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Provide Her with an Income  
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"The Company of Satisfied Policyholders"

### The British Columbia Life Assurance Co.

VANCOUVER, B. C.

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President                              General Manager

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ABSOLUTE SECURITY

## SUN LIFE ASSURANCE COMPANY OF CANADA

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\$10,000 20 Pay Life Annual Dividend Policy.

June 1911, 1st year premium, \$477.50

June 1912, 2nd year premium, \$417.80

June 1913, 3rd year premium, \$393.80

June 1914, 4th year premium, \$387.30

With Further Annual Dividends up to the twentieth year, when this policy is paid up for face value, after which liberal Annual Dividends are paid in cash to policyholders.

If you need profitable protection at lowest possible cost, consult your own best interest by investigating the model policies issued by the **MUTUAL LIFE OF CANADA**.

WILLIAM J. TWISS, District Manager  
Vancouver, B. C.

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Tel. Sey. 9301

## H. BELL-IRVING & CO. LTD.

(Insurance Department)

**INSURANCE**

AND

**Financial Agents**

322 RICHARDS STREET

VANCOUVER, B. C.

## OPERATION OF AMENDMENTS TO LAND REGISTRY ACT

(Continued from page 8)

tates locating those mentioned in the documents, and also acts as an intelligent address for the service of notices.

When any person purchased a piece of land and there were a number of outstanding unregistered agreements for sale, it became quite customary for the last purchaser to apply for registration and put in a number of agreements with the one application and pay one fee, but the amendments make it compulsory to register each agreement for sale separate, and pay one fee for each agreement. The effect is, if you are purchasing any property you should insist that all outstanding papers be registered before you hand over the purchase money, otherwise you may have to pay the extra fees; besides, owing to the numerous changes in the Act, it is quite probable there will be defects in some of the documents to which the Registrar will take exception and disallow you to complete registration until they are rectified. The amended Act states that it shall be the vendor's duty to register his own title in order that any person so buying the land, or any interest therein, may be able to register his title or interest. Therefore the vendor has no choice in the matter if the purchaser insists.

In giving an agreement for sale or a deed to a piece of land where a portion has been acquired by the Crown or any Municipality for a road, street or lane, the remaining portion will be held to be properly described by giving its number on the plan without specifically excepting the part of the lot taken.

If you apply for registration and the description of the property is held by the Registrar to be defective, it is the duty of the seller to provide you with a satisfactory description and supply maps, plans or sketches if required by the Registrar, and in the event that he does not do so within thirty days after you have demanded the same, the purchaser may incur the necessary expense to secure the same and if the vendor refuses to pay, the purchaser may recover in any Court of competent jurisdiction.

No acknowledgment or proof of the execution of any document affecting land within the Province of British Columbia shall be taken unless the party offering to make the acknowledgment or proof shall appear before the officer taking the same, and unless the party shall either be personally known to the officer or his identity be proved by the oath of affirmation of a competent witness personally known to the officer, and the certificate shall recite the date, all names in full, the position occupied, if an officer of any institution, and the place where such party or parties appeared before the officer. The acknowledgement of the witness to the signature of the vendor will be considered sufficient by the Registrar except in the cases of married women, any attorney-in-fact, or secretary or other officer of a corporation. These last named must appear before the officer taking the acknowledgement; and the acknowledgement of an attorney-in-fact must state that he (the attorney-in-fact) subscribed the name of the maker "under authority of a power of attorney which has not been revoked."

Any person subdividing land must provide the Registrar with plans in duplicate within three months from the date of subdivision unless the Registrar agrees to extend the time. This has been put on the statutes to protect purchasers and to allow them to register their title within a reasonable time.

When any person is subdividing a piece of land within a municipality, the council of the municipality may, within thirty days after the plan is submitted for approval, notify the person submitting the plan to furnish a profile of all new streets and roads; a sketch showing the relation of the subdivision to adjacent subdivisions, and if the land is situated that it may in future require to be further subdivided, a sketch showing that the subdivision can be further conveniently subdivided into smaller holdings or town lots. This is a splendid feature and there is very little excuse in future for any municipality to become confronted with the problem of making ugly jogs to connect streets or the expense of having to buy land through which to open blind streets.

Should the Registrar or Examiner of Titles refuse to register a title in indefeasible fee, he must, when requested in writing by the party desiring registration, prepare and furnish to the applicant a report upon the title, and such report must show the state of the registered title and show all charges and encumbrances, and shall specify in detail every reason and the names of the persons adversely interested and such information in regard to them

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