



CANADA
SAVINGS BONDS
PROGRAM

Old Style CSBs Series 1 to 31 (1946–76),
Coupons, Government of Canada Market Issue
Bonds, Dominion of Canada Bonds, Treasury
Bills and War Savings Certificates

Old Style Bond Redemptions (S42)

Information for Authorized Sales Agents
about procedures for redemptions

August 2016

Old Style CSBs Series 1 to 31 (1946–76), Coupons, Government of Canada Market Issue Bonds, Dominion of Canada Bonds, Treasury Bills and War Savings Certificates

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General Information

Redemption and processing information contained in this section (S42) pertains to the following:

- ❖ Old Style Canada Savings Bonds (CSBs) Series S1 to S31 (1946–76)
- ❖ Coupon
- ❖ Government of Canada (GOC) Market Issue Bonds
- ❖ Dominion of Canada Bonds
- ❖ Treasury Bills
- ❖ War Savings Certificates

Old Style CSBs **cannot** be redeemed through an automated teller machine (ATM) because the financial institution (FI) redeeming the bond must authenticate the registered owner of the bonds. The physical certificate must be negotiated by the FI following the procedures laid out in this section. An image submitted to an FI is not an acceptable instrument for redemption.

Note: Old Style CSBs (Series 1 to Series 31) have all matured and are not eligible to be presented using a clearing replacement document. All original certificates must be sent to the Bank of Canada's Wholesale Debt Unit.

For CSB Series S32 to S129 and all Canada Premium Bonds, refer to the Redemption—Retail Debt S42 Section.

Contact Information

For Old Style CSBs Series S1 to S31, Coupons, GoC Market Issue Bonds, Dominion of Canada Bonds, Treasury Bills and War Savings Certificates:

Phone:

Please call 1 800 665-8650 and leave a message.

Mailing and courier address:

Bank of Canada

Wholesale Debt Unit, 6th Floor

234 Laurier Avenue West

Ottawa, ON K1A 0G9

Redeeming Bonds Registered in the Name of a Deceased Registered Owner, Co-owner, an Authorized Legal Representative or a Minor

Deceased registered owner

In the case of a deceased registered owner and when the FI is unable to redeem the bond(s), the customer needs to send the bond(s) directly to the Bank of Canada, together with the appropriate legal documentation and the applicable transfer form, as follows:

To transfer or redeem a bond from a deceased owner who was **not residing in the Province of Quebec** at time of death, refer to the [Estate Transfer Form 2351 and Guidelines \(ETRF\)](#).

To transfer or redeem a bond from a deceased owner who was residing in the Province of Quebec at time of death, refer to the [QETRF Form 534 and Guidelines](#).

For estate value limits and documentation requirements, refer to the [Bank of Canada Business Rules](#).

Co-owner registration

When a bond is registered in the names of two or more individuals **with** the words “and survivor” and when one or more of the individuals is deceased, the bond value is to be divided equally among the surviving registered bond owner(s). However, such right of survivorship may not be enforceable when the deceased co-owner was residing in the Province of Quebec at the time of death.

When a bond is registered in the names of two or more individuals **without** the words “and survivor,” the bond value is to be divided equally among the estate of the deceased and the surviving registered bond owner(s).

Authorized legal representative

The documents required to provide proof of authority to sign when the registered bonds are signed by a person acting in a representative capacity, such as power of attorney or an estate representative, should include the following:

- a notarial or otherwise authenticated copy of the power of attorney where the registered bonds were signed under the authority of such document; and
- a certified copy of the resolution naming the officers authorized to sign when the bond is registered in the name of a charitable organization.

Minor

A bond registered in the name of a minor (under 18 years of age) may be dealt with as if the registered owner were of the age of majority.

The parents or legal guardian may redeem, on behalf of the registered owner, a bond registered in the name of a minor who is unable to sign by reason of age. An acceptable proof-of-age document will be requested by the encashing FI.

In the case of a separation or divorce, the same rules apply. The parent who has legal custody of the child is the only one who can redeem the bond and must provide proof of legal custody and age of the minor at the time of redemption.

Government of Canada Market Issue Bonds

GoC Market Issue Bonds and attached coupons, if applicable, are redeemed for face value and only when the bond has matured. Please note that these bonds are transferrable at any time.

Dominion of Canada Bonds and Treasury Bills

Dominion of Canada Bonds and attached coupons, if applicable, as well as Treasury Bills are redeemed for face value. Please note that all these types of bonds have matured.

Negotiating Old Style CSBs Series S1 to S31 and Coupons

CSBs are redeemable at any time in any office of an authorized sales agent in Canada.

When a bond is presented to an FI for redemption, the following steps are required:

- The bond is negotiated by the registered owner(s) or a legal representative having the authority to do so.
- In the case of estate transactions, the encashing FI must ensure that the legal documentation provided is acceptable before redeeming the bond(s).
- The FI must authenticate the individual to ensure that the bond is being properly endorsed.
- When two or more individuals are registered co-owners, all registered owners must sign the front of the bond(s).
- The face of the bond is stamped to indicate the encashing FI, which also serves as proof that the bond has been negotiated. The impression of the branch stamp constitutes a guarantee that the signature on the bond is that of the registered owner(s).
- All attached coupons are to be cancelled by striking through the coupon(s).

Coupons or blocks of coupons with attached compound interest certificates are payable at any office of an authorized sales agent in Canada.

Reporting interest earned on matured CSB series S1 to S31

For income tax purposes, you must complete and sign Canada Revenue Agency (CRA) Form [T600](#) for all interest paid on coupons, maturity cash bonus payments and interim cash bonus payments. Do not include the par value of the bond.

Submit the original [T600](#) Form to the CRA, provide two copies to the registered owner and maintain a copy for your branch files.

Bonds with or without coupons attached

Bonds with or without coupons attached are redeemable at their face value **plus** the value of each attached coupon **plus**, if applicable, the value of any attached compound interest certificates **plus**, if applicable, interim cash bonus and maturity cash bonus payments. Coupons and the upper left-hand bond corner should **not** be detached from the bond.

Note: The redemption value of matured CSBs, Series 1 to 31, is available in the [S40 Redemption Tables](#). The redemption values shown for Series 17 to 31 **include** the value of the **maturity interim cash bonus payment**. Please note that **the value of any attached coupons and compound interest certificates, as well as the value of any applicable interim cash bonus, is not included** and must be added to the redemption value. Refer to [Form 727](#) for more information.

When a CSB of one of the following series is redeemed (**Series 22, 23, 25, 26, 27 and 28**), the owner may be eligible for an **interim cash bonus** payment, which became due and payable on **1 November 1979**. If this interim cash bonus has already been paid, the upper left-hand corner of the related bond certificate will have been removed as evidence of payment. If the upper left-hand corner is still intact, **the value of the interim cash bonus payment must be added to the redemption value shown in the table**. Do not remove the upper left-hand corner from the bond when the bond is presented for redemption. For more information, contact the Bank of Canada's Wholesale Debt Unit.

Fully registered bonds (no coupons)

Fully registered bonds are redeemable at their face value **plus**, if applicable, the interim cash bonus payments noted in the preceding paragraph.

Special fully registered bonds (no coupons)

Special fully registered bonds are redeemable at their face value **plus** simple interest, **plus** compound interest **plus**, if applicable, the interim cash bonus payments noted above.

War Savings Certificates

War Savings Certificates were issued between 1940 and 1946 in the par value amounts of \$5, \$10, \$25 and \$50. At the time of issuance, they were purchased at less than par value and are only payable at the par value amount noted on the certificate.

However, **these certificates can only be redeemed by the Bank of Canada**. Customers wishing to redeem these certificates need to send them, together with a letter of explanation/direction, to the Wholesale Debt Unit.

Process for submitting redeemed CSBs

All bonds and coupons are to be cancelled with the branch stamp of the FI on the front of the bond or coupon before shipment.

A completed [Form 727](#) **must** accompany redeemed CSBs forwarded to the Bank of Canada for the FI to be reimbursed by the Bank of Canada. All redeemable bonds should be listed on Form 727, available at csb.gc.ca/resources/forms.

Form 727 and all bonds are to be sealed in one envelope. The name of the institution and branch number, the total par value and the total redemption value of the bonds is to be indicated on the outside of each sealed envelope.

Coupons

All single coupons and blocks of coupons with compound interest certificates attached that are forwarded by FIs are to be cancelled **on the back** with a branch stamp that clearly identifies the FI and the branch number. **Use of perforating equipment to cancel coupons is prohibited.**

Head offices of FIs provide envelopes to ship coupons. The following information must be included:

- name and CSB ID number of the FI and branch
- date of dispatch
- number of items and their individual value
- total value of items for each individual value
- total number of items in the envelope
- total value of all items in the envelope

Branches should send envelopes of redeemed coupons to their central branch or clearing branch for submission to the Bank of Canada.

Presentation by Central Branch Data Centre to the Bank of Canada of Redeemed Instruments CSB Series S1 to S31 (Issued 1946–76)

For further information on redeemed instruments, refer to the Canadian Payments Association, Rule G3, *Rules Pertaining to the Redemption and Settlement of Government of Canada Paper Instruments*.

All batches of redeemed instruments are to be securely wrapped in a sealed parcel **using beige tags** indicating the FI's name, address, FI and branch numbers and the said-to-contain value. If more than one parcel is submitted at the same time, the value of each parcel is to be listed on a summary, which will be firmly attached to the outside of one of the parcels. The Bank of Canada will not accept broken or unsealed parcels.

The values of redeemed Canada Savings Bonds S1 to S31 are to be entered in the Automated Clearing Settlement System (ACSS) **under Code 160**—Stream H: Treasury Bills, Old Style Canada Savings Bonds and Coupons, Government of Canada Market Issue bonds and Compound Interest Blocks for presentation to the Bank of Canada's Wholesale Debt Unit.

A settlement will be issued for the value of all items entered in the ACSS and using the Canadian Payments Association's Large Value Transfer System (LVTS).

Adjustment Process for Old Style CSB Series S1 to S31

Adjustments with FIs will be done only for values that are greater than \$6.99, whether positive or negative.

The Bank of Canada will continue to provide photocopies of the redeemed certificates (if requested) to those institutions receiving CSB redemption adjustments on paper when

- no "Paid" stamp appears on the redeemed certificates and the adjustment is returned to the data centre;
- the claim value of the redeemed certificate is incorrectly listed on the data centre detailed listing; and
- a certificate is received by itself.

The Bank of Canada will provide the data centres with a redemption adjustment settlement summary report to help them determine the paper adjustments associated with a presentation for a settlement date and value.

Adjustment Inquiries

Inquiries related to adjustments should be directed to your central branch's data centre.

If the inquiry cannot be resolved, the central branch data centre should contact the Bank of Canada's Wholesale Debt Unit.

Government of Canada Market Issue Bonds Lost by Authorized Sales Agents

Bearer bonds or coupons that have been lost by an FI will only be paid a redemption value if the FI has provided a copy of the original cancelled or redeemed instrument to the Bank of Canada.

As well, in compliance with the *Domestic Bonds of Canada Regulations*, the following conditions also apply:

32 (1) Where it appears to the Bank that a detached coupon has been destroyed, lost or stolen, the Bank may, in its discretion, pay the redemption value of the coupon if a bond of indemnity in accordance with [Section 38](#) is given to the Bank and if the following period has elapsed after notice was received by the Bank of the alleged destruction, loss or theft and the date of maturity of the coupon:

- (a) six months, in the case of a destroyed coupon; or
- (b) two years, in the case of a lost or stolen coupon.

(2) Notwithstanding subsection (1), where a financial institution acceptable to the Bank has requested payment of the value of a matured coupon that has been destroyed, lost or stolen after encashment by it, the Bank may, in its discretion, at any time after three months from the day on which the Bank received notice of the destruction, loss or theft, pay the redemption value of the coupon if that institution gives to the Bank an undertaking to indemnify the Bank in accordance with [Section 37](#).

Appendix A: Sample Old Style Canada Savings Bonds Series S1 to S31 (1946–76)

\$1000
S23 E [redacted]

Canada Savings Bond
Épargne Épargne
November 1, 1982

Interim Cash Bonus
Valeur des Bonis

CANADA

ONE THOUSAND DOLLARS
MILLE DOLLARS

NON NEGOTIABLE
NON NEGOCIABLE

NOTE:
CERTIFICATE "A"
PRIABLE SEUL
PRÉSENTÉ
NON À
COUVERTURE
BONIF.
NOV. 1, 1982 TO
NOV. 1, 1987
INCLUSE
ATTACHÉE
NOTES BOND

AVIS:
CERTIFICAT "A"
PRIABLE SEUL
PRÉSENTÉ
NON À
COUVERTURE
BONIF.
NOV. 1, 1982 TO
NOV. 1, 1987
INCLUSE
ATTACHÉE

NOTE:
CERTIFICATE "B"
PRIABLE SEUL
PRÉSENTÉ
NON À
COUVERTURE
BONIF.
NOV. 1, 1987 TO
NOV. 1, 1992
INCLUSE
ATTACHÉE
NOTES BOND

AVIS:
CERTIFICAT "B"
PRIABLE SEUL
PRÉSENTÉ
NON À
COUVERTURE
BONIF.
NOV. 1, 1987 TO
NOV. 1, 1992
INCLUSE
ATTACHÉE

NOTE:
CERTIFICATE "A"
PRIABLE SEUL
PRÉSENTÉ
NON À
COUVERTURE
BONIF.
NOV. 1, 1975 TO
NOV. 1, 1982
INCLUSE
ATTACHÉE
NOTES BOND

AVIS:
CERTIFICAT "A"
PRIABLE SEUL
PRÉSENTÉ
NON À
COUVERTURE
BONIF.
NOV. 1, 1975 TO
NOV. 1, 1982
INCLUSE
ATTACHÉE

NOTE:
CERTIFICATE "B"
PRIABLE SEUL
PRÉSENTÉ
NON À
COUVERTURE
BONIF.
NOV. 1, 1982 TO
NOV. 1, 1987
INCLUSE
ATTACHÉE
NOTES BOND

AVIS:
CERTIFICAT "B"
PRIABLE SEUL
PRÉSENTÉ
NON À
COUVERTURE
BONIF.
NOV. 1, 1982 TO
NOV. 1, 1987
INCLUSE
ATTACHÉE

NOTE:
CERTIFICATE "A"
PRIABLE SEUL
PRÉSENTÉ
NON À
COUVERTURE
BONIF.
NOV. 1, 1974 TO
NOV. 1, 1975
INCLUSE
ATTACHÉE
NOTES BOND

AVIS:
CERTIFICAT "A"
PRIABLE SEUL
PRÉSENTÉ
NON À
COUVERTURE
BONIF.
NOV. 1, 1974 TO
NOV. 1, 1975
INCLUSE
ATTACHÉE

NOTE:
CERTIFICATE "B"
PRIABLE SEUL
PRÉSENTÉ
NON À
COUVERTURE
BONIF.
NOV. 1, 1975 TO
NOV. 1, 1982
INCLUSE
ATTACHÉE
NOTES BOND

AVIS:
CERTIFICAT "B"
PRIABLE SEUL
PRÉSENTÉ
NON À
COUVERTURE
BONIF.
NOV. 1, 1975 TO
NOV. 1, 1982
INCLUSE
ATTACHÉE

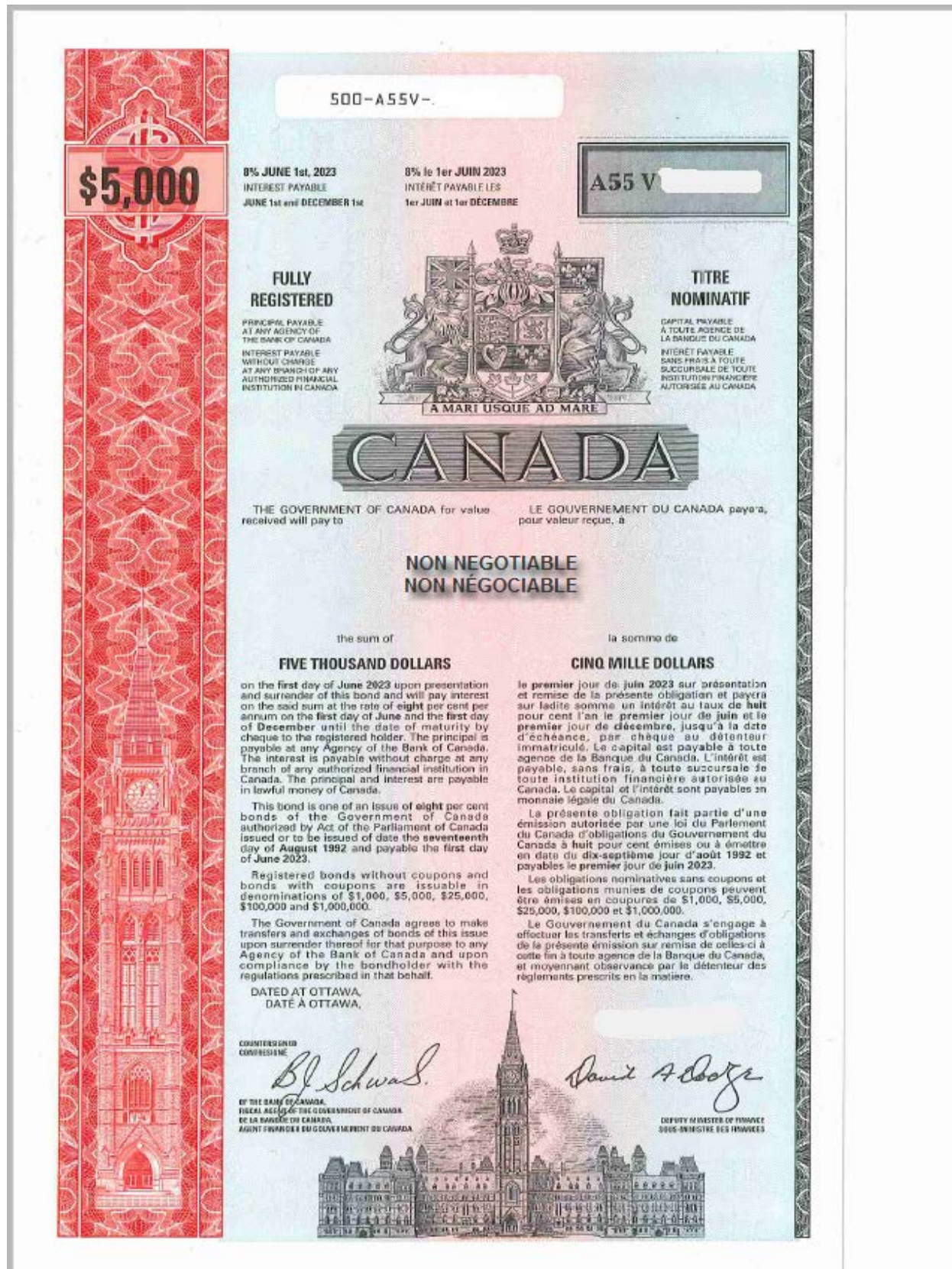
NOTE:
CERTIFICATE "A"
PRIABLE SEUL
PRÉSENTÉ
NON À
COUVERTURE
BONIF.
NOV. 1, 1973 TO
NOV. 1, 1974
INCLUSE
ATTACHÉE
NOTES BOND

AVIS:
CERTIFICAT "A"
PRIABLE SEUL
PRÉSENTÉ
NON À
COUVERTURE
BONIF.
NOV. 1, 1973 TO
NOV. 1, 1974
INCLUSE
ATTACHÉE

NOTE:
CERTIFICATE "B"
PRIABLE SEUL
PRÉSENTÉ
NON À
COUVERTURE
BONIF.
NOV. 1, 1980 TO
NOV. 1, 1987
INCLUSE
ATTACHÉE
NOTES BOND

AVIS:
CERTIFICAT "B"
PRIABLE SEUL
PRÉSENTÉ
NON À
COUVERTURE
BONIF.
NOV. 1, 1980 TO
NOV. 1, 1987
INCLUSE
ATTACHÉE

Appendix B: Sample Government of Canada Market Issue Fully Registered Bond



Appendix C: Sample Dominion of Canada Bond

H **SERIES L.4** **Fourth Victory Loan** **3%** **DATED** **May 1st 1943** **INTEREST PAYABLE** **1st May** **AND** **1st Nov.**

H **SÉRIE L.4** **Quatrième Emprunt de la Victoire** **3%** **DATE** **1er Mai 1943** **INTÉRÊT PAYABLE** **Les 1er Mai** **ET** **1er Nov.**

DOMINION OF CANADA
MATURING 1957
ÉCHÉANCE

PRINCIPAL PAYABLE
AT ANY OF THE AGENCIES IN CANADA OF THE
BANK OF CANADA
INTEREST PAYABLE FREE OF EXCHANGE AT
ANY BRANCH IN CANADA OF ANY CHARTERED BANK

CAPITAL PAYABLE
À TOUTE AGENCE AU CANADA DE LA
BANQUE DU CANADA
INTÉRÊT PAYABLE SANS FRAIS À TOUTE
SUCCURSALE AU CANADA DE TOUTE BANQUE À CHARTE

50

NON NEGOTIABLE
NON NEGOCIABLE

FIFTY DOLLARS
CINQUANTE DOLLARS

on the first day of May 1957 and will pay interest thereon at the rate of three per cent. per annum from the first day of May, 1943, semi-annually on the first day of May and on the first day of November until the date of maturity of the principal sum upon presentation and surrender as severally they mature of the coupons for such interest hereto annexed. Such principal sum is payable at any of the Agencies in Canada of any Bank of Canada at the holder's option. Coupons are payable free of exchange, at any branch in Canada of any chartered bank. Such principal sum and the interest thereon are payable in lawful money of Canada.

This bond is one of a series of bonds issued by the Dominion of Canada authorized by Act of the Parliament of Canada issued or to be issued of the Dominion of Canada and payable the first day of May 1957.

The bonds of this issue are subject to redemption as a whole, or in part by lot, at the option of the Government at any of the places of payment mentioned herein in the principal sum thereof, together with accrued interest thereon, on or after the first day of May, 1956, on sixty days' notice. Notice of intention to redeem shall be given by advertisement thereof in the Canada Gazette and in a daily newspaper of general circulation published in the City of Ottawa and in each city in Canada where there is an Agency of the Bank of Canada and in such foreign cities for four consecutive fortnights, the first publication to be not less than sixty days prior to the redemption date specified in such notice. After the redemption date specified in such notice interest thereon shall cease to accrue.

This bond is subject to the conditions and by which it is issued when the Government of the Dominion of Canada Parliament has authorized by law the issue of this bond and the coupons for interest attached thereto to be distributed by the registered and authorized signatories of the Treasury Minister of Finance and this bond to be countersigned by the registered and authorized signatories of an Officer of the Bank of Canada.

Dated at Ottawa, the first day of May, 1943.

W. B. Clark

DEPUTY MINISTER OF FINANCE.

AT THE BANK OF CANADA, 112 KING STREET WEST, OTTAWA, CANADA.

1943

Appendix D: Sample Government of Canada Market Issue Bond

\$100

T28 A



A MARI DISCUS AD MARE

\$100

T28 A

4¼% SEPTEMBER 1st, 1972

INTEREST PAYABLE
MARCH 1st AND SEPTEMBER 1st

4¼% LE 1er SEPTEMBRE 1972

INTÉRÊT PAYABLE
LES 1er MARS ET 1er SEPTEMBRE

CANADA

PRINCIPAL PAYABLE
AT ANY AGENCY OF THE BANK OF CANADA

INTÉRÊT PAYABLE
WITHOUT CHARGE AT ANY BRANCH OF
ANY BANK IN CANADA

THE GOVERNMENT OF CANADA for value received will pay to the bearer, or, if registered, to the registered holder hereof, the sum of

ONE HUNDRED DOLLARS

on the first day of September 1972 upon presentation and surrender of this bond and will pay interest on the said sum at the rate of four and one-quarter per cent per annum semi-annually on the first day of March and the first day of September until the date of maturity upon presentation and surrender of the annexed interest coupons as they each mature. The principal is payable at any Agency of the Bank of Canada. Coupons are payable without charge at any branch of any bank in Canada. The principal and interest are payable in lawful money of Canada.

This bond is one of an issue of four and one-quarter per cent bonds of the Government of Canada, authorized by Act of the Parliament of Canada, issued or to be issued of date the first day of September 1958 and payable the first day of September 1972.

Registered bonds without coupons are issuable in denominations of \$500, \$1,000, \$5,000, \$25,000 and \$100,000. Bonds with coupons are issuable in denominations of \$50, \$100, \$500, \$1,000, \$5,000, \$25,000 and \$100,000.

The Government of Canada agrees to make transfers and exchanges of bonds of this issue upon surrender thereof for that purpose to any Agency of the Bank of Canada and upon compliance by the bondholder with the regulations prescribed in that behalf.

DATED AT OTTAWA, the first day of September 1958.

COMMISSIONER
CONTROLLER

George Leckie

OF THE BANK OF CANADA, FISCAL AGENT OF THE GOVERNMENT OF CANADA
RÉAGISSANT POUR LE CANADA, AGENT FISCAL DU GOUVERNEMENT DU CANADA

CAPITAL PAYABLE
À TOUTE AGENCE DE LA BANQUE DU CANADA

INTÉRÊT PAYABLE
SANS FRAIS À TOUTE SUCCURSALE
DE TOUTE BANQUE AU CANADA

LE GOUVERNEMENT DU CANADA payera, pour valeur reçue, au porteur, ou s'il s'agit d'un titre nominatif, au détenteur immatriculé, la somme de

CENT DOLLARS

le premier jour de septembre 1972 sur présentation et remise de la présente obligation et payera sur ladite somme un intérêt au taux de quatre et un quart pour cent l'an semi-annuellement le premier jour de mars et le premier jour de septembre jusqu'à la date d'échéance sur présentation et remise des coupons d'intérêt annexés ou sur et à mesure de leur échéance. Le capital est payable à toute agence de la Banque du Canada. Les coupons sont payables, sans frais, à toute succursale de toute banque au Canada. Le principal et l'intérêt sont payables en monnaie légitime du Canada.

La présente obligation fait partie d'une émission d'obligations du Gouvernement du Canada, autorisée par la loi de quatre et un quart pour cent, émises ou à émettre en date du premier jour de septembre 1958 et remboursables le premier jour de septembre 1972, telle qu'elle est autorisée par une loi du Parlement du Canada.

Les obligations nominatives sans coupons sont émissibles en coupures de \$500, \$1,000, \$5,000, \$25,000 et \$100,000. Les obligations munies de coupons sont émissibles en coupures de \$50, \$100, \$500, \$1,000, \$5,000, \$25,000 et \$100,000.

Le Gouvernement du Canada s'engage à effectuer les transferts et échanges d'obligation de la présente émission sur remise de celles-ci à cette fin à toute agence de la Banque du Canada et moyennant observance par le détenteur des règlements prescrits en la matière.

DATÉ À OTTAWA, le premier jour de septembre 1958.

Herbert Taylor

DEPUTY REGISTER OF FINANCE
SOUS-REGISTER DES FINANCES



NON NEGOTIABLE
NON NÉGOCIABLE

Appendix E: Sample Dominion of Canada War Savings Certificate

