

cating conflicting claims involving the execution creditor's right to satisfy his judgment out of his debtor's assets. And, of course, winning a case and entering a judgment are rather barren successes, unless satisfaction can be enforced against the defeated party's property. The judgment creditor sees this and little else: the judgment debtor invokes the exemption law and sees the issue from the other side only. To him such laws are simply humane and just provisions essential to tolerable existence. If in addition to the wearing apparel exemption of the common law, the statute frees himself and family from any home disturbance whatever (making his house his castle), all this is to him merely an inherent right to live, and not dangerous paternalism nor undue indulgence. Further, if his industrial tools, his agricultural implements, his professional library, are not fully exempt, he looks for an amendment curing the oversight. The governing principle, as now firmly fixed in the debtor's mind, is his right in the present generation, as against execution creditors, to a suitable dwelling as well as proper clothing and provisions for himself and his family.

In Canada, then, there is no uniform standard, applicable to the varying conditions (climatic, industrial, social), of the several provinces, fixing the execution debtor's exemption rights.

The western provinces are liberal, the execution creditor thinks too liberal: the older provinces are more exacting and give less offence to the execution creditor. Some of the reasons for the wide difference may be summed up as follows:—

1. The western provinces are more up-to-date in law-making and have the benefit of the experience of the older provinces as well as of England.
2. The western provinces need the honest worker whether he has a bank account or not, and whether he has execution creditors or not.
3. The western provinces could not have "rule by the people" if the execution creditors dominated the execution debtors as the former cannot claim a clear majority.