

## UNION LOAN CERTIFICATES/NATIONAL SAVINGS

Government efforts to promote saving and foster a saving culture among citizens have long been part of South Africa's past.

### HISTORICAL

National savings in South Africa date back to 1831 when the first Savings Bank was opened in Cape Town. In 1875, following the discovery of gold, the government of the Zuid Afrikaansche Republiek (ZAR), later Transvaal, founded a commercial bank. The primary objective was to provide banking and savings services to citizens and to support agricultural development. Similar banks existed in the Orange Free State and Natal. In the late nineteenth century, the Savings Bank was incorporated into the Post Office for administrative purposes. Noteworthy is the fact that the Post Office only assume full responsibility for the Savings Bank and National Savings programme in 1974.

### POSTAL SLOGAN MACHINE CANCELLERS

After Unification in 1910, machine cancellers became prevalent in major Post Offices for postmarking letters. To ensure stamps were thoroughly cancelled, lines were added beside or between the circular date stamps (cds). This method of cancellation was employed concurrently with hand cancellers by the postal authorities.

Once advertising potential in this area was recognized, it led to the creation of Postal Slogan Cancellers. The government began utilizing these spaces to promote events, organizations, state enterprises, offer advice about services, and address public issues, marking the beginning of the slogan postmark.

National savings was widely advertised and promoted by Government via Postal Slogans, Cinderella labels, advertising in magazines, Post Office products, Schools, margins of postage and savings stamps. National policy at the time dictated slogans to appear in both Official languages, English and Dutch. Afrikaans replaced Dutch as an official language in 1926.

### AIM

This exhibit intends to explore the South African 'BUY UNION LOAN CERTIFICATES/KOOP UNIE LENING SERTIFIKATE' postal slogan that was in use from 1919 to 1931. The slogan was specifically designed and used in support of the Union Government's initiation of a National Savings Campaign in 1919. This was the Union's second postal slogan in use after the *Postage Free Passed by Censor* of 1914.

### SCOPE

The focus of the exhibit is the text and format of the slogans in comparison with each other and for ease of reference described as type 1 to 12. The slogan covers displayed are enhanced with related material regarding advertising, Post Office Savings Bank and the way savings could be made.

No less than four different versions in the Dutch and Afrikaans text exist viz:

Koop Unie Lenings Certifikaten (Dutch) (Types 1, 2 and 3)	Koop Unie Lening Sertifikate (Types 5, 6, 7, 8, 10 & 11)
Koop Unie Lening Certifikaten (Dutch) (Type 4)	Koop Unie Lenings Sertifikate (Types 9 and 12)

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### CURRENCY

12 pence (d) = 1 shilling (/-)  
20 shillings = 1 pound (£)

### MATERIAL

The pages of this exhibit display philatelic material as well as non-philatelic material and official stationery. Material has been chosen to best fit the storyline, to enhance the exhibit and appeal to the eye.

There is a good balance between philatelic and non-philatelic material.

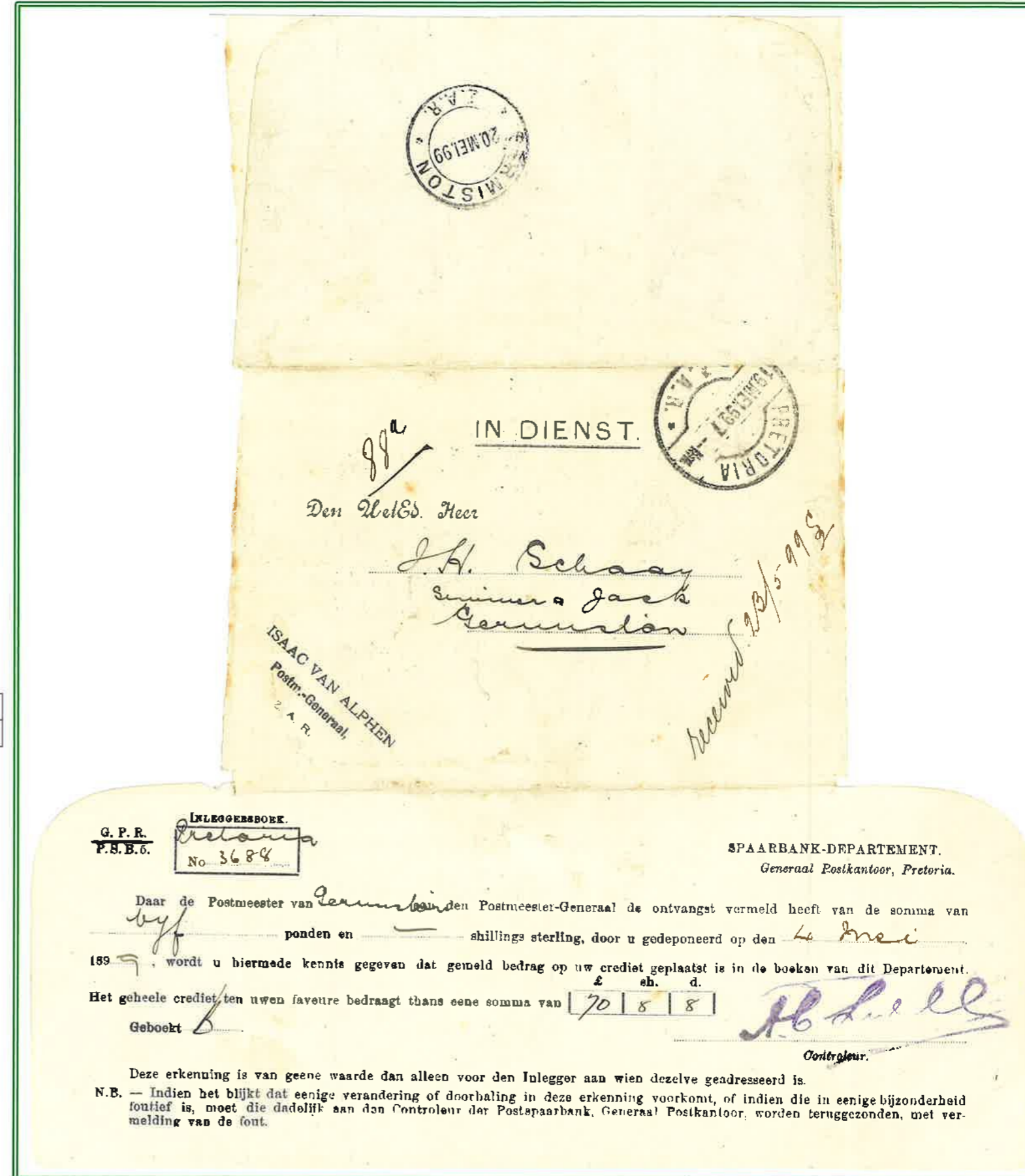
Selected items of note and difficult to obtain are outlined with **green** borders.

### BIBLIOGRAPHY

The Machine Postmarks of the Union of South Africa 1921 - 1932: G W Hockey - pp 1,8 to 12  
South Africa Postal Slogans: S J Vermaak 1979 - numbers 1 to 13  
The Stamps of the Union of SA 1910 - 1961: Handbook catalogue, Definitive Issue 1986 SJ Hagger - pp 170-78  
Various Internet websites accessed

## ZAR POST OFFICE SAVINGS BANK

After the Savings Bank was integrated into the Post Office, Post Office Savings Banks were established nationwide. The Post Office then became the principal promoter of the savings movement.

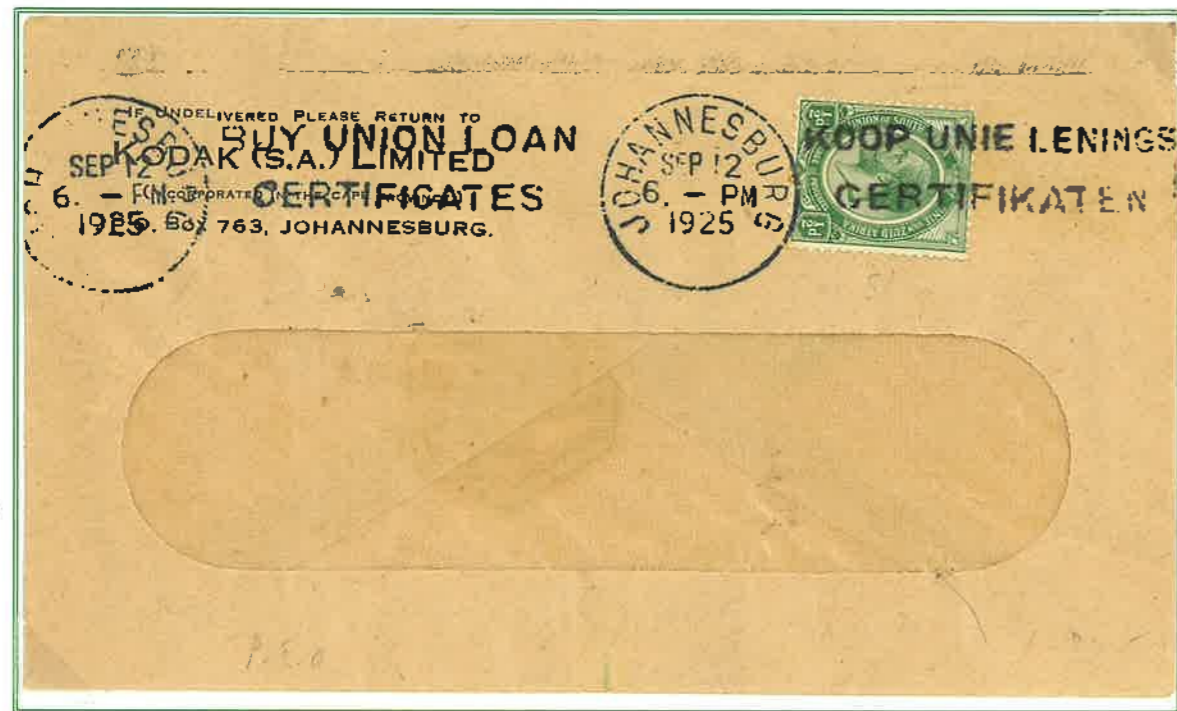


Official ZAR *Spaarbank Departement* (Savings Department) confirmation letter for receipt of 5£ savings on 4 May 1899. Sent postage free from Pretoria to the depositor in Germiston on 19 May 1899 and arriving in Germiston on 20 May 1899. Isaac van Alphen was the ZAR Postmaster General at the time (One of its kind)

## UNION LOAN CERTIFICATES

The first Union Certificates were sold on 22 September 1919, with the first 'BUY UNION LOAN CERTIFICATES/KOOP UNIE LENINGS SERTIFIKATE' postal slogan emerging the same year.

### TYPE 1



'CERTIFIKATEN' in Dutch, 'LENINGS' plural  
Text, in two lines, 3,85mm high, 'KOOP UNIE LENINGS' 46mm long  
Correct printed matted postal rate and send from Johannesburg on 12 Sept. 1925  
Appearance is rare according to Vermaak

### TYPE 2



'CERTIFIKATEN' in Dutch, 'LENINGS' plural  
Taller text 4,5mm, in two lines. 'KOOP UNIE LENINGS' 41mm long  
Correct International postage sends from Johannesburg to Bandoeng, Java on 7 Apr. 1920  
Only three lined slogan in Dutch and according to Vermaak the appearance is rare

Early Union Loan Certificate advertisement that appeared in the Afrikaans 'Huisgenoot' magazine in March 1920. The main theme be to "change your silver into gold" and that an investment in a single Union Loan Certificate, available from Post Offices, of 15 shieling and 6 pence will grow to 1 pound (20/-) in 5 years



Unie Leningsertifikate kos 15/6 elk. Hulle waarde sal in 5 jaar £1 elk wees. U kan Leningsertifikate .bij enige Poskantoor in die Unie koop. U kan te enige tijd, indien u sulks wens, op kennisgewing uw geld plus enige rente daarop betaalbaar, ten volle terugtrek.

# Set uw Silwer oor in Goud



VIR UW EIE OF UW  
KINDERS SE VOORDEEL.

In die ou tijd is daar baie gesoek geword na 'n wonderbaarlike "filisoof se steen," wat veronderstel geword is die mag te besit om enige metaal waarmee dit in aanraking kom, in goud te verander. Vandag is daar 'n "filisoof se steen" waardeur almal wat wil hulle Silver in Goud kan oorsit.

## UNIE LENINGSERTIFIKATE.

In 5 Jaar vermeerder elke 15/6 wat u beleg tot £1. £387 10 0 word £500.

Dink aan die voordele om op hierdie wijze te spaar. Of u rijk of arm, jong of oud is, dit is verstandig om te spaar

As u 'n seun van 13 of 14 jaar het, mag hij miskien verlang om in 'n paar jaar tijd in wetenskaplike boerderij te gaan studeer. Laat Unie Leningsertifikate u help om vir sij opvoeding te betaal.

Miskien het u in die oog 'n langgewenste besproeiingskema, of die aankoop van moderne masjienerie. Laat Unie Leningsertifikate u dit help betaal.

Verlang uw dogter om haar musiekstudies voort te set? Laat Unie Leningsertifikate help om die onkoste te dek.

Wat uw planne ook mag wees, hulle sal aangehelp word deur in Unie Leningsertifikate te beleg.

VRA UW POSKANTOOR VANDAG  
om Prospektus wat volle besonderhede gee.

**UNION LOAN CERTIFICATES**

Potential investors would affix postage stamps onto an Investors Card" (ULC 19) to the value of 15/- 6d. When reaching this amount, the card could be exchanged at a Post Office for a serialized Union Loan Certificate. Security measures dictated that each investor should be registered and receive a Union Loan Certificate book (ULC 1) to which the Union Loan Certificates could be attached.



D9/5328 300,000 10/19 S.A. Electric D4553 U.L.C. 19.

**UNION LOAN CERTIFICATES.**  
**UNIE - LENINGSCERTIFIKATEN.**

*M. A. R.*

Name of Certificate Holder.....  
Naam van Certifikaathouder.....

Postage Stamps for the value of one Certificate—**15s. 6d.**  
Postzegels ter waarde van één Certifikaat—**15s. 6d.**  
15 shilling and one sixpenny stamp to be affixed below.  
15 shilling en één zespenning zegel hieronder te worden geplakt.

	1/-	<i>A. G. E. van Nellen.</i>	1/-	1/-	1/-	1/-	1/-	
1/-	1/-	1/-	1/-	1/-	1/-	1/-	1/-	Date Stamp of Office issuing the Certificate.
								Datum-stempel van Kantoor dat de Certifikaat uitgeeft.

No. of Certificate issued.....  
No. van Certifikaat uitgereikt.....

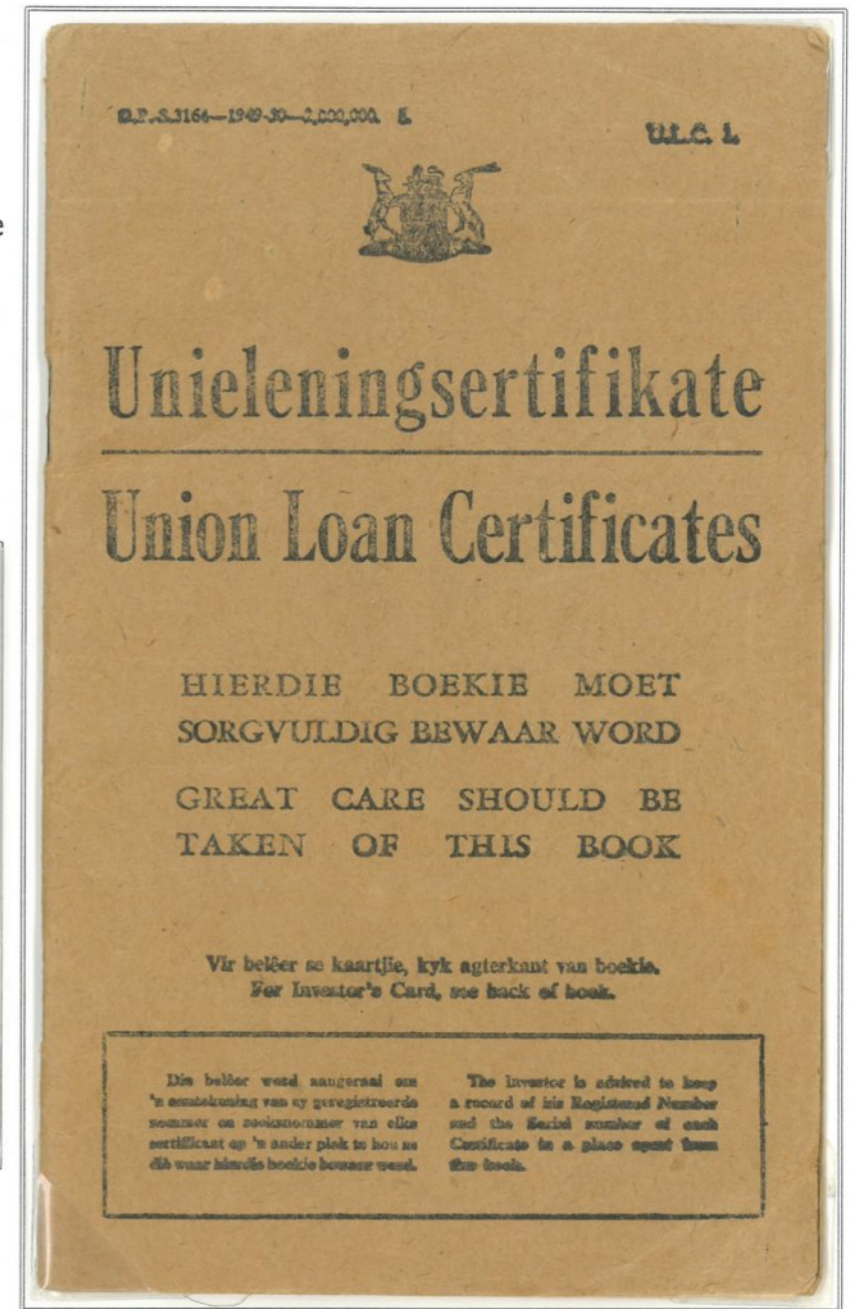
For instructions see back.  
Zie keerzijde voor aanwijzingen.

Union Loan Certificate book →

The first investment in a Union Loan Certificate in 1919 was 15/- 6d. This series of loan certificates were issued for a period of 5 years, and the amount could grow with 4/- 4d. to 20/- (1 pound (£)) during the period. Union Loan Certificates were non-negotiable and could only be redeemed by the lawful owner. Investments could be exchanged at any time.



Rouletted small format Dutch publicity labels above and below



Very early Union Loan Savings card (ULC 19) with postage stamps affixed, printed 1919 in English and Dutch. Not easily found. Perforated, defaced or damaged stamps were not accepted

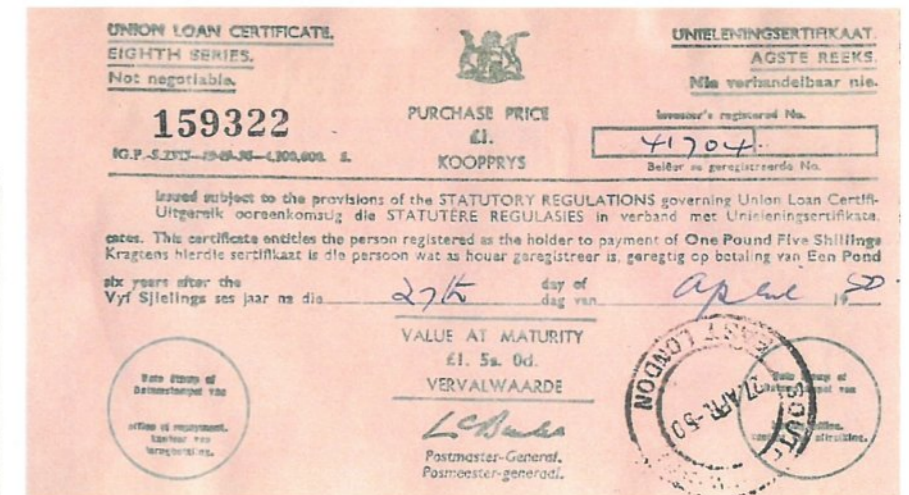
**TYPE 3**



Text in three lines. 'CERTIFIKATEN' in Dutch and 'LENINGS' plural. Correct inland postage sends from Johannesburg on 9 Jan. 1925. According to Vermaak, appearance of these covers is scarce.



Rouletted large format publicity label in Dutch (Printed between 1919 to 1925)

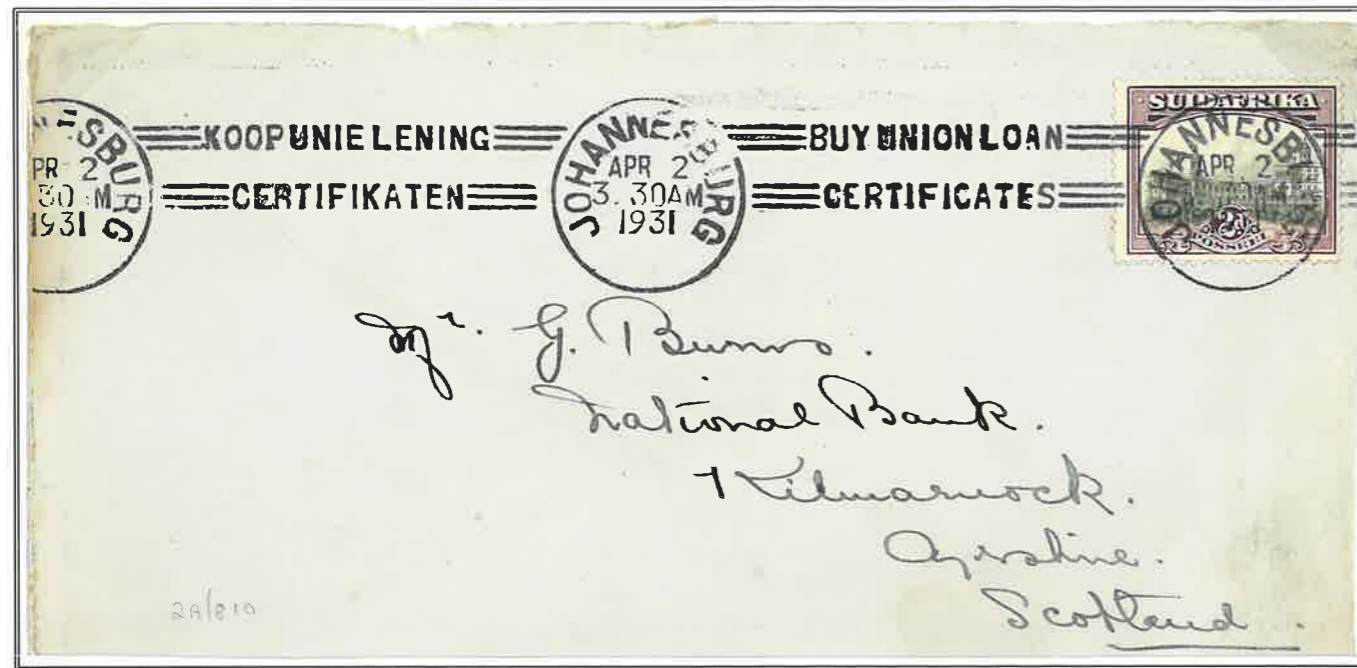


Reduced photocopy of a Union Loan Certificate as it appears in the savings book above

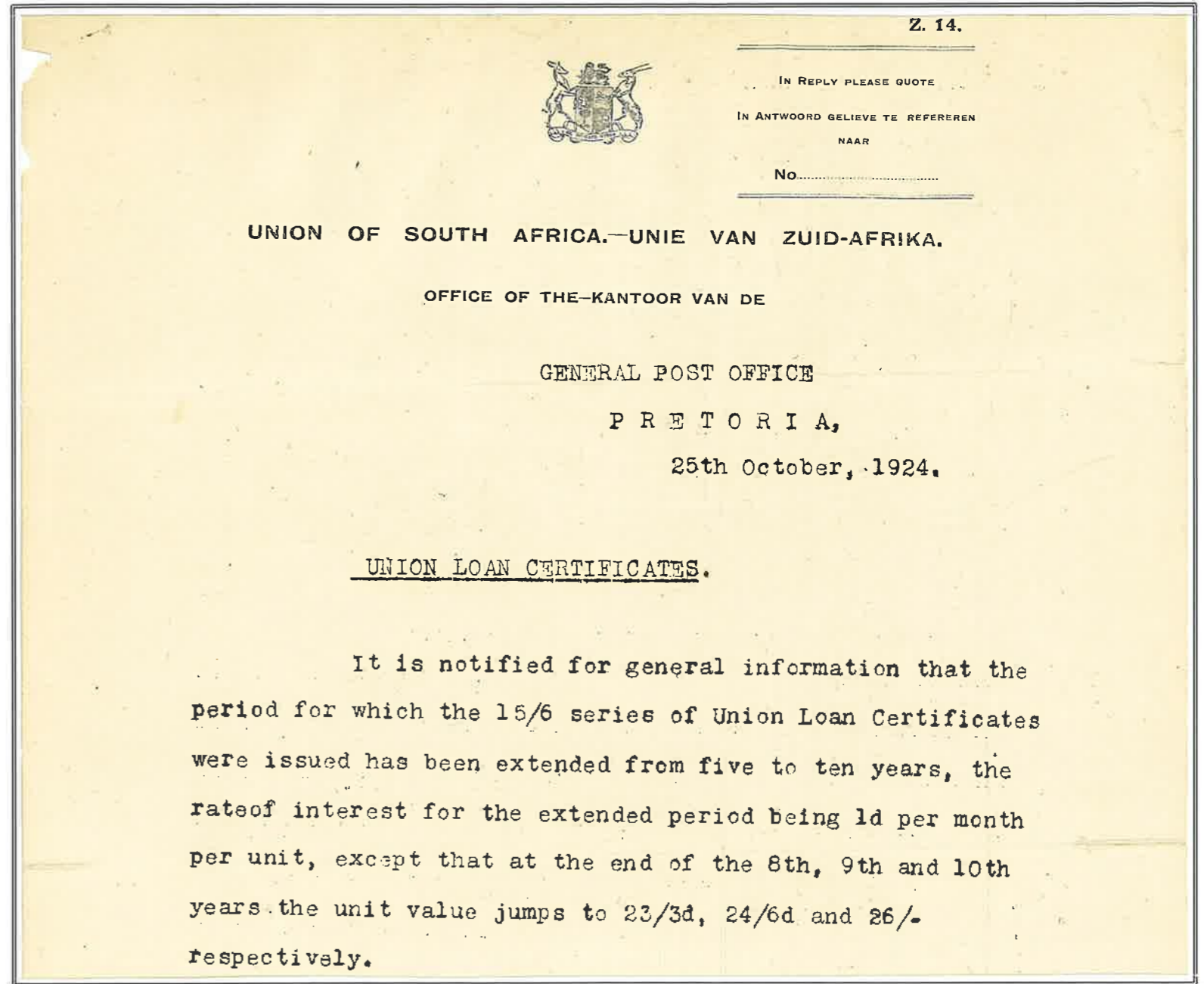
**UNION LOAN CERTIFICATES**

On 25 October 1924 it was announced that the term for which the 15/- 6d. Union Loan Certificates were extended from 5 to 10 years. Investors could not hold more than 1 000 One-pound certificates

**TYPE 4**



Text 3,5mm flanked by bars. 'CERTIFIKATEN' in Dutch and 'LENING' singular  
Send from Johannesburg to Ayrshire, Scotland on 2 April 1931



It is notified for general information that the period for which the 15/6 series of Union Loan Certificates were issued has been extended from five to ten years, the rate of interest for the extended period being 1d per month per unit, except that at the end of the 8th, 9th and 10th years the unit value jumps to 23/3d, 24/6d and 26/- respectively.



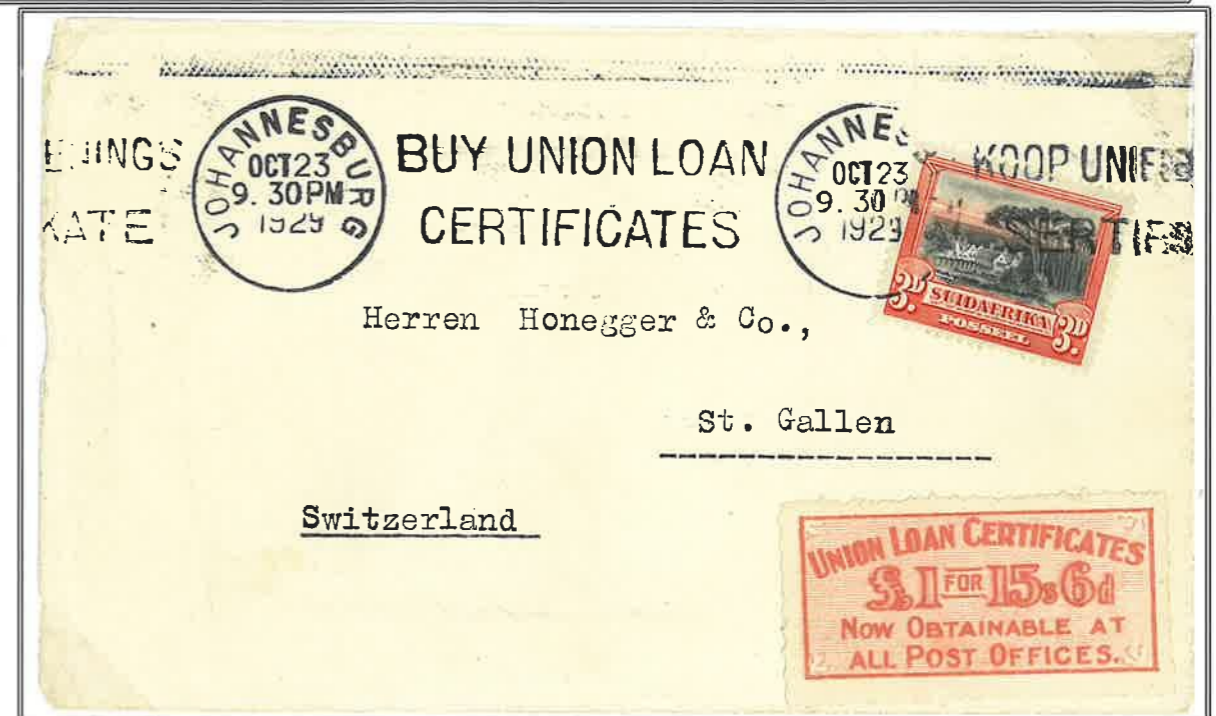
Announcement that the term of series 1 Union Loan Certificates was extended from 5 to 10 years →

The first National Savings Stamps were issued in 1940.

**TYPE 5** →

Text 5,4mm in two lines and 'SERTIFIKATE' first time in Afrikaans  
Correct International postage send from Johannesburg to St. Gallen, Switzerland on 23 Oct. 1929, with red publicity label in English

Official Union Loan Savings card (ULC 40) with first issued 9d. savings stamps attached, 21 June 1941 in manuscript  
21 Stamps would constitute the cash value of 15/- and 9d. - the value of a Union Loan Certificate at the time



**PROMOTING UNION LOAN CERTIFICATES**

From August 1942 until October 1945 all values of the large war stamps were brought out in a much smaller size. A printing innovation was that on all four of the sheet margins, slogans regarding Union Loan Certificates were printed alternately in English and Afrikaans. There were nine "slogan" or combined "figure and slogan" combinations that assist in distinguishing the various cylinders and printings.

Stamps were perforated around its perimeter and the remaining separation carried out by rouletting.

The 1/2d., 1d., 1 1/2d., 2d. and 6d. stamps were printed on sheets in portrait orientation. The slogan 'BUY UNION LOAN CERIFICATES/KOOP UNIE LENINGS SERTIFIKATE' appears in the side margins with 'MAKE NATIONAL SECURITY YOUR OWN! BUY UNION LOAN CERTIFICATES' bilingually in the top and bottom margins. The 3d., 4d., and 1/- stamps were printed with landscape orientation and slogans appear in opposite margins than their counterparts.



**TYPE 6**



Text 3,5mm in three lines 'SERTIFIKATE' in Afrikaans and 'LENING' singular 'CERTIFICATES' 37,5mm  
Correct printed matted postal rate send from Port Elizabeth on 2 Feb. 1926



MAKE NATIONAL SECURITY YOUR OWN! BUY UNION LOAN CERTIFICATES  
printed in different colour below the stamps



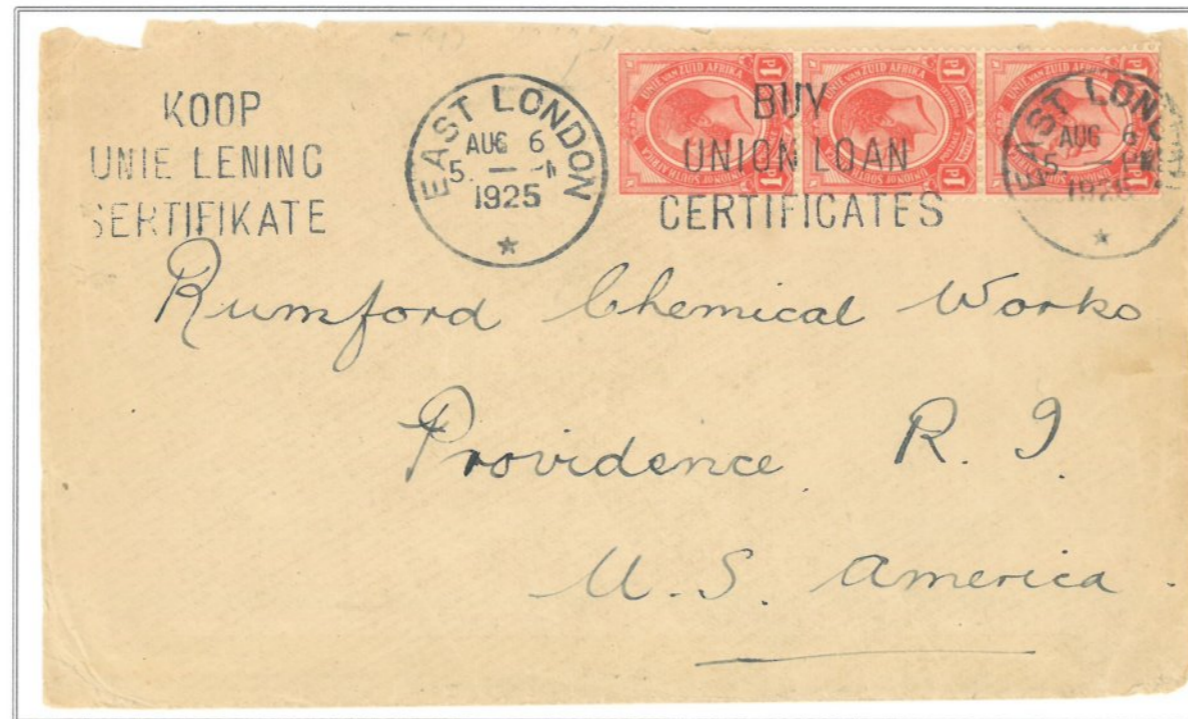
Afr/English publicity labels



Afr. publicity label

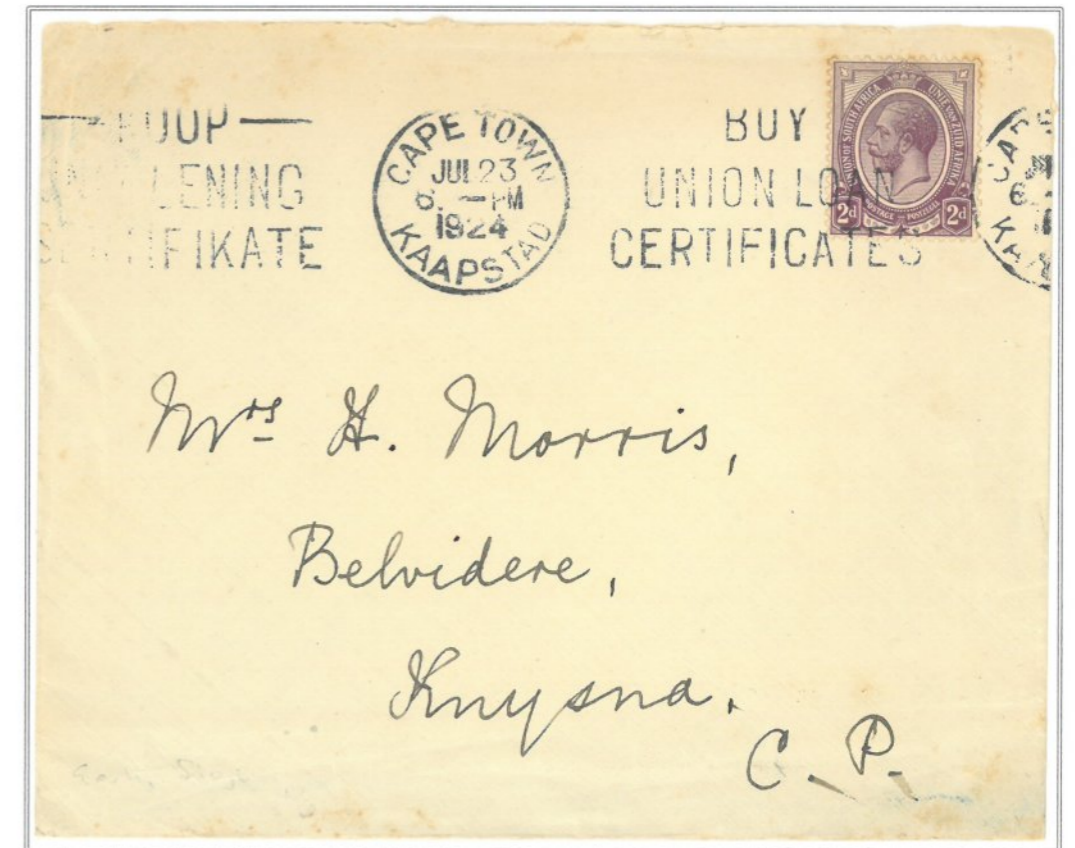


**TYPE 7**



Similar to Type 6, but taller text 4,5mm  
Correct International postage send from East London to Providence, U.S.A. on 6 Aug. 1925

**TYPE 8**



Text 5,75mm in three lines, 'KOOP' flanked by short bars and 'BUY' without  
Correct inland postal rate send from Cape Town to Knysna on 23 July 1924



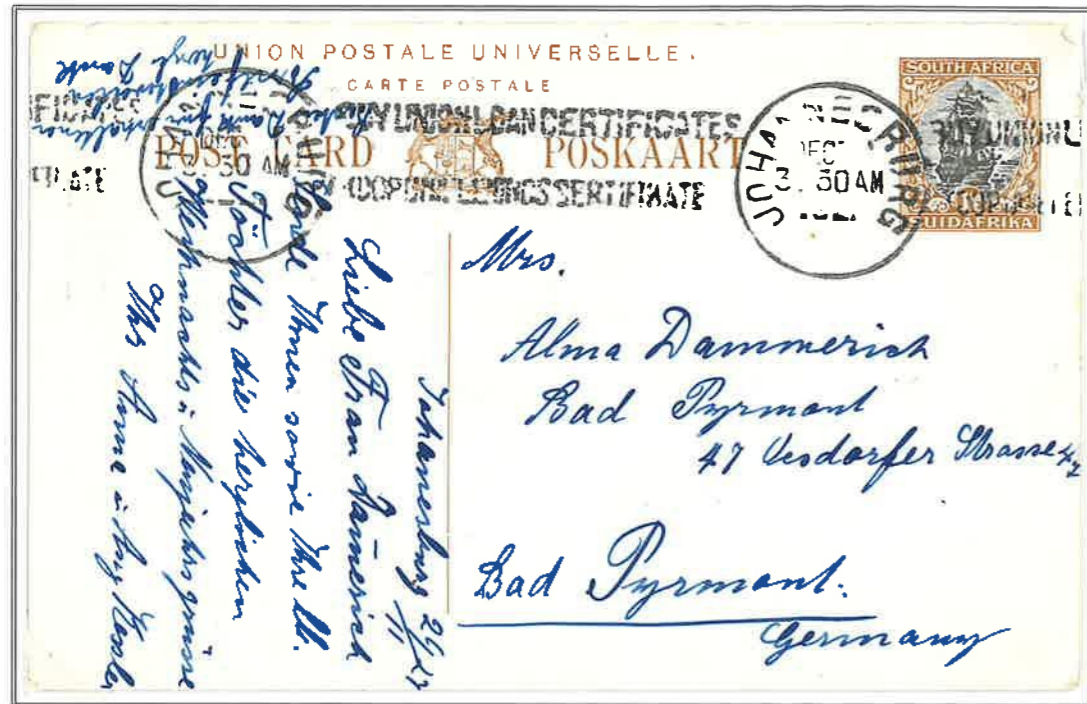
**POST OFFICE SAVINGS BANK**

After Unification in 1910 the Savings Bank still resorted under the Post Office and were operated from Post Office branches throughout South Africa. Savings were administered on the same principles as for the Union Loan Certificates and direct deposits and withdrawals could be effected at Post Offices.

Deposits were restricted to not more than £100 a year in the Post Office Savings Bank books. If exceeded, the money was to be invested in Savings Bank Certificates.

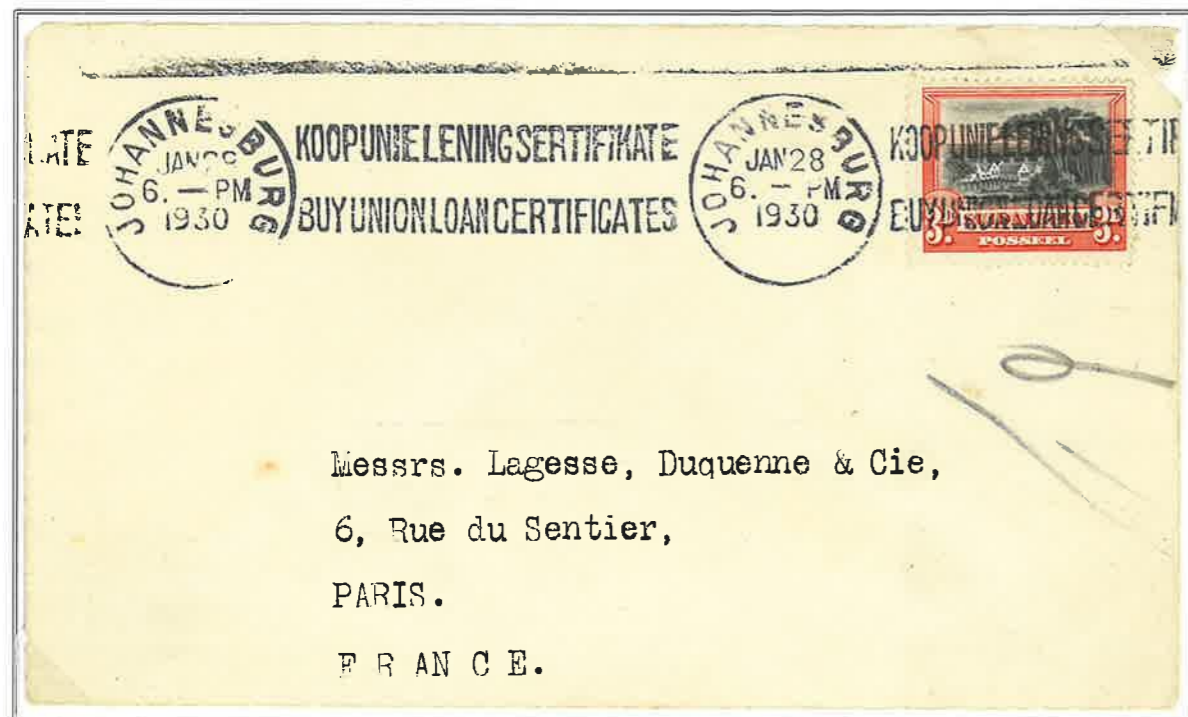
Post Office Savings Bank books were sent to the Provincial Head Office once a year to add to the interest of the previous year accompanied by the prescribed form.

**TYPE 9**

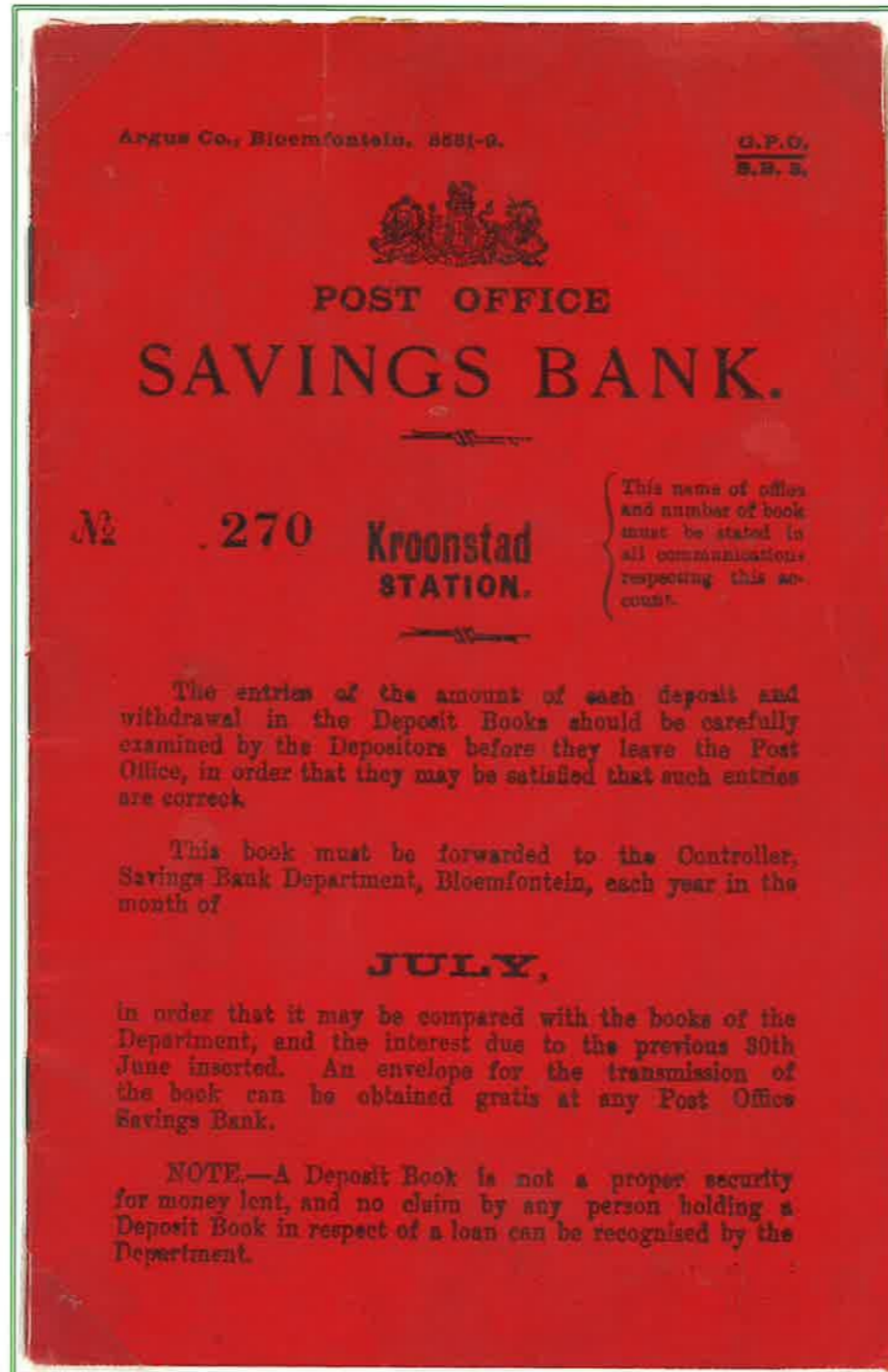


Text 3,5mm in two lines. No spacing between words with **English** first. **Double 'S'** in Afrikaans text  
 Correct International Postcard postage paid and sent from Johannesburg to Germany on 29 Nov. 1927 (date in manuscript)

**TYPE 10**



Text 3,5mm in two lines. No spacing between words with **Afrikaans** first. **No double 'S'** in Afrikaans text  
 Correct International postage paid and sent from Johannesburg to Paris, France on 28 Jan 1930



Kroonstad Station Post Office Savings Bank book (SB 3) - Not easily found  
 The first deposit was made on 11 Nov. 1910 and validated with a Kroonstad station datestamp, below

Date of Deposit or Issue of Warrant, &c	Amount of Deposit in Words, or Number of Withdrawal in Figures, &c.	Amount of	Amount of	Officer's Signature.	The Dated Sts to be affixed each
1910		Deposit.			
Nov. 11	Five Pounds	£	s. d.	MB	KROONSTAD STATION 11 NOV. 1910
Dec. 3	Four Pounds	£	s. d.	MB	

Reduced P/Copy of first entry in the Kroonstad Station Post Office Savings Book

8334—21/11/19—100,000 S.

**POST OFFICE SAVINGS BANK.**

PARTICULARS OF DEPOSITOR'S BOOK.

DATE STAMP. \_\_\_\_\_

No. ....

Opened at.....

**NAME AND ADDRESS OF OWNER OF BOOK.**

State Mr., Mrs., or Miss } .....

.....

.....

**AMOUNT DEPOSITED.**

Write in words { .....

.....

In figures £                      s.                      d.

PAID IN BY

(Signature).....

Prescribed deposit form for interest received



National Savings stamps issued between 1945 and 1948

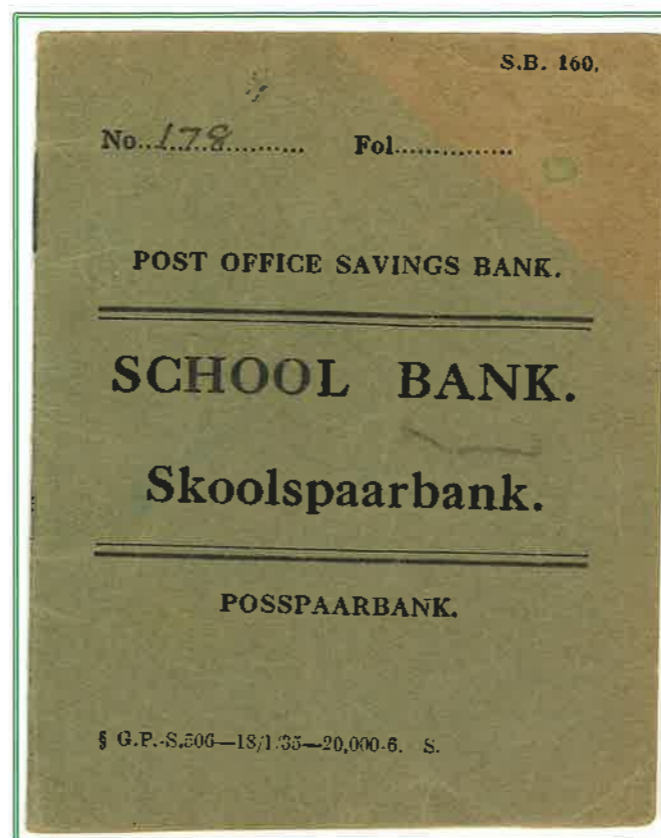
**POST OFFICE SAVINGS BANK**

Part of the project was to create a savings culture for children who could save on a regular basis at school through the National Thrift project. Provision was also made for people that were unable to save bigger amounts (and children). Savings could be made by attaching 1d. stamps to form SB 25. When the 12d. (1/-) total were reached, it was taken to the Post Office to be deposited into a Savings Bank book or School Bank book (SB 160). Deposits were restricted to not more than £100 a year in the Post Office Savings Bank books. If exceeded, the money was to be invested in Savings Bank Certificates.

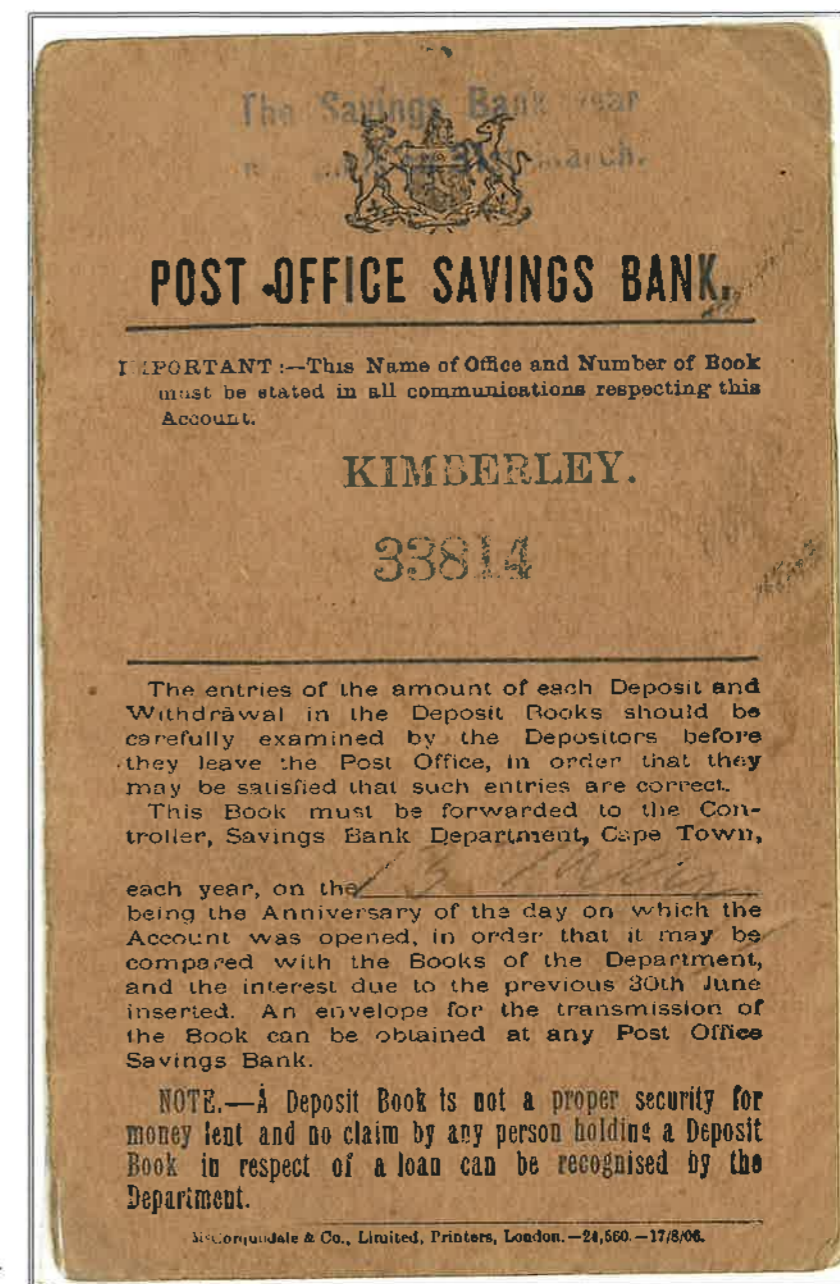
**TYPE 11**



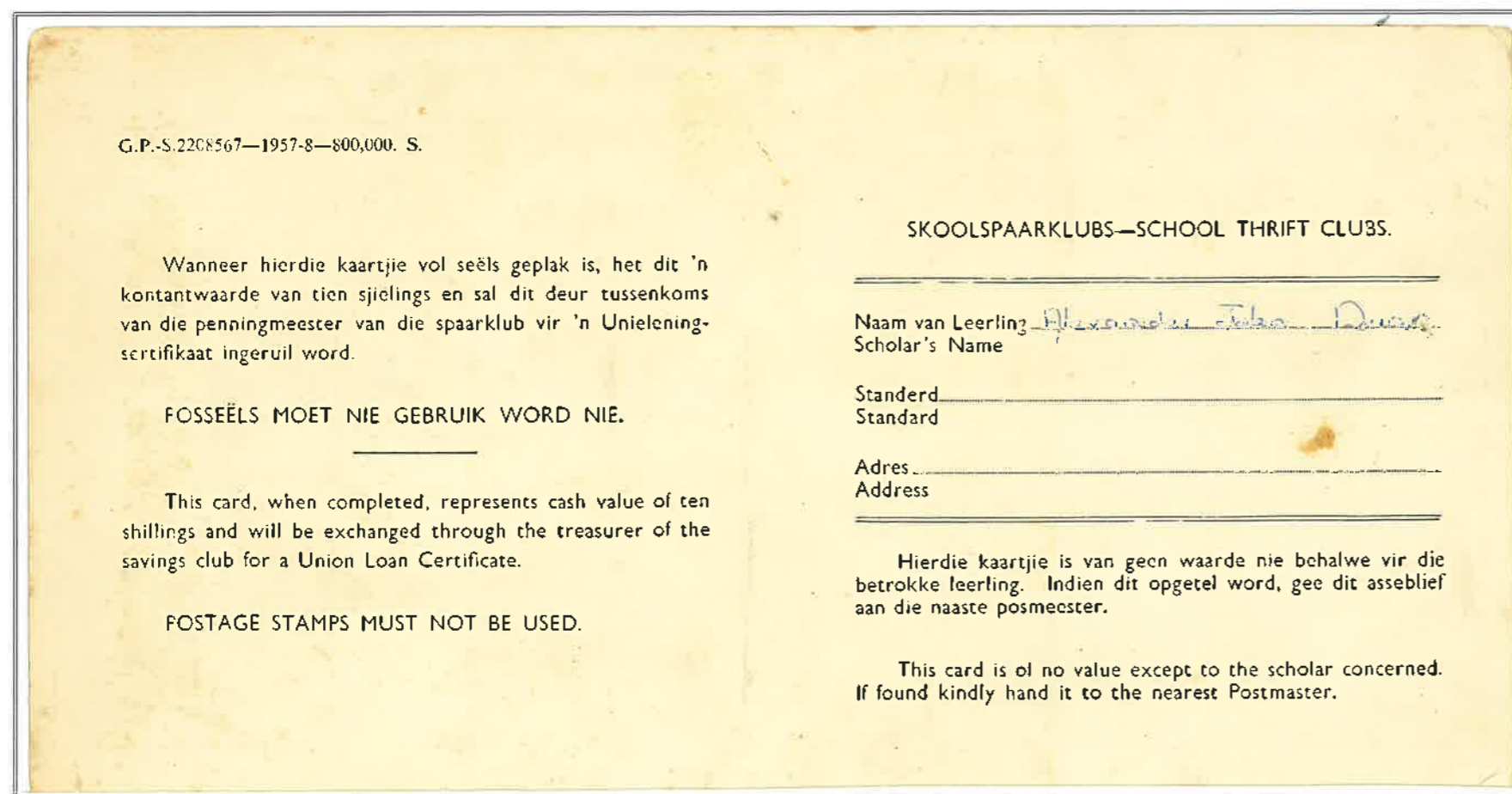
Similar to type 6 but with taller text (3mm) and 'CERTIFICATES' 35,5mm long  
Correct printed matted postal rate and send from Durban on 29 Nov. 1923  
According to Vermaak, the appearance is rare



School bank book (SB 160) - conditions of issue was the same as for Savings Bank books

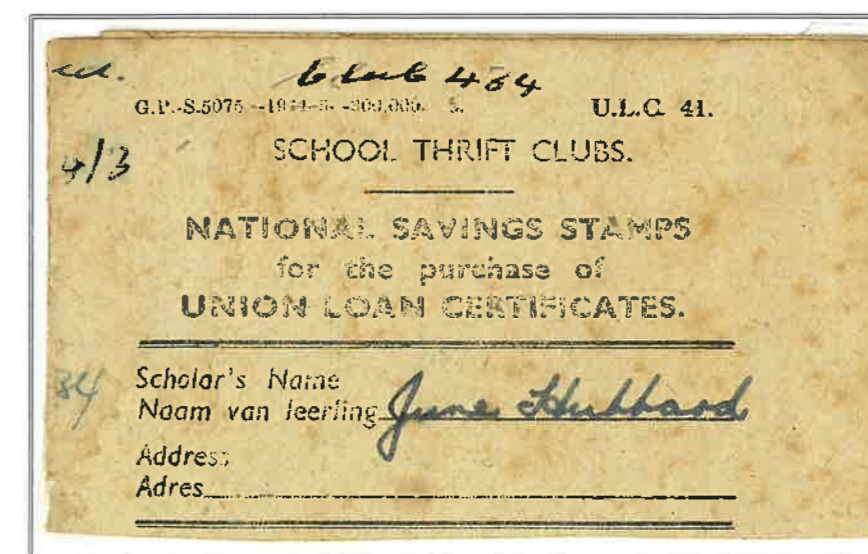


Kimberley Cape Province  
Post Office Savings Bank  
book with Head Office in  
Cape Town printed in  
London in 1906  
The first deposit was  
made on 13 May 1911 in  
Kimberley



Outside of a School Thrift Club Saving card (ULC 41)

After the savings stamps were put in use, the usage of postage stamps was faced out. (See notice on back of a School Thrift Club card on left).

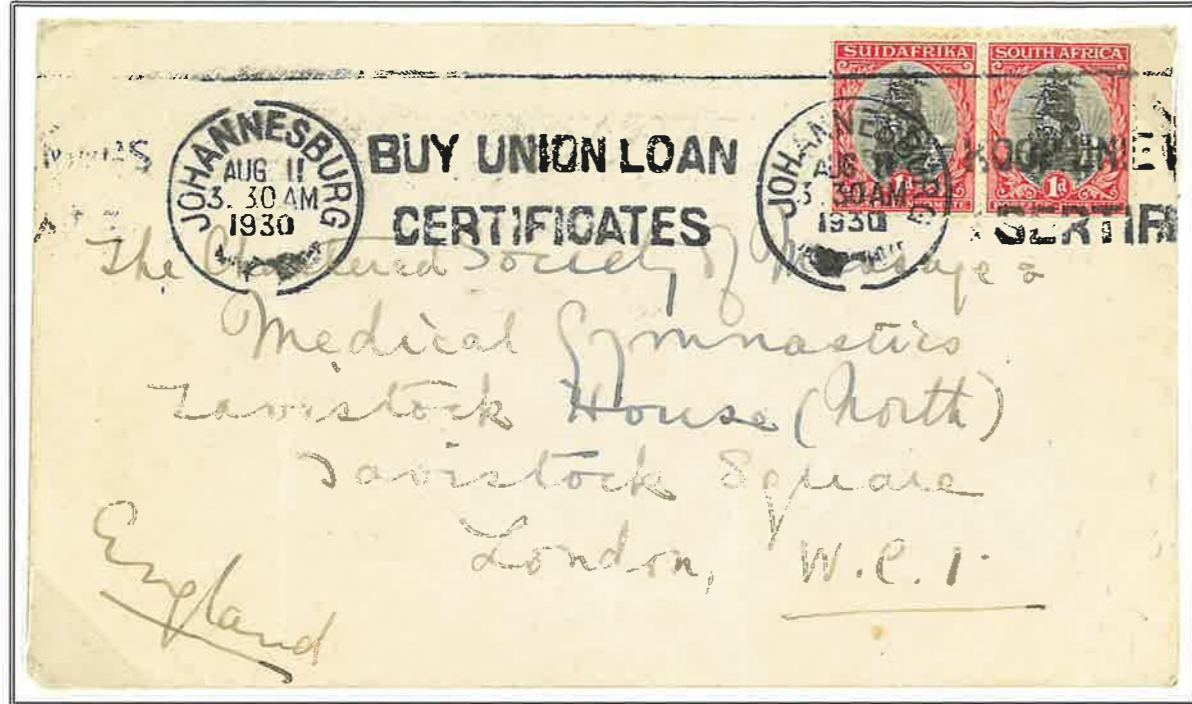


School Thrift Club National Savings stamps card (ULC 41)

**POST OFFICE SAVINGS BANK - PROMOTION**

Through the years National Savings and the Post Office Savings bank was widely advertised and promoted by the Government on various platforms.

**TYPE 12**



Text in two lines with 'LENINGS' plural and 'CERTIFICATES' 41,5mm long  
Correct International postage and sent from Johannesburg to London, UK on 11 August 1930



Afrikaans Saving publicity label

In 1935 advertisement booklets were introduced with Post Office slogans and commercial advertisement, the size of half a stamp, printed in the upper and lower margins. Each appears in these margins.

In 1936 the Post Office supplied specially overprinted 'JIPEX' stamps for the Johannesburg International Stamp Exhibition. 1/2d. and 1d sheets of stamps destined for booklets were used for the overprinting.



Booklet pane 1935



JIPEX sheetlet



The slogans



appear

16 times in different settings on the 1/2d sheetlet and 15 times on the 1d sheetlet



Pamphlet advertising the Post Office, printed by the Government Printer, Pretoria in 1935. "SAVINGS BANK AND UNION LOAN" service is printed at the bottom of the inside fold. These pamphlets are rare and not easily obtainable.

The  
**Post Office**  
is the  
*Servant of the Public*

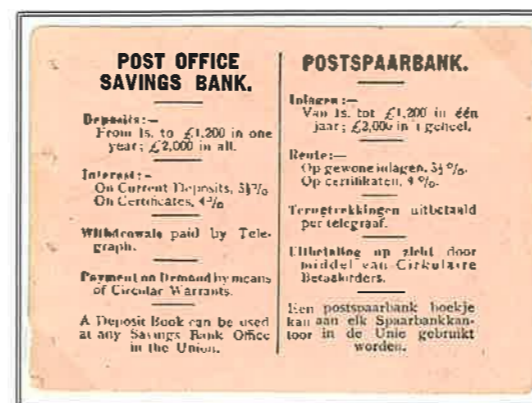
**It PROVIDES EXTENSIVE FACILITIES** for the conveyance of your letters and parcels by air, land and sea.

**It COLLECTS C.O.D. CHARGES AND** delivers articles by express messengers.

**Its MONEY ORDER, POSTAL ORDER** and registration systems are specially designed to protect your remittances.

**Its SAVINGS BANK AND UNION LOAN** certificates are gilt-edged investments obtainable under attractive conditions.

P/copy of inside fold of pamphlet



Back cover of a 1921 King George V Stamp Booklet no 4 (1921)



Back of SA Stamp Booklet no 19 (1941)