

POETRY

From the New York Clipper
BY "DORIS"

When I see a young lady—a beauty—
Who is not a poor victim of pride,
But who faithfully does every duty
And draws friendship and love to her side;

THE FUTURE OF AMERICAN COTTON.
It has been asked why, in view of the
present favorable crop prospects, prices
for the fall and early winter months
remain so high.

First.—The world needs the coming
year 4,000,000 bales of American cotton.
Anything less than that will be a short
crop. The experience of the past two
years has established that fact and every
one in the trade admits it.

Second.—Notwithstanding, the present
visible supply shows an increase over last
year, probably 300 bales of the present
European stock is of so poor a quality as
to be of little use.

Third.—The corner which has been
developed for the Summer months, un-
doubtedly has had and is having an in-
fluence upon the prices for the Fall and
early Winter months, but not to the ex-
tent, we imagine, that some suppose.

Fourth.—Of course if, as the Summer
progresses, our crop reports continue to
improve, spinners will be economical in
the use of the American staple, and will
run on their reserves to the very extreme
limit; and in that case sellers will most
likely be found at low rates.

A Baby Soliloquy.

I am here. And if this is what they
call the world, I don't think much of it.
It's very flannelly, and smells of paregoric.
It's a dreadful light world, too, and makes
me blind, I tell you. And I don't know
what to do with my hands; I think I'll
dig with my fists in my eyes. No, I
won't. I'll scabble at the corner of my
blanket and chew it up, and then I'll
holler. And the more paregoric they
give me, the louder I'll yell. The old
nurse puts the spoon in the corner of my
mouth in a very uneasy way, and keeps
tasting my milk all the while. She spilled
snuff in it last night, and, when I hol-
lered, she trotted me. That comes of being
a two days' old baby. Never mind,
when I'm a man, I'll pay her back. I
found out to-day who I am. I heard
some folks say: "Hush, don't wake up
Emmeline's baby." That's me. And I
suppose that pretty, white-faced woman
over on the pillows is Emmeline.

I was mistaken, a chap just now
wanted to see Bob's baby, looked at me,
and said I "was a funny little toad, and
looked just like Bob." He smelt of cigars,
and I'm not used to them. I wonder
who else I belong to? Yes, there's an-
other one—that's "Gamma." Emmeline
held me against her soft cheek and said:
"It was Gamma's baby, so it was." I
don't know who I belong to; but I'll
holler, and find out.

There comes Snuffy. The idea of
giving babies catnip-tea when they are
crying for information! I'm going to
sleep. I wonder if I look red in the face?
Why won't my hands go where I want
them to?

Queen Victoria has just completed her
83d year.

The Mortgage Cancelled.

In a lawyer's office in a remote part
of Connecticut, laid a mortgage for eleven
hundred dollars, which was within a few
days of being due. One morning, the
man on whose place the mortgage was
held, called and inquired if the payment
could be put off for a short time. He
was somewhat advanced in life, and very
intemperate. The lawyer, in reply to his
inquiries, said that the man who held the
mortgage wanted his money—that he was
sorry, but it could not be extended. The
tears came in the old man's eyes, and
after standing a few moments, a perfect
image of despair, he turned and left the
office. He returned home, believing
that in a few days, his aged and infirm
wife and invalid daughter would have to
quit the roof which had so long sheltered
them, and seek a home he knew not
where.

He could say nothing to them about
it, it would cause them so much grief.
The mortgage became due, and in the
morning early the farmer again repaired
to the lawyer's office.

He pleaded for a time, but to no pur-
pose. Overcome with emotion, the old
man sunk into a chair, and there sat for
two hours, apparently unconscious of
anything that was passing around him,
when a carriage drove up to the door,
and a lady stepped from it. She enter-
ed the office. After standing a few mo-
ments eyeing the old man with interest
and emotion, she spoke. The old man
looked up.

"Father, how do you do?"
"Oh, Sarah, I am well, but sad. I am
glad to see you, but sorry for your aged
mother and invalid sister; I cannot re-
turn to them, for it will be to tell them
they have no home, and this I cannot
bear. It will kill your poor mother."

"Father, father," said the daughter,
"could you live a temperate man if this
were paid?"

"Yes, oh yes! I would; but it cannot
be, for I have nothing to pay it with."

"Now sign the pledge, and here is the
money."

The old man put his name to the re-
deeming, the saving pledge, and departed
to his home with a happy heart.

The daughter had saved the eleven
hundred dollars by working in a factory.

The Mahomedans are actively en-
gaged in suppressing the use of intoxi-
cating beverages.



No Person can take these Bitters according
to directions, and remain long unwell, provided
their bowels are not destroyed by internal poison
or other means, and the vital organs are not
beyond the point of repair.
Dyspepsia or Indigestion. Headache, Pain
in the Shoulders, Coughs, Phlegms of the Chest,
Dizziness, Sour Eructations of the Stomach, Bad
Taste in the Mouth, Bilious Attacks, Palpitation
of the Heart, Inflammation of the Lungs, Pain
in the Regions of the Kidneys, and a host of
other ailments, are the result of the impure
and unwholesome state of the blood, and the
springs of Dyspepsia. In these complaints it
has no equal, and one bottle will insure a
permanent cure.
For Female Complaints, in young or old,
married or single, at the dawn of womanhood,
or the turn of life, the Female Bitters dispense
a decided influence that a marked improvement
is soon perceptible.
For Inflammatory and Chronic Rheu-
matism and Gout, Rheumatism and Intermittent
Fever, Dropsy of the Head, Liver, Kidneys
and Bladder, these Bitters have no equal.
Such Diseases are caused by Vitiated Blood, which
is generally produced by derangement of
the Digestive Organs.
They are a Gentle Purgative as well as
a Tonic, possessing also the peculiar merit of acting
as a powerful agent in relieving Congestion
of the Liver and Viscera of the Bowels, and
in restoring the system to its normal state.
For Skin Diseases, Eruptions, Tetter, Salt
Rheum, Itchiness, Scabs, Pimples, Psoriasis, Boils,
Carbuncles, Ringworms, Etc., these Bitters
will cure, and prevent a recurrence of the
same.
The properties of Dr. Walker's Vinegar
Bitters are: Astringent, Cathartic and Stimulant;
Nutritious, Laxative, Diuretic, Sedative, Counter-
irritant, Sudorific, Alterative, and Anti-Bilious.
Grateful Thousands proclaim Vinegar
Bitters the most wonderful Remedy that ever sustained
the sinking system.
J. WALKER, Proprietor, R. H. McDONALD & CO.,
Preparers and Gen. Agents, San Francisco, Cal.,
and corner of Washington and Clinton Sts., New York.
SOLD BY ALL DRUGGISTS AND DEALERS.

SPECIAL NOTICE.
Prime Rio Coffee and
Sugars, at prices to please.
BACON,
FLOUR,
SALT,
All marked at selling prices.
MAPES' PHOSPHATE
AND
BROWN'S COTTON PLANTERS
Always on hand.
JOHN A. HAMILTON,
Market Street.
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GEORGE H. CORNELSON
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
sorted, 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,
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.
June 5, 1872—17—tf
T. KOHN & BRO.

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, Coffees, Mackerel, Canned Goods of every description,
Confectioneries, Pickles, Catsups, Tobaccos.
SEGARS FROM 2 1/2 TO 15 CENTS.
Fruits, Nuts, Crackers, Jellies, Sardines, Soap, Candies, Self
Raising Flour, Herrings, Raisins, Potatoes, Pipes, &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 Orange-
burg. Come one! come all! and give me a call.
apl 3-4t
W. A. MERONEY.

SPRING CLOTHING.
Wm. Matthiessen.
FINE CLOTHING & TAILORING
HOUSE,
No. 291 King St. Corner Wentworth,
Charleston, S. C.
Offers an elegant supply of Spring
CLOTHING, for men youths and boys,
of New Styles, at moderate prices.
Furnishing Goods in great variety.
Agent for the Clbs. Star Shirts.
Tailoring Department supplied with a
full line of desirable and sensible
Cloths, Cassimeres and Vestings, which
will be made up to order in fine style.
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Crockery, Plated Ware, Table Cut-
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(Under Columbia Hotel),
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DEALER IN
DRUGS, MEDICINES, CHEMICALS,
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BRUSHES, PERFUMERY AND FANCY TOILET ARTICLES,
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Letter-Paper, Pens, Ink, Envelops, Glass, Putty, Carbon Oil, Lamps and Chimneys
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 SAV-
INGS DEPOSITS, Compounded Semi-annually.
Local Finance Committee.
Hon. THOS. W. GLOVER,
Col. PAUL S. FELDER,
Capt. JOHN A. HAMILTON,
JAS. H. FOWLES,
Assistant Cashier.
mch 10-1y

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, Secretary, JOHN H. BEWLEY, Treasurer,
D. W. LAMBERT, M. D., Medical Exam'r.
This Company Offers the Following Important Advantages to those Able to
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 the
exact Surrender Value.

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 is necessary
for a safe and legitimate conduct of the business. In other words, carelessly and prudently man-
aged 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, there-
fore, 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 reme-
died, 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?
Avaling themselves of this experience, the Directors and Managers of the Universal Life In-
surance 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 Mu-
tual Companies.
It also appeared, inasmuch as the rates so established were as near as could possibly be deter-
mined 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 be-
longed 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 selec-
tion 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, there-
fore, 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 stock-
holders.

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 follow-
ing important advantages:
First. Insurance of 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 Com-
pany would have cost them an initial outlay of \$2,000,000. By allowing its policy-holders to re-
tain 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 accord to themselves. This system
of participation, in connection with the low "stock" rates of premium, most necessarily secure 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 only one of the cost in well managed mutual
companies while, by the proposed plan of participation, in what may be considered the legiti-
mate profits of the business, the cost will be still further diminished.

Thus by the combined advantages arising from the stock rate and participation in the profits it
is confidently believed that the UNIVERSAL LIFE INSURANCE COMPANY offers insur-
ance 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 Com-
pany.
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 Agent's Commissions will be paid.
M. V. GARY,
N. C. BUTLER,
State Superintendents of Agencies.
Columbia, S. C., April 11th, 1871.