Royal Insurance Company.

From the Liverpool Journal of Commerce, Saturday, August 7, 1869.

The annual general meeting of the shareholders of this company was held yesterday at the offices, North John street. Mr. Charles Turner, M. P., presided, and there was a large attendance of proprietors.

REPORT FOR THE YEAR 1868.

Before entering upon a report of the results of the business for the year 1868, your directors have the melancholy duty of recording the death of Mr. Percy M. Dove, who occupied the position of manager and actuary of the company from its establishment in 1845. Mr. Dove performed the duties devolving upon him with a distinguished ability, and much of the marked success which the company has achieved may be attributed to the energy and enterprise he displayed in its service. Mr. John H. M'Laren, formerly sub-manager of the company, has been appointed manager.

FIRE DEPARTMENT.—The fire premiums for the past year amount to the sum of £475,572 12s. 3d. ($2,377,860, gold), and the fire losses to £299,901 17s. 7d. ($1,499,505, gold). This ratio of loss, it will be observed, is lower than it has been for several years, but is still considerably in excess of the experience of the Company in its early history. The new elements of risk which have been referred to in previous reports, and the decreased rates of premium now prevailing, have both tended to diminish the profits of fire insurance business, and necessitated a more minute scrutiny of the results of the various branches of this department. It is gratifying to report that, by the practical application of the results of these and former investigations the Company has escaped during the year losses amounting to £82,352 ($411,740), on risks which had been declined. It may, therefore, be reasonably anticipated that a continued watchful oversight of the business and a judicious economy in expenditure will secure, on an average of years, a fair though moderate profit for the shareholders; and it is satisfactory to add that such a profit has been realized on the transactions of the past twelve months. The total amount added to the credit of profit and loss on account of the British and general foreign business, including interest for the period, £30,940 7s. ($154,700, gold), while the profit realized in the American branch is £26,342 2s. ($131,710, gold). The abolition of the fire insurance duty will have an important influence upon this department, and will, no doubt, prove of much benefit to the country.

LIFE DEPARTMENT.—The results of the operations for the year in this department are still more satisfactory. 1569 new policies have been issued, assuring, after the deduction of guarantees, £703,172 8s. 6d. ($3,515,860, gold), and the corresponding new premiums were £21,528 14s. 6d. ($107,640, gold); the renewal premiums amounted to £187,207 6s. 10d. ($936,035, gold), and interest from investments to £36,195 8s. 2d. ($180,975, gold). The losses for the period have been very moderate, and, including payment of bonus additions, amount to £78,323 17s. 2d. ($391,615, gold). For annuities and endowments the purchase money and premiums received are £14,874 13s. 1d. ($74,370, gold), and the interest placed to the credit of these accounts is £7351 19s. 3d. ($36,755, gold).

An important measure has been introduced into Parliament, with the object of obtaining a more complete exposition of the affairs of life assurance offices. It is believed that the effect of entire publicity being given to the accounts of all life companies will be to increase the confidence of the public in this mode of investment, by affording to assurers important data for selecting the really sound and well-managed institutions. Your directors have always very fully complied with all the requirements of the acts under which the operations of the company have been conducted, and on the present occasion, anticipating the operation of the new act, it will be found that the accounts which will be presented to you are in conformity with the models appended to the bill.

DIRECTORS.—The following directors now retire and are eligible for re-election:—James Holms, Esq.; Thomas D. Hornby, Esq.; Henry Royds, Esq., and John Torr, Esq.

DIVIDEND AND BONUS.—The directors beg now to recommend that a dividend of 3s. per share and a bonus of 4s. per share (together 7s.), free of income tax, be declared. These payments will absorb £34,358 19s. 1d. ($171,790, gold), of the fire profits. The total sums therefore (irrespective of the amount carried direct to the reserve fund), added to the funds of the company, being the surplus of the year, after payment of dividend and bonus annuities, and all losses and expenses, are:—To the fire department, £92,923 9s. 11d. ($114,615, gold); to the life department, £144,945 12s. 2d. ($724,725, gold); together, £167,869 2s. 1d. ($839,345, gold).

CHARLES TURNER, Chairman.

5th August, 1869.

Mr. M'Laren then read the several statements of accounts.

NEW-YORKISMS.

From Our Own Correspondent.

NEW YORK, Aug. 25, 1869.

In view of the improvements going on at the southern extremity of

City Hall Park,

it is not probable that St. Paul's Church will much longer be devoted to spiritual purposes. Some secular building is necessary to give artistic completeness to the quartette which, when the Post Office is finished, will exist upon the four corners formed by the intersections of Broadway, Vesey street, Park Row, and Ann street. The Astor House, the *Herald* building, and the Post Office are a very respectable trio, but St. Paul's steps in and makes the quartette inharmonious. The sacred temple is decidedly *de trop*, and seems like a standing rebuke to Mammon. Commerce has for a long time had her eye upon that site, and pretty soon her spades and pickaxes will be at work. Perhaps it is not to be supposed that Christianity *would* make much of a stand before Commerce, or that the temples dedicated to the exposition of religious tenets should materially bar the progress of Trade. Religion has to go on that mysterious tour designated by "farther-up-town" when business bids her "git up and git." When the theatre pits itself against the pulpit there seems to be no chance for the latter at all. More than one theatre in New York is a "reconstructed" church. Footlights flourish where incense once was swung, and the saucer-skirts of the danseuse supplant the surplice of the chorister.

Did you ever hear of

Tobacco and Ale Mixed Together

as a cure for fever and ague? The proportions are a ten-cent paper of chewing tobacco to a pint of ale. The mortal name of the inventress of this brilliant specific is Mrs. Monaghan, and she concocts the beverage on First avenue near Sixty-first street. The last case of fever and ague for which she concocted it was that of Mr. Cornelius Ralibor, who at her behest swallowed three tumblers of the ambrosial draught, and forthwith vomited them up again. Whether this phenomenon produced incredulity, or whether the shakings of his body were communicated by sympathy to his soul, his faith from that moment was shaken in Mrs. Monaghan, and continued shaken during the remainder of his existence, which was prolonged two-and-a-half hours after taking the first dose. At the Coroner's inquest, Mrs. Monaghan testified that she had often administered the dose in other cases, and with the happiest results. This assurance, however, did not save her, on the death of Mr. Ralibor, from being required to furnish $1000 bail. This being given, she was allowed to depart with the tacit understanding that henceforth she should refrain from putting into practice her peculiar system of therapeutics.

Theatrical Items.

M. Flageolet, the member of the Clodoche troupe who recently died in Bellevue Hospital, was the one who took the part of the old woman with the basket. I understand that his death was caused by the bursting of a blood-vessel during one of those overstrains which contribute to the grotesqueness of the *can-can*.

"Loose Heel" Western (as the parodist of *East Lynne* terms that lady) continues at Fisk's Opera House, playing to large audiences, which would be paying were they not "paper." During the last ten weeks this theatre has become the Bowery of the west side of the town. The roaring Tilton revelleth there, revealing undreamt-of depths of basso profundities. The gentle J. A. Herne, of whom, at the time of his marriage with Helen Western (Lucille's sister), it used to be said that he was "Herne" and she was "his'n," is irresistibly villainous. The joyous George H. Clarke, who a couple of years ago was "smashed" by Sinn, at the Philadelphia Chesnut Street Theatre, for refusing to knuckle down to the concert-saloonaries of that manager, and to play a line of parts he was never engaged for, has seceded from Fisk's, dropped the H which used to be the initial of his middle name, and put in an appearance at Daly's, where he is remarkable for the faultlessness of his toilettes and the devilish gentlemanliness of his villains.

You might as well expect a strict Jew to fall ill of "trichiniasis," as to squeeze a bit of news out of me in such newsless times as these. It is not to be done. The antique monster who had surfeited himself with sin, and offered a reward to whomsoever should invent a new crime, was not more curious and prying after spicy horrors than New York city editors are. The horrors won't come, however, and the local news is so flat that some of the dailies are driven to printing

Semi-Sensation Articles on the Public Cemeteries,

with the choicest epitaphs for subheads. By-the-by, I could compose better epitaphs than most of them are myself. My pet bantam died the other day, and I immediately inscribed this over the remains:—

I had a little chicken once,
It was my only pride,
I loved it, ah! perhaps too well—
It got the pip and died!

Its work is done, its eggs are laid,
A long one-day-in-seven
'Twill hatch in its celestial coop,
And go to roost—in heaven!

Since then I have spent all my spare time in writing ante-mortem obituaries on my friends, and have derived infinite satisfaction therefrom.

ALI BABA.

CITY ITEMS.

GREAT BARGAINS IN SUMMER CLOTHING *of all kinds. Prices greatly reduced to close out summer stock. Assortment still good. Our garments are superior to any ready-made Goods in Philadelphia in every respect. Prices guaranteed lower than the lowest elsewhere.*

HALF WAY BETWEEN *Fifth and Sixth streets,* } BENNETT & CO., TOWER HALL, No. 518 MARKET ST., PHILADELPHIA, AND No. 609 BROADWAY, NEW YORK.

THE COLUMBIA HOUSE at Cape May proposes to run its season well into September. Persons visiting the island will find this house located with full and clear sea views, and patronized by our best Philadelphia families.

JEWELRY.—Mr. William W. Cassidy, No. 12 South Second street, has the largest and most attractive assortment of fine Jewelry and Silverware in the city. Purchasers can rely upon obtaining a real, pure article, furnished at a price which cannot be equalled. He also has a large stock of American Western Watches in all varieties and at all prices. A visit to his store is sure to result in pleasure and profit.

PRESERVING JARS,
Preserving Cans,
Preserving Bottles,
Preserving Tumblers,
Corks and Sealing Wax,
And all Articles necessary
For Putting up Fruits.
All goods delivered free.
FETHERSTON & CO.'S,
No. 276 S. Second street.

HOW MANY LITTLE SUFFERERS are wasting away from the effects of Cholera Infantum, or Summer Complaint, and kindred diseases? And yet a remedy sure, prompt, and thorough, readily administered, and entirely safe, with a reputation established by its merit, and maintained over the whole country for a series of years, can be readily obtained in DR. JAYNE'S CARMINATIVE BALSAM. Why not give it a trial? Sold by all Druggists.

PEACHES, Oh!
Sloops, schooners, boats, whatever floats,
Bring peaches up and down,
The railroad runs ten thousand tons,
Each blessed week, to town.

And carts go round, with shouting sound
That every household reaches:
The urchin drops kites, toys, and tops,
And pitches into peaches.

Preserve the fruit, who wish to do it,
And put some up in brandy,
In winter time, they are sublime,
In fact, they're always handy.

Preserve your gold, now thieves are bold,
In MARVIN'S magic SPHERICAL;
Ah! Marvin makes the SAFE that takes:
Quite sound and not chimerical.

Unimpeachable Safes for preserving valuables, sold by
MARVIN & CO.,
No. 721 Chesnut street.

HAS
PUT DOWN THE PRICES.
CHARLES STOKES offers the balance
of his summer stock at
GREATLY REDUCED PRICES
to close out,
in order to
make room
FOR THE *immense assortment* of
FALL and WINTER STYLES of
FINE FASHIONABLE CLOTHING
now in course of manufacture,
AT NO. 824 CHESNUT STREET.

PAINLESS DIGESTION.—"No man," says Sir Astley Cooper, "ought to know by his sensations that he has a stomach." In other words, when digestion is perfect there is neither pain nor uneasiness in the region where it takes place. Nausea, want of appetite, flatulency, oppression after eating, shooting pains in the epigastrium, a flushing of the face at meal times, and a furred tongue in the morning, are among the direct symptoms of indigestion. Constipation, biliousness, headache, nervous irritability, physical weakness, and low spirits are its almost invariable accompaniments. All these indications of Dyspepsia, whether immediate or secondary, are usually aggravated by hot weather.

The close of summer is, therefore, the season when the victim of dyspepsia most urgently needs a tonic and regulating medicine. Of course, every invalid has many advisers. One friend recommends one drug, another another; but in a multitude of counsellors there is not always safety. The standard remedy of the present age for indigestion, in all its stages, is HOSTETTER'S STOMACH BITTERS. Time, that proves all things, has established its reputation on an impregnable foundation—the spontaneous testimony of millions of intelligent witnesses. No acrid oil or acid defiles its stimulating principle; its tonic constituents are the finest that botanical research has yet discovered; it combines the properties of a gentle evacuant, a blood depurent, and an anti-bilious medicine, with invigorating qualities of the highest order, and is admitted both by the public and the profession to be the surest protection against all diseases that are produced or propagated by pestiferous air or unwholesome water, that has ever been used either in the United States or Tropical America.

In cases of constipation resulting from a want of muscular tone in the intestines, the effect of the BITTERS is perfectly marvellous; and without the dangerous sequences of mercury, it restores the disordered liver to a normal condition.

SINGER'S SEWING MACHINES.—
Ten dollars down, and balance in easy instalments.
O. F. DAVIS, No. 810 Chesnut street.

EARTH CLOSET COMPANY'S patent dry earth commodes and privy-fixtures, at A. H. Franciscus & Co.'s, No. 613 Market street.

GREAT REDUCTIONS,
Great Reductions,
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Gents' and Boys' Clothing,
WANAMAKER & BROWN,
Oak Hall,
S. E. CORNER SIXTH AND MARKET STREETS.
Closing out Summer Stock.

MARRIED.

HALBACK—GREENMAN.—On the 23d instant, at the house of Mr. Jacob Dowler, by the Rev. J. B. McCullough, Mr. ALFRED C. N. HALBACK to Miss TILLIE E. GREENMAN, all of this city.

REMBAUGH—CRUM.—At Nyack, Rockland county, N. Y., at the home of the bride, August 17, 1869, by Rev. Mr. Martin, ALONZO C. REMBAUGH, M. D., of Philadelphia, to Miss MARTHA B. CRUM. No cards.

DIED.

FELL.—On the 23d instant, SAMUEL C., son of Samuel H. and Ann B. Fell, in the 36th year of his age.

The relatives and friends of the family, and the Weccacoe Fire Company, are respectfully invited to attend his funeral, from the residence of his father, No. 221 Marriott street, on Thursday afternoon, the 26th instant, at 3 o'clock. 8 25

GRIGG.—Suddenly, in New York, on the 24th instant, J. W. GRIGG, of the city of Philadelphia, in the 33d year of his age.

His relatives and friends are invited to attend the funeral, from the residence of Dr. J. H. B. McClellan, No. 1929 Walnut street, on Friday, the 27th instant, at 4 o'clock P. M. To proceed to Laurel Hill.

GROOM.—On the 23d instant, ROSANNA, wife of Mr. Thomas Groom, aged 32 years 3 months and 12 days.

The relatives and friends of the family are respectfully invited to attend the funeral, from the residence of her husband, No. 1918 South street, on Thursday morning at 8½ o'clock.

HUNSICKER.—On the 24th instant, ALICE, daughter of Horace M. and Lyda Hunsicker, aged 5 months.

Funeral from the residence of her parents, No. 67 Haines street, Germantown, on Friday, the 27th instant, at 8 o'clock A. M. To proceed to Freeland, Pa.

JILLARD.—On Monday afternoon, 23d instant, Mrs. FRANCES W. JILLARD, aged 77 years.

The friends of the family, and members of the Tabernacle Baptist Church, are invited to attend the funeral, from the residence of her son, No. 1420 South street, on Thursday afternoon at 1 o'clock. 8 25

KEARNEY.—On the 23d instant, Professor A. KEARNEY.

The relatives and friends of the family are invited to attend the funeral, from the residence of Thomas S. Gale, No. 324 S. Seventeenth street, on Friday morning at 8 o'clock. Funeral service at St. Patrick's Church. Interment in Cathedral Cemetery.

MERCEIN.—At Easton, Pa., August 24, 1869, DANIEL S. MERCEIN, of the firm of Randolph Brothers, in the 59th year of his age.

Funeral on Thursday, August 26, 1869, at 12½ o'clock.

MOFFITT.—On the 22d instant, Mr. ADAM MOFFITT, in the 64th year of his age.

His relatives and friends of the family are respectfully invited to attend the funeral, from his late residence, N. W. corner of Frankford road and Girard avenue, on Thursday afternoon next at 1 o'clock. Funeral services will be be held in Immanuel P. E. Church, Marlborough street, above Girard avenue, at 2 o'clock precisely. To proceed to Odd Fellows' Cemetery.

PATTERSON.—On the 23d instant, Mr. JAMES PATTERSON, in the 65th year of his age.

The relatives and friends of the family, also the members of the Fame Hose, are invited to attend the funeral, from his late residence, No. 2026 Christian street, on Friday at 1 o'clock. To proceed to Philanthropic Cemetery.

WINES.

THE BEST
CALIFORNIA WINES.

California, Hock, Claret and Sparkling, for Table Use.

California Port and Brandy, for Medicinal Purposes.

California Angelica and Muscatell, the Finest Ladies' Wines,

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PERKINS, STERN & CO.'S,

Nos. 14 and 16 VESEY Street, New York,
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For sale in Philadelphia by
SIMON COLTON & CLARKE,
JOHNSTON, HOLLOWAY & COWDEN,
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JAMES R. WEBB.
By A. H. HAYWARD, Germantown,
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PHILADELPHIA, July 23, 1869.

Messrs. Perkins, Stern & Co.—The Wines furnished us from time to time by your house have given entire satisfaction to customers, and are now a staple article in our trade. We are pleased to be able to say that we consider them entirely pure.
Truly yours, SIMON COLTON & CLARKE.

PHILADELPHIA, July 23, 1869.

Messrs. Perkins, Stern & Co.—Your Wines have become a staple article of merchandise with us, and give our customers universal satisfaction. From such examination as we have given them, and the reports we hear of them, we have no doubt of their strict purity. Respectfully,
JOHNSTON, HOLLOWAY & COWDEN.

CAMDEN, N. J., July 23, 1869.

Messrs. Perkins, Stern & Co.—Our experience with your Wines and Brandies reaches back almost to the introduction of the goods to the people of the Atlantic States. We have taken pains, at different times, to submit them to scientific men for examination, and, from their reports, and the growing demand, we believe them pure and know them to give satisfaction. Yours, very truly,
8 2 mwf 2m EWEN & BROTHER.

BOOTS AND SHOES.

FINE CUSTOM-MADE
BOOTS AND SHOES

FOR GENTLEMEN.

BARTLETT,

NO. 33 SOUTH SIXTH STREET,

10 16 fmw ABOVE CHESNUT.

A good fit may always be obtained.

JOHN FARNUM & CO., COMMISSION MERchants and Manufacturers of Cottonades Ticking, etc., No. 230 CHESNUT Street, Philadelphia. 4 1 wfm

DRY GOODS.

PRICE & WOOD,

N. W. CORNER EIGHTH AND FILBERT.

WHITE GOODS! WHITE GOODS!

Swiss Muslins, Victoria Lawns, Nainsooks.
Soft-finish Cambrics, Brilliants, Piques, etc.
Plaid and Plain Organdies.
Plaid and Stripe Nainsooks.
Plaid and Stripe Swiss Muslins, etc. etc.
Shirred Muslins, 50, 65, 75, 81, 85 cents, and $1 per yard.
Handsome Marseilles Quilts.
Honeycomb and Jacquard Quilts.
Colored Tarletans for covering.
Mosquito Netting, by the piece or yard.
Table Linens, Napkins, and Towels.
Bleached and Unbleached Muslins.
Bargains in Ladies' and Gents' Hosiery and Gloves.
Ladies' and Gents' Hdkfs, plain and hemstitched.
Ladies' Linen Collars and Cuffs.
Hamburg Edgings and Insertings.
Magic Ruffings, Coventry Ruffings.
Marseilles Trimmings and Registered Edgings, cheap.

FANS! FANS! FANS!

Fans very cheap.

Linen Fans, Autograph Silk Fans, Japanese Fans, and Palm Leaf Fans. [4 3 sw]

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LINEN STORE,

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CHEAP BATH TOWELLINGS,
TURKISH TOWELS,
HEAVY ABSORBENT DIAPERS.

Several lots CHEAP HANDKERCHIEFS, in Ladies' and Gents' sizes.

SUMMER GAUZE FLANNELS.
GAUZE BLANKETS.
LINEN SHEETINGS, every width.

We furnish Hotels and Public Institutions at importer's package prices. 8 21

RICKEY, SHARP & CO.,

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ARE CLOSING OUT

LAWNS, ORGANDIES,

And Other Summer Dress Goods,

AT GREATLY REDUCED PRICES. [7 13 tf

HOUSE-FURNISHING DRY GOODS.

Marseilles Counterpanes, all sizes and qualities.
Jacquard Spreads, heavy and light weights, all sizes.
Loom and Damask Table Linens, from 50 cents to $3 00.
Towels and Towelling in every variety.
12-4, 11-4, 10-4, 9-4, 8-4, 6-4, and 5-4 Sheeting Muslins.
10-4, 8-4, 6-4, 5-4, and 4-4 Sheeting and Pillow Linens.
All the popular makes of Bleached and Unbleached Muslins at the lowest market prices.

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Nos. 922 and 924 PINE Street.

Cheap Goods, Bargains.

5 cases yard-wide fine Shirting Musling at 12½c., by piece or yard; this Muslin is worth 16c., and is suited for all kinds of underwear.
Williamsville Muslin 20c. by yard.
All other Muslins as cheap.
Nainsook Plaids at 25 and 31c.
Swiss Stripe Muslins at 16 and 20c.
Nainsook, Cambric, and Swiss Muslins, all grades.
Linen Towellings at 7, 10, 12, and 16c. per yard.
Linen Napkins, cheap.
Linen Table Damask at very low prices.
Bird-eye Nursery Diaper by piece, cheap.
Ballaroville and other Flannels, cheap.
Great inducements offered to persons buying Black.
We have a large assortment of Mohairs and Alpaca Poplins, all which were purchased at low prices at the end of the season, and hundreds of our customers have taken advantage of this opportunity to secure cheap goods for the coming fall.
6-4 Water-proof Cloakings only $1 per yard.
Don't forget our fine yard-wide Shirting is only 12½c. per yard.

CHAS. F. SIMPSON & BRO.,

8 14 swf 13t Nos. 922 and 924 PINE Street.

CLOTHS, CASSIMERES, ETC.

CLOTH HOUSE.

A FULL LINE OF

Fall and Winter Goods,

Specially adapted to the City Merchant Tailoring Trade,

AT THE LOWEST MARKET PRICES.

JAMES & LEE,

SIGN OF THE GOLDEN LAMB,

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WATCHES,

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MANUFACTORY, No. 22 S. FIFTH Street.

RICH JEWELRY.

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DIAMOND DEALER AND JEWELLER,

NO. 13 SOUTH EIGHTH STREET,

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HATS AND CAPS.

WARBURTON'S IMPROVED VENTIlated and easy-fitting Dress Hats (patented), in all the improved fashions of the season. CHESNUT Street, next door to the Post Office. 11 15 f

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THE FIRST MORTGAGE BONDS

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Wilmington and Reading Railroad,

BEARING INTEREST

At SEVEN PER CENT. in Currency

Payable April and October, free of STATE and UNITED STATES TAXES.

This road runs through a thickly populated and rich agricultural and manufacturing district.

For the present, we are offering a limited amount of the above Bonds at

85 Cents and Interest.

The connection of this road with the Pennsylvania and Reading Railroads insures it a large and remunerative trade. We recommend the bonds as the cheapest first class investment in the market.

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BANKERS AND DEALERS IN GOVERNMENTS,

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UNION PACIFIC RAILROAD

First Mortgage Bonds,

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Bankers and Dealers in

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Are now prepared to transact a GENERAL BANKING BUSINESS, and deal in GOVERNMENT and other Securities, GOLD, BILLS, Etc.

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