You SERVE by SAVING



WAR SAVINGS CERTIFICATES the war?"

Since the momentous days of last September, hundreds of thousands of Canadians have been asking themselves "What can I do to help win

WAR SAVINGS CERTIFICATES

One answer is "by saving". Every man, woman, and child in the Dominion can now make a direct and continuing contribution to Canada's war effort by saving not only dollars, but also nickels, dimes and quarters to buy WAR SAVINGS CERTIFICATES.

A PATRIOTIC INVESTMENT AN EFFECTIVE WAY TO SAVE

WAR SAVINGS CERTIFICATES are designed to make systematic saving easy—and, at the same time, to afford you a simple means of lending your money to the Government for the purchase of food, clothing and arms needed by the men of Canada's Navy, her Army, and her Air Force.

★ War Savings Certificates are a direct obligation of the Dominion of Canada, the safest investment you can make. Held to maturity your investment in War Savings Certificates increases by 25 per cent — a return of 3 per cent interest on the money you pay for them now. For every \$4, you lend to your country today, Canada will pay you \$5., seven and one-half years hence.

The effectiveness of Canada's war effort depends, in no small measure, on the volume of savings you, with millions of other patriotic citizens, are prepared to lend to your Government for necessary war expenditures.

War Savings Certificates can be bought for cash through any bank, post office or authorized sales agency, or direct from The Chairman, War Savings Committee, Ottawa.

WAR SAVINGS CERTIFICATES are available now through all banks, post offices and other sales agencies throughout the country. To buy them is more than an investment; to buy them is a patriotic duty; to buy them is one effective form of service to Canada.

If preferred, they may be bought by instalments through the accumulation of WAR SAVINGS STAMPS which cost only 25c. each. These stamps can be purchased through banks, post offices, and other sales agencies in every city, town and hamlet in Canada.

PRICED TO SUIT EVERYONE

★WAR SAVINGS CERTIFICATES are re-payable in seven and one-half years and are sold as follows:—

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For a $ 5 War Savings Certificate you pay $ 4
For a $ 10 War Savings Certificate you pay $ 8
For a $ 25 War Savings Certificate you pay $20
For a $ 50 War Savings Certificate you pay $40
For a $100 War Savings Certificate you pay $80
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You may buy certificates when you wish and as often as you like. No person, however, may hold WAR SAVINGS CERTIFICATES in excess of a total maturity value of \$500.00 purchased in any one calendar year.

APPLICATION FORMS

★ You can obtain official application forms to purchase War Savings Certificates at any bank, post office or other sales agency in Canada. Fill out the form, and send it with your cheque or money order to The Chairman, War Savings Committee, Ottawa, Canada.

If you prefer, the bank, post office, or sales agency, will do this for you. The certificates will then be mailed promptly to your own address or to the address of any other individual in whose name you wish the certificates registered.

EACH CERTIFICATE REGISTERED

★ Each certificate you buy is registered at the Bank of Canada, Ottawa, in your own name. If purchased on behalf of someone else it will be registered in the name of the person you designate. Certificates may also be purchased by, or on behalf of, a minor and registered in his name. WAR SAVINGS CERTIFICATES cannot be transferred or sold.

MONEY BACK IF YOU NEED IT

★ The registered owner of a certificate has the option, six months after issue date, to redeem it for cash, and after the first year will also be paid interest to the date of redemption in accordance with the table of redemption values shown on the back cover of this booklet. Ninety days' notice of your intention to redeem your Certificate is required, although in cases of urgent need consideration will be given to a request for immediate redemption.

CASH FOR THE FUTURE

★ Make the regular purchase of War Savings Certificates a fixed habit. Decide now how much you can normally invest each week or month and then buy one or more Certificates each pay day. If you cannot afford to buy a \$5.00 Certificate you can still buy War Savings Stamps. You will be amazed and delighted to discover how quickly savings grow when you follow such a plan.

SERVE BY SAVING

★ The purchase of War Savings Certificates now will provide you with a back-log of financial security against the future and the possible economic disturbances of post-war re-construction. As you are saving you will have the satisfaction of knowing that in your own way and to the extent of your resources you are doing your bit to help win the war.

Buy your first WAR SAVINGS CERTIFICATE today, or start your first STAMP CARD. Your country needs your money now — you will need it in the future.

SYSTEMATIC SAVING

★ \$4 invested each month for 7½ years will return you \$5 per month for the following 7½ years.

\$8 invested each month for 7½ years will return you \$10 per month for the following 7½ years.

\$20 invested each month for $7\frac{1}{2}$ years will return you \$25 per month for the following $7\frac{1}{2}$ years.

In every year you may invest up to \$400 which, if the Certificates are held to maturity, will return you \$500 in each year beginning 7½ years hence.

HOW YOUR SAVINGS GROW

★ Suppose you decide to purchase one \$25 Certificate each month for ninety consecutive months (7½ years).

Each \$25 Certificate costs you \$20. Your total investment, therefore, will be \$1,800.

If each Certificate is held for the full 7½ years they will, together, be worth a total maturity value of \$2,250.

Certificates so held will begin maturing 7½ years hence. On the 15th of each succeeding month you will then receive from the Government \$25 in cash for every \$20 you have invested—and this will continue for a period of 7½ years.

You can use such a steady monthly income to good advantage in the future—to educate your children, to finance major purchases, to take a long dreamed of vacation, to establish or supplement a retirement fund, or for any other useful purpose.

Table of Redemption Values of War Savings Certificates

\$80.00	00000000000000000000000000000000000000
\$80	80. 82. 83. 85. 85. 86. 87. 88. 87. 88. 87. 88. 87. 88. 88. 87. 88. 88
\$40.00	
	50
\$20.00	
\$20	20.00 20.00
\$8.00	88.00 88.00 88.14 88.22 88.22 88.22 99.20 99.00 99.00 99.00
\$4.00	5.00
PURCHASE PRICE	2