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**ROYAL  
INSURANCE COMPANY**

Extract from Report for the Year 1872.

**FIRE DEPARTMENT.**

Net Premiums, 1872, - - - £816,383

being the largest amount ever received by the Company in a single year.

**PROGRESS IN THE INCOME OF THIS  
BRANCH :**

In 1852 the Net Premiums were - - - £76,425

And in 1862, - - - - - 300,600

showing in ten years an Increase in the Annual Premium income of £223,765.

Whilst in 1872 the Net Prem's were £816,383

Thus in the last ten years the increase has been £515,600.

**JAMES J. KAYE, AGENT,**  
Judge Ritchie's Building,  
Shop Entrance, No. 3.

**JOHN C. FERGUSON,**

Commission Merchant,

30 SOUTH MARKET WHARF, - - - ST. JOHN, N. B.

Importer and Dealer in

Flour, Meal, Provisions, Fruit, Dry and Pickled Fish,  
KEROSENE OIL.

Ship's Stores and General Groceries.

Consignments of every description of Produce, Lumber, &c. respectfully solicited. Prompt returns guaranteed.

**NEW WHOLESALE WAREHOUSE,**

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**A. MCCREA,**

Manufacturers' Agent,

Importer of British and Foreign

Fancy Goods, Jewelry, Cutlery, Toys, &c.

1<sup>st</sup> Country buyers liberally treated.

**RAYMOND'S  
SINGER SEWING MACHINE.**

The Prize Machine at all Exhibitions wherever shown. The only Machine that will finish all kinds of Sewing in the most perfect and durable manner.

Warranted to prove the Cheapest in the Market.

NEEDLES and OIL always on hand

Agency duly established for the City and County of Saint John, at

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Agent for the City and County wanted to whom good terms will be given.

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**THE SUBSCRIBER**

Calls attention to those wishing to purchase Sewing Machines,

to his large and varied Stock of first-class Machines, viz.: Howe Machines, all kinds and styles, New York make; Singer Machines, for Family and Manufacturing; Wauzer Machines, for Family and Manufacturing; Wheeler and Wilson, and Webster, etc. Also,-

Knitting Machines at Reduced Prices.

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**BERTON BROS.**

(Wholesale Only)

59 DOCK STREET,  
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Offer this Spring a larger and more varied assortment than heretofore of -

Teas, Tobaccos, Dried Fruits, Pickles, Sauces, Mustard, Soda, Rice, Canned Goods,

Molasses, Porto Rico and V. P. Sugars, Crushed and Granulated Sugar, Confectionary, Spices,

Wax Candles, Toilet Soaps, Finest Doederized Petroleum Oil, Mould Candles,

Paints, Oils, and Putty, Cut Nails, &c.

Sole and Upper Leather.

Orders taken for all kinds of DOMESTIC GOODS.

**A. RICHARDSON & Co.,**

Saw Manufacturers.

Saws of every Description Guaranteed at this Establishment.

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UNION AND DOCK STREETS.

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DEALERS IN -

Ship Stores, Groceries, Fruit, Dry and Pickled Fish, Salt Kerosene and Cod Oil, &c. &c.

Special attention paid to the sale of Country Produce, etc.

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**CAMPBELL & FOWLER,**

Manufacturers of

CARRIAGE SPRINGS,

Half Patent and Common Axles,

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**E. H. & G. C. ISRAEL,**

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WEST INDIA PRODUCE, TEAS, TOBACCOS,

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**R. & F. R. TITUS,**

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