LABOR AND CAPITAL.

Among the evils of civilization may be deemed the antagonism of capital and labor, and the strikes and conflicts which generally accompany it. Perhaps in no portion of our Republic has this antagowism been more imperiously enforced and also for the purpose of protection. more distinctly recognized than in South laborer, whether white or colored, was favor of the slave, who generally had an owner, and, therefore, a protector in the controlling class, while the white laborer owned himself and had to care for himblight of labor, it was of no consequence how intelligent or worthy in other respects the individual might be, an interparents from Eden, rested on him, and the remark of some rosy lipped maiden, he is only a mechanic, has been the flat for our jails and penitentiary. of ostracism to many a promising young man from the charmed circle of good soeiety, and frequently of exile from friends and home to a community where labor was not a disgrace, nor being a mechanic disreputable. Of the extent of this vital loss to the South, some estimate may be made from the fact that, in addition to the many thousands scattered throughout the West, there are upwards of seventeen thousand Southerners, a goodly portion of whom are from South Carolina, at the present moment devoting their which will be advantageous to him or talents and energies to the building up and extending the already enormous business of the city of New York.

general interest and prosperity of the State, insensible to the afflictive lessons AGRICULTURAL AND MECHANICAL SCIENCE. of the ordeal through which they have so recently passed—learning nothing, for-getting nothing—not realizing that they want of practical men and women. Our are only the shadows of the power they habits of thought and practice have unonce exercised, still "assume the god, affect to nod," while not only their sceptre but their dominion is rapidly passing from them into the hands of the speculator and the money lender, and of those ciety in dishonoring labor. Hence the who feed and fatten upon the vices, the eagerness to avoid it as an unclean thing, weaknesses and the misfortunes of man- and the avidity for what are called profes-

former property holders, the moneyed but from the conviction that to be coninfluence still wages its strength in op-position to the rights of labor, and avail-society, while gentlemen and mechanic ing itself of the resources at its command has assumed not only to determine the to avoid this taint, aspiring young men wages of the laborer, but to fix his social who could not attain to the coveted prostatus and to treat him as a subordinate, fession were content to accept a situation and as an inferior and dependent, to be as clerk, as keeper of books, as messencoerced into submission by the dread that ger, or any other subordinate position resistance would result in the loss of emthat could enable them to avoid the ployment to himself and of bread to his stigma of labor. Many a fond foolish pafamily. And the working man, like the bridled horse, unconscious of his strength, to his father's vocation on the farm, in has been content to occupy the abject which he had acquired competence and position assigned to him of toil and respectability, has yielded to his desire drudgery, of penury and degradation, for for a profession, has sent him to a college the scanty means of subsistence doled or university, where but too frequently out to him, while his children have grown he acquired the vices and not the advanup uneducated and unrefined, without the tages of city life, and in attempting to NEW FALL AND WINTER means of improving their condition, reck- rival the extravagances of wealthier as-

less of the past, hopeless of the future. But although in these struggles hither- resulting but too frequently in dishonesty to the advantage has generally been with and disgrace. Others who have passed the capitalist, the workingmen, by real- this ordeal successfully, having received izing the importance of concentrated their diploma and license, have commenceffort and of proper organization, are ed the practice of their profession, and meeting their employers on more equal their subsequent career has been a congrounds, insisting that they shall have a tinuous struggle between pride and povvoice in determining the value of their erty, to keep up appearances, which are, labor, and in many instances these deat best, but the shabby genteel, and, demands have been complied with. Suc- spite the many false pretences, are maincess has encouraged others who are ly sustained by the subsidies from the papressing toward the same goal, and I am ternal home, where the pride felt in the cheered in the hope that the day is not favorite position in society, was but a poor distant when employer and employed equivalent for the frequent drafts on their will realize that they are mutually de | limited resources and their accompanying pendent on each other; that the rights of | deprivations. Such is, unfortunately, but the one and the interests of the other are too truthful an outline of the career of perfectly compatible and equalty deserv- many of the aspirants for professional ing of recognition and respect, and that honors, which appear so dazzling and atall will acquiesce in the sentiment that a tractive to the uninitiated. Contrast his fair day's work is entitled to a fair day's position with that which he might have tem of compulsory labor existed the an- duel, and which his energies might have tagonism of labor and capital was great- contributed to elevate and adorn, and his ly aggravated, the capitalist being the presence not only give happiness to the master and the laborer his slave, whose household, but dignity to his employment; labor and person alike were under his con- the satisfaction of having a home of his trol, and who regarded him but teo frequently only in his legal relation of a with it; with its resources of useful emchattel, in whom he had no other interest playments and attractive amusements, and felt no other sympathy than the wealth giving and health giving, in dispenamount of labor he could exact from him sing fertility to the soil and beauty to the or what he could sell him for in the mar- dwelling, which can hardly be appreciated

But this system of coercion and degra-dation which defied the claims of human-prejudice. That art which was divinely ity and the restraints of law, and which instituted, and which is the most ancient, in debasing labor, injuriously affected all, the most useful, the most healthful and both white and colored, who lived by it, most noble employment of man. But was in the order of a wise and beneficent agriculture has not been a progressive Providence, suddenly stricken mortally art, and will not been a progressive art, and will not be unless it calls seizence to and irretrievably to the earth, the rela- its aid. Our farmers want suitable teachtions of master and slave were instanta- ing to improve themselves in their calling, neously abolished, and the working man and to give it its proper standing among was made free to dispose of his person the learned professions. An agricultural and his labor in whatever direction or college, with its Professors, Commencemanner he might deem most advanta- ments and diplomas might not only satisfy geons, while in many cases a remnant of this essential want, but perhaps propitate the old habits remain; the recollection the goddess of fashion, whose devotees are of kindness received on the one hand, so apt to be dazzled by the tinsel and glare and of faithful service on the other, a of empty baubles, but which, in this case, barge majority are yet loathe to recognize would be the substance of things hoped the full equality before the law of their for, the evidence of things not seen. former slaves, and grudgingly dole out to And in view of all the benefits to be dethem their scanty earnings as though it rived from such an institution, I earnestwas a gratuity and not a right, and their ly and respectfully renew my former redeterential courtesy is but too frequently commendation that provision be made for repail with arrogance, exaction and al use, the establishment of a College devoted to Exhibitions of bitterness and injustice are instruction in such sciences as are related greatly to be deplored, and require the to agriculture and mechanic arts.

prompt and effectual interposition of law to protect the workingman in his rights, and to enable him to fully realize that he is the owner of his own labor, and entishould be required to make special examinations and presentments of the condition of the prisoners and jails. I would tion of the prisoners and jails. I would where none can molest him or make him in the adjoining State of Georgia, and has necommend that a ration of good quality afraid; and that he is secure in his right had the effect, in some cases, of diverting of life, liberty and the pursuit of happi-

It should be the carnest effort of every detention of prisoners in jail, that the man to secure a home, however humble, ration is a matter of speculation to the for himself and family, and add to its jailor. The ration at the Penitentiary comforts gradually from his earnings. It is earnestly to be hoped that facilities for allowed to the sheriffs for prisoners in the acquiring such homes will be greatly augjails. There are other abuses connected mented, and that an increased number of with the office of sheriff which require in-industrious and deserving persons may soon be settled on their little farms, with the pleasant conviction that their labor is for their own benefit and that of their families. By settling in neighborhoods in contiguity to each other, they can avail themselves of the benefits of association for educational and industrial objects, and

L carnestly recommend, therefore, the passage of such laws as will protect the Carolina, where, among the large landed proprietors, who owned to a great extent the soil and controlled its legislation, the honesty of his employer—men who have been taithful and diligent in fulfilling honesty of his employer-men who have been faithful and diligent in fulfilling considered on a level with the slave, and if there was any discrimination it was in favor of the slave, who generally had an at the time by the public journals, when the necessity for their labor has somewhat relaxed have been driven from the plantation upon some frivolous pretext, and self, and no solicitude was felt for him, all compensation for their labor refused except upon the eve of an election, when them—and these outrages are palliated his vote was wanted. If tainted with the and excused by some of the very journals who were previously loudest in praise of the laborers. Thus at the close of the spects the individual might be, an inter-dict like that which expelled our first ployment the laborer is thrown upon society, to beg or starve, to become depre-

A law binding out apprentices is great-ly needed. An investigation would show that at present there are but comparatively few apprentices, either white or colored, and the great mass of our youths are growing up in habits of idleness and ig-norance, which promises badly for their future career and which but too frequently lead to vice and degradation. An apprentice has the opportunity of acquiring her in after life in securing employment and good wages, and with the schooling which should always be provided for, ena-And yet many of the class whose for ble them to enter upon a career which if mer dominance was so baleful to the industriously pursued will lead to respecble them to enter upon a career which if

The great necessity of the present fortunately been adverse to the production of them. The noxious influence of slavery was nowhere more apparent than in the pernicious sway exercised upon sosions-elergymen, physicians, and lawy-But notwithstanding the decrepitude ors-not for any peculiar aptitude or fit-and decay of so large a portion of our ness of the candidates for these positions, sociates, has plunged himself into debt,

until it is realized. What folly, then, to

APPRENTICES.

MANUFACTURIES.

In view of the importance of attracting manufacturing capital to the State, I respectfully submit for your consideration tled to a fair compensation for it. That the propriety of exemption from taxation capital to that State, which would otherwise have been invested within our own. THE SWAMP LANDS

> of the State comprise more than one million of acres of almost inexhaustible fertility. In their present condition these lands are not only worthless, but mischievous from their pestilential exhalations, affecting the health and deteriorating the value of a large extent of adjoining territory, rendering them uninhabi-table for a considerable portion of the year. This is the more inexcusable from the comparative ease and economy with which the swamps may be drained and brought under cultivation. What is mainly wanted is an accurate survey of the swamp territory, and next a plan for accomplishing its reclamation. To be effective this must be generally conformed to. How or by whom the expenses of the improvement should be defrayed, whether wholly by those directly inter-

> ested in making them or jointly with those more remotely affected by them. A means of ascertaining the amount of benefit derived by the respective parties from the improvement can only be found by taking the recent State assessment as the present value of the lands, and compare it with an assessment of their value after portance and value of such an improvement can hardly be estimated. It would change the features and character of the most valuable and productive section of the State, and add many millions to the annual value of its production. The execution of it would make available large quantities of the most valuable timber land, besides unveiling the extent and richness of that immense sedimentary deposit of Phosphates which underlies the low country from the Santee to the Savannah. And it would also make healthy and habitable a region of country which, for its balmy atmosphere, the richness of its soil, its delicious fruits, and its abundance of fish, oyster and game, is

not surpassed on the face of the globe. To transform such a country from a wilderness to an elysium, would be a work of beneficence as well as sound policy, and would redound to the credit of all who participated in its accomplish-

It is related of the Roman Emperor Severus-once a colored freedman in the Roman army, but whose energy, talents and valor had placed him at its head-that during an invasion of Britain he was arrested in his march by an attack of illness, which was soon known would terminate fatally. In his dying moments, surrounded by his generals, who were passionately attached to him, he was approached by a centurion of his army, who applied to him for the password of the day. The dying monarch, in that supreme moment on the verge of eternity, gave utterance to a sentiment which had probably been the inspiration of his life and cynosure of his fame. Rallying his dying energies, in response to the application of the centurion for the password, he exclaimed: " Laboremus!"-Let us work, and falling backwards, expired. Gentlemen of the General A bly, in view of our duties and responsibilities to those who have entrusted their interests to our charge, and in the name and by the help of the Almighty Ruler of the Universe in whose hands are the destinies of nations, Let us work.

ROBERT K. SCOTT, Governor. COLUMBIA, S. C., Nov. 24, 1869.

GOODS.

JUST RECEIVED, and now ready for sale, a full, complete and well-assorted stock of

DRY GOODS,

CLOTHING,

GROCERIES and

HARDWARE,

In all of which I am determined not to be UN-

Having been for some sixteen years in business at this place, I thank the people for their past patwages. In communities where the sys- occupied in the home which he has aban- ronage, and respectfully solicit a continuance of the same. I have on hand a large assortment of

Poplins,	Silks,
Bleached Shirtings,	Unbleached Shir
Flannels,	Plaids,
Shawls,	Clonks,
Hoop Skirts,	Balmorals,
Satinets,	Cassimeres,
Gottonades,	Jeans,
Boots,	Shoes,
Hats,	Bonnets,
Conts,	Pantaloons,
Overcoats,	Vests,
Leather.	Bagging,
Salt.	Iron Ties,
Rope,	Flour,
Tea.	Coffee,
9	Mackerel &c.

Call and judge for yourself, and I warrant that you will always remember with pleasure that you purchased your goods from

M. LESSER,

Sept 30, 1869

Agent.

NICKERSON HOUSE, Columbia, S. C.

THE undersigned having renewed his lease upon the above popular House, will endeavor to make it one of the most agreeable Hotels in the South. A call from the public is respectfully so-

Free Omnibus to and from the Hetel. WM. A. WRIGHT, Proprietor.

MERCHANT TAILORS

GENTS' FURNISHING STORE.

THE undersigned would respectully inform their friends and customers that they are now receiving | careless observer cannot but have noticed the dedirect from New York, a

Complete Assortment of Goods In their line, consisting of Cloths, Cassimeres and Vestings, Beaver Cloths for Overcoats, Satinetts and Trimmings of all kinds suitable for men's wear. Also, a splendid assortment of READY MADE CLOTHING, Shoes and Hats, Ladies' Cloaks, either ready made or made to order. Also, GENTS' FURNISHING GOODS, such as Merino Undershirts and Drawers, Hosiery, Overshirts and Linen-bosom shirts, Cravats, &c.

All of which we will sell extremely low for Cash.

All of which we will sell extremely low for Cash.
We hope our friends will not pass by without giving us a call, if they want good, cheap and fashionable Clothing.

The Tailoring department is under the special charge of the senior partner, who will spare no pains to give satisfaction, both in cutting and making. First class Shirt patterns cut to order.

We are yet the agents for the Empire Sew.

When the second give all necessary instruction.

J. B. CLARK & SON. Oct 14, 1869

L. C. BRADDY & CO.,

East Corner Masonic Building, Manufacturers of all kinds

Tin Ware, Stove Pipe, &c. KEEP constantly on hand a full assortment of all articles in their line. T ., also keep for sale the very latest improved

COOKING STOVES, Which they offer low for cash.

All persons desirous of purchasing Tin Ware, Stoves, &c., &c., will do well to call and examine our stock and list of prices before purchasing elsewhere.

For correct representations of the styles and variety of Stoves offered by us, reference is asked to our large handbills. L. C. BRADDY, NEWTON SCOTT.

May 13, 1869

PACIFIC GUANO COMPANY'S COMPOUND ACID PHOSPHATE OF LIME,

For Composting with Cotton Seed. THIS Article is Manufactured at the Company's Works, under the direction and superintendence

of Dr. Ravenel.

It contains the same elements of fertility as It contains the same elements of ferrility as Soluble Pacific Guano, except that it is not furnished with Ammonia. It is prepared expressly for composting with cotton seed, which furnishes the element of Ammonia; the object being to render that side product of the plantation available to the highest degree as an element of fertility. For further and particular information apply to the understand.

J. N. ROBSON. Agent for South Carolina, 1 and 2 Atlantic Wharf, Charleston. JOHN S. REESE, Jr., General Agent, Baltimore. Oct 28, 1869 18

GEORGE W. CARPENTER'S Compound Fluid Extract of Sarsaparilla.

GEORGE W. CARPENTER'S mpound Fluid Extract of Buchu:

THESE celebrated preparations, originally introduced by George W. Carpenter, under the patronage of the medical faculty, have been so long extensively used by Physicians and others, that they are generally known for their intrinsic value, and can be relied on as being most valuable remedies in all cases where Sarsaparilla or Buchu are applicable, and cannot be too highly recommend-ed. They are prepared in a highly concentrated form, so as to render the dose small and convenient. Orders by mail or otherwise will receive prompt attention

GEORGE W. CARPENTER, HENSZEY & CO., Wholesale Chemical Warehouse, No. 737 Market street, Philadelphia. For sale by Walters & Baker and W. H. Nardin

& Co., Anderson, S. C. Dowie & Moise, Wholesale Agents, Charleston, S. C.

DENTISTRY! DENTISTRY!

DR. J. W. GURLEY,

Graduate of Pennsylvania Dental College,



WOULD most respectfully call the attention of his patrons and the public generally to the fact that he has just received a large stock of Dental Material, stock of

especially Artificial Teeth, thus enabling him to select such shades and sizes only as will correspond with complexion and features of the patient. Setts of Artificial Teeth inserted for seven and one half dollars to one hun-

dred dollars.

Persons desiring first class work at low rates, will do well to give him a call.

Office—No. 11 Granite Row, over Sullivan.

Mattison & Co.'s Store. April 15, 1869

THE STATE OF SOUTH CAROLINA, ANDERSON COUNTY.

IN THE COMMON PLEAS-EQUITY SIDE. John Dalrymple, Adm'r., vs. Margaret Dalrymple and others .- Bill for Injunction, Relief, &c. It appearing to my satisfaction that Samuel George a defendant in the above stated case, resides without the limits of this State, on motion of Reed & Brown, Comp. Sols., Ordered, That said Defendant do appear and

plead, answer or demur to said bill of complaint within forty days from the first publication hereof, or the same will be taken pro confesso against him.

JOHN W. DANIELS, Clerk Court Common Pleas.

Tutt's Vegetable Liver Pills! For Liver Complaint, Billiousness, &c.

Tutt's Sarsaparilla and Queen's Delight, For purifying the blood.

Tutt's Expectorant, For Cough's, Cold's, Consumption, &c., &c.

Tutt's Improved Hair Dye, The best in the world,

Are for sale in Anderson by WALTERS & BAKER, Druggists, and Druggists and Merchants generally throughout the United States. NOTICE

to the next Legislature to amend the charter of Pendleton Village.

JAMES HUNTER, Intendant. Pendleton, Sept. 9, 1869.

IS hereby given that application will be made

Columbia Advertisements.

NOW OPENING.

OUR MR. JONES has just returned from the North, with a second and larger Stock of GOODS than usual, to supply our trade with. The most cided decline in both American Dry Goods in sympathy with the raw Staple, and Foreign Goods in sympathy with Gold, that has taken place within the last ten days. Our previous purchasers are so far cleared out that we can offer "our entire Stock at the Revised Prices," including one of the most complete assortments we have ever handled.

Our Retail Stock is full as usual.

them-"Be to your advantage."

Our Specialities. CARPETS, OIL CLOTHS, Shades, Rugs, &c., &c., at prices within the reach of all-Call and see

Our Wholesale Department,

IS full, well ordered; GOODS selected with care; bought right, and will be sold Cheap enough to be rehandled in this market.

R. C. SHIVER, Columbia, S. C.

P. S .- OUR HOUSE is young and striving hard to make a living, and ambitious to build up a still larger cash trade. Every customer that gives us a fair chance to sell them their Goods, no matter how trifling in amount, gladdens our hearts; lightens our cares, and has a bona fide guaranty that Goods bought of us are as cheap and good as can be had in the State.

Nov 11, 1869

FALL OPENING, 1869.

J. H. & M. L. KINARD'S,

COLUMBIA, S. C. WE have just received, and have ready for examination, the largest and most attractive stock that it has ever been our pleasure to exhibit, consisting of everything pertaining to a

First Class Dry Goods House. Also, a full line of Carpetings, Oil Cloth, Window.Shades, Cornices, &c., &c. Our stock is so extensive and varied that it is

possible to enumerate. We therefore invite our friends, and all in want of good and

Cheap Dry Goods, To call and see for themselves. We guarantee

satisfaction as to style, quality and price.

J. H. & M. L. KINARD,

Main street, Columbia.

CLOTHING EMPORIUM.

W. J. HOKE, OFFERS for sale a large and well selected stock

CLOTHING, Gentlemen's Furnishing Goods, HATS, TRUNKS,

UMBRELLAS, &c., &c., Which were bought at Low Prices, and will be sold cheap.

North Carolina Bank Bills bought.

Store on Main street, a few deors below the Columbia Hotel. Oct 7, 1869

CALL AT

JACKSON'S Dry Goods Store,

AND TAKE A LOOK AT THE LARGE AND

Fine Stock of Goods, AND SEE WHAT

LOW PRICES THEY WILL BE OFFERED AT

C. F. JACKSON'S, Main Street, Columbia.

Sept 30, 1869 14

Gents' Furnishing Goods. I would most respectfully call the attention of

the citizens of the up-country to my well selected

CENTLEMEN'S COODS.

Purchased on the best terms, and selected from the finest qualities in New York and Paris. I am confident that I can offer such inducements as will secure your custom, as I pledge myself to give secure your custom, as I pleage myself to give satisfaction in price and quality. When you come to Columbia, call and see me. I take pleasure in showing my splendid stock of BROAD CLOTES and CASSIMERES, Scotch and French.

C. D. EBERHARDT, Merchant Tailor, Washington Street, opposite Law Range,

COLUMBIA, S. C. Oct 7, 1869

THE MAMMOTH BOOT, SHOE & HAT HOUSE. ESTABLISHED 1868.

ALEXANDER SMYTHE, WHOLESALE AND RETAIL DEALER IN

Boots, Shoes, AMB WATS, West side of Main Street, under Columbia Hotel,

COLUMBIA, S. C. D. GAMBRILL,

STOCK & BOND BROKER, MAIN STREET, COLUMBIA, S. C., WILL BUY AND SERL

Gold and Silver Coin, Coupons, Bank Notes, &c. Collections solicited, which will be promptly at Howland, L. Gambrill & Co., Charleston, S. C.; Woodward, Baldwin & Co., C. A. Gambrill & Co., Baltimore; Woodward, Baldwin & Co., N. York. Sept 2, 1869 10 3m*

Charleston Advertisements.



MEDICAL FACULTY.

Manufactured by C. F. PANKNIN, CHEMIST AND APOTRECARY,

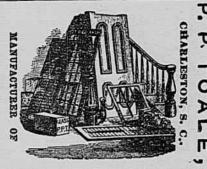
Commission Merchant, Nos. 1 & 2 Atlantic Wharf,

HAVING ample means for advances, a business

HAVING ample means for advances, a business experience of twenty years, and confining himself strictly to a Commission Business, without operating on his own account, respectfully solicits consignments of Cotton, Flour, Wheat, Corn, &c.

Shippers of Produce to him may, at their option, have their consignments sold either in Charleston or New York; thus having the advantage of two markets, without extra commission. markets, without extra commission.

Hou John King, Augusta, Ga; Messrs George W Williams & Co, Charleston; Messrs Williams, Taylor & Co, New York. April 29, 1869



HAVING the largest and most complete Factory in the Southern States, and keeping always on hand a large and most complete stock of DOORS, SASHES, BLINDS, Sash Doors, Store Doors, Shutters, Mouldings, &c., &c., I am enabled to sell low and at Manufacturers' prices.

N. B.—Strict attention paid to shipping in good

A. B. MULLIGAN, COTTON FACTOR

AND

ACCOMMODATION WHARF, CHARLESTON, S. C.

I will, when placed in funds, purchase and forward all kinds of Merchandize, Machine-

Sept 23, 1769 R. C. SHARPE.

General Commission Merchant,

CHARLESTON, S. C. Sept 16, 1869

CITIZEN'S SAVINGS BANK,

AUTHORIZED CAPITAL --- \$500,000.

MECHANICS, Laborers, Clerks, Planters, Pro-

GEN. WADE HAMPTON, President. Col. J. B. PALMER, Vice President.

THOMAS E. GREGG, Cashier. J. C. B. SMITH, Assistant Cashier.

Of New York.

No Restriction upon Travel or Residence.

GREGG, PALMER & CO., General Agents for South Carolina.

Special Agent, Anderson C. H., S. G. Dr. T. A. EVINS, Medical Examiner April 1, 1869

Mutual Life Insurance Company of New York.

Policies Self-Sustaining in Thirteen Years.

GREGO, PALMER & CO., General Agents for South Carolina.

Special Agent, Anderson C. H., S. C. Dr. T. A. EVINS, Medical Examiner. April 1, 1869

THEY CURE DYSPEPSIA, AND ALL DISEASES OF THE STOMACH AND LIVER.

HEGEMAN & CO., AGENTS, NEW YORK.

CHARLESTON, S.C.

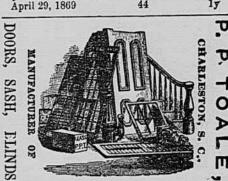
For Sale by Draggists Everywhere. 35 Feb 25, 1869

J. N. ROBSON,

CHARLESTON, S. C.

REFERENCES.

Bishop W M Wightman, S C; Col Wm Johnston, Charlotte, N C; Rev T O Sommers, Tenn;



July 22, 1669

General Commisson Merchant,

Liberal Advances made on Cotton. ry, Agricultural Implements, Manures, Seeds, &c.

WHEN YOU COME TO COLUMBIA, COTTON FACTOR

BROWN'S WHARF,

Columbia Advertisements.

SOUTH CAROLINA.

INTEREST ALLOWED ON DEPOSITS I Deposits of \$1 and Upwards Beceived.

fessional Men and Trustees can deposit their Funds and receive interest compounded every six

Persons at a distance may send money by Express or Exchange. April 1, 1869 WIDOWS AND ORPHANS Benefit Life Insurance Company,

ALL THE PROFITS TO POLICY HOLDERS.

POLICIES issued upon all modern and approved plans of insurance, including children's Dividends annually to Policy holders.

WM LEE

The Largest in the World ASSETS OVER THIRTY MILLIONS.

All Profits Paid to Policy Holders. DIVIDENDS PAID ANNUALLY.