

WAR SAVINGS CERTIFICATES



Information Booklet

Please read carefully

**BUY
WAR SAVINGS CERTIFICATES**

1. The War Savings Bonds
and Stamps Act, 1941
shall apply to the
Bonds.

2. In the case of
Certificates
issued by a bank
under the
War Savings
Bonds Act, 1941,
the provisions of
the said Act shall
apply to the
Bonds.

3. The War Savings Bonds
and Stamps Act, 1941
shall apply to the
Bonds issued by
the Government
of India under the
War Savings
Bonds Act, 1941,
and to the
Bonds issued by
the Government
of India under the
War Savings
Bonds Act, 1941,
and to the
Bonds issued by
the Government
of India under the
War Savings
Bonds Act, 1941.

4. War Savings Bonds
and Stamps Act, 1941
shall apply to the
Bonds issued by
the Government
of India under the
War Savings
Bonds Act, 1941,
and to the
Bonds issued by
the Government
of India under the
War Savings
Bonds Act, 1941,
and to the
Bonds issued by
the Government
of India under the
War Savings
Bonds Act, 1941.

SECTION 10

10. All War Savings Bonds
and Stamps issued
under the provisions of
the War Savings
Bonds Act, 1941,
shall be deemed to
be issued under
the provisions of
the War Savings
Bonds Act, 1941.

11. War Savings Bonds
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SECTION 11

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WHAT ARE WAR SAVINGS CERTIFICATES?

1. A War Savings Certificate is an obligation of the Newfoundland Government costing Two Dollars and Fifty Cents (\$2.50), entitling the holder to receive in six years the sum of Three Dollars (\$3.00).
2. Any person, body corporate (including a Company or Co-operative Society), benevolent society or fraternal society, is entitled to purchase War Savings Certificates, provided that the number purchased in any one calendar year does not exceed 200 (purchase price \$500).
3. A person ten years old or more may purchase and hold War Savings Certificates in his (or her) own name; a child of less than ten years may also purchase War Savings Certificates but such Certificates will be held in the name of his (or her) parent or guardian.
4. Any number of members of one family may purchase and hold War Savings Certificates provided that the number purchased by or on behalf of each in any one calendar year does not exceed 200 (purchase price \$500).

HOW TO BUY WAR SAVINGS CERTIFICATES

5. Go to any Post Office doing Money Order business (there are three hundred of these), or to any Bank or other authorised selling Agency in Newfoundland and fill out an application form, which may be obtained gratis. Write on it your name, address, and signature and the number of War Savings Certificates for which you are prepared to subscribe. Hand it to the Post Office, Bank or other authorised selling Agency together with the full amount of the purchase price in cash.

6. The Post Office or Bank will hand you in return a signed receipt which you should hold until you have received the fully-registered Certificate which will be mailed direct to you from St. John's.
7. In the case of an application by a Company, Co-operative Society, or other body corporate, or by a benevolent society or fraternal society, the application will be signed by the officer or officers having power to make the application.
8. You may, if you wish, mail your application with remittance enclosed direct to the Newfoundland Savings Bank, St. John's; the Savings Bank will then send you your War Savings Certificate direct. Certain War Savings Organisations also are being authorised to issue War Savings Certificates direct to subscribers.
9. War Savings Certificates may be issued to a person on behalf of an applicant; but in that case no Certificate will actually be issued until the signature of the applicant in his (or her) handwriting, or if such applicant be a marksman, his mark, written or made in the presence of a subscribing witness, has been received.

SECURITY OF WAR SAVINGS CERTIFICATES

10. All War Savings Certificates are registered in a central registry in St. John's. This is for the protection of the holder.
11. War Savings Certificates are a direct obligation of the Newfoundland Government, charged upon the Consolidated Revenue Fund of Newfoundland.

ENCASHMENT OF WAR SAVINGS CERTIFICATES

12. War Savings Certificates have the special feature that after six months from the date of

purchase they may be cashed at any time by the holder at any Post Office doing Money Order business, or at any Bank or other authorised selling Agency in Newfoundland.

13. A holder may be required to give 90 days notice of his intention to cash a War Savings Certificate or Certificates, but in the ordinary way such notice will not be necessary.
14. To obtain encashment of a War Savings Certificate the holder will make application as described above and will present with his application the Certificate or Certificates to be encashed, furnishing at the same time a specimen of his signature. After verification of the signature the encashment value of the Certificate or Certificates will be sent to the holder in accordance with the following table of encashment values:—

If the certificate is cashed at any time after the expiration of six months but before the expiration of one year from the date of issue	\$2.50
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If the Certificate is cashed at any time after the expiration of one year, but before the expiration of two years from the date of issue	\$2.55
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If the Certificate is cashed at any time after the expiration of two years but before the expiration of three years from the date of issue	\$2.60
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If the Certificate is cashed at any time after the expiration of three years but before the expiration of four years from the date of issue	\$2.65
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If the Certificate is cashed at any time after the expiration of four years but before the expiration of five years from the date of issue	\$2.75
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If the Certificate is cashed at any time after the expiration of five years but before the expiration of six years from the date of issue \$2.85

15. On the completion of the sixth year from the date of issue a War Savings Certificate will be redeemed by the Government by payment of Three Dollars (\$3.00) to the registered holder for every Certificate of Two Dollars and Fifty Cents (\$2.50) (purchase price).

OTHER FEATURES

16. If any War Savings Certificate becomes lost or destroyed the registered holder may apply to the Newfoundland Savings Bank at St. John's for the issue to him of a new Certificate to replace the Certificate lost or destroyed, provided he furnishes the Newfoundland Savings Bank with such particulars respecting the Certificate and the circumstances of its loss or destruction as may be necessary; and further that, if required by the Newfoundland Savings Bank, he furnishes a bond indemnifying the Government against any loss in case of the reappearance of the Certificate alleged to have been lost or destroyed.
17. War Savings Certificates may be registered in one name only and no transfer of ownership for any such Certificate or Certificates may take place. This again is a rule for protection of the interest of the holder. It is in fact unnecessary for a holder to transfer the property in the Certificate or Certificates because at any time he can encash his Certificate or Certificates as described above.
18. In the case of death or insolvency the War Savings Certificate or Certificates will pass to the person entitled by law thereto; but this is

subject to the general rule that no person may acquire more than 200 Certificates (purchase price \$500) altogether in any one calendar year. In the case of a person inheriting or having transferred to him Certificates in excess of that total the excess will be encashed as described in paragraph 14 above.

19. War Savings Certificates may be issued to any person as trustee for a child under the age of 10 years without prejudice to the right of such person to acquire or hold Certificates on his (or her) own behalf.

SAVINGS STAMPS

20. Any person who is not able to subscribe the full sum of Two Dollars and Fifty Cents (\$2.50) as the purchase price of a War Savings Certificate may purchase such Certificate by instalments. In such a case he should purchase Savings Stamps, which are sold at ten cents (10c.) each and may be obtained at any Post Office doing Money Order business. Such Post Offices may also issue Savings Cards on which will be found twenty-five spaces for affixing Savings Stamps. Savings Cards will be issued gratis to a person purchasing Savings Stamps and when twenty-five Ten Cent Savings Stamps have been affixed to any card the latter may be presented, together with a form of application, at any Post Office doing Money Order business or to any Bank or any authorised selling Agency in Newfoundland, and a War Savings Certificate will then be issued.

SUMMARY OF GENERAL FEATURES

1. WAR SAVINGS CERTIFICATES GIVE COMPLETE SECURITY AND ARE AN IDEAL INVESTMENT FOR THE SAVINGS OF THE PEOPLE OF NEWFOUNDLAND OF ALL WALKS OF LIFE AND ALL AGES.
2. WAR SAVINGS CERTIFICATES, IF KEPT FOR THE WHOLE SIX YEARS, WILL EARN INTEREST AT THE RATE OF 3 PER CENT PER ANNUM COMPOUND.
3. WAR SAVINGS CERTIFICATES ARE FREE OF INCOME TAX.
4. WAR SAVINGS CERTIFICATES MAY, AFTER THE FIRST SIX MONTHS, ALWAYS BE ENCASHED. WAR SAVINGS CERTIFICATES ARE ALWAYS WORTH WHAT YOU HAVE PAID FOR THEM; AFTER THE FIRST YEAR THEY WILL BE WORTH MORE THAN YOU HAVE PAID FOR THEM; AND AT THE END OF SIX YEARS WILL HAVE EARNED THREE PER CENT PER ANNUM COMPOUND INTEREST.
5. WAR SAVINGS CERTIFICATES ARE SPECIALLY DESIGNED FOR SMALL SAVERS, AND A SYSTEM OF SAVINGS STAMPS IS ADAPTED TO THE NEEDS OF CHILDREN AND THOSE WHO HAVE VERY SMALL MEANS.
6. EVERY DOLLAR AND EVERY CENT SUBSCRIBED FOR WAR SAVINGS CERTIFICATES WILL GO TO HELP GREAT BRITAIN AND THE BRITISH EMPIRE WIN THE WAR.

7. EVERY DOLLAR AND EVERY CENT SUBSCRIBED FOR WAR SAVINGS CERTIFICATES WILL BE USED TO MEET THE INTEREST AND OTHER CHARGES ON THE PUBLIC DEBT OF NEWFOUNDLAND WHICH MUST BE PAID IN ENGLAND EVERY HALF YEAR.

8. THUS BY SUBSCRIBING TO WAR SAVINGS CERTIFICATES YOU WILL:—
 - (a) help Great Britain and the British Empire win the war;

 - (b) help Newfoundland to become financially independent;
and

 - (c) help yourself and your family by saving for the future.

This Booklet tells you how

**EVERY MAN,
WOMAN and
CHILD**

In Newfoundland can help

Win the War by buying

**WAR SAVINGS
CERTIFICATES**