,000 for injury lant. Not the least of proverty's evils to, or death of two or more persons in is that it is so boring. The Salvation one accident, and to the extent of at Army itself supplies one sort of stimuleast \$1,000 for damage to property in lus, the cinemas another, radio another, any one accident and until such per- the charabanc and sport itself, with son gives proof of his fuancial respon- or without betting. It is a hard prosibility for legal liability arising out of blem, this effort to escape from the future motor vehicle accidents.

FORMER IROQUOIS FALLS

ATHLETE IN THE LIMELIGHT

The following refers to a former Irorenewal of the British Empire-United | Miner last week says-States track and field contests in Chiplace on the team by the fact that he took third place in the running high jump at the Empire meet. Of those who witnessed his accomplishment, there was no one more elated than Leo. Troy, athletic mentor of the Collegiate, through whose hands Stargratt passed to join the Hamilton Olympic Club Mr. Trov reports that his former protege cleared the bar at a mark one inch better than six feet, only an inch below the mark set by the winner. At that, Mr. Troy believes, Stargratt might have fought a way into second place and probably taken first place had he set himself to go after the event. The impediment was that Jack Portland and some others were relied upon to uphold the Canadian colors, and it was when they failed that Stargratt stepped up to save the day. The feature of his performance is that he has gained recognition, the first essential in the making of a championship athlete. Clarence is on the sunny side of twenty, and still has his best years before him.'

The regulations described apply only to offences and violations of law comuntil proof of future responsibility has ing the right to drive, through the cle liability policies issued, after September 1, 1930.

Proof of financial responsibility will case of an owner, in the following amounts for every motor vehicle registered in his name:

(a) For damages by reason of perperson, at least \$5,000 (exclusive of interest and costs), and subject to the in any one accident, and:

(b) For damage to property resulting from any one accident, at least \$1,000, exclusive of interest and costs. Proof of financial responsibity may be given in any one of the following alternative forms:

(a) The certificate of insurance of

(b) The bond of a licensed guarantee or surety company, or a bond of personal sureties, approved as adequate security, upon application to a judge of a county or district court of the county or district in which such sure

(c) The certificate of the Provincial Treasurer that the person named therein has deposited with the treasurer a sum of money or securities for money approved by him in the amount of value of \$11,000 for each motor vehicle registered in the name of such person.

The new law provides that a judgment creditor, or creditors, having unsatisfied judgments against the insured arising out of a claim for which indemnity is provided by a motor vehicle liability policy, may take action against the insurance company to have such insurance monies applied in satisfaction of such judgment or judgments.

The law also provides that no motor vehicle liability policy may be invalidated because of a misrepresentation or breach of any term, provision, or condition of the policy by the person insured, this making the liability of the insurer absolute.

The regulations provide for the reporting of accidents, convictions and unpaid judgments to the registrar omotor vehicles who will keep a record of every operator on which such reports will be entered.

When sufficient information has been recorded to warrant the classification of drivers, those liable to demerit -"A," "B" and "C" in accordance with the seriousness of the offence, or the character of the operating record When a person has been classified in class "A" he will be required to pay for motor vehicle liability insurance ten per cent. in excess of the standard premium rate, and when ulassified in slass "B," twenty-five per cent. in excess of the standard premium rate, and when classified in class "C" fifty per cent. in excess of the standard premium rate. A improvement in the driver's record after a twelve months' period will result in his bing raised by one class; or vice versa, should new offences be recorded against him.

It is impossible in the compass of a brief article to give more than an outline of the chief provisions of Ontario's Safety Responsibility Law, but it is hoped that what has been said will at least afford those interested an understanding of the main principles in-

Daily Herald, London, England:grim facts of reality.

AFRAID OF COMPETITION OF

WOMAN IN MOUSTACHE LINE A physicological philosopher has said quois Falls lad who was known to that fear and jealousy are the two many here. "Observer" writing last greatest forces holding back the proweek in the "Sportology" column of gress of the world. This seems to be The North Bay Nugget says-"Clarence a good preface for the following par-Stargratt, former North Bay lad, who agraphs from a recent issue of The won distinction at the British Empire Northern Miner. Speaking of the Games last week, will be accorded an Moustacherino contest planned for the opportunity of acquiring additional coming Timmins Charity Turkey Stag. laurels when he competes in the fourth and other matters. The Northern

tains its old flair for originality.

held a whisker growing contest, and it has always developed a lot of interest and amusement. This year the instance. We know a mining engin- won nearly everything else." eer who would qualify in this model. has what is irreverently known as a skirts.

Salva" you can actually see them dry up. Many go overnight. Get "Sootha-Salva" from druggist today. New skin beauty tomorrow morning.

gravy slide. The soup strainer has been a popular model for years, although losing out somewhat lately.

"There need be no age limit in such a competition. Colors could be featured. Even the type of moustaches known as "In South Porcupine the other day oversights could be given a class. Moucago this evening. The boy earned a they had a husband calling contest and staches usually occur on account of a rolling pin throwing competition at cold shaving water or a dull razor. a picnic. Timmins is preparing for a Anyhow, Timmins offers its men folk mustacharino contest. The North re- a royal chance to save that extra minute in the morning, so widely adver-"For several years back Timmins has tised by the razor manufacturers, who ignore the factor of getting into the bathroom in the first place.

"If we might make a suggestion to moustache is given a chance. There is Timmins promoters of the hirsute decroom for a lot of individual develop- oration it would be that the contest be ment along this line; walrus type, for restricted to men. The women have

Then there is a lawyer who is very | Calgary Herald-Brevity is the soul much interested in mining-you can of wit, which explains of course why see him at nearly every meeting. He there are so many jokes about short

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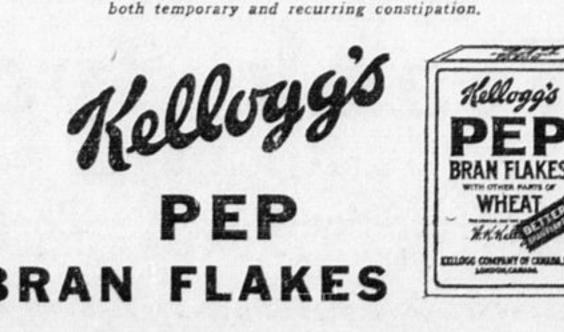
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