

POETRY.

Remember, Boys Make Men.

When you see a rugged urchin Standing watchful in the street, With torn hat and kneeless trousers, Dirty face and bare feet, Pass not by the child unheeding: Smile upon him: Mark him—when He's grown he'll not forget it, For, remember, boys make men.

Farm and Garden.

Practical Results of Co-Operation.

An exchange contains the advertisement of a merchant who offers special inducements to farmers where they club together and purchase a dozen ploughs at a time. Similar advertisements, addressed to the Patrons of Husbandry, are frequent in the Ohio papers.

Now this is not unreasonable on the part of the merchant, and on the part of the manufacturer, it is especially advantageous. Nobody expects the benefit of wholesale prices on retail purchases, because they readily understand that it cannot be granted, at the same time it clearly demonstrates that it is not only possible for clubs or societies acting in concert, to effect a reduction of the expenses of its individual members, but that almost at the first intimation of such co-operation, the former begins to experience its advantages.

We might cite numberless instances. A farmer's Club at Roanoke, Long Island, has for several years, purchased for its members large quantities of fertilizers each season, securing the lowest rates and guarding them against fraud and imposition. Another in Massachusetts has at several different times, introduced improved stock in its neighborhood. Indeed, this has been done often in all of the older States. Others unite for the purchase of seeds. And for whatever purpose they may wish to promote, it is invariably found that, as a whole, they work more effectually than can the individual member. With these plain facts before the farmers, is it not singular that they make no efforts for the organization of neighborhood clubs; preferring generally to tie themselves to the merchant who pays less price for their products, and charges less price for their supplies.—[American Farmer's Advocate.

TO PREVENT JUMPING.—You have seen it stated in a dozen papers that clipping the lower eye-lashes of cattle would prevent their jumping. Tell your readers of a better plan. With a sharp needle run a small twine through the ears and tie them back of the head.—The animal will not jump unless forced to do so. Horses and cows invariably throw their ears forward before they jump. They would know what is on "the other side of the fence."—[Southern Argue.

TO GET RID OF BED-BUGS.—A correspondent writes as follows: "Say to your subscribers who make 'bed-bug inquiries,' that oil of cedar applied with a feather, not to the bugs, but to their hiding places, is an effectual remedy. Some apply once a year; but I never found a second application necessary.—[Christian Neighbor.

TURNIPS.—The land intended for this crop should be ploughed over and over again at intervals of a few weeks so as to keep it perfectly clean and get it into the finest tith. Most of the manure intended for the turnips should be incorporated with the soil during these successive ploughings. Of commercial fertilizers, bone dust or superphosphate is best. At the same time that the land is being prepared, steps should be taken to secure a supply of good seed. For stock purposes the Rutabaga are much the best.—[Southern Cultivator.

THE CHILDREN.

Just Go To-Day.

While the bells were chiming out sweetly on the air, one Sunday morning, Roland and Mary, hastily gathering up their books, were soon on their way to the pleasant Sunday School. As they went along they talked about their lessons, and how they loved to go where they learned of the great and good God who made and watches over them. Looking on just ahead of them, they saw two boys whom they knew, named Jack and Frank. Now Roland and Mary were very good children, and had been taught to do all the good which they could. Knowing that these two boys never went to Sunday School, but idled away their Sunday in playing ball, or fishing, or hunting, they thought this a good opportunity to "work for Jesus." So when they came up with the boys, they stopped and spoke very pleasantly to them, and invited them to turn back and go with them to the Sunday School. Roland points to the pretty Church, which looks so inviting off at a short distance, and tells him all about the happy times they have there—of their good teachers and beautiful books. The boys say they do not want to go to Sunday School, but would rather go to the river and sail their boats. But Roland and Mary are in earnest, and will not give up.

"Just go to-day," Roland said; "to see how very pleasant and cheerful our school is."

After much persuading, the boys said they would go once, just to see how they did at Sunday School. When they entered the Church, the children were singing a beautiful hymn. Jack and Frank thought they had never heard any music so sweet, nor seen children look half so happy. After the song was finished, the two boys went with Roland to his class, and listened very attentively to the teacher as he told them of the wonderful Saviour, how He died to save us, and of His goodness and mercy toward us. They were so well pleased that they felt sorry when the bell was tapped for the school to close. The teacher spoke kindly to them and asked them to come again next Sunday, which they did. And for many other Sundays they came, and they grew up at last to be good and useful men.

Now children, don't you suppose Roland and Mary were happy in doing good? I know they were, and I feel sure that many of our little readers will do as they did, and bring in many little children to the Sunday School, where they will learn of our blessed Saviour. Let each one of you try, now, and see if you too cannot persuade some little boy or girl to go to the Sunday School.—KIND WORDS.

The Dying Girl.

A little girl, when dying, was asked whether she was going. "To heaven," said the child. "And what makes you wish to be there?" said one. "Because Christ is there." "But what," said a friend "if Christ should leave heaven?" "Then," said the child, "I will go with Him." Some time before her departure she wished to have a golden crown when she died. "And what will you do," said one, "with the golden crown?" "I will take and cast it at the feet of Christ."

SELL & FOSTER.

IMPORTERS AND DEALERS IN Fancy Goods, Notions, Fancy Dress goods, Hosiery, Gloves, Laces, Ladies' Cloth Cloaks, Worsted Goods, Trimmed Hats Millinery and Straw Goods OF EVERY DESCRIPTION. No. 27 Hayne Street, Charleston, S. C. 12-6mo

South Carolina R. R. MAIL AND PASSENGER TRAIN. Leave Columbia at 7.40 a m. Arrive at Charleston at 3.20 p m. Leave Charleston at 8.20 a m. Arrive at Columbia at 4.05 p m. NIGHT EXPRESS, FREIGHT AND ACCOMMODATION TRAIN. (Sundays excepted.) Leave Columbia at 6.50 p m. Arrive at Charleston at 8.50 p m. Leave Charleston at 6.40 a m. Camden Accommodation Train will continue to run to Columbia as formerly—Mondays, Wednesdays and Saturdays. A. B. TYLER, Vice-President. S. B. PROSSER, General Ticket Agent.

GREAT OFFERINGS OF BARGAINS.

ON Account of the Season being well advanced

T. KOHN & BROTHER

Are now offering the balance of their SPRING AND SUMMER GOODS, FULLY 25 PER CENT. LESS THAN THE USUAL SELLING PRICE.

Ladies will find this an excellent opportunity to supply their wants in DRESS GOODS, WHITE GOODS, HOUSE-KEEPING GOODS, HATS, RIBBONS, PARASOLS, HOSIERY, GLOVES, CORSETS, PANIERS, HOOPS, FANS, COL-LARS, &c. &c.

We are closing out all our goods at VERY LOW PRICES, for we must have room.

Theodore Kohn & Bro.

April 5, 1872 17 if

NEW STORE! NEW GOODS!

OPPOSITE J. P. HARLEY'S.

I take great pleasure in informing my numerous Customers and the Citizens of Orangeburg generally, that I have removed to

"TREADWELL CORNER"

Hereafter to be known as

Meroney's Corner,

And am 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, Confectionaries, Pickles, Catsups, Tobaccos, SEGARS FROM 2 1-2 TO 15 CENTS. Fruits, Nuts, Crackers, Jellies, Sardines, Soap, Candies, &c. THE BAR is situated in the rear of the Store, and is furnished in the most Modern Style, with the choicest Wines, Champagne Cider, Ale, Beer and Liquors of all kinds. I can and do sell goods cheaper than they can be bought elsewhere in Orangeburg. Come one! come all! and give me a call. apt 3-1f W. A. MERONEY.

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. 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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BULL, SCOVILL & PIKE.

ARE

RAPIDLY REDUCING their LARGE STOCK OF

GENERAL MERCHANDISE,

INDUCEMENTS ARE OFFERED. GOOD STYLES AND DESIRABLE GOODS ARE ALWAYS FOUND AT

Bull, Scovill & Pike's,

Who are agents for First-class

LIFE AND FIRE INSURANCE COMPANIES.

Also Agents for the IMPROVED WINSHIP COTTON GIN, under test, has ginned 150 lbs. seed cotton to each saw in 5 hours and 50 minutes. Thus a fifty Saw Gin can turn out about 6 bales, 400 lbs. each, in about 9 hours, if run at a high rate of speed. Purchase the Winship Gin.

BULL, SCOVILL & PIKE, Agents. June 11, 1872—18—1f

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.

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.

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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.

GEORGE L. MONTAGUE, Actuary.

JOHN H. BEMLEY, Secretary.

D. W. LAMBERT, M.D., Medical Exam'r

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 issue 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 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 accord 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.

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 11th, 1871.