

*"To save ourselves  
we must save our dollars"*

*Mrs. Annette K.  
Haleman*

## **WAR SAVINGS RECORD**



**BUY  
MORE  
WAR  
SAVINGS  
CERTIFICATES**



## THEY COUNT ON *YOU!*

Today, every day, Canadian sailors, soldiers and airmen are giving their lives to safeguard Canada. Only through their sacrifice and that of the British people is it possible for you to live and work in peace.

But those of us on the home front also have a duty. We have a vital part to play in the present conflict. That part is to **save more and buy more WAR SAVINGS CERTIFICATES**. Money placed in WAR SAVINGS goes to purchase more aeroplanes, tanks and guns without which the enemy cannot possibly be defeated.

Will you then, pledge yourself to save all you can each week and endeavour to have all your employees do the same? The men at the front are counting on you!

*"Individual Leadership is the Essence of Victory."*



# **4**

## **REASONS FOR WAR SAVINGS**

### **1. TO DEFER SPENDING POWER.**

The war has placed millions of extra dollars in the hands of Canadians. If these dollars are used to purchase non-essentials, competition is created between peace-time industry and war-time industry. This is unpatriotic and will cause further increase in prices.

### **2. TO PROVIDE A SURPLUS OF SAVINGS.**

Following the war there is certain to be a period of readjustment, as after the last war. Employment will undoubtedly decrease and wages may be lower. WAR SAVINGS CERTIFICATES purchased **now** will insure freedom from financial worry **then**.

### **3. TO STRENGTHEN CANADIANISM.**

By giving all persons with small incomes an opportunity to own obligations of their country will create an increasing interest in Canada's post-war problems and bring about a stronger national feeling in the Dominion.

### **4. TO HELP FINANCE THE WAR.**

The expenditures in connection with the present war are so staggering (over \$4,000,000 a day) that it is necessary for the country to raise every possible dollar to defray the cost. By **lending** the country your money **now** through the purchase of WAR SAVINGS CERTIFICATES, you will be doing your share in the fight for liberty.

KEEP SIGNED PLEDGE CARDS HERE



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Interest  
Mar. + Sept. 7.5¢  
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Also \$50 bond  
purchased Mar./42  
for Annette R. Waterman  
by Estelle R.

Due  
1954

1942.  
Certificates - In safety  
deposit box

NAME OF PURCHASER	CERTIFICATE TO BE ISSUED IN NAME OF	Amount deducted each week	Mailed Ottawa	Date Rec'd	Denomi- nation	CERTIFICATE NUMBER
Waterman Estelle	Waterman	\$4	Jan 15/42	5 <sup>00</sup>	A. 7662531	
"	Annette Rosalie	mo	Feb 15	5 <sup>00</sup>	A. 8251297	
"	No. 393	"	Mar 15	5 <sup>00</sup>	A. 8801332	
"	"	"	Apr 15	5 <sup>00</sup>	A. 9434823	
"	"	"	May 15	5 <sup>00</sup>	A. 9849444	
"	"	"	June 15	5 <sup>00</sup>	A. 739205	
"	"	"	July 15	5 <sup>00</sup>	A. 1142641	
"	"	"	Aug 15	5 <sup>00</sup>	A. 1445356	
Annette Rosalie Waterman	"	"	Sept 15	5 <sup>00</sup>	A. 5627161	
109 Luthieth	Blissford & Sons	"	Oct 15	5 <sup>00</sup>	A. 1811541	
Estelle	"	"	Nov 15	5 <sup>00</sup>	A. 2485037	
"	"	"	Nov 15	5 <sup>00</sup>	A. 3114714 (M)	
Annette	Dec. 7/42 stamped	"	Dec 15	5 <sup>00</sup>	A. 3639971	
Estelle	received Jan 2/43.	"	Dec 15	5 <sup>00</sup>	A. 3718048	
Fay Ball	Dec. Estelle 60 <sup>00</sup>	"				
Stamp (Annette)	10	70 <sup>00</sup>			125 <sup>00</sup>	



E. R. H.

Purchased \$100.00 Victory Bond  
for Annette R. Waterman  
Oct. 20/42.

Due 1956

May 1/43 Interest May 1/43 & Nov. 1  
each year 3%  
Maturity Nov. 1/56  
callible Nov. 1/53 at 101.00

U = 800.00  
= 350.00  
= 165.00  
1315.00

also purchased \$100 for E. R. H.

Bank Montreal.

Purchased thro' P. R. Roche

NAME OF PURCHASER	CERTIFICATE TO BE ISSUED IN NAME OF	Amount deducted each week	Mailed Ottawa	Date Rec'd	Denomination	CERTIFICATE NUMBER
Waterman Estelle	Waterman Annette					
	Waterman Rosalie	400	Jan 19	125.00	500	X 4413515
	Waterman Annette	400	Feb 19	5.00		X 4865523
(stamps) Waterman Rosalie	Waterman Annette Rosalie (Royal)	400	Feb 19	5.00		X A 128383
(stamps) Waterman Annette	Waterman Annette	800	Mar 15	10.00		X B0490003
(Imp. Bank - West End) Rosalie	Rosalie			150.00		
(stamps) Waterman Estelle	Waterman Annette Rosalie	400	Mar 15	5.00		X 5515509
Stamps & Interest coupon	Imp. East	400	Apr 15	5.00		X A 1337795
	Waterman Annette R.	400	Apr 15	5.00		X 6187976
Waterman Estelle	Waterman Annette	400	May 15	165.00	500	X 6618847
Waterman Estelle	Waterman Annette	400	July 15	100.00	500	X B0514288
Waterman Annette	Waterman Annette	400	July 15	180.00	500	X A 2042651
	change lot, flower pot, mirror & dining table		July 15/43	185.00		Can. Bk. Commerce
Mrs Annette	Howard			255.00		
Waterman Estelle	Waterman Annette	400	Aug 15	5.00		X A 2982888-Royal
Estelle	Waterman Annette	400	Aug 15	5.00		X A 2559937-Royal
	Waterman Annette	400	Aug 15	5.00		X A 6734294-Royal



E.R.N. Purchased \$50 Victory Loan Bond  
for Annette R. Waterman

Oct. 22/42

Int. May 1/43 & Nov. 1/43  
each year 3%

cut  
coupons 9/43  
up to 2/44  
& buy stamps

also purchased  
\$50 for E.R.N. Nov. 1/42 Maturity Nov. 1/56 callable Nov. 53 @ 50.50

also purchased  
\$50 for E.R.N. May 3/43

Purchased through Hospital  
Purchased \$50 Bond for Mother

Int. May 3/43 5000 PL = 35000  
#N.O. 318845 Put in Deposit box July 3/43

NAME OF PURCHASER

CERTIFICATE TO BE ISSUED IN  
NAME OF

Amount  
deducted  
each week

Mailed  
Ottawa

Date  
Rec'd

Denomi-  
nation

CERTIFICATE  
NUMBER

Waterman Mrs Annette	Pd by Estelle	\$4	185 00	Aug 15 500	N 8491788
" " R	Waterman's	no		Sept 15 500	XA 2241290
" " "	coupon + cash - Pay Roll	\$4	195 00		
" " "	Pay Roll (retelle)	\$4			
" " "	Pay Roll (retelle)	\$4		Sept 15 500	N 8672545
" " "	Pay Roll (retelle)	\$4		Oct 15 500	N 9211215
" " "	Pay Roll retelle	\$4		Nov 15 500	N 9778449
" " "		\$4		Nov 15 500	TA 2005403
" " "	Pay Roll retelle	\$4		Dec 15 500	M 15 152278
" " "	Int. coupon + 250	\$4		Dec 15 500	XA 2005403
" " "			225 00		
" " "	Pay Roll retelle	\$4		Jan 15 500	M 15 546708
" " "	Pay Roll retelle	\$4		Feb 15 500	M 15 23000
" " "	Pay Roll retelle	\$4		Feb 15 500	M 15 1018855
" " "	Pay Roll retelle	\$4		Mar 15 500	M 15 1486396
" " "	Pay Roll retelle	\$4		Apr 15 500	M 15 1960926
" " "	Pay Roll retelle	\$4		May 15 500	TA 6482699
" " "				Apr 15 500	XA 2982828

\$100 Nov 1943  
Pay Roll 1943  
Bonds

also Estelle  
\$50 Bond  
36 (thru)  
for Mother  
see previous



May/43  
H.N. has  
do

350.00  
800.00  
165.00  
1315.00

FOR BLANK FORMS

July/43  
L - 800  
do = 350  
180.00  
1330.00  
1335.00

Sept 15/43  
L 800.00  
do 350.00  
200.00  
1350.00

Mar. 31/44  
do 835.00  
400.00  
240.00

certificate  
July 15  
Bhal bank

Dec. 31/42

L = 8000 + Int.  
do = 4000  
225.00  
1425.00

Jan. 3/44  
do 835.00  
400.00  
225.00  
1460.00

\$ 400.00 Mother  
L 7  
Bristol  
Mother  
L 9  
do 450.00

(Pd. by Estelle)  
N 1183499- 5th Victory Loan  
Int 3% 1st July 1st Jan. #59  
maturing 1st Jan. 1959 Bond  
(Pd. by Estelle)  
N 0039024- 6th Victory Loan #59  
Int. Dec. 1st June 1st maturing June 1/60 Bond

Purchased May/44  
Nov. 1/44 - .75  
July 1. - .75  
Purchased May/44  
Int. Dec. 1/44 - .88  
June 1/45 - .75



all paid for  
by Estelle  
Waterman  
as gifts.  
} Purchased  
June 4/  
18

June							
Series A	105394	Interest on 100 bond	May	1	1.50	} Purchased Oct. 20/42	
L2	105394		Nov.	1	1.50		
Nov. 1/56		bond					
					75	} Bond	

Nov. 156	Interest on	Mar. 1	.75	} Purchased
Series	\$50 bond	Sept. 1	.75	
K <sup>8</sup>	purchased in Mar. 42			
N 22 4963.				
N 22 1/54				
May 1/50	Interest on		.75	} P
\$50				

N<sup>2</sup> 1/54  
 may \$50  
 Interest on  
 \$50 bond  
 Nov. 1/56  
 Purchased Nov. 1/42  
 Series  
 L2 5394  
 A 10 5394  
 30 10 16  
 1/56  
 Nov.  
 may 1 .75 } Purchased  
 Nov. 1 .75 } Nov. 22/42  
 Oct  
 \$200 bonds - N 2  
 May 1942  
 62  
 May  
 steel  
 mill

*[Handwritten notes:]*

Series  
L2 5394  
A10 5316  
X30 1016  
NW. 11/56

Nov. 1/56  
Purchased Nov. 1/42

Nov. 1. .75 )  
Nov. 22/42  
Oct

\$300 bonds - N. W.  
68¢ per  
May 44  
filled up  
with  
\$50 bond  
gained  
money

Dillon Bond (1957)  
purchased May 3/43  
\$50 bond  
May 1 - Nov. 1 - 75¢  
L4  
N031884.5  
may 1/57

900 year lost Nov. 43  
starting Nov. 43  
(\$10.50) starting  
Nov. 15

Royal Bank 775<sup>00</sup>  
-00  
Royal 775  
N. Sav. 150

<p> <i>May 1</i>  <i>L4</i>  <i>240318845</i>  <i>may 1/57</i> </p>	<p> <i>Jan 1</i>  <i>150</i>  <i>150</i> </p>	<p> <i>775<sup>00</sup></i>  <i>125<sup>00</sup></i>  <i>300<sup>00</sup></i>  <hr/> <i>1200<sup>00</sup></i> </p>	<p> <i>Royal 775</i>  <i>N. Sav. 150</i>  <i>Bonds 300</i>  <hr/> <i>1225<sup>00</sup></i>    <i>Apr. 5/43</i> </p>
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May 31/43  
 350.00  
 800.00  
 170.00  
 1320.00

May/43

2 - 350.00  
5 - 8000.00  
2 - 165  
131 500

Roy.	790 <sup>00</sup>
W. Sar.	155 <sup>00</sup>
Bonds	300 <sup>00</sup>
	<u>1245<sup>00</sup></u>



War Savings

Aug. 15/44 Purchased to date Bonds  
Bonds 450.00  
Cash 100.00 to  
350.00 apply on bond.

#270.00  
350.00  
620.00

Nov 30/44  
Bonds 400  
Royal Bank 200  
H. & S. 290  
#1405.53

mother  
Nov. 26/44  
✓ 400.00  
590.13  
125.40  
290.00

War Savings Sept 15/44 = 275.00  
Matrimonial Annette purchased by Estelle  
\$393 Sept. 15

Sept 15/44  
5.00  
275.00  
350.00  
625.00

Bonds to date  
Royal Bank 572.00  
H. & S. 125.40  
1320.40

Sept. 15/44  
Mother still has  
Que. \$100 bond June 15 - 1.50  
Dec. 15 1.50

Nov. 1/56 Mother has \$100 bond  
May 1 - 1.50  
Nov. 1 - 1.50

May 1/54 Mother has \$50 bond  
Mar 1 75  
Sept 1 75

Nov. 1/56 Mother has \$50 bond  
May 1 75  
Nov. 1 75

May 1/57 Mother has \$50 bond  
May 1 75  
Nov. 1 75

Int. 10.50 year  
Interests

May 1/45  
Mother Bonds 450.00  
cash 325.00  
\$775.00

think these are right ones, by memory

Oct. 1/44  
Nov. 1/44  
Feb. 1/62  
Mother \$50 bond  
\$400 bonds (Mother has)  
on hand Nov. 23/44

Aug. 1 } 75  
Oct. 1 } 75  
12.00  
P3 7352.30  
One Feb. 1963

May 1/45 Purchased 50 Bond  
for Mother through hospital  
On Montreal cheque, pd by Stella  
The bonds \$450.00



\$1,100,000,000

# VICTORY LOAN

Fourteen-year  
**3% BONDS**  
**DUE 1st MAY 1957**

Callable in or after 1954  
Interest payable 1st May and November  
Bearer denominations,  
\$50, \$100, \$500, \$1,000, \$5,000, \$25,000

Three and one-half year  
**13¼ % BONDS**  
**DUE 1st NOVEMBER 1946**

Non-callable to maturity  
Interest payable 1st May and November  
Bearer denominations,  
\$1,000, \$5,000, \$25,000, \$100,000

Principal and interest payable in lawful money of Canada; the principal at any agency of the Bank of Canada and the interest semi-annually, without charge, at any branch in Canada of any Chartered Bank.

Bonds may be registered as to principal or as to principal and interest, as hereinafter provided, through any agency of the Bank of Canada.

Subscriptions for either or both maturities of the loan may be paid in full at the time of application at the issue price in each case *without* accrued interest. Bearer bonds with coupons will be available for prompt delivery. Subscriptions may also be made payable by instalments, plus accrued interest, as follows—

10% on application; 18% on 1st June 1943; 18% on 1st July 1943;  
18% on 2nd August 1943; 18% on 1st September 1943;  
18.64% on the 3% bonds OR 18.37% on the 1¾% bonds, on 1st October 1943.

The last payment on 1st October 1943, covers the final payment of principal, plus .64 of 1% in the case of the 3% bonds and .37 of 1% in the case of the 1 $\frac{3}{4}$ % bonds representing accrued interest to the due dates of the respective instalments.

The Minister of Finance reserves the right to accept or to allot the whole or any part of the amount of this loan subscribed for either or both maturities if total subscriptions are in excess of \$1,100,000,000.

The proceeds of this loan will be used by the Government to finance expenditures for war purposes.

The lists will open on 26th April 1943, and will close on or about 15th May 1943, with or without notice, at the discretion of the Minister of Finance.

SAFETY • INCOME • SALEABILITY



# AUTHORIZATION

The Fourth Victory Loan is authorized under authority of Acts of the Parliament of Canada, and both principal and interest are a charge on the Consolidated Revenue Fund of Canada. The books of the Loan will be kept at the Head Office of the Bank of Canada, Ottawa.

## DETAIL OF 3% BONDS DUE 1957

The 3% bonds payable 1st May 1957, will be dated and bear interest from 1st May 1943, and will be subject to redemption at the option of the Government, as a whole or in part, at 100% and accrued interest on or after 1st May 1954, at any time on sixty days' notice. Bearer bonds with coupons will be issued in denominations of \$50, \$100, \$500, \$1,000, \$5,000 and \$25,000, and may be registered as to principal. Bearer bonds of \$5,000 and \$25,000 denominations will be available only at the time of issue and will be exchangeable without charge at any time into bearer bonds of \$1,000. Fully registered bonds, the interest on which is paid direct to the owner by cheque, will be issued in denominations of \$500, \$1,000, \$5,000, \$10,000 and \$100,000.

## DETAIL OF 1 3/4% BONDS DUE 1946

The 1 3/4% bonds payable 1st November 1946, will be dated and bear interest from 1st May 1943, and will be non-callable to maturity. Bearer bonds with coupons will be issued in denominations of \$1,000, \$5,000, \$25,000 and \$100,000, and may be registered as to principal. Bearer bonds of \$5,000, \$25,000 and \$100,000 denominations will be available only at the time of issue and will be exchangeable without charge at any time into bearer bonds of \$1,000. Fully registered bonds, the interest on which is paid direct to the owner by cheque, will be issued in denominations of \$1,000, \$5,000, \$10,000 and \$100,000.

## TRANSFER REGULATIONS

The transfer of fully registered bonds of each maturity of this loan, when subscribed for in that form, into bearer bonds with coupons attached will be effected without charge. Transfer books will open 1st July 1943. On other transfers, subject to such reasonable conditions as the Minister may prescribe and the payment of fifty cents for each new bond issued, holders of fully registered bonds without coupons will have the right to convert into bonds with coupons, and holders of bonds with coupons will have the right to convert into fully registered bonds without coupons at any time on application to any agency of the Bank of Canada.

## DELIVERY OF BONDS

Bearer bonds with coupons attached of each maturity of this loan will be available for delivery at the time of application, or within a few days thereof, to subscribers initially making payment in full. Bonds registered as to principal, or as to principal and interest, will be delivered to subscribers upon making payment in full, as soon as the required registration can be effected.

## PAYMENT IN FULL ON INSTALMENT DATES

Subscriptions may be paid in full at the time of application at the issue price, or prices, without accrued interest, or on any instalment due date thereafter, in the latter case accrued interest on the respective instalment or instalments will be charged. Under this provision, payment for instalment subscriptions may be made as follows—

	3% Bonds	1 3/4% Bonds
If remainder (90%) paid 1st June 1943 - - - - -	\$90.18 per \$100	\$90.11 per \$100
If remainder (72%) paid 1st July 1943 - - - - -	\$72.36 per \$100	\$72.21 per \$100
If remainder (54%) paid 2nd August 1943 - - - - -	\$54.50 per \$100	\$54.29 per \$100
If remainder (36%) paid 1st September 1943 - - - - -	\$36.59 per \$100	\$36.35 per \$100
If remainder (final) paid 1st October 1943 - - - - -	\$18.64 per \$100	\$18.37 per \$100

## INITIAL PAYMENT AND TITLE

Subscriptions, other than those paid in full on application, must be accompanied by a payment of 10% of the par value subscribed. All cheques covering payments are to be made payable to the credit of the Receiver General of Canada. Title to the bonds shall not pass to the subscriber until payment in full has been completed. Subscriptions will be accepted by Victory Loan Salesmen, by any branch in Canada of any Chartered Bank, or by any authorized Savings Bank, Trust or Loan Company.

## INSTALMENT PAYMENTS AND RECEIPTS

Non-negotiable receipts will be issued upon request to all instalment subscribers by the Chartered Bank, authorized Savings Bank, Trust or Loan Company, designated by the subscriber in the application form. These receipts will be exchangeable for bonds at the designated bank, trust or loan company, when the subscription is fully paid. All receipts must be exchanged before 1st November 1943. Payment of all instalments must be made at the bank, trust or loan company, originally designated by the subscriber. Payment of instalments, or payment of balance in full, after the subscription lists are closed, should be made only on an instalment due date.

## FORM OF BOND

Subscribers must indicate on their applications the form of bond and the denominations required, and the bond so indicated will be available at the designated bank, trust or loan company.

Application forms may be obtained from any Victory Loan Salesman, from the National War Finance Committee or any representative thereof, from any branch in Canada of any Chartered Bank, or from any authorized Savings Bank, Trust or Loan Company.

Department of Finance, Ottawa, 26th April 1943.

## ACKNOWLEDGMENT OF APPLICATION

(Do not detach from above)

The undersigned Victory Loan Salesman, Bank, Trust or Loan Company, has received a duly executed application for bonds of the Fourth Victory Loan, the essential details of which are as follows—

### NAME AND ADDRESS OF SUBSCRIBER

Mrs. Bernette Rosalie Waterman

(Name)

109 Lwites St. St. Thomas Ont

(Address)

### AMOUNT AND MATURITY SUBSCRIBED

\$ 50.00 of 3% BONDS due 1957 and/or \$ of 1 3/4% BONDS due 1946

(Par value)

(Par value)

### TRANSACTION TO BE COMPLETED AT

Imperial Bank of Canada

(Name of Bank, Trust or Loan Company)

West End St. Thomas

(Branch and address)

Date May 3 1943.

Ed MacNeil

(Signature of receiver of application)

### SPECIAL NOTE

The subscriber should carefully preserve this acknowledgment. It evidences his subscription and indicates the branch of the Bank, Trust or Loan Company where he has undertaken to complete the transaction. Subscribers should allow about five days from date of application for bonds to be available at designated Bank, Trust or Loan Company, and should then call there and take delivery, otherwise advising the Bank, Trust or Loan Company in writing as to disposition of the bonds. Complete details of the security purchased and the manner in which payment is to be made therefor will be found above and on the reverse hereof.



# WAR SAVINGS STAMP BOOK



*Mrs. A. Watman*

NAME

*109 Curtis St.*

STREET

*St. Thomas*

CITY



Always ask for  
part of your  
change  
in



# WAR SAVINGS STAMPS

FROM

BANKS • POST OFFICES  
DEPARTMENT STORES • DRUGGISTS  
GROCERS • TOBACCONISTS  
BOOK STORES and other RETAIL STORES

1

2

3

4

5

6

7

8



9

10

11

12

13

14

15

16

## POST OFFICES SELL THEM

*Take part of  
your change  
in*



# WAR SAVINGS STAMPS

FROM

BANKS • POST OFFICES  
DEPARTMENT STORES • DRUGGISTS  
GROCERS • TOBACCONISTS  
BOOK STORES and other RETAIL STORES



When both  
sides of a page are  
filled with War Sav-  
ings Stamps (\$4.00)  
take this book to any  
bank or post office.  
They will tear out the  
page and issue to you  
a \$5.00 War Savings  
Certificate registered  
in your name.



**BUY  
WAR SAVINGS  
STAMPS  
FOR VICTORY**



# **What Are War Savings Certificates**



**Some answers to your  
questions which fully  
explain this popular  
war-time investment  
for Canadians**

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**WAR SAVINGS**

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**CANADA**

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**COMMITTEE**

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# AN ANSWER TO CANADA

## *In What Amounts are War Savings Certificates Issued?*

They are issued in registered form by the Bank of Canada, Ottawa, in convenient denominations as follows:

For a \$ 5.00	Certificate you pay	\$ 4.00
For a 10.00	Certificate you pay	8.00
For a 25.00	Certificate you pay	20.00
For a 50.00	Certificate you pay	40.00
For a 100.00	Certificate you pay	80.00
For a 500.00	Certificate you pay	400.00

## *What is the Rate of Interest?*

For every \$4 invested, the registered holder will get back \$5 in one single payment—representing interest at 3% compounded half-yearly.

## *When are War Savings Certificates Repayable?*

They are repayable in 7½ years from date of issue at full maturity value.

## *Can War Savings Certificates be Redeemed before Maturity?*

They may be redeemed for cash at stated values at any time six months after the date of issue, upon application by the registered holder to the War Savings Committee, Ottawa. The Redemption Schedule values for a \$5.00 Certificate are as follows:

After six months—	\$4.00	4 to 4½ years—	\$4.31
1 to 1½ years—	4.04	4½ to 5 years—	4.38
1½ to 2 years—	4.07	5 to 5½ years—	4.45
2 to 2½ years—	4.11	5½ to 6 years—	4.53
2½ to 3 years—	4.15	6 to 6½ years—	4.61
3 to 3½ years—	4.20	6½ to 7 years—	4.70
3½ to 4 years—	4.25	7 to 7½ years—	4.84
MATURITY VALUE AT 7½ YEARS—\$5.00			

The redemption value of Certificates of larger denomination is proportionate.

## *Buy WAR SAVINGS CERTIFICATES Regularly*

### WHAT ARE WAR SAVINGS CERTIFICATES?

They are the safest investment you can make—a direct obligation of the Dominion of Canada. Sold in convenient denominations—\$5 to \$500—they provide a good return of 3% interest compounded half-yearly. War Savings Certificates are repayable 7½ years after issue, but may be redeemed after six months from issue date at an established scale of values. The holder is completely protected, as War Savings Certificates are fully registered. (This issue was authorized by Order in Council, P.C. 2184 of May 24th, 1940.)

## *Is There a Limit to the Amount of Certificates any one Person may Hold?*

Yes; an individual can purchase in his own name only up to a total of \$480 worth (maturity value \$600) per calendar year. This represents a cash investment as high as \$40 per month.

## *Who Can Buy War Savings Certificates?*

Any individual, whether adult or child, as well as any non-profit-making organization, may become a registered owner of War Savings Certificates. Non-profit-making organizations are defined as follows:

“Incorporated or unincorporated bodies organized for the purpose of carrying on, without pecuniary gain to their members, objects of a national, municipal, patriotic, religious, educational, charitable, professional, social or sporting character or the like, including service clubs, labour and fraternal organizations, excepting those acting primarily as insurance or benefit societies.”

## *Can Two or More Individuals Buy War Savings Certificates Jointly to be Registered in Their Joint Names?*

No; Certificates can be registered in only one name.

## *Can a Person Buy War Savings Certificates for Someone Else?*

Yes; a person may have the Certificates issued and registered in the name of any individual or non-profit-making organization that is specified at the time of purchase, unless such individual's or such organization's holdings would thereby be increased beyond the \$600 statutory limit.

## *Why are War Savings Certificates Registered?*

To protect the registered holder. A record is kept at Ottawa of every Certificate issued, showing the name of its registered holder, so that the Certificate itself is of no value to anyone else.



# 'S CALL

## *Can War Savings Certificates be Given, Transferred or Assigned to Someone Else?*

No; they are non-transferable and non-assignable—they cannot be attached or used as collateral. They are redeemable and repayable only to the registered holder, except in the case of death.

## *What About Children as Registered Holders?*

Children may hold Certificates in their own names. If a child is under twelve years of age at Certificate maturity date, the signature of parent or guardian is required. At ages under twelve years, redemption before maturity is not permitted, unless the Minister of Finance is satisfied by the parent or guardian that the money is urgently needed for the education, maintenance or benefit of the child. In the case of children over 12 but under 16, the signature of both minor and parent or guardian is required at maturity or prior redemption. The signature of any minor over 16 years of age is accepted.

## *What Happens if War Savings Certificates Are Lost, Stolen or Destroyed?*

They will be re-issued three months after notice of satisfactory proof of loss is submitted. The registered holder should notify the War Savings Committee, Ottawa, immediately in case of loss, and provide details, if possible, as to when and where the Certificate was purchased, its denomination and registered number.



### **What Happens if the Registered Holder Should Die?**

In the case of death, Certificates are considered to be part of the registered holder's estate. His legal representative or heirs should immediately notify the War Savings Committee, Ottawa, and arrangements may then be made to have the War Savings Certificate redeemed for its scheduled cash value or transferred to the name of an heir.

### **Is the Increase in Value at Time of Redemption or Repayment Subject to Income Tax?**

No; due to the difficulties of calculation, the small amounts involved and the limit on individual holdings, holders will not be required to report the difference between the purchase price and the redemption value of War Savings Certificates as income, in making returns under the Income War Tax Act.

### **What is Meant by A "Regular War Saver?"**

A Regular War Saver is any man, woman or child, who "signs up" to purchase War Savings Certificates *regularly* for the duration of the war.

## **War Savings Stamps**

### **What are War Savings Stamps?**

They are 25-cent Stamps which may be used to purchase a War Savings Certificate on an instalment basis. When sixteen Stamps have been acquired, they may be sent in on a completed application form, as payment for a \$5.00 War Savings Certificate.

### **Where can War Savings Stamps be Bought?**

From any Post Office or Bank, and from many retail stores and other selling agencies.

### **Can War Savings Stamps be Turned in for Cash?**

No; War Savings Stamps are not redeemable.

### **Are War Savings Stamps Registered?**

No; War Savings Stamps may be transferred by delivery, given away or even resold.

### **What Happens if War Savings Stamps are Lost?**

Their owner has no claim for the issue of new Stamps. It is just the same as losing money.

## **How to Invest Regularly in War Savings Certificates**

### **By Cash, Cheque or Money Order**

Your local Banks, Post Offices, and investment dealers are official agencies for the War Savings Committee. You can take your cash, cheque or money order for the purchase of Certificates to them and get an official receipt. Or you may send your remittance direct to the War Savings Committee in Ottawa, by cheque or money order payable to the Receiver General of Canada.

### **By Bank Pledge**

Ask your Bank to purchase War Savings Certificates for you every month, automatically, simply by charging your account. All Banks have the necessary Pledge Forms. There is no charge for this service.

### **By the Payroll Savings Plan**

Ask your employer to install the Payroll Savings Plan, which is an arrangement to provide employees with an opportunity to purchase War Savings Certificates regularly, by authorizing their employer to make the necessary deductions from pay. The employer handles the details and Certificates are sent direct from Ottawa.

### **By War Savings Stamps**

You can buy 25-cent War Savings Stamps at Post Offices, Banks and many stores and theatres. Attach to the Stamp application card. When you have sixteen Stamps, fill out application and send to the War Savings Committee, Ottawa, or ask your Bank or Post Office to send it for you.

### **ADDRESSES OF WAR SAVINGS OFFICES**

*Supplies and additional information may be obtained from the War Savings Committee at Ottawa or from the Provincial War Savings Offices.*

VANCOUVER, B.C.  
328 Federal Bldg.

CALGARY, Alta.  
Bank of Canada Building

WINNIPEG, Man.  
Great West Permanent Bldg.  
356 Main Street

REGINA, Sask.  
17 Canada Life Building

TORONTO, Ont.  
293 Bay Street

SAINT JOHN, N.B.  
206 Bank of Nova Scotia Building

MONTREAL, Que.  
202 Aldred Bldg., Place d'Armes

HALIFAX, N.S.  
Province House

CHARLOTTETOWN, P.E.I.  
Messrs. Higgs & Company Limited



## ACKNOWLEDGMENT OF APPLICATION — SIXTH VICTORY LOAN

The undersigned Victory Loan Salesman, Bank, Trust or Loan Company has received from

*Miss Estelle Waterman*

(Name)

(Address)

an application for \$ *50.00* of 3% BONDS due 1960 and/or \$ of 1 $\frac{3}{4}$ % BONDS due 1948.  
(par value) (par value)

Bonds purchased for cash will be available one week after payment in bearer form or registered as to principal, or in six weeks in fully registered form. Bonds purchased on the Monthly Savings Plan will be available on completion of payments in bearer form or registered as to principal and three weeks thereafter in fully registered form, at

*Imperial Bank of Canada*

(Name and Address of Bank, Trust or Loan Company)

Date *Apr 15* 1944.

(Signature of receiver of application)

Please call promptly after the time specified above to take delivery of your bonds. This acknowledgment should be presented when calling for your bonds, or when making Monthly Savings Plan payments. Interest will be charged on overdue payments.

SEE REVERSE HEREOF FOR SCHEDULE OF MONTHLY SAVINGS PLAN PAYMENTS



Application No.

**TO BE COMPLETED ONLY BY THE BANK, TRUST OR LOAN COMPANY.****NON-NEGOTIABLE****SCHEDULE AND RECORD OF MONTHLY SAVINGS PLAN PAYMENTS**

Date Due	Monthly Payment	Amount Due for payment in full		Date Payment Received by Bank, Trust or Loan Co.	Amount Paid to Bank, Trust or Loan Co.		For Bank, Trust or Loan Co. named on the reverse hereof
		3% Bonds	1¾% Bonds				
On Application.....	\$10 per \$100 bond.....	\$100.00	\$100.00				
On 1st June 1944.....	\$18 per \$100 bond.....	90.18	90.11				
On 3rd July 1944.....	\$18 per \$100 bond.....	72.36	72.21				
On 1st August 1944.....	\$18 per \$100 bond.....	54.50	54.29				
On 1st September 1944....	\$18 per \$100 bond.....	36.59	36.35				
On 2nd October 1944.....	Final payment per \$100 bond	18.64	18.37				

*The last payment on 2nd October 1944, covers the final payment of principal, plus .64 of 1% in the case of the 3% bonds and .37 of 1% in the case of the 1¾% bonds representing interest accrued to the due dates of the respective payments. On completion of the above payments the purchaser will receive bonds in the form specified. The amount of the first coupon or interest cheque will represent the interest from 1st May 1944 at the full rate payable on the bonds and will be payable to the purchaser of 3% bonds on 1st December and to the purchaser of 1¾% bonds on 1st September.*

**This acknowledgment should be presented to the Bank, Trust or Loan Company when making Monthly Savings Plan payments and surrendered when the Bonds are delivered.**

*Interest will be charged on overdue payments*



# ACKNOWLEDGMENT OF APPLICATION — SEVENTH VICTORY LOAN

The undersigned Victory Loan Salesman, Bank, Trust or Loan Company has received from

*Mrs. Annette Rosalie Waterman*  
(Name)

*109 Curtis St.,  
St. Thomas*  
(Address)

an application for \$ *50<sup>00</sup>* of 3% BONDS due 1st Feb. 1962 or \$ ..... of 1 $\frac{3}{4}$ % BONDS due 1st Nov. 1948.  
(par value) (par value)

Bearer bonds or bonds registered as to principal only will be available not later than one week after payment in full, or immediately upon completion of Monthly Savings Plan payments. Fully registered bonds will be available within six weeks after payment in full. Purchasers should call promptly to take delivery of bonds. This acknowledgment should be presented when calling for bonds, or when making Monthly Savings Plan payments. Interest will be charged on overdue payments.

*Bank of Montreal West End, St. Thomas*  
(Name and Address of Bank, Trust or Loan Company where bonds will be available)

Date *November 9* 1944 *E. G. Jones*  
(Signature of receiver of application)

◆ The Chartered Banks' published rate for safekeeping Victory Bonds is 25c per annum up to \$250 and 5c per \$50 in excess of \$250.

SEE REVERSE HEREOF FOR SCHEDULE OF MONTHLY SAVINGS PLAN PAYMENTS



Application No.	<b>TO BE COMPLETED ONLY BY THE BANK, TRUST OR LOAN COMPANY.</b>				<b>NON-NEGOTIABLE</b>	
	<b>SCHEDULE AND RECORD OF MONTHLY SAVINGS PLAN PAYMENTS</b>					

Date Due	Monthly Payment	Amount Due for payment in full		Date Payment Received by Bank, Trust or Loan Co.	Amount Paid to Bank, Trust or Loan Co.		For Bank, Trust or Loan Co. named on the reverse hereof
		3% Bonds	1¾% Bonds				
On Application.....	\$10 per \$100 bond.....	\$100.00	\$100.00				
On 1st December 1944....	\$18 per \$100 bond.....	90.18	90.11				
On 2nd January 1945.....	\$18 per \$100 bond.....	72.36	72.21				
On 1st February 1945.....	\$18 per \$100 bond.....	54.50	54.29				
On 1st March 1945.....	\$18 per \$100 bond.....	36.59	36.35				
On 2nd April 1945.....	Final payment per \$100 bond	18.64	18.37				

*The last payment on 2nd April 1945, covers the final payment of principal, plus .64 of 1% in the case of the 3% bonds and .37 of 1% in the case of the 1¾% bonds representing interest accrued to the due dates of the respective payments. On completion of the above payments the purchaser will receive bonds in the form specified. The amount of the first coupon or interest cheque will represent the interest from 1st November 1944 at the full rate payable on the bonds and will be payable to the purchaser of 3% bonds on 1st August 1945 and to the purchaser of 1¾% bonds on 1st May 1945.*

**This acknowledgment should be presented to the Bank, Trust or Loan Company when making Monthly Savings Plan payments and surrendered when the Bonds are delivered.**

*Interest will be charged on overdue payments*





CANADIAN RED CROSS  
SOCIETY

NATIONAL APPEAL

TEMPORARY RECEIPT

DATE March 1<sup>st</sup> 1943

NAME Mrs Annette Waterman

ADDRESS 109. Burtis St

AMOUNT \$ 1.00

Mrs W. Atwood

CANVASSER

OFFICIAL RECEIPT (FOR ONE DOLLAR OR MORE)  
WILL BE SENT FROM RED CROSS HEADQUARTERS