after the first six months and will pay your money back with interest which will, of course, be at a somewhat lower rate, depending on when it is redeemed.

We want these Certificates to be held by the greatest number of people possible, and we are not going to allow any large amount to be accumulated by any one person. Consequently we are making a rule that no one can buy more than $500 face amount in any one year. I suppose that that restriction will not bother many of us.

But there are lots of people who cannot lay their hands on $4 all at once. We haven't forgotten you either.

We are issuing what we call War Savings Stamps for 25 cents each. When you buy your first Stamp you get an application form with it, and that form has blank spaces for 16 Stamps. Stick the Stamps on as you get them, and when you have filled up the 16 spaces then you turn in the form with the Stamps and get a $5 War Savings Certificate.

Not a cent of commission is being paid to anyone and all your money will go to the Treasury of Canada.

As you may well imagine, the task of organizing and carrying out a national campaign like this is not by any means easy. And so we say "thank you" most sincerely to all those citizens, firms and organizations, and the great agencies of the press, the radio and the film, and business firms of every description who have been so ready to co-operate in whatever way they have been asked.

But the ultimate success of this endeavour depends first and foremost on you, the individual citizen.

I only wish I had time to read you some of the letters which I have been receiving in recent weeks. Figures themselves are not very romantic but, just as through my window comes the fresh air from the great world outside to sweeten a musty office, so from this great friendly land come words from plain, simple people that sometimes seem to make life more worth living and fighting for. A little girl offers to send me the contents of her savings bank to help Britain, France and Canada. A returned soldier with a salary of $60 and a pension of $5 a month wants to have part of his pension deducted monthly to purchase a war bond. Many people who have interest-bearing bonds send me coupons as free will offerings. A teacher on a modest salary bought a war bond so that he might tear it up and destroy forever his claim for repayment. These are little things, perhaps, but in them I hear the heart-beats of the people of Canada.

Tomorrow morning War Savings Certificates and War Savings Stamps will go on sale across the Dominion. You are asked to help in Canada's