

FARM AND FRESIDE.

Above all other features which adorn the female character, delicacy stands foremost within the providence of good taste.

WARTS.—Warts have been cured by the application only (for a few days) of spirits of salt. It does not stain the skin, or leave a scar where the warts have been.

GOOD REMEDIES.—For corns, easy shoes; for bile, exercise; for rheumatism, new flannel and patience; for gout, toast and water; for the toothache, a dentist; for debt, industry; for love, matrimony; and for drunkenness total abstinence.

A GOOD JOKE.—Considerable amusement was created in the Senate at Washington, some time ago, by the presentation of a petition by Senator Scott, of Pennsylvania, praying for the passage of an amendment to the Constitution providing that no person shall be eligible to office who indulges in intoxicating drinks. The Senators seemed to take the petition as a good joke. Somebody intimated that it was intended to meet the case of President Grant and make him ineligible for re-election. The Senate was a good deal puzzled as to the reference of the petition. After a good deal of merriment it was sent to the Committee on Privileges and Elections.

FARMER'S ACCOUNTS.—One of our contemporaries truly remarked that if a farmer kept as nice and exact accounts with the cattle, the fields, the orchards, and the crops with which he has annual dealings, just as his more careful brother merchant does, he would find a spirit of business working into all his habits, and progress and push would inevitably follow. The loose notion seems to be that here are the fields, and these the buildings and a living must somehow be got out of them. But that will not do in these days. Every agriculturist is bound to know what his farm yields him for his own consumption, and how much for sale; and then he will be able to get at any profits by exploring the difference less the cost of cultivation.

THE CHEAPEST GRAIN FOR CHICKENS. Now that chickens raised the past season have attained the "hungry age," and the frost somewhat diminished insect forage, the quantity of grain that will be disposed of by a large flock of young fowls is astonishing. The question arises, what is the cheapest food (and the best, all things considered,) that can be bought? The reply is, Indian corn. Give cooked and raw, whole, ground fine, and ground coarse, for the sake of change. It is the cheapest thing that can be bought, generally speaking, the amount of nutriment obtained in it considered. But to give nothing but corn would be a mistake. It should predominate for economy's sake, but oats, buckwheat, wheat screenings, boiled potatoes, scraps from the table, and as many other things as possible, should be added to the bill of fare.

SHELTERING STOCK.—An experiment made in England shows that one hundred sheep fed under shelter on twenty pounds of Swedish turnips each per day, at the end of a few weeks had gained three pounds each more than another hundred which were fed twenty pounds of the same kind of turnips each, but in the open air of field. Five sheep were fed in the open air in November, the temperature being at forty-four degrees. They consumed ninety pounds of food per day. At the end of ten days they weighed two pounds less than when at first exposed. Five other sheep were then placed in a shed, the temperature being forty-nine degrees; at first they consumed eighty-two pounds per day, then seventy pounds, and at the end of the time they had gained twenty-three pounds. This is proof sufficient of the advantage of sheltering of stock in winter.

We recommend to our agricultural friends the following advice, which we condense from that valuable monthly, the Southern Cultivator:

The area of land should be divided into four fields, three of which should be planted the same year and in rotation of crop, while the fourth field should be allowed, meantime, to rest.

The best kind of horse power for small farmers is good brood mares. Their time of foaling being regulated so as not to interfere with the plowing season.

The poorest system of labor is the share system. The farmer loses by it pecuniarily, and is subject to the laborer's right of directing the management of the crop.

Let your aim be not extent of area, but abundance of yield. Bear in mind that it takes twice as much seed, and four times the labor on badly prepared land that is required on thoroughly prepared soil.

The best place to select seed corn is at the mill, and by picking the largest, fullest

and most perfect years, as they are hauled in.

Knowledge and experience is as necessary to success in farming, as in any other profession, and what we lack in these we must strive to get by study and experiment.

In raising turkeys, let the old hen select her own time for leaving the nest, and immediately rid her and the chicks of lice by applying tobacco tea where the feathers are not, and sprinkling vermin powder on the feathers. For at least six days, keep them within a pen of a yard square. Feed on grist, sour-milk, curd and hard boiled eggs, until they can swallow whole corn. Keep them in the yard until pretty well grown, as there is danger of the old bird running her chicks to death, even when one-fourth grown. In the meantime keep them from dew and wet weather.

The best way of applying brick dust in cleaning knives is on the end of a potato, cut square off. The juice of the potato imparts the desired moisture to the dust and assists in removing stains.

Japan is said to surpass us in the art of agriculture, and Chinese labor is highly spoken of in Louisiana as a means of making sugar.

Female Taste.

The cultivated taste marks a woman of elegance and refinement as decidedly as a knowledge of classical literature does a gentleman; and there is nothing in which female vulgarity is more clearly shown than in want of taste. This is an axiom that we think will not admit of dispute; but it is a question how far taste is natural, and how far it may be acquired. A delicate taste must, to a certain extent, depend upon the organization of the individual; and it is impossible for any rules to be laid down which will impart taste to persons entirely devoid of it. But this is very seldom the case with women; as it is one of the few points in which woman naturally excel men. Men may be, and probably are, superior to women in all that requires profound thought and general knowledge, but in the arrangement of a house, and the introduction of ornamental furniture and articles of bijouterie, there can be no doubt of the innate superiority of women. Every one must have remarked the difference in the furnishing of a bachelor's house, and one where a lady presides; the thousand little elegances of the latter, though nothing in themselves, adding, like cyphers, prodigiously to the value of the solid articles they are appended to.

Character is not shaped by trifles, any more than marble is sculptured by puffs of air. Only by hard struggles, and stern conflicts with temptation, and resolute self-mastery, does the divine principle assert its supremacy and carve its immortal loveliness into every faculty and mood of mind. The sharpness of our trials, and the hardness of our lot, show what sterling stuff we are made of, and how long we are to last.

THE POLITICAL SITUATION.—Senator Doolittle of Wisconsin, in a recent letter says: "In my opinion the present party holds power simply because those who are opposed to it do not act together. Three million Democratic voters are opposed to it, and, as I believe, nearly one million Republicans are opposed to it. Can the four million unite and vote together? If they can, they will have a majority of five hundred thousand. If they cannot, they must fail."

"How can this union in political action be effected? It cannot be by a coalition of leaders to obtain office and power. There must be a union of masses upon the common principles, and to effect a common and great patriotic purpose."

SALE OF THE UNION AND SPARTANBURG R. R.—A correspondent of the Phoenix, writing from Union C. H., says of the sale of this road on Monday last: "The road was first bid in by the State at \$610,000; but the terms not being complied with, it was re-sold, and bid in again by the State, at \$440,000. The terms not being complied with again, it was put up the third time, and bid in by General Worthington, at \$450,000."

"There are two ways of doing it," said Pat to himself, as he stood mowing and waiting for a job on the street corner. "If I save me, \$4,000 I must lay away \$200 a year for twenty years, or I can put away \$20 a year for two hundred years. Now, which way will I do it?"

Denouncing knavery in the abstract is like tossing pebbles into the ocean; it is only when scoundrels are specifically collared and held up to public scorn and scoffing that the waters are troubled to some purpose."

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Feb 14

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W. M. GORMAN, Proprietor.

J. D. BUDDS, JAS. F. GARDNER, Assistants.

ALEX. Y. LEE,
ARCHITECT.

Columbia, S. C.

Spartanburg and Union R. R.

	DOWN TRAIN.	UP TRAIN.
	Arrive Leave	Arrive Leave
Spartanburg	5:30	5:25
Batesville	6:00	4:53
Facott	6:08	4:40
Jonesville	6:44	4:05
Unionville	7:25	3:05
Santee	8:20	2:30
Fish Dam	8:40	2:10
Shelton	9:15	1:45
Lyles' Ford	9:40	1:12
Sprotter	10:05	12:50
Aiston	11:00	1:00

TILOS B. JETER, President.

Charlotte, Columbia & Augusta R. R.

	Train No. 1.	Train No. 2.
Leave Augusta	8:25 A. M.	6:00 P. M.
Leave Columbia	8:59 A. M.	11:00 P. M.
Arrive Charlotte	2:15 P. M.	5:20 A. M.

going south.

Leave Charlotte	7:10 A. M.	8:15 P. M.
Leave Columbia	1:47 P. M.	2:50 A. M.
Arrive Augusta	6:50 P. M.	7:30 A. M.

No. 1 Train daily. Trains make close connection to all points North, South and West. Through tickets sold and baggage checked to all principal points. Standard time—Washington City time. E. P. LEXANDER, General Superintendent.
E. R. DONNAY, Gen. Freight and Ticket Agent.

South Carolina R. R.

MALDEN PASSENGER TRAIN.

Leave Columbia at	7:10 a m
Arrive at Charleston at	3:20 p m
Leave Charleston at	8:20 a m
Arrive at Columbia at	3:10 p m

NIGHT EXPRESS, FREIGHT AND ACCOMMODATION TRAINS, (Sundays excepted).

Leave Columbia at	7:50 p m
Arrive at Charleston at	6:45 a m
Leave Charleston at	7:10 p m
Arrive at Columbia at	6:00 a m

Camden Accommodation Train will continue to run to Columbia as formerly—Mondays, Wednesdays and Saturdays.

A. L. TYLER, Vice-President.
S. B. PROWSS, General Ticket Agent.

Greenville & Columbia R. R.

UP.

Leave Columbia at	7:00 a m
" Aiston	9:10 a m
" Newberry	11:15 a m
" Cokesbury	3:00 p m
" Belton	5:00 p m
Arrive at Greenville	6:30 p m

DOWN.

Leave Greenville at	6:15 a m
" Belton	8:05 a m
" Cokesbury	10:07 a m
" Abbeville	8:15 a m
" Newberry	1:00 p m
" Aiston	4:50 p m
Arrive at Columbia	5:55 p m

TILOS DODAMEAD, General Superintendent.
M. T. BARTLETT, General Ticket Agent.

Blue Ridge R. R.

Leave Anderson	6:00 p m
" Pendleton	7:00 p m
" Perryville	7:45 p m
Arrive at Walhalla	8:30 p m
Leave Walhalla	3:45 a m
" Perryville	4:30 a m
" Pendleton	5:30 a m
Arrive at Anderson	6:30 a m

THE UNIVERSAL LIFE INSURANCE COMPANY

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- 1st. Insurance at Stock Rates, being from 20 to 30 Per Cent. less than the Rates charged by Mutual Companies.
- 2d. Each Policy-holder is regarded as a Stockholder to the extent of one Annual Premium on his Policy, and will share in the Profits of the Company to the same extent as a Stockholder owning an equal amount of the Capital Stock.
- 3d. Every Policy issued by the Company is non-forfeitable, and contains a Clause stating its exact Surrender Value.

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READ THE FOLLOWING:

A lengthened experience has demonstrated that the rates of Premium ordinarily charged by Life Insurance Companies are from twenty-five to thirty per cent. in excess of what are necessary for a safe and legitimate conduct of the business. In other words, carefully and prudently managed Companies charging "Mutual" rates have been able to return to their policy-holders from 25 to 30 per cent. of the amount charged for premium.

When Life Insurance Companies were first organized, the reliability of the data upon which the premiums were constructed had not undergone the test of experience. It was thought, therefore, no more than common prudence to adopt a scale of premiums which would, in any event, meet all the presumed and unforeseen contingencies of the business.

As long as the matter was involved in some doubt, it was better to fix the rate too high than to incur the risk of making it too low; because, in the former case, the error could be easily remedied, at least in part, by returning to the policy-holders, at certain intervals, such portions of the premium charged as was found unnecessary for the purposes of the business and the complete security of the Company.

Experience, however, having satisfactorily demonstrated that these rates are excessive, what possible excuse can there be for maintaining them?

Availing themselves of this experience, the Directors and Managers of the Universal Life Insurance Company at its organization, adopted a scale of premiums in accordance therewith, and which has proved to be fair and adequate, and all that was necessary to meet the requirements of the business. These premiums are about twenty-five per cent. lower than those charged by Mutual Companies.

It also appeared, inasmuch as the rates so established were as near as could possibly be determined fair rates, and not in excess of what insurance has previously cost the policy-holders in Mutual Companies, that any profits arising from prudent management justly and properly belonged to the stockholders of the Company, for the risk incurred by them in underwriting the business.

Experience has shown that there are sources of profit in the practice of the business which they will not admit of being considered as elements in the calculation of the premiums. These result from a saving in the mortality of the members of a Company owing to the medical selection of good lives, a gain in interest on the investments of the Company over that assumed in the calculation of its premiums, the profits derivable from the lapsing and surrender of Policies by the members, and from other minor sources.

Profits from these sources, in a company possessed of a capital of \$200,000, and doing a fair amount of business, would give to the stockholders dividends largely in excess of what were counted on by the Directors of the Universal at the time of its organization. They have, therefore, determined to divide among the policy-holders of the Company a large part of the profits accruing from the sources named, all of which have heretofore been divided among the stockholders.

The plan adopted for such dividends is as follows: Every person who may hereafter insure with the Universal will, for the purpose of division, be treated as a stockholder to the extent of one Annual Premium upon his Policy; and will share in the profits of the Company to precisely the same extent as a Stockholder owning an equal amount of the capital stock.

By this system of insurance, original with the Universal, the policy-holder secures the following important advantages:

FIRST. Insurance at the regular "Stock" rates, requiring a primary outlay of about twenty to thirty per cent. less than that charged by Mutual Companies, and which is equivalent to a yearly "dividend" paid in advance of that amount in annual rates. This low cost of insurance is worthy of attention. Since its organization this company has received in premiums from its policy-holders the sum of \$1,517,000. To effect the same amount of insurance in a Mutual Company would have cost them an initial outlay of \$2,400,000. By allowing its policy-holders to remain in their own possession this excess of \$483,000, the Universal has virtually paid them a "dividend" of \$183,000, and paid it, too, in advance instead of at the end of one or more years. It is impossible to find any example of a Mutual Company furnishing insurance at so low a cost by returning to its policy-holders an equal amount upon similar receipts.

SECOND. Participation in the legitimate profits of the Company, upon a plan which secures to the policy-holders the same treatment which Directors and Stockholders award to themselves. This system of participation, in connection with the low "stock" rates of premium, most necessarily secures to the policy-holders every advantage to be derived from prudent and careful management.

The low rates of premium compel economy, and, independent of participation, guarantee to the policy-holder his insurance at a rate which is not in excess of the cost in well managed mutual companies while, by the proposed plan of participation in what may be considered the legitimate profits of the business, the cost will be still further diminished.

Thus by the combined advantages arising from low stock rate and participation in the profits it is confidently believed that the UNIVERSAL LIFE INSURANCE COMPANY offers insurance at its lowest practicable cost.

Those of the existing Policy-holders who desire to participate in the Profits under the new Plan can do so by making application to the Head Office, or to any of the Agents of the Company.

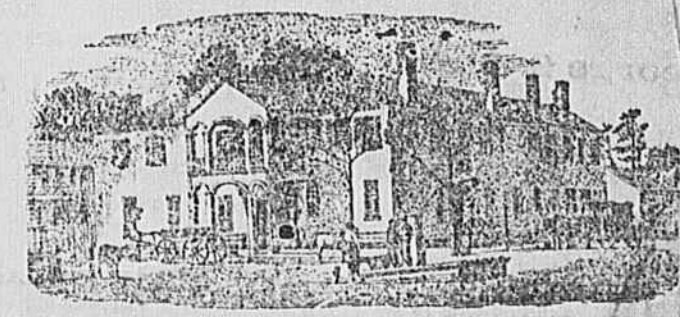
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