

entry of ownership. This land is numbered in order in the proper register, say, as Parcel 450 in the register for the West Section of the Township of York, or otherwise in accordance with the locality in which it is situate and the order in which it is entered; each parcel of land in every register being numbered in regular sequence. As many of the pages following this entry as are thought to be probably necessary for the purpose are left blank for the entry of dealings with respect to this land, and this entry and the pages following are called the Register of the Parcel. All charges (or mortgages) affecting any part of the land are entered on these pages; so also are all dealings with these charges. In case the owner transfers the whole parcel, the transferee is entered as owner subject to the incumbrances then existing, and the parcel still retains the same number. If the owner only transfers part of the land, this part becomes a new parcel with a new number, the new owner being entered as owner in a new part of the register-volume, where the particulars of all the incumbrances then remaining on this portion, if any, are stated, and a number of blank pages left for the entry of dealings in respect of this land.

In all cases where persons propose to purchase a piece of land, or to take security upon it, they should ascertain from the owner the number of the parcel and the register in which it is entered. These are always stated in the certificate of title, and also appear on the certificate of registration indorsed on the duplicate of every charge. The very frequent omission to obtain this information puts parties to the trouble and expense of searching the indexes in order to ascertain what, in most cases, they could have readily obtained by simply enquiring of the person with whom they are dealing.

Any number of lots may be entered together in the same parcel, and the charge for searching with reference to these is only twenty cents where the searcher has the number of the parcel as before stated. In the registry office the least charge is twenty-five cents for each lot. It is in the small expense incurred in searching titles and the short time it takes that the great saving accrues by the Torrens system. From one to five minutes is the time usually required to examine a title in this office. The charges for entering instruments cannot possibly be less under the Torrens system than under the old registry system, as the labour to the office is very considerably more, as well as being of a more responsible character.

As it is entirely optional with owners whether they take out a land certificate or not, they very often, in order to save the fee of \$1 chargeable therefor, dispense with the certificate. The result of owners not having certificates is that their solicitors or agents frequently draw up descriptions of the property being transferred or charged without careful reference to the description in the entry of ownership. Where, as not infrequently happens, the description so drawn varies from that in the entry of ownership, the office is put to the trouble of correspondence in order to have the inaccuracy corrected, and the completion of the transaction is delayed. This more frequently happens where houses have been built upon the land subsequently to the entry, or where parts of the land have been transferred. The new transfer often describes the division line between the part