



# The Hibernia Savings and Loan Society

HIBERNIA BANK

INCORPORATED 1864

OFFICE

MARKET, McALLISTER AND JONES STS.

SAN FRANCISCO, CALIFORNIA

Assets . . . \$71,157,622.91

NUMBER OF DEPOSITORS, 22,332

AVERAGE AMOUNT OF DEPOSIT \$328.67

WRITE TO US "OR BOOKLET "BANKING BY MAIL"

## HOW NEW WAR RISK INSURANCE BILL OPERATES

WASHINGTON, Jan. 23.—How monthly benefits paid under the War Risk Insurance Act have been increased and the class of beneficiaries enlarged by the recently enacted Sweet bill is explained by its author, Representative Sweet, of Iowa. Converted insurance may now be

paid in a lump sum or in installments for 36 months or more at the option of the policyholder. Mr. Sweet said, while the policies may be made payable to any of the following: Parent, grandparent, step-parent, parent through adoption, husband, wife, child, grandchild, stepchild, adopted child, brother, sister, half-sister, half-brother, brother through adoption, stepmother, uncle, aunt, nephew, niece, brother-in-law, sister-in-law; any person who was in the relation of a parent to the insured for one year before the insured's enlistment, the children of such person; and parent through adoption of the insured's wife or husband.

under the new law," said Mr. Sweet, "is more than double—almost triple—that paid in the past. This increase, which is permanent, will add \$80,000,000 a year to the amounts paid by the government to the disabled ex-service men and their families. "By the retroactive provisions of the law, all payments of compensation will be increased to the new basis. Payments now are being made by the War Risk Bureau to make up the difference between the old rate of compensation and the new one. This is an immediate and direct benefit to 211,822 veterans, among whom \$14,500,000 is being distributed. For instance, an unmarried soldier who has been drawing \$33 a month for

the last year will receive \$600 a month, the monthly compensation by the new law being increased by \$50 in his case." Mr. Sweet also explained the permanent monthly increases provided for all disabled ex-service men. For total temporary disability, the new compensation will be paid as follows: To the unmarried veteran, \$80 a month, an increase from \$30. To the veteran with a wife, \$90 a month, an increase from \$45. To the veteran with a wife and child, \$95 a month, an increase from \$55. To the veteran with a wife and two or more children, \$100 a month an increase from \$65.

To the veteran, who has no wife, but one child, \$90 a month, with \$5 for each additional child, an increase from \$40. To the veteran with dependent parents, an extra allowance of \$19 a month for each is also granted. "Of course, all disabilities will not come within the rating of total temporary," Mr. Sweet said, "and so the new law provides that all disabilities shall be rated by the War Risk Bureau. These other ratings are: partial and temporary, total and permanent and partial and permanent, and for each the monthly compensation shall be a percentage of the degree of reduction in earning capacity resulting from this disability. The reduction in earning capacity must be at least ten percent before one can receive any compensation. "For total permanent disability the compensation is fixed at \$109 a month. The law specifically provides that the loss of both feet or both hands, or the sight of both eyes, or the loss of one hand, or one foot and one eye, or one hand and one eye, or becoming permanently bedridden shall be deemed to be total permanent disability. Then, too, double total permanent disability entitles one to \$200 a month as long as he lives. For instance, this double payment is for the few men who lost both eyes, one hand and one foot, or both eyes and both hands or both eyes and both feet.

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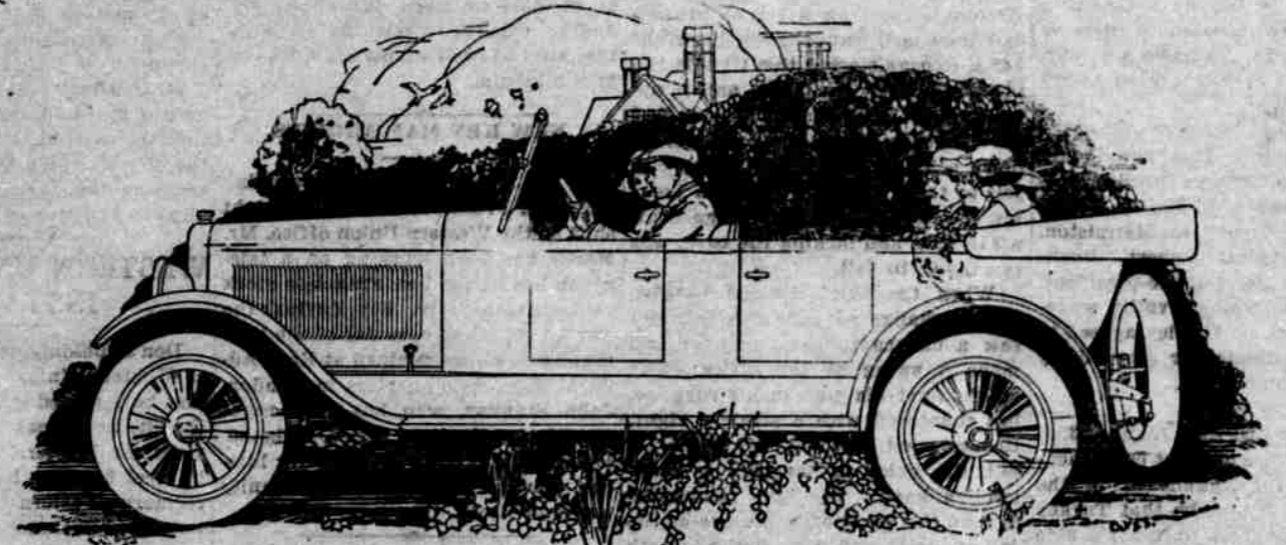
### DEVELOPING BEDS OF CHILEAN NITRATE

VALPARAISO, Jan. 23.—Development of the nitrate fields of northern Chile and Bolivia is expected to result from improvements of the port of Antofagasta which now are in progress at a cost estimated at \$1,700,000. Increased commerce with Bolivia also is expected. Antofagasta has had a poor harbor and it is connected by railway with Huanchaca and Potosi, Bolivia. Silver ores and nitrate from northern Chile and Bolivia are shipped from this port.

In England, in the sixteenth century, it was a common practice for the men to smoke in church.

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| Seven-Passenger Sedan, \$2895       | Four-Passenger Coupe, \$2795    |
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## CENTRAL GARAGE

CHANDLER MOTOR CAR COMPANY, CLEVELAND, OHIO

"Besides, the money paid by the government as compensation to the war-disabled men, the law also provides that all injured veterans shall be furnished with reasonable government medical and hospital services, and such supplies, including artificial limbs, trusses and similar appliances as the War Risk Bureau may determine. "This medical and hospital treatment will be given to Americans, who may be living in foreign countries as well as in the United States, and Americans who fought in the armies of the Allies can receive the treatment at hospitals in this country. "Twenty to thirty thousand Americans were part of the Canadian army and of necessity the Canadian government must look after these who are maimed and crippled, no matter where they may live. Many of these have returned to the United States and can be treated in our own government hospitals by the new law authorizing the Bureau to establish reciprocal arrangements for the treatment of the veterans. In turn, the Americans who go to Canada can be treated in the Canadian hospitals, or supplied with artificial limbs and appliances. In either case, are gov-

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(Continued on page 7)

# Rex Cafe

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## THE REX CAFE