

visions, etc., are not liable to be taken on attachment or execution; also, any one may have real estate to the value of \$500 exempted, provided he shall file in the registry of deeds, in the county where it is situate, a certificate for that purpose, he being a householder in actual possession thereof.

MARYLAND.

The Constitution directs the Legislature to pass laws exempting from judicial sales property not exceeding \$500, but no Legislature has yet acted upon the subject.

MISSISSIPPI.

The law exempts furniture, etc., of a head of a family, to the value of \$500, the agricultural implements of a farmer, the tools of a mechanic, the library of an attorney, physician, or minister, to the value of \$250; also, to the head of a family 160 acres of land, with the dwelling and improvements thereon; or, if in a town or city, the residence, not exceeding in value \$1,500.

Widows are entitled to the same amount of property out of the deceased husband's estate that is exempt from sale under an execution against an insolvent debtor, which is \$500 worth of household and kitchen furniture, etc., and have as her dower one-third interest in all the lands of which her husband died seized and possessed.

MASSACHUSETTS.

The homestead of a debtor to the value of \$500, wearing apparel, certain articles of household furniture, in value say from \$100 to \$150; provisions, \$50; the stock, tools, etc., of a mechanic or handicraftsman, \$200; books, \$50; 1 cow, 6 sheep, 1 swine, 2 tons of hay, fuel \$10.

MICHIGAN.

Household goods, furniture, etc., not exceeding in value \$250; tools, stock, etc., to enable any one to carry on his occupation or business, not exceeding \$250 in value; library not exceeding \$150 in value, and other minor articles usually enumerated, are exempt from sale on execution; and the debtor cannot waive such exemption.

The statute also exempts to householders a homestead consisting of any quantity of land not exceeding forty acres, and the dwelling-house thereon, and its appurtenances, to be selected by the owner thereof, and not included in any recorded town-plot, or city, or village; or, instead thereof, at the option of the owner, a quantity of land not exceeding in amount one lot, being within a recorded town-plot, or city, or village, and the dwelling-house thereon and its appurtenances, owned and occupied by any resident of this State, (not exceeding in value \$1500, by the Constitution of 1851.)

Said homestead is exempt during the minority of his children, and the occupation of his widow.

Any person owning and occupying any house on land not his own, and claiming such house as his homestead, shall be entitled to the exemption.

MISSOURI.

The law exempts the usual articles of domestic use, and also property, real or personal, not exceeding in value \$150, chosen by the debtor, if he is the head of a family, with the usual dwelling, and other necessary household and kitchen furniture, not exceeding \$25 in value; lawyers, physicians, and ministers may select books necessary to their profession in place of other property, at their option, and physicians also may select their medicines. The husband's property is exempt from all liabilities contracted by the wife before marriage.

NEW YORK.

In addition to the household articles usually enumerated as exempt from sale under execution, and the tools of any mechanic, not exceeding \$25, there is exempted to the value of \$150, other furniture, tools, or team; also, the lot and buildings thereon to the value of \$1000, the same being occupied as a residence, and owned by the debtor, he being a householder, and having a family. Such exemption to be continued after the death of said householder, for the benefit of his widow and children, some or one of them continuing to occupy such homestead until the youngest child becomes 21 years of age, and until

the death of the widow. And no release or waiver of such exemption shall be valid unless the same shall be in writing, subscribed by such householder, and acknowledged in the same manner as conveyances of real estate are by law required to be acknowledged.

To entitle any property to such exemption, the conveyance of the same shall show that it is designed to be held as a homestead under this act, or if already purchased, or the conveyance does not show such design, a notice that the same is designed to be so held shall be executed and acknowledged by the person owning the said property, which shall contain a full description thereof, and shall be recorded in the office of the clerk of the county in which the said property is situate, in a book to be provided for that purpose, and known as the "Homestead Exemption Book." But no property shall, by virtue of this act, be exempt from sale for non-payment of taxes or assessments, or for a debt contracted for the purchase thereof, or prior to the recording of the aforesaid deed or notice.

NEW HAMPSHIRE.

There is a homestead exemption law in the value of \$500, which descends to the widow or minor children, and a mechanics' lien law.

There is no waiver of right to the exemption except by deed.

NEW JERSEY.

Personal property to the value of \$200, the property of a resident head of a family is exempt from sale, appraised, under oath, by three persons appointed by the sheriff; under certain stringent statutory provisions, the lot and buildings thereon occupied as a residence and owned by the debtor, being a householder and having a family, to the value of \$1000; such exemption shall continue after the death of such householder, for the benefit of the widow and family, some or one of them continuing to occupy such homestead until the youngest child shall become 21 years of age, and until the death of the widow; and no release or waiver of such exemption shall be valid.

The act provides for the sale or division of the homestead on execution, when its value exceeds \$1000.

The widow or administrator of a deceased person may claim the same exemption of personal property to the amount of \$200, as against the creditors.

NORTH CAROLINA.

In addition to the wearing apparel, etc., exempted, there is also exempt from seizure the following property, provided the same shall have been set apart before seizure, to wit: 1 cow and calf, 10 bushels of corn or wheat, 50 pounds of bacon, beef, or pork, or 1 barrel of fish; all necessary farming tools for 1 labourer, 1 bed, bedstead and covering, for every 2 members of the family, or such other property as the freeholders appointed for that purpose may deem necessary for the comfort and support of such debtor's family; such other property not to exceed in value \$50 at cash valuation.

OHIO.

The family homestead of every head of a family not exceeding in value \$500, is exempt so long as the debtor, the widow, or the unmarried minor child shall reside thereon, although the title to the land shall be in another. In case there is no family homestead, \$300 additional personal property to be selected by appraisers is allowed to the head of a family.

The earnings of the debtor for his personal services at any time within 3 months next preceding, cannot be applied by law towards the satisfaction of a judgment, if necessary for the use of a family supported wholly or partly by his labour.

PENNSYLVANIA.

The law exempts from execution property, either real or personal, to the value of \$300, if claimed by the debtor, exclusive of all wearing apparel, bibles, and school books in the use of the family. This privilege may be waived by the debtor in the body of a note or in a confession of judgment.

The widow or children of any decedent may retain