

POETRY.

Speak Gently.

Speak kindly, gently to thy wife,
She knows enough of sorrow;
O, seek not from each petty ill,
An angry word to borrow.
For in her heart There's treasured love;
Oh, prize its golden worth;
One gentle word, one smile of thine,
Can ever call it forth.

When thou art harsh, and stern and cold,
And from thine own dear home
The sunshine of domestic love
In sorrow seeks to roam,
Upon her heart thy cold words fall
And chill life's tender life;
Then, oh, amidst thy trials all,
Speak kindly to thy wife.

Speak softly, kindly to thy wife;
She may have left a home
Of cherished love, and to thine own
But scarce as far have come,
Though five or ten have told the time,
And thou hast shared its strife—
Whene'er thy foot-steps homeward turn,
Speak kindly to thy wife.

FARM AND FRESIDE.

When cattle are kept out in the winter, it is recommended as a useful practice to rub some tar at the root of the horn, which prevents the wet from getting between the root and the skin, and it is said, contributes to preserve the health of the animal, and to keep it free from various diseases to which it may otherwise be liable.

Domestic animals should be abundantly furnished with salt. A supply kept within their reach, whenever it can be done, is recommended. Horses and pigs should occasionally have ashes given them in their food; and pigs ought at all times, when confined in pens, to be supplied with charcoal, as besides being a medicine, it is a cheap and valuable food.

SPONGE CAKE.—Take the weight of the eggs in sugar; half their weight in flour, well sifted; to twelve eggs, add the grated rind of three lemons, and the juice of two. Beat the eggs carefully, white and yolks separately, before they are used. Stir the materials thoroughly together, and bake in a quick oven.

TO TAKE STAINS OUT OF SILVER.—Steep the silver in soap lye for the space of four hours; then cover with vinegar, so that it may lie thick upon it, and dry it by a fire; after which rub off the whitening and pass it over with dry bran, and the spots will not only disappear, but the silver will look exceedingly bright.

RICE FLOUR CEMENT.—This cement, much used in China and Japan, is made by mixing fine rice flour with cold water, and simmering over a slow fire until a thick paste is formed. This is said to be superior to any other paste, either for parlor or work-shop purposes.—When made of the consistency of plaster clay, models, busts, bas-relief, etc., may be formed of it, and the articles, when dry, are susceptible of high polish, and very durable.

If you aim at a great flow of milk, feed clover; if you wish rich milk, and well flavored butter, feed young timothy and white clover; if you aim at the best results both in quantity and quality of butter, feed on fresh pastures of white clover and timothy in summer, and early cut timothy and wheat bran in winter. The grass must be cut when heating out; or better, young aftermath well cured. Avoid roots and garden stuff in general, if you wish a good quality of butter—though it is now held that those fed while milking or immediately before will remedy the evil.

APPLE FRITTERS.—Pare and core some fine large pippins, and cut them into round slices. Soak them in wine sugar, and nutmeg, for two or three hours. Make a batter of four eggs; a tablespoonful of rose water; a tablespoonful of wine; a tablespoonful of milk; thicken with enough flour, stirred in by degrees, to make a batter; mix it two or three hours before it is wanted, that it may be light. Heat some butter in a frying pan; dip each slice of apple separately in the batter, and fry them brown; sift powdered sugar, grate nutmeg.

Cows should always be treated with great gentleness, and soothed by mild usage, especially when young and ticklish, or when the paps are tender, in which case the udder ought to be fomented with warm water, before milking, and touched with the greatest gentleness, otherwise the cow will be in danger of contracting bad habits, becoming stubborn and unruly, and retaining her milk ever after. A cow never lets down her milk pleasantly to the person she dreads or dislikes. The udder and paps should always be washed with clean water before milking; but care should be taken that none of that water be admitted into the milking pail.

TEMPERANCE ADVOCATE.

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DOWN TRAIN. UP TRAIN.

| | | | | |
|-------------|---------|--------|---------|--------|
| | Arrive. | Leave. | Arrive. | Leave. |
| Spartanburg | 6:00 | 6:00 | 5:25 | 4:53 |
| Batesville | 6:08 | 6:13 | 4:10 | 4:45 |
| Pacolet | 6:43 | 6:48 | 4:05 | 4:10 |
| Jonesville | 7:25 | 7:50 | 3:05 | 3:25 |
| Unionville | 8:20 | 8:25 | 2:30 | 2:35 |
| Santee | 8:40 | 8:45 | 2:10 | 2:15 |
| Fish Dam | 9:15 | 9:20 | 1:35 | 1:40 |
| Shelton | 9:40 | 9:45 | 1:12 | 1:17 |
| Lyles' Ford | 10:05 | 10:10 | 12:50 | 12:55 |
| Strother | 11:00 | | | 12:00 |
| Alston | | | | |

THOS. B. JETER, President.

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Train No. 1. Train No. 2.

Leave Augusta - - - 3:25 A. M. 6:00 P. M.

Leave Columbia - - - 8:00 A. M. 11:00 P. M.

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Leave Charlotte - - - 7:40 A. M. 8:15 P. M.

Leave Columbia - - - 1:57 P. M. 2:30 A. M.

Arrive Augusta - - - 6:50 P. M. 7:30 A. M.

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Leave Charleston at - - - 3:20 a m

Arrive at Columbia at - - - 3:40 p m

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Arrive at Charleston at - - - 6:45 a m

Leave Charleston at - - - 7:10 p m

Arrive at Columbia at - - - 6:00 a m

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Leave Columbia at - - - 7:00 a m

" Alston - - - 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 - - - 1:50 p m

" Alston - - - 4:05 p m

Arrive at Columbia - - - 5:55 p m

THOS. DODAMEAD, General Superintendent.

M. T. BARTLEY, 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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- 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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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 premiums.

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 undertaking the business.

Experience has shown that there are sources of profit in the practice of the business which theory 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 on mutual 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 \$2,000,000. By allowing its policy-holders to retain in their own possession this excess of \$483,000, the Universal has virtually paid them a "dividend" of \$483,000, 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 would accord to themselves. This system of participation, in connection with the low "stock" rates of premium, most necessarily accrue 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.

THIRD. 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. The company is in a sound financial condition.

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