

the same additional amount from the estate for her or their use.

TENNESSEE.

The usual simple articles of household furniture, farming utensils, and mechanics' tools, etc.

Also the homestead of every head of a family, to the value of \$200, provided he has had a declaration and due notice of such intention signed, sealed, and witnessed, and duly registered in the office of the Register of the County, and permanently resides on the homestead. The widow of a housekeeper, and the children during their minority, are entitled to all the benefits of the exemption.

TEXAS.

The law exempts from sale on execution, and entitles the widow of decedent to 200 acres of land, or any town or city lot, or lots, not to exceed in value \$2000, as the homestead of a family, household and kitchen furniture, not to exceed in value \$200. All implements of husbandry, etc., etc. By a recent decision of the Supreme Court, an unmarried man is entitled to the same exemption, except the 200 acres of land. He may retain a town lot and improvements to the value of \$500.

VERMONT.

The Homestead Exemption Law is for the value of \$500. Mechanics have a lien.

VIRGINIA.

In the case of a husband or parent, a few house-

hold articles of furniture and provisions; and in case of a mechanic, the tools and utensils of his trade, not to exceed \$25 in value. Family portraits and engravings are expressly exempted from distress or levy. Slaves, also, without the debtor's consent, where there are other goods and chattels of such debtor sufficient for the purpose.

WISCONSIN.

The law exempts from forced sale a homestead consisting of any quantity of land, not exceeding 40 acres, used for agricultural purposes, and the dwelling-house, and its appurtenances thereon, to be selected by the owner thereof, and not included in any town-plot, or city, or village; or instead thereof, at the option of the owner, a lot of land not exceeding one-quarter of an acre, being within a recorded town-plot, or city, or village, and the dwelling-house thereon, and its appurtenances. This exemption does not affect any labourer's or mechanic's lien.

The law also exempts the dwelling-house owned by any person and situate on land not his own, but which land he is rightfully in possession of by lease or otherwise, provided he claims such house as his homestead.

Owners of homesteads may remove from and sell the same, and such removal or sale shall not render the homestead subject to forced sale on execution hereafter issued in the State or United States Courts against the owner, except in judgment for foreclosure of mortgages. The homestead to descend to the widow, who shall hold it during widowhood.

COMPARATIVE TIME INDICATOR,

Showing the Time at the Principal Cities of the United States and Canada, compared with Noon at Washington, New York and Montreal.

There is no standard railroad time in America as in Great Britain. Each railroad company adopts the time of its own locality.

Travellers are apt to experience considerable annoyance in consequence of such difference. The only way is to observe what difference there is between the time in each particular place, and arrange accordingly.

For difference of time between Washington and the chief cities in the United States and Canada, see Time Indicator on following page:—

NOON AT NEW YORK.		NOON AT MONTREAL.	
At	It will be	At	It will be
Augusta, Ga.	11 30 A. M.	Boston	12 12 P. M.
Baltimore, Md.	11 50 "	Buffalo	11 40 A. M.
Boston	12 12 P. M.	Collingwood, C. W.	11 33 "
Buffalo, N. Y.	11 40 A. M.	Goderich, C. W.	11 28 "
Charleston, S. C.	11 36 "	Hamilton, C. W.	11 35 "
Chicago, Ill.	11 6 "	Kingston, C. W.	11 49 "
Cincinnati, O.	11 18 "	London, C. W.	11 30 "
Cleveland, O.	11 30 "	New York City	11 58 "
Columbus, O.	11 24 "	Ottawa, C. W.	11 52 "
Detroit, Mich.	11 24 "	Paris, C. W.	11 37 "
Indianapolis, Ind.	11 14 "	Peterborough, C. W.	11 40 "
Louisville, Ky.	11 14 "	Port Hope, C. W.	11 40 "
New Orleans, La.	10 54 "	Portland, Me.	12 14 P. M.
Philadelphia	11 55 "	Quebec, C. E.	12 10 "
Pittsburg, Pa.	11 35 "	Richmond	12 6 "
Portland, Me.	12 16 "	Sarnia, C. W.	11 25 A. M.
Richmond, Va.	11 46 "	St. Thomas, C. E.	12 13 "
St. Louis, Mo.	10 55 "	Three Rivers, C. E.	12 4 P. M.
St. Paul, Min.	10 45 "	Toronto, C. W.	11 36 "
		Windsor, C. W.	11 23 A. M.

DIFFERENCE OF TIME BETWEEN EUROPE AND AMERICA.

WHEN IT IS NOON AT NEW YORK,			
At	It will be	At	It will be
London	4 55 P. M.	Madrid	4 40 P. M.
Liverpool	4 44 "	Rome	5 46 "
Dublin	4 30 "	Hamburg	5 35 "
Edinburgh	4 43 "	Constantinople	6 51 "
Glasgow	4 44 "	Paris	6 "