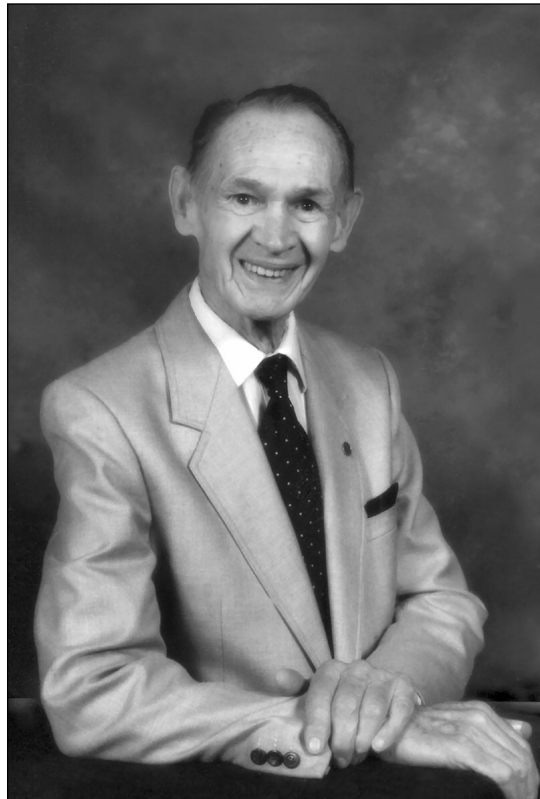




Canadian Paper Money Society Journal

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*James Edward Charlton, July 26, 1911 - September 20, 2013
Canadian Paper Money Society Honorary President
Is recognized in President Jared Stapleton's Message
beginning on page 97*

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Gilles Pomerleau and Brent W.J. Mackie document CBN Printing Of Polymer Notes..... Page 118

...and much more!

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Applications for regular membership in the society published in the last issue of the CPMS Journal have now been accepted.

APPLICANTS

The following have applied for regular membership. Unless objection is filed against any applicant within thirty days, they will be accepted and so recorded in the next issue of the *CPMS Journal*.

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1756 P. Mikhail

1757 M. Vaska

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The Note Registry is the second compilation of all of the various, diligently maintained, note registers that have been individually published by the CPMS over the years. This second edition has expanded the initial work by more than 100 pages. The introduction is written by R.J. Graham. Most registers were prepared or maintained by Harry Eisenhauer and R.J. Graham over the last thirty years. An array of other contributors including Graham Esler, Ronald Greene, Cliff Beattie, Geoffrey Bell, Paul Berry, Terry Fredericks, Ted Banning, Michael Zigler and more are responsible for the remaining registers.

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PRESIDENT'S MESSAGE

Hello, fellow CPMS members:

The 2013 year is coming to an end, and it has been a memorable year for bank note collectors.

James (Jim) E. Charlton, our Honorary President, has passed away at the venerable age of 102. I did not know Jim on a personal level, but did have the opportunity to meet him several times over the years. He was always a pleasant gentleman, and always willing to offer advice when sought out. Jim is a Canadian Numismatic Hall of Famer, and the foundations he established in our hobby have not only benefitted me, but will aid all collectors for years to come. He will be missed and never forgotten.

Shortly after Jim's passing, I acquired a 1967 Bank of Canada \$1 note that had been signed and dated by Jim on three occasions over a span of time. I would presume that the first signature and date would be in reference to when Jim and a friend first met. The second two signatures were obtained by another party and dated when signed.



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The Bank of Canada has now fully released the new polymer series of bank notes into circulation. If you have not already done so, I would highly recommend that you visit the Bank of Canada website and peruse the bank note section to familiarize yourself with the new series. Our Quebec Director, Gilles Pomerleau, has recently noted in his prefix report that no new \$50 and \$100 polymer prefixes have shown up. [However, please notice the report in this issue. Ed.] A brief discussion with the Bank of Canada revealed that the \$50 and \$100 polymer note production run has been completed for this series of notes, and at this point no more will be printed unless there is an unexpected demand. This gives the impression that the Canadian bank note series could be changing every 7–8 years, versus the 10–15 years that has been typical for a series change.

Modern technology is visible throughout the Canadian new polymer bank notes, from the fresh, younger looking, digitally enhanced portraits, to the advanced counterfeiting measures incorporated into every note. If you have not already started collecting the Canadian polymer notes, especially the larger denominations, it might not be a bad time to put away a few really nice uncirculated examples for your collection. I like to follow the advice I received from an Australian collector friend: when it comes to polymer note collecting, only an Unc note will do, unless it is a really tough prefix or special serial number. So get them while they are hot off the press, and save a few.

I would like to wish all CPMS members, family and friends of the hobby, a Happy Holiday Season and a Happy New Year. 2014 is an exciting year for the CPMS as we will be celebrating our 50th anniversary. I am calling on all members to come forward and share a fun CPMS memory in a short article, or a photo or two with a caption.

Numismatically yours,
Jared Stapleton

Deadline for the next issue of the CPMS Journal is 1 MARCH 2014

HIDDEN IMAGES ON NEWFOUNDLAND MULTICOLOURED CASH NOTES

by W. D. Eeles

At the Geoffrey Bell auction in May 2013 I was hoping to obtain a particular note for my collection. In case I do not win the desired lot, I always identify alternative notes to acquire. As the note of greatest interest exceeded my limit price, one of the secondary notes I decided to go after was a 1913–1914 25-cent Newfoundland Government Cash Note.

I am truly fascinated with Canadian bank notes, designs and vignettes on the older notes, and the colours. The colour of this Newfoundland note was really attractive, and its low number (00450) added to its appeal. Once I got the note home I started to examine it closely with a magnifier, looking for plate numbers and anything out of the ordinary. The first thing I discovered was that there weren't any plate numbers that I could find, but to my surprise I began to see hidden images in the design of this note. After seeing these images I started looking for information about them and couldn't find anything, so I chatted with a friend and fellow collector who had never heard anything about this. The next time we got together I showed him a scan of the note, and he suggested that I write about it. My thought about these images is that they were a security feature to stop counterfeiting. Back then, it would have proved very difficult to copy these hidden images (although with today's technology it would be very easy to make counterfeits with scanners and high tech printers).

To the right there is a scan of a portion of my note magnified 300%. As you can see in the image, there are diagonal lines, which are hard to see with the naked eye. It is where these lines change direction that the image is outlined. In a paint program, I highlighted where the lines changed direction to reveal the images that are hidden within. The note was not harmed during this procedure.



Scan of a portion of a note, enlarged 300%



1913-14 25 cent Newfoundland Government Cash Note front

Looking at the image of the front of my 25 cent note at right, there is an image of a flying gull at the bottom of the note in the centre portion. The image is incomplete as the words "Bank of Montreal" interfere with the rest of the diagonal lines.



1913-14 25 cent Newfoundland Government Cash Note back

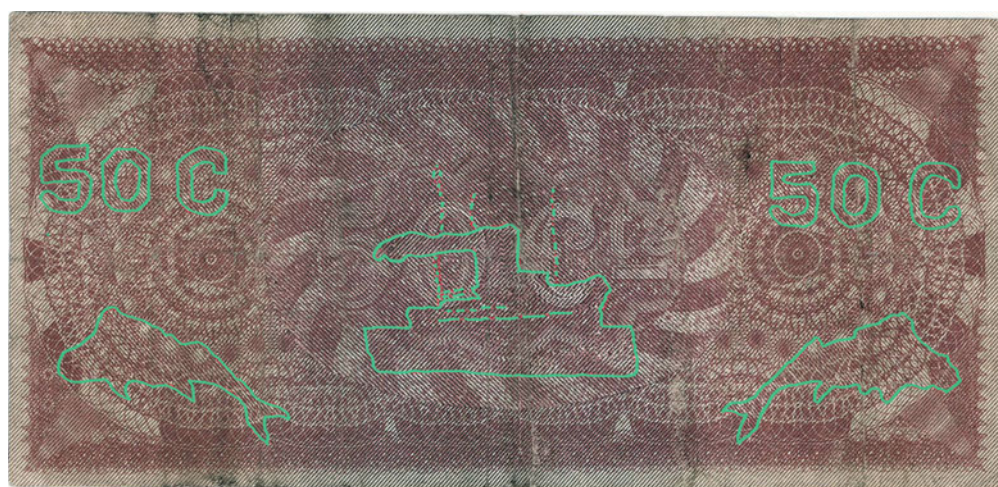
On the back of my 25 cent note, there is much more going on. If you look at the centre of the note above, you can see the numerals “2” and “5” at the top. Following down the centre of the note toward the middle, there is another flying gull. Now continue down towards the bottom, and you can see the letters “CENTS.”

Now we are going to move to the left side of the note, where there is an image of a caribou with the head facing towards the centre. Moving over to the right side of the note, there is another caribou and this one is also facing the centre.

On this image of the face of the 50 cent note, you can see by the left signature there is a smaller image of a caribou facing the centre of the note. Looking at the right signature, there is also a caribou facing the centre of the note. This is the only denomination having two hidden images on the face.



1912-13 50 cent Newfoundland Government Cash Note front



1912-13 50 cent Newfoundland Government Cash Note back

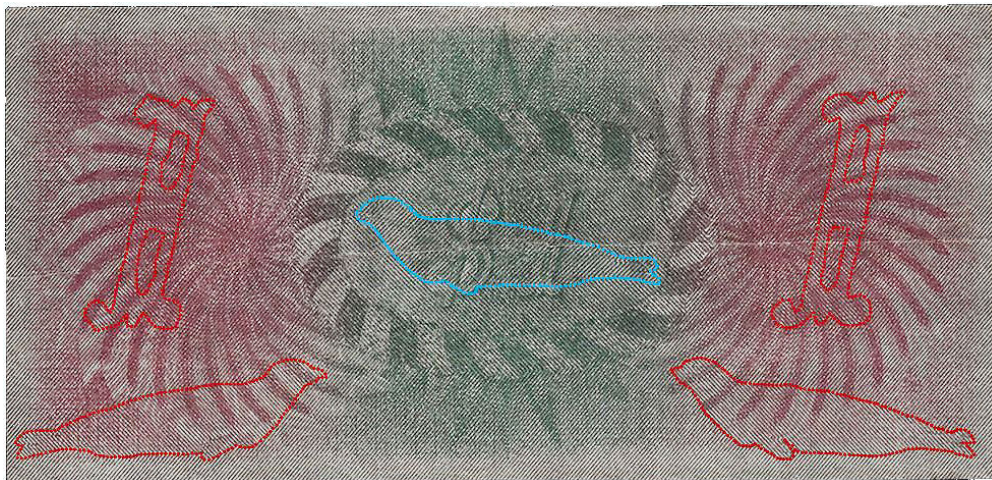
The images on the back of the 50 cent note were very hard for me to highlight. There is so much red that my eyes were strained trying to see the diagonal lines. I have identified the images to the best of my ability. Let’s start in the middle of the note, where there is an image of an old fishing boat with the bow facing to the right. Moving over to the left side of this note, at the bottom, there seems to be an image of a

fish facing to the edge. Above the fish there are the numerals 5 and 0, followed by a letter C. Moving over to the right side of the note, again at the bottom, there is a fish facing the edge, and, similar to the left side, the numerals 5 and 0 and the letter C. The fish in this note I believe is a codfish, of great historic importance to Newfoundland.

Now we have the face of the \$1 note above. This image is an Atlantic seal, located at the bottom centre of the bill, facing to the right.



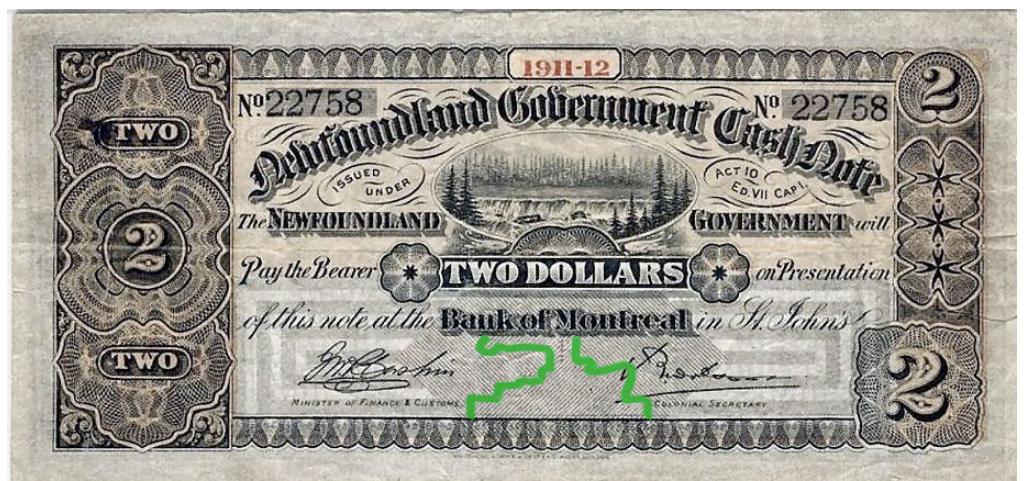
1911-12 \$1 Newfoundland Government Cash Note front



1911-12 \$1 Newfoundland Government Cash Note back

On the back of the \$1 note above, located in the middle, there is an Atlantic seal facing to the left. Over at the right side of the note, there is an Atlantic seal facing to the left at the bottom, and above that, there is an ornate numeral 1. On the left side, there is another Atlantic seal facing to the right this time, and above that there is an ornate 1. The ornate \$1 can be clearly seen on the back right in the middle of the note, without any magnification.

The face of the \$2 note seems to just have the image of the old fishing boat, with the bow facing to the right side. The location of this image is at the bottom centre of the note.



1911-12 \$2 Newfoundland Government Cash Note front



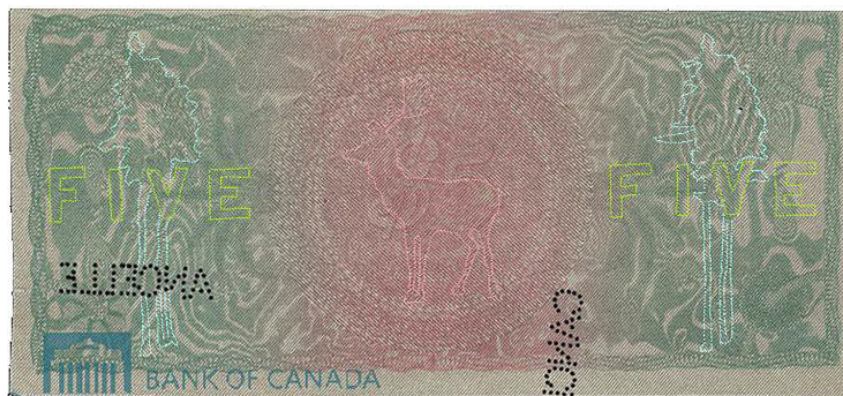
1911-12 \$2 Newfoundland Government Cash Note back

On the back of the \$2 note, starting at the centre, there is a codfish facing left. Looking over at the right side, at the top portion there is a flying gull, and located below that are the letters "TWO." The upper left side of the note also has a flying gull, with the letters "TWO" below.

On the face of the \$5 note, located at the bottom centre, there is a codfish facing left.



1910-11 \$5 Newfoundland Government Cash Note front
From the National Currency Collection



1910-11 \$5 Newfoundland Government Cash Note back
From the National Currency Collection

On the back of the \$5 note above, in the middle, there is a caribou facing left. At the centre left we find the letters "FIVE." Also on the left side there is an image that I have only been able to identify tentatively. From searching the Internet about historic Newfoundland, I believe it may be the image is of a black spruce, the provincial tree. On the right side in the centre, there are also the letters "FIVE" as well as that unknown image which I think is the black spruce.

From checking out all scans of these notes that I have been able to locate, every denomination I looked at had the same images for that note. So if you personally had a 1911-1912 \$1 note, then the images that are explained here for the \$1 note would be on yours in the same locations.

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REVEALING THE HIDDEN SECRETS OF CANADIAN BANKNOTE ENGRAVER YVES BARIL

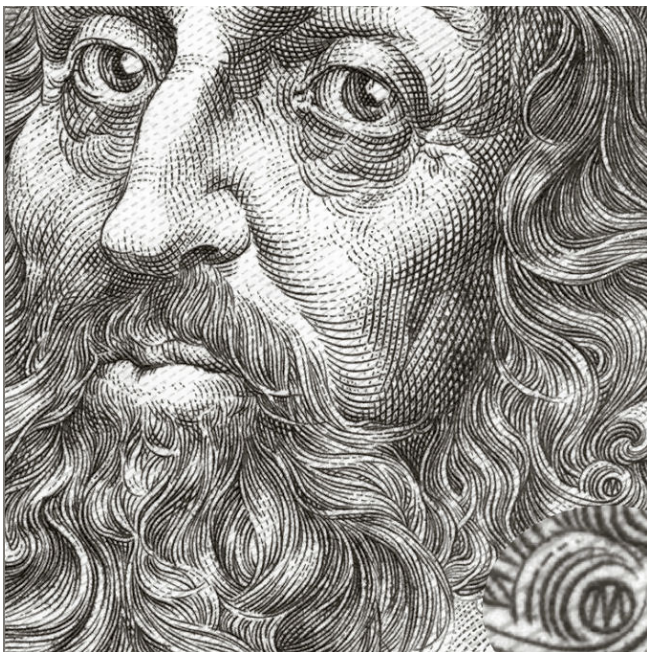
by Gene Hessler 1549, from the IBNS Journal Vol. 50, No. 2 (2011)

Just as artists traditionally sign their masterpieces, many European countries print the names of the designer and engraver in minuscule letters on postage stamps. Some current American coins carry the initials of their designers. Unfortunately, with the exception of some banknotes from French colonies, Czech Republic, Hungary and Slovakia, this practice is frowned upon—if not officially forbidden—in the world of paper money. Nonetheless, banknote engravers continue to attempt to hide their initials in their work, hoping to slip by the notice of their supervisors to achieve immortality.

American engravers Owen G. Hanks, Lorenzo Hatch, G.F.C. Smillie, James D. Smillie, Alfred Sealey and Czech engraver Miloš Ondráček are among the few who we know have included their hallmark in their work, hoping it would not be discovered before the image was approved for inclusion on a banknote. For example, if you examine the portrait of Komensky on the Czech Republic 200-korun banknote (P13), in the lower right you will notice an M inside a curl of hair. This resembles a monogram of MO for Miloš Ondráček, the portrait's engraver.

While working on the biography of Canadian engraver Yves Baril for my book, *The International Engraver's Line*, he alluded to hiding his initials in some of his work. Armed with this tantalizing admission, I closely examined some of his notes, but could not find any extra marks or initials that could be attributed to him. Then Mr. Baril sent me a letter with enlargements of sections of four of his engravings. There it was, a conjoined YB in each subject! It was done so cleverly that I understood why I—and apparently no one else—had seen his initials until they were pointed out.

I immediately asked Mr. Baril if I could write about these hidden initials. Since each note had been replaced with a subsequent series and he is now retired, Mr. Baril saw no reason to keep his secret any longer. In discussing the topic, Mr. Baril related the following story. When presenting a new engraving to officers at the Canadian Bank Note Company (CBNC), one officer jokingly asked Mr. Baril, “Did you put your name somewhere in this engraving?” The engraver's reply was, “Do I have the right?” Everyone laughed and moved on to other matters. While his bosses may have suspected he was up to something, Mr. Baril was so successful in disguising his initials that I doubt if anyone ever discovered them without his assistance. Therefore, I feel privileged to publicly reveal—for the first time—the whereabouts of Mr. Baril's initials in several of his banknote engravings. But first, a little background on Mr. Baril is in order.



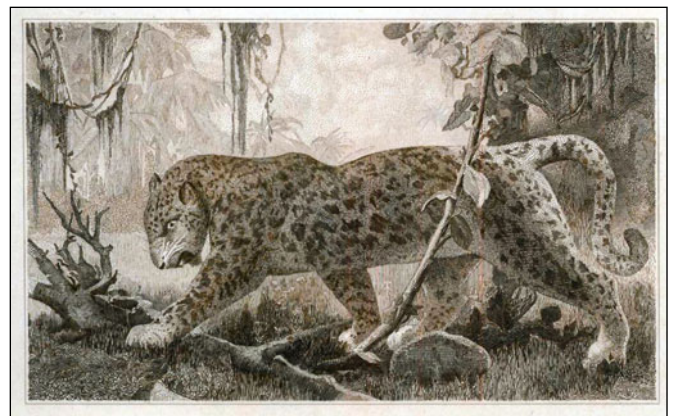
Engraver Miloš Ondráček managed to sneak his initials on Czech Republic's 200-korun note. The MO is in the curl in the lower right corner of the enlargement



Yves Baril was employed as an engraver at CBNC for almost 44 years, during which time he managed to “sign” some of his work, despite rules against doing so



Leopard on back of 1945 Belgian Congo 50-franc by Edwin Gunn



Yves Baril's apprentice copy of Edwin Gunn's engraving

Yves Baril, artist, portrait and picture engraver, was born in Montreal on May 20, 1932. Between the ages of 10 to 13 he attended watercolour classes at the Montreal Library. Mr. Baril spent two years in oil painting classes under Albert Delorimier at l'École des Beaux-Arts in Montreal. Following his high school years at l'École Supérieure Saint-Stanilas, Mr. Baril graduated from the School of Graphic Art in Montreal, where he studied under Albert Dumouchel and Arthur Gladu. He also devoted two years to figure drawing with Gerald Trottier.

Mr. Baril began his apprenticeship at the Canadian Bank Note Company in January 1953 under Silas R. Allen. During their apprenticeships, many engravers are assigned the task of copying the work of another engraver. One of Mr. Baril's assignments was to copy the leopard that Edwin Gunn executed for the Belgian Congo 50-franc note (P24) produced by the American Bank Note Company. In his engraving of the leopard, Mr. Baril inserted BARIL in small letters. As a practice work, the engraver was not concerned about possible criticism over this insertion.

Although eight to ten years of apprenticeship is typical, after just two years at the Canadian Bank Note Company, Mr. Baril seized a unique opportunity to engrave his first postage stamp. The Canadian Postal Authority had commissioned his teacher, Mr. Allen, to engrave Lawrence Hyde's design commemorating the creation of the provinces of Alberta and Saskatchewan. When the authority indicated it was not entirely satisfied with the results, the young Baril challenged himself by attempting to engrave the same design. In 1955, the engraving by the two-year apprentice was submitted and accepted, creating tension between master and student.

Mr. Baril also played a role in the story of one of the most controversial notes ever issued by the Bank of Canada. After complaints the 1954 series Canadian banknotes (P66 to P73) appeared to have the image of a devil's head in the hair of Queen Elizabeth II, Mr. Baril re-engraved George Gundersen's portrait to delete the offending image in the 1956 "modified" series. It is ironic the man tasked to remove an inadvertent image from this engraving would, in the future, purposefully insert his initials into other engravings.

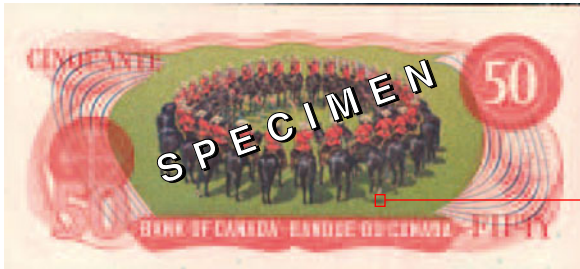
In 1957, Mr. Allen was involved in a tragic automobile accident, and Mr. Baril was on his own with no engraving guidance. He furthered his studies under William Ford, Warrell Hauck and Leo Kauffmann at American Bank Note Company in New York, and Alan Dow and Ron Beckers at Bradbury Wilkinson in London. In September 1963, Mr. Baril became the foreman of the Picture Engraving Department at the Canadian Bank Note Company. Over the course of his career, he engraved banknotes for 13 countries, as well as stock certificates, bonds, traveller's checks, passports, and over 200 postage stamps, including 150 stamps for Canada alone. (All banknotes and postage stamps are listed in *The International Engraver's Line*.) During his time at the Canadian Bank Note Company, Yves Baril inserted his conjoined initials on the backs of four notes (see accompanying illustrations).



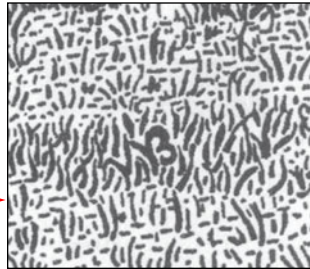
Baril modified QEII's hair in the CBNC version of the 1954 \$1 to remove the "devil's head" some saw near her earring

In 1996, two months shy of 44 years of engraving, Mr. Baril retired from the Canadian Bank Note Company. He has exhibited his other artwork, which includes painting, sculpture in wood and stone, gem engraving and scrimshaw. Marcel Lefebvre inspired some of this work.

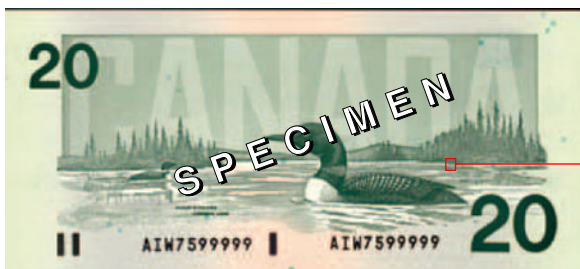
As some engravers have found ways to include their name or initials in engraved plates, whenever I am looking at a banknote for the first time, I always examine it with a 10x loupe, hoping to find hidden initials. Trees, grass, rocks and other parts of an engraving where many lines converge are among the favourite places engravers select to hide their identification. Those rare instances which are not found before production commences are the ones for which we collectors are grateful and serve as interesting examples of the engraver beating the system, just as Yves Baril managed to do during his career.



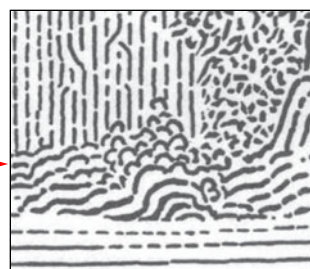
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*Mounted Police, \$50 (P90),
issued on March 31, 1975*



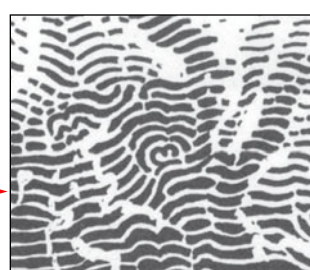
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*Loon, \$20 (P97),
issued on June 29, 1993*



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*Snowy Owl, \$50 (P98),
issued on December 1, 1989*



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*Pine Grosbeak birds, \$1,000 (P100),
issued on May 4, 1992*

Gene Hessler (engraversline@aol.com) is the author of *The International Engraver's Line*, which he sells direct. The basic edition costs US\$74 post paid. The US\$140 premium edition is accompanied by 11 pieces, including banknotes, a DLR advertising note (with Leonardo da Vinci), an engraving, a postage stamp, and a first day cover. All but the advertising note are signed by the engravers. 100 premium copies were printed and only several remain. See the book review in *IBNS Journal* 45.2, page 26.

Sources: Correspondence with Yves Baril.

Hessler, Gene *The International Engraver's Line*, self-published, Cincinnati, OH; 2005.

Hessler, Gene "More Engravers' Initials on U.S. B.E.P. Notes," *IBNS Journal* Vol. 26, No. 2, p 44.

Payton, Mike "Engravers' Initials on U.S. B.E.P. Notes?" *IBNS Journal* Vol. 26, No. 2, p 43.

Geoffrey Bell

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GEORGE WELLINGTON HYNDMAN (1879-1937) – A BIOGRAPHY & CRISIS IN THE DOMINION FINANCE DEPARTMENT

by Dr. Michael Zigler CPMS LM-101

George Wellington Hyndman was hired by the finance department of the Dominion Government on December 9th 1904. He initially served as a clerk and was subsequently promoted first to Comptroller of Currency and ultimately to Assistant Deputy Minister of Finance, in 1924.

Little known by collectors are the scandals that lead to Mr. Hyndman's dismissal, his criminal conviction and his imprisonment in 1930. This combined with the lengthy illness and untimely death of Deputy Minister of Finance J. C. Saunders in April 1930, left the finance department in a leaderless policy void in the midst of the depression. The financial and political turmoil contributed to the defeat of the liberal government of William Lyon Mackenzie King in the 1930 election in favour of the conservatives under R.B. Bennett.

Any collector of Dominion of Canada notes is familiar with the name of Geo W. Hyndman and his signature

Mr. Hyndman's signature appeared on approximately 62 million Dominion notes with a face value of approx. \$100,000,000.00.



Figure 1: The signature of George Wellington Hyndman which appeared on a variety of Dominion notes as shown in table 1

Year	Denom	Cat #	Signatures	Comments	Sheet Number Ranges
1912	\$5	DC-21d	Hyndman Boville	Seal over 5 "countersigned"	B549001-B667965
1912	\$5	DC-21e	Hyndman Saunders	Seal over 5 "countersigned"	B669661-B810301
1912	\$5	DC-21f	Hyndman Saunders	Seal only "countersigned"	B829268-B1000000
1912	\$5	DC-21g	Hyndman Saunders	Seal only "Comptroller of Currency"	C000001-C750000
1914	\$2	DC-22d	Hyndman Saunders	Seal over TWO	P614697-R708220
1914	\$2	DC-22e	Hyndman Saunders	Seal only	R711341-S742000
1917	\$1	DC-23c	Hyndman Saunders	Seal over ONE	A910501A-F226731A
1917	\$1	DC-23d	Hyndman Saunders	Seal only	F282601A-J855000A
1923	25¢	DC-24a	Hyndman Saunders	"Authorized"	000001/A-M - 051000/ A-M
1923	25¢	DC-24b	Hyndman Saunders	Without "Authorized"	051001/A-M - 092000/A-M
1923	\$1	DC-25a	Hyndman Saunders	Black Seal	A000001-C1000000
1923	\$2	DC-26a	Hyndman Saunders	Black Seal	A000001-B1000000

Table 1. Dominion Banknotes bearing the signature of Geo W. Hyndman

A History of the Hyndman family.

The Hyndman family is old Anglo-Saxon, having probably come from Germany to Holland in the early centuries of the Christian era. The German name "Hindman" then became the Dutch "Hyndman." Legend reports the family then moved from Holland and settled in Scotland, at Arsdale.

In the time of the "Ulster Plantations" three Hyndman brothers went over to Ireland from Scotland. One is said to have settled in County Antrim, one at Derry (Londonderry), and one in County Down. The old family had meanwhile been domiciled mainly in Lunderstoun and Springwide, Scotland. There is no doubt that the West Indian and some of the Australian, Canadian and United States families are descended from the three brothers who went to Ireland in the time of James I.

Thomas Hyndman was born in Belfast in 1778, and died in Glenoak, County Antrim (near Crumlin), Ireland in 1815. He and his wife Elizabeth had five children including Robert Hyndman (b. 1806).

Robert Hyndman was born in St. John's Antigua in 1806, and died in PEI on April 25th, 1868. He married Ann McNutt in 1826, and they had eleven children including Frederick William (b. 1841).

Frederick William Hyndman was born in PEI on September 4th, 1841, and died on September 8th, 1925. He married Eliza Nelson on September 22, 1871. He was educated at the Central Academy, Charlottetown. Entered Royal Navy in 1856,

and attached to Hydrographic Survey of Gulf of St. Lawrence and Newfoundland, under Captain Orlebar. He was engaged in hydrographic work for the rest of his naval career, and was present at the opening of the Suez Canal in 1869. Retired from the Navy in 1870 and returned to PEI and served as Marshal of the Vice-Admiralty Court, Secretary to the Railway Board, Provincial Auditor, and Vice-Consul for USA, 1883–1888. In 1872 he entered the Marine Insurance field and became the Agent for Lloyd's of London, which was the start of Hyndman and Co. Insurance.

Frederick Hyndman and Elisa Nelson had six children including George Wellington (b. March 16th 1879).

Young George Wellington Hyndman spent his early years at his parent's now historic house "Watermere" located at 5 Queen Elizabeth Drive in Charlottetown.



Figure 2: Watermere, Charlottetown



Figure 3: George's father, Frederick W. Hyndman

Frederick W. Hyndman had Watermere built in 1877. Prominent architect William Critchlow Harris designed the home and Walter Lowe was hired to build it. Harris was an accomplished architect whose work can be seen in many residences and churches in the Maritimes. The home is an excellent example of Harris' interpretation of the Gothic Revival style.

Hyndman sold the home to Senator George W. Howlan in 1887. Howlan was serving as Senator at the time but would later go on to become Lieutenant Governor of PEI from 1894 until 1899.

George Wellington Hyndman

The 1881 census shows a 2 year old George living with his family in Charlottetown, and in the 1891 census George is 12 yrs old living at home in Charlottetown.

Interestingly, George appears in the 1901 census twice. In the first entry, he is 22 years old and living at home in Charlottetown. He is listed as a bank clerk, worked 12 months in the previous year and was earning \$400 per annum. In the second entry, he is living as a boarder in a boarding house in Toronto. He is working as a bank clerk, and worked 12 months in the previous year earning \$700. The birthdates and birthplaces match. My best assumption is that Geo's well-connected father arranged for him to work at one of Toronto's big banks as an apprentice, yet still considered him to be living at home when the census takers arrived. The difference in claimed salary is open for speculation. Did George get a raise that he didn't tell his father about? I note that in the same census Geo's older brother is listed as a civil engineer, and is earning just \$400 pa.

On December 9th, 1904 George began working for the Dominion finance department in Ottawa as a junior bank clerk.

George Wellington Hyndman and Mary Campbell Hall were married on June 5th 1907 (see Figure 4, next page) and they had two sons Arthur Gerald (b. 1908) and Roy Hall (b. 1913).

In the 1911 census George is living at 54 Florence in Ottawa. He is working as a bank clerk for the Dominion Government and earning \$1600 per annum. Mary and baby Arthur are not listed.

Registry # 18
Name of Groom: Hyndman, George Wellington 012842 Age: 28 Date of Marriage: June 5 th , 1907 Place of Marriage: Perth Residence when married: Ottawa Place of Birth: Charlottetown PEI Bachelor or Widower: B Occupation: Bank Clerk Name of Father: Frederick Name of Mother: Elizabeth Nelson Religious Denomination: Prt
Name of Bride: Hall, Mary Campbell Age: 29 Residence when Married: Perth Place of Birth: Perth Spinster or widow: S Occupation: - Name of Father: Francis Alexander Name of Mother: Harriet Dunham Religious Denomination: C. of E. Names and Residences of Witnesses: R.P. Jellatt, Montreal Helen C. Hall, Perth
Rev. W.J. Wucklestone (?) Licence or Banns: L Date of Registration: June 5 / 07

Figure 4: Information extracted from the certificate solemnizing the marriage of George Hyndman and Mary Campbell Hall on June 5th, 1907. Note that Helen C. Hall, Mary's younger sister, was a witness at the wedding.

Hyndman and the Dominion Finance Department

In 1912 the largest branch of the finance department was the currency branch, with a staff of 48 working under the comptroller of currency James Ernest Rourke. The accounts branch under Chief Dominion Bookkeeper J. C. Saunders had a staff of 28. A sub-branch, with G. W. Hyndman in charge served bookkeeping functions, inspected all cheques issued by the Dominion Government and reconciled these with bank statements. Hyndman is listed as a “senior clerk.”

The finance act and the Dominion notes act of 1914 took Canada off the gold standard. The banks were no longer required to redeem in gold, but could redeem in their own banknotes or in Dominion notes. The obligation of the Dominion to redeem its notes in gold was suspended. This had the effect of dramatically increasing the work load in the finance department in issuing, countersigning, and redeeming Dominion notes, in order to provide the banks with sufficient Dominion notes to meet their needs. The Government advanced Dominion notes to the banks with interest in trade for collateral. This also added a new dimension to the work at the finance department in assessing the suitability of assets pledged as collateral.

The total staff of the finance department was 141 in Sept 1912. By 1918 there were 520 clerks under the direct supervision of Hyndman, and a total staff of 640 in March 1919.

In 1917, Assistant Deputy Minister of Finance Henry T. Ross resigned to take a well-paid position with the Canadian Bankers Association. Ross was a talented lawyer and financial advisor to the minister, and he was in line to follow Boville as Deputy Minister. Ross was replaced by J. C. Saunders, and in 1920 Saunders replaced Boville as deputy minister.

Saunders joined the finance department in 1882 as a 20 year old junior clerk. By 1912 Saunders was the Chief Dominion Bookkeeper. Not being a lawyer, an economist or even an accountant, Saunders was unable to provide the same talent and advice to the minister as

Ross or as Boville. Bryce (1986) suggests that Saunders’ advancement into the top levels of Finance was a mistake, and Wardhaugh (2010) describes W.C. Good’s consternation at the lack of talented people in the Finance Department. Good, an economist and Member of Parliament for Brant described Saunders as “totally unqualified” in a speech to Parliament on June 11, 1925.

Perhaps the same attitude that allowed Saunders to advance to a position beyond his abilities applied to others in Finance . . . in particular George W. Hyndman who advanced from the position of Junior clerk in 1904 to comptroller of currency and ultimately to assistant deputy minister of finance by 1924 with little to no formal training outside the government. Saunders, affected by negative attitudes toward him, would often send Hyndman in his place to testify at various committees. In 1928 when the government was looking at a Federal Reserve System similar to that in the states, Hyndman was out of his league when trying to answer the committee’s questions (House of Commons, 1928).

Saunders described the working conditions in his report to the Special Committee on the Civil Service in 1923: “from the middle of August to the middle of December the senior officers were obliged to be on duty every night till eleven or twelve o’clock. The junior members on the staff were required to be on duty on alternate nights.” The toll on senior staff was tremendous, and on December 10, 1921, Rourke, the comptroller of currency, committed suicide by drinking carbolic acid.

Deputy Ministers of Finance 1878 - 1952

Name	Date of Birth	Joined Finance	Became DMF	End of Term DMF
John Mortimer Courtney	22 Jul 1838	2 Jun 1869	01 Aug 1878	01 Nov 1906
Thomas Cooper Boville	14 Mar 1860	23 Jan 1883	01 Nov 1906	31 Mar 1920
John Cramp Saunders	19 Jul 1862	23 Mar 1882	01 Apr 1920	04 April 1930
Vacant			04 Apr 1930	24 Oct 1932
William Clifford Clark		1932	24 Oct 1932	27 Dec 1952

Table 2: Deputy Ministers of Finance 1878 - 1952

Assistant Deputy Ministers of Finance 1906 - 1929

Name	Date of Birth	Joined Finance	Became A-DMF	End of Term A-DMF
Henry Taylor Ross	09 Mar 1861	01 Nov 1906	01 Nov 1906	1917
John Cramp Saunders	19 Jul 1862	23 Mar 1882	1917	01 Apr 1920
?			Apr 1920	1924
George Wellington Hyndman	16 Mar 1879	Dec 1904	1924	1929

Table 3: Assistant Deputy Ministers of Finance 1906 - 1929

Boville, in an effort to reduce the work load in finance, unwisely allowed a bit of slack in the handling of coupons from US dollars bonds issued early in the war. The coupons were turned over by New York fiscal agents to Boville's own two secretaries Godfrey John Artz and Gertrude L. Mainguay, who accounted for them, and held them in custody. In 1920 Saunders (then deputy finance minister) to his credit, felt this was inappropriate and ordered that the bonds and coupons held in the custody of Artz and Mainguay be returned to the department for accounting and reconciliation. A shortfall of \$53,000 was discovered, and Saunders recommended to the minister that an outside firm of chartered accountants be brought in for a forensic audit. The matter was turned over to the RCMP and Artz admitted to theft and was sentenced to three years in penitentiary. Following his release, he moved to Detroit and lived out his life there.

In 1922 Finance Minister William S. Fielding hired G. P. Gordon to inspect and to audit various departments within Finance and the various assistant receivers general in the country. Gordon was employed under the Comptroller of Currency. Around 1928, Gordon discovered evidence of misuse and theft of bonds by Hyndman when he was comptroller of currency and assistant deputy minister. When this was reported to Saunders, he brought in Walter Duncan, a police officer with experience in forensic accounting, to review the situation. After reviewing the information and reporting to Saunders, Gordon arrested Hyndman and obtained search warrants. In Hyndman's house, stolen documents were found. The total loss was just under \$11,000.

Newspaper Reports

What follows below are the accounts of the crisis as published in the newspapers of the day.

Lowell Sun - 7 Sep 1929 -

OTTAWA, (AP)—Charged with the theft of Victory bonds and coupons of a cash value approximating \$4000. George Wellington Hyndman, assistant deputy minister of finance in the Dominion Government was held under \$10,000 bail today.

The Winnipeg Tribune - 19 Sep 1929 -

SECOND CHARGE LAID AGAINST GEO. W. HYNDMAN

Perjury as well as theft of victory bonds now is alleged

OTTAWA, Ont. Sept 19—A few hours before George W. Hyndman, assistant deputy minister of the finance department, was to be arraigned in Ottawa police court for his preliminary hearing on charges of theft of Victory bonds, a separate charge of perjury was laid against him this afternoon. The latest charge concerns testimony which Hyndman allegedly gave to Special Investigator Duncan, of the department of finance. Appointed by an act of parliament, Duncan was vested with power to take evidence under oath. Early this year an inquiry was held in camera by Duncan at which Hyndman gave evidence regarding a certain departmental file dealing with securities of the estate of Frederick Warwick, of Ottawa. The police declare they discovered the file in question secreted in Hyndman's home at the time of his arrest on the theft charges. The preliminary hearing was opened before Magistrate Charles Hopewell in Ottawa police court at 2.30 o'clock this afternoon.

Montreal Gazette
- 5 Oct 1929 -

HYNDMAN WILL BE SENT UP FOR TRIAL
Formal Commitment Will Be Pronounced Next Week by
Magistrate

(by Canadian Press)

Ottawa, October 4th—George Wellington Hyndman, Assistant Deputy Minister of Finance, against whom seven charges of theft of Government monies and four charges of obtaining money by false pretenses from the Dominion Government and one of perjury have been laid, will be committed for trial next Tuesday.

The seventh theft charge against Hyndman, that of stealing \$982.90, the property of the Dominion Government, was heard before Magistrate Charles Hopewell in police court today.

Evidence shows that a definitive bond issued in 1923 to Helen C. Hall of Perth Ont, had never been paid for as far as records of the Department of Finance showed.

G.W. Hartwick, accountant in the Bank of Nova Scotia at Perth, handed to the court a cancelled check for \$982.90, signed by Helen C. Hall and made payable to Hyndman.

Charles Butterworth, accountant in the Bank of Montreal here, produced a deposit slip which showed that this same amount had been deposited to the credit of Hyndman's private current account within three days of the date on which it was issued. The Crown closed its evidence here.

Magistrate adjourned the court until next Tuesday for formal commitment and to give time for the transcription of evidence taken this morning.

Note the mention of Helen C. Hall . . . Mary's sister. George gave Helen an unpaid definitive bond and had her write him a cheque for \$982.90 for its purchase and he then deposited the money into his personal bank account. Defrauding the Government of Canada and your wife's sister at the same time takes a bit of chutzpah!!

Lethbridge Herald
- 20 Jan 1930 -

Eleven charges against George W. Hyndman, former assistant deputy minister of finance, have been consolidated in five indictments upon which the accused will be tried at the mid-winter assizes starting at Ottawa today before Mr. Justice Raney. The amount of the defalcations claimed is about \$11,000, although the transactions involved cover a larger amount. The indictments include theft, obtaining money under false pretences and perjury.

The Lethbridge Herald
- 22 Jan 1930 -

OTTAWA OFFICIAL IS
CHARGED WITH THEFT

(by Canadian Press.)

OTTAWA, Jan. 22—George Wellington Hyndman, former assistant deputy minister of finance for the Dominion, appeared today before the grand jury session of the winter assizes of the supreme court of Ontario. There are three counts. In the first indictment of theft facing Hyndman, he is alleged to have stolen three bonds, two of them the property of the Dominion of Canada, and the other the property of William Reynolds, with attached coupons, totaling in value \$2,778. Hyndman pleaded not guilty.

Montreal Gazette

- 23 Jan 1930 -



Figure 4: Montreal Gazette clipping

(By Canadian Press)

Ottawa, January 22—George Wellington Hyndman, former assistant deputy Minister of Finance in the Dominion Government, was placed in a cell at the county of Carleton jail at the conclusion tonight of the first day's hearing of his trial on charges of defalcation before the winter assizes of the Supreme Court of Ontario.

Although renewal of bail of \$18,000 was forthcoming, Mr. Justice Raney, before whom the case is being heard, felt he should not allow the accused his freedom during the progress of the trial. The case will proceed tomorrow morning.

During the day two of the three counts in the first of four indictments in which the former official of the Finance Department stands charged with theft, obtaining money by false pretenses and perjury, were heard.

The first count involves a Victory Loan bond valued at \$1,000 which the Crown alleges the accused stole,

placing it with the Bank of Montreal as a collateral security on a loan. The crown alleges further that when the note on the loan became due, the accused ordered the bank to sell the bond and that he paid off his note with a part of the proceeds from the sale.

Evidence was adduced by Col. J.A. Hope, K.C., Perth, Ont., Crown prosecutor, and A.G. Slaght, K.C., Toronto, who is associated with Col. Hope, to effect that records of the Bank of Montreal showed a complete account of the transactions concerning the bond.

Charles Butterworth, accountant of the Bank of Montreal, called by the Crown, testified that a Victory Loan bond worth \$1,000 had been deposited by the accused as a collateral on August 31, 1922, A record of the transaction was contained in the bank's collateral register. On the same date a credit entry of \$890.55 was shown to Hyndman's current account with the notation "discount." The inference witness said, was that Hyndman had applied for a loan, offering the bond as collateral, and that he had obtained the loan. Documents of the bank recorded that the bond had been sold on November 3, 1922, and proceeds amounting to \$1,025.05 were credited to the account of the accused. The note was then redeemed. Witness stated on cross examination by A.E. Fripp K.C. counsel for the defence, that his evidence was given from bank records which were to the best of his knowledge, correct.

BOND DEPOSITED BY ACCUSED

The bond in question bore the same number as that sent in to the department by the Bank of Montreal to replace another of the same value which had been mutilated. Witness stated this was the bond deposited by Hyndman. Elmer Campbell, employed in the loan branch of the department, said the bond should have been held until after the next audit by the Auditor-General's Department, and then destroyed.

For the defence Hyndman was the chief witness. Examined by his counsel he suggested the bond which he sold might have been a duplicate of the one turned in by the bank, explaining that there had been some trouble at other times respecting duplicated bonds where the machine printing numbers on the faces of the certificates had printed repeats. He said he must have purchased the bond in question but had no record of the transaction as his account book had not been returned by the department at the conclusion of a private

... see Defence Statement

Defence Statement ...

investigation when he had turned it over to the officers conducting the probe last July. He had asked for it repeatedly, he said.

Hyndman stated a bond could scarcely be stolen from the department without the loss being shown on the books. He had never been informed, to the best of his knowledge, that any such loss been found at the time in question when he was comptroller of currency or at any subsequent date prior to July last when he was suspended from the service.

He objected to the evidence of a Crown witness that the bond should have been held until after the Auditor-General's audit, saying that not until some years later did the Auditor-General's Department conduct audits of the Finance Department's books.

Cross-examined by Mr. Slaght, the accused agreed that the bond has been property of the Government. He was unable to say when it came into his possession or how, owing to the loss of his account book. Similarly, he said, he could not tell when it was entered in the bank as collateral or when it was sold on his order.

The hearing of the second count was somewhat similar. It involved a Victory Loan bond valued at \$500 which the crown alleged had been placed in the same bank as a collateral and had been automatically redeemed on the date of maturity to pay off a note on a loan. The loss of this bond was subsequently discovered, Hyndman said, during the course of a cross-examination. The bond, he said, he had exchanged for a number of his private bonds of smaller denominations which made up the total value. He had placed the bond as security for a loan at a time that he needed money to visit his father who was dying in Nova Scotia. He had made a record of the bonds with which he had paid for the larger bond, he said, in a special account issued by the department at the time, but which was not available, he found.

The Crown held, however, that the money from these bonds was never forthcoming as far as the department was concerned, and that the only effort Hyndman made to reimburse the Government was when he cashed a bond already redeemed, which should have been destroyed.

**The Lethbridge Herald
- 24 Jan 1930 -**

OTTAWA OFFICIAL ADMITS CHARGE

OTTAWA, Jan. 24.—(By Canadian Press.)—George Wellington Hyndman former assistant deputy minister, of finance for the Dominion, pleaded guilty in Supreme Court of Ontario here today to a charge of theft of a cheque valued at \$5,050 property of the federal government. The charge was the third count of five contained in the second indictment which he faces. Trial on the other four counts was traversed at the request of the crown to the next assizes. The assizes grand Jury last night had found Hyndman guilty of theft of two war loan bonds from the Dominion Government of an approximate value of \$2,100. A verdict of not guilty was handed down on a charge of theft of a third bond owned by William Reynolds of Toronto. Sentence is to be passed by Mr. Justice Raney with completion of the assizes' criminal docket, probably early next week.

**Montreal Gazette
- 3 Feb 1930 -**

HYNDMAN SENTENCE

Seven Years' Penitentiary Term Imposed by Court

Ottawa, February 2.—George Wellington Hyndman, convicted of charges of theft of government bonds and who confessed to stealing a \$5,050 cheque while he served as assistant Deputy Minister of Finance for the Dominion, was yesterday sentenced to a seven-year penitentiary term. Sentence was passed by Justice W.E. Raney in Supreme Court of Ontario. The court ruled that if Hyndman makes restitution of \$8,700 to the Dominion treasury, and interest rate of five per cent., his term at Portsmouth penitentiary is to be reduced to five years. Hyndman has served in the Department of Finance for 16 years prior to his suspension last summer to allow an opportunity for investigation of books and accounts which led to his arrest. Value of the bonds he was convicted of stealing was about \$2,100. Evidence at the trial showed thefts had been committed in 1922 and 1921.

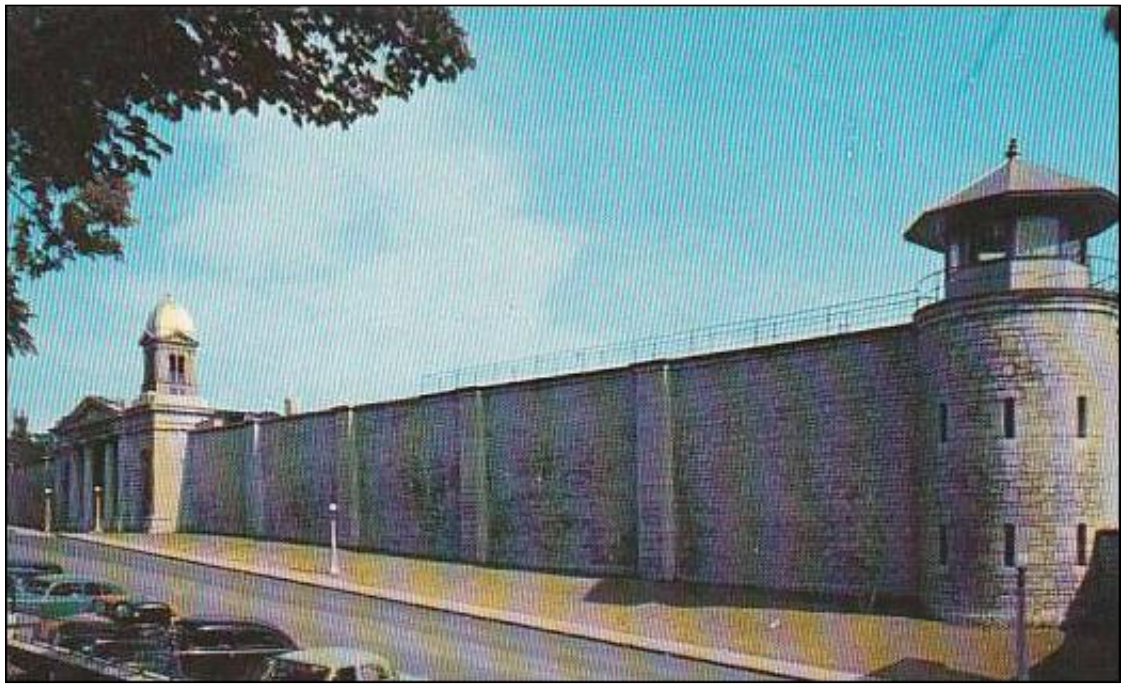


Figure 5: George's home for a while: Portsmouth Penitentiary Kingston, Ontario

In all there were five indictments against Hyndman, but only two came up for hearing. In the second indictment there were five counts of theft, obtaining money by false pretenses, and perjury. Hyndman pleaded guilty to one count of theft and the others were traversed to the summer assizes to give the Attorney-General time to decide whether or not they would be pressed.

It would appear that George did not spend his full term in penitentiary. His wife Mary Campbell Hyndman died on June 11, 1933 at 56 years of age. Her death certificate lists the cause of death as myocardial failure, coronary thrombosis precipitated by streptococcus pneumonia. The death certificate lists the "informant" as her husband, George W. Hyndman of 65 Delaware Ave. in Ottawa.



Figure 6: The Hall family crypt in Perth Ontario is inscribed "Mary Campbell Hall, Beloved Wife of G.W. Hyndman, Died at Ottawa, June 11, 1933."

The End

George became ill in early 1937, and had surgery in March 1937 which revealed an inoperable carcinoma of the bowel. He, and his second wife Evelyn, moved to 47 Triller Ave in Toronto in May 1937, presumably to be closer to a palliative care facility.

George Wellington Hyndman passed away at home on July 8th, 1937 in Toronto, at 58 years of age. He was buried at Park Lawn Cemetery in Toronto preferred singles plot 121. Over the years his flat gravestone has disintegrated, leaving only the stone marker designating plot 121 to mark the site of his burial.



Figure 7: Grave Marker at Park Lawn Cemetery in Toronto

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CBN PRINTING OF POLYMER NOTES

by Gilles Pomerleau, CPMS 0886
and Brent W.J. Mackie, CPMS LM99

CBN started printing polymer notes for the Bank of Canada with the \$100 denomination. They used what is called **CBN Layout 7** for prefixes EKA to EKY inclusive. They went with what they used to do in the Journey series: skip-numbering by 8,000 up to 9720000, then by 6,000 up to 9990000 and then by 223 up to 10 million. The preceding gave us 27 ranges of 360,000, one range of 270,000 and one range of 10,000.

After printing that run of \$100 notes, the \$50 notes were due to be printed. But after looking at the balance sheet, it was very clear that this way of printing was too wasteful and time consuming, so they made up another matrix called **CBN Layout 8**. The skip numbering is now 1,000 and they tried something new. The first 8 rows are FMS and the last row is GHB. It goes like this:

250 x 40,000 FMS = 10,000,000 FMS
250 x 5,000 GHB = 1,250,000 GHB (numbered 0000000 to 1249999)

The GHB notes all have front and back position numbers from the last row. Next,

250 x 40,000 FMT = 10,000,000 FMT
250 x 5,000 GHB = 1,250,000 GHB (numbered 1250000 to 2499999)

And so on for 8 prefixes:

FMS	10,000,000 (the first 8 rows)	GHB 0000000 to 1249999 (last row only)
FMT	10,000,000 (the first 8 rows)	GHB 1250000 to 2499999 (last row only)
FMU	10,000,000 (the first 8 rows)	GHB 2500000 to 3749999 (last row only)
FMV	10,000,000 (the first 8 rows)	GHB 3750000 to 4999999 (last row only)
FMW	10,000,000 (the first 8 rows)	GHB 5000000 to 6249999 (last row only)
FMY	10,000,000 (the first 8 rows)	GHB 6250000 to 7499999 (last row only)
FMZ	10,000,000 (the first 8 rows)	GHB 7500000 to 8749999 (last row only)
GHA	10,000,000 (the first 8 rows)	GHB 8750000 to 9999999 (last row only)

While that was a good plan, 90,000,000 notes were not needed yet. It seems that only about half were printed using this arrangement. Very recently, FMW, FMY and GHA notes have been discovered that are doing yet something different. More on that shortly.

With the above method, waste was reduced and a batch of \$100 notes was needed so they likely went on the same way. Details however are still being sorted out, so stay tuned for a future article.

Now, it was time to print the \$20 notes, so still using **CBN Layout 8** and the same pattern, they printed FIL through FIV giving us:

FIL	10,000,000 (the first 8 rows)	FIV 0000000 to 1249999 (last row only)
FIM	10,000,000 (the first 8 rows)	FIV 1250000 to 2499999 (last row only)
FIN	10,000,000 (the first 8 rows)	FIV 2500000 to 3749999 (last row only)
FIP	10,000,000 (the first 8 rows)	FIV 3750000 to 4999999 (last row only)
FIR	10,000,000 (the first 8 rows)	FIV 5000000 to 6249999 (last row only)
FIS	10,000,000 (the first 8 rows)	FIV 6250000 to 7499999 (last row only)
FIT	10,000,000 (the first 8 rows)	FIV 7500000 to 8749999 (last row only)
FIU	10,000,000 (the first 8 rows)	FIV 8750000 to 9999999 (last row only)

After that, they made another update to reduce time consumption. They realized that keeping track of the last row was really a waste of time, so something else has been going on and it seems to be working, so the \$20 FIW to FIZ and FSA to at least FSN has been printed as follows:

Using **CBN Layout 7**, they skip number by 200 resulting in:

200 x 45 = 9,000 notes. Repeat the process 1,111 times and you get 9,999,000 notes. What about the last 1,000? Well so far, it is hard to tell, but these notes were likely not printed. If some notes over 9999000 eventually show up, we will have to figure out what's going on then.

<i>CBN Layout 7</i>				
41/41	42/42	43/43	44/44	45/45
46/46	47/47	48/48	49/49	31/31
32/32	33/33	34/34	35/35	36/36
37/37	38/38	39/39	21/21	22/22
23/23	24/24	25/25	26/26	27/27
28/28	29/29	11/11	12/12	13/13
14/14	15/15	16/16	17/17	18/18
19/19	01/01	02/02	03/03	04/04
05/05	06/06	07/07	08/08	09/09

<i>CBN Layout 8</i>				
41/41	31/31	21/21	11/11	01/01
42/42	32/32	22/22	12/12	02/02
43/43	33/33	23/23	13/13	03/03
44/44	34/34	24/24	14/14	04/04
45/45	35/35	25/25	15/15	05/05
46/46	36/36	26/26	16/16	06/06
47/47	37/37	27/27	17/17	07/07
48/48	38/38	28/28	18/18	08/08
49/49	39/39	29/29	19/19	09/09

The newly-released \$5 (HBG-HBR) and \$10 (FEW-FEZ, FTA-FTE) polymer notes also seem to have been printed using the 200-skip numbering and CBN Layout 7. It was previously mentioned that FMW, FMY and GHA notes were discovered with a different numbering arrangement. It turns out that they used this same 200-skip numbering and CBN Layout 7 again.

Why did CBN go to all this effort? Because polymer notes are harder to make than paper notes. They are more difficult to cut in a straight line, are more slippery, harder to count and they cost twice the price of security paper notes. These various printing and numbering methods were aimed at saving time and money.

Now for a few words about replacements. To find them, you have to go through an original brick of 1,000 notes sealed in a plastic pouch, unless they have already been confirmed. Then you might get very lucky and get some from an ATM or from a bank asking for whatever they can supply you. That goes for ranges of 360,000 and 270,000 in \$100s (EKA-EKY), ranges of 40,000 in \$50s (FMS-FMV and GHB) and in \$20s (FIL-FIU). Single note replacements are another thing, with ranges of 1,000 to 2,000. Even if confirmed, you have to be extremely lucky to find some at an ATM or in a bank.

Many times, it can be quite puzzling if you are not really aware of the way they do the printing. Consider a few samples from some bricks found during the week of October 21, 2013:

Three bricks of FIU in the range of 6.560M to 6.600M were searched. Each brick contained over 100 FIV 9.570M to 9.574M. Are they replacements? NO, these FIV are the last row of the sheets containing FIU 6.560M to 6.600M.

The week before, two bricks of FIR in the range 9.440M to 9.480M were searched. Each brick again contained over 100 FIV in the range 6.180M to 6.185M. Are they replacements? NO, they are the last row of FIR 9.440M to 9.480M. The same thing has been seen in FMS-FMV \$50s and in the FKA-FKB \$100s.

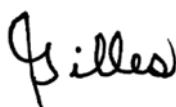
Now a quick note about grading. In a brand new, original brick of 1,000 notes sealed in a plastic pouch, you can find as many as 900 notes that will have small lines in the clear window. They are very parallel to the note. These are normal lines because part of that window is metallic. They should be graded Choice UNC if this is the only thing wrong with them. If you cannot see any lines, then they are Gem UNC. Scratches are another thing, but these are usually not parallel to the note. If the scratch is easily seen with the naked eye, then the note is only UNC.

We have written this article to be as brief as possible because we know our readers are intelligent and will read this over and over, if necessary. If you have any questions, you can reach Gilles by phoning 819-878-3517.

We have questions, but no definite answers. How will they print \$20s from FSP and beyond? Probably by continuing the 200-skip, but perhaps a different matrix just for fun. What about the GHC+ \$50s? There is a strong possibility of returning to a skip of 200, but who knows about the matrix. The FKA+ \$100s are still a mystery, but a little less so than the rest.

Please continue submitting your banknotes to the Serial Number Database at the Canadian Paper Money Forums (<http://www.cdnpapermoney.com/sndb>). The information added to the database helps answer all of these questions and many more.

Sincerely,



Gilles Pomerleau



Brent W.J. Mackie

IN THE MARKETPLACE—DECEMBER 2013

by Jared Stapleton

The Canadian auction season is winding down and will kick off in January 2014 with the Jeffery Hoare auction at the CAND show in Hamilton, and will continue rolling along with Toronto being the hot spot for auctions in 2014.

2013 was a good year for auction results overall, proving the Canadian paper money market is a world contender for rare and valuable investment bank notes. The updated release of the Charlton catalogues in 2013 did a great job of capturing the current market prices, allowing the collectors to reference the guides with confidence. With the world economy is still slowly moving along and with interest still at an all time low, meaning there are some bargains out there.

————— GEOFFREY BELL AUCTIONS —————

Toronto Coin Expo Fall Sale—Toronto, ON—4 Oct 2013 (*with 15% b.p.*)

Slight variations in final prices should be expected as iCollector buyers fee is 20%

Lot #	Description	Est.	Sold
540	1836 Agriculture Bank \$2, VF, pinholes, S/N:439/B	\$150-\$175	161
543	1935 Barclay's Bank \$10, BCS Fine 12, S/N:E137939	\$300-\$350	230
551	1867 B of Commerce \$1 Guelph O/P, VG. PMG VG8 net, S/N:117318/A	\$4,000-\$4,500	3,450
554	1912 Bank of Commerce \$20, Pressed Fine, S/N:223139/D	\$1,200-\$1,500	1,495
557	1917 Bank of Commerce \$100, VF/EF, S/N:13881/B	\$4,000-\$5,000	4,198
560	1921 Bank of Commerce \$5 Barbados O/P, Fine+, S/N:09367/C	\$3,000-\$4,000	4,889
562	1925 Banque Canadienne Nationale \$5, AU-UNC, S/N:2558604/A	\$800-\$1,000	805
567	1861 Bank of Clifton \$1, VG, "Sassenberg & Co, Buenos Ayres" in oval blue on back. S/N:1496/A	\$80-\$100	138
573	1859 Colonial Bank of Canada \$5, PMG 64 Choice Unc, S/N:556/B	\$300-\$400	259
574	1837 The Commercial Bank \$1, Fort Erie, G, serial number not legible	\$200-\$300	317
577	1888 Commercial Bank of Newfoundland \$20, VF, Nfld Gov. stamped and signed on front. S/N:D02513. Ex: Walter Allen	\$10,000-\$12,500	8,625
578	1876 Consolidated Bank of Canada \$4 Belleville O/P, Fine, S/N:22221	\$3,500-\$4,500	6,325
582	1938 Dominion Bank \$5, Uncirculated, S/N:653273	\$800-\$1,000	920
583	1849 Farmer's Joint Stock Bank \$1, Fine, pinholes, S/N:37336/B	\$80-\$100	161
588	1872 Farmers Bank of Rustico \$5, PMG Fine 12 net. S/N:06184/A	\$8,000-\$9,000	9,775
594	1858 International Bank \$5, VF, T. Squires, Albany, N.Y, S/N:4621/A	\$120-\$150	374
597	1906 Merchants Bank of Canada \$10, AVF, S/N:1109350/B	\$1,000-\$1,500	1,380
609	1835 Banque Du Peuple \$1, Good. Rare. S/N:9273/A	\$1,200-\$1,500	1,955
614	1872 Bank of PEI, \$5, PMG Ch Fine 15net, S/N:01594/A	\$5,000-\$6,000	5,462
615	1872 Bank of PEI, \$10, G/VG, S/N:03376/A	\$1,000-\$1,500	1,380
618	1927 Royal Bank of Canada \$20, Neill-Holt, PMG 25 VF S/N:166509/A	\$800-\$1,100	862
620	1933 Royal Bank of Canada \$10, org. EF+, S/N:101327/D	\$1,000-\$1,250	1,092
624	1873 La Banque De St. Jean \$4, G, Rare. S/N:02086/A	\$8,000-\$10,000	10,925
628	1918 Standard Bank of Canada \$10, Good, S/N:123474/D	\$600-\$800	833
629	1890 Standard Bank of Canada \$50, PMG 15 ChFine NET, S/N:29357/A	\$10,000-\$15,000	9,775
630	1914 Standard Bank of Canada \$100, PMG VF 25 NET, S/N:002341/D	\$20,000-\$25,000	21,850
632	1865 Union Bank of Newfoundland £1, VG, rare. S/N:B3023	\$5,000-\$7,500	2,875
633	1880 Union Bank of Newfoundland £1, PMG VF 25, S/N:83510/B	\$2,000-\$3,000	2,300
635	1859 The Bank of Upper Canada \$5, Fine. #73 Overprinted, S/N:22857	\$8,000-\$10,000	7,475
636	1889 Banque Ville-Marie \$5, VG, S/N:74971/A	\$10,000-\$15,000	8,625
652	1902 Dominion of Canada \$4, PMG VF-20 S/N:378091/A	\$2,500-\$3,000	3,019
656	1912 Dominion of Canada \$5, PMG AU-55 EPQ, S/N:C711293/A	\$4,500-\$5,500	4,600
660	1923 Dominion of Cdn \$1, Green Seal, PMG 64 ChUnc, S/N:M-399521	\$2,500-\$3,000	2,013

Lot #	Description	Est.	Sold
670	1935 Bank of Canada, French \$5, PMG VF35 EPQ, S/N:F412521/C	\$1,000-\$1,400	862
672	1935 Bank of Canada French \$10, PMG AU-55. S/N:F042745/A	\$3,000-\$4,000	2,588
682	1937 Bank of Canada \$2, EF-AU, S/N:A/B1516533	\$400-\$600	403
687	1937 Bank of Canada \$5. Fine, S/N:A/C0145851	\$250-\$275	259
693	1937 Bank of Canada \$20. BCS UNC-60, S/N:A/E0433034	\$2,000-\$2,500	2,300
702	1954 Bank of Canada \$1 Devil's Face, BCS Fine 12, S/N:*A/A0019102	\$800-\$900	747
704	1954 BofC \$2 Devil's Face, BCS Ch AU 53 Org, S/N:F/B5398216	\$100-\$150	287
711	1954 Bank of Canada \$10 Devil's Face, UNC, S/N:E/D7925738	\$300-\$350	230
719	1954 Bank of Canada \$1, AU, S/N:*A/M0000499	\$200-\$275	195
766	1937 Bank of Canada \$1 Radar Note, PMG VF 25, S/N:E/A3874783	\$300-\$400	259
771	1954 Bank of Canada \$2 Rare Replacement fold-cut Error. Note. BC-38bA, Extreme fold-cut error. Very rare. S/N:*A/B0178781	\$2,000-\$2,500	2,185
773	1954 Bank of Canada \$5 Ascending Ladder Note. BC-39b, CH N2-ii BCS Choice UNC 64 Original. Rarely offered. S/N:K/X0123456	\$1,000-\$1,250	1,265
774	1954 Bank of Canada \$5 Consecutive Solid Digit Radar & Ten Million Numbered Notes. BC-39b, great matched up with above lot. BCS Choice UNC 63 S/N:Z/C9999999 and Almost UNC 58 Original Z/C10000000	\$6,000-\$7,500	12,650

MOORE NUMISMATIC AUCTION INC
October Toronto Auction Sale—Toronto ON—Oct 24, 2013 (with 15% bp)

Slight variations in final prices should be expected as I-Collector buyers fee is at 18%

Lot #	Description	Est.	Sold
1341	Bank Of Acadia, \$4, 1872, #0846/B. Signed G.E. Stevens/T.R. Pattillo. F+	2500	2,703
1361	Consolidated Bank Of Canada. \$4, 1876, #04978/B. Overprinted GALT PCGS F-12. Apparent. Minor edge and internal splits	6000	6,900
1437	Bank Of Ottawa, \$5, 1912. # 011300/C. PMG Net G6	2000	1,380
1438	Bank of Ottawa \$5, 1913. Orange Face and brown Back # 123451/C.Net G6.	750	1,150
1444	Bank Of Prince Edward Island, 5 Shillings, 1868, #394/A, About VG	2000	2,185
1445	Bank Of Prince Edward Island, 2 Pounds, 1856, #7388/A, VG+	2500	2,300
1465	Royal Bank Of Canada. Basseteere, St. Kitts, \$5, 1938, #000376. VG+	1250	1,438



Santa Claus vignette from the American Bank Note Company used on U.S. notes c. 1849 - 1861

REPLACEMENT NOTE UPDATE

by Gilles Pomerleau and Brent W.J. Mackie

The following is a list of all new or modified replacement note ranges since *The Charlton Standard Catalogue of Canadian Government Paper Money*, 26th edition 2014. Changes since the last listing in CPMJ are in bold type.

Sheet Replacements

\$5	HPM	9.720M - 9.990M	\$50	FMS	9.440M - 9.480M	\$100	FKA	5.480M - 5.520M
\$20	FIR	9.480M - 9.520M	\$50	FMT	1.920M - 1.960M			
\$20	FIS	1.080M - 1.120M	\$50	FMV	6.400M - 6.440M			

Single Note Replacements

\$5	HPE	3.015M - 3.016M	\$50	AMF	2.532M - 2.533M	\$50	FMV	6.334M - 6.335M
\$5	HPS	3.633M - 3.634M	\$50	AMF	2.536M - 2.537M	\$50	GHB	0.238M - 0.239M
\$5	HPS	4.021M - 4.022M	\$50	AMF	3.042M - 3.043M	\$50	GHB	0.648M - 0.649M
\$5	HPV	6.013M - 6.014M	\$50	FMS	0.421M - 0.422M	\$50	GHB	1.180M - 1.181M
\$10	BFJ	5.792M - 5.793M	\$50	FMS	0.446M - 0.447M	\$50	GHB	1.637M - 1.638M
\$20	BIJ	8.885M - 8.886M	\$50	FMS	1.967M - 1.968M	\$50	GHB	1.966M - 1.967M
\$20	BIJ	8.979M - 8.980M	\$50	FMS	2.131M - 2.132M	\$50	GHB	2.995M - 2.996M
\$20	BIV	6.978M - 6.979M	\$50	FMS	2.223M - 2.224M	\$100	EKB	3.674M - 3.675M
\$20	BIV	7.028M - 7.029M	\$50	FMT	0.732M - 0.733M	\$100	EKB	4.014M - 4.015M
\$20	BSE	2.946M - 2.947M	\$50	FMT	2.171M - 2.172M	\$100	EKB	4.263M - 4.264M
\$20	FIS	1.279M - 1.280M	\$50	FMT	2.202M - 2.203M	\$100	EKE	4.627M - 4.628M
\$20	FIT	3.249M - 3.250M	\$50	FMT	3.578M - 3.579M	\$100	EKE	5.458M - 5.459M
\$20	FIV	6.388M - 6.389M	\$50	FMT	8.859M - 8.860M	\$100	EKS	5.455M - 5.456M
\$50	AHS	1.120M - 1.121M	\$50	FMU	3.922M - 3.923M	\$100	EKU	1.688M - 1.689M
\$50	AHS	1.122M - 1.123M	\$50	FMU	3.985M - 3.986M	\$100	FKA	8.715M - 8.716M
\$50	AHW	9.984M - 9.985M	\$50	FMU	6.796M - 6.797M	\$100	FKD	0.310M - 0.320M
\$50	AMD	2.211M - 2.212M	\$50	FMV	4.745M - 4.746M			

* Ranges are new or modified since Gilles' September 2013 list

WHAT'S NEW IN PREFIXES

by Brent W.J. Mackie, LM 99

Recent prefixes for the \$5 through to the \$100 notes are listed. For other prefixes and series, refer to *The Charlton Standard Catalogue of Canadian Government Paper Money*, 26th edition 2014. Changes since the last listing in CPMJ are in bold type.

\$20 2012 Polymer Issue

BS_ Series, Macklem-Carney signatures (BAI)
1 prefix: **BSV**
FS_ Series, Macklem-Carney signatures (CBN)
13 prefixes: FSB, FSC, FSD, FSE, FSF, FSG, FSH, FSJ, FSK, FSL, FSM, FSN, FSP

\$10 2013 Polymer Issue

FE_ Series, Macklem-Carney signatures (CBN)
3 prefixes: **FEW, FEY, FEZ**
FT_ Series, Macklem-Carney signatures (CBN)
6 prefixes: **FTA, FTB, FTC, FTD, FTE, FTH**

\$5 2013 Polymer Issue

HB_ Series, Macklem-Poloz signatures (CBN)
8 prefixes: **HBG, HBH, HBJ, HBK, HBL, HBN, HBP, HBR**

\$50 2012 Polymer Issue

FM_ Series, Macklem-Carney signatures (CBN)
1 prefix: **FMW**

\$100 2011 Polymer Issue

FK_ Series, Macklem-Carney signatures (CBN)
5 prefixes: **FKF, FKG, FKH, FKN, FKS**

NEW BANK OF CANADA CANADIAN JOURNEY AND POLYMER SERIES CHANGEOVERS

by Brent W.J. Mackie, LM 99

Now that the new *Polymer* \$5s and \$10s are out, I am able to obtain a few more bits of information. Thanks to the staff at the Bank of Canada for their assistance.

Canadian Journey Series

\$5 CBN Last note marked **PRINTED IN 2011** signed **Macklem/Carney**: HAL 7914999

\$10 BAI Last note marked **PRINTED IN 2009** signed **Jenkins/Carney**: BFW 8294999

Polymer Series

\$10 CBN First note signed **Macklem/Carney**: FEW 000000

MEMBERS' CLASSIFIED ADVERTISING

CPMS members are entitled to a free classified ad in each issue of the *Journal*. Make the *Journal* work for you!

FOR SALE:

FREE PRICE LIST on Canadian Journey notes and Canadian Frontiers polymer notes. Just write or phone: Gilles Pomerleau, P. O. Box 673, Succ. Place de la Cité, Sherbrooke, QC, J1H 5K5. (819) 878-3517. 49-137

FREE PRICE LIST available for Canadian Journey and Frontier Series (Polymer) banknotes. Write/phone/email : Mike Zarytshansky R R # 1 Wingham Ontario Canada N0G 2W0. mikez@eastlink.ca (519) 357-4880. Specializing in replacement notes, prefixes, changeovers, special serial numbers and much more. Forward your want lists which will be kept on file. 48-135

JOURNEY \$5 PREFIX COLLECTION: Includes one note for every prefix with very few exceptions. Changeovers and short prefixes included! Ends around APM. Great starter set! Contact bwjmackie@rcna.ca. 19-2

FOR SALE: Small group of BCS graded BC-29b Devil's Face notes in Choice UNC64 and GEM UNC66 L/A prefix Beattie-Coyne signatures. If interested, please contact Matt via email to black_lotus@veryfast.biz. 19-2

FOR SALE: Chartered bank/private bank memorabilia available at www.britannianumismatics.com. Stephen Oatway, info@britannianumismatics.com. 48-133

FOR SALE: Canadian paper money "replacement" notes 1954 to 1989, \$2, \$5, \$10, \$20, \$50, \$100. Some scarce notes. Roger Fuyarchuk Box 35 Beauvallon, AB T0B 0K0 or phone 780-366-2445 evenings 49-139

WANTED: Bank notes

WANTED: Canadian Journey \$10 notes, with Knight-Dodge signatures, printed in 2001, and serial numbers FEE 0200000-0479999, any condition. Don Roebuck, (416) 783-6416 (not mornings). 15-3

WANTED: Serial #1 notes in the Journey Series only. Any denomination or prefix, but must be uncirculated or better. I will also consider any other low numbers between 2 and 100. Contact mikez@eastlink.ca. 19-1

WANTED TO BUY: Bank of Canada 1969 \$20 serial number EA 0000909. Please e-mail rjg@cpmsonline.ca. 48-135

WANTED: Looking for lower grade 1898 Dominion of Canada \$1 (DC-13) notes. Specifically need: DC-13a Series A; DC-13b Series D; DC-13b Series K; and DC-13c Series L, M, O. Please contact Matt via email to black_lotus@veryfast.biz (Please include pictures and/or scans if possible). 19-2

WANTED: Information

INFORMATION WANTED: If anyone has, or knows where I can obtain, a catalogue of Canadian or U.S. cigar store coupons, or knows anything about their history, or collects them, or has them for sale, please contact Don Roebuck at 110 Dewbourne Ave., Toronto, Ont., M6C 1Y7, or (416) 783-6416 (not mornings). 17-2

**YOUR AD COULD BE HERE!
CONTACT THE EDITOR TODAY!**

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