

INDUSTRIES AND BIG STORES APPROVE NEW INVESTMENT PLANS

Seventh District Has Adopted Partial Payment Plan for Sale of Treasury Savings Certificates

Industrial plants, big stores and business concerns in general are receiving with enthusiasm the new partial payment plan of the Seventh District Government Savings organization for investment in the \$100 and \$1000 Treasury Savings certificates, which always are worth more than the investor paid for them. The partial payment plan was devised in the Seventh District and has received the official sanction of the Savings Division of the Treasury department. The system is similar to the one which enabled thousands to purchase Liberty Loan bonds who otherwise would not have been able to do so.

Payments on these savings securities may be made on a weekly, semi-monthly or monthly basis, the minimum payments being \$2, \$4 and \$8 respectively. The investor enters into a contract with a bank. Under this agreement this bank deposits one dollar as a "Nest Egg" savings account for each \$100 certificate purchased from the bank. Payments must be completed not later than December 31, 1920. Following are the purchase prices of the \$100 certificates, if the final payment is made in the months designated: July, \$83.60; August, \$83.80; September, \$84; October, \$84.20; November, \$84.40; December, \$84.60. When the payments are completed the certificate is turned over to the purchaser and \$1.00 is deposited to his credit in the bank as a savings account.

Issue Stamps On Part Payments

Under the agreement with the bank, if the purchaser fails to make his payments promptly or if any payment continues in default for more than thirty days, the bank may at its discretion, after due notice, issue to the purchaser War Savings stamps and Thrift stamps equivalent to the surrender to the bank of the partial sum of money actually paid in, upon payment contract. It is also agreed that the investor is entitled at any time prior to the completion of payments to a like refund of all payments made. The contract is solely between the bank and the investor and no obligation on the part of the Government arises until the Savings certificate is delivered to the purchaser.

In the plants, stores and other busi-

ness concerns it is thought that the \$2 a week plan will be the most popular. Each plant and business house probably will work out its own system with the employes and the concern will select the banks through which the savings certificates may be procured. Many places undoubtedly will use the same system utilized during the Liberty Loan campaigns.

Select Own Bank

If, however, any employe wishes to specify a particular bank with which he wishes to do business, he is privileged to go to an individual bank, although the business concerns and industries probably will find it easier to have their employes get their savings certificates from the banks handling their accounts.

"These Government savings certificates," said W. B. Bosworth, director of sales for the Seventh District, "afford the easiest and safest way to save. They are always worth more than was paid for them; they are protected from loss, theft and fire by registration at Washington and the purchaser always can get his money back."

Here are some of the attractive features of these certificates:

They carry valuable tax-exemption privileges.

They cannot depreciate in value, not being subject to market fluctuations.

They are always worth more than you paid for them.

They yield a substantial income, actually more than four and one-half per cent.

They are short term, maturing January 1, 1925.

They represent absolute safety as obligations of the United States government.

A change has been made in the terms of the 1920 certificates. They are redeemable at the treasury beginning with the second calendar month after the month of purchase without ten days' demand required by the terms of the 1919 certificates.

Opportunity for Conversion

A special issue of Treasury Savings certificates has been put on the market for conversion purposes. It is possible for the holders of 1918 and 1919 as Savings certificates to convert them into these special Treasury certificates, whose terms and conditions are substantially the same as those of the 1920 issue except for their earlier maturity dates.

Holders of one or more War Savings certificates of the 1918 or 1919 issue which bear War Savings stamps having a total maturity value of \$100 or some multiple of a hundred dollars—\$200, \$300, \$400, etc., may exchange the certificates for the same

maturity value of Treasury Savings certificates of the corresponding issue. When two or more War Savings certificates of the same issue are offered for exchange, each one need not bear its full complement of 20 War Savings stamps, providing the total value of the stamps aggregates \$100 or some multiple of it.

Treasury Savings certificates taken in exchange may be made out in favor of new and different owners, if the owners of the War Savings certificates so request.

HOW TO LOWER YOUR TAXES

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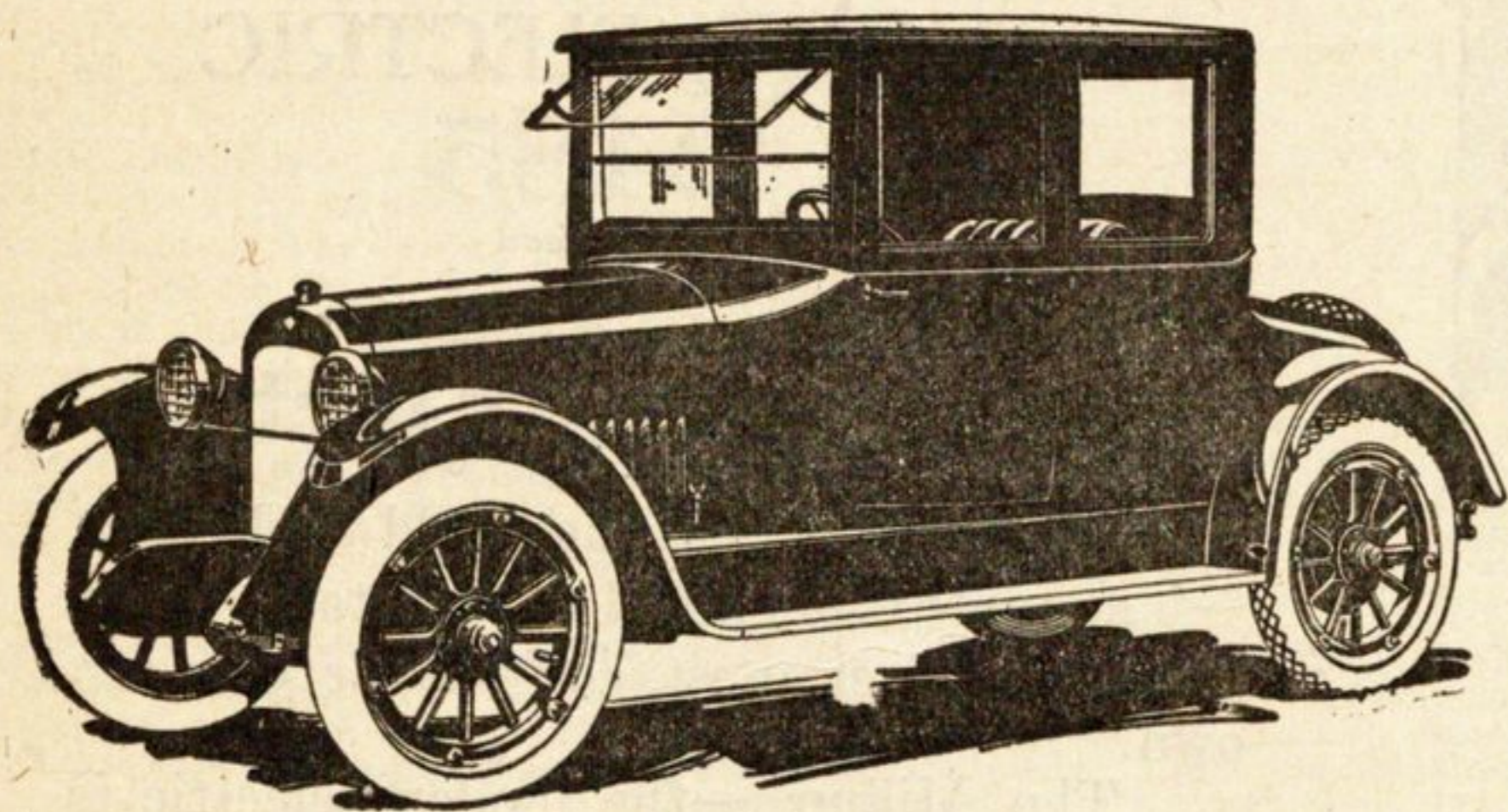
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