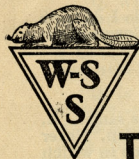


# CANADIAN GOVERNMENT WAR-SAVINGS STAMPS



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## What They Are and Why You Should Buy Them

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## THE WAR-SAVINGS PLAN

Q. What is the War-Savings Plan? A. It is a plan by which you can lend small savings to your Government at a rate of interest exceeding  $4\frac{1}{2}$  per cent, compounded semi-annually.

Q. How may this be done? A. By purchasing War-Savings Stamps and Thrift Stamps.

Q. What is a War-Savings Stamp? A. It is a stamp for which the Government will pay you \$5 on January 1, 1924.

Q. What does it cost? A. Between \$4 and \$4.11 during 1919, depending upon the month in which purchased.

Q. What is a Thrift Stamp? A. It is a stamp costing 25 cents, to be applied in payment for a War-Savings Stamp. It does not earn interest. The purpose of its issue is to enable people to accumulate in small sums the amount necessary to pay for a War-Savings Stamp.

Q. Where can I buy them? A. At post offices, banks, and other authorized agencies.

Q. Why should I buy them? A. Every dollar loaned to the Government helps to save the lives of our men at the front and to win the war.

### WAR-SAVINGS STAMPS AND CERTIFICATES.

Q. I want to begin to save on the War-Savings Plan. What is the first thing to do? A. Take \$4 to the post office or a bank or any other agent, buy a War-Savings Stamp, and ask for a War-Savings Certificate.

Q. What is a War-Savings Certificate? A. It is a pocket-sized folder containing 10 spaces upon which to affix War-Savings Stamps.

Q. Is the War-Savings Certificate a Government obligation? A. It becomes an obligation as soon as one or more War-Savings Stamps are affixed to it.

Q. Can I get a War-Savings Certificate without buying a Stamp? A. No.

Q. Does the War-Savings Certificate cost anything? A. No. The agent from whom you purchase the stamps will write your name and address on the certificate and will furnish you an envelope in which to keep it.

Q. What do I do after that? A. Affix the War-Savings Stamp on your certificate in space No. 1 and take good care of it.

Q. What do I do next? A. You have now become a war saver. Continue to buy War-Savings Stamps every week or month and put them on your certificate until you have filled all of the 10 spaces. When

this is done you can buy another War-Savings Stamp, and you will receive free of cost another certificate to which you can attach new stamps as you buy them.

Q. When I have filled the 10 spaces on my certificate what do I do with it? A. Keep the certificate until January 1, 1924, and the Government will pay you \$50 for it.

#### THE PRICE OF WAR-SAVINGS STAMPS.

Q. Does the price of a War-Savings Stamp always remain the same? A. No. The price for each month appears on the face of each stamp. Never pay either more or less than the amount shown for the month in which you make the purchase. The price is \$4.00 in December, 1918, and the same in January, 1919, and increases 1 cent each month after January, 1919, until in December, 1919, when the price is \$4.11.

Q. What is the price of War-Savings Stamps for each month of 1919? A. January, \$4.00; February, \$4.01; March, \$4.02; April, \$4.03; May, \$4.04; June, \$4.05; July, \$4.06; August, \$4.07; September, \$4.08; October, \$4.09; November, \$4.10; December, \$4.11.

Q. Why is the price higher each month? A. Because the stamps are earning interest.

#### THRIFT STAMPS AND THRIFT CARDS.

Q. If I do not have enough money saved up to buy a War-Savings Stamp and can only save in small amounts, what should I do? A. Buy a 25-cent Thrift Stamp at a post office, bank or other authorized agency and ask for a Thrift Card, to which you can attach your Thrift Stamp.

Q. Is there any charge for a Thrift Card? A. No. It is given you to hold Thrift Stamps and contains a place for your name and address.

Q. How many Thrift Stamps will this card hold? A. Sixteen stamps, which represent a value of \$4.

#### EXCHANGING THRIFT CARDS FOR WAR-SAVINGS STAMPS.

Q. When I have filled the Thrift Card, what do I do? A. Take it to a post office, bank, or other authorized agency, surrender the card and pay in cash the few cents difference between the \$4 worth of Thrift Stamps and the price of a War-Savings Stamp for the month in which the exchange is made.

Q. What do I do next? A. You take the War-Savings Stamp given you in exchange for your Thrift Card, ask for a War-Savings Certificate, if you haven't one already, and attach the stamp to the certificate.

Q. Should I continue to buy Thrift Stamps? A. Yes. Ask for a new Thrift Card and begin again.

Q. Do Thrift Stamps bear interest? A. No.

Q. Then why are they issued? A. To make it convenient for you to save in small amounts so that you can purchase a War-Savings Stamp which does bear interest.

#### LENDING YOUR MONEY TO THE GOVERNMENT.

Q. What security is behind the War-Savings Stamp? A. The Canadian Government promises to pay on January 1, 1924, the sum of \$5 for each Stamp affixed to a certificate. This promise is backed by the faith and honour of Canada and by the taxing power of this country.

Q. Why does the Canadian Government borrow this money? A. To pay the expenses of the war.

Q. When I lend my money to the Government, would it be safer to buy a Government bond rather than these War-Savings Stamps? A. When a War-Savings Stamp is attached to a War-Savings Certificate it becomes a Government obligation with the same security as Victory bonds, now held by 1,000,000 Canadians.

Q. Is the interest on War-Savings Certificates paid in the same way as on Victory Bonds? A. No. The Victory bond interest is paid every six months, but the interest on the War-Savings Certificate accumulates and is paid in one sum, on January 1, 1924.

Q. Why isn't the interest paid in the same manner on both War-Savings Certificates and Victory bonds? A. It would be very complicated and expensive to pay interest every six months on \$5 stamps and for that reason the Canadian Government retains the interest until January 1, 1924, at which time it pays you the compounded interest and the principal, amounting to \$5, the face value of the War-Savings Stamp.

Q. Is the money received from War-Savings Stamps and Thrift Stamps used for the same purpose as the money received from Victory bonds? A. Yes.

#### TRANSFER.

Q. Can I sell or transfer my War-Savings Certificate to any one? A. No. The certificate is not transferable and is of value to the owner only, except in case of death or disability.

Q. Should I sell my thrift card to any one? A. No. Your Thrift Card has your name on it and should be filled with sixteen 25-cent Thrift Stamps and exchanged at a post office, bank or other authorized agency for a War-Savings Stamp.

#### REGISTRATION.

Q. Should I register a War-Savings Certificate? A. Yes, if you wish to secure payment in case the certificate is lost.

Q. Am I required to register it? A. No.

Q. Where can I register it? A. At any money-order post office.

Q. If I have five War-Savings Stamps on my War-Savings Certificate and have it registered and I put one more stamp on, must I have it registered again to have protection on my sixth stamp? A. Yes. Each stamp must be registered.

#### LOSS.

Q. If I lose some detached Thrift Stamps, can I get my money back? A. No. These stamps are of value to the bearer, just as postage stamps are.

Q. If I lose my Thrift Card, what can I do? A. Be sure to put your name and address on the Thrift Card, so that if the finder drops it in any post-office box (without postage) it may be returned to you.

Q. Is an unattached War-Savings Stamp of value to any one who finds it? A. Yes. For this reason you should attach it to your War-Savings Certificate at the time of purchase. It would be well to write across the face of each stamp your name and the serial number of your certificate.

Q. If a registered War-Savings Certificate is lost or destroyed, what should I do? A. If it is not returned to you within a reasonable time, report it to your postmaster where you had the certificate registered.

## A REAL INVESTMENT

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Q. How do I get my money back if my registered War-Savings Certificate is lost? A. By applying at the post office where you registered it and making satisfactory proof of loss and ownership.

### PAYMENT AT MATURITY.

Q. Where does the Canadian Government pay the \$5 on January, 1924, for each War-Savings Stamp attached to a War-Savings Certificate? A. At either the Finance Department in Ottawa or at any money-order post office after ten (10) days' notice.

Q. Where is payment made if the certificate is registered? A. At the post office where the certificate is registered.

### PAYMENT BEFORE MATURITY.

Q. If it is necessary before January 1, 1924, to have money for my War-Savings Certificate, how can I get it? A. If it is not registered, take it to any money-order post office and it will be redeemed, after 10 days' written demand, as prescribed by the rules of the Post Office Department. If registered, take it to the post office where registered.

Q. What do I get in cash for each War-Savings Stamp attached to my War-Savings Certificate if I surrender it? A. The amount is indicated on the table, which is printed on the back of each War-Savings Certificate.

Q. Can I surrender my Thrift Card for cash? A. No.

Q. If I must have money on my Thrift Card and Thrift Stamps, how can I obtain it? A. By filling the Thrift Card and exchanging it for a War-Savings Stamp, which has a redeemable value.

Q. Is the post office the only place where I can surrender my War-Savings Certificate before its maturity and get my money back? A. Yes.

Q. How much notice must I give the post office? A. Ten days' notice.

Q. If I should find it necessary to surrender my War-Savings Certificate for cash, what rate of interest would I receive on my investment? A. About 3 per cent if surrendered during the first or second year.

Q. If I have registered a War-Savings Certificate in one city and I move to another, do I have to go back to the city where registered to get my money? A. No. You may, by applying to the postmaster where your certificate was registered, have your registration card transferred to any post office you may designate.

Q. Where can information be obtained regarding War-Savings Certificates and Thrift Stamps? A. At post offices, banks, or other agencies, from the National War-Savings Committee at Ottawa and from provincial war-savings committees.

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You can buy War-Savings  
and Thrift Stamps wherever  
you see this sign.

