

The question of centralization must be dealt with by Canadian statesmen. Our circumstances are very similar to those of the United States. Our Federal system was largely adopted from that of our neighbours.

The limitations of the Federal and Provincial jurisdictions have been before the Judicial Committee of the Privy Council in many cases: *L'Union St. Jacques v. Belisle* (1874) L.R. 6 P.C. 31; *Dow v. Black* (1875) 6 P.C. 272; *Cushing v. Dupuy* (1880) 5 A.C. 409; *Citizens v. Parsons* (1881) 7 A.C. 96; *Russell v. Regina* (1882) 7 A.C. 829; *Hodge's Case* (1883) 9 A.C. 117; *Lambe's Case* (1887) 12 A.C. 575; *Tennant v. Union Bank* (1894) A.C. 31; *Voluntary Assignment Case* (1894) A.C. 189; *Local Prohibition Case* (1896) A.C. 348; *Brewers' License Case* (1897) A.C. 231; *Fisheries Case* (1898) A.C. 700; *Union Colliery v. Bryden* (1899) A.C. 580; *Manitoba Liquor License Act Case* (1902) A.C. 73.

The final determination of these cases was made without regard to views of centralization or localism. The Judicial Committee is not swayed by aggression and we are preserved from the result of influences which seem to be prevalent in the United States.

A similar question of far-reaching importance was recently before the Supreme Court of Canada in *Canadian Pacific Railway v. Ottawa Fire Insurance Co.* (1908) 39 Can. S.C.R. 405. Four questions were propounded by the Court as follows:

"1. Is every charter issued by virtue of provincial legislation to be read subject to a constitutional limitation that it is prohibited to the company to carry on business beyond the limits of the province within which it is incorporated?

"2. Can an insurance company incorporated by letters patent issued under the authority of a Provincial Act, carry on extra-provincial or universal insurance business, i.e., make contracts and insure property outside of the province, or make contracts within to insure property situate beyond?

"3. Has a province power to prohibit or impose conditions and restrictions upon extra-provincial insurance companies which transact business within its limits?