

gain would be £31,250, which sum, placed at compound interest in their favour, would pay this capital in 25 years and 4 months.

The following table gives an exact idea of the diminution of the capital, by means of the payment of yearly instalments of $2\frac{1}{2}$ per cent., 100 being taken as the principal.

The first year	Capital	100	Instalment of	2 50	paid in worth	97 50
2	"	"	97 50	"	2 59	94 91
3	"	"	94 91	"	2 68	92 23
4	"	"	92 23	"	2 77	89 46
5	"	"	89 46	"	2 87	86 59
6	"	"	86 59	"	2 97	83 62
7	"	"	83 62	"	3 07	80 55
8	"	"	80 55	"	3 18	77 37
9	"	"	77 37	"	3 29	74 08
10	"	"	74 08	"	3 41	70 67
11	"	"	70 69	"	3 53	67 14
12	"	"	67 14	"	3 65	63 49
13	"	"	63 49	"	3 78	59 71
14	"	"	59 71	"	3 91	55 80
15	"	"	55 80	"	4 04	51 76
16	"	"	51 76	"	4 19	47 57
17	"	"	47 57	"	4 34	43 23
18	"	"	43 23	"	4 49	38 74
19	"	"	38 74	"	4 64	34 10
20	"	"	34 10	"	4 80	29 30
21	"	"	29 30	"	4 97	24 33
22	"	"	24 33	"	5 15	19 18
23	"	"	19 18	"	5 33	13 85
24	"	"	13 85	"	5 51	8 34
25	"	"	8 34	"	5 71	2 63

Now 2 63 is the Instalment and the Interest of 4 months.

We perceive at once the immense advantage for immovable property in Lower Canada, and the influence such a system would have on the general prosperity of Canada, by the introduction of foreign capital to the amount of half a million pounds, at a rate of interest much lower than the gain which would result from its use in the Province, apart from the increase in the value of the property *en roture*, which would soon follow the total abolition of the Seigniorial Laws.