

AN ARMY OF SAVERS.

Over one million people in Canada have bought Canadian War Bonds. This means just that many new Canadian investors in Dominion Government securities, for before the outbreak of the war the number of such persons was a negligible quantity. Until that time only one Dominion loan of \$5,000,000 had been floated in Canada, it having been taken up by a very small number of persons.

Through the sale of War Savings Stamps, it is hoped not only to keep these 1,000,000 people saving and buying government bonds, but to increase the number very considerably. If this can be done then Canada will have gone a long way towards solving her financial problems. She will have formed within herself the means by which her future demands for capital may be very largely supplied.

It is impossible to estimate the value to Canada of, say, 1,500,000 people saving systematically. If they saved on an average of but \$2 a week, their combined savings would reach \$150,000,000 a year. Compound the interest at $4\frac{1}{2}$ per cent. on this amount of money—the War Savings plan does every six months—and within two years these people would save an amount equal to Canada's net debt at the outbreak of war, piled up during a period of forty years. Keep this up for a few years and there would be little need of Canada going abroad for money.

It is through such methods that the nations of the world expect to recover from the effects of the war. Through its War Savings campaign the United States is making a strong effort to keep saving the 20,000,000 people who bought Liberty Bonds. Great Britain also expects big things from her War Savings movement.

FINANCE  DEPARTMENT.

DOMINION INCOME WAR TAX ACT

TO WHOM APPLICABLE.

Every person who in 1918 resided or ordinarily resided in Canada or was employed in Canada or carried on business in Canada, including corporations and joint stock companies.

WHO SHOULD FILE RETURNS.

1. Every unmarried person or widow or widower, without dependent children under twenty-one years of age, who during calendar year 1918 received or earned \$1,000 or more.
2. All other individuals who during calendar year 1918 received or earned \$2,000 or more.
3. Every corporation and joint stock company whose profits exceeded \$3,000, during the fiscal year ended in 1918.

FORMS TO BE FILLED IN AND FILED.

- FORM T1. By individuals, other than farmers and ranchers.
 FORM T1A. By farmers and ranchers.
 FORM T2. By corporations and joint stock companies.
 FORM T3. By trustees, executors, administrators of estates and assignees.
 FORM T4. By employers to make return of the names of all directors, officials, agents or other employees to whom was paid \$1,000 or more in salaries, bonuses, commission or other remuneration during the calendar year 1918.
 FORM T5. By corporations, joint stock companies, associations and syndicates to make return of all dividends and bonuses paid to shareholders and members during 1918.
 Individuals comprising partnerships must file returns in their individual capacity.

GENERAL INFORMATION.

All returns must be filed **IN DUPLICATE**.
 Forms may be obtained from the Inspectors and Assistant Inspectors of Taxation and from the Postmasters at all leading centres.
Returns should be filed immediately.
 Postage must be prepaid on letters and other documents forwarded by mail to Inspectors of Taxation.

Address of Inspector of Taxation for this District:

MONTREAL DISTRICT.

Inspector of Taxation,

Post Office Bldg., MONTREAL, P.Q.