

FARM AND FIRESIDE.

To Our Farmers.

Feeling that the prosperity of our country depends upon that of the farming community...

We invite the aid of farmers in carrying out our plans, which are to make the agricultural columns of the Times...

We earnestly seek the assistance of the members of the County Agricultural Society...

By this we mean, that we hold ourselves ready, in this department of the paper, to represent the wants of the farmers...

To carry out the above, we need the farmer's help. Send us original articles for publication...

Only be sure to write, and thereby aid your society, yourselves, and lastly, this paper which aspires to be your organ.

Every farmer should keep bees, if only a few swarms, to supply honey for his own use.

Farmers in the upper counties of the State are rapidly adopting the plan of raising oats in the cotton, and thus reaping a double crop.

In selecting seed corn from the field select a stalk that has one or more suckers, producing ears like the main stalk...

After selecting the ear that suits you, plant one grain in a place, at a distance of not less than fifty or sixty yards apart...

The following Remedies we copy from the Medical Record of New York.

FOR DYSENTERY.—Glauber Salts, one ounce, sulph. morphine, one grain; water, six ounces.

FOR ASTHMA.—Sulphuric ether, one ounce; a half ounce, tinc. of Lobelia, one ounce; of opium and stramonium (James-town weed) four drams each.

FOR BOYS OR COLIC.—Take one oz. chloroform, 1 oz of laudanum and 1 oz. tinct. asafoetida—mix well and give in 1 1/2 pint or 1 qt. of thin syrup.

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COMPOSTS ON THE FARM.—Long experience and observation convince us, that the most profitable labor on the farm, is that of the accumulation of the materials...

Hon. Alexander H. Stephens has just completed his Compendium of United States History, designed for school, college and general readers.

Glue is used as a stiffening in the primary setting of a broken limb. Try it and save your horse that has accidentally broken his leg.

PROSPECTIVE LEGISLATION OF HIGHWAY ROBBERY.—Taxes! Taxes! Taxes! The Radical party in South Carolina seem finally bent upon draining the white people of the State—the property holders—of their very last cent.

There are now three tax measures before the Legislature—with a fair chance of being carried, for all we know—within their practical working, would amount to nothing less than open confiscation.

One of these is a bill to levy a tax of seventeen mills on the dollar for the ensuing year. Another is the stamp act, rehash of the United States Internal Revenue Law, of which we shall speak further hereafter.

The taxpayers of South Carolina might not, and we feel certain will not, submit to this imposition of tax burdens so unjust, so oppressive. Should these new measures become law, let the people resist payment, and in convention assembled petition to the General Government for redress.

Advantages of Drunkenness.

If you wish to be, always thirsty be a drunkard; for the oftener and more thirsty you will be, the more you will drink.

If you wish to prevent your friends from raising you in the world, be a drunkard; and that will defeat all their efforts.

If you are determined to be poor, be a drunkard; and you will be ragged and penniless to your heart's content.

If you wish to starve your family be a drunkard; and then you will consume the means of their support.

If you would be imposed upon by knaves be a drunkard; and that will make their task easy.

If you would smash windows, break the peace, get your bones broken, fall under horses and carts, and be locked up in a station house, be a drunkard; and it will be strange if you don't succeed.

If you wish all your prospects in life to be clouded, be a drunkard; and they will soon be dark enough.

THE LADY'S REPORT.—A tall gentleman staggering under the influence of liquor, with a large coil of wire on his arm, accosted a lady in the street.

"Madam," said he, "see what kind of a clothes-line I buy for my wife!"

"An excellent article," replied madam. "And if all your wives were to have such clothes-lines, and hang their husbands upon them, a great many married men wouldn't be so far from home late in the evening." The man answered with a hiccup and staggered off of sight.

Pomeroy's Democratic humorously says "Grant for President, and Tweed for Vice President. The one giveth and the other taketh. Blessed be their names."

CENTRAL HOTEL, (PLAIN STREET,) COLUMBIA, S. C.

Board \$2 Per Day. D. B. CLAYTON, Proprietor. COLUMBIA HOTEL, COLUMBIA, S. C.

This fine and entirely new establishment, located in the business midst of South Carolina Capital affords the very best accommodations to the traveling public...

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

GEO. HUGGINS, GENERAL INSURANCE AGENT, COLUMBIA, S. C.

Office opposite the Columbia Hotel, in rear of Mr. W. J. Duffie's Book Store. GEO. HUGGINS, Agent.

JAMES ALLAN, DEALER IN WATCHES, CLOCKS, JEWELRY, STERLING SILVER, SPECTACLES, EYE-GLASSES AND FANCY GOODS.

Charlotte, Columbia & Augusta R. R. Leave Augusta 3:25 A. M. 6:00 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.

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.

UP. Leave Columbia at 7:00 a m. " Abston 9:10 a m. " Newberry 11:15 a m. " Cokesbury 3:00 p m. " Balton 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.

Spartanburg and Union R. R. DOWN TRAIN. Arrive. Leave. UP TRAIN. Arrive. Leave. Spartanburg 6:00 6:00 5:35 5:35. Batesville 6:08 6:08 4:53 4:53. Paoplet 6:43 6:43 4:40 4:45. Jonesville 7:25 7:50 4:05 4:10. Unionville 8:20 8:25 3:05 3:25. Santuc 8:40 8:45 2:30 2:35. Fish Dam 9:15 9:20 2:10 2:15. Shelton 10:40 10:45 1:35 1:40. Lyles' Ford 11:00 11:00 1:12 1:17. Strother 12:00 12:00 12:50 12:55. Alston 11:00 11:00 12:00 12:00.

Blue Ridge R. R. Leave Anderson 6:00 p m. Pendleton 7:00 p m. Perryville 7:45 p m. Arrive at Wallhalla 8:30 p m. Leave Wallhalla 8:45 a m. Perryville 9:30 a m. Pendleton 10:15 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 WALKER, President.

HENRY J. FURBER, Vice-President. GEORGE L. MONTAGUE, Actuary. JOHN H. BEWLEY, Secretary. D. W. LAMBERT, M. D., Medical Examiner.

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.

BEFORE INSURING YOUR LIFE OR ACCEPTING THE AGENCY OF ANY COMPANY 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.

When Life Insurance Companies were first organized, the reliability of the rates 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 rates 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 were 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 with the principle 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 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 those made 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 \$300,000, 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.

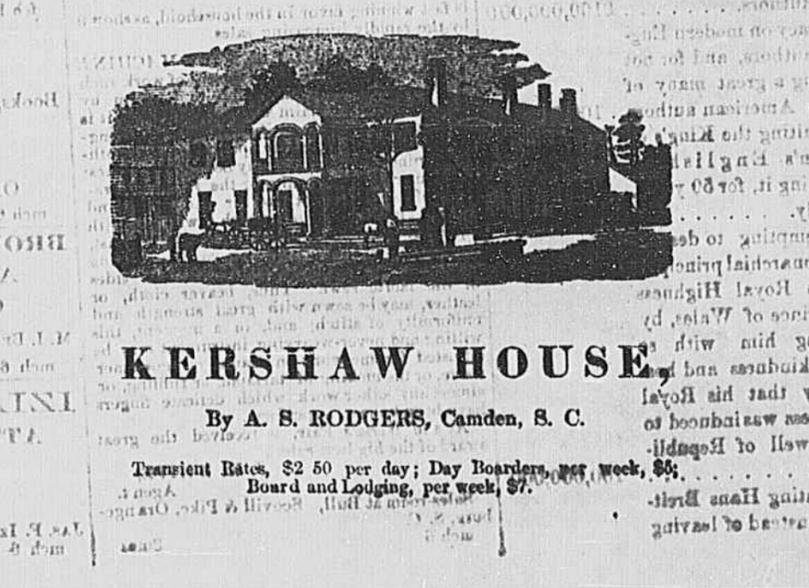
The plan adopted for such dividends is as follows: Every person who hereafter enters into the Universal will, for the purpose of division, be treated as a stockholder to the extent of one Annual Premium upon his Policy; and will there in the profits of the Company to precisely the same extent as a Stockholder 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—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 award 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 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. The company is in a sound financial condition. Ratio of Assets to Liabilities 140 to 100. GOOD RELIABLE AGENTS WANTED, who will deal direct with the New York Office, and to whom full General Agents' Commissions will be paid. M. W. GARY, M. C. BUTLER, State Superintendents of Agencies. Columbia, S. C., September 11th, 1871.



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