

the increase of assured on the Life, as is most agreeable to the Assured; the party to make his choice at the time the proposition for Assurance is made.

The *Profits* of the *Fire Department* appropriated to the Assured, are distributed at the close of each successive period of Five Years, in the form of a per centage on the Premiums which have been paid.

IV.—Parties who obtain a settlement of losses by Fire are not thereby deprived of their right to participate in the profits of the Company.

V.—Losses by lightning are made good.

The undersigned beg leave to announce, that having been appointed Agents for Newfoundland to the above Company, they are prepared to receive proposals for FIRE and LIFE INSURANCE, and to issue Policies on the spot, by which means a saving of the stamp duty on Policies will be effected.

BROOKING, SON & Co.

BRITISH AMERICA ASSURANCE COMPANY

For Marine and Fire Risks.

CAPITAL—100,000 POUNDS.

Governor,

Honourable WILLIAM ALLAN.

Deputy Governor,

GEORGE P. RIPPON, Esq., M. P. P.

Trustees,

William Proudfoot, Esq. President T. D. Harris, Esq.
of the Bank of Upper Canada. T. D. Birchall, Esq. Managing
The Hon. James Gordon Director.

Agents,

London—Messrs Mackay & Champion, 18, Austin Friars

Liverpool—Messrs. Allen, Gillespie & Co, John Street

Glasgow—William Ewing, Esq. Exchange Buildings

Office—George Street, Toronto

Branch Office—33, Great St James Street, Montreal

37, St Peter's Street, Quebec

William Stewart—Manager.

This Company has been in successful operation since 1833. £45,000 has been paid up and invested at interest in the Province of Canada. The list of Shareholders, and a detailed statement and account under oath, are by the provisions of the Charter, rendered to the three branches of the