

THE ORANGEBURG TIMES

Is published every WEDNESDAY, AT ORANGEBURG, C. H., SOUTH CAROLINA BY HEYWARD & BEARD.

SUBSCRIPTION RATES: \$2 a year, in advance—\$1 for six months. JOB PRINTING in all its departments, neatly executed. Give us a call.

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Kirk Robinson, DEALER IN Books, Music and Stationery, and Fancy Articles, AT THE ENGINE HOUSE, ORANGEBURG, C. H., S. C. m h 6-

To Builders. I am prepared to furnish SASHES, BLINDS, Doors, Slaters, and every style of inside work, at the shortest notice, and of best material, at Baltimore rates, adding freight. Call in and see catalogue. Work warranted. JOHN A. HAMILTON, Orangeburg, S. C. mch 13-1yr

SPECIAL NOTICE. Prime Rio Coffee and Sugars, at prices to please. BACON, FLOUR, SALT, MAPES' PHOSPHATE AND BROWN'S COTTON PLANTERS Always on hand. JOHN A. HAMILTON, Market Street. feb 21-1yr

MERONEY'S HOTEL ORANGEBURG, S. C. I am pleased to inform my numerous friends throughout the State that I have purchased the "Treadwell Hotel," and am now re-inventing and fixing it up in the most modern style. The tables are well furnished from the Charleston markets. I guarantee full satisfaction. W. A. MERONEY, Proprietor. apr 20

CENTRAL HOTEL, (PLAIN STREET,) COLUMBIA, S. C. Board - - - - \$2 Per Day 1 D. B. CLAYTON, Proprietor.

PAVILION HOTEL, CHARLESTON, S. C. R. Hamilton, G. T. Alford & Co., Superintendent. Proprietors.

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 am 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

JAMES ALLAN, DEALER IN WATCHES, CLOCKS, JEWELRY, STERLING SILVER, SPECTACLES, EYE-GLASSES AND FANCY GOODS No. 307 King Street, Charleston, S. C. 1-23

JAMES ALLAN'S, No. 307 King Street, A few doors above Wentworth St. may 8-3 mos.

Male Academy, ORANGEBURG, C. H., S. C. TERMS PER MONTH: English - \$4.00 Classical - 5.00 JAMES S. HEYWARD, Teacher.

T. KOHN AND BROTHER are opening their second supply, and are offering Great Inducements in Dress Goods of the newest styles. Also Bargains in Hosiery, Gloves, Ladies' Underwear, &c., &c., &c. KOHN'S CHEAP STORE. apr 17-1yr

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, Co'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: GERMANY, 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. feb 14

PHOTOGRAPHS.

I am pleased to inform my numerous friends that I have returned to Orangeburg, and have established my PICTURE GALLERY at Glen's old Gallery, where I am prepared to execute work in the latest and most improved style. I have just received instruments with which I can take as good and perfect a picture as can be had anywhere in the State. A trial is all I ask. Perfect satisfaction guaranteed. Call and take a look at my Gallery. S. M. PEARSON, Artist. may 15-1f

AGENTS WANTED TO SELL DEAD ISSUES AND LIVING RESULTS; or, A history of Sherman's march through South Carolina, by H. C. Mack, Murfreesboro', Tenn. A volume of 700 pages, with maps and engravings. Agents wanted in every county in the State. Very liberal commissions allowed. Those who desire to secure agencies will be furnished with combined Prospectus and Subscription Book, Circulars, &c., on receipt of one dollar. Address F. P. BEARD, General Agent for South Carolina.

Jewelry, Watches and Silverware JAMES ALLAN, No. 307 KING STREET, Invites special attention to his new, large and elegant stock of Watches, Clocks, Jewelry, Silverware, and Fancy Goods. All the newest designs in Jewelry, comprising: Leonine, Opera Neck and Vest Chains, Seal Rings, Diamond Rings, always on hand and made to order, Sleeve Buttons and Studs, Bracelets, Brooches and Earrings, Armlets and Necklaces, in Gold and Coral, Brouches for Hair or Miniatures, Locketts, Chains and Masonic Pins, Glove Bands, at JAMES ALLAN'S, No. 307 King Street, A few doors above Wentworth St. may 8-3 mos.

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 favors, 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.

WARM WEATHER HAS COME, And so has one of the finest, choicest and most complete Stocks of DRY GOODS, GROCERIES, &c., ARRIVED AT F. H. W. BRIGGMANN'S Store, IN RUSSELL STREET, That can be found in Orangeburg. An inspection will satisfy all. No trouble to show Goods. In addition to the above I have on hand and for sale a number of the American Button-Hole Machines. This machine will do in the best possible manner every variety of family sewing that can be done on any machine, and in addition embroiders on the edges, overseams, and makes beautiful button and eyelet holes in all fabrics. This is unquestionably far beyond the capacity of any other machine. Instruction given, and satisfaction guaranteed to all purchasing a machine. F. H. W. BRIGGMANN. may 15-1f

Male Academy, ORANGEBURG, C. H., S. C. TERMS PER MONTH: English - \$4.00 Classical - 5.00 JAMES S. HEYWARD, Teacher.

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 1yr

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 19-1yr

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. 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 possessing 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. 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 110 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.

SPRING CLOTHING. Wm. Matthiessen. FINE CLOTHING & TAILORING HOUSE, No. 291 King St. Corner Wentworth, Charleston, S. C. Offers an elegant supply of Spring CLOTHING, for men youths and boys, of New Styles, at moderate prices. Furnishing Goods in great variety. Agent for the Clbs. Star Shirts. Tailoring Department supplied with it full line of desirable and seasonable Cloths, Cassimeres and Vestings, which will be made up to order in fine style. apr 10-3mos.

DANIEL H. SILCOX FURNITURE WARE-ROOMS, Nos. 178 and 179 King street, corner of Clifford Charleston, S. C. A full and large assortment continually on hand and at the lowest prices. Call and examine. 26-6m

E. R. STOKES, Columbia, S. C. Main St., Opposite the Phenix Office

Keeps constantly on hand a full line of Staple and Fancy Stationery, and a large assortment of Writing Desks, Ladies' Work Boxes, Albums, Autographs, Port Folios, Gold Pens and Pencil Cases, Portmonies, &c., &c. Blank Books of all kinds, such as Sheriff's, Clerk's, Judge of Probate, County Commissioners, &c., on hand and made to order—ruled to any Pattern, of the best Paper and materials, with or without printed Headings; also pagged or indexed, as required. Special attention given to the Binding of Music, Periodicals, Law Books, and all the other work in his line. 59-26

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 Pheasant & 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.

Kingsland & Heath, DEALER IN HOUSE FURNISHING GOODS, AND New Crockery, Plated Ware, Table Cutlery, &c. &c. (Under Columbia Hotel.) Columbia, S. C. J. A. Heath, apr 27-6mo R. Kingsland.

NEW GOODS. SPRING 1872. At the popular Dry Goods House of W. D. LOVE & CO. We are now showing all the new styles in Dress Goods, Embroideries, Laces, Trimmings, Cassimeres and Cloths, Hosiery and Gloves, Prints, Cambrics, Carpets, Matting, Window Shades, &c. Our business is conducted on the one price system. We keep only standard makes of Goods, and sell them at uniformly Low Prices. Orders from the country will be filled with the utmost care. Bargains this week. apr 27-6mo

FURNITURE. Fagan Brothers, Main Street, between Lady and Washington, Columbia, S. C. Parlor, Chamber, Dining-Room, and all kinds of Furniture, from the best manufacturers in New York, Baltimore and Philadelphia. apr 27-6mo

PHOTOGRAPH GALLERY. C. D. BLUME, Artist, has opened a Gallery where he is prepared to take Photographs, Daguerreotypes, Ferrotypes, &c. In a few minutes at the lowest possible rates. Walk up to the Gallery over Mr. F. H. W. Briggmann's Store, if you want to obtain a present that is always appreciated by Lovers, Sweethearts and others, viz: Yourself Satisfaction guaranteed. may 1-1f

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