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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.

On Monday of this week the Safety Responsibility Law of Ontario went into force and effect. During the past few months The Advance has had several references to this law designed for the protection of motorists and the safety of the public in general and passed at the last session of the Legislature. For the benefit of motorists and the public in general The Advance is giving herewith a review of the new

law and its provisions by W. G. Robertson, secretary and general manager of the Ontario Motor League.

Acting on the recommendation of the Royal Commission on Automobile Insurance Premium Rates, the Ontario Legislature, at its last session, made amendments to the Highway Traffic Act which bring into effect Monday, September 1, a Financial Responsibility measure designed to make an effective contribution to public safety on the highways.

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 specified, in order to be permitted to operate a motor vehicle on a public highway. Those falling in the class in question will be mainly motorists convicted of offences such as reckless driving, those held responsible for serious accidents and those failing to satisfy judgments of the Court in Civil Suits for damages arising out of automobile accidents.

Provision also is made for the suspension of a driver's license and motor vehicle permit, if any, in the province of Ontario, in case of conviction for a serious infraction of the motor vehicle laws in any other Province or State until proof of future responsibility has been established.

The recommendations which led to safety responsibility legislation being passed, were made by the commissioner, the Hon. Mr. Justice Frank E. Hodgins, one of the Justices of the Appellate Division of the Supreme Court of Ontario, after a most extensive investigation of the subject of compulsory insurance and highway accident prevention, during which sessions of the commission were held and witnesses examined at Toronto, Albany, N.Y.; New York City, Springfield, Mass.; Boston, Mass.; Hartford, Conn.; Washington, D.C., and Baltimore, Md.

The definite conclusion reached by the commission after much consideration was that legislation introducing compulsory insurance in any form into any community should not go the whole length that the State of Massachusetts did, but should proceed rather on the lines of safety responsibility laws, providing for compulsory insurance on the occurrence of important breaches of the Highway Traffic Act or criminal law, or the causing of fatal or serious accidents.

A fundamental requirement of any safety responsibility law is that all operators of motor vehicles be licensed. The introduction of the safety responsibility measure in Ontario was greatly



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 member of the Federal Cabinet.

facilitated by the fact that since 1927, it has been contrary to law for any resident of Ontario to operate a motor vehicle on a public highway without first securing a personal driving license issued only after examination in the case of new drivers.

Provision had already been made in the Ontario Highway Traffic Act, for the cancellation or suspension of drivers' licenses and motor vehicle permits for certain offences. The new amendments bringing the safety responsibility measure into effect, are in the main an extension and elaboration of the already existing regulations governing the right to drive, through the holding of a driver's license. Additional causes for the taking away of the license are added, and the insurance or financial responsibility feature is introduced as a factor governing the restoration of the license in certain cases.

The Ontario Motor League which advocated the principle of licensing all drivers for a number of years prior to the adoption of the licensing plan by the Province of Ontario in 1927, also supported the addition of financial responsibility requirements in appearing before the Royal Commission last October.

A special committee of the league studied the plan of universal compulsory insurance in effect in the State of Massachusetts and reached the conclusion that the Massachusetts plan was neither practicable nor desirable for adoption in the Province of Ontario, as under that plan, accidents had increased rather than decreased, and the cost of insurance had increased.

The committee studied also the Model Safety-Responsibility bill drawn up by the American Automobile Association, and the Safety Responsibility regulations in effect in Connecticut, New Hampshire, New York and other states, and came to the conclusion that it would be preferable to proceed in 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 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 damage to property in excess of \$100.

No such operator's license or motor vehicle permit, so suspended, may at any time thereafter be renewed, nor may any new driver's license or owner's permit be thereafter issued to any person until such judgment is satisfied or discharged, to the extent of at least \$5,000 for injury to, or death of, any one person, and subject to that limit for each person so injured or killed, to the extent of at least \$10,000 for injury to, or death of two or more persons in one accident, and to the extent of at least \$1,000 for damage to property in any one accident and until such person gives proof of his financial responsibility for legal liability arising out of future motor vehicle accidents.

FORMER IROQUOIS FALLS ATHLETE IN THE LIMELIGHT

The following refers to a former Iroquois Falls lad who was known to many here. "Observer" writing last week in the "Sportology" column of The North Bay Nugget says—"Clarence Stargratt, former North Bay lad, who won distinction at the British Empire Games last week, will be accorded an opportunity of acquiring additional laurels when he competes in the fourth renewal of the British Empire-United States track and field contests in Chicago this evening. The boy earned a place 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. Troy reports that his former protégé 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."

AFRAID OF COMPETITION OF WOMAN IN MOUSTACHE LINE

A physiological philosopher has said that fear and jealousy are the two greatest forces holding back the progress of the world. This seems to be a good preface for the following paragraphs from a recent issue of The Northern Miner. Speaking of the Moustachero contest planned for the coming Timmins Charity Turkey Stag, and other matters, The Northern Miner last week says—

"In South Porcupine the other day they had a husband calling contest and a rolling pin throwing competition at a picnic. Timmins is preparing for a moustachero contest. The North retains its old flair for originality.

"For several years back Timmins has had a whisker growing contest, and it has always developed a lot of interest and amusement. This year the moustache is given a chance. There is room for a lot of individual development along this line; walrus type, for instance. We know a mining engineer who would qualify in this model. Then there is a lawyer who is very much interested in mining—you can see him at nearly every meeting. He has what is irreverently known as a

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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 oversights could be given a class. Moustaches usually occur on account of cold shaving water or a dull razor. Anyhow, Timmins offers its men folk a royal chance to save that extra minute in the morning, so widely advertised by the razor manufacturers, who ignore the factor of getting into the bathroom in the first place.

"If we might make a suggestion to Timmins promoters of the hirsute decoration it would be that the contest be restricted to men. The women have won nearly everything else."

Calgary Herald—Brevity is the soul of wit, which explains of course why there are so many jokes about short skirts.

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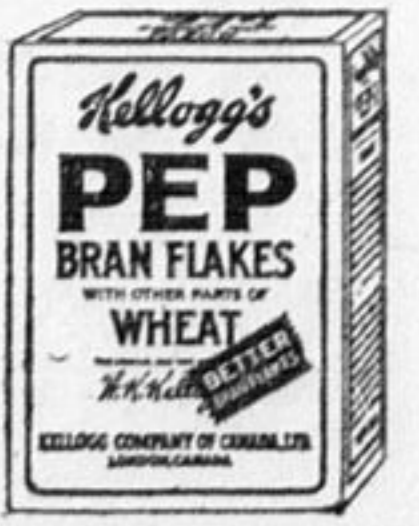
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