

BUILDING SOCIETIES.

Table showing the number of Monthly payments of 1/6, each, that must be made to liquidate the Shares of £100, the money being invested monthly to give compound interest at the rate of 4 per cent. per month.

By which it will be seen that, should the average bonus be 35 per cent., the Society will require in seven years and four months, or eighty-eight monthly payments, of 1/6 each, to the borrower, in that case, would in reality only pay 2/6 in bonus, instead of £35, on his loan of £65; but as it is certain that there will be a considerable proportion of the subscribers who will not give a bonus 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 4 per cent, is £29 18 11, equivalent to a bonus of near 35 per cent. Or, in other words, the person who, at the commencement of the Society, borrows £65, supposing it to require 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 1/6 each, interest at 10 per cent, is £65. Whilst the member of the Society, who is non-borrower, receives, at the expiration of 103 months, the sum of £100, which is equal to 15 per cent per annum on his monthly payments of 1/6 each.

THE Subscribers in acknowledging the liberal patronage which they have received during their residence in Goderich, would respectfully request the immediate settlement of all accounts due to the firm, as they close their books for this date. Attention to this notice will save costs.

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THE MONTREAL TRANSCRIPT AND COMMERCIAL ADVERTISER.

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

The Transcript is printed on a sheet nearly as large as any used in the Province; and should circumstances permit, it will be still further enlarged in the course of the ensuing summer.

During the approaching Session of Parliament the Transcript will contain Reports of the Proceedings, sufficiently comprehensive to furnish a Record of all that occurs in both Legislative Bodies.

As a Family Newspaper, the Transcript will support its old character. A portion of its spare space will be devoted to the insertion of miscellaneous matter of an interesting and literary character, and every thing offensive to morals will be carefully avoided.

We have commenced, and intend to continue, a series of Biographical Sketches from Chamber's Miscellany of Useful and Entertaining Tracts and other Works; and during the present season, notice will be 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, (when sent by mail) is TWELVE SHILLINGS per annum, payable in advance.

The Transcript is sent to Subscribers in the country twice or three times a week, at their option. The whole of the reading matter of Thursday and Saturday's papers being put into one sheet—thus saving the Subscribers one-third postage, the price of subscription to the both is the same.

News-papers with whom we exchange will please copy this Notice which we will be happy to reciprocate in the same way. Goderich, March 3, 1848.

LOOK HERE!! LEATHER FOR SALE. LEATHER OF ALL KINDS, of the very best quality, for sale, wholesale or retail, at the lowest remunerating prices.

THE SUBSCRIBER is also just a receipt of a general assortment of DRY GOODS, consisting in part of Bed, Sheet, and Table Linens, Colours and other Dresses, fancy Laces, Scarfs, and Veils, Shawls in great variety, Superior COTTON YARN, &c. Ladies' walking Boots and Shoes in great variety.

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RHEUMATISM CAN BE CURED!!

THE GENUINE INDIAN RHEUMATIC MIXTURE!! THE only SAFE and SURE REMEDY for RHEUMATISM, has never failed in curing this dreadful Complaint, when properly applied.

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NOTICE

STRAYED from Lot 15, 8th concession, Down, a Yoke of Oxen seven years old. One of them black, with a white spot along the back, and white tail; also a white spot under each eye. The other red with a white spot in the face, some white spots about the flanks, and hind feet white.

Any person finding them or giving such information to the subscriber as will lead to their recovery, will be suitably rewarded.

Township of Dunlop, 22d August, 1848. JOHN THOMSON.

FOR SALE THE BRICK COTTAGE and Lot running No. 562, in the Town of Goderich, formerly in the possession of Henry O'Neil, now rented to Mr. James Orr. The Cottage is very conveniently arranged, and well suited for a small family.

VALUABLE FARM LOTS FOR SALE IN THE HURON TRACT, NAMED FOUR LOTS on the First Concession of Goderich, fronting Lake Huron, containing 82, 74, 67, and 58 acres respectively.

PROSPECTUS OF THE VICTORIA MAGAZINE. MR. and MRS. MOODIE, Editors. THE Editors of the Victoria Magazine will devote all their talents to produce a useful, entertaining, and cheap Periodical for the Canadian People.

STEAMBOAT BROTHERS! Capt. W. BERTS. THE regular Steamers of the following line leave Chatham every Monday, Wednesday and Friday Mornings, at 5 o'clock, for Windsor and Detroit, thence to Amherst, for London and Quebec.

FOR SALE A PART or portion of BLOCK G, in the township of Colborne, Western Division, Huron District, containing TWO HUNDRED ACRES OF LAND, with 25 acres cleared and in good order.

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WAGGONS AND BLEIGNS

NEARLY OPPOSITE THE PRESBYTERIAN CHURCH. THE Subscribers beg leave to inform his friends and the public at large, that he is now prepared to receive orders for LUMBER OR LIGHT WAGGONS, which shall be manufactured of the best material, and by experienced workmen.

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PURIFY THE BLOOD

MOFFAT'S VEGETABLE LIFE PILLS AND PHENIX BITTERS. The high and varied efficacy, which these preparations have acquired for the treatment of all the diseases which they purify to a healthy state, is a result of the practice of pulling out only the most powerful and active ingredients.

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NEW WORK

CHAMBERS' MISCELLANY. OF USEFUL AND ENTERTAINING KNOWLEDGE, Edited by ROBERT CHAMBERS, author of Cyclopaedia of English Literature; with Elegant Illustrative Engravings. Price 25 cents per No.

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