No one realizes as keenly as they do that diversity and m
tiplicity of laws in a great commercial community me   a
fixed charge on any business for legal advice and litigation, and
a corresponding diminution of profits. Really, the only people
who might be supposed to object to a simplification of the law
are the lawyers themselves, who might be driven out of business.
But, while it seems to be regarded as axiomatic that our manu-
facturers need protective legislation, I have never heard it con-
tended that the activities of the legal profession require any
artificial stimulation.

What could be more beneficial to the business community
than a uniform statutory code on Commercial Sales? No diffi-
culty has been found in applying the "Sale of Goods Act" to
England and Scotland, and we have seen that the "Sales Act"
has already been adopted in eleven jurisdictions in the United
States.

The law of Insurance in Canada presents an example of
wasteful and unnecessary discordance. Every province has an
insurance law of its own, for the most part in the form of a
statutory code, and while these systems are not differentiated
by any fundamental principles, they abound in minor diversities
calculated to produce conflicts and uncertainty. For instance,
the statutory conditions prescribed for insurance policies vary
in the several provinces, so that a great transcontinental rail-
way is unable to get a uniform cover on its rolling stock through-
out Canada, but must submit to a modification of its contract
every time it crosses a provincial boundary line. The matter is
further complicated by the fact that a Dominion Insurance Law
is superadded to the various provincial enactments, and the
companies must satisfy the requirements of nine or ten insur-
ance departments before they can do business throughout
Canada.

Further confusion is created by the fact that certain por-
tions of the Dominion Insurance Act have been held to be un-
constitutional, and the matter is still pending before the Privy
Council. How much better it would be for insurers and in-