My paper sets out three different approaches to deciding a private law case where the law is unsettled or unclear: the way of pragmatism (which requires that one decide the case according to what would make things go best), the way of integrity (according to which one should decide the case according to the principles and values that are already immanent in the law), and the way of simplicity (which says that one should decide the case with a view to promoting or giving effect to just one goal or value, such as preserving people's independence, or maximising wealth, or appeasing people's justified anger at others).

My paper will argue that we should adopt the way of pragmatism in deciding such 'crossroads cases'. I explain in detail what deciding such cases pragmatically involves, in part by discussing how a pragmatist would decide various cases where different common law jurisdictions have adopted significantly different approaches to their resolution: mistaken payment cases, *Rylands v Fletcher* type cases, vicarious liability cases, and breach of statutory duty cases. I suggest that a pragmatist would decide these cases in ways that are significantly different from the ways in which the various common law jurisdictions currently deal with them. I consider a variety of different arguments that might be made in favour of pursuing either the way of integrity or the way of simplicity in deciding 'crossroads cases', and conclude that most of these arguments have no validity and the rest can be accommodated within a pragmatic approach to such cases.

I hope that the arguments in this paper will be of especial significance to a youthful common law jurisdiction like Hong Kong, which in many ways lies at a crossroads between other major common law jurisdictions: England, Australia, New Zealand, Canada, and the United States. By arguing in favour of a pragmatic approach to resolving cases on which these other common law jurisdictions have diverged, I hope to show a jurisdiction like Hong Kong - which has yet to decide in what direction to jump in resolving these kind of cases - a plausible way forward for the development of its law of obligations.