

**GLEANINGS.**

Why does a waiter resemble a horse? Because he runs for the plate.  
The poor and unfortunate citizens of Fairfield, are being persecuted into submission.  
Brown has been re-nominated for Governor of Tennessee, by the State Democratic Convention.  
To undertake to reason a girl out of love, is as absurd as would be the attempt to extinguish Vesuvius with a glass of water.  
A barber in a village on the Hudson River advertises himself as "The Phenological Hair Cutter and Delectable Shaver."  
Time is the cradle of hope and the grave of existence. It deprives beauty of its charms, while it transfers them to her picture.  
An Irishman being asked, on a late trial, for a certificate of his marriage, exhibited a huge scar on his head. The evidence was satisfactory.  
Poetry is the flower of literature; prose is the corn, potatoes, and meat; satire is the aquafortis; wit is the spice and pepper; love-letters are the honey and sugar; and letters containing remittances are apple-dumplings.  
CHILD—Father, what is a dilemma? When any one does not know what to do, that is a dilemma. Child. Oh, yes, I know—a dilemma is just like you when ma scolds you. Father. Heav! you talk too much, child.  
According to the opinion of the State Auditor a peddler must pay the fee provided for, by the License law, in every County in which he operates. If a peddler operated in all the counties of the State his licenses would cost him \$1,600 per annum.  
A boy in Brooklyn went into a barber's shop, and asked the barber to "cut his hair just as short as he could." "Did your mother tell you to have it cut so short?" asked the barber. "No," said the boy, "but we've got a new school m'arn that pulls hair." The barber cut it close.  
At a recent annual meeting of a cemetery company, the chairman "had great pleasure in announcing to the meeting the gratifying fact, that the burials in the cemetery for the last year were double the number of those of the year preceding."

**COMMERCIAL.**

**ORANGEBURG COTTON MARKET.**  
COTTON.—Sales for the week ending May 14, about 20 bales. Ordinary 19c low middling 20c; middling 21c.  
**Prices Current.**  
PREPARED FOR THE TIMES.  
[CORRECTED WEEKLY.]

Cotton	lb	19	@	21
Bacon Hams	lb	16	@	00
" Sides	lb	10	@	12
Lard	lb	14	@	15
Corn	bu	90	@	1 00
Peas	bu	80	@	09
Oats	bu	75	@	1 00
Flour	cwt	5 60	@	6 35
Fodder	bu	1 25	@	1 50
Sweet Potatoes	bu	60	@	75
Shad	bu	50	@	75
Rough Rice	bu	1 65	@	0 00
Butter	lb	25	@	50
Eggs	doz	20	@	15
Turkeys	pr	2 00	@	2 50
Geese	pr	1 00	@	1 25
Chickens	pr	20	@	25
Bees Wax	lb	16	@	20
Beef	lb	10	@	12
Tallow	lb	10	@	00

**NEW STORE.**

I am happy to inform the citizens of Orangeburg, that I have opened (at the stand formerly occupied by Mr. W. A. Meroney,) one of the finest Stocks of ALLES, WINES, Liquors, Cigars, Tobacco, &c., That has been brought to this market. The patronage of the people of Orangeburg is respectfully solicited. Give me a trial, both as respects the prices and quality of my goods, and I assure you, you will be satisfied. Don't forget, my store is two doors from Meroney's Hotel.

**H. Funderberg.**

apr 3  
**OTTO SONTAG,**  
DYER AND SCOURER OF GENTS' COATS, PANTS AND HATS. &c.,  
CHARLESTON, S. C.

**WANTED IMMEDIATELY,**

Three active men to canvass Orangeburg and Barnwell Counties for the TIMES. A chance to make money. Apply immediately at THIS OFFICE.

**WANTED IMMEDIATELY,**

Five hundred bushels of peas for which I will give the highest cash prices,  
E. EZEKIEL,  
may 18  
Opposite Post Office.

**THE ART TONSORIAL.**

I am pleased to inform the citizens of Orangeburg and vicinity that I have opened a Barber Shop, over the Store of Captain Briggmann, where I am ready to serve them in my profession, which consists of Hair Cutting, Shaving, Shampooing, Hair-dressing and such other work as belongs to the tonsorial art. I ask trial.  
JOHN ROBINSON.  
may 1-3mo

**DR. T. BERWICK LEGARE,**

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

**JOB PRINTING**

AT THE  
**"TIMES" OFFICE.**

Circulars,  
Legal Blanks,  
Cards and Posters,  
Executed with neatness and dispatch.

**Save Your Money!**

GO TO

**J. P. HARLEY'S**

AND BUY CHEAP  
DRY GOODS, Boots, Shoes, Hats Caps &c., of which he has just received a fresh supply.  
ALSO,  
FLOUR of all grades  
BACON, LARD, SUGAR and COFFEE of all grades.  
Besides numerous other articles in my Grocery Department, all of which I am selling at prices not to be excelled for cheapness in the town. Come and see for yourselves.  
All persons indebted to me must pay up immediately, as I am compelled to close my books. A word to the wise is sufficient.  
J. P. HARLEY.  
feb 21

**THE SINGER STILL TRIUMPHANT!**

THE

**NEW FAMILY SINGER SEWING MACHINE,**

WITH ATTACHMENTS FOR ALL KINDS OF WORK is fast winning favor in the household, as shown by the rapidly increasing sales.  
This NEW FAMILY SINGER MACHINE is capable of a range and variety of work such as was once thought impossible to perform by machinery. Its claim can show that it is the cheapest, most beautiful, delicately arranged, nicely adjusted, easily operated, and smoothly running of all the Family Sewing Machines. It is remarkable not only for the range and variety of its sewing, but also for the variety and different kinds of texture which it will sew with equal facility and perfection, using silk twist, linen or cotton thread, fine or coarse, making the *interlocked-elastic-stitch*, alike on both sides of the fabric sewer. Thus, beaver cloth, or leather, may be sewn with great strength and uniformity of stitch; and, in a moment, this willing and never-wearing instrument may be adjusted for fine work on gauze or mosquito tissue, or the ticking of tarlatan, or ruffling, or almost any other work which delicate fingers have been known to perform.  
At the World's Fair, it received the great award of the highest sales!  
J. K. WHITE,  
Agent,  
Sales-room at Engine House, Orangeburg, S. C.  
mch 6 3mos

**DRUG STORE!**

For the liberal patronage which I have thus far received from the citizens of Orangeburg and the confidence shown in me by very numerous friends, I take the opportunity of expressing my sincere gratitude in the "Orangeburg Times." The encouragement of past patronage and kindness induces a strong faith in future success, and, while thanking my friends for past favor, I can assure them that nothing will be left undone to deserve their continuing patronage. My store is essentially a Drug Store; where will be kept such Drugs and Medicines alone, as I will warrant genuine and Pure. I have arranged to supply my customers with Medicines of the very best quality afforded in the market. I avoid all cheap useless articles, and yet my prices shall be as reasonable for valuable, good, fresh Medicines as anybody's.  
I invite the Physicians of the District to call and examine for themselves. They are judges to whose opinion I submit. Send your orders and they will be filled to your satisfaction.  
Just received a stock of pure, medicines consisting of Laudanum, Paragoric, Castor Oil, Sweet Oil, Epsom Salts, Cream Tartar, Carb. Soda, &c., Dye Stuffs, Paints and Brushes, Concentrated Lye, Patent Medicines of all kinds.  
Just call at the Southern Drug Store on Russell Street, and you will be sure to get what you want.  
A. C. DUKES.

**ALEX. Y. LEE,**  
**ARCHITECT**  
Columbia, S. C.

**Fair Notice**  
TO  
**LIQUOR DEALERS.**

Wishing to make a change in our business, we offer for sale our large and entire Stock of

**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.,**

**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.  
feb 14

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**

**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,  
Pacifie 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 east, the celebrated  
SINGER'S FAMILY SEWING MACHINES, an exhibit is sufficient.  
We have and do sell the goods.  
BULL, SCOVILL & PIKE.  
feb 14

**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 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. FILLER.  
Capt. JOHN A. HAMILTON.  
JAS. H. FOWLES,  
Assistant Cashier.  
mch 19-ly

**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 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?  
Averting 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, before, 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, 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 accord 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.  
M. W. GARY,  
M. C. BUTLER,  
State Superintendents of Agencies.  
Columbia, S. C., September 11th, 1871.  
Ratio of Assets to Liabilities 140 to 100.  
Office, and to whom full General Agents' Commissions will be paid.