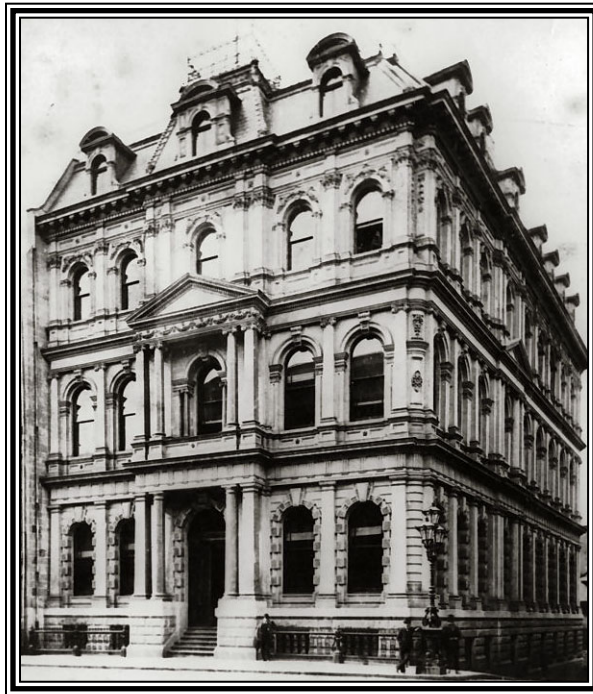




# Canadian Paper Money Society Journal

VOLUME 50, NUMBER 140

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MARCH 2014



Collection of the McCord Museum [MP-1976.6.43]

**Merchant's Bank Building on St. James Street, Montreal, 1870**

*Merchants Bank and Merchants Bank Of Canada*

*Register Of Surviving Nineteenth Century Issued Notes by R. J. Graham and Harry M. Eisenhauer  
begins on page 6*

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*Wendell Wolka answers the question Galt, Wherefore Art Thou Galt? . . . . . Page 12*

*Don Roebuck exposes The Perils of Piracy . . . . . Page 17*

*Cliff Beattie lists the International Bank of Canada \$1.00 Bank Note Registries . . . . . Page 23*

*...and much more!*

The Canadian Paper Money Journal is published quarterly by the Canadian Paper Money Society, P.O. Box 562, Pickering, Ontario L1V 2R7. Annual dues are for the calendar year and are payable in Canadian dollars for Canadian addresses and in United States dollars for all other addresses. Membership is now available in two forms.

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### NEW MEMBERS

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*.



1758 L. Taraschuk

1759 R. Godfrey

1760 R. Kleer

**2014 Membership dues are now payable and should have been submitted before April 1st 2014 or your name will be removed from membership roll.**

### CANADIAN PAPER MONEY SOCIETY NOTE REGISTRY

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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### EDITORIAL

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As the Canadian Paper Money Society enters its 50<sup>th</sup> year, I am pleased to present my sixth issue as your Layout Editor. The position of Editor remains open, and it is only through the kind advice and encouragement that I continue to receive from Mr. Robert J. Graham that I am able to maintain the scholarly standards established during his time as Editor. I am sure that our President and entire executive team would be ever so pleased to welcome inquiries to fill this vacant position!

Paul R. Petch, Layout Editor, *CPMS Journal*  
*layout@cpmsonline.ca*

**Deadline for the next issue of the CPMS Journal is 1 JUNE 2014**

## PRESIDENT'S MESSAGE

Hello, fellow CPMS members:

With many exciting happenings in the bank note world, I have chosen to breakdown this President's Message into subject headings.

### Upcoming Auctions:

2015 is going to be a spectacular year for bank note collectors to add once-in-a-lifetime items to their collections from the Geoffrey Bell and Moore's Auctions. Here is a sneak peek at some of the highlights including highest known grade notes, along with many rarities ...

Geoffrey Bell Auctions - Spring Toronto Coin Expo 2014 Auction, features some first-to-auction rare Bank of Canada and higher grade notes:

- 1878 \$2 Halifax Dominion of Cdn Issued
- 1925 \$500, Dominion of Cdn Issued
- 1954 \$1 \*C/I, Bank of Canada
- 1954 \$2 E/R Bank of Canada Test
- 1954 \$2 \*Z/Z 1954 Replacement Note
- 1954 \$2 G/R, Bank of Canada Test
- 1971 \$10 EES Lawson-Bouey, Good-over, 1 of 3 known



Moore's Auction will feature a portion of the phenomenal R. Greene Chartered and Dominion of Canada bank note collection:

- 1871 Molson's Bank \$6 & \$7
- 1872 Niagara District Bank \$5
- 1880 Halifax Banking Co. \$5
- 1894 Bank Of British Columbia \$5
- 1902 Sovereign Bank \$5
- 1911 Weyburn Security Bank \$5
- 1912 Union Bank Of Canada \$5 with Northwest Terr. O/P
- 1914 Home Bank Of Canada \$5

### Article of Interest:

*The Economist* released an intriguing article on January 18<sup>th</sup> 2014 titled "The Benefits of Money Laundering" that is a quick recommended read. The article mentions that bank notes quickly become soiled from human sebum. It was once difficult to clean the sebum off bank notes without destroying the security features, but scientist have discovered that CO<sub>2</sub> can now be used clean soiled notes and extend the longevity of bank notes, while keeping the security features fully intact and unaltered. Read it for yourself at <http://www.economist.com/news/science-and-technology/21594239-cleaning-old-bank-notes-carbon-dioxide-better-destroying-them>

### Book Launch:

Another great read is the book *Faking It*. This book and author Jill Moxley will be on-hand for the world book launch at the Toronto Coin Expo on May 30-31, 2014. The book is very informative and a fun read, with a focus on Canadian bank notes and the counterfeiting industry that affects the world. Author Jill Moxley will be presenting unique facts and highlighting the book on May 31 at 789 Young St. This is a must read, not only for the bank note collector, but also the numismatist. Recommended with two thumbs-up.

## **CPMS 50<sup>th</sup> Anniversary:**

2014 is the year the CPMS will be celebrating its 50<sup>th</sup> Anniversary at the RCNA Convention in Toronto. This will be a good time for all to reflect on years past, and our speaker will be highlighting the CPMS history. The executive is diligently working on striking a medal for the CPMS 50<sup>th</sup> anniversary in time for the general meeting at the RCNA. Medals will be struck in silver and bronze in limited quantity, I would encourage you to keep an eye on the CPMS website for details of availability in the near future and reserve your medal when they become available.

## **Canadian Polymer Bank Note Series Now In Full Circulation:**

Canadian, and especially collectors of the new Canadian polymer bank notes (known as the frontier series) should beware. The new polymer bank notes can be manipulated giving them the appearance of a collectible error bank note with a high premium, or a lower denomination can be raised to a higher one. These are two concerns with the new Canadian polymer bank notes.

### **1. Forged inking production errors:**

From time to time the bank note companies can run into problems with their printing equipment. This results in errors, such as too much ink, missing ink or folding errors during the printing process, to name a few.

Canadian bank note error collectors need to be on guard and aware that fake error notes can be created once the bank notes have been put into circulation. The inks on the new polymer notes can easily be manipulated or removed. This can create the appearance of a legitimate printing error note, when in fact the note is a forged error. As an example, the intaglio inks have been removed from a note, giving it the appearance of a missing portrait and creating what is known as a ghost note. Serial numbers can also be removed from the notes, leaving a ghost impression of the serial numbers.

In order for a bank note to be a legitimate printing error, the error must have happened during the printing process. Bank note errors can sell for hundreds or dollars over face value, turning collectors into targets from whom criminals can make a quick buck.

### **2. Raised bank notes:**

The issues with the inks being manipulated and removed from the polymer bank notes should also be a concern for the general Canadian population as well as for collectors. Raising a note is the process of removing inks in portions or in full from a lower denomination note, a \$5 for example, while leaving the security features intact, and then re-inking the note to the appearance of a higher denomination \$50 note. Raising a note is a form of counterfeiting and is not a new practice. It has been done since paper money has been available. The oldest Canadian raised note I have seen is an 1898 \$1 raised to a \$10.

Raising the denomination is a counterfeiting practice and is a possibility on a polymer note, but the argument could be made that the holographic security features on the polymer note will be a red flag if a note has been raised. This statement can be challenged. In 2007 the Bank of Canada released into circulation \$10 bank notes that were printed in error on \$20 bank note paper. In appearance, the \$10 on \$20 paper looks like \$10 notes with all the security features, but the security features are those of a \$20 bank note. These notes are legal tender and neither altered or counterfeits. A few examples have been found in circulation. This situation highlights the fact that when a person fails to examine a note in detail, they are only observing that it does contain security features and not that the features are correct and match the denomination of the note.

The Bank of Canada was made aware that there are potential issues with the inks on the new polymer notes when the \$100 denomination was released. At the time their comment was that this is not the intended use for the bank notes. The efforts of the Bank of Canada along with the RCMP has created wonderful bank notes featuring innovative security features. The issue with the inks being manipulated is nothing new on bank notes, as Australia has also encountered the same issues with their polymer notes, which have been in circulation since 1988.

Numismatically yours,  
Jared Stapleton  
*president@cpmsonline.ca*

# MERCHANTS BANK AND MERCHANTS BANK OF CANADA REGISTER OF SURVIVING NINETEENTH CENTURY ISSUED NOTES

by R. J. Graham and Harry M. Eisenhauer

[Lists of known surviving twentieth century notes of the Merchants Bank of Canada were published in the CPMS Newsletter for June 2007 and the Journal for September 2013. With this contribution we complete the register for this eminently collectable bank. It will be observed that all nineteenth century notes of this bank are rare to extremely rare.]

## MERCHANTS BANK, ISSUE OF 1864 American Bank Note Company

Hugh Allan was a driving force behind the formation of the bank, and became its first president. His portrait appeared on all denominations of the 1864 issue. Pierre Berton called him, probably accurately enough, “the Robber Baron of Ravenscraig.” Allan’s brother-in-law, Jackson Rae, was the first cashier (general manager).



**\$1 1864, issued in the original name, The Merchants Bank.**

Two sailors relax at left, while the centre vignette is full of activity as horse-drawn carts, a train and ships transfer cargo at a busy dock. Bank President Hugh Allan presides at the left, as he does on every note issued by the bank during his lifetime. The capital of the bank is shown as \$2 million at the top. This note is countersigned by the first General Manager, Jackson Rae.

Image courtesy Heritage Auctions.

1864	\$1	3846/A	(Rae-Allan)	VG-F	National Currency Collection <1973 Torex Sale
1864	\$1	5949/A	(Rae-Allan)	PCGS App. F12	Heritage Sale (Sept. 2012)
1864	\$1	8055/B	(Kirby-Cameron)	VG+	very ragged edges; tears Private collection
1864	\$1	14068/B	Good		C. Moore Sale (Nov. 1978) damaged; both left corners missing
1864	\$2	6302/A	(Kirby-Cameron)	VG+	National Currency Collection frayed upper left corner; tear repaired with tape on back
1864	\$5	4416/B	(Rae-Allan)	F or so	illustrated in CBN 8 <sup>th</sup> ed

Confederation brought about two different entities named The Merchants Bank within one nation, and to avoid confusion they were renamed The Merchants Bank of Canada and The Merchants Bank of Halifax, the name changes appearing on their note issues dated 1868 and 1869 respectively.



**MERCHANTS BANK OF CANADA, ISSUE OF 1868**  
**American Bank Note Company**

The Hugh Allan signature is now engraved. Designs for most denominations employ elements used on the 1864 issue, including Allan's portrait on all notes.



*\$1 1868, issued in the name The Merchants Bank of Canada.*

Otherwise, the vignettes are similar to those on the 1864 issue. The bank now boasts a capital of \$6 million. This note is overprinted TORONTO. Early notes of this bank are rare, and in many instances do not exist in high grades. Even a well-worn example is a treasure. Image courtesy Jared Stapleton.

1868	\$1	08671/B	o/p PERTH	VG	National Currency Collection <Torex Sale (Oct. 1975)
1868	\$1	30429/A	o/p TORONTO	G	eBay (Apr. 2005)
1868	\$1	35256/A	o/p TORONTO	VG	2010 RCNA Sale ex Wm. King collection <1972 Torex Sale
1868	\$1	38658/A	o/p TORONTO	VG	National Currency Collection <CAND Sale (Mar. 1976)
1868	\$1	40840/A		VG	C. Moore sale (Mar. 1978) <1977 CNA Sale (Lepczyk)
1868	\$1	41967/B	no o/p	VG	eBay (Apr. 2005)
1868	\$1	54444/A	no o/p	VG	National Currency Collection couple of edge tears



\$2 1868.

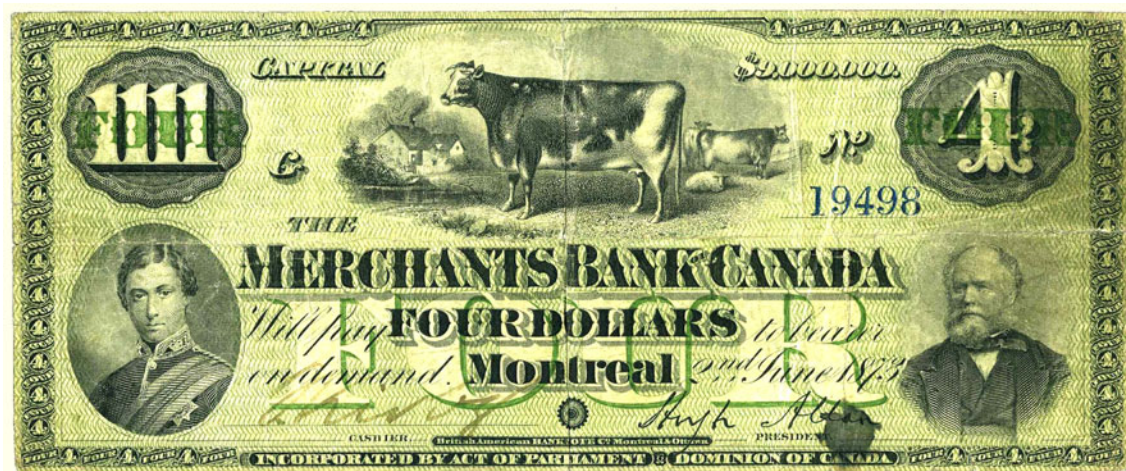
The young man at left is Albert Edward, Prince of Wales, who succeeded Queen Victoria as King Edward VII in 1901. Hugh Allan, inevitably, is at the right, near his engraved signature. The manuscript signature at left is that of Thomas Kirby (d. 1920), at one time manager of the Ottawa branch of the Merchants Bank of Canada.

Image courtesy Andy McKaig.

1868	\$2	08018/A		o/p PERTH	F+	National Currency Collection
1868	\$2	30401/B		o/p TORONTO	VG-F	National Currency Collection <1965 CNA Sale
1868	\$2	37543/A		o/p TORONTO	Fine	Private collection
1868	\$2	52825/A		VG		National Currency Collection
1868	\$5	40826/B		o/p TORONTO	VG-F	National Currency Collection
1868	\$5	48563/B	(ms-Allan)	o/p TORONTO	Good "25" in ink on face	eBay (Feb. 2005) 2 punch holes, many edge tears, writing in blue ink on face

### ISSUES OF 1870—1873

#### British American Bank Note Company



\$4 1873.

The Prince of Wales is seen at left, as on the 1864 and 1868 \$2 notes, with livestock in the centre. The short-legged cattle contrast oddly with their modern counterparts. This is another note countersigned by T. Kirby. The left signature space on the 1873 \$4 notes is designated "Cashier"; on the generally similar 1870 notes, it is engraved "Pro Cashier." In an insane race to compete with the Bank of Montreal, the bank now boasted a capital of \$9 million. It was soon to be written down by a third to cover loan losses.

Image courtesy Heritage Auctions.



1870	\$4	01734/B	(ms-Allan)	PMG F12	2011 RCNA Sale CNC
1870	\$4	04544/C		Good	JHA Sale (Feb. 1996)
					<i>upper right corner missing</i>
1870	\$4	04780/C		abt G	JHA Sale (Oct. 1992)
1870	\$4	08227/C		Good	Torex Sale (Mar. 1982)
					<i>pieces missing</i>
1870	\$4	13115/A	(Kirkland-Allan)	F-VF	G. Bell Sale (July 2011) <<Don Olmstead (Feb. 2008)
					<i>light glue traces on back edges</i>
1870	\$4	47760/C		VG	1973 CNA sale
1870	\$4	49123/C	(Moriarty-Allan)	Good	J&M sale (Oct. 1985)
1870	\$4	58199/A	(Kirkland-Allan)	VG	National Currency Collection
1870	\$4	61499/B		VG	Dealer (Apr. 2007)
					<i>major damage and large pieces missing at right</i>
1870	\$4	63813/A		Poor	2010 RCNA Sale ex Wm. King
				Good6	Heritage Sale (Sept. 2013)
1870	\$4	82263/D		G-VG	1980 Charlton cat. image
					<i>lower left corner missing</i>
1870	\$4	85590/D	(ms-Allan)	Fine	Meloche sale (Apr. 1971)
					<i>taped tear at left</i>
1873	\$4	00310/A	(ms-Allan)	VG	Lyn Knight sale (Oct. 1999) ex 1986 ANA Sale
1873	\$4	03410/H	(ms-Allan)	VF+	National Currency Collection
1873	\$4	05485/C	(ms-Allan)	VG-F	JHA Sale (Feb. 1995)<<W. Allan Sale (Feb. 1973)
					<i>washed</i>
1873	\$4	06838/	(ms-Allan)	Fair	JHA Sale (Sept. 2008)<F. Angus <i>pieces missing</i>
1873	\$4	19498/G	(ms-Allan)	G-VG	<W. Allan sale (Jan. 1974) 2011 RCNA Sale CNC
					<i>tears</i>
1873	\$4	20886/A	(ms-Allan)	Good	<<CAND sale (Jan. 1976) <i>PMG F12 NET, repairs—in Heritage FUN Sale (Jan. 2011)</i> Private collection
					<i>tear</i>
					<<CAND sale (Mar. 1976)

This note appeared on eBay in May 2003, graded Fine (possibly restored by a conservator?) Subsequently PMG graded F12.

1873	\$5	44635/F	(ms-Allan)	red F o/p	Good	National Currency Collection
1873	\$5	155725/H	(Cameron-Allan)		VF	National Currency Collection ex Amon Carter coll.

Unfortunately the Allan family habitually made little distinction between their own money and depositors' money when financing their widely diversified business interests, and loan repayment was given low priority.

Worse, losses on impaired loans and worthless assets were not written off, resulting in inflated annual profits, at least on paper. These losses mounted rapidly during the heavy depression that followed the crash of 1873, squeezing the bank into an extremely perilous position.

The bank averted disaster in 1877 only by obtaining the services of a leading banker, George Hague of the Bank of Toronto, who took over the management and put the bank on a secure foundation according to strict banking principles. One-third of the capital had to be written off in the process.

Sir Hugh Allan (knighted by Queen Victoria in 1871) had to resign as president, but was re-elected in 1882. During that single interruption of Allan dominance, lumber baron the Hon. John Hamilton served as president.

**ISSUE OF 1886**  
**British American Bank Note Company**

Sir Hugh Allan died in 1882, and his brother Andrew succeeded as president of the bank. Andrew Allan's engraved signature and portrait appear on all denominations.

When Andrew died in 1901, his nephew, Sir Montagu Allan (second son of Sir Hugh) became president of the bank, retaining that position until the Bank of Montreal absorbed the bank, in 1922.



**\$5 1886.**

Andrew Allan became the bank president following the death of his brother, Sir Hugh, in 1882, and Andrew's portrait now appears at the right. The familiar sailors are still taking it easy at the left, while a steam-assisted sailing ship negotiates stormy seas at the centre.  
 Image courtesy Jeffrey Olyan.

1886	\$5	38440/C	AG	Private collection
				<i>three pieces missing, incl. large lower right corner</i>
1886	\$5	101327/F	VF-EF	National Currency Collection <Charlton Sale (Dec. 1974)
1886	\$5	166699/H	G-VG	1981 Interpam Sale
				<i>small hole at centre</i>
1886	\$5	168149/B	G-VG	Dealer
1886	\$5	191305/C	Fine	1965 CNA Sale
1886	\$5	205581/F	Fine	Torex Sale (June 2008)
1886	\$5	231558/E	VG	JHA Sale (Feb. 2000)
				<i>large stains</i>
1886	\$5	236924/F	VF	Torex Sale (Apr. 1978)
1886	\$5	238139/	VG	JHA Sale (Feb. 2000)
				<i>corners missing</i>
1886	\$5	270129/E	VG-F	Private collection <<1969 CNA Sale
1886	\$5	287598/E	abt VG	1981 CNA Sale
				<i>very heavy wear on creases</i>



**\$10 1886.**

The Lachine river pilot, Baptiste, conducts a ship at the left (see CPMJ Jan. 1991 p. 26 for more information). Andrew Allan presides at the right, as on all denominations of this issue (including the \$50 and \$100 which are known as proofs only). The centre vignette is of course the Head Office, in Montreal. This charming Second Empire structure has a fourth storey attic in the mansard roof, sacrificed when additional construction approximately doubled the height of the building. Higher grade (VF and EF) \$10s have managed to survive but they are very rare and seldom available.

Image courtesy Jeffrey Olyan.

1886	\$10	26851/	VG+	JHA Sale (Oct. 1997)
				<i>right signature faded</i>
1886	\$10	35691/A	Fine	JHA Sale (Sept. 2008)
				ex FredAngus <1980 CNA Sale
1886	\$10	55177/D	VG	G. Bell Sale (July 2011)
				<<Walter Allan Sale IV
				<i>blue back - a changeling</i>
1886	\$10	55830/D	PMG VG8	Torex Sale (Oct. 2010) CNC
				<i>edge tears; well-worn note; a number written above building vignette</i>
1886	\$10	57644/	VG	1991 CNA Sale
1886	\$10	65095/A	EF	Private collection
				<<CAND Sale (Mar. 1976)
1886	\$10	69909/D	EF	C. Moore Sale (Sept. 1990)
1886	\$10	74127/C	VF	National Currency Collection

**Acknowledgements**

Credit is due to Harry Eisenhauer, who compiled an initial listing of the \$4 notes. For images used we thank Heritage Auctions, Jared Stapleton, Andy McKaig and Jeffrey Olyan, and, for her assistance, Quannah McCord.

# GALT, WHEREFORE ART THOU GALT?

by Wendell Wolka

Reproduced courtesy of THE NUMISMATIST, official publication of the American Numismatic Association ([www.money.org](http://www.money.org)).

So-called “mavericks” are both part of the charm and part of the challenge of certain collecting areas like tokens and obsolete paper money. By definition, a “maverick” is an item that displays either a partial indication or no indication of where it was issued. The logic was actually pretty straightforward. Let’s say you were a merchant who issued fractional notes during the Civil War in a small hamlet somewhere in the wilds of Indiana or Ohio. This scrip was invariably intended to circulate in a very small area, almost always just the village or town in which the issuer was located. Since everyone knew the issuer, some decided that there really wasn’t any need to list *either* the town or the state. After all, everyone knew where they lived, right?

Well that was all fine and good at the time, but it is often a headache for collectors decades or even centuries later. We almost always want to know where a note or token is from, and it can be very frustrating when the issuing location is a partial or complete mystery.

For those collecting obsolete paper money, there’s a good chance that many mavericks are from one of the “Big Four” states- New York, Pennsylvania, Ohio, or New Jersey. Usually when a maverick confronts me, I consult on-line sources like Google or Ancestry.com and start searching from those four states. It helps when the town name is something like “Hickenlooperville” versus “Jonesville.” And if there is neither a town nor a state name on the note, then your only hope is that the note is signed by someone with a name like “Schafluetzel” rather than “Smith.” The tact with these notes is to enter the issuer’s name into something like ancestry.com and hope that you get lucky.



I recently acquired an unusual note that turned out to be from a completely unexpected place. The note is clearly datelined “Galt,” but with no indication of the state. So I went to Google and typed in “Galt,” fully expecting to see a listing from one of the four states previously mentioned. To my surprise, only two towns showed up. One was Galt, California, which was not organized until 1869 and therefore could not be the location for this 1862-dated note. The other was Galt, Ontario, Canada. Ironically, the town in California was named after the town in Ontario. My first reaction was that this couldn’t be the location- the center and right hand vignettes were used on numerous other pre war state notes and it was printed by Hatch & Co., a well known New York City printer.

It was only then that I made note of the lower left vignette. Of all things, it appeared to be a rendition of the royal arms of the United Kingdom. Prior to Confederation in 1867, Canada utilized this coat of arms as a symbol of royal authority. While not a perfect copy, it is close and has all of the major elements and mottoes present.

## Biography of David Spiers

David Spiers is reported to have been born on January 12, 1830 on Knowehead Farm, Galston parish near Darvel, Ayrshire, Scotland the son of John Spiers and Elizabeth Brown. He came to Canada at an early age, settling first in Hamilton with his family before coming to Galt at the age of nineteen.

He first worked in Galt at the store of William Elliott & Co. and later purchased Robert Wallace's grocery store. Like many of the businessmen of his day, Mr Spiers' business career was somewhat eclectic, encompassing a variety of interests in both the retail and manufacturing sectors.

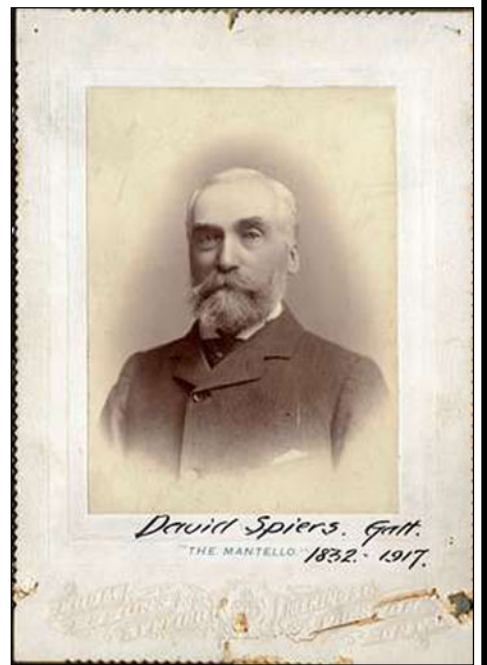
For a time he operated a tanning business in Hespeler with his half brother William Osbourne and was part owner of a paper collar factory that was destroyed by fire on December 24 1875. In 1889, Mr Spiers, in partnership with Hugh McCulloch, purchased the electric and gas works in Galt. Mr Spiers acted as president of the Galt Gas Light Co. and the Electric Light Works until the municipality took over the production and distribution of electrical power. In 1913 he replaced the wooden dam, which had been built across the Grand River in Galt in 1842, with one made of concrete.

He owned and operated an oatmeal mill located on the banks of the Grand River and had an interest in a number of manufacturing concerns including Galt Art Metal Co. Ltd, which he helped to organize in 1904. He served as the company's president from its inception until his death in 1917.

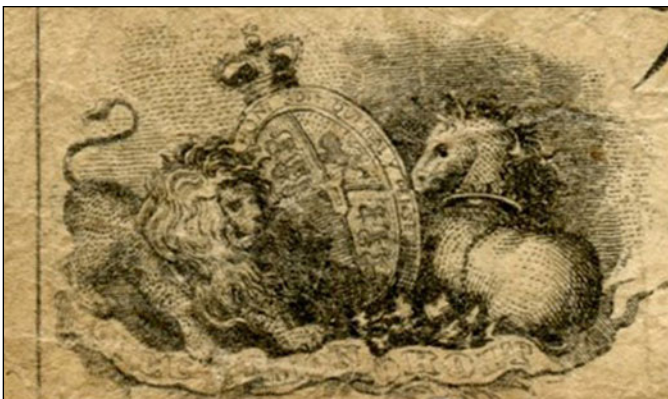
Mr Spiers was one of the original promoters, and a member of the board of directors, of the Galt, Preston and Hespeler Railway, later the Grand River Railway. He was president of the Galt Hospital Board of Trustees for eighteen years and was a member of the Galt Collegiate Institute Board of Trustees for forty-three years, twenty-eight of them as chairman. Mr Spiers is given credit for spearheading the building of the new school building for the Galt Collegiate Institute in 1905. Until a police magistrate was appointed, he also served as the justice of the peace in Galt.

Mr Spiers served on the Galt municipal council for eleven years, serving as a councillor in 1862 and 1863 and again from 1874 to 1879. He also served as mayor of Galt from 1880 to 1882.

Mr Spiers retired from business activities in 1914 and died on July 9 1917. He is buried in Mount View Cemetery. Spiers Crescent is named for him.



*From the Cambridge Archives and Records Centre on the Internet*

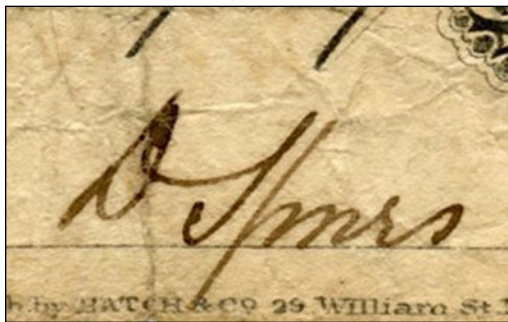


*This detail of the vignette in the lower left of the note is strongly suggestive of the Royal Arms of the United Kingdom. While not a perfect copy, it is close and has all of the major elements and mottoes present.*



But what of Galt, Ontario? It was established in 1816 as the village of Shade's Mills and by 1825 had grown large enough to have its own Post Office. It was then that the town's founder, William Dickinson, decided that a name change was in order and selected the name "Galt" in honor of Scottish novelist and Commissioner of the Canada Company, John Galt. As the City of Cambridge, Ontario website notes:

*"In its early days Galt was an agricultural community serving the needs of the farmers in the surrounding countryside. By the late 1830's, however, the settlement began to develop an industrial capacity and reputation for quality products that in later years earned the town the nickname "The Manchester of Canada." Galt was the largest and most important town in the area until the beginning of the 20th century when it was finally overtaken by Berlin later known as Kitchener. In the late 1960's the provincial government began looking at ways in which municipal governments could become more effective. It was proposed that the Regional Municipality of Waterloo would replace the County of Waterloo. As part of that process, the City of Galt would amalgamate with the towns of Preston and Hespeler as well as the settlement of Blair to form a single city. So it was that on January 1, 1973 the City of Galt ceased to exist as a separate political entity and became part of the new City of Cambridge."*



So, it appears that Galt would have been large enough with enough business interests at the right time to support the issue of scrip by at least some of the businesses and that is what this note appears to be. So we can deduce that the note is, in fact, a Canadian note issued in Galt, Ontario.

The question of the identity of the issuer was still, however, up in the air due to another hazard of obsolete note research- bad handwriting. The first name initial is clearly "D" and the last two letters appear to be ". . . rs." It's those pesky letters in between that cause a complete identification to come to grief.

Catching a lucky break, I found the email address for the Corporate Archives Records Technician of the city of Cambridge, Ontario. A quick exchange of emails and some detective work by my new found Canadian friend suggested that this was an issue of David Spiers, a grocer ca. 1862–1864. Mr. Spiers turned out to be quite the Renaissance Man. Born in 1832 in Scotland; Mr. Spiers was involved in a large number of business and civic pursuits and served the city of Galt in a number of capacities including mayor from 1880–1882. He passed away in 1917 at the age of 85 and was made a member of the Cambridge Hall of Fame in 1998.

### PRESS RELEASE

An example of 'BILL OF COMMERCE', as researched by Wendell Wolka, will be offered in The Canadian Legacy Auction by MOORE's/Canadian Coin & Currency. The newly identified scrip has puzzled banknote collectors for some time, and Mr. Wolka should be thanked for his detailed research.

Charles D. Moore



*The signature "Osborne & Spiers" appears on the consigned note. William Osborne was David Spiers' half brother and business partner in a tanning business in Hespeler probably right around this time period. So technically we have two different issuers, one an individual as described in my article and one a partnership, using the same note. (Wendell Wolka)*

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## **A THIRD \*RD 1974 \$2 NOTE DISCOVERED**



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Charles D. Moore has contributed this image of the latest \*RD replacement note to be found. This very rare prefix was first reported by Steven Bell (*CPMS Journal* March 2012, page 28), and the second was brought to our attention by Chuck Moore (*CPMS Journal* Sept. 2012, page 97). A summary of the three notes now known follows:

\*RD 8059999    Fine  
\*RD 8097999  
\*RD 8531999    Fine

The latest note to turn up has been cut on a very noticeable slant. It will be observed that all known examples have serial numbers ending in 999. We suspect this was done to replace sheets on the outside of a ream, and therefore more exposed to damage, with replacements having the same last three digits so tellers would not think the count wrong on opening new packages of notes.



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# THE PERILS OF PIRACY: A TALE OF THREE MUNICIPAL TRADE NOTES

by Don Roebuck

In my articles on the stock scrip designs that were used by British American Bank Note Company and Canadian Bank Note Company from about 1960 to about 1990, I listed several pieces of commercial and municipal scrip that incorporated major parts of those stock designs, but that appeared not to have been printed by those two companies.<sup>1</sup> And in most of these cases, I would guess, the use of those designs was unauthorized.

Granted, this sort of thing was fairly common in those days. In particular, I have seen quite a few pieces of commercial scrip that incorporated parts of the designs on Dominion of Canada or Bank of Canada notes. I have also seen several pieces of commercial scrip that incorporated parts of the designs on “Canada’s second currency,” Canadian Tire money. And I have never heard of anyone being charged, in this connection, with infringement of copyright.

But there was something else that the unauthorized user had to guard against: the possibility that something in the pirated design would be inappropriate in its new application. And on this point, the pirates occasionally slipped up. Here is an example.

## 1. Charlottetown, 1955

The city of Charlottetown issued a municipal trade note in 1955 to mark the centennial of its incorporation. The dimensions and the denomination of this note were based on the Dominion of Canada shinplaster, but the face design was wholly original.<sup>2</sup>

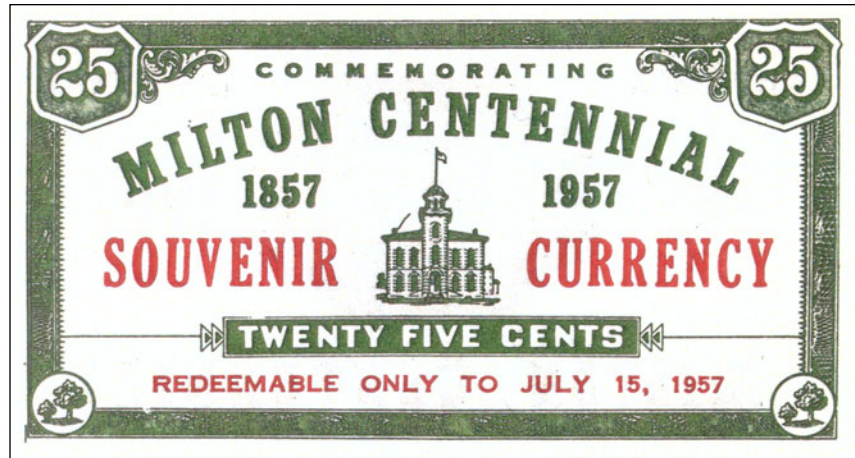
Two elements of this design are of particular interest:



1. At the lower left and right, in a small circle, is the heraldic device that has symbolized Prince Edward Island since 1769: three oak saplings (representing the province’s three counties), standing in the shelter of a mature oak (which was originally intended to represent England). (The provincial motto is *Parva sub Ingenti*, ‘the small under the protection of the great.’)<sup>3</sup>
2. The central part of the design is the Charlottetown municipal seal, set in a drawing of an ocean scene, and flanked by two large breakers. But *how* large? Well, there are two birds in the scene, which I would judge to be gulls. Assuming that they were intended to be a species that would be emblematic of Charlottetown, in that it might be expected to be seen in Charlottetown Harbour at any time of the year, that would pretty well narrow them down to Herring Gulls or Great Black-backed Gulls.<sup>4</sup> And the Herring Gull is the commoner of the two, and the gulls in the drawing are much too pale to be Great Black-backed Gulls. Now, the average wingspan of a Herring Gull is 1.4 metres, and the height of the breakers, in the drawing, is about one and a half times the wingspan of the gulls, so, assuming that the breakers and the gulls were the same distance from the observer, we get a height for the breakers of about two metres. (You’ll see the point of this exercise in a minute.)

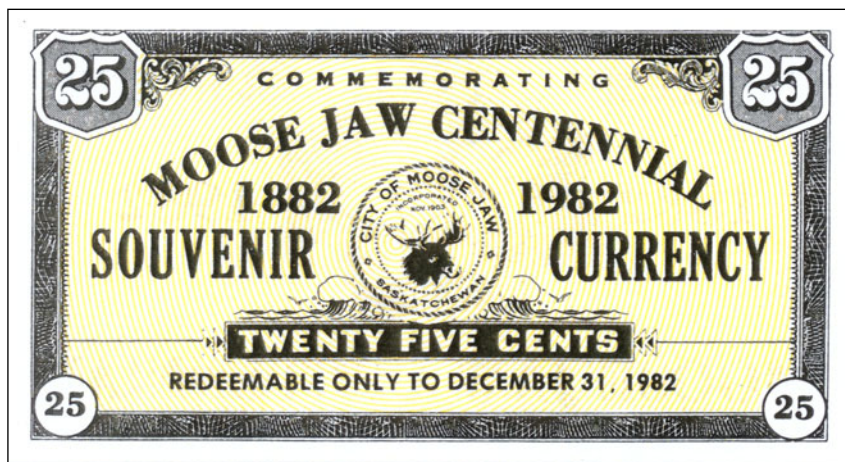
## 2. Milton, 1957

The town of Milton, Ontario, celebrated its centennial in 1957, and it issued a trade note that was basically a copy of Charlottetown's, except that the Milton folks replaced the central part of the design—the Charlottetown seal, the ocean scene, and the breakers—with a drawing of the Milton Town Hall. But they kept the oak trees in the little circles, because—I assume—they didn't know what they symbolized. Milton, Prince Edward Island, indeed.



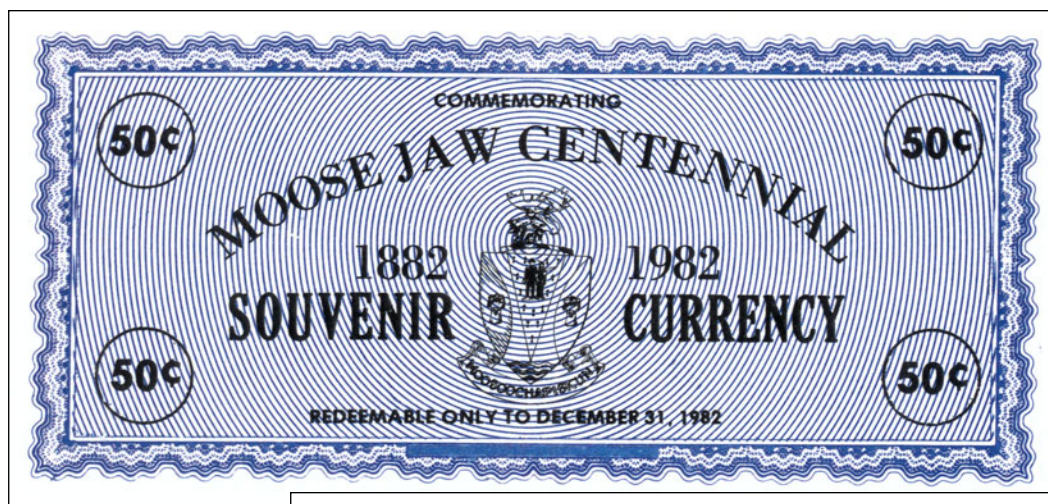
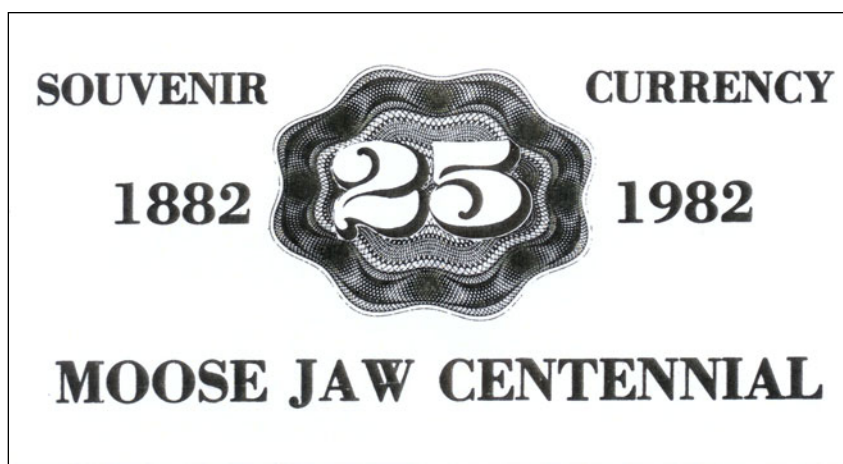
## 3. Moose Jaw, 1982

The city of Moose Jaw celebrated its centennial in 1982, and it issued a series of three trade notes in which the 25 cent denomination was also basically a copy of Charlottetown's, but the Moose Jaw folks replaced the Charlottetown seal with the Moose Jaw seal, and they replaced the oak tree device with the counter "25." But they kept the ocean scene, including the gulls, and the breakers. Yes, Moose Jaw is at the confluence of the Moose Jaw River and Thunder Creek, but I doubt that anyone has ever seen two-metre breakers in Moose Jaw.<sup>5</sup>

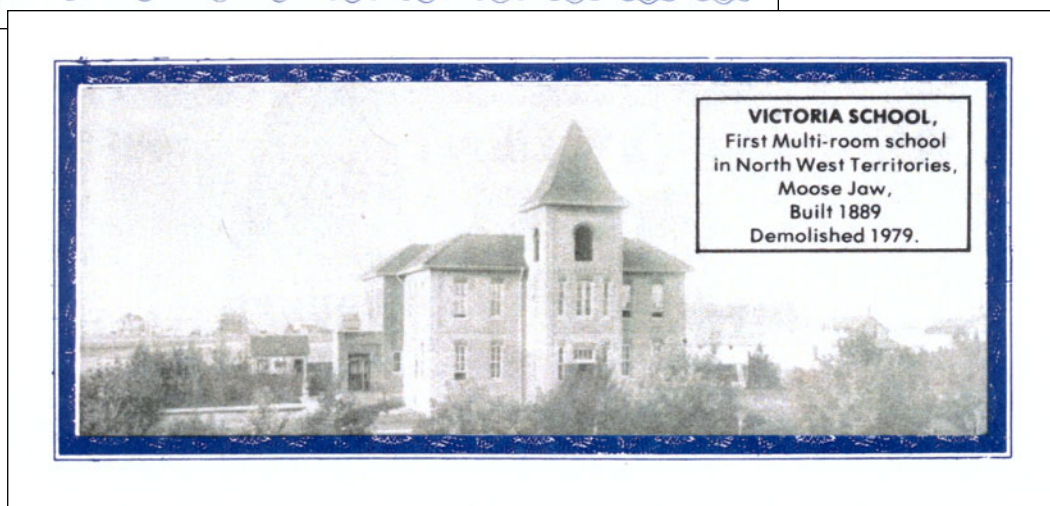


*Moose Jaw Centennial  
25-cent denomination, face*

*Moose Jaw Centennial  
25-cent denomination, back*

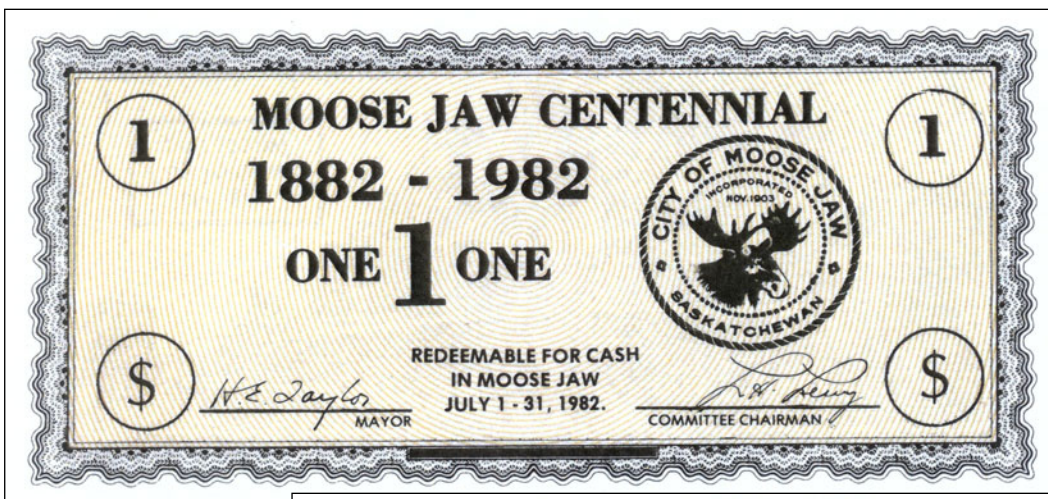


*Moose Jaw Centennial  
50-cent denomination;  
see next page for the  
\$1 denomination*

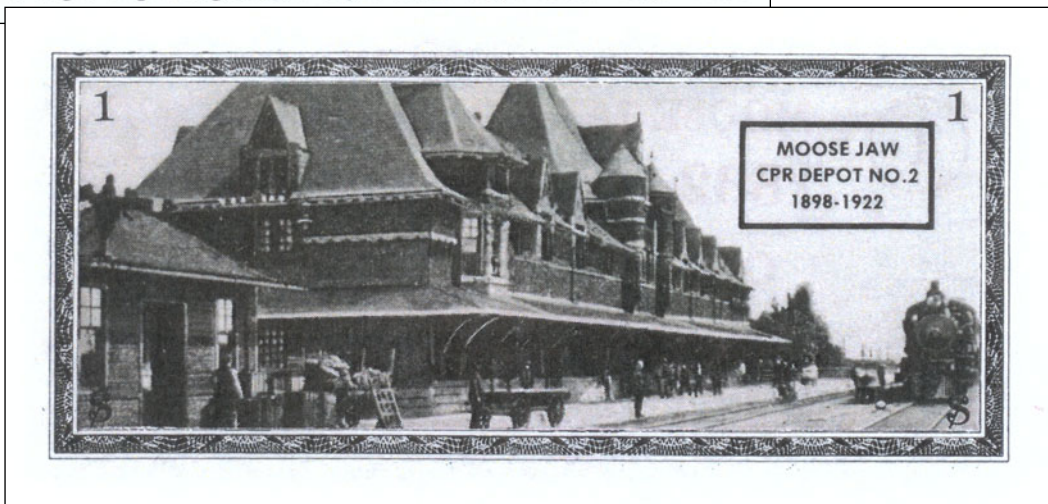


## Notes

1. "The British American Bank Note Company's Stock Scrip Designs from at Least 1963 to at Least 1992," *Canadian Paper Money Newsletter*, June 2010, footnotes 6 and 9, and "The Canadian Bank Note Company's Stock Scrip Designs from at Least 1962 to at Least 1989," *Canadian Paper Money Newsletter*, September 2010, footnote 10.
2. I have not been able to identify the source of the guilloche on the back.
3. The grassy area around the four oak trees, then, is just a grassy area. It is not supposed to be an island.
4. See the range maps in Roger Tory Peterson and Virginia Marie Peterson, *A Field Guide to the Birds of Eastern and Central North America*, 5th ed. (New York, Houghton Mifflin, 2002).
5. Interestingly, the 50 cent and 1 dollar denominations in this series incorporate the face and back borders from the BABN stock scrip design.



*Moose Jaw Centennial  
\$1 denomination*



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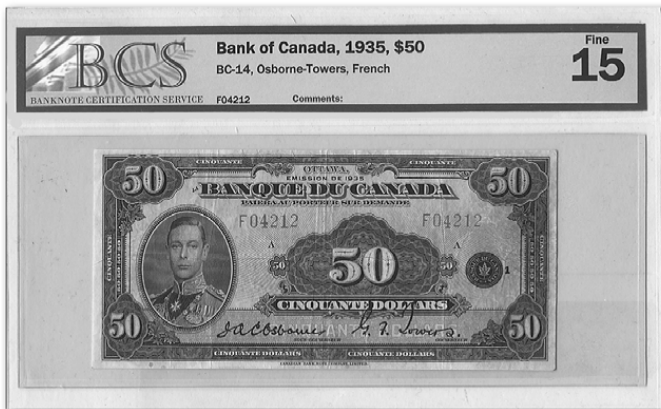
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# INTERNATIONAL BANK OF CANADA \$1.00 BANK NOTE REGISTRIES

by Cliff Beattie

The International Bank of Canada's history has been well documented in a paper presented in the 1978 April CPMS Journal by Walter Allan, Bob Graham, and James Haxby. Thus only a brief discussion around the creation of this bank will be provided at this time, before delving into the information on the \$1.00 registries.

During the late 1850s a number of Canadian chartered banks failed. This was due in part to the establishment of banks that were set up with the sole purpose of defrauding the public. These banks were known as phantom or wildcat banks. The people that created these banks would obtain a bank charter from the Legislative Assembly; however, they generally did not meet the requirements established for their charter. This, however, did not stop them from issuing as many bank notes as possible, and in many cases with no intention of redeeming the notes.

Many of the people who started these banks were from the United States and actually issued their bank notes in the border states rather than in Canada. The reason for this was Canadian Banks were looked upon by the public in Canada and the United States as being financially sound as compared to many of the banks in the United States.

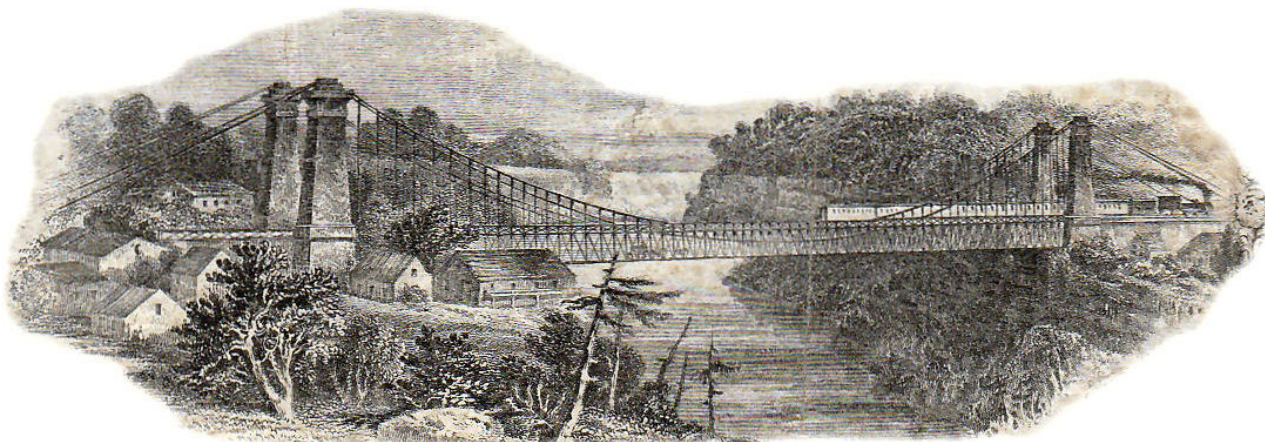
The International Bank of Canada is one of these wildcat banks and begins with Mr. William Fitch a man of disreputable character from Buffalo, New York. He first petitioned the Legislature for a bank charter in 1856 but his application for a charter was rejected. Not one to give up easily Mr. Fitch applied again in 1857 for a charter to create a bank in the town of Cayuga (Niagara Falls) and this time he was successful.

Mr. Fitch did not want to set up his bank in a small town like Cayuga, so he applied for an amendment to his charter that would allow him to operate his bank in the City of Toronto. The amendment was approved and on December 8, 1858 the bank started operations and began immediately to issue bank notes.

The bank then proceeded to produce the most signatures, protectors, and serial number varieties in the shortest time period of any bank in Canadian history. Presently, a total of 75 notes are listed in the catalog with 36 being \$1.00 bank notes. If serial number ranges are included, there are 92 notes, with 45 being \$1.00 notes.

It is interesting to note, that this large number of different notes were issued in less than a year as the bank closed on November 2, 1859.

The following registries, as almost all bank note registries, are never complete as new bank notes appear over time. This registry is, however, as complete as possible at this time. The registry has been compiled by reviewing all the auction catalogs in the Bank of Canada's Currency Museum Library, recent auction catalogs in North America and England, listings on eBay, International Bank of Canada notes from dealer lists, and those that appear on various coin show bourse tables. In order to create the best International Bank of Canada \$1.00 bank note registry, if CPMS members have additional notes to add, please forward your information to the CPMS Journal editor.



### Two signatures and no protectors



380-10-02-02 (1-2000)	72/A	VF	2002 Nov Dealer
	91/A	?	1959 CS Howard
	149/A	G-4	2008 March eBay
	188/A	F	2000 Sept TCIF, 1999 July CNA
	194/A	VF	2010 Oct Torex, 2007 Feb Torex, 1999 July CNA
	196/A	VG	2009 July Dealer List, 2002 June Torex, 1991 Oct Torex
	498/A	Unc	NCC
	594/A	Au	2011 Oct Torex Auction
	747/A	G - tape	2006 April eBay
	1124/A	VG	1996 TCIF
	1306/A	Au	1996 TCIF
380-10-02-02R	Smith Thompson	Au	1999 July CNA
	Smith Thompson	VG	2001 June Torex, 2001 TCIF
	____/B	VF	NCC
	No signature	F	2011 Oct Torex Auction
380-10-02-04 (1-2000)	Sheet 1, 1, 2, & 5	Au	NCC
	321/B	F	2003 Nov Dealer, 1996 TCIF
	431/B	Unc	2014, Feb Western Collection, 2011 Oct Torex Auction
	579/B	Au	NCC
	745/B	VG-8	2010 Oct Torex, 2010 July Summer Auction, 2010 Feb Torex, 2009 Nov ebay, 2009 Oct Torex, 1988 Oct Torex, 1991 Oct Torex
380-10-02-04R	1704/B	Au	2001 June Torex, 2001 TCIF, 2000 Sept TCIF
	2877/B	F	2006 Feb eBay
380-10-02-04R	326/B	F	2011 Oct Torex Auction
	Sheet 1, 1, 2 & 5	Au	NCC same sheet as above 380-10-02-02 sheet

### Two signatures and red protectors



380-10-04-02 (1-2000)	1246/A	F+	2008 April Heritage #3500
	1748/A	G+	2011 Oct Torex Auction, 1991 Oct Torex
380-10-04-02R	Sheet 1, 1, 2 & 5	VF+ - piece	2013 Oct Moore Auction, 2013 Feb Moore Auction,
	was cut Dec 2011	missing	2011 Oct Torex Auction, 1991 Oct Torex
	Holden Thompson	VG	2001 June Torex, 2001 TCIF, 1999 July CNA
	No signature	F	2011 Oct Torex Auction

380-10-04-04 (1-2000)			No known issued notes
380-10-04-04R	Sheet 1,1, 2 & 5 was cut Dec 2011	VF+ - same sheet as 380-10-04-02R	2013 Feb Moore Auction, 2011 Oct Torex Auction, 1991 Oct Torex
	No signature	F	2011 Oct Torex Auction
	No signature	Unc	NCC
	No signature	Unc	2012 Nov Edmonton Show, 2012 dealer at Chicago Paper Money Show

**One signature and green protectors**



380-10-06-02 (1-1000)	219/A 348/A 416/A 627/A 791/A 867/A 957/A	F F - stain G - tears G-VG - torn G F VG - nicks	2011 Oct Torex Auction 1990 June Torex 2011 May eBay 2009 Nov eBay 2007 Oct eBay 2011 Oct Torex Auction 1999 July CNA, 1989 Oct Torex
380-10-06-04 (9000-10000)	8784/A 9227/A 9337/A 9517/A 9542/A 9930/A 9956/A	VG - nicks VG - nicks VF EF VF Au F	2008 April Heritage #3500 1989 Oct Torex 1991 Feb Torex 1992 ONA, 1991 Oct Torex 2011 Oct Torex Auction NCC 2011 April ONA Auction, 1990 June Torex
380-10-06-04 (14001-15000)	14036/A 14130/A 14731/A	Poor EF Poor	2011 Oct Torex Auction 2005 July CNA bourse 2007 May eBay
380-10-06-06 (1-1000)	550/B 844/B 867/B 932/B 986/B	G G+ VG F F+	2009 Aug RCNA dealer 2012 Aug eBay 2006 July CNA 2001 June Torex, 1999 July CNA 2011 Oct Torex Auction, 1991 Oct Torex
380-10-06-08 (1-10000)	9626/B 9635/B 9672/B	VF Au EF+	2001 June Torex, 1999 July CNA, 1988 Oct Torex NCC 2011 Oct Torex Auction
380-10-06-08 (14001-15000)	14018/B 14082/B 14086/B 14579/B 14671/B ???9/B 14777/B	VF+ Au-55 Au-55 EF G G EF+	2001 June Torex, 1999 July CNA 2014 Feb Heritage Auction 2014 Feb Heritage Auction 2005 July CNA bourse 2007 April eBay, 2001 June Torex, 1999 July CNA 2007 Feb eBay 2011 Oct Torex Auction



## One signature and brown protectors



380-10-08-02 (1001-2000)	1335/A	F+	2011 Oct Torex Auction
	1477/A	VG	1991 Feb Torex
	1483/A	F - stains	2011 Oct Torex Auction, 1991 Oct Torex
	1858/A	VG	2006 March Smythe #260
380-10-08-02a (7001-8000)	7400/A	VF	2011 Oct Torex Auction, 1991 Oct Torex
	7532/A	F	NCC
380-10-08-04 (7001-8000)	7010/A	F	2013 May Geoff Bell Auction
	7136/A	VG	2007 Feb eBay
	7664/A	F+	2011 Oct Torex Auction
380-10-08-04 (15001-16000)	15102/A	Unc	1992 June Torex
	15104/A	Unc	1991 June Torex
	15105/A	Unc	1991 June Torex
	15106/A	Unc	1991 June Torex
	15107/A	Unc	1991 June Torex
	15109/A	Unc	1997 Sept TICF, 1997 April ONA
	15115/A	Au-58	2012 Jan Heritage Auction
	15127/A	Unc	1988 Oct Torex
	15128/A	Unc-63	2013 Sept eBay
	15129/A	Unc	2009 Sept Heritage #3506
	15134/A	EF+	1991 July JHA
	15136/A	Unc	1996 TCIF
	15140/A	Unc	2008 April Heritage #3500 Auction
	15146/A	Au-58	2012 June ebay, 2012 June Geoffrey Bell Auction, 2006 April eBay, 2003 June Torex
	15164/A	Unc	
	15169/A	Unc	1988 Oct Torex
	15173/A	Unc-63	2013 July RCNA Auction
	15174/A	Unc	2001 Jan CAND
	15182/A	Unc	22012 July RCNA
	15187/A	Unc	1990 Sept TCIF Sale
	15185/A	Unc	1991 April ONA
	15196/A	Au+	2007 May B
	15201/A	EF	2011 April Spinks Sale
	15202/A	Au-58	2013 Nov eBay
	15220/A	Unc	2010 Nov eBay
	15202/A	Au-58	2013 Nov eBay
	15205/A	Unc	1990 Dec Dealer, 1989 June Torex
	15212/A	Au-58	2013 April Heritage Auction, 2007 Dec eBay
	15221/A	Unc	2008 Aug eBay
	15222/A	Au	1999 June Torex
	15227/A	Unc	1999 July CNA
	15232/A	Unc	1989 July Auction Canada
15240/A	Unc-62	2012 Feb Torex Auction	
15259/A	Au-58	2014 Jan Heritage Auction	
15260/A	Au-58	2011 July RCNA Auction	

	15261/A	Unc	1986 July Auction Canada
	15273/A	Au+	2007 June eBay
	15277/A	Au-58	2014 Feb Heritage Auction
	15279/A	Unc	2012 Nov Edmonton Show
	15285/A	Unc	1978 March CAND
	15295/A	Unc	1970 Aug CNA
	15333/A	Au-58	2011 June Lyn Knight
	15373/A	Unc	2006 July CNA
	15516/A	Au	2005 July eBay
	15517/A	Au	2008 Oct Torex Auction
	15524/A	Au	2012 May eBay
	15532/A	Au	2005 Oct Torex
	15546/A	EF	1989 Oct Torex
	15551/A	Unc	2011 Oct Torex Auction
	15562/A	Unc	NCC
	15563/A	EF+	1991 Oct Torex
	15577/A	Unc	2013 Nov Edmonton Show dealer, 2012 Dec eBay, 2012 Aug eBay, 2007 Feb eBay
	15582/A	Au	2010 July eBay, 2009 Nov eBay, 2007 March eBay
380-10-08-06 (1001-2000)	1017/B	VG	1997 April ONA
	1459/B	VG+	2001 June Torex, 1999 July CNA
	1830/B	F+	2011 Oct Torex Auction, 1991 Oct Torex
	1899/B	G+ - tear	2013 Jan eBay, 1989 Oct Torex
	1924/B	G	2008 April Heritage #3500
380-10-08-06a (7001-8000)	7789/B	Fair with pieces missing	2014 March eBay
380-10-08-08 (7001-8000)	7010/B	F	2013 July eBay
	7069/B	VG+	2011 Oct Torex Auction
	7206/B	VG	2005 Feb eBay, 2001 June Torex, 1999 July CAN, 1991 Oct Torex
	7919/B	VG	1974 Jan WDA Sale
380-10-08-08 (15001-16000)	15151/B	Unc	2008 April eBay
	15165/B	Au	2009 Sept eBay
	15178/B	Unc	2012 Nov Edmonton Show, 2007 June eBay
	15188/B	Unc	2008 May eBay
	15196/B	Unc	2007 Dec eBay
	15205/B	VF	NCC
	15206/B	VG	2006 Feb eBay
	15212/B	Au+	2007 May eBay
	15255/B	VF	2013 Oct Bell Auction
	15306/B	Unc	2010 Nov eBay
	15317/B	Unc 65	2014 Jan Western Collection, 2011 Feb Torex Auction, 2010 Oct Torex
	15320/B	Unc-64	2011 Dec CPNUM Auction, 2011 Oct CPNUM Auction, 2011 July RCNA Auction, 2003 June Torex
	15328/B	Unc 64	2009 Sept eBay
	15330/B	Au-58	2014 Jan Heritage Auction
	15336/B	Unc-64	2014 Jan Heritage Auction
	15338/B	Au	2009 Feb eBay
	15347/B	Au 58	2009 June Torex, 2009/Feb dealer's list
	15349/B	Unc	2013 Feb eBay
	15355/B	Au 53	2009 June Torex
	15357/B	Unc	2010 July RCNA D
	15366/B	Au+	2007 May eBay
	15376/B	Unc-65	2010 Feb Torex
	15400/B	Unc-64	2014 April Heritage Auction

15526/B	Unc	1994 Sept TCIF
15608/B	VF-35	2014 Jan Western Collection
15622/B	VF	2005 July CNA bourse, 2001 June Torex, 1999 July CNA, 1991 Feb Torex
15638/B	F-VF	2008 April Heritage #3500
15654/B	VF+	1990 Oct Torex
15655/B	VF	2013 Nov Bell Auction, 1991 Oct Torex
15678/B	EF	2013 Nov Bell Auction, 2013 Oct Coin Expo dealer, 2009 July dealer list, 2008 Aug Geoffrey Bell Auction
15683/B	Unc	2011 Oct Torex Auction
15686/B	F	2013 Nov Edmonton Coin Show dealer
15693/B	VF - hole & stain	2012 July RCNA, 2009 Aug RCNA dealer, 2009 July Geoffrey Bell Auction

### One signature and red protectors



380-10-10-02 (2001-3000)	1571/A 2127/A 2423/A 2571/A 2496/A 2802/A	F VG+ VG VG+ VG VG	1991 Oct Torex 2006 Aug eBay 1991 Feb Torex 2013 Feb eBay, 2007 Feb eBay, 1993 June Torex 2001 June Torex, 1999 July CNA, 1989 Oct Torex 1990 Oct Torex
380-10-10-02 (5001-6000)	5151/A 5195/A	G - repair F	2010 Oct eBay 2011 Oct Torex Auction
380-10-10-04 (5001-6000)	5582/A 5675/A	F G+	2011 Oct Torex Auction, 1991 Oct Torex 2006 April eBay, 2001 June Torex, 1999 July CNA
380-10-10-04 (11001-14000)	11628/A 12202/A 12321/A 13025/A 13092/A 13143/A 13434/A 13441/A 13781/A 13948/A 13974/A	F F-15 F F-15 F+ F, VG VG VG VF VG VF+	2010 June Torex 2011 Oct ebay, 2011 Aug Symthe Auction 2007 July Memphis 2009 July eBay 1990 Oct Torex 2011 Oct Torex Auction, 1991 Oct Torex 2003 June Torex 2011 April Dealer 2011 Oct Torex Auction 2009 Feb Torex 2008 April Heritage #3500, 2001 June Torex, 1999 July CNA
380-10-10-04a (16001-18000)	16177/A 16183/A 16289/A 16297/A 16541/A 16554/A 16569/A	G G EF VG - tears Unc Unc F+	2007 June eBay 2007 April eBay, 1999 July CNA 1992 ONA Sale 2013 May eBay 2009 Sept Heritage #3506 1994 Sept TCIF 2008 Feb eBay

	16561/A	EF+	1991 Oct Torex
	16615/A	F - hole	2007 Nov Edmonton Show
	16579/A	VF	2010 July RCNA
	16527/A	Au	2011 Oct Torex Auction
	16859/A	VF	2006 March Symthe
	17113/A	Au-50	2012 June eBay, 2012 June Geoffrey Bell Auction
	17120/A	Unc-65	2011 Oct CPNUM Auction, 2011 July RCNA Auction
	17123/A	Au 53	2010 Jan Heritage Fun Auction, 2009 June Torex
	17142/A	Au-55	2010 Jan Heritage Fun Show
	17160/A	AU	1972 Oct WDA Sale
	17165A	Unc	1998 July Dealer
	17168/A	VF	2008 Feb eBay
	17174/A	Unc	NCC
	17175/A	VF 35	2009 Feb dealer's list
	17179/A	Au-50	2013 April Heritage Auction, 2007 May eBay
	17184/A	Au	2001 June Torex, 1999 July CNA
	17191/A	Unc	1997 Sept TICF, 1997 April ONA, 1996 TCIF
	17849/A	VF	2008 April eBay
	17892/A	VF	2013 Nov Edmonton Coin Show
	17970/A	VG - holes	2006 Feb eBay
380-10-10-06 (2001-3000)	2110/B	VF	NCC
	2283/B	VG	2001 June Torex, 1999 July CNA
	2431/B	VG+	2011 Oct Torex Auction, 1991 Oct Torex
	2832/B	VG	2006 March eBay
380-10-10-06 (5001-6000)	5403/B	VG - piece missing	2011 Jan eBay
380-10-10-08 (5001-6000)	5008/B	VG	2001 June Torex, 1999 July CNA
	5078/B	F	1990 Oct Torex
	5094/B	VG+	2011 Oct Torex Auction
	5217/B	G - tear	2010 March eBay
	5701/B	VG - piece missing	2013 April Heritage Auction
	5714/B	G+	2008 April Heritage #3500 Auction
380-10-10-08 (11001-14000)	10443/B	G+	2009 Feb Torex
	11112/B	VF	2003 June Torex, 2001 June Torex, 1999 July CNA, 1997 April ONA
	11357/B	VG	2007 April eBay, 1991 Oct Torex
	11411/B	F-15	2013 June eBay
	12099/B	VG	2008 April Heritage #3500 Auction
	12582/B	VF	2006 July CNA
	13479/B	F-15	2013 Aug eBay
	13865/B	VF+	2006 Aug eBay
380-10-10-08a (16001-18000)	15335/B	Au 53	2009 June Torex
	16532/B	VF	2010 Sept eBay
	16542/B	Au	2011 Oct Torex Auction
	16549/B	Au	1992 ONA, 1991 Oct Torex
	16558/B	VF	2009 Aug RCNA dealer, 2008 June Torex, 2007 Nov Edmonton Show
	16562/B	Au+	1996 TCIF
	16565/B	Unc	2008 July ebay
	16615/B	VG	2008 Nov Edmonton Show

16982/B	G+	2009 June ebay, 2009 April Hoare Auction
17077/B	VG	2008 Feb eBay, 2006 Aug eBay
17102/B	Unc 63	2011 June Torex Auction, 2009 Feb dealer's list
17109/B	Au	2008 July RCNA
17116/B	F+	2008 Aug eBay, 2007 Dec eBay, 2006 April eBay
17123/B	Au-53	2009 Oct Torex
17135/B	VF	2005 July CNA bourse, 2003 June Torex, 1997 April ONA
17152/B	Au	2006 July CNA
17196/B	F	1989 Oct Torex
17301/B	F+	2005 March eBay, 1988 Oct Torex
17429/B	F	1999 July CNA
17837/B	EF	2012 March eBay, 2007 Oct eBay

### One signature and ochre protectors



380-10-12-02 (3001-4000)	3171/A 3199/A 3239/A	VG VG VG+	2008 April Heritage #3500 2001 June Torex, 1999 July CNA 2011 Oct Torex Auction
380-10-12-04 (6001-7000)	6301/A 6171/A 6254/A 6607/A 6608/A 6612/A	Fair - G F F+ Fair VG F	2009 RCNA dealer 2008 Oct eBay 2011 Oct Torex Auction 2006 Feb eBay 2007 May eBay 2001 June Torex, 1999 July CNA, 1991 Oct Torex
380-10-12-04a (10001-11000)	10050/A 10342/A 10511/A 10784/A 10990/A 10992/A 10954/A	VG VG-10 VG F+ F VF VG - ripped in half & taped	NCC 2009 Sept Heritage #3506 2005 Edmonton Show 2011 Oct Torex Auction 2001 June Torex, 1999 July CNA 2013 May Geoffrey Bell Auction 2006 Nov eBay, 2006 Sept eBay
380-10-12-04b (18001- )			No known issued notes
380-10-12-06 (3001-4000)	3118/B 3171/B 3195/B 3658/B 3788/B 3877/B 3915/B 3448/B	VG F VG F VG VG VG VG	1991 Oct Torex 2008 April Heritage #3500 2011 Oct Torex Auction 2013 Sept Heritage Auction 1990 Oct Torex 2001 June Torex, 1999 July CNA 2009 June eBay, 2005 July CNA bourse 2005 Sept eBay
380-10-12-08 (6001-7000)	6428/B 6543/B	G+ VG	2007 April eBay, 2001 June Torex, 1999 July CNA 2012 Feb eBay

	6546/B	VG+	2006 March eBay
	6754/B	VF	1991 Oct Torex
	6769/B	F+	2011 Oct Torex Auction
380-10-12-08a (10001-11000)	10021/B	F+	2011 Oct Torex Auction, 1991 Oct Torex
	10278/B	G+	2007 April eBay, 2001 June Torex, 1999 July CNA
	10357/B	VG	NCC
380-10-12-08b (18001- )	18061/B	Poor	1990 Nadin Davis Sale

### One signature and blue protectors



380-10-14-02 (4001-5000)	4221/A	VF	2001 June Torex, 2001 TCIF, 1999 July CNA
	4268/A	F	2011 March private collection
	4811/A	F	1991 Oct Torex
	4822/A	VF	2011 Oct Torex Auction
380-10-14-04 (4001-5000)	4318/A	VG+	2011 Oct Torex Auction
	4955/A	F	NCC
380-10-14-04 (8001-9000)	8100/A	VG	2006 Nov eBay
	8390/A	VG+	1990 Oct Torex
	8419/A	VG	2005 July CNA bourse
	8772/A	VF	1996 TCIF, 1991 Oct Torex
	8784/A	VG	2008 April Heritage #3500, 2005 Feb eBay, 2001 June Torex, 2001 TCIF, 1999 July CNA
	8979/A	VF	2011 Oct Torex
380-10-14-06 (4001-5000)	4057/B	VG	2005 Aug eBay
	4266/B	F	2007 CNA bourse
	4285/B	F	2005 July CNA bourse, 2001 June Torex, 1999 July CNA
	4571/B	VG	2005 July CNA bourse, 1999 July CNA
	4712/B	F	2012 Nov eBay, 1995 June Torex, 1991 Oct Torex
	4851/B	EF	NCC
	4859/B	F	2011 Oct Torex Auction
380-10-14-08 (4001-5000)	4319/B	VG	2005 July CNA bourse
	4387/B	VF	2011 Oct Torex Auction, 1991 Oct Torex
380-10-14-08 (8001-9000)	8064/B	F	2011 Oct Torex Auction
	8802/B	VG-8	2013 Sept Heritage Sale, 2006 April eBay, 2001 June Torex, 1999 July CNA

Note: Serial number ranges are in brackets below the Charlton numbers.

This paper makes reference to various Charlton numbers. The copyrights to these numbers are the property of Charlton International Inc.

# 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	\$5	HBN	8.163M - 8.172M	\$10	FTD	1.683M - 1.692M
\$5	HBG	6.734M - 6.743M	\$5	HBN	8.181M - 8.190M	\$10	FTD	7.236M - 7.245M
\$5	HBG	7.490M - 7.499M	\$5	HBN	8.235M - 8.244M	\$20	FIR	9.480M - 9.520M
\$5	HBG	7.598M - 7.607M	\$5	HBN	8.298M - 8.307M	\$20	FIS	1.080M - 1.120M
\$5	HBH	9.432M - 9.441M	\$5	HBN	9.900M - 9.909M	\$20	FSH	4.050M - 4.059M
\$5	HBK	2.349M - 2.358M*	\$5	HBP	0.783M - 0.792M	\$20	FSH	4.086M - 4.122M
\$5	HBK	5.985M - 6.003M	\$5	HBP	2.799M - 2.808M	\$20	FSJ	7.812M - 7.821M
\$5	HBK	6.021M - 6.029M	\$5	HBP	4.131M - 4.140M*	\$50	FMS	9.440M - 9.480M
\$5	HBK	6.210M - 6.219M	\$5	HBP	4.149M - 4.158M	\$50	FMT	1.920M - 1.960M
\$5	HBL	0.891M - 0.900M	\$5	HBU	7.056M - 7.065M	\$50	FMV	6.400M - 6.440M
\$5	HBL	2.448M - 2.457M	\$10	FEW	8.703M - 8.712M	\$50	FMW	1.215M - 1.224M
\$5	HBL	5.571M - 5.580M	\$10	FTB	2.250M - 2.259M	\$50	GHA	2.718M - 2.745M
\$5	HBL	7.362M - 7.371M	\$10	FTB	2.268M - 2.277M	\$50	GHA	2.772M - 2.781M
\$5	HBN	7.227M - 7.236M	\$10	FTB	2.295M - 2.304M	\$50	GHA	2.961M - 2.970M
\$5	HBN	7.344M - 7.353M	\$10	FTC	7.992M - 8.019M	\$50	GHA	3.006M - 3.015M
\$5	HBN	7.533M - 7.542M	\$10	FTC	8.208M - 8.217M	\$50	GHB	1.360M - 1.365M
\$5	HBN	7.560M - 7.578M	\$10	FTC	9.360M - 9.369M	\$100	FKA	5.480M - 5.520M
\$5	HBN	8.010M - 8.019M	\$10	FTC	9.432M - 9.441M*	\$100	FKB	3.120M - 3.200M
\$5	HBN	8.082M - 8.091M	\$10	FTC	9.459M - 9.486M*			
\$5	HBN	8.118M - 8.127M	\$10	FTC	9.639M - 9.648M			

## Single Note Replacements

\$5	HPE	3.015M - 3.016M	\$20	FIV	6.388M - 6.389M	\$20	BIJ	8.885M - 8.886M
\$5	HPS	3.633M - 3.634M	\$20	FIV	7.909M - 7.910M	\$20	BIJ	8.979M - 8.980M
\$5	HPS	4.021M - 4.022M	\$50	AHS	0.561M - 0.562M	\$20	BIV	6.978M - 6.979M
\$5	HPV	6.013M - 6.014M	\$50	AHS	1.120M - 1.121M	\$20	BIV	7.028M - 7.029M
\$5	HBG	7.792M - 7.793M	\$50	AHS	1.122M - 1.123M	\$20	BSE	2.946M - 2.947M
\$5	HBG	7.822M - 7.823M	\$50	AHW	9.984M - 9.985M	\$20	BSK	6.766M - 6.767M
\$5	HBH	9.871M - 9.872M	\$50	AMD	2.211M - 2.212M	\$20	BSP	4.586M - 4.587M
\$5	HBN	7.649M - 7.650M	\$50	AMF	2.456M - 2.457M	\$20	BSP	4.636M - 4.637M
\$5	HBN	7.667M - 7.668M	\$50	AMF	2.523M - 2.524M	\$20	BSP	5.036M - 5.037M
\$5	HBN	8.232M - 8.233M	\$50	FMT	2.202M - 2.203M	\$20	BSP	5.086M - 5.087M
\$5	HBN	8.261M - 8.262M	\$50	FMT	3.578M - 3.579M	\$20	BSP	5.537M - 5.538M
\$5	HBN	8.280M - 8.281M	\$50	FMT	3.705M - 3.706M	\$50	AMF	2.532M - 2.533M
\$10	BFJ	5.792M - 5.793M	\$50	FMT	8.859M - 8.860M	\$50	AMF	2.536M - 2.537M
\$10	FEW	8.716M - 8.717M	\$50	FMU	3.922M - 3.923M	\$50	AMF	2.667M - 2.668M
\$10	FEZ	6.344M - 6.345M	\$50	FMU	3.985M - 3.986M	\$50	AMF	3.035M - 3.036M
\$10	FEZ	6.353M - 6.354M	\$50	FMU	4.174M - 4.175M	\$50	AMF	3.042M - 3.043M
\$10	FTA	4.458M - 4.459M	\$50	FMU	6.796M - 6.797M	\$50	AMF	3.074M - 3.075M
\$10	FTB	2.352M - 2.353M	\$50	FMV	1.326M - 1.327M	\$50	FMS	0.421M - 0.422M
\$10	FTC	7.351M - 7.352M	\$50	FMV	4.745M - 4.746M	\$50	FMS	0.446M - 0.447M
\$10	FTC	9.684M - 9.685M	\$50	FMV	6.334M - 6.335M	\$50	FMS	1.967M - 1.968M
\$20	BSP	5.736M - 5.737M	\$50	FMV	9.051M - 9.052M	\$50	FMS	2.131M - 2.132M
\$20	FIR	9.649M - 9.650M	\$50	FMW	1.311M - 1.312M	\$50	FMS	2.223M - 2.224M
\$20	FIR	9.665M - 9.666M	\$50	GHA	2.798M - 2.799M	\$50	FMT	0.732M - 0.733M
\$20	FIS	1.033M - 1.034M	\$50	GHA	2.826M - 2.827M	\$50	FMT	2.171M - 2.172M
\$20	FIS	1.158M - 1.159M	\$50	GHA	2.976M - 2.977M	\$50	GHB	1.966M - 1.967M
\$20	FIS	1.239M - 1.240M	\$50	GHB	0.238M - 0.239M	\$50	GHB	2.995M - 2.996M
\$20	FIS	1.279M - 1.280M	\$50	GHB	0.648M - 0.649M	\$100	EKA	5.546M - 5.547M
\$20	FIT	3.249M - 3.250M	\$50	GHB	1.180M - 1.181M	\$100	EKB	3.674M - 3.675M
\$20	FIT	3.255M - 3.256M	\$50	GHB	1.637M - 1.638M	\$100	EKB	4.014M - 4.015M
\$20	FIU	6.390M - 6.391M	\$10	FTD	1.750M - 1.751M	\$100	EKB	4.263M - 4.264M
\$20	FIU	6.617M - 6.618M	\$20	BIE	3.876M - 3.877M			

Continued next page

\$100 EKE 4.627M - 4.628M      \$100 EKS 5.455M - 5.456M      \$100 FKA 8.715M - 8.716M  
 \$100 EKE 5.458M - 5.459M      \$100 EKU 1.688M - 1.689M

\* Ranges are new or modified since Gilles' December 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)  
 20 prefixes: FSB, FSC, FSD, FSE, FSF, FSG, FSH, FSJ, FSK, FSL, FSM, FSN, FSP, **FSR, FSS, FST, FSU, FSV, FSW, FSY**  
 FV\_ Series, Macklem-Carney signatures (CBN)  
 1 prefix: **FVB**

### \$10 2013 Polymer Issue

FE\_ Series, Macklem-Carney signatures (CBN)  
 3 prefixes: FEW, FEY, FEZ  
 FT\_ Series, Macklem-Carney signatures (CBN)  
 8 prefixes: FTA, FTB, FTC, FTD, FTE, **FTF, FTG, FTH**

### \$5 2013 Polymer Issue

HB\_ Series, Macklem-Poloz signatures (CBN)  
 11 prefixes: HBG, HBH, HBJ, HBK, HBL, **HBM, HBN, HBP, HBR, HBU, HBV**  
 HC\_ Series, Macklem-Poloz signatures (CBN)  
 2 prefixes: **HCA, HCB**

### \$50 2012 Polymer Issue

FM\_ Series, Macklem-Carney signatures (CBN)  
 3 prefixes: FMW, **FMY, FMZ**  
 GH\_ Series, Macklem-Carney signatures (CBN)  
 3 prefixes: **GHA, GHB, GHC**

### \$100 2011 Polymer Issue

FK\_ Series, Macklem-Carney signatures (CBN)  
 5 prefixes: FKF, FKG, FKH, FKN, FKS

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## MEMBERS' CLASSIFIED ADVERTISING

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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](mailto: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](mailto: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](mailto:black_lotus@veryfast.biz). 19-2

**FOR SALE:** Chartered bank / private bank memorabilia available at [www.britannianumismatics.com](http://www.britannianumismatics.com). Stephen Oatway, [info@britannianumismatics.com](mailto: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](mailto:mikez@eastlink.ca). 19-1

**WANTED TO BUY:** Bank of Canada 1969 \$20 serial number EA 0000909. Please e-mail [rjg@cpmsonline.ca](mailto: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](mailto: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

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