

debts are granted after judgment obtained. Salary or wages due to mechanics, clerks, workmen, servants, or employees cannot be garnished if \$35 or under; if in excess of \$35 only the excess can be garnished.

13. **HOMESTEAD.**—In the Free Grant District 200 acres may be granted by the Crown to actual settlers over eighteen year old, which grants are absolutely exempt from seizure before issue of patent. After issue of patent, as long as any interest in land is owned by settler his widow or heirs, it is exempt during twenty years from date of location, unless for debts secured by a valid mortgage, made subsequent to such issue.
14. **INTEREST** may be at any rate agreed upon, Banks, and Insurance Companies, however, are limited to certain rates in the absence of agreement. When interest is allowable, the legal rate is six per cent. on any debt or sum certain. Interest is allowable (1) where the debt, or sum certain, is payable by virtue of any written instrument, at certain time from the time such debt or sum certain is payable (2) where such debt, or sum certain, is payable otherwise than by virtue of written instrument at a certain time. Then interest may be allowed from the time a written demand of payment is made notifying the debtor that interest will be claimed from the date of such demand.
17. **LIEN.**—Judgment is no lien, but, creditor, upon depositing with Sheriff writs of Fi. Fa. against defendants goods and lands, such property is bound from delivery. These writs may issue simultaneously but debt must be levied against the goods prior to proceedings being had against the lands (see article 2000), mechanics, contractors, builders and laborers erecting or repairing buildings or furnishing materials, have a lien on such lands to the value of such work and materials, provided a statement, verified by affidavit, be filed within thirty days in County Registry office and proceedings taken to enforce such claims at law within ninety days from time of work completed or materials furnished.
18. **LIMITATION OF ACTIONS.**—On simple contract debts, money demands, and personal actions, six years on contracts under seal other than mortgage debts, 30 years. Real actions and mortgage debts 10 years. The absence or non-residence of plaintiff will not prevent operation of the statute.
19. **MARRIED WOMEN.**—Real and personal estate exempt from husbands debts possession of wife's personality does not render same liable for debts. A married woman may purchase stock, deposit money in banks in her own name, give receipts therefor, sue for, and be sued, on accounts of her own property, in her own name as if she were feme sole. Husband is not liable for debts of wife regarding her separate employment, &c.
20. **NOTARY** appointed by Lieutenant Governor. He draws papers and issues: deeds, contracts, charter, parties and other mercantile transactions, attests all commercial instruments for public protestation. All foreign bills and notes must be protested by a Notary. Inland bills and notes do not necessarily require protest, yet protest is always advisable as the production of the protest is prima facie evidence of all allegations therein contained.
21. **SECURITY FOR COSTS.**—A non-resident plaintiff must give security for costs of suit, if application therefor be made by defendant; unless such plaintiff has sufficient real or leasehold estate within Ontario to satisfy the defendants costs in case of non-suit or verdict for defendants.

PROVINCE OF QUEBEC.

COURTS.

CIRCUIT COURT.—Jurisdiction to \$200; cases over \$100 appealable. In the cities of Quebec and Montreal, cases over \$100 are cases in the Superior Court.

SUPERIOR COURT.—Original jurisdiction over all cases and complaints not cognisable by the Circuit Court.

COURT OF REVIEW.—An intermediate appeal by rehearing before three Judges, of the Superior court, or Circuit court in appealable cases. Deposits for costs required \$20 or \$40, according to the amount of the action.

COURT OF QUEBEC BARON.—Appeal side is composed of five Judges and is a final court of Appeal in this Province, except in cases involving \$2000, and upwards, which cases may