

Since to My Lips.

[FROM THE FRENCH OF VICTOR HUGO.]
Since to my lips I pressed thy brimming bowl
Since on thy hands my pallid brow I laid;
Since I have breathed the sweet breath of thy...

FARM AND FRESIDE.

EASY METHOD OF PRESERVING ANIMAL FOOD.—Fresh meat may be kept for nine or ten days perfectly sweet and good, in the heat of summer, by lightly covering the same with bran, and hanging it in a high and windy room; a cupboard full of small holes, or a wire safe, is recommended to be placed in such a room, to keep away the flies.

YOUNG CATTLE.—If any farmer wants to start his young cattle he has only to turn them adrift, exposed to windy winds, and feed them on dry rough fodder. But if he wants them of thrifty and vigorous growth, and to turn out well and hearty, in the spring, he must house and feed them with a fair supply of good food, but not so much as to make them gross and feverish. Good sheds, good beds, good water, chopped food mixed with a little bran, an occasional mess of cut roots, and an airing in mild weather, will keep the young stock in growing condition, and in perfect health.

HINTS TO FARMERS.—There are some things that all farmers ought to know. Sheep put into fresh stubble are apt to be killed by eating too much grain. A bare pasture enriches not the soil, nor fattens the animals, nor increases the wealth of the owner.

One animal well fed is of more value than two poorly kept. The better animals can be fed, and the more comfortable they can be kept, the more profitable they are—and all farmers work for profit.

Ground once well plowed is better than thrice poorly. Bountiful crops are more profitable than poor ones. Make the soil rich, pulverize it well, and keep it clean, and it generally will be productive.

Weeds that grow unmolested around the fences, stumps, and stones, scatter their seeds over the farm, and are very likely to increase. Cows well fed in winter give more milk in summer. An ox that is in good condition in the spring, will perform more labor, and stand the heat of summer much better than one that is poor.

When you see the fence down, put it up; if it remains until to-morrow, the cattle may get over. What ought to be done to-day, do it for to-morrow it may rain.

A strong horse will work all day without food, but keep him at it, and he will not last long. A rich soil will produce good crops without manure, but keep it at it, and it will tire.

Farmers' sons had better learn to hold the plow, and feed the pigs, than measure tape and count buttons. Young ladies who have the good fortune to become farmers' wives will find it more profitable to know how to make Johnny-cake, butter, and cheese, than to play on the piano.

MANAGEMENT OF A HORSE.—When a horse is brought in hot, loosen the girth, and allow the saddle to remain on for five minutes. Let him be walked about in summer, and, in the winter, be put directly in the stable.

A horse should not be permitted to drink cold water, whilst warm; neither should the legs or feet of a horse be washed until he gets cold.

Horses prefer soft water, and it is best for them. If the water be very hard and brackish, put a small piece of chalk into a pail of water, some time before it is given to the horse.

Fourteen pounds of hay in one day, or one hundred pounds a week, with three feeds of corn a day, are sufficient for a horse that is not over-worked.

In traveling, after the principal feed, let a horse have not less than two hours' rest. His food may have time to digest.

After a hard day's work, give a horse about two gallons of gruel, made with a quart of oatmeal, half a gallon of ale, half a quart of brandy, and the proper quantity of water. Wetted bran may be given advantageously to lean horses.

Amber.

When I was a little girl, a member of the family had a stick of amber a few inches long. It was beautifully clear, and its smoothness was pleasant to the touch. It had also other fascinating qualities, and was with me a wonderful favorite. How well I remember those early days when, having borrowed this treasure, I sat down to my simple experiments. First, I rubbed and rubbed it with my handkerchief, or, better still, with a piece of silk, until I began to perceive the balsamic fragrance which it gave forth. Then I would cut up the slenderest slips of thin paper, or fine thread, upon a table, and, rubbing my magic amber wand, would hold it over the little heap, when lo! the topmost thread would rise gently on the air to meet it, and the little slips of paper would jump up and touch it, and there would be such a commotion in the little pile of shreds that even the troublesome uncle had to own that this was splendid.

Then, years later, at a house where I visited, the lady had upon a table among other costly foreign trifles, a "string of fragrant beads of amber," and it was always a pleasure to me to take this glowing chain, as a plaything, in the pauses of conversation, or as a subject of conversation itself. Some of these beads were dark, and some light, but each one had a clear, glittering glow, and within some of them we could see delicate little insects, or bits of fern, or moss, elegant in shape and color, and sealed up forever in these transparent casket. How came they there? was the question which many of us, in our youthful ignorance, could not answer. But it once so happened that a learned man took these gleaming beads from my hand, and told us about amber. He said that, hundreds and hundreds of years before our country was discovered, the dwellers on the coasts of the Adriatic and Baltic Seas used to find this beautiful substance thrown upon the shores after storms had swept the deep. They found it could be highly polished and made into ornaments; that it possessed an aromatic odor, and had a mysterious power of attraction; and that within its clear depths were often imprisoned insects of unknown species. But what it was, or from whence it came, none could tell. But in our days science does not permit many mysteries to remain unrevealed, and amber has had to confess its nature and its dwelling-place. It is now found that amber is the fossilized resin of a pine long extinct, which is called by botanists pinus sacifera, or amber pine. In former ages there were forests of these amber pines on a part of what is now the bed of the Baltic Sea. These forests were long ago submerged, petrified, and fossilized, and still, from the depths of the Baltic Sea, is thrown up the precious gum which we call amber. Within it are often found delicate mosses, and ferns, and leaves,

and insects, which belonged to those by-gone ages.

How wonderful it seems that we to-day can look upon a bright little bug, or butterfly, which so many hundred years ago touched its tiny feet to the soft and glittering resin, as it flowed from the tree. Ah! little captive, now you are caught indeed, and the next clear gush sweeps so softly over you that graceful, form and delicate wings retain all their beauty, and thus you are handed safely down to us, through uncounted centuries, enshrined in a pellucid gem, to charm the eye of taste and science through all time! More than 800 species of insects have been found in amber; most of them species now extinct; and 48 species of trees and shrubs have been found, which are quite different from those now growing on the shores of the Baltic Sea.

COLUMBIA HOTEL, COLUMBIA, S. C.

This first-class and entirely new establishment, located in the business midst of South Carolina's Capital, affords the very best accommodations to the travelling public and permanent guests. Large Airy Rooms, elegantly furnished, Gas, Bells, and Water throughout. Ladies' and Gentlemen's Baths, hot and cold, Telegraph Office in the Rotunda; spacious Billiard-Room, furnished with Phelan & Colender's best Tables; and with all the modern improvements of a first-class hotel. The "COLUMBIA" is in all respects, one of the first houses South.

The proprietor, having had an experience of nearly a quarter of a century in the management of the Charleston Hotel, is sufficient guarantee that the "COLUMBIA" will be found as represented.

WM. GORMAN, Proprietor. J. D. BUDDS, JAS. F. GADSDEN, Assistants.

Charlotte, Columbia & Augusta R. R. Train No. 1. Train No. 2. Leave Augusta - 3:25 A. M. 6:30 P. M. Leave Columbia - 8:09 A. M. 11:00 P. M. Arrive Charlotte - 2:15 P. M. 5:20 A. M.

GOING SOUTH. 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.

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. ALEXANDER, General Superintendent.

E. R. DORSEY, Gen. Freight and Ticket Agt. South Carolina R. R. MAIL AND PASSENGER TRAIN.

Leave Columbia at 7:40 a m. Arrive at Charleston at 3:20 p m. Leave Charleston at 8:20 a m. Arrive at Columbia at 3:40 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. PICKENS, General Ticket Agent.

Greenville & Columbia R. R. UP. 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. BARTLETT, General Ticket Agent.

Spartanburg and Union R. R. DOWN TRAIN. UP TRAIN. Arrive. Leave. Arrive. Leave.

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

THOS. B. JETER, President. 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 - 8:45 a m. " Perryville - 4:30 a m. " Pendleton - 5:30 a m. Arrive at Anderson - 6:30 a m.

THE UNIVERSAL LIFE INSURANCE COMPANY.

69 Liberty Street, New York.

The Original Stock Life Insurance Company of the United States.

OFFICERS: WILLIAM WALLER, President. HENRY J. FURBER, Vice-President. JOHN H. BEWLEY, Secretary. GEORGE L. MONTAGUE, Actuary.

This Company Offers the Following Important Advantages to those About Effecting Insurance on their Lives.

- 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.

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 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. less 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 conduct 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, if a Company possessed of a capital of \$200,000, and doing a fair amount of business, would give to the stockholders a dividend of \$40,000, or what were counted on by the Directors of the Company at the time of its organization. These profits, 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 issue with the Universal will, for the purpose of division, the treatment of 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 no payment of debit to the policy to thirty per cent. less than that charged by Mutual Companies; and which, as a result, 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. Following its policy-holders to retain in their own possession this excess of \$483,000, the law of the company divides 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.

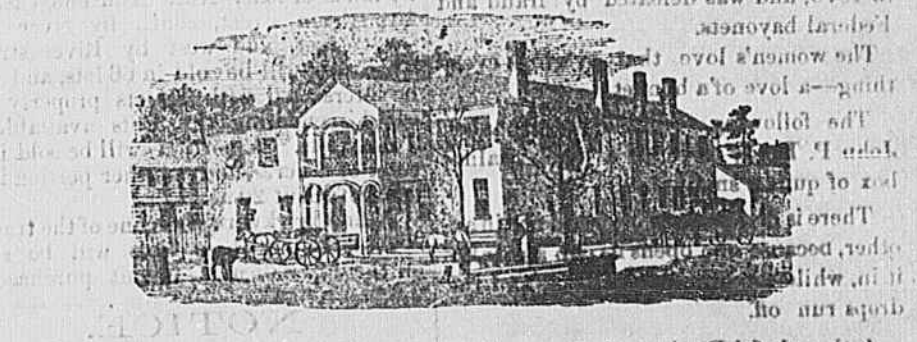
Second, Participation in the legitimate profits of the Company, upon a plan which secures to the policy-holders the same treatment which Directors and Stockholders accord to themselves. This system of participation, in connection with the low "stock" rates of premium, most necessarily secure to the policy-holders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

The low rates of premium compel economy and independence of participation guaranteed to the policy-holder his insurance at a rate which is not in excess of the cost of 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.

By 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 for any of the Agents of the Company. The company is in a sound financial condition, and its liabilities are 100 to 100. GOOD RELIABLE AGENTS WANTED, who will do all that can be done for the New York Office, and to whom full General Agents' Commissions will be paid.

Columbia, S. C., September 11th, 1871. Board and Lodging, per week, \$7.



KERSHAW HOUSE.

By A. S. RODGERS, Camden, S. C. Transient Rates, \$2 50 per day; Day Boarders, per week, \$5;