The "reserve" fund of a Life Icsurance Company is that sum in hand which, improved at a given rate of interest, will be sufficient, together with future premiums to be paid, to meet all obligations as they become due. If a company has the required sum for reserve, it is solvent and can continue business; if it has not, it is insolvent and the law will interfere with its continuance. Of course the size of the reserve required depends very largely upon what rate of interest is assumed. The higher that rate is assumed to be, the faster the fund will accumulate at compound interest, and hence the smaller the present sum in hand may be; the lower the rate of interest, the more slow the accumulation, and hence the larger the re-The "reserve" fund of a Life Issurance Com-Allston, Mrs E F Grady, Cathe Porcher, Louise Anderson, Sarah Grant, Mrs S Armstrong, Mrs Gr en Mrs Cæ garet Proctor, Silvia Reils, Anna Rene ey, Mary reserve required depends very largely upon what rate of interest is assumed. The higher that rate is assumed to be, the faster the fund will accumulate at compound interest, and hence the smaller the present sum in hand may be; the lower the rate of interest, the more slow the accumulation, and hence the larger the reserve required must be. Massachusetts has adopted per cent. interest as the standard used for determining the required reserve; the state of New York adopts a lower standard, namely 4½ per cent. interest. Hence the reserve of a company, and its surplus, if any, as made in the official reports of the insurance departments of the two States, do not agree; but if the Yew York standard is safe, the Massachusetts one in making its own calculations, that being the highest standard of interest, the reserve of the New York Life was \$16,841,177 on the 1st of January, 1872, and its surplus over all liabilities \$1,488,134, as computed and published in the Company's regular annual report. But if the rate of interest to be hereafter realized is assumed at the New York rate, 4½ per cent., the reserve is \$15,685,000 and the surplus consequently \$2,644,311. The policy of the New York Life is, to establish and maintain perfect security above all other things.

Ann Carroll, Martha Carroll, Martha Caniel, Marth Canill, Mars Mar Johnston, Mars Salier, miss Ann Jones, Clase Mars Jones, Mars Chapman, Mars Jones, Mars Chesterfield, A Chistother, Mrs John Childes, Mary Courn, Florence Colocek, Salle Costina, Mrs Mrs Cowans Mary Cowans Mary

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ing the history of the Crusides, and the move monits of the Jews, after their dispersion by the Romans, and

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The "Reserve Fund."

The following explanation is all that is requisite for the complete understanding of the report by those not conversant with the subject:

The 'reserve' fund of a Life Issurance Com-WOMEN'S LIST.

Almes, Anna J |Gaynon, Mar-|Pinckney, Rose

Altkio, Mary garet Ann Alisten, Edward Genis, Miss Car-Pinmet, Mrs E

Cowans. Mary Courney, Mrs? Kingman, Far-Sumpter, Cloe

orwain, R. 8e Ledaweze, Eu Taylor, Miss M

Torwain, Rose
Cullen, Mary
Davis, Brythia
A
DeCosta, Eliza
beth
Deherns, Sophis
Delain, Mary
Jane

Corwain, Rose
Gedaweze, Eu
gene
Leven, Rose
Lever, Rose
Levin, Minnie
Johnshis
Loi ez, Philis
Loi ez

Jane
Donnegul, Margret
Deagan, Mary
Dejausey, Phillis
Martin, Rosanna
Dennis, Cyntha
Matheson, Em
Valker, Julia
Walker, Anna
Walker, Catherine

Doyle, Annie mer rine A Douglas, Mrs Mayrant, Kate Walpole, Mrs W

Douglas, Mrs
Wm
Doras, Mary
Doherty, Bridget
Dodglass, Molideger
Dodglass, Molidegaries, ElizaEakin, Annie
Emmanuel,
Flora
Esdorn, Martha
Esilict, CarollinElilict, Lucindit
Elilis, Rosannah
G

Mayrant, Kate Walpole, Mrs W
Watkins, Elizabeth
Wayman, Welly
Ward, Emily H
Worb, Jirginia
Webb, Virginia

Muller, Eliza- G

Ellis, Rosannah G

Burdon, Lewis
Carr, Augustus
Chiscom, Perry
Chisem, John
Chester, Capt N
A
Clark, Thos
Cinton, C H
Clouston, Jas
Clouston, Jas
Could Couldn't Could

onners, Capt Loonan, Ma-

thew

S E Uraig Jos
Cramp, R G
Crump, R G
Cramp, R G
Charley (col'd)
Dea-, Tony
(col'd)
Dowlin, Patrick
Dumie, Patrick
Easton, Wm
Ellitat. Harry
Ellis, Benj
Etchison, P
Felder. Edward
Finley, Thos
Fishburne, Robert
Filz, W m J
Garrett, T B
Gardner, Jas B
Gess, wm
Glors, Martin
Gerdin, Jackson
Mark, A W
Mason, Robert
Mathews, Henry
Mathews, Henry
May, Charles M
May, Charles M
Murry, Robert
Middleton, Wm
Midoon, James
Morlille, R M
Murry, Robert
McOasian, Capt
Middleton, Wm
Mroty, Robert
McMaury, R E
Wernon, J O
Washinston, Webster. Dr
Welson, J J
Webster. Dr
Welsot, J J
Webster. Dr

Hall, Wm H
Hays, A R
Hamilton, Wm
Harrison, Kelly
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C
Haston, C H
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Hastings, Mich
ael

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THE END OF ALL HUMAN SUFFER-

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Wholesale Agents, Charleston, S. C.

Connor, W N

Symon, Thos Paylor, Charles H Tate, Juan R

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Thole, Charles Thomas, Harry Thompson, Mile

Whig, A R
Whig, A R
Wilson, Alexander (coi'd)
Wilson, Sandy
Witchen, Chas
Witcofsky, G T
Wood, Edward

Mark, AW
Maron, Robert Phorne, Wm M
H

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LOEFLUND'S CONCENTRATED LIEBIG'S EXTRACT OF MALT

Drugs at Wholesale.

(Unfermented, in the form of an Inspissated Extract.) Is a preparation for Coughs, Sore Throat, Whooping Cough, Difficult and Troublesome Respiration and all Diseases of the Throat and Lungs, facilitating expectoration, and suching the Mucous Membrane.

Principles of the greatest importance for medicinal purposes, as well as for health, are here united in the most concentrated form, and are at the same time soluble and of easy digestion.

naited in the most contentiated form, and active the principles are:

RESOLVENT AND EMOLLIENT—Sugar of Malt and Pextrine.

NUTRITIOUS—Phosphates and Albuminous Ingredients.

Loefand's Extract of Mait is also prescribed in preference to Cod Liver Oil.

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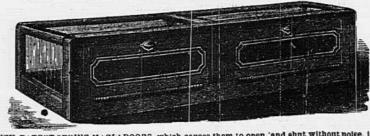
Agents for the United States, ALBERT DUNG & SON, No. 61 Bowery, New York.

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DOWIE, MOISE & DAVIS, Wholesale Druggists, Charleston, S. C.

Agents for South Carolina, feb18 tus6mos

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WITH PATENT SPRING M vGIU DOORS, which causes them to open 'and shut without noise, jar of preaking of glass. Parties desiring to purchase are invited to call and examine them and the New style, Round Glass Front, Nickel Sliver Frames.

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Square Front Mahogany, Walnut and Nickle Sliver Frames, double thick French Glass, all sizes, not keep a full supply always on hand.

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Oomer Meeting and Hasel streets, Charleston, S. C.

Star Shirts, furniching Goods, &c

E. SCOTT'S SHIRT EMPORIUM.

FINE DRESS SHIRTS, COLLARS, CUFFS AND DRAWERS

MADE TO ORDER FROM PERCALES, CRETONNES, LINENS, MUSLINS AND THE NEW ASCOT SHIRTINGS.

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SOUTHERN LIFE INSURANCE COMPANY,

MEMPHIS, TENNESSEE.

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\$1,372,265 44. ASSETS July 1st. 1872 - - - -OVER THIRTEEN THOUSAND POLICIES ISSUED. EBEN COFFIN, Agent, No. 6 North Atlantic Wharf.

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Corn Exchange flour Mills.



HAVING THE SOLE AGENCY **CORN EXCHANGE**

Charleston, S. C.,

SELF-RAISING FLOUR WE OFFER THE SAME AT THE LOWEST POSSIBLE PRICES, AND ARE PREPARED WITH HIGHEST TESTIMONIALS

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SPRING TRADE OF 1873. AN ENTIRE NEW STOCK!

THE SUBSCRIBERS, WHO ARE AMONG THE MOST PROMINENT JOBBERS AND WHOLESALE DEALERS IN THE CITY OF CHARLESTON, S. C., beg to call the attention of the merchants of the interior of this and the adjoining States to this market, as being one of the most desirable in which to procure toil supplies of all articles they may require.

The advantages of a near market in affording factities for frequent renewal of Stocks, and in The advantages of a near market in another over-estimated.

The wants of the country having rapidly locreased, with ample facilities to enable us to procure our supplies direct from arst hands in Europe and this country, we are now prepared to exhibit more varied and complete stocks of SEASONABLIS GOODS than at any period since the war, and will dispose of them on as good terms as any other market.

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LOUIS COHEN & CO.

Beg respectfuly to draw the attention of th

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JUST RECEIVED, CONSISTING IN PART OF

DRESS GOODS, SPRING SILKS

LADIES' READY MADE GARMENTS, LATEST STYLE PARASOLS.

LATEST STYLES SCARFS, FICHUS AND RIBBONS.

IMPORTED FRENCH AND ENGLISH SPRING CASSIMERES, CLOTHS. TWEEDS.

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FOR MEN AND BOYS' WEAR, AT REASONABLE PRICES. A call is respectfully solicited.

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GREAT ATTRACTION

MASONIC TEMPLE DRY GOODS STORE!

The undersigned beg leave to inform their Oustcmers and the public in general that they are now opening their STOCK OF SPRING AND SUMMER GOODS, which will be the most complete ever offered in this city, and which will be sold at prices to defy competition.

MELCHERS & MULLER,

and tothemwis Under the Masonic Temple. FURCHGOTT, BENEDICT & CO.,

NO. 275 KING STREET, ANNOUNCE TO THE PUBLIC THAT THEY ARE NOW DISPLAYING

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DRESS POPLINS DRESS SILKS JAPANESE SILKS EVENING SILKS GRISELLE SILKS COLORED SILKS BLACK ALPACA BLACK SILKS The Finest Selection of DRESS GOODS ever Exhibited in this City-Prices to Suit all.

ARE NOW DISPLAYING NEW SPRING STYLES

In Lace Goods In Millinery Goods In Applique Laces In Straw Goods In Silk Handkerchiefs and Ties In Fancy Goods
In Bows, Collars and Rufflings In Embroideries

In Corset and Kid Gloves In Ladies' and Infants' Hose

NEW STYLES!

In Piques and Marseilles In White and Colored Muslins In French and American Lawns In Orosebarred and Plain Cambric In French and American Cambrics In Swisses Mulis and Nainsooks.

A FRESH SUPPLY! NEW GOODS

GREAT BARGAINS!

In Bleached and Brown Sheetings In Bleached and Brown Shirtings In Calicoes, Cambrics and Percales In Table Damask and Cloths In Doylles, Napkins and Towels In French Plano and Table Cove In White Linens In Marsellies Quilts In Bed Spreads In Linen Drills

A Complete Assortment. NEW STYLES!

Spring Cassimeres Spring Meltons

Spring Cloth Spring Doeskins Fancy Vestings White and Brown Drill Spring Tweeds Jeans, Cassimeres &c., &c., &c

In Shirt Linens

Carpets, Oil Cloths, Mattings, at Reduced Prices!

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MARTIN'S IMPROVED Brick

Machine is simple in its mechanism, built strong and dur-able, and can be operated by ordinary help. The capacity is 4.000 bricks an hour with steam power. If 2500 with horse power. Mannfactured and sold

MARTIN BRICK MACHINE CO., mch3-2mosp&W Dianos, Organs, &c.

PIANOS AND ORGANS, Furnished at factory prices for Cash, or hy Monthly Payments, on the most liberal terms. CHARLES L. MCCLENAHAN,

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EDGERTON & RICHARDS Having now received a full supply of GOODS FOR THE SPRING AND SUMMER, consisting of

mall invoice of direct importation of FRENCH NOVELTIES, expressly for Suits. CHEVIOTS IN NEW WEAVINGS.

FANCY CASSIMERES,

Neat Handrome Checks, Lines and Stripes. With their usual assortment of Staple Goods nvite the attention of their customers, and olicit their orders, which will be executed care fully and promptly. mch31-mws1mo

Insurance.

28th ANNUAL REPORT

NEW YORK

LIFE INSURANCE COMPANY

OFFICE.

Nos. 346 & 348 Broadway

JANUARY 1, 1878.

mount of NET CASH ASSETS.

\$36,305,154:41 Disbursements. Loses by death..... Dividends and Return Premiums on Can-celled Policies.... Life Annuties Matur-1,408,519 87 2,268,392 07 ed, Endowmenta and Reinsurance ...

ages and Agency Expenses.....

Idvertising and Phy-111,681 71 faxes, Office and Law Expenses, Salaries, Printing, Revenue Stamps, &c.....

540,975 95

Cash in Trust Com 2.242.746 64 States, New York State, and other stocks(market value \$4,227,397 83) coet. Invested in New York (lity Bank Stocks (market value \$46,-827 55) cost. Bonds and Morigages (secured by real estate valued at \$25,-000,000 00, buildings thereon insured for 4.140,518 95 thereon insured for over \$11,000,000 00, 988,241 08

over \$11.000,000 to, and the policies as-signed to the Cem-pany as additional collateral security). 11,390,534 28 Loans on existing pol-toles (the preserve Consecutive to the consecutive policies, (the paserve held by the Company on these policies amounts to \$4,069,991 51).

Quarterly and Semi-annual Premiums, due subsequent to January 1, 1873.

Premiums on existing policies in course of transmission and collection (estimated reserve on these policies, \$500,000, 601.425 51 272,484 75

29,033 08 accrued to 112,152 33 21.574.842 78 Excess of market value of securities

Cash Assets, Jan. 1, 1873, \$21,667,000 14 APPROPRIATED AS FOLLOWS: Amount of Adjusted 281,542 00

192,670 00

753 21 participating insurance (at 4 per cent. Carlusle net premium) — \$1,000.852 65, non-participating, (at 5 per cent., Carlusle net premium)

20.024.575 22 From the undivided surplus of \$1,642,424 92 the Board of Trustees has declared a reversionary Dividend, available on settlement of next annua premium, to participating policies proportioned o their Contribution to Surplus. The cash value of such reversion may be used on settlement of premiums, if the policy-holder so elect.

During the year 8910 Policies have been issued insuring \$27,096,275 61. TRUSTEES: MORRIS FRANKLIN. President of the New York Life Insurance Company.

... chants.) 20 South street ISAAC C. KENDALL .. (Merchant) Union Build ings, corner William and Pine DANIEL S. MILLER .. (Late Dater, Miller & Co. HENRY K. BOGERT .. (Bogert & Kneeland,) 46 William street

DAVID DOWS .. (David Dows & Co., Flour Mer-

JOHN MAIRS (Merchant,) 20 South street. WILLIAM H. APPLETON .. (Appleton & Co., Pub lishers,) 549 and 551 Broadway ROBERT B. COLLINS .. (Collins & Bros., Station ers.) 370-Broadway WILLIAM BARTON (Banker,) 33 Wall street WILLIAM A. BOOTH .. (Booth & Edgar,) 100 Wall

EORGE A. OSGOOD...(Banker,) 35 Broad street HENRY BOWERS (Banker,) 36 Broad strest CHARLES L. ANTHONY ... (Anthony & Hall, Dry Goods.) 61 Leonard street SANFORD COBB... President Eagle Fire Insurance Company, 71 Wall street EDWARD MARTIN ... (Cragin & Co., Provisions, 400 West Twelfth street EDWIN HOYT ... (Hoyt, Spragnes & Co., Dry

Goods,) 100 Franklin street H. B. CLAFLIN .. (H. B. Claffin & Co., Dry Goods,) corner Church and Worth streets I. F. SEYMOUR .. (J. F. Seymour & Co.,) 78 War ren street CORNELIUS R. BOGERT, M. D., .. 8 St. Marks

WILLIAM H. BEERS ... Vice President of the New York LifeInsurance Company. MORRIS FRENKLIN, President. WM. H. BEERS, Vice-Pres't & Act'y.

THEODORE M. BANTA, Cashler D. O'DELL, Superintedent of Agencies. C. R. BOGERT, M. D. Medical Examin CHAS. WRIGHT, M. D., Am't Med. Ex'r.

THOMAS FROST GENERAL AGENT, No. 54 BROAD STREET, CHARLESTON.

JOHN L. DAWSON, M. D. Med. Enam's.

Anction Sales - This Day. By WM. McKAY

WILL SELL CHIS, EVENING, AT 7
o'clock, at his Salesroom, Ho. 45 Wentworth street, Balance of Stock of PLATED
WAHE, ice Pitchers, Castors, Spoons, Kaives,
Cups and Clocks, remaining on hand muscle.

Anction Sales -- Ininte Days.

WM. MCKAY ME COASHW WILL SELL AT HIS SALESBOOK No. 45 Wentworth street, on THURSDAY, 10th instant, at 10.0 colock, a valuable LOT, situated at Rowe's Pump, Urangeburg County, S. C., between Banchville and Orangeburg, on line of South Carolina Railroad, with store, dwelling and outbuildings, being a first-rate gand for business. Terms—One half cash; balance in one business. ear, secured by bond and mortgage. Purchase o pay for papers and stamps. apri swith

By WARDLAW & CAREWALL WILL BE SOLD ON TUESDAY NEXT, 8th instant, at \$1 o'clock, in front of the

Postomice, 120 Shares S. C. R. R. AND BANK STOCK 234 Shares Say nnah and Charleston R. R. Stock 42 Shares Mount Pleasant Ferry Company's Stock
10 Shares Sowhern and Atlantic Telegraph Stock
10 Shares Atlantic Phosphate Company & Stock
\$5000 Stock in the Steamer Dictator. apri-3

By HUTSON LEE WILL BE SOLD ON TURSDAY, APRIL 8, at 11 o'clock, A. M., at the cast and of Broad street,

That very desirable PROPERTY, No. 25 Ratledge avenue, third door north of Radoling street.

The Residence contains s x (s) square rooms, a
dressing room and pantry, the kinches foar (d)
rooms, and the stable has three (s) intied and
plastered rooms in the second story. Premises
in good repair.

In good repair.

The Lot measures forty-two (42) feet front, by one hundred and fity-two (153) feet deep, more one hundred and fity-two (153) feet deep, more or levs.

Tals Property, being immediately, noon, the line of the Oty Railway, and in the most desirable portion of the city; should command the 4st tention of purchasers of real estate.

The Premises are under lease until October 18th, 1878.

Terms—One third (%) cash; halonce is one and two years, scared by bond of purchaser, bearing seven (7) per cent interest, and morgage of the Frentises; buildings to be insured and policy assigned. Purchaser to pay auctioneer for papers.

By R. M. MARSHALL & BRO. DESIRABLE RESIDENCE ON SULLI

DESIRABLE RESIDENCE: ON SULLIVAN'S ISLAND.

(n TUESDAY, 15th of April, at 11 o'clock, will
be sold near the Postoffice, Broad street; 1193 U
LOT No. 13.) Humer-splat, being in Over nearly
opposite Sumter spress, and within three hundred yards of Front Beach, with the Buildings
thereon, consisting of Two-and-a-half Story Dwelling, of six rooms and stite, besides a large-dining-room and four basement rooms, sitchea of
three rooms, large stable and shed. Lot half
acre, level covered with grass and picture mode.
Terms cash. Purchaser to pay for papers of in
april tustuthmus

By LOWNDES & GRIMBANE, only Auctioneers.

A mettomeers. Tailoral land.

A mettomeers. Tailoral land.

I ENRY C. HABRNIGHT. ET ALLOTS.

I ADELINE HABRNIGHT. Action for Pirtition of Beal Estate.)

By virtue of the judgment of the Court of Common Pleas for Charleston Country, made in the above action, on the 19th day of, March. 1973. I will offer for sale at the Fostoffice, at the corper of Broad and East Bay streets, in the Chip of Charleston, on TUESDAY, the 18th day of, April. 1873, at 11 o'clock A. M.,

All that 10T OF LAND situate on the Chip of Charleston, being part of a Lot once known as Bo, 207 in the Original Plan of the chip; more 'recently' as No. "12," land now as Bo, 207 in the Original Plan of the chip; more 'recently' as No. "12," land now as Bo, 207 in the Original Plan of the chip; more 'recently' and front on Tradd Street eighteen leet, line inches, on the east line of said Lot, innery four feet, nine inches, where one less; and in depth, from said street northerly, on, the west side of said Lot, fifty-three feet, more or less, and in depth, from the said street northerly, on, the west side of said Lot, fifty-three feet, mix inches; thence, from the said street northerly, on, the west side of said Lot, fifty-three feet, mix inches; thence, from the said corner, raming again northerly, through the said corner, raming again northerly, through the said corner, raming well, unto the aforesaid back line or north end of the said Lot, forty-one feet three inches, mores or less. Butting and bounding south, on, Tradit street, west on another part of said original Lot, lower of the chips of the mix of the said lot, forty one feet three inches, mores or less. Butting and bounding south, on, Tradit street, west on another part of said original Lot to East Bay street.

No. "7." belonging to estate of Many Fife, said to to East Bay street, and thing, partly on a Lot belonging to ann Himmen, partly on all the selection of the said end of the said Lot to East Bay street.

Terms—One third cash; balance in one, two and three years, with interest from the

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Chiropodist. OBNS, BUNIONS, &c., CURED.

ELIAS & BROS., No. 868 KING STREET,