

FARM AND GARDEN.

CUTTINGS FROM SWEET POTATO VINES. The sweet potato vine may be saved during the winter and used the following spring in propagating a new crop. I have tried the experiment during this year to my entire satisfaction. In the fall (at any time before frost) the vines may be cut in any convenient length and placed in layers on the surface of the earth to the depth of twelve or eighteen inches. Cover the vines while damp with partially rotten straw (either pine or wheat will answer) to the depth of six inches, and cover the whole with a light soil about four inches deep. In this way the vines will keep during winter, and in the spring they will put out sprouts as abundantly as the potato itself when bedded. The draws or sprouts can be planted first, and the vine itself can be subsequently cut and used as we generally plant slips.—Exchange.

STALL-FED CATTLE.—Last year I wrote you that I was stall feeding an ox, and gave my plan, which is simply to feed him once a day, with only one peck of corn meal. When first put up give a little rough food, until he becomes used to confinement and dry meal. Water once a day, (some advise no water at all.) I drove my ox 33 miles, and got \$60 for him on foot—but one buyer in the market, and I had to take just what I could get. Had there been any competition, should probably have got \$100; and again, the same day that my ox reached the market, 65 head of fine Illinois cattle arrived—the finest cattle that I ever saw. We have no convenience for weighing stock on foot; therefore cannot give accurately the weight of my ox. It was thought he would weigh 1200 lbs. not. An animal that will not weigh over 600 lbs. put up the first of June does best. I think half a peck of meal per day sufficient; warm weather I think much the best. Keep in a cool place and quiet as possible. About 3 months will be sufficient to make good beef.

As to corn meal being heated, "Beaufort" is mistaken. I do assure you that in my neighborhood there are two ox teams which have been hauling for the public and constantly, for the last two years—each team six oxen, common size, not one large ox in either team—33 miles to market, on a common dirt road, usually in bad condition. Each team hauls from 4,000 to 4,500 lbs. freight, and have hauled as much as 5,000 lbs., and on one occasion 5,600 lbs. The owners and drivers of these teams are laboring men—good, honest citizens. They assure me that corn meal is their usual and choice feed. One peck of meal at night for each ox is ample.

"Beaufort" says that stalling cattle is not profitable. I agree with him; but take my case. My ox was old and worn out—not saleable at all. By expending \$30 or less, I got \$32 or \$40 clear, and if I had not taken this course, the buzzards would have got him long since. I would suggest to planters to feed all their old cows and broken down oxen only with corn meal—one peck a day for large, and less for small cattle—warm weather preferable.—Exchange.

TO CLEAN PAINT.—The Coachmakers' Journal recommends house-wives to save themselves trouble by adopting the following mode: Provide a plate with some of the best whiting to be had, and have ready some clean warm water and a piece of flannel, which dip into the water and squeeze nearly dry; then take as much whiting as will adhere to it; apply it to the painted surface, when a little rubbing will instantly remove any dirt or grease; after which wash the part well with clean water, rubbing it well with a soft chamois. Paint thus cleaned looks as well as when first laid on, without any injury to the most delicate colors. It is far better than using soap, and does not require more than half the time and labor.—Exchange.

SPAVIN.—Take a small rope, about the size of a plow line, or a small leather strap about half an inch wide, with a buckle at one end. Cord the opposite leg above the hock very tightly around the ham string; let the horse stand until the corded leg becomes very tender, which will induce him to throw his weight on the spavined leg. If this does not relieve soon, ride or drive him at a brisk trot or lope. Twice have I seen this tried with success.—Exchange.

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

THE SINGER STILL TRIUMPHANT!

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 SEWING MACHINE is capable of a range and variety of work such as was once thought impossible to perform by machinery. We claim and can show that it is the cheapest, most beautiful, delicately arranged, nicely adjusted, easily operated, and smoothly running of all the Family Sewing Machines. Its 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 sewn. Thus, beaver cloth, or leather, may be sewn with great strength and uniformity of stitch; and, in a moment, this willing and never-wearying instrument may be adjusted for fine work on gauze or gossamer tissue, or the tucking 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!
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Agent.
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JAMES ALLAN,
No. 307 KING STREET,
Invites special attention to his new, large and elegant stock of Watches, Clocks,
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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, Brooches 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.
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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.

BUSINESS DIRECTORY.

Advertisements inserted in this Column at \$6 per annum.

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W. A. MERONEY, Proprietor.
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Surgeon Dentist,
Is prepared to execute his professional work in the neatest and most perfect manner.
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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. All DEPARTMENTS are completely assorted, the prices put below all COMPETITION, and it will be the pleasure of the PROPRIETOR and his ASSISTANTS to show them freely and courteously.
It will well repay the trouble of giving the entire STOCK a full inspection.

George H. Cornelson.
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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.
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THE PLACE TO GET THE BEST BARGAINS IN ORANGEBURG IS AT

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Where will also be found the largest and cheapest Stock of
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Ladies' Gents and Children's Hats, &c., &c., &c., &c.

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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
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Coe's Phosphate,
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Pacific Guano.
Manipulated Guano,
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LIME, LAND PLASTER, &c., constantly on hand.

We are also agents for well-known FIRE AND LIFE INSURANCE COMPANIES:
GERMANIA, 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.
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PHYSICIANS' PRESCRIPTIONS ACCURATELY COMPOUNDED.
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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.
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Col. PAUL S. FELDER.
Capt. JOHN A. HAMILTON.
JAS. H. FOWLES,
Assistant Cashier.
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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. MONTAGUE, 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.

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?
Availing 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.
Experience has shown that there are sources of profit in the practices 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 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 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 award 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.
Ratio of Assets to Liabilities 140 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.
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State Superintendents of Agencies.
Columbia, S. C., September 11th, 1871.