

## WANTED, UNIFORM LEGISLATION

How long must the business community of Canada suffer under the burden of absurd and unnecessary variations in the laws of the different provinces? While provincial legislators are absorbed in guarding so-called provincial rights, a term which conceals much political nonsense, the business wheels of the dominion are clogged with an appalling lack of uniformity in laws. The pettifogging lawyer has been one of the greatest obstacles to reform in this matter but, fortunately, the development of broad-minded counsel has led men of that class to take a larger view. The public and the provincial governments which represent them may now count upon assistance from certain outstanding legal gentlemen such as was not possible a few years ago.

Mr. F. M. Field, K.C., president of the Ontario Bar Association, at the recent annual meeting of that organization, spoke very strongly on this subject. "Admitting," he said, "that Quebec must still be excluded from the provinces wherein uniformity of law relative to property and civil rights is possible of achievement, there remains a vast territory in Canada over which such uniformity can, and should, prevail. Why should there be in the legislation of our provinces pitfalls for the practitioner of a sister province in statutes relative to voluntary and fraudulent conveyances, assignments and preferences by insolvents, conveyancing and law of property, mortgages of real estate, conveyances, leases and mortgages, devolution and distribution of estates, wills, insurance, trustees and executors and administration of estates, bills of sales and chattel mortgages, conditional sales of goods, mechanics' and wage-earners' liens, wages, master and servant, compensation to workmen for injuries, property of married women, landlord and tenant. The mere enumeration of the more important of such statutes indicates the scope for the work of a competent commission to report on the matter of uniformity of legislation on such subjects. In the matter of procedure (scarcely less important) the reformer will find abundant opportunity in endeavoring to accomplish uniformity in respect of arbitrations and references, replevin, dower, libel and slander, limitation of actions, execution, absconding debtors."

In no two provinces of Canada are the statutes similar. Business labors under great disadvantages with such conditions. The lack of harmony in provincial laws constitutes a heavy national economic loss. Every class of business is chafing under it. A farmer even may have to work under the different laws of two provinces. Part of his farm may be in Manitoba and part in Saskatchewan. The town of Lloydminster is built on the boundary between Alberta and Saskatchewan. Taking the prairie provinces alone, their interests are so interwoven that uniformity of legislation would be worth millions of dollars a year to them. The interests of East and West are just as closely interwoven. Uniformity of provincial legislation should be made one of the issues of the day. If the provincial governments know that the public want this reform, the public will obtain it. But the public must ask for it.

A western policyholder of a life insurance company a month ago took the cash surrender value of his policy. Two weeks later his death occurred. The family now have to contemplate the tragedy of a man having dropped life insurance for the sake of a little cash.

## THE NATIONAL POLICY

Men engaged in agricultural, commercial, and financial pursuits, transportation men, live stock experts, bankers, newspaper men, men representing practically all the great industries of the country, gathered at Toronto this week to discuss the variety of subjects which come under the slogan "Patriotism and production—more than usual." Western Canada faced Eastern Canada, lawyer rubbed shoulders with professor, cabinet minister with farmer, farmer with banker. The speeches covered a number of subjects, ranging from Canada's champion milch cow to the railroad cost of hauling a ton of freight. Views extended from a statement that the banks do not wish to lend money to farmers, to the assertion of a banker that the financial institutions would lend more if the bank act would allow them.

Yet, at this gathering of so many varied interests, of opinions apparently so divergent, there were evident important points on which all agreed. The first, patriotism, was obvious. That is a characteristic of the British Empire. The second was the universal recognition of the necessity of greater production in Canada. The third was the fact that all interests from finance to farm recognized their interdependence. Without agriculture, the railroads would have a sorry time. Without transportation, agriculture would be in a similar plight.

If this particular gathering helps materially to forward the movement for the recognition by every citizen of Canada of the economic problems of the country and of the necessity of co-operation by all interests, it will have accomplished much. The time has passed in Canada, possibly for a generation, when easy money will come to shrewd men of any class as a result only of their sharp wits. Wild speculation has ceased, construction has slackened. It remains for us all to get down to the business of more production. Under that head are many problems to solve, including those of labor, marketing and finance. Aside from the war altogether, Canada is in a critical transition, from an era of construction to an era of more production. Greater production and its attendant problems are the outstanding national question of the day. Upon the plans formulated now and upon their application soon, will depend largely our welfare and prosperity, not only of the next few years, but of a great many years to come. The matter being so vital to the interests of Canada, the suggestion of the appointment of a commission may be strongly commended. Should the government act upon that suggestion, its commission will have for consideration one of the most interesting and at the same time important group of subjects that a Canadian commission has ever had for discussion and suggestion.

---

The classification of industries in the Ontario workmen's compensation act seems to be in urgent need of help.

\* \* \* \*

A well deserved tribute was paid to the maritime provinces by Mr. Thomas Bradshaw, the well-known investment banker and actuary. Speaking at the Toronto Insurance Institute of municipal financing, he said of those provinces that they had financed in a conservative and excellent manner, and one which several other provinces might properly emulate.