

Three Provinces Protected From Sharp Money Lenders

By THE CANADIAN PRESS
An English law, formed at the beginning of the century primarily to protect prospective borrowers being cheated out of their fortunes, is effectively protecting two-fifths of Canada's population from the clutches of money-lenders.

It was adopted as a two-party legislation by the Ontario government 50 years ago to set interest rates as well as protect borrowers from harsh deals by unscrupulous money-lenders.

Later the Dominion assumed complete responsibility for interest rates and the province continued with the section dealing with harsh bargains.

In 1950 it was named the Unconscionable Transactions Relief Act and now it guards

while their inheritance was being processed.

Nova Scotia's act, passed in 1938, varies somewhat from the Ontario legislation, whereas Newfoundland's 1952 act is patterned directly on it.

A survey by The Canadian Press shows the remaining three-fifths of Canada is either being served by acts of lesser power or in five provinces, none at all.

The combined population of Saskatchewan, Prince Edward Island and New Brunswick—1,655,000 persons—is not protected by any provincial act. They are virtually at the mercy of loan sharks, mortgage brokers and time-payment companies.

QUEBEC PLANS LAW
More than 700,000 persons in Quebec and British Columbia are also susceptible to fraudulent bargains, but both legislatures are expected to introduce new acts similar to Ontario's.

Prince Edward Island and New Brunswick have no intention of creating such an act, while Saskatchewan is unhesitatingly working to frame similar legislation.

Under the Unconscionable Transactions Act, courts are empowered to strike out certain sections of contracts deemed harsh or "unconscionable."

The Nova Scotia act could be extended to incorporate the powers of the Ontario legislation, but Premier Stanfield says no action will be taken on last Monday's supreme court ruling until a commission investigating borrowing of money in the province has prepared its report.

FORBORROWING
Headed by Halifax lawyer Arthur Moreira, the commission was set up by the Legislature last spring to investigate money borrowing and to report on interest rates.

The first reading of a bill to introduce legislation putting a stricter controls on loans, was passed last year by the Quebec Legislature. It was shelved until the supreme court decision on the Ontario act.

The Quebec bill also calls for a 60-day delay for persons threatened with seizures of their belongings for non-payment of a loan. It is entitled "an act to protect borrowers against certain abuses."

KENNEDY FUND GROWS
TORONTO (CP)—The John F. Kennedy Memorial Fund for Retarded Children passed the \$45,000 mark Thursday. The Canadian Association for Retarded Children set up the fund shortly after the President was assassinated Nov. 22. It will finance research into and treatment of mental retardation.

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