

St. Croix Avis.

75TH YEAR.

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TREASURY DEPARTMENT
BUREAU OF WAR RISK INSURANCE
LNR-210 B 1-12-20

REINSTATEMENT OF WAR RISK INSURANCE WITHIN 18 MONTHS STILL HOLDS GOOD

To relieve any confusion that may exist in the minds of former service men on account of the special provision of lapsed War Term Insurance which authorized reinstatement up to December 31, 1919, regardless of date of discharge, announcement is made by Director R. G. Cholmeley Jones of the Bureau of War Risk Insurance that the provisions for reinstatement of lapsed or canceled insurance, within 18 months from date of discharge, upon payment of only two months' premiums on the amount of insurance to be reinstated, provided the insured is in as good health as at the date of discharge or expiration of the grace period whichever is the later date, and so states in his application, still hold good.

The provision that discharged service men are permitted to reinstate at any time within three calendar months following the month of discharge by merely paying the two months' premiums, without making a formal application or a statement as to health is also still in force.

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.

Director R. G. Cholmeley-Jones of the Bureau of War Risk Insurance announced today that misleading and incorrect statements relative to the permanency of Government Insurance are being circulated by individuals apparently engaged in attempted "twisting" of insurance. A specific and typical report received by the Director was to the effect that some of these individuals had boarded a naval vessel at Philadelphia and had told the sailors that Government Insurance would not be good after five years.

"Government Life Insurance for veterans of the great war is a permanent position," said Director Cholmeley Jones. "Misleading statements have been made to the effect that Government Insurance will cease at the end of five years after the war, or that it will be turned over to private companies. Such statements are absolutely false and without foundation. There is, however, a requirement that the temporary term insurance held during the war which increased in cost from year to year, be changed or converted into one of the six permanent forms of Government Life Insurance, (ordinary life, 20-payment life, 30-payment life, 20-year endowment, 30-year endowment, or endowment at age 62) within five years after the formal declaration of peace by proclamation of the President, if the insured desires to continue to be protected. This permanent insurance does not increase in premium cost as the insured grows older.

"Improper conduct by the individuals I have referred to is in direct opposition to the attitude of the great life insurance companies, which is embraced in a statement by the secretary of one of the large companies, who recently said:

DEAFNESS

And Noises In The Head.

IF YOU ARE A SUFFERER—Go to your Local Druggist and order 'CONCENTRATED SOURDAL,' price 4/6 per tin. This New remedy gives almost immediate relief, and quickly effects a permanent cure. It penetrates to the actual seat of the complaint, and has completely cured many cases which were considered hopeless. If your Chemist does not yet stock 'SOURDAL,' do not accept any substitute, but send money-order for a supply direct to the 'SOURDAL' DISTRIBUTING CO., 38 STATION ROAD, CROYDON, SURREY, ENG., and a package will be mailed per return with full directions.

"Of course, a life insurance company can not grant insurance at less than cost, but the Government offers insurance to soldiers and sailors at less than it would cost the Government to grant that insurance (that is because the Government bears all expenses of management, etc.) The Government is justified in this liberality in consideration of the fact that these soldiers and sailors have risked their lives, or have been willing to risk their lives, for the benefit of the Nation. All this being so, it is obviously expedient for soldiers and sailors to take all the insurance offered by the Government at the low rate charged.

"The company whose secretary made the above statement has instructed all its agents to refuse to take applications from soldiers and sailors until they have taken the full amount of the new Government Insurance to which they are entitled."

West End New Grocery

offers recent Arrivals

LIVER POSTEJ, SPEHEPOLSE,
Boneless Codfish, Fancy Smoked
Herrings, Maraschino cherries,
SELECTED APPLES, POTATOES,
SMOKED SAUSAGE,
PICNIC & SUP. HAMS,
Brick Cheese,

Boullion Cubes,

Mackerels,

Pickled Sausage,

BOILED CABBAGE IN TINS,

Truffles, Caviar, Pati de Fois Gras,
very fine Anchovies,

SANDWICH OLIVES,

ROLLED OATS IN BULK & PKGS.,

Frankfurter Sausages,

Olives stuffed, do. Sandwich, do.
Queen,

Now is your chance to stock up
before another strike bottles up exports again.

SELECT APPLES

12c. pr. lb.

Potatoes 6, 7, 8, 9c. pr. lb.

for Bbl. 50 lbs.—20 lbs
SELECT POTATOES

9c. pr. lb.