BUILDING SOCIETIES.

* * Table shewing the number of Monthly payments, of 10s. each, that must be made to liquidate the Shares of £100, the money being advanced at the rate of 6 per cent. per annum:—

The Shares being all paid off in an average of years.	The Society will have paid to all the Shareholders in	
1	1st year	88 months.
2	2 "	92 "
3	3 "	95 "
4	4 "	98 "
5	5 "	99 "
6	6 "	100 "
7	7 "	106 "
8	8 "	110 "
9	9 "	113 "
10	10 "	117 "
11	11 "	121 "
12	12 "	124 "
13	13 "	128 "
14	14 "	129 "
15	15 "	129 "
For	20 years	129 "

By which it will be seen that, should the average bonus be 35 per cent., the Society will have paid to all the Shareholders, in 20 years, 129 months, or 9 years and 9 months, which is 2 years and 3 months less than the number of monthly payments, if 5 per cent. only be realized. Now the present value of the use of eighty-eight monthly payments, of £1 each, is £71 1s., so that the borrower, in that case, would in reality only pay £5 1s. bonus, instead of £35, on his loan of £85: but as it is certain that there will be a considerable proportion of the Shareholders who will not be ready for their Shares, the probability is that the average bonus will not exceed 25 per cent, which will then require 103 monthly payments, the present value of which, at £1 each, as before, is £80 18 11, equivalent to a bonus of near 25 per cent. Or, in other words, the person who, for an advance of £85, agrees to pay 103 monthly payments, pays for this loan at the rate of 10 per cent per annum, because the present value of 103 monthly payments of £1 each, interest at 10 per cent, is £85. Whilst the member of the Society, who is non-borrower, receives, at the expiration of 103 months, the sum of £100, which is at the rate of 6 per cent per annum on his monthly payments of 10s. each.

ADVERTISEMENT.

THE Subscribers in acknowledging the liberal patronage bestowed upon them, would respectfully request the immediate settlement of their accounts due to the firm, either by cash or approved notes at short date.—

Attention to this notice will save costs.

T. GILMOUR & CO.

Goderich, 5th Sept., 1848. 321f

DISSOLUTION OF COPARTNERSHIP.

THE Copartnership heretofore existing between the undersigned (under the firm, of Gooding and Lancaster, Brewers,) is this day dissolved by mutual consent.

J. K. GOODING,
J. LANCASTER.

The business will be continued, and all outstanding accounts due by and to the late firm will be settled by the former firm.

J. LANCASTER.

Goderich, 5th Sept., 1848. 321f

BOOTS AND SHOES.

THE Subscriber begs leave to inform the Farmers and the public in general, that he will exchange Boots and Shoes for cash, than they can be purchased elsewhere in this country. Intending purchasers are requested to call and examine for themselves, at the Lighthouse Dock, near the British Hotel.

He has also a Horse, Waggon and Harness, which he will sell cheaper than the cheapest.

N. CLARK.

Goderich, Sept. 1, 1848. 311f

J. K. GOODING,

AUCTIONEER,

WILL attend to sales in any part of the District, on reasonable Terms. Apply at the *British Hotel*.

Goderich, 14th Sept., 1848. 83-

FARMERS' INN, STRATFORD,

BY THOMAS DOUGLASS.

THE Subscriber, (from Gait) has lately rented the above well established INN and HOTEL in the West end of Stratford, on the road leading to the Saugeen River, John Sherman; and he begs to say that he will endeavour to see the Public and Travellers well accommodated, and their comfort studied, while they remain under his roof, and an attentive Hostler. His Bar is well supplied with Wines and Liquors.

THOMAS DOUGLASS.

Stratford, March 1, 1848. 7ms3

PAY ATTENTION!!

AND pay your debts, as the subscriber has determined that all Notes and Book accounts due him, must be settled, either by cash or timely, on the 15th of July next, he handed over to an Attorney for collection. It is certainly very hard to be obliged to do so, but from a resolution, as he has no desire to incur additional expense to those who are still owing him—but it is now time that every one should pay what they owe and in the present instance, his reluctance must yield to necessity.

ROBERT MODERWELL.

Goderich, 15th June, 1848. 26-

ALBION HOUSE,

JAMES' Street, one door west of the Commercial Bank, HAMILTON.

January, 1848. HENRY LESMONDE.

NOTICE.

ALL persons indebted to the Estate of the late Mr. HICKS of Stratford, will be called upon for payment of their respective accounts immediately either with him or with Mr. George Frazer, Goderich, and save costs.

J. K. GOODING.

Goderich, 8th Sept., 1848. 33tf

J. LEWIS,

LAW, CHANCERY, AND CONVEYANCING.

GODERICH.

June, 1848.

THE MONTREAL TRANSCRIPT AND COMMERCIAL ADVERTISER.

IS Published every *Tuesday, Thursday* and *Saturday*, at the *Low Price* of TWELVE SHILLINGS per annum, payable invariably in advance.

If the Transcript be printed on a sheet and a half instead of on a sheet, and should circumstances permit, it will be further enlarged in the course of the ensuing summer.

The ensuing approaching Session of Parliament the Transcript will contain Reports of the Proceedings, sufficiently comprehensive to furnish Record of all that occurs in the Canadian Parliament.

As a Family Newspaper, the Transcript will supply a digest of the news of the space will be devoted to the interesting and Literary character, and every thing offensive to morals will be carefully avoided.

We have commenced, and intended to continue, a series of Biographical Sketches from Chambers's Miscellany of Useful and Entertaining Tracts and other Works; and taken of the Lectures delivered at the several Literary Institutions of this city, which we commenced last winter, and which gave general satisfaction.

TERMS OF THE TRANSCRIPT BY MAIL.

☞ The price of Subscription of the MONTREAL TRANSCRIPT (sent by mail) is TWELVE SHILLINGS per annum, payable in advance. To facilitate remittances, FIFTEEN SHILLINGS will be received for Six Months, and FIVE SHILLINGS for Ten Months, and FIVE SHILLINGS for Five Months. When the period of subscription is nearly expired, we will send a notice to the subscriber with the Transcript enclosed in blue or green covers; and if no remittance is made, the paper shall, in every case, be discontinued at the end of the period for which it has been at the lowest possible price, all money letters must be post paid; and those which are not, the amount of postage will be deducted from the money sent.

☞ The Transcript is sent to Subscribers in the country twice or three times a week, at a rate of Twenty and Twenty-five Shillings per annum, according to the number of papers being put into one sheet—thus saving the Subscribers one-third postage, the price of subscription to the both is the same.

☞ Newspapers with whom we exchange will please mention whether they wish the tri-weekly or semi-weekly paper sent to them.

☞ Newspapers with whom we exchange will please copy this Notice which we will be happy to reciprocate in the same way.

Goderich, March 3, 1848. 5

INFORMATION WANTED.

OF THOMAS WARD, of the County of Sligo, Ireland, who left Ireland about 18 years ago, and was last heard of in Quebec; he resided six years, and then he left for the U. States, and he is now supposed to be in the Township of Hibbert, Huron District, or near Goderich, Canada West, or in the Township of Nissouri, Huron District, or near London, Canada West, or in the Township of Hibbert, Huron District, or sent to the "Brantford Courier" office, will be thankfully received by MATTHEW WARD.

Oct. 28, 1848.

LOOK HERE!!

LEATHER FOR SALE.

THE subscriber begs leave to intimate to the public that he has and will keep constantly on hand,

LEATHER OF ALL KINDS,

and of the very best quality, for sale, wholesale or retail, on the lowest terms.

Intending purchasers will find it to their advantage to call and examine before purchasing at any other place. All orders strictly attended to.

WILLIAM G. SMITH.

Goderich, July 25th, 1848. 29tf

ON COMMISSION.

SALT! SALT!! SALT!!!

A TWO Hundred Barrels for cash; or Fall Wheat at cash price only.

THE SUBSCRIBER

Wishes to purchase a quantity of Fall Wheat, for which he will give cash; or Fall Wheat at cash price only.

THE SUBSCRIBER

is also in receipt of a general assortment of DRY GOODS, consisting of Cloths, Cassimeres, Vest Pattern, Cottons, Linens, Calicoes, Ginghams, Prints, Oil Cloths, Hardware, Crockery, Boots and Shoes, Hats and Bonnets, Groceries, &c. &c.

—ALSO—

A general assortment of GROCERIES, such as Teas, Sugars, Coffee, Tobacco, Snuff, Segars, Spice, Starch, Crockery, Prints, Oil and Turpentine; Fish, Rosin, Tar and Oakum. Nails in 100 lbs. Kegs or in any quantity.

C. CRABB.

Goderich, August 4th, 1848. 27tf

STRATFORD HOTEL.

ISAAC MAY, informs his friends and the public, that he has taken the BRICK TAVERN, lately in the occupation of Mr. Thomas Douglass, in the Village of Stratford, and he hopes by strict attention to business, nothing shall be wanting on his part to promote the comfort, and convenience of his guests.

He has a pattern himself that has selection of Wine and Liquors is equal to any in the country, and the Stabling department is of the most complete description.

Stratford, 29th April, 1848. 13tf

J. STEWART,

ATTORNEY AND BARRISTER at Law, Solicitor in Chancery, Conveyancer, &c., Office West Street.

Goderich, March 16, 1848. 5y

WHEAT WANTED.

CASH paid for FALL WHEAT till the 20th day of this month.

C. CRABB.

Goderich, Sept. 1, 1848. 31td

DIV. COURT BLANKS,

PRINTED on a superior quality of paper, and for sale at the Huron Signal Office, cheap for Cash.

Goderich Jan., 25, 1848.

PUBIPEPSIE BISOOD MOFFAT'S VEGETABLE LIFE PILLS AND PHŒNIX BITTERS

THese pills are entirely vegetable, and are so combined that the most delicate may take them without inconvenience or exposure to any climate. They are known by their dark green colour and octagon form, and have the signature of the proprietor on each box. The Bitters are a most valuable tonic, and when used in connection with the pills, they seldom fail of a cure. They are known by their dark green colour and have the signature of the proprietor on each bottle.

THE GENUINE ACTIVE AND GENTLE PURGATIVE, AFFECTIONS OF THE BLADDER & KIDNEYS.

THESE Pills are recommended to the public as a safe and efficacious medicine, in the cases and cases, where times diseases prevail, they are well adapted to counteract the effects of the bad water, and to purify the blood, and to keep the system properly epsided. ☞ This medicine stands above all others of the kind, and the proof of the Article is in using it. If any persons, (as one known who,) to prove the virtues.

N.B.—Wholesale buyers treated by Libera Terms.

☞ *For Sale by C. Crabb, sole Agent for Canada West.*

☞ *For Sale Genuine w'ch signed Dr. BOYD DICKINSON.*

PRICE ONE DOLLAR PER BOTTLE.

ALSO—Dickinson's COUGH DROPS, a Cough and Cold Cure, Price 12½ cents.

Price—1s. 3d. per bottle.

Goderich, Michigan, July 4th, 1848. 26-tf

ANTEDOTE AND CURE FOR THE

FEVER & AGUE

AND INTERMITTENT FEVER.

CAMANCHEE INDIAN ROOT PREPARATION,

USED by that TRIBE solely for the Prevention and CURE of that BANEFUL DISEASE,—Prepared solely by J. Catrivins, M. D. Mobile, Alabama, U. S., and for Sale by all the Principal Druggists throughout the Union, and by C. CRABB, Goderich, sole Agent for Canada West, to whom all orders must be addressed, accompanied with the Cash.

PRICE.—ONE DOLLAR PER BOTTLE.

Goderich, C. W., August 1, 1848.

RHEUMATISM CAN BE CURED!!!

THE GENUINE INDIAN RHEUMATIC

MIXTURE!!

THE only SAFE, and CERTAIN CURE for RHEUMATISM; and has never failed in curing the disease, when the directions have been properly applied. ☞ This MEDICINE stands above all others of the kind, and the proof of the Article is in using it. If any persons, (as one known who,) to prove the virtues.

N.B.—Wholesale buyers treated to Liberal Terms.

☞ *For Sale by C. Crabb, sole Agent for Canada West.*

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PRICE ONE DOLLAR PER BOTTLE.

ALSO—Dickinson's COUGH DROPS, a Cough and Cold Cure, Price 12½ cents.

Price—1s. 3d. per bottle.

Goderich, Michigan, July 4th, 1848. 26-tf

1,600,000 ACRES OF LAND FOR SALE!!

THE CANADA COMPANY

THE Canada Company have for sale, in the Township of Colborne, Western Division, Township of Hullett, Huron District, Township of Stanley, Huron District, Township of Tuckersmith, Huron District