

POETRY.

Dolly Varden.

O, Dolly! Dolly Varden!
Is a lady's form a garden,
That thou madly trill'st it o'er
With a thousand vines or more?
Now every turn discloses
Lillies, pinks and blushing roses,
Violets, forget-me-nots,
Larkspurs, and I don't know what.

Farm and Garden.

THE "PRAIRIE FARMER" ON HORSE-WATERING.—It has been stated that a horse watered but three times a day would not sweat so much as those watered oftener, which was therefore used as an argument in favor of that practice.

AYER'S Ague Cure,

FOR THE SPEEDY CURE OF Intermittent Fever, or Fever and Ague, Remittent Fever, Chill Fever, Dumb Ague, Periodical Headache, or Bilious Headache, and Bilious Fevers, indeed for the whole class of diseases originating in biliary derangement, caused by the Malaria of miasmatic countries.

Ayer's Cathartic Pills, FOR ALL THE PURPOSES OF A FAMILY PHYSIC, are so composed that disease within the range of their action can rarely withstand or evade them.

Ayer's Cherry Pectoral, FOR THE RAPID CURE OF Coughs, Colds, Influenza, Hoarseness, Croup, Bronchitis, Incipient Consumption, and for the relief of Consumptive Patients in advanced stages of the disease.

DR. J. C. AYER & CO. LOWELL, MASS.

GWEN DALY'S STABLES.

These LIVERY STABLES are situated on Assembly and on Washington streets. Attentive leaders and good drivers always present.

NEW GOODS. SPRING 1872.

W. D. LOVE & CO.

We are now showing all the new styles in Dress Goods, Embroideries, Lace, Trimmings, Cassimers and Cloths, Hosiery and Gloves, Prints, Cambrics, Carpets, Matting, Window Shades, &c.

Carolina LIFE INSURANCE COMPANY.

Patronize Southern Companies as Southern men. The Carolina Life is represented by such men as Jeff Davis and Wade Hampton; it needs no other recommendation.

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.

George H. Cornelson.

COME AT LAST!

LADIES! WE are happy to inform you that the LONG LOOKED FOR STRAW HATS IN ALL THE LATEST STYLES AND SHAPES, Have just come in by CANAL BOAT VIA THE NEW RAILROAD STREET.

T. KOHN & BRO.

NEW STORE! NEW GOODS!

OPPOSITE J. P. HARLEY'S.

"TREADWELL CORNER" Meroney's Corner, And we now opening a choice and varied stock of goods, consisting in part of BACON, Lard, Flour, Molasses, Syrups, Sugars, Coffee, Mackerel, Canned Goods of every description, Confectioneries, Pickles, Cutsups, Tobaccos, SEGAIRS FROM 2 1/2 TO 15 CENTS.

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.

NOTICE OFFICE COUNTY AUDITOR, ORANGEBURG COUNTY, S. C. Pursuant to an Act PROVIDING for the ASSESSMENT and TAXATION of PROPERTY, approved Sept. 15th, 1868, and all Acts amendatory thereto: Notice is hereby given that this Office will be open for receiving RETURNS of PERSONAL PROPERTY, from the FIRST DAY OF JULY to the twentieth day of AUGUST, 1872.

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.

FURNITURE. Fagan Brothers, Main Street, between Lady and Washington, Columbia, S. C.

Blank Books of all kinds, such as Sheriff's, Clerk's, Judge's, 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 paged or indexed, as required.

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.

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.

THE UNIVERSAL LIFE INSURANCE COMPANY,

69 Liberty Street, New York.

The Original Stock Life Insurance Company the United States OFFICERS: WILLIAM WALKER, President.

HENRY J. FURBER, Vice-President. GEORGE L. MONTAGUE, Actuary. JOHN H. BEWLEY, Secretary. D. W. LAMBERG, 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.

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.

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 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? Accepting the results 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 contemplated 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, guard 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. THIRD. 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 normal 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. April 14th, 1871.