

you whether the land has a mortgage on it or not. Slight as it is, this is an improvement on the original system, and it is practically the only improvement that has been made since the time of Ivanhoe, not to say King Cole. Even this has not been adopted in England; a man there has to keep the actual documents by him, and whenever a sale or a mortgage is proposed the buyer or the money-loaner goes through the entire file of deeds, mortgages, releases and what not for the preceding forty years. A speaker in the house of commons, touching on this matter, made the statement that "not only months, but years, frequently pass in a history of that kind; and I should say it is an uncommon thing in this country for a purchase of any magnitude to be completed in a period under, at all events, twelve months."

We Americans are so smart, such natural business men, that we have invented the county recorder to cure all that. Still, the Chicago Real Estate Board estimate that ten million dollars is spent every year in Illinois for "abstracts and examinations by counsel."

That is why the Chicago Real Estate Board, the Citizens' Association of Chicago and the Building Association League of Illinois joined in endorsing and recommending the Torrens system; which, besides making a purchaser sure of his land, effects a saving in time from months to days, in cost from dollars to nickels.

Now we will enumerate a few of the things that the law supposes you to have found out before  
 ASK YOURSELF. you bought your land. A purchaser could require you to answer them all, or you may be called to speak as to them in court some day, if anybody should undertake to get your land away from you.

Suppose the recorder's books show nothing against your title; are you sure that there is not some instrument recorded which they have forgotten to index? This is not very likely, but it has happened.

Are you sure that none of your grantors since the beginning was insane, idiotic or under age?

Do you know whether any of them were bankrupt, and if so how the laws of the time affected their capacity to convey real estate?

Do you know all about the back taxes on your land?

What do you know about the people who have owned the land before you; are any of them living, and can you find them if you want them?

Probably the first link in your chain of title is a patent from the government. Do you know if yours is the only conveyance ever issued by the government for the land? If there was a previous

patent, was it a mistake, or how did it happen; and what became of it?

Suppose the patent was to John Smith, and that the next link is a deed by John Smith to somebody else; do you know that the John Smith who deeded it was the same John Smith who preempted it?

If his deed shows as having been signed by his wife, do you know that the one who signed it was his wife; that she was of lawful age; that she was of sound mind; that she signed it voluntarily and that the laws of the time and place in regard to release of dower were duly complied with?

If it was not signed by his wife, do you know whether he was a married man; and if so, whether his wife is still living?

These questions of course apply to every deed in the chain as well as to the first.

Do you know the terms of all the covenants made in all the warranty deeds in the chain?

If there are any quit-claim deeds, do you know the circumstances under which they were given?

Every deed and other instrument is required to be witnessed and acknowledged. Do you know that these things were done in accordance with the laws in force at the time?

Do you know if any of the instruments were executed in any other state than that in which the land lies? And in that case, do you know that the attesting and acknowledging were correct according to the laws of that state? And are you sure that the foreign lawyer drew up the papers in compliance with the laws of your state at that time?

If any owner died while in possession, by what means did the next grantor acquire his rights?

If there was a will, was it properly executed and probated? Did the rule in Shelley's case apply?

Who was Shelley?  
 Did you know he had a case?

If you had had such a case, would you have said anything about it?

If there was no will did the heirs divide the estate, or is there a deed for an undivided interest in your chain? If so, what do you know about the interests of the other heirs?

Do you know that all the grantors were in continuous and undisturbed possession during the whole extent of their tenures?

Were all the instruments executed personally by the principals, or are there some by attorney? In that case, have you a copy of the power of attorney? Do you know that it was in accordance with the laws of the time and place? Do you know that it was still in force when it was used? Was the principal still living and solvent?

If there is a judicial sale in your chain, or a sale by executor, administrator or guardian, are you sure that every step

in the proceedings was regularly taken?

And can you prove all these things?

Sincerely hoping that you are sound in all these points, we leave you to your reflections; merely remarking that the Torrens system does away with these questions, once for all.

A RELIC.

It was a very old building that stood until within the last year across the street from the Argo Starch Factory's boiler-house, and the foundation of which is being used by that establishment in setting up a blacksmith shop. It was built in the early 60's. The foundation is of stone, which was probably brought from Weeping Water, or else from a quarry that was formerly worked on Four Mile creek, about half a mile above where it crosses the Peru road, near Nicholas Roll's. The building was used as a liquor-saloon, and was very advantageously located when it was new, being only a short distance from the levee, or steamboat landing. There were houses on the starch works grounds; the Planters' house stood where the B. & M. round-house yard is, somewhere about the turn-table and water-tank; Wood's saw-mill was running on the spot where Hill's elevator was afterwards built, being removed later to the place long known as "the head of the island" (island and ground being long gone down the river) and coming back again for a time to the bend of the creek, west of its first location.

The old saloon received an addition in 1869, which had a foundation of home-burnt brick. Many strange sights must have been seen by the visitors who, no doubt, used to sit on the little porch in the cool of the day, and many a lively time must have passed within its walls, after the fashion of the period. It was in this saloon that MacWaters and John Crook shot Dole, an episode that gave rise to a series of jail-escapes and adventures of which the old-timers still like to tell. It became in later years a dwelling-house, and ran down in the natural course of things, but was inhabited pretty constantly until it came into the hands of its present owners, who demolished it as a fire-trap and an unclean and unsightly thing.

To serve the state honorably and with usefulness is a righteous ambition. But to serve it for gainful purposes, to one's own financial enrichment, is no more a laudable desire than a wish to serve it as a convict in the penitentiary.

If we are a free, self-governing people, we can blame nobody but ourselves for our misfortunes. No one will come to help us out of them. If we have bad laws men whom we elected made them. If we wish them repealed and just laws instituted in their stead we must elect better men to the legislature.