

# Want A New Suit, Coat Suit Or Dress?

Everyone in our stock going at a reduction.

We have one hundred ladies' coats from \$20 to \$125. These we'll let go at a reduction from 20 to 30 percent.

Clearance of our entire stock of winter Coats, Coat Suits, and Dresses, from the lowest priced to the most expensive, is now in progress. While the calendar has been proclaiming the fact that it was time for cold weather, the thermometer failed to register its arrival until the last day or two. Result—haven't sold as we had expected. So now we want to speed their going, and, to that end, have made these radical reductions in prices:

## Coats

Models with handsome convertible collars that can be buttoned up to the neck, of fur, plush or self fabrics. Styles are in flare and belted effects—some have attractive yoke arrangements.

- Coats from \$20.00 to \$45.00, 10 to 20 Per Cent Off.
- Coats from \$45.00 to \$75.00, 15 to 20 Per Cent Off.
- Coats from \$75.00 to \$125, 25 to 30 Per Cent Off.

## Suits

Tailored, semi-tailored and belted models are included. Trimmings of fur, braid and embroidery are effectively employed on the dressier models, while silk arrowheads and stitching distinguish the tailored styles

## Dresses

You'll appreciate the great variety of styles this sale affords. Smart braided dresses—others with touches of beads and embroidery.

# J. M. Anderson

Co.

### ADDITIONAL RULINGS ON REINSTATEMENT

A series of decisions issued by the Director of the Bureau of War Risk Insurance with the approval of the Secretary of the Treasury provides more liberal conditions for reinstatement of lapsed or canceled insurance. The provisions of Treasury Decision No. 47, allowing eighteen months from the date of discharge for reinstatement upon payment of only two months' premiums on the amount of insurance to be reinstated are retained. That decision is liberalized, however, by a new provision that men out of the service are permitted to reinstate by merely paying the two months' premiums without making a statement as to health at any time within three calendar

months following the month of discharge.

After the three months following the date of discharge have elapsed, a statement from the applicant to the effect that he is in as good health as at the date of discharge or at the expiration of the grace period, whichever is the later date, will be required together with a written applicant for reinstatement and the tender of two months' premiums on the amount of insurance he wishes to reinstate.

In order to give all former service men whose insurance has lapsed or been canceled, a fair chance to reinstate their insurance, including men who have been out of the service eighteen months or more, and who are therefore barred from reinstatement under the former ruling, a

special blanket ruling is made which allows all ex-service men to reinstate their insurance before December 31, 1919, provided that each applicant is in as good health as at date of discharge or at expiration of the grace period, whichever is the later date, and so states in his application. Of course it is necessary that he tender the two months' premiums on the amount of insurance he wishes to reinstate.

Service men who reinstated their insurance by payment of all back premiums prior to July 26, 1919, when the decision requiring payment of only two months' premiums went into effect, upon written application to the Bureau may have any premiums paid in excess of two applied toward the payment of future premiums. For example, if after a policy had lapsed for six months, a man reinstated and paid six months premiums instead of two, he may secure credit for four months' premiums.

The provisions for reinstatement do not protect a man until he actually reinstates. If he waits he may not be in as good health as he was at the time of discharge and consequently may not be able to secure reinstatement.

Don't put off reinstatement. Do it now!

### Oats, Wheat, and Hairy Vetch.

Clemson College, Oct. 21.—A suggestion of interest just at this season comes from a report made last winter by N. G. Thomas, until recently county agent of McCormick County. "A mixture of oats, wheat, and hairy vetch in the following proportions makes a hay mixture that is unsurpassed for acre yield and feeding value.

- 2 bushels of Fulghum oats.
- 1 bushel of Wheat, and
- 20 pounds of Hairy Vetch.

"During this past year, I had 23 farmers to try out the above mixture for hay purposes on a small scale. All reports of results have been exceedingly favorable; and the reports are confirmed by the numerous inquiries from the sections where these demonstrations were put on relative to assistance in getting some of the mixture already. I have 80 farmers who are trying the above mixture. It comes on very early as a hay, and gives up the land in due time for making a crop of cotton or corn."

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