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An Interesting Paper.

BY DR. W. F. BARTON.

Worthy Master:

To the subject of Life Insurance I have given much thought for the last three years, especially since the failure of so many so called Life Insurance Companies, which has entailed on their policy holders the loss of millions of dollars, I thought there must be some better and safer plan which all could comprehend,—some plan by which Life Insurance could be obtained at cost or nearly at cost.

In looking around I found that the Masons, Odd Fellows, Physicians, and Conductors and Engineers of Railroads, had their Mutual Aid Societies, all of which, as far as I could learn, were in successful operation on the mutual plan and were doing much good. I found also that insurance, pure and simple, was successful with the Masonic fraternity and other societies, whose members are largely residents of cities and villages. Then certainly it ought to be available for farmers whose surroundings are healthy, and who are less than any other class exposed to the ravages of contagious and epidemic diseases. We have organized the Patrons Aid Association of Orangeburg, which is duly chartered. We have been successful in obtaining members thus far, and hope we will accomplish much good. But there has been one serious trouble to contend with, which is in the way of every enterprise inaugurated for the benefit of our class. We as farmers are slow to move. We are not independent in our judgment; we do not rely on ourselves. Farmers are naturally cautious and over-suspicious. An oily tongued agent, however, generally has little trouble in bringing them to say black is white, and that white is black, and here is the obstacle in the way of making progress with good institutions for the benefit of farmers. They wait to be drummed, they have got used to it, and think they ought not to move.

But ought to wait, and be persuaded, coaxed, and talked into action. This agency drumming system is the main thing which has made ordinary Life Insurance so costly. It is what has added immensely to the expenses of conducting every kind of business. This is one of the things we hope to do without in our Mutual Aid Association. An agent of Ordinary Life Insurance Companies is allowed a large percentage for securing policies, on our plans no commission are paid.

Another matter which adds to the cost of insurance in our old style companies is the enormous outlay in building offices, and extravagant salaries. The simple truth is that Life Insurance as it has been conducted is a cheat and a sham. The impulse which should actuate a person to insure his life for the benefit of those who are dependent upon him is a noble one. The inducements which are set forth by our Insurance Companies do not appeal to man's better nature, but seek to excite his ambition for gain and speculation. Paid up policies and the dividend or return premium plan have been devised to meet the popular desire for speculation. An insurance company which charges a man twice as much as it is worth to carry a policy so that it can return to him a dividend and make him feel that he is making money out of somebody else, when he is really getting back a little of his own money. The more complicated the plan of insurance by a company to the average mind the better people seemed to like it.

How many farmers will take the trouble to understand the three different kinds of policies offered in the schedule before becoming insured under the plan that pays the best profit to the agent, for he will recommend this plan most strongly? On the first plan we find the lowest yearly rate to insure a person of any age for the sum of \$1,000 is \$17.64. This is a higher rate than is paid for any

age in any company like the Patrons' Aid Association of this county. In the oldest Masonic Company of this kind the yearly cost has never exceeded 1-4 per cent. of the amount of insurance. In other words, out of 1,000 members never more than 12 have died in one year and the average for a series of years has been less than 10 out of a thousand. The Patrons' Aid Society of Elmira, N. Y., of which I am a member, has been organized three years, and for over a year and a half they have had over a 1,000 members, and have had altogether 20 deaths up to the present time. In other words, the present members of that Society have had an insurance near three and a half years for \$20, which would have cost the youngest in our costly companies more than three times that amount and the oldest members more than ten times as much.

It is sometimes claimed that on our plan the oldest members have the advantage, and yet, the youngest secure their insurance at less than in the ordinary companies. It is true that all, old and young, pay a like amount in the event of death in our association; but the fee for membership consideration will be given to the age of the applicant after our annual meeting in 1879. A person sixty years old will pay four or five times as much as one of 25 years old. The payment to carry insurance, so to speak, is more of the nature of brotherly charity than of a premium. We do not pay a fixed amount each year, but join together in a compact to pay whenever there is a death of a member. What we pay goes not to enrich any stockholder, managers or officers, but directly to the representatives of the deceased. The very simplicity of this plan makes those who are accustomed to the incomprehensible plans of the old companies afraid of it.

There seems to be an indescribable pleasure of being benefited by the intricacies of so called Life Insurance, and a corresponding dislike for some mysterious way is encouraged. But on plain simple Life Insurance on the purely mutual plan, there is nothing to encourage the hope of speculation. There is nothing beyond affording an opportunity to provide aid for our friends in the event of death at the lowest possible cost, and in the most reasonable and easy manner. The whole expense is paid from time to time in small amounts; there is no inexorable pay day on which the premiums must be met or forfeiture of policy follows. There is ample time given for the payment of the small amount, and if for any cause there is a failure in payment, restoration is easily effected. I have spoken of the first plan of Life Insurance in the table of rates given above. The second plan you see contemplates a larger annual payment for 10 years, at which time should the insured be living, he is entitled to a paid up policy. Agents would have a young man of 20 years, suppose he is to get \$1000 for \$382, for that is all he is asked to pay. But he is not to receive anything, and the company has this money of his at interest of course, it is a safe speculation for the company. It is more plainly seen in the third plan or endowment policy. Here the young man of 20 pays \$102.58 annually for 10 years, and then he is entitled to \$1000. This looks very liberal, but after all he is paying fully as much for his insurance during the 10 years as in the first plan, and if we leave the life risk out of the question, as many do, and go into it as a speculation, compare the result of depositing \$102.58 annually in a Savings Bank or putting that amount at interest each year for ten years; in one case over \$1000 is paid to the Insurance Company, and the Company receives the benefit of the interest the insured getting back \$1000. In the other case the money is earning something for the man to whom it belongs. He has the benefit of the interest. It would amount principal

and interest to nearly \$2000. I always abhor the idea of combining the sacred duty of life insurance with speculation. Though often importuned I thought I never would have anything to do with it, but unfortunately for me I was attacked by two oily tongued agents, (they beat the lightning rod men in perseverance,) and they captured me after a hard struggle on my part, the result was the failure of the company and the loss to me of hundreds of dollars. How many are there here who have had the like experience? I then determined to have nothing to do with Life Insurance until some safe and more practical plan could be found. The desired plan I found in the Mutual plan of insurance. This plan met my views of what Life Insurance should be.

When insurance can be had in a Company managed by good, faithful officers, I hold that a man is discharging a most sacred duty to his family when he takes membership and provides for those dependent on him for help in their time of sorest need. I cannot better illustrate the good of such societies than by giving you a letter received by the Secretary from one of the latest beneficiaries of the Elmira Aid Society. She writes: "I cannot express my gratitude to you and brothers in our beloved Order for the benefit received through the Aid Society. It will prove of great assistance to me and my family as there were claims against our home which would have been impossible for me to meet had it not been for the timely aid received from your Society." The husband of this lady was a highly respected farmer in the prime of life; he had enjoyed excellent health up to the time of his death. He was killed by his team taking fright and running into a train of cars; his widow received from the Society \$1,000. Similar letters have been received from other beneficiaries, and the members paying their assessments do not do it grudgingly for the gratification it gives them to contribute to aid a Sister or a Brother in their hour of need. How different in all their workings are these Societies, which are built on the solid foundations of Brotherly Charity, from our stock Insurance Companies which are built on the greed of man for money and are managed according to the principles of all monopolies? "But," say insurance agents, "your Societies are ropes of sand." I venture the assertion that they are more enduring and secure than the monopoly companies; let one of them speak for the rest. (Here we have it.)

These Companies now number 41. Six years ago there were 69 Life Insurance Companies doing business in the State of New York. Twenty-eight of them have ceased business, and mostly been absorbed by other Companies. In each of these 28 cases this result has been brought about by high expense of management. Insurers should then look closely to this all important point in Life Insurance management, for a large expense ratio not only deprives a policy-holder of the dividends that so justly belongs to him, but may drive the Company from business entirely.

During the last six years 23 out of 69 have ceased to do business. The people are dropping these costly institutions. They took in money so rapidly during the flush times, and in the early stages of insurance that the managers became outrageously extravagant, the money was ruthlessly squandered and as soon as payment commenced and receipts grew less, their worthlessness began to manifest itself. The panic was all that was necessary to cause them to collapse. Many of the Stock Insurance Companies have been high swindles, but little above the lottery schemes in their methods of extracting money from the masses for the benefit of the few. On our plan money is not paid in to accumulate in large amounts to offer temptations to extravagance.

When needed it is called for and every member holds his own capital and has the benefit of it. But there is another significant fact. As much as insurance men have to say about the worthlessness of the mutual plan, I think not one of the 28 defunct companies was a Mutual Company, but every one was a stock company. But I will not trouble you with a longer essay; this is a great subject and I fear I have already taxed your patience.

But before closing I desire to say that I have no pecuniary interest in the advocacy of the mutual plan of insurance. My desire is to do good and to save my brother farmers from imposition and fraud, and to advance the prosperity and usefulness of the order of the Patrons of Husbandry.

Return of the Jews to Palestine.

The Interior makes the following wise, as well as witty remarks upon the literalizing of Scripture promises and prophecies: This literalizing of the sublime promises and prophecies of the triumph of the Church of Christ, down to a promise that a particular race shall go back to the now almost barren land of Palestine, ought to be consistent with itself and look at existing facts. The present population of Palestine is 300,000—all that it will support in the most starving way. The area of Palestine is 12,000 square miles. The present number of Jews in the world is 6,000,000. If located in Palestine the population would be 500 to a square mile. But the population of China is only 303 to a square mile; of France, 172; of Hindostan, 120. England, an extended city living off manufactures and commerce, has 372. If a third of the Jews were to go back to Palestine they would starve to death. Now, we call attention of the exegetes to the fact that this showing appeals directly to their bowels of compassion. Are they willing to starve a matter of five millions of Jews to death for the sake of vindicating their egotism?

Home Life of the Ancients.

It was a dismal, rainy day in December. Socrates, who had no umbrella, and in fact didn't have time to live until the first one was made, stood on the front steps of his house, drawing his cloak around him, before venturing down the street. From the opposite side of the street his friend Thermeus, passing by, familiarly hailed him as 'Soe,' and shouted:

"Blustery this morning." "Yes," replied the philosopher, it's cold.

"Hey?" suddenly shot the voice of Xantippe from a second story window, "hey? what's that?"

"I said," exclaimed Socrates, promptly throwing up his guard and backing prudently into the doorway; "I say it's scold."

"Said what?" was the sharp rejoinder; "you say that again, and say it slow."

"It's cold," repeated the philosopher; "it's scold; its cold; its scold as ice, I said."

There was a moment's silence, during which Xantippe appeared to be buried in profound thought, while the great disciple of Anaxgoras occupied the painful interval by grilling up his loins and tucking his trowsers in the tops of his boots, and making other preparations for a lively run. Presently there came from the window:

"You hold on there a minute, young man, till I come down. I want to see you a minute before you go down town."

There was fierce, rapid flapping of Attic sandals upon the wet pavement, the wild rush of a cloaked figure through the pelting rain, and ten minutes later Socrates was explaining to Plato and Xenophon that he had chased a street car all the way from the Peiraic gate, and was clear out of breath.—Hawkeye.

Women should study to be smart, but never shrewed.

Eli Sees Beecher.

[From the Inter-Ocean.]

ORL CRTY, PA., January 31, 1878.
—This morning as I got into the Erie cars, after a lecture in Hornellsville, I met my old friend Henry Ward Beecher. Mr. Beecher looked rough and ruddy. His face blushed rosy with health, and his eyes glittered in a way indicating anything but a torpid liver.

After talking a few moments, I turned to the great preacher and asked him this question:

"What is this new doctrine you are advocating about no everlasting hell for the wicked and depraved? Why did you announce your belief in no perpetual hell, Mr. Beecher?"

"Well," replied Mr. Beecher, "I had particular reasons for doing it, but I don't want to give them."

"Don't you want newspaper men to know them?" I asked.

"Yes," said Mr. Beecher, "I do want newspaper men to know my reason for declaring no everlasting hell for the wicked and depraved, but I don't care about the churches knowing them."

"Well, why did you come out against everlasting punishment—tell me, won't you?" I said coaxingly.

"Yes, Eli, I will tell you my reason for doing so, but don't let it go any farther. You know," continued Mr. Beecher, "that you journalists have been abusing me a good deal lately?"

"Yes."

"Especially Mr. Dana, of the Star?"

"Yes, I notice Mr. Dana devotes a column or two to you every day," I said.

"Well, I announced the idea that there was no everlasting hell for the wicked, just to please you journalists—to throw a little sop to you, you know, to keep you good natured. And then Mr. Beecher shut up both eyes and lau ghed all to himself."

A \$30,000 HOUSE.

A little while afterward, in a more serious mood, Mr. Beecher informed me that he had just bought a \$30,000 house on his farm, he says, "where I can spend my old age in peace and quietness."

"I reduced my own salary," said Mr. Beecher, "from \$20,000 to \$15,000, because I think 15,000 is enough to pay me, these times. It is all I earn. You know I lecture a good deal, and I feel that my church should not pay me as much as they would if I devoted my whole time to her interests."

Talking about lectures, Mr. Beecher said that he used to lecture in 1850 for \$15 and \$20 per night. "And once," he said, "I went from Lawrenceburg, Ind., where I was preaching, clear to Boston, and delivered a lecture before the Mechanics' Institute for \$25 and expenses." Time has changed things some, for last night, at Titusville, the receipts at Mr. Beecher's lecture were \$600.

FOUR MEN WITH NINETEEN WIVES.—A gentleman in this city, who has every facility for knowing whereof he speaks, and who is thoroughly reliable, states that recently there were four men living in this county within six miles of each other who have been just and lawful husbands of nineteen wives. One has been married six times, another five, and the two remaining, four each.

Two of the men have died recently, but the other two are still living, one with his sixth wife and the other with his fourth. If anybody is disposed to doubt this statement, the gentleman can furnish the proof. But it isn't this way all over Mecklenburg County.—Charlotte Observer.

The first thing is to make your sermon plain. Mr. Blomfield preached on the text, "The fool hath said in his heart 'There is no God.' Wishing to find out how it pleased his people, he called a poor foolish man to the pulpit and asked him how he liked the sermon. The reply, which made Blomfield a sadder and a wiser man, was: "Well, sir, I must say I can't agree with you. In spite of all you've said, I think there must be a God."