



Your Victory Bond

Questions You May Have Asked About It

QUESTION:—Just what is a Government Bond?

ANSWER:—The Canadian Government acknowledges that you have lent them a stated sum of money and assumes an obligation to repay that sum of money to the holder of a Government Bond, by a certain specified time, with a specified rate of interest to be paid half-yearly.

QUESTION:—What is meant by interest on the Bond?

ANSWER:—The interest is the amount of money which the Government is willing to pay for the use of your money during the period of the loan. It will be paid twice a year—a certain amount on each dollar you lend.

QUESTION:—Why is the Victory Loan called the People's Loan?

ANSWER:—We expect bonds in denominations of \$50, \$100, \$500, and \$1,000 will be offered to the public, so that everyone may be able to take part and all share in the loan will not have to be confined to those who have large sums to invest.

QUESTION:—For what length of time am I asked to lend my money?

ANSWER:—For terms of 5, 10, or 20 years.

QUESTION:—To whom do I lend my money?

ANSWER:—To the Dominion of Canada.

QUESTION:—What security have I for my money?

ANSWER:—All the holdings of the Dominion of Canada are massed as security for the money borrowed—Crown lands, timber lands, waterways, Crown rights to Canada's tremendous mineral wealth, Government railways, public buildings, all sources of Government income, (such as customs revenue, Postal revenue, revenue from Fisheries and other departments), and all taxes collected by the government.

QUESTION:—What shall I receive in payment for the loan of my money?

ANSWER:—It is anticipated that 5½% per annum will be the interest rate on the new loan—that is for each \$100.00 which you invest in the Victory Loan, you will receive from the Government \$5.50 a year, or \$2.25 every six months.

QUESTION:—How shall I collect this interest money?

ANSWER:—If you buy a coupon Bond, you will just have to cut off a coupon, every six months. Your bank will give you (at a 5½% interest rate) \$2.25 for a coupon off a \$100 Bond, or a proportionate amount for any other, or your coupon will will be accepted just like cash anywhere.

If you prefer to own a "registered Bond, you will not have any coupons to present—your ownership of the Bond will be registered at Ottawa and you will receive a cheque for the amount of your interest from the Finance Department of the Government.

QUESTION:—Supposing I need cash at any time, is my money irretrievably tied up in these Bonds?

ANSWER:—Any bank will lend you money more readily on a War-Bond than on any other security you can offer. Also, you can borrow money almost to the face value of your Bond. (Compare this with the 50% of the assessed value which is usually all you can borrow on real estate).

QUESTION:—Can I sell these Bonds outright, rather than borrow on them?

ANSWER:—There is nothing to prevent your disposing of them at any time.

QUESTION:—Is a Canadian War-Bond a safe investment for my money?

ANSWER:—There is no safer investment in existence.

QUESTION:—What does the Government do with the money raised? Does it go out of the country?

ANSWER:—The money is kept in circulation in Canada. It is used to purchase Canadian wheat for overseas shipment to purchase munitions or supplies, to pay the hosts of people employed to turn them out. Thus it is kept circulating in Canada. At the same time, such a sum of money guarantees us a market for our products.

QUESTION:—Is the War Bond subject to the income tax?

ANSWER:—It is the only security you can have on which no income tax is levied.

QUESTION:—

Is not another \$150,000,000 a large debt for Canada to assume?

ANSWER:—Not when her National income is considered. This year's crops alone are estimated as being worth more than a billion dollars.

QUESTION:—Am I safe to pay over my money to a stranger who comes to sell me a Bond?

ANSWER:—You can make no mistake if you will give in payment a cheque made out payable to the "Credit Minister of Finance." It can then be cashed only by the Department of Finance at Ottawa.

QUESTION:—Why is the war being financed by money raised through the sale of these Bonds, rather than by the levying of general taxes?

ANSWER:—So that the expense of the war will not fall on those who are ill able to afford it.

By the "War Loan" system, everyone who can do so is urged to help. As we all know that this is our war, *yours and mine*, we will strain to do our utmost to win it. That we are repaid in real money, at a high rate of interest, is our great good fortune in belonging to so prosperous a country.

QUESTION:—Has not the entry of the United States into the war lessened our need of raising money?

ANSWER:—There are other nations of the Allies to whom financial assistance from the United States is so much more urgent, that it is better for us to call on our neighbor as little as possible, in order that she may be able to open her purse where help is vital.

QUESTION:—Is there any definite advantage to Canada in our domestic Loans over a loan from another country?

ANSWER:—Decidedly. A debt to another country is heavier to carry than a debt at home. It calls for payment of interest and principal, in goods and services, that might be better utilized at home.

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You want to make some Nursing Sister's Christmas, a real "merry" one—don't you?

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She will welcome it. Very few of us over here, in the centre of the Canadian feminine world realize how our nurses abroad yearn for news of us, our public movements and achievements.



Link Economy With Production

"The kitchen must help as well as the work shop and the trenches"—Lloyd George.

These great fertile lands of Canada are playing and will play an enormous part in winning this world war. With their wonderful production and resources the Allies are dependent on them to a large extent for food supplies. Be careful then and economize while you produce. Buy for your table suitable economical articles full of food value. Eliminate waste and study thrift. Don't overlook the fact that Cocoa has great body building propensities. It is nourishing and sustaining and within the reach of every purse. For the best results be sure to ask for this great food drink.

COWAN'S COCOA—
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For the safest and best results order this special brand.

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Victory Loan

Why You Should Support It

Every citizen should buy at least one Victory Bond.

Not only as a patriotic act but in the interest of Canadian labor and business generally.

The money you thus lend the Canadian Government will be used to pay Canadian workmen and not one penny will leave this country.

Buy and see that your friends buy.

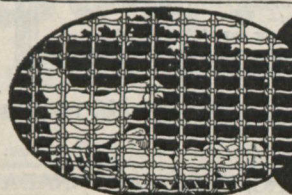
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