

By recent enactments of the General Assembly of South Carolina, the old and long obsolete game laws of the State are revived and declared a part of the statute law. As a matter of interest to those of our readers who are fond of the chase, we give a summary of the provisions of these laws. It is declared unlawful for any one to kill a doe or fawn from the first day of January to the last day of July in any year, or to kill a buck from the first of September to the last Friday in October; or from the first of March to the last day of April in any year. And the period when it shall be unlawful to kill a doe is extended to the first of September. The penalty for a violation of either of these provisions is a fine of ten dollars, while the same penalty is attached to fire hunting at any time, with an additional penalty of twenty-five dollars for every deer and fifty dollars for every horse or head of neat cattle killed while so doing. Another equally important provision attaches a fine of ten dollars to any one who shall hunt on any lands whatsoever at a greater distance from his or her place of residence than seven miles, without the consent of the proprietor; and also declaring every entry upon the enclosed or un-enclosed lands of another, after notice from the owner or tenant prohibiting it, a trespass punishable with fine or imprisonment, or both. In case of a failure, on conviction, to pay the fines, one half of which goes to the informer, the trial justice before whom the case is tried is required to commit the convicted party to jail for periods not exceeding two or three months, according to the offence.

Flowing Hair and Short Dresses.

We like flowing hair! Let it be straight, crimped, wavy or curled, but let it be loose, hanging, flowing. These knots, twists, rolls, bags or nets, or any thing else by which the hair is tightened we do not favor. Short hair only suits females in a lunatic asylum, and we never see a woman with her hair cut off, but we involuntarily wonder if she is crazy.

We like the short dresses? They accord with nature and convenience, show the feet, are not in the way of the wearer or any one else. The trails are abominable, and are only tolerable in a carpeted parlor without a crowd, and where men do not spit. Any where else they are disgusting and a nuisance to the wearer, and all who come in proximity.

Our experience is rich in incidents or rather accidents in connection with trails, and we cannot begin to tell the mortifications we have suffered in this connection. We tremble to think of the angry words, dark frowns, contemptuous glances, sullen pouts, and threatening mutterings which we have endured because of these offensive nuisances. Ladies throw these obnoxious pests behind them, as though they would invite or challenge parties to step on them, and we in our carelessness, awkwardness or both have done so to our shame. We hope no one, however evilly disposed will accuse us of doing so designedly.

Gentle reader you would think with us on the subject of trails, if you had had the unhappiness to put your foot clear through the trail of a fashionable elderly maiden lady, and had seen her foaming with rage, jerking, pulling and tearing the elaborate and offensive garment, and you with your foot clear through, hopping on the other, and trying your best to dislodge the unfortunate pedal appendage, and the violence of the infuriated maiden preventing you. We never think of the disagreeable event but with a shudder. One such accident is enough for a life time, and the wight who escapes without having his hair pulled, or his jaws well boxed, may regard himself as signally fortunate.

It is true these trails are useful, as they serve a valuable purpose in sweeping the streets, and wiping up the spit from steps and floors, but really we would prefer the street scavenger to do the one, and the house maid to do the other.

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. FELDER,
Capt. JOHN A. HAMILTON.

JAS. H. FOWLES,
Assistant Cashier.

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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,
Guanape 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.

feb 14

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.

feb 14

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—an full accomplish.

W. M. SAIN & CO.,

CORNER MAIN AND MARKET STREETS,

ORANGEBURG, S. C.

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 Chimney
Physicians' PRESCRIPTIONS ACCURATELY COMPOUNDED.

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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 Exam.

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 entitling the 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 Premiums 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, 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 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.