

# THE CITIZENS' SAVINGS BANK OF SOUTH CAROLINA, ORANGEBURG BRANCH.

Will pay 7 PER CENT. INTEREST on SPECIAL DEPOSITS and 6 PER CENT. on SAVINGS DEPOSITS, Compounded Semi-annually.

## Local Finance Committee:

Hon. THOS. W. GLOVER,  
Col. PAUL S. WELDER,  
Capt. JOHN A. HAMILTON,  
JAS. H. FOWLES,  
Assistant Cashier.

# BULL, SCOVILL & PIKE

Are almost daily receiving additions to their large Stock of

## GENERAL MERCHANDISE BROWN COTTONS AND DOMESTICS.

Now in store, purchased before the advance.

## Just received a full Stock of BOOTS AND SHOES.

ALSO,  
HARDWARE, NAILS, &c., together with  
AGRICULTURAL IMPLEMENTS, for farming purposes,  
GROCERIES in full Stock, consisting in part of  
BACON AND DRY SALT MEAT.  
FLOUR of the well-known brands  
SUGAR AND COFFEE which defy competition in price and quality

Agents for  
ATLANTIC PHOSPHATE,  
Coe's Phosphate,  
Wando Fertilizer,  
Pacific Guano,  
Manipulated Guano,  
Guano Guano, as well as

LIME, LAND PLASTER, &c., constantly on hand.

We are also agents for well-known FIRE AND LIFE INSURANCE COMPANIES:

GERMANIA, of New York  
Andes, of Cincinnati, O.  
Equitable Life Assurance Company, of New York  
And last, but not least, the celebrated

SINGER'S FAMILY SEWING MACHINES, an exhibit, is sufficient.  
We have and do sell the goods.

BULL, SCOVILL & PIKE.

# WILHELM THEODOR MULLER

HAS REPLENISHED HIS STOCK OF Eatables, &c.

FIVE KINDS OF IRISH SEED POTATOES.  
ANOTHER LOT THOSE FINE TONGUES.

DUTCH HERRINGS,  
LIMBURGER KASE,  
BALTIMORE BALONYS,  
SHADINES,  
FINE BALTIMORE CANDIES.

LEAF LARD, A. No. 1—in 3 pound, 5 pound, and 10 pound cans.

LARGE LOT OF  
SHOES, DRY SALT AND SMOKED SIDES,  
Western and Augusta Flour,

Another Lot of 10 cent Hams,  
GRIST AND MEAL.

All packages delivered free of charge.  
W. T. MULLER.

# W. M. SAIN & CO., DEALERS IN GROCERIES.

Fresh Supplies Received Daily.

ANOTHER LOT OF SPANISH OLIVES, JUST RECEIVED  
CANNED MEATS,  
Canned Fruits,

FINE CHEWING AND SMOKING TOBACCO,  
YACHT CLUB AND JOCKEY CLUB CIGARS.

ALSO DEALERS IN  
HORSES AND MULES.

A fine lot on hand, for sale cheap.

OUR LIVERY STABLE—au fait accompli.

W. M. SAIN & CO.,  
CORNER MAIN AND MARKET STREETS.

ORANGEBURG, S. C.

feb 14

feb 14

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

Board \$2 Per Day  
D. B. CLAYTON, Proprietor.

# 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.

## 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  
No. 307 King street,  
Charleston, S. C. 1-26

## Charlotte, Columbia & Augusta R. R.

Train No. 1.	Train No. 2.
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.

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 - - 8.20 p m  
Leave Charleston at - - 8.20 a m  
Arrive at Columbia at - - 3.40 p m

NIGHT EXPRESS, FREIGHT AND ACCOMMODATION TRAIN, (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 - - 5.53 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	5.30	5.25
Batesville	6.00	4.53
Pacolet	6.08	4.40
Jonesville	6.43	4.05
Unionville	7.25	3.05
Santuc	8.20	2.30
Fish Dam	8.40	2.10
Shelton	9.15	1.35
Lyles' Ford	9.40	1.12
Strother	10.05	12.50
Alton	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 Wallhalla	8.30 p m
Leave Wallhalla	3.45 a m
" Perryville	4.40 a m
" Pendleton	5.39 a m
Arrive at Anderson	6.30 a m

# DR. E. J. OLIVEROS, ORANGEBURG, S. C.

DEALER IN

## DRUGS, MEDICINES, CHEMICALS, FINE TOILET SOAPS, FANCY HAIR AND TOOTH BRUSHES, PERFUMERY AND FANCY TOILET ARTICLES

TRUSSES AND SHOULDER BRACES,  
GRASS AND GARDEN SEEDS,  
PAINTS, OILS, VARNISHES, AND DYE STUFFS,

Letter-Paper, Pens, Ink, Envelops, Glass, Putty, Carbon Oil, Lamps and Chimneys

PHYSICIANS' PRESCRIPTIONS ACCURATELY COMPOUNDED

## 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.  
JOHN H. BEWLEY, Secretary.  
GEORGE L. MONTAGUE, Actuary.  
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. 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" rate, 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 remain 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 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, 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.

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.