

some one else who hitherto have not offended anyone.

Respectfully,
ASHLEY L. TOTTEN.

To The Editor St. Croix Avis.

Dear Mr. Editor,

It may interest you to know that 18 Members on Saturday evening at a meeting held in the Moravian School House at Fridenfeldt organized an Association called the St. Croix Co-operative Loan Association. This association has for its purpose the assisting of its Members to acquire Lands and Property and is intended to include organizations in Christiansted and Frederiksted. The Association declared itself free from any Political propaganda, or any intention whatever of harmonizing or participating in any form of Politics, either local or foreign.

It is my intention to hold a meeting first in Christiansted during this week, and later in Frederiksted. place and date will be communicated in a day or two.

Thanking you for space,

I beg to remain,

yours very truly,

A. H. ØGAARD.

Mt. Pleasant Calq., 23-2-1920.

From: Krazy Katz.

To: Editor Johansen.

Subject: Civil Government.

1. I disagree with Johnie Ignatz that a Civil Government in this Island cannot be contemplated. As regards the necessary means, we have on the committee our esteemed worker Hans B. w o we are sure would finance said government for the requisite period; and if monetary matters are handled as his rents go up there is all possibility of our being in a position, should there be another great war, of floating loans to the Allies.

2. The next question is Our Navy. Although Mr. Jackson's present programme is Peace, it is expedient that with our nearby foes St. Thomas and St. John we have a navy. There is the personnel to hand, although here we may have to enforce conscription. We have Messrs Cap. Georges, Thomas, Sewer, already with his Admiral Yacht.

3. Bands, already in full swing will always be ready to play Ruffles for Joe without charge.

4. The only expenditure that may be a bit difficult to meet at the start is the procuring of gold lace for the aids, Pretto for instance requiring no small area. However, it is quite likely that Joe not having any further interest in the store, will sacrifice the surplus stock of Christmas-tree trimmings on hand.

KRAZY KATZ.

TELEGRAMS.

ST. CROIX STATION.

Barbados, Feb. 20th.—Sir Edward Davison, who will preside over the session of

the Associated Chambers of Commerce, arrived here yesterday.

Ponce, P. R. 21st.—There was a sharp shock of earthquake here at 10 a. m.

London, Feb. 11th.—The conclusion of an armistice by the Letts with the Bolsheviki is announced in despatches received here from Riga.

Washington, Feb. 11th.—The Peace Treaty reservations as revised tentatively in the recent official bi-partisan compromise conferences, were formally presented to the Senate today by Senator Lodge, the Republican leader, for consideration when the Treaty comes up next Monday. The modifications do not agree entirely with the Draft which the Democratic members of the Bi-partisan Committee have said were tentatively agreed upon.

Apenrade, Schleswig, Feb. 11th.—An overwhelming victory for the Danes in this zone of the province of Schleswig, the future status of which is to be determined by a plebiscite held today, is indicated by the incomplete returns received here. The country districts showed large majorities for Denmark, while the vote in the towns showed larger figures than the Danish estimates. Tondern, Apenrade, and Sonderburg have, however, been carried by the Germans.

London, February 11th.—Mr. Austen Chamberlain, Chancellor of the Exchequer, announced today that the Government was willing to participate in an international financial conference if invited by one of the neutral nations or by the League of Nations, on being satisfied that the Conference would assume a really representative character. The Chancellor's announcement was made in reply to a recent memorial from bankers and others. He further stated that the Government wished to make it absolutely clear that, in the event of Great Britain's participation, the Government could not support or take a share in any scheme involving an addition of liabilities of Great Britain for expenditure in the United States.

TREASURY DEPARTMENT BUREAU OF WAR RISK INSURANCE LNR-216 B 2-2 20

SPECIAL RULING ON REINSTATEMENT OF WAR RISK INSURANCE.

Under a new and very liberal ruling of far-reaching importance to millions of former service men, issued by Director R. G. Cholmeley-Jones of the Bureau of War Risk Insurance with the approval of Secretary of the Treasury Carter Glass, War Risk (term) Insurance, regardless of how long it may have been lapsed or canceled, and regardless of how long the former service man may have been discharged, may be reinstated any time before July 1, 1920.

The only conditions are:

(1) Two monthly premiums on the amount of insurance to be reinstated

must accompany the application.

(2) The applicant must be in as good health as at the date of discharge, or at the expiration of the grace period, whichever is the later date, and so state in the application.

The new ruling is the most important liberalization of War Risk Insurance since the passage of the Sweet bill, and is designed for the special benefit of service men who failed to reinstate their insurance prior to the new law, and who have been discharged more than 18 months.

Ex-service men may still reinstate their lapsed term insurance at any time within 18 months following the month of discharge by complying with the same conditions. Within three months following the month of discharge reinstatement may be made by simply remitting two months' premiums without a formal application or statement as to health.

Reinstatement may also be made after 18 months following discharge, as follows: If the insurance has not been lapsed longer than three months, by complying with the conditions outlined in (1) and (2) above. From the fourth to the eleventh month, inclusive, after lapse, by complying with the same conditions, and in addition submitting a formal report of examination made by a reputable physician substantiating the statement of health to the satisfaction of the Director of the Bureau.

In announcing the new ruling, Director Cholmeley-Jones desires to emphasize the fact that War Risk (term) Insurance or U. S. Government (converted) Life Insurance may now be made payable to any of the following new and enlarged group of beneficiaries:

Parent, grandparent, step-parent, wife or (husband), child, stepchild, adopted child, grandchild, brother, sister, father, half-sister, brother through adoption, sister through adoption, step-brother, stepsister, parent through adoption, uncle, aunt, nephew, niece, brother-in-law, sister-in-law, persons who have stood in the relation of a parent to the insured for a period of one year or more prior to his enlistment or induction, or the child or children of such persons; parent, grandparent, step-parent, or parent through adoption of the insured's wife (or husband).

War Risk (term) Insurance may be converted into United States Government Life Insurance, new or at any time, within five years after the formal termination of the war by proclamation of the President.

United States Government (converted) Life Insurance, including Ordinary Life, Twenty Payment Life, Thirty Payment Life, Twenty Year Endowment, Thirty Year Endowment, and Endowment at Age 62, may now be paid in a lump sum at death, if such method of payment is designated by the insured.