

# Canada Law Journal.

VOL. XXXVI.

MAY 15, 1900.

NO. 10.

A bill was introduced at the last sittings of the Provincial Legislature of Ontario in reference to that clause of the Municipal Act which requires a seven days' notice to a municipality of an accident as a sine qua non to an action for negligence. As was pointed out in committee seven days is quite too short a time to give. In rural municipalities the time given is one month, which is short enough. The one-week clause was originally introduced at the suggestion, we understand, of the City of Toronto, the reason alleged being that in accidents caused by snow and ice it is necessary to make an immediate inquiry, but, as had to be admitted, to be of any benefit in such cases the notice would have to be given within a few hours. Owing to the matter having come up for discussion as the Municipal Committee was closing its sittings nothing was done. The law will doubtless, however, be amended next year, and certainly should be. At present it is one-sided and frequently works gross injustice.

Another attempted item of legislation was that mortgages should no longer involve personal liability. Those who favour the measure argue in this way:—Those who have passed through land booms have seen how thoughtless even careful business men can become in giving covenants for balance of purchase money, thereby often beggaring themselves as well as causing disastrous complications in various business relations. It is true that the gambling spirit cannot be cured by Act of Parliament but anything that tends to check reckless speculation is in the right direction. The Act as drawn could not become law, but there is a germ of reasonableness and propriety in it, and the principle involved is recognized as sound in some of the States to the south of us, where the practice is to give a mortgage which is merely a charge on the land, and if it is intended that there should be a personal liability in addition a bond is given for that purpose. There is much to commend in this practice. There is a manifest difference between a mortgage given as balance of purchase money and a mortgage to secure a loan. In the latter case there is some