

THE LARGEST AND BEST SELECTED

Stock of Goods

Is just being opened at the well-known STORE of

GEO. H. CORNELSON,

And an early inspection of the same is cordially solicited, guaranteeing that it is only necessary to look at those BEAUTIFUL GOODS to be induced to buy, as no competition against them is feared. All DEPARTMENTS are completely assorted, the prices put below all COMPETITION, and it will be the pleasure of the PROPRIETOR and his ASSISTANTS to show them freely and courteously. It will well repay the trouble of giving the entire STOCK a full inspection.

George H. Cornelson.

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. T. MULLER.

OWEN DALY'S STABLES.

These LIVERY STABLES are situated on Assembly and on Washington streets. Attentive hostlers and good drivers always present. The best stock and the best turnout in the city, including rockaways, brets, buggies, etc., etc. for family use, or for parties, or pleasure, will be furnished at short notice. Our terms are safe, our prices are liberal, and our stock equal to the demand. 13-

SPECIAL NOTICE

TO
SUBORDINATE DIVISIONS.
OFFICE OF G. S. G. D., of S. C.,
COLUMBIA, S. C., Nov. 1871.
Orders for Supplies of every description directed to this office will be promptly attended to, and the Supplies furnished at the same rate as in New York or Boston.
THOMAS J. LAMOTTE,
Grand Scribe.

Universal LIFE INSURANCE COMPANY.

We are desirous of securing the services of a half dozen canvassing agents in South Carolina for the UNIVERSAL LIFE INSURANCE COMPANY, of New York, with whom liberal terms will be made. We desire also responsible local agents for each town in the State.
M. W. GARY,
M. C. BUTLER,
State Superintendents of Agencies.

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.
13-26

Wide-Awake.

Agents Wanted Everywhere.
Boys and girls, men and women. A dollar magazine and a splendid premium Chromo to every subscriber. All the margin given to agents. 50 per cent profit. Don't delay!
Address F. G. RICH & CO.,
apr 20 Portland, Me.

DR. T. BERWICK LEGARE,

DENTAL SURGEON,
Graduate, Baltimore College Dental Surgery.
Office, Market street, Over Store of J. A. Hamilton.
feb 14

WILLIAMS, BURNIE & CO.,

COMMISSION MERCHANTS,
65 Beaver street and 29 Exchange Place, N. Y.
11-36
FOR SALE.
AN ADAM'S COTTAGE PRESS, with Chase and Roller. Prints 6 by 8 inches; will be sold for half of original cost. Address:
F. P. BEARD,
Columbia, S. C.

PAVILION HOTEL,

CHARLESTON, S. C.
BOARD, PER DAY, \$2.50

R. Hamilton, Mrs. M. L. Butterfield,
Superintendent. Proprietress.

Fair Notice TO LIQUOR DEALERS.

LIQUORS

CONSISTING OF

BRANDIES, CORN AND RYE WHISKIES, &c.

And a large lot of

JUGS, BOTTLES, FLASKS, &c.,

Cost and Carriage.

WHOLESALE AND RETAIL.

W. M. SAIN & CO.,

NEW STORE! NEW GOODS!!

NEW PRICES!!!

OPPOSITE J. P. HARLEY'S.

I take great pleasure in informing my numerous Customers and the Citizens of Orangeburg generally, that I have removed to the

'TREADWELL CORNER'

Hereafter to be known as

Meroney's Corner,

And am now opening a choice and varied stock of goods, consisting in part of

BACON, Lard, Flour, Molasses, Syrups,
Sugars, Coffees, Mackerel, Canned Goods of every description,
Confectioneries, Pickles, Catsups, Tobaccos.

SEGARS FROM 2 1/2 TO 15 CENTS.

Fruits, Nuts, Crackers, Jellies, Sardines, Soap, Candies, Sell Raising Flour, Herrings, Raisins, Potatoes, Pipes, &c.

THE BAR is situated in the rear of the Store, and is furnished in the most Modern Style, with the choicest Wines, Champagne Cider, Ale, Beer and Liquors of all kinds.

I can and do sell goods cheaper than they can be bought elsewhere in Orangeburg. Come one! come all! and give me a call.
apl 3-tf A. MERONEY.

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 AN 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

BULL, SCOVILL & PIKE.

THE PLACE TO GET THE BEST BARGAINS IN ORANGEBURG IS AT

KOHN'S Dry Goods Bazar,

Where will also be found the largest and cheapest Stock of
Dress Goods,
Notions,
Clothing,
Domestics,
Piques,
Boots,
Shoes,
Ladies' Gents and Children's Hats,
&c., &c., &c., &c.,

THEODORE KOHN & BROTHER

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.

mch 19-1y

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.

mch 13

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. MONTAGUI, Actuary. D. W. LAMBERT, M. D., Medical Examiner.
This Company Offers the Following Important Advantages to those desiring to effect 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, carelessly 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 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 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 award to themselves. This system of participation, in connection with the low "stock" rates of premium, most necessarily secures 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.

Ratio of Assets to Liabilities 140 to 100.

M. W. GARY,
M. C. BUTLER,
State Superintendents of Agencies.

Columbia, S. C., September 11th, 1871