The recent enactment of the Motor Vehicle Financial and Safety Responsibility Act\(^1\) by the Iowa legislature has placed Iowa among the large group of states\(^2\) and Canadian provinces\(^3\) which have sought to

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1 Iowa Acts 1947, c. 172. The effective date of the statute is October 1, 1947.
2 Only seven states, Arkansas, Louisiana, Mississippi, Nevada, Oklahoma, South Carolina, and Texas, have no motor vehicle financial responsibility law of any sort.
3 Quebec alone of the eight Canadian provinces has no financial responsibility legislation. One unique feature of Canadian financial responsibility legislation is