

Then there should be some summary way of determining questions arising upon titles without having the whole title quieted. The Vendors and Purchasers Act is not satisfactory as the order only binds as between the vendor and purchaser and does not determine the right as against any adverse claimant. The originating notice might well be made to apply to this.

A standard form of insurance policy for accident insurance and employees' fidelity insurance is urgently required. At present the policies are often so cumbered with provisos as to be as meaningless as an old-time fire insurance policy. When any departure from a normal and fair policy is desired then departure should be made plainly evident to the insured.

A standard form of bond should be prescribed as necessary for all municipal and school treasurers and other similar officers. The bonds now given by surety companies are so conditioned as to prevent recovery in many instances.

The Insurance Act might well contain some similar provision as to the bonds to be given by the treasurers of all fraternal bodies, and all bonds by such treasurers and municipal officers should be filed in some central public office.

The sale of land under execution is now conducted in a manner well devised to produce the minimum amount. A fair advertisement stating the description of the property and the exact interest to be sold should be required. This might well be settled by the Master who might have the same discretion as to the kind of publication necessary as in sales in his office.

Tax sales also produce less than they ought as the uncertainty of a tax title is proverbial. Could not a measure be devised by which all preliminary steps should be proved before the municipal board whose finding should be final?

In a similar way would it not be well to require that all municipal debentures should be passed by that board, and when so vouched for should not be subject to attack in the hands of any bona fide holder.

And lastly, there is great need for the establishment of houses of refuge for the destitute, in the districts. There is