



Canadian Paper Money Society Journal

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Christopher D. Ryan makes a return to the pages of the Journal with two articles updating his work that appeared in our 1996 and 2000 issues. The Canadian Patents for Printing Tints of Thomas Sterry Hunt begins on page 14 and George Matthews: Early Canadian Bank Note Printer appears on page 16.

Also in this issue:

We have five pages of news on changes to the legal tender status for older bank notes and the new \$10 bank note featuring Viola Desmond beginning on Page 4

Cliff Beattie presents Canada's Forgotten Bank Notes, Part I..... Page 9

Don Roebuck researches the story of The Grafton & Co. Coupons Page 18

Berhard Wilde asks Does the \$1 Exchange Bank of Toronto Bank Note Have a Vignette of Niagara Falls? Page 26

...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 an applicant within thirty days, they will be accepted and so recorded in the next issue of the *CPMS Journal*.

1848 R. Smith,
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1850 A. Duncan
1851 N. Field
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1854 D. Herbert



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PRESIDENT'S NOTES — 2018 MARCH

Hello fellow Canadian Paper Money Society members:

Two Ten Dollar Notes issued in a very short time. Firstly we had the 1867–2017 note commemorating the sesquicentennial of Canada. You know the one with the mixed curling team on the note: Sir John A., Sir George-Etienne Cartier, Agnes MacPhail and James Gladstone, and this week (March 8th) something new for Canada, a vertical note, with Viola Desmond featured. I don't know what your thoughts are, but personally I like both notes. I hope that you do as well.

You will find elsewhere in this issue, a CBC news report and the Bank of Canada web-site information relating to the change of status of the \$1, \$2, \$25, \$500 and \$1000 notes of the Bank of Canada. The intention we are told is remove their significance as "legal tender" but that for a while you will be able to cash them in at a bank, and then later only at the Bank of Canada. We immediately canvassed the CPMS executive and asked for their opinion and concerns. If there was a consensus, it was that as long as they would continue to be redeemed, then it should not affect the value of the notes to collectors, and certainly most collectors are not going to cash in a note with any significant numismatic value. The number of \$1000 notes outstanding (over 700,000) is very much more than the collector demand and it was discontinued, as the illicit drug trade liked the denomination. Probably most of those notes are in the hands of drug dealers.

We are trying to convert the membership lists into a current format and the old list is missing many of the e-mails. So we would appreciate if you have an e-mail, would you please send a confirmation to president@cpmsonline.ca at your early convenience.

We had just filled our vacant executive positions, the 2nd Vice-President, and the BC representative, when Gilles Pomerleau, our Quebec representative resigned, and Dick Dunn, our Secretary-Treasurer since Noah's Ark landed, advised that he would like to retire at the end of his current term. If you feel you could fit either position please e-mail me, at president@cpmsonline.ca, at your early convenience or phone 250-812-5104. If you phone please leave your phone number and a good time to call you back.

Good hunting for those elusive notes you need in your collection.

Ronald Greene

Deadline for the next issue of the CPMS Journal is 1 June 2018

UPCOMING CHANGES TO LEGAL TENDER STATUS FOR OLDER BANK NOTES

From the Bank of Canada Web Site¹

In the 2018 budget, the Government of Canada announced that it will ask for the power to be able to remove legal tender status from bank notes—something it cannot do now. If that power is approved by Parliament, the plan would be to remove that designation from certain bank notes that are no longer being produced—the \$1, \$2, \$25, \$500 and \$1,000 notes—and they would be officially taken out of circulation. The Bank of Canada supports this initiative.

Canada’s official notes and coins are called legal tender

Every bank note issued by the Bank of Canada since we opened our doors in 1935 is still redeemable at its face value. Technically, you can use a 1935 \$25 bank note when you go shopping or pay a bill. The cashier might refuse it because it looks unfamiliar, but it is still worth \$25. In fact, some bank notes, especially the rare ones, are worth more than the number on their face to collectors.

Bank notes issued by the Bank of Canada, together with coins issued by the Royal Canadian Mint, are what are known as “legal tender.” That’s a technical term meaning the Government of Canada has deemed them to be the official money we use in our country. In legal terms, it means, “the money approved in a country for paying debts.”

Today, money is not just bank notes but takes many different forms: credit cards, debit cards, cheques, and contactless payments using mobile devices. You can pay with any of these forms of money, even though they are not considered “legal tender.” In fact, anything can be used if the buyer and seller agree on the form of payment. So “legal tender” has little impact on our everyday lives.

Bank notes will not lose their face value

In short, removing legal tender status means that some older bank notes would no longer have the official status of being approved for payments of debt. Essentially, that means you would no longer be able to spend that 1935 \$25 bank note to buy items at a store. But these bank notes would not lose their face value. If you have one of them, you will still be able to take it to your financial institution or eventually send it to the Bank of Canada to redeem its value. Many other countries have been doing this for years. More than 20 central banks around the world have the power to remove legal tender status from their notes, including the Bank of England, the Sveriges Riksbank (Sweden), the Swiss National Bank, the Reserve Bank of New Zealand and the European Central Bank.

Current, high-quality and secure bank notes

Having the power to remove legal tender status from bank notes means that we can do a better job of keeping the notes in circulation current. Newer bank notes have better security features that make them difficult to counterfeit, and they are in better condition overall. Keeping notes current means they work more efficiently for all of us. Officially taking the \$1, \$2, \$25, \$500 and \$1,000 notes out of circulation will help achieve that goal. This decision will have little impact on most of us. That’s because these bank notes have not been produced in decades. In fact, you almost never see them. Some people do not recognize them, which means they likely would not be accepted in transactions.

- The \$1 and the \$2 notes stopped being issued in 1989 and 1996, respectively, and were replaced with coins.
- The \$25 note was a commemorative note. Both it and the \$500 note were discontinued shortly after they were issued in 1935.
- The \$1,000 note stopped being issued in 2000.

By removing these old notes from circulation, we can ensure that our bank notes stay current, of high quality and secure. It also guarantees they are always easy to use.

Right now, there are no plans to take any other bank notes out of circulation. If the legislation is approved, the government will be able to remove other notes in the future as needed.

What to do with older notes

Don’t worry, nothing will happen overnight. If the legislation is changed, we will let you know what you can do with your older notes. For now, you can still redeem them at your financial institution, but after a period of time, you will have to send them to the Bank of Canada to redeem their value. Or, you can always decide to keep your notes.

¹ <https://www.bankofcanada.ca/banknotes/upcoming-changes-to-legal-tender-status-for-older-bank-notes/>

The Affected Bank Notes

1935 First Series



1937 Bilingual



1954 Canadian Landscape



1969-79 Scenes of Canada



1986 Birds of Canada



All bank notes are © Bank of Canada - Banque du Canada / Used with permission

NEW \$10 BANK NOTE FEATURING VIOLA DESMOND UNVEILED ON INTERNATIONAL WOMEN'S DAY

Bank of Canada, Media Relations, March 8, 2018¹

Finance Minister Bill Morneau and Bank of Canada Governor Stephen S. Poloz today unveiled the new \$10 bank note featuring Viola Desmond during a ceremony at the Halifax Central Library. Once issued into circulation in late 2018, it will mark the first time that an iconic Canadian woman is portrayed on a regularly circulating Bank of Canada note.

Viola Desmond was selected for the new \$10 bank note by Minister Morneau following an open call to Canadians to nominate an iconic Canadian woman for the next redesigned bank note. A successful Black Nova Scotian businesswoman, Viola Desmond defiantly refused to leave a whites-only area of a movie theatre in 1946 and was subsequently jailed, convicted and fined. Her court case is one of the first known legal challenges against racial segregation brought forth by a Black woman in Canada.

This new \$10 note is the first vertically oriented bank note issued in Canada. This will allow for a more prominent image of Viola Desmond and differentiates this new \$10 note from the current polymer notes.

“Two years ago today—on International Women’s Day—Prime Minister Trudeau and I announced that the time had come for a Canadian woman to be represented on Canada’s bank notes. Since then, thanks in large part through her sister Wanda, more and more Canadians have come to know Viola Desmond’s remarkable personal story of courage and dignity. Her story serves as inspiration to all Canadians and acts as a powerful reminder of how one person’s actions can help trigger change across generations,” said Minister Morneau. “As we strive for equality across our economy and in every facet of our country, we hope this constant reminder of Viola’s story will help inspire a new generation of women, men, girls and boys to fight for what they believe, take their place and create a better future for themselves and all Canadians.”



The back of the \$10 bank note features images and symbols that represent Canada's ongoing pursuit of rights and freedoms. It features the Canadian Museum for Human Rights—the first museum in the world solely dedicated to the evolution, celebration and future of human rights. Also depicted on the note are an eagle feather—representing the ongoing journey toward recognizing rights and freedoms for Indigenous Peoples in Canada—and an excerpt from the Canadian Charter of Rights and Freedoms.

This new \$10 note continues a strong tradition of innovation by the Bank of Canada to ensure that Canadians maintain trust and confidence in their money. In addition to the innovative public consultation process used to design the note, enhanced security features have been added to help keep these bank notes safe from counterfeiting, yet easy to use. The new \$10 will be printed on polymer, which was introduced to Canadian bank notes in 2011. Polymer bank notes last longer than paper bank notes. This vertical bank note is the same size, has the same functionality as existing Canadian bank notes and should not change how people handle cash. “Our bank notes are designed not only to be a secure and durable means of payment, but also to be works of art that tell the stories of Canada. This new \$10 fits that bill,” said Governor Poloz. “I’m immensely proud of all the innovation that went into this note—from the public consultation process that encouraged a national conversation on the important contributions of women in Canadian history, to the note’s beautiful vertical design, to its cutting-edge security features. Canadians can use this note with both confidence and pride.”

Quick facts

- With the issuance of this new \$10 note, the Bank of Canada’s approach to issuing bank notes is changing. Rather than issuing all five denominations within a short time frame, a new note will be issued every few years. This will allow the Bank to integrate the latest security features each time a new bank note is issued, ensuring that Canadians can continue to use their bank notes with confidence.
- To continue to celebrate more iconic Canadians, the next \$5 note will also feature a new portrait subject and supporting imagery. In due course, the Bank will launch another consultation process to seek input from Canadians on the design of the next \$5 note.
- As a result of the consultation processes to select new portrait subjects for the \$10 note and the next \$5 note, Canada’s first Prime Minister, Sir John A. Macdonald, and first francophone Prime Minister, Sir Wilfrid Laurier, will be honoured on higher value bank notes when they are redesigned.
- These changes mean that former prime ministers William Lyon Mackenzie King and Sir Robert Borden will no longer be portrayed on bank notes. The \$20 denomination will continue to feature the reigning monarch.

¹ <https://www.bankofcanada.ca/2018/03/new-10-bank-note-featuring-viola-desmond-unveiled/>

MAINTAINING A ROBUST CURRENCY REGIME

From the February 27, 2018 Federal Budget

This is the text from the Federal Budget announcing the intent to introduce legislation to allow the Government to directly manage the money supply and remove legal tender status from selected bank notes:

Canadians need secure bank notes that they can use with confidence and pride.

Payment technologies continue to evolve, but cash remains a resilient payment instrument. However, large denominations facilitate illicit activities such as counterfeiting, money laundering and tax evasion.

The Government proposes to introduce legislative amendments to facilitate the maintenance of high-quality bank notes in the money supply and to provide greater clarity on the bank notes that can be used as legal tender.

These changes would allow the Government to better manage the money supply so that it is safe and secure for Canadians.

Following these legislative amendments, the Government intends to initiate the process to remove the legal tender status of bank note denominations no longer issued by the Bank of Canada (i.e., \$1000, \$500, \$25, \$2 and \$1). The Bank of Canada would continue to honour these bank notes and exchange them at their face value.

In addition, legislation governing the declaration of currency and monetary instruments is in place to protect Canadians and the integrity of the Canadian financial system, while supporting the efficient flow of travellers at the border. The Government will propose targeted amendments to ensure that this legislation remains up to date.

BUDGET SAYS SOME PAPER CURRENCY WILL NO LONGER BE LEGAL TENDER

by John Paul Tasker, CBC News Feb 28, 2018

\$735 million worth of \$1,000 bills are still in circulation

The Liberal government announced Tuesday — in an item buried deep in its 367-page 2018 budget document — that some paper currency will no longer be accepted as legal tender.

While the Bank of Canada stopped printing the \$1,000 note in 2000, there are still about 700,000 of those bills still in circulation across the country.

As part of a plan to crack down on counterfeiting, money laundering and tax evasion, the government will no longer allow those bills to be used to pay for goods and services. The budget does not say when those bills will cease to be legal tender.

The \$1,000 note has long been a favourite of organized crime because it makes transporting money easier. But it's not the only bill headed for the dustbin of history. The \$500, \$25, \$2 and \$1 bills — none of which are currently being printed by the Bank of Canada and are rarely seen — also will no longer be usable.

“In short, removing legal tender status means that some older bank notes would no longer have the official status of being approved for payments of debt. Essentially, that means you would no longer be able to spend that 1935 \$25 bank note to buy items at a store,” the central bank explains on its website.

“Having the power to remove legal tender status from bank notes means that we can do a better job of keeping the notes in circulation current. Newer bank notes have better security features that make them difficult to counterfeit, and they are in better condition overall.”

While the budget didn't say exactly when the legal tender status will be withdrawn — legislative amendments are coming — it sought to reassure Canadians that still hold these bills that the Bank of Canada will continue to honour them and exchange them at face value in the meantime.

A Canadian can still deposit those notes at their local bank or credit union branch, which would in turn send them on to the central bank to be destroyed.

This is not the first time a monetary instrument has been phased out by a budget. In 2012, while announcing some austerity measures to get the federal budget back to balance, then-finance minister Jim Flaherty announced the penny [sic] would be discontinued and cash transactions rounded.

'Pinkies'

The \$1,000 bills, nicknamed “pinkies” because of their reddish-purple hue, were phased out in 2000 at the urging of the RCMP, which wanted to curb their use in money-laundering.

At the time, the government said individuals could hold these bills for as long as they wanted, but no new ones would be printed. Now there's a new incentive to part with the high-value cash: Canadians could find they're sitting on stacks of useless currency if they put off exchanging it at a bank.

The Bank of Canada has struggled to eliminate the bill. There were one million of the bills still in circulation in 2006, a number that has dropped by just 300,000 in the twelve years since, according to the latest information available from the bank.

First introduced in 1935, the \$1,000 bill has a portrait of the Queen on the front and a pair of pine grosbeaks on the back.

There are an estimated 104 million \$2 bills still in circulation — they were phased out in 1996 and replaced by the toonie coin — but the bank suggests most of those are held by Canadians who have kept them for sentimental reasons. Roughly 151 million \$1 bills are also outstanding.

John Paul (J.P.) Tasker is a reporter in the CBC's Parliamentary bureau in Ottawa. He can be reached at john.tasker@cbc.ca.

**CANADA'S FORGOTTEN BANK NOTES:
DRAWINGS, MODELS, AND ESSAYS
OF FORGOTTEN CANADIAN \$1.00 BANK NOTES
PART I – TO THE REIGN OF GEORGE V**
by Cliff Beattie

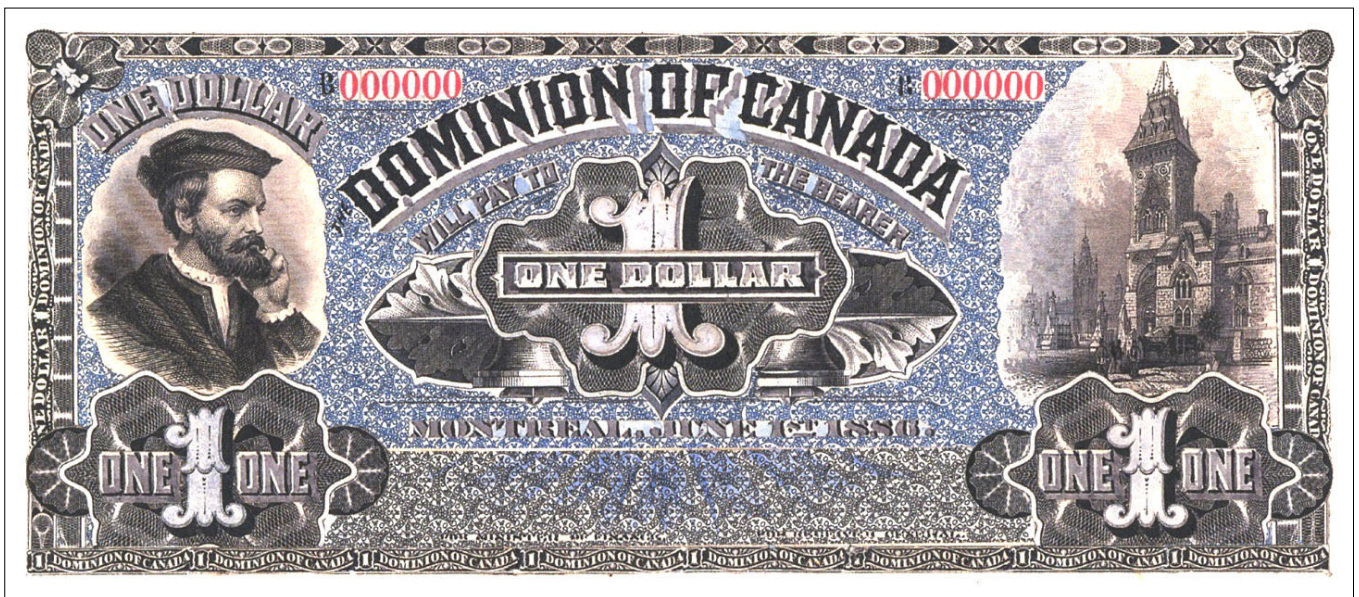
Drawings, models, and essays of forgotten banknotes fascinated me after reading a number of articles by Walter D. Allan in the *Canadian Paper Money Journal* (CPMJ) dealing with these interesting novelties.

Since then, with the cooperation of the Bank of Canada's Currency Museum staff and past inputs from Walter Allan, I have been able to identify a number of additional notes previously not documented. I have labelled these notes "Canada's Forgotten Banknotes." These are notes that never became regular issued banknotes and subsequently were relegated to the archives of the American Bank Note Company (ABNC), other banknote printing companies, and the Bank of Canada's museum vaults.

In all likelihood there are more to be discovered, but the following are those that have I have identified to date. This article deals only with the faces of these notes and not the backs of the notes (a future article perhaps). Not a lot is known about these notes; who was responsible for the designs, why they were even created, or why they were rejected. What information that is known will appear with each note.

1885 \$1.00

The first note is an essay of the 1885 \$1.00 note which was discovered in 1977, in an office being renovated in the East Block of the Parliament Buildings. The package contained what appears to be a new Dominion of Canada issue of banknotes to replace the 1878 notes. The essays included \$1.00, \$2.00, \$4.00, \$5.00, and \$50.00 notes. Of interest in the same package was a lead trial 1911 \$1.00 coin. All the items found now reside in the Bank of Canada Currency Museum's National Currency Collection (NCC).¹

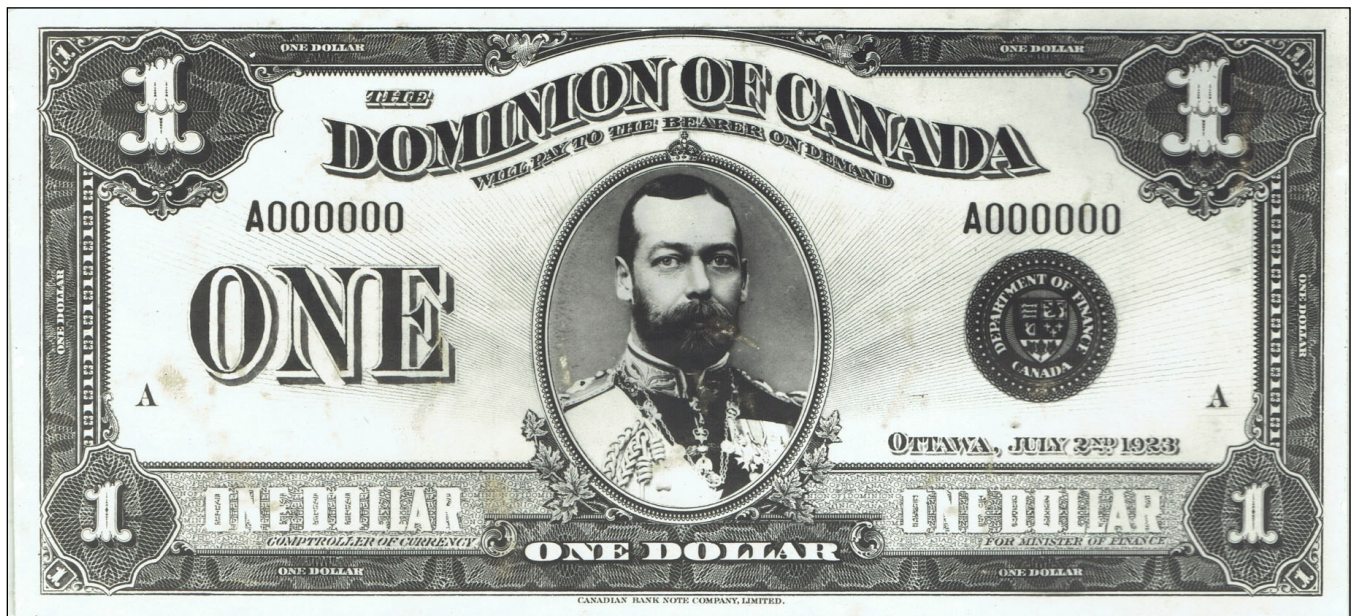


Another 1920 photographic essay with the Prince of Wales portrait has been also found, but with the overall note face design being modified.



1923 \$1.00 Photographic Essay

A 1923 photographic essay dated July 2, 1923 with a portrait of King George V, that was not used on any Canadian \$1.00 notes.



A second 1923 photographic essay depicting a different portrait of the King also exists. This portrait is similar to the one used on the final 1923 and 1935 \$1.00 issues, however, there are differences in the King's uniform. The face design has also been modified from the first specimen shown on the previous page.



1928 \$1.00 Photographic Essay

This interesting photographic essay was dated Jan. 2, 1928. It begs the question—why would the Department of Finance have the Canadian Bank Note Company produce this essay with a redesign of the note from the issued 1923 \$1.00 notes in 1928?⁴



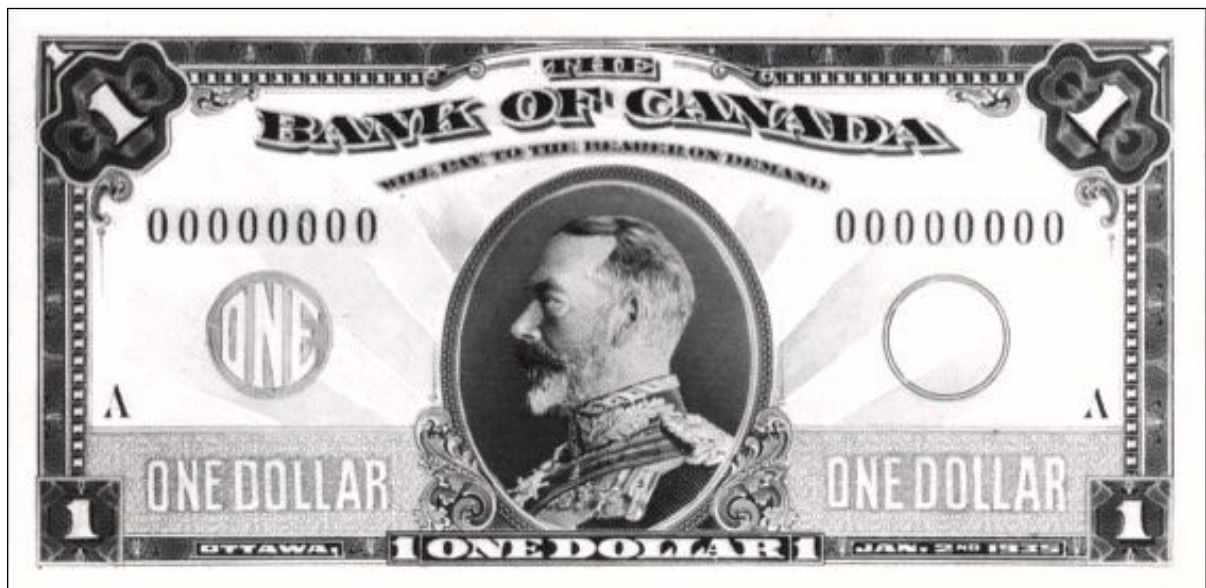
1932 \$1.00 Photographic Essay

This photographic essay dated July 2, 1932 was produced by the Canadian Bank Note Company as a design for the proposed new 1935 Bank of Canada issue. The essay was reduced in size in anticipation of the proposed change for Canadian banknotes.⁴



1935 \$1.00 Photographic Essay

The British American Bank Note Company submitted this design dated Jan 2, 1935 for consideration for the Bank of Canada's new 1935 issue. Once again, this portrait of King George V was also not used on any Canadian banknotes. The essay resides in the Nova Scotia Public Archives.⁵



References

- ¹ *Canadian Paper Money Journal* January 1978 Vol. 14 No. 1—Unknown Canadian Paper Money Discovery
- ² Walter D. Allan—*Canadian Paper Money Journal* 1997 Vol. 33, No. 117—Dominion of Canada Notes of 1997–98 Essays and Proofs
- ³ Walter D. Allan—1991 *Canadian Paper Money Journal* Vol. 27, No. 4—Photograph Books from the American Bank Note Company Archives
- ⁴ Walter D. Allan—*Canadian Paper Money Journal* 1993 Vol. 29, No.113—Essays and Proofs for the 1935 Bank of Canada Issue
- ⁵ Hillel Kaslove—*Canadian Paper Money Journal* October 1990 Vol. 26, No. 4—Bank of Canada Essay Notes for the 1935 Issue

THE CANADIAN PATENTS FOR THE PRINTING TINTS OF THOMAS STERRY HUNT

– ADDENDUM TO CPMJ 1996, VOLUME 32, PAGES 25 TO 30 –

by Christopher D. Ryan

Recently, new information has been unearthed that completes the story of the Canada Bank Note Printing Tint as presented in the 1996 issue of the Canadian Paper Money Journal.

In 1871 George Burland and George Lafricain received a seven-year extension, effective 1 April, of the Province of Canada patent for the Canada Bank Note Printing Tint, commonly known as the “Patent Green” or the “Canada Green.” However, upon receiving the extension they discontinued their royalty to the Estate of George Matthews. These payments were required by the terms of Matthews’ 1864 assignment to them of his rights to use the tint. In response, Matthews’ widow, with Thomas Sterry Hunt as an intervener, sued Burland-Lafricain to obtain the royalty during the extension of the patent. The suit was not successful.¹

The widow’s claim was rejected by the Québec Court of Queen’s Bench due to a provision in the 1864 assignment. That agreement provided that Burland-Lafricain had the “the right and privilege to petition for a renewal of the Letters Patent for the said tints at their own costs and charges, and for their own benefit.” Hunt’s intervention was rejected for the reason that his right to a portion of the royalty arose from an agreement with Matthews, and not from an agreement directly with Burland-Lafricain.¹

Under the patent laws of the time, 1 April 1878 was to be the end of the protection granted for the Canada Bank Note Printing Tint under the 1857 patent of the Province of Canada. A second extension of the patent was not permitted. [†] However, on 25 February 1878 George Burland took the extraordinary measure of petitioning the House of Commons for the passage of an Act that would have overridden the patent statute to give him an additional ten years of exclusive rights to the green tint. Furthermore, he asked for an extension of the provincial patent to the entire Dominion. On 1 March 1878 the requisite bill for such an Act was introduced and given first reading in the House.²

The bill was opposed by Prime Minister Alexander Mackenzie, and was withdrawn at his request at its second reading. In his opposition, Mackenzie disputed Burland’s assertion that a further extension was in the public interest, and noted that to override the patent law without valid cause would set a dangerous precedent.³ The general objections to Burland’s application were detailed at length in an editorial in the 7 March 1878, issue of the Montréal *Gazette*. The newspaper account asserted that Burland’s motivation was simply to maintain the monopoly of the British American Bank Note Company (BABN) on bank note printing in Canada.

. . . [Burland’s] plea upon which a further extension is asked is that for the next twenty years Canada cannot support two bank note engraving and printing establishments; and that the banks and the public in general are interested in the regular and proper use of calcined green oxide of chromium in the preparation of ink, in the manner usual with printers and engravers of bank notes guaranteed by the letters-patent, as a protection against counterfeiting.

Do these facts justify the extension of this patent? It is proper, in the first place, to point out that Mr. Burland is not the inventor of this bank-note printing tint; and that he has simply purchased the right to its exclusive use, and we merely do him credit of being a good business man when we say that those who know him best will least believe that he paid more for it than it was worth. Its value depended upon the time during which the patent had to run; and he cannot complain under the circumstances if Parliament should refuse to extend his rights any further. Already it appears a patent, the use of which he and those who preceded him purchased for fourteen years, has been ensured to him by the action of the Government for seven years longer; and we cannot wonder that Mr. Mackenzie should express his strong opinion that any further extension would be a wrong to the public. If those who purchase patent rights may come to Parliament from time to time for their indefinite extension, it would be infinitely better to alter the law, and say that a patent once given shall confer upon the holder of it a perpetual monopoly.

Mr. Burland, it is proper to say, is candid enough to state in the preamble of his bill that this plea for extension is not to be his last. He asks an extension for ten years: but he asks it upon the ground that for twenty years to come there will be no opening for any establishment but his own as bank note printer in Canada. It is ingenuous in him thus to warn Parliament in advance that though his modesty only prompts him to ask for ten years longer of his monopoly, he will come at the end of that time for an extension for ten years more.

Seriously, we doubt if ever a more impudent demand was made upon the Parliament of this country than is embodied in this bill. We have faithfully given the reasons of his application, as stated in the preamble to the bill, almost in the very words of the preamble, and what are they? Simply these, that having become possessed of this patent for fourteen years, he was fortunate enough to induce the Government to extend it for another seven years; and that this latter extension now drawing to a close, he would like another ten years of his monopoly, because the requirements of the banks will hardly keep more than one printing establishment going, and that printing establishment should be his! Could charming guileless modesty go further than this? It is so kind of Mr. Burland to seek to interpose an Act of Parliament to prevent the establishment of more Bank Note Printing establishments than the wants of the country would justify. We doubt very much if even a small minority can be got to sustain so outrageous a proposition. Mr. Burland has enjoyed his monopoly for many years. He has grown rich in the enjoyment of it, and in this respect we are sure no one grudges him his good fortune. But twenty-one years of such exclusive use of this 'tint' ought to be enough to satisfy any one. Mr. Burland, with his admirable establishment and his great experience, ought not to fear an open field and no favor. Certainly he ought not to expect, and we hope he will not receive, the interference of Parliament to help him.⁴

A challenge to BABN's monopoly materialised after the termination of the patent protection. In January of 1879 a group of individuals, which included officers of the American Bank Note Company in New York, organized the Dominion Bank Note Company (DBN) in Ottawa to contest BABN for the government contract. In its campaign for the contract DBN invoked the reputation of the Canada Bank Note Printing Tint, and noted that it was able to use the famous tint in combination with other colours and devices as a guard against counterfeits. The challenge failed and in November 1880 BABN bought out the DBN shareholders.⁵

Explanatory Note

[†] Under the statutes of the Dominion of Canada, patents issued under pre-Confederation provincial statutes continued to be subject to the provisions of those old laws. Thus, Matthews' patent of 1 April 1857 remained valid for its original fourteen years until 1871, with a seven-year extension to 1878, as per the law of the late Province of Canada. The new Dominion law of 1869 had set the initial limit for a patent at five years, with five-year extensions permitted to a maximum period of fifteen years in total protection. The 1872 Act set the initial limit for a patent at five, ten or fifteen years, at "the option of the applicant," with proportional fees of \$20, \$40 and \$60. Extensions were permitted with five- and ten-year patents for an aggregate protection of fifteen years in each case.⁶

Reference Notes

¹ a- Thomas Kennedy Ramsay (C.H. Stephens, editor). *Ramsay's Appeal Cases*. Montréal: A. Periard, Law Publisher, 1887, pp. 521–522.

b- J.C. Taché, Certified Extracts taken 23 March 1870 from the 27 January 1864 Assignment of Patent Rights by George Matthews to George B. Burland and George Lafricain. Canadian Intellectual Property Office, Patent Office File regarding Province of Canada Patent No. 715, issued 1 April 1857, for the Canada Bank Note Printing Tint

c- Notice of 19 May 1870 of an Application for Extension of Patent for The Canada Bank Note Printing Tint, *The Canada Gazette*, 21 May 1870, Vol. 3, No. 47, p. 936.

² a- Notice of 11 January 1878 of an Application to Parliament for an Act regarding the Patent for the Canada Bank Note Printing Tint, *The Canada Gazette*, 2 March 1878, Vol. 11, No. 35, p. 876.

b- Canada, *Journals of the House of Commons*, 1878, 41 Vic., pp. 47–48, 59, 112.

³ Canada, *Debates of the House of Commons*, 1878, pp. 663, 1425–1427.

⁴ "Patent Rights," *The Gazette* (Montréal), 7 March 1878, p. 2.

⁵ Christopher D. Ryan, "The Dominion Bank Note Company," *Canadian Paper Money Journal*, 1997, Vol. 33, pp. 5–8.

⁶ a- Canada (Province), *Consolidated Statutes*, 1859, Chap. 34.

b- Canada (Dominion), *Statutes*, 1869, 32–33 Vic., Chap. 11; 1872, 35 Vic., Chap. 26.

GEORGE MATTHEWS: EARLY CANADIAN BANK NOTE PRINTER

– ADDENDUM TO CPMJ 2000, VOLUME 36, PAGES 4 TO 9 –

by Christopher D. Ryan

Additional items have been discovered regarding the printing of bank notes in Montréal by George Matthews during the 1850s.

Printing of Bank of Montreal Notes, 1852

An 1880 biography of prominent Scot-Canadian printer and publisher, George Maclean Rose (“Rosie” in Scots), born 14 March 1829, died 10 February 1898, included the following:

Born in the Royal Burgh of Wick, Caithness-shire, on the 14th of March, 1829, the unpromising surroundings of the early life of George Maclean Rose were. . . .

In 1850, he took a position in the office of the Northern Ensign, a Reform journal just then started by Mr. John Mackie, a leading temperance advocate and political writer of North Britain [Scotland], who had. . . . Here he only remained for about a year, as his father, Mr. Donald Rose [Rosie], conceiving the purpose of emigrating to Canada, was about to leave Scotland to come hither. . . .

. . . Taking ship, the Empress of Banff, at Scrabster Roads, Thurso, the family set sail for America, and after a passage of over six weeks, arrived at Quebec, whence they proceeded to Montreal, where they were met by Mr. Rose’s elder brother, Henry, who had come to Canada in 1848.

In these early days, employment was scarce in the Colony, and after eagerly searching for it for about two weeks, and having meanwhile nearly exhausted the small store of money he had when he landed, Mr. Rose ultimately found work in the office of Mr. John C. Becket. . . . After working for Mr. Becket for some months, he was engaged by Mr. George Matthews, the Engraver, to number and prepare for signature the first issue in Canada of the Bank of Montreal notes, just then being printed by him. After some months, Mr. Rose, though conscious of the responsibility of the work entrusted to him, did not find it congenial to his tastes; he therefore resigned his position, and again entered the office of Mr. Becket. . . .¹

With respect to Rose’s emigration to Canada, memorials published upon his death by people who knew him well noted “a year after he had attained his majority the family settled in Canada.”²

These sources suggest 1851 as the year of the move by G.M. Rose to Canada with his parents, Donald and Christian “Rosie,” and four of his siblings. This date is confirmed by the examination of other documents that place Rose’s arrival in Canada on 29 May 1851. [†] Given Rose’s initial employment by John Becket for a period of “some months,” this date is consistent with his employment in early 1852 by George Matthews in the preparation of the notes of the Bank of Montreal. These notes (Charlton 505–26) were printed from plates prepared by Perkins, Bacon & Co., London, and are known with dates in January, March, April, May, June and July of 1852.³

Establishment of Montréal Branch of Toppan, Carpenter, Casilear & Co., January 1853

**BANK NOTE
ENGRAVING and PRINTING.**

MESSRS. TOPPAN, CARPENTER, CASILEAR & CO., of New York and Philadelphia, having formed a connection with Mr. GEORGE MATTHEWS, with the view of opening a branch of their well-known Establishments in Montreal, beg to say that, early in January, 1853, they will introduce into this Province Talent of the first order, and Machinery of the most perfect description, and will be prepared to execute

**Bank Notes, Bonds, Debentures,
CERTIFICATES OF STOCK,**
&c., &c., &c., in a style second to none in the world.

REFERENCES KINDLY PERMITTED TO

A. Simpson, Esq., Cashier of the Bank of Montreal.
B. H. LeMoine, Esq., Cashier of the La Banque du Peuple.
F. McCulloch, Esq., Cashier of the City Bank.
B. Holmes, Esq., Vice-President St. Lawrence and Atlantic Railroad Company.
B. Brewster, Esq., President Champlain and St. Lawrence Railroad Company.
Hon. John Young.

Montreal, 4th January, 1853. 966-1m

In a notice of 4 January 1853, Toppan Carpenter, Casilear & Co., of New York and Philadelphia, announced the opening “early in January, 1853,” of a branch of their firm in Montréal under the administration of George Matthews.

Source: The Globe (Toronto), 11 January 1853, p. 17.

Establishment of Montréal Branch of Rawdon, Wright, Hatch & Edson, August 1857

CARD.

GEORGE MATTHEWS begs to return thanks to his friends for the patronage afforded him while conducting the Agency of Messrs TOPPAN, CARPENTER & Co., Bank Note Engravers and Printers. The same having now terminated, he most respectfully refers to the following:—

**BANK NOTE ENGRAVING,
MONTREAL.**

THE Undersigned begs leave to inform the BANKING INSTITUTIONS OF CANADA, that, with a view of promoting their convenience, they have permanently established an OFFICE at MONTREAL, for the transaction of their Canada business, and have placed the same under the care of

MR. GEORGE MATTHEWS,

Who is well known as a reliable and competent man, and who will act as their Agent. Ample provision is made for the safety of all PLATES and IMPRESSIONS, and all orders for

BANK NOTE ENGRAVING AND PRINTING,

Will be executed with promptitude and fidelity.

They have the exclusive right to use the

“CANADA BANK NOTE PRINTING TINT,”

Recently patented by MR. MATTHEWS, which is unalterable, and a perfect protection against Photographic counterfeiting.

RAWDON, WRIGHT, HATCH & EDSON.
Montreal, August 4, 1857. 224 2m Tt&S

In a notice of 4 August 1857, Matthews announced the termination of his connection with Toppan Carpenter, Casilear & Co. The notice also includes an announcement by Rawdon, Wright, Hatch & Edson of the opening of their office in Montréal under Matthews' management.

Source: The Globe (Toronto), 7 September 1857, p. 1.

Explanatory Note

[†] The Scotland Census of 30 March 1851 gives the family of Donald and Christian Rosie, including one George M., age twenty-two, occupation “printer, compositor,” as residing at 78 Upper Street in the Royal Burgh (chartered town) of Wick in the County of Caithness at the extreme northeastern tip of the Scottish mainland, near the Orkney Islands.⁴ The Annual Report of the Chief UK Emigration Agent at Québec for 1851 lists only two voyages that year of emigrants to Canada from the Orkney-Caithness area. One voyage originated at Stromness on the principal Orkney island and the other at Thurso on the Scottish mainland, directly opposite the islands.⁵ A search of Québec City newspapers from 1851 identified the respective ships as the *Empress*, which departed Stromness on 20 April and arrived at the Port of Québec on 29 May 1851 and the *Vesper*, which departed Thurso on 14 June and arrived at Québec on 2 August 1851.⁶

The 1851 Annual Report described the passengers on the *Vesper* as being tenants “sent out” of Scotland with free passage and landing money supplied by their landlord, the Duke of Sutherland, whose lands lay west and southwest of Caithness County. The emigrants on the *Empress* are not listed in the 1851 Report as receiving assistance and thus were regarded as having left Scotland at their own choice and expense.

The next voyage of the *Empress* from Stromness to Québec departed 21 April 1852 and arrived 26 May by which time George Maclean Rose and his family were already established in that city according to the Montreal Directory of 1852, which was “corrected in May.” The Annual Report of the Chief UK Emigration at Québec for 1852 listed three departures that year for Canada from the Orkney-Caithness area, all of which originated at Stromness.⁷

Reference Notes

- ¹ “George Maclean Rose,” *The Canadian Biographical Dictionary and Portrait Gallery of Eminent and Self-Made Men*, Ontario Volume. Toronto, Chicago & New York: American Biographical Publishing Company, 1880, pp. 286–290. (<http://eco.canadiana.ca/view/oocihm.08545>) (This biography was reproduced by G.M. Rose in his 1886 publication *A Cyclopaedia of Canadian Biography: Being Chiefly Men of the Time*.)
- ² a- “The Late Bro. George Maclean Rose,” *The Canadian Craftsman and Masonic Record*, February 1898, Vol. 32, No. 8, pp. 224–226. (http://eco.canadiana.ca/view/oocihm.8_04075_236) (The editor of *The Canadian Craftsman* was Daniel Rose, brother of G.M. Rose.)
b- “In Memoriam,” *The Canadian Bookseller & Library Journal*, March 1898, Vol. 10, No. 12, p. 97. (http://eco.canadiana.ca/view/oocihm.8_06615_12) (G.M. Rose was a founder of *The Canadian Bookseller*.)
- ³ Walter D. Allan, editor. *The Charlton Standard Catalogue of Canadian Bank Notes—2nd Edition*. Toronto: The Charlton Press, 1989, pp. 213–215.
- ⁴ Census of Scotland, 1851, GROS data 043/00 002/00 023.
- ⁵ A.C. Buchanan, Annual Report for 1851 of the Chief Emigration Agent at Québec, reproduced in *Emigration: Papers Relative to Emigration to the North American Colonies*. (Command Papers / Great Britain. Parliament; C. 1474) London: G.E. Eyre and W. Spottiswoode, 1852, pp. 15–40. (http://eco.canadiana.ca/view/oocihm.9_00996)
- ⁶ “Port of Quebec,” *Quebec Mercury*, 30 May 1851, p. 1, and 2 August 1851, p. 3.
- ⁷ a- “Port of Quebec,” *Quebec Mercury*, 27 May 1852, p. 3.
b- R.W.S. Mackay. *Montreal Directory*. 1852 (“corrected in May”), p. 217.
c- A.C. Buchanan, Annual Report for 1852 of the Chief Emigration Agent at Québec, reproduced in *Emigration: Papers Relative to Emigration to the North American Colonies (in continuation of papers presented 1852)*. (Command Papers / Great Britain. Parliament; C. 1650) London: G.E. Eyre and W. Spottiswoode, 1853, pp. 6–30. (http://eco.canadiana.ca/view/oocihm.9_00997)

THE GRAFTON & CO. COUPONS

by Don Roebuck

The oldest Canadian store coupon that I have seen was issued by Grafton & Co., and is dated (12) 99 (that is, December 1899).¹



Fig. 1, Issue 1: Design 1, (12) 99



Fig. 2, Issue 3: Design 2, (6) "02



Fig. 3, Issue 8: Design 2, (11) 11 (small OODSTOCK)

Grafton & Co.²

James Beatty Grafton was born on 9 September 1826 near the future village of Meadowvale in Toronto Township (later part of the County of Peel), Upper Canada. At the age of 16 or 17 he apprenticed himself to a dry goods firm in Toronto. In 1853 he opened his own dry goods store in Dundas, in partnership with Andrew Gregson, a local woollens manufacturer, under the name Gregson & Grafton. This partnership was dissolved in 1858, and Grafton formed a new partnership with his brother, John Stewart Grafton, under the name J.B. & J.S. Grafton. J.B. Grafton's elder son, James John Grafton, was made a partner in 1884, and the company was renamed Grafton & Co.; it incorporated, as Grafton & Co., Ltd., in 1904. Branch stores were opened in Owen Sound (1889), Peterborough (1892), Hamilton (1895), London (1896), Brantford (1899), and Woodstock (1905).

In its early years, the Grafton store carried dry goods of all kinds, including dressmaking supplies, millinery, men's and boys' clothing and furnishings, blankets, carpets, and even grain bags for farmers, but by 1907 the firm was concentrating on men's and boys' clothing.

The company was also a manufacturer, with its own woollen mill (by 1863) and clothing factory (by 1868). The United Garment Workers of America unionized the factory by 1900. The company's 1907 booklet includes the following paean to union labour:

We manufacture and sell only Union-Made Clothing because its [sic] the best. The Union Tailors who make the clothing sold here, are so much better paid, and do their work under such favorable [sic] conditions that its [sic] no wonder our clothing is so very superior to the ordinary ready-to-wear clothing. You'll find on every garment the Union Label, and you'll ask no better guarantee than that badge of merit, but compare our clothing with the ordinary kind and you'll see how superior the Union Tailor is to the unskilled workman.

J.B. Grafton gave over the active management of the company to his son J.J. Grafton by the mid-1890s, but he retained the title of President until his death in 1909. J.J. Grafton was President from 1909 until his death in 1939, and was followed in that office by his wife, Sarah MacMahon Grafton, and then by Stewart Philp, a grandnephew of J.B. Grafton.

The company was taken over by an outside group in 1964. It then embarked on a series of acquisitions. In 1967 it bought the Jack Fraser chain, and became Grafton-Fraser Ltd. Other acquisitions were George Richards Kingsize Clothes (which it renamed George Richards Big & Tall) in 1977, Mr. Big & Tall in 1999, and Tip Top Tailors in 2000. In 2005 the Jack Fraser stores were rebranded as Tip Top Tailors stores. The Grafton & Co. chain was merged with Stonehouse Menswear, and the Stonehouse Menswear chain was closed in 2010.

In January 2017 Grafton-Fraser Inc., with 158 stores, 1,226 employees, and over \$100 million in debts, applied for protection from its creditors.

The Coupon Programme

The Grafton & Co. coupon programme was in effect from at least 1900 to at least 1921. The company's 1907 booklet explained the programme as "a modern method of advertising," in which money that would otherwise be spent on newspaper advertising, and that would have to be recovered from the customer through higher prices, was "given back" to the customer instead.



Fig. 4, Issue 8: Design 2, (11) 11 (large OODSTOCK)

The coupons — the company called them "tickets" — were of the redeemable type. They all have the same "denomination," \$1, which means that they represented a \$1 purchase. (For comparison, in 1907 Grafton's men's suits sold for \$5 to \$25.) The ones dated 1899 to 1902 say "20 of these tickets entitle the holder to one of (our) prize pictures," while the ones dated 1903 to 1920 say "10 or more of these tickets entitle the holder to one of (our) premiums." In the 1907 booklet the premiums are listed as "a Secretary, Rocker, Picture, Chair, Silverware, etc."³



Fig. 5, Issue 16: Design 3, (10) '20



Fig. 6, Handstamp A1

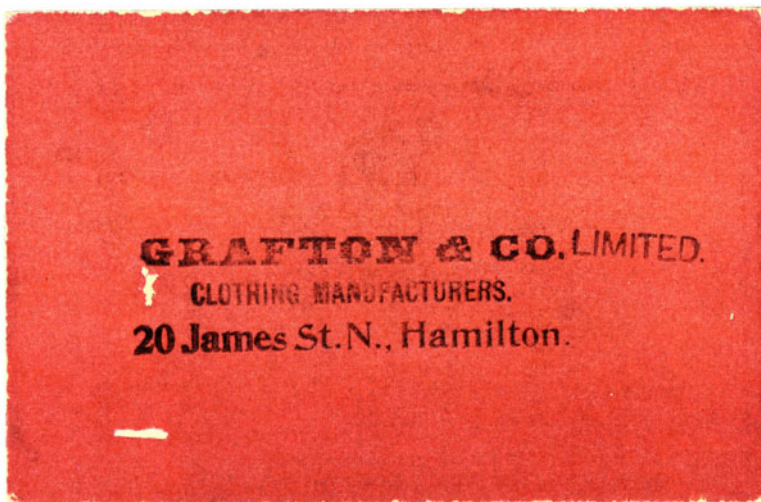


Fig. 7, Handstamp A2



Fig. 8, Handstamp A3



Fig. 9, Handstamp Ba1

The Coupons

The coupons are uniface, but almost always with a handstamp on the back. The handstamp always mentions, in one way or another, the branch where the coupon was given out, so it may have had a supplementary advertising function, but its main function was probably to validate the coupon, because it was often carelessly applied and is sometimes barely legible.

Except for the two 1920 issues, which average about 13.8 cm by 7.0 cm and were printed on one-ply card, the Grafton coupons average about 13.6 cm by 8.6 cm and were printed on heavy (0.020" to 0.025") Bristol board. All the Grafton coupons are red, but the shade of red on the various issues of the Bristol board coupons ranges from the very orangey Dull Vermilion, through Deep Rose-Red (the most common shade), to the somewhat purplish Brown-Lake. (The colour names are from the Stanley Gibbons *Stamp Colour Key*.)

Most of the issues have a printer's date in the lower margin (preceded by a number giving the size of the printing, in which M = 1,000). Other indicators of the date, or of the sequence of the issues, are the addition of "Limited" to the company's name, the addition of Dundas and Woodstock to the list of branches, and, in the union label, the name of the union (International Typographical Union or Allied Printing Trades Council), the city (London or Hamilton), and the local number.

In both the (11) 11 and (11) 12 issues, there are coupons with a small (1.8 mm) OODSTOCK and a large (2.1 mm) OODSTOCK. And the Bristol board coupons without a union label have OOdSTOCK, with a lower-case d, seemingly bearing out the remark in the 1907 booklet about the superiority of union workmanship.

The first table lists all the issues that I have seen, but there may have been others, especially because the earlier issues are scarce. Note that the Bristol board coupons with the Allied Printing Trades label, no date, and no local number (which I have called issue 14) were printed on at least three different shades of stock, so this “issue” may comprise three or more different printings.

Issues

Bristol board

Design 1

Typographical (London No. 133)

1 100 M (?) (12) 99

Design 2

Typographical (Hamilton No. 129)

2 100 M (10) “00

(Dundas added)

3 150 M (6) “02

4 150 M (11) “03

5 150 M (7) 06 (Limited,
Woodstock added)

6 150 M (1) 08

7 150 M (2) 10

8 150 M (11) 11

9 200 M (11) 12

10 200 M (10) 13

11 200 M 6–16

12 no date

Allied (Hamilton)

no date

13 local 12

14 no local number

no union label

15 100 M no date

One-ply card

Design 3

no union label

16 100 m (10) ’20

17 100 m (11) ’20



Fig. 10, Handstamp Ba2

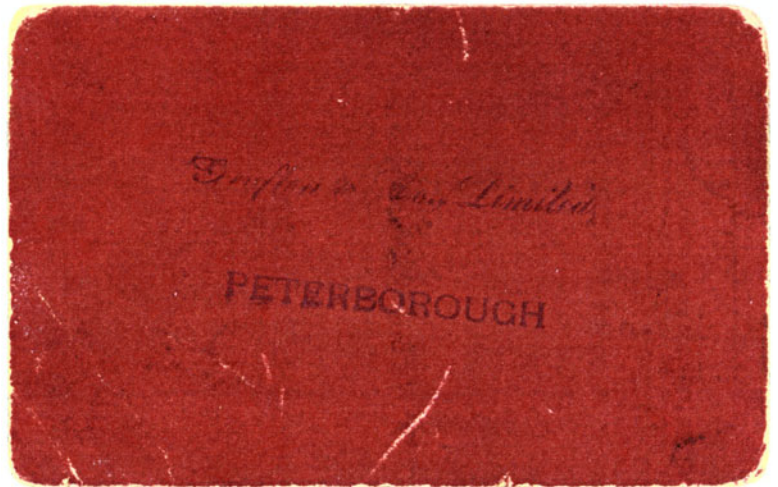


Fig. 11, Handstamp Ba3



Fig. 12, Handstamp Bb1



Fig. 13, Handstamp Bb2



Fig. 14, Handstamp Bc1



Fig. 15, Handstamp Bc2

The second table lists all the handstamps that I have seen.⁴ (There must have been at least two more, for Owen Sound and Woodstock.)

Handstamps

- 0. No handstamp
- A. Company name in Egyptian style
 - 1. 20 James St. N., no "LIMITED"
 - 2. 20 James St. N., "LIMITED" (separate handstamp)
 - 3. 16–18 James St. N.
- B. Company name in copperplate style
 - a. No "HIGH GRADE" logo
 - 1. Hamilton
 - 2. London
 - 3. Peterborough
 - b. "HIGH GRADE" logo, handstamp in frame
 - 1. Frame 8.9 cm by 4.0 cm
 - 2. Frame 10.4 cm by 3.3 cm
 - c. "HIGH GRADE" logo, no frame
 - 1. Dundas
 - 2. Hamilton, "LIMITED" under tail of "Co."
 - 3. Hamilton, "LIMITED" in tail of "Co."
 - 4. Hamilton, "Limited," "16–18 James St. N."
 - 5. Hamilton, "Limited," "16–18" only (?)
- C. Company name in broken-backed style
 - 1. Brantford
- D. No company name
 - 1. McNab St., Hamilton



Fig. 16, Handstamp Bc3



Fig. 17, Handstamp Bc4

Finally, the third table lists all the issue/handstamp combinations that I have seen. This is the most challenging way of collecting these coupons, and, with enough data, it might also enable us to pin down the years in which the various handstamps were in use.

Issue/Handstamp Combinations

	0	A1	A2	A3	Ba1	Ba2	Ba3	Bb1	Bb2	Bc1	Bc2	Bc3	Bc4	Bc5	C1	D1
1	•															
2		•														
3		•														
4			•													
5									•	•						
6									•							
7				•				•								
8				•												
9				•									•	•		
10											•	•	•			•
11				•		•			•		•				•	
12												•				
13					•											
14					•		•					•			•	•
15					•											
16												•				
17												•				

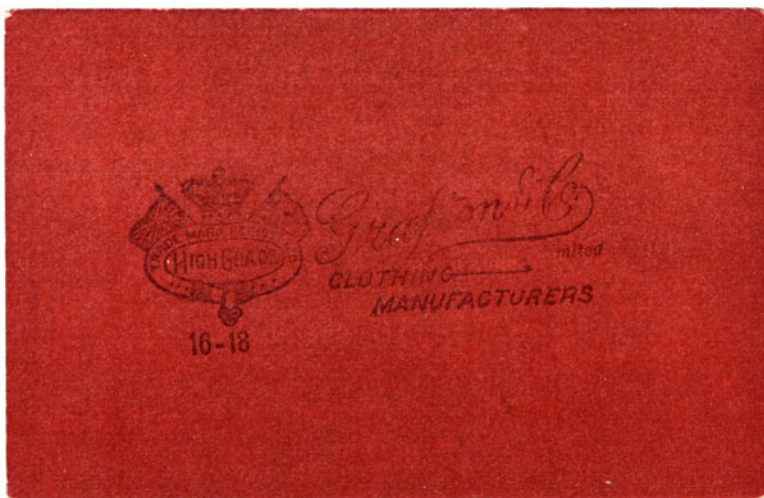


Fig. 18, Handstamp Bc5



Fig. 19, Handstamp C1

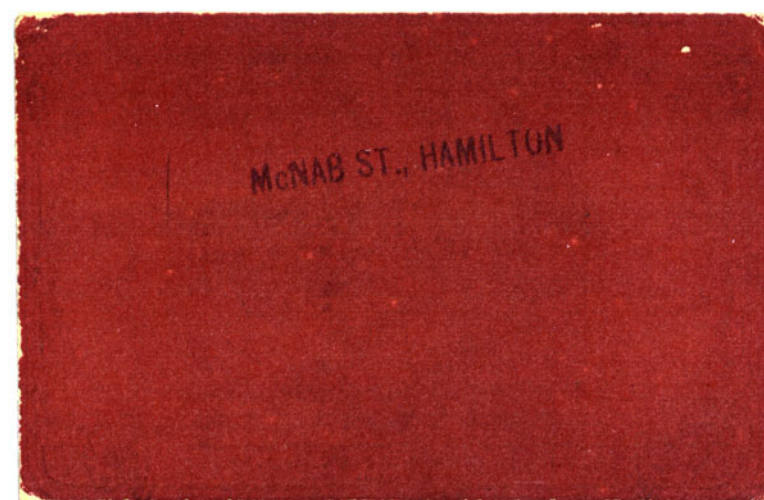


Fig. 20, Handstamp D1

Notes

¹ The only coupon with this date that I have seen is poorly cut, and only the tops of the numbers in the lower margin are visible. The two digits in the month field are 1 and 2, but the only thing that can be said about the two digits in the year field is that they have round tops — that is, they are 0, 2, 3, 8, or 9. But the design of this coupon places it before the one dated (10) “00, and the inclusion of Brantford in the list of branches on this coupon means that it was printed in 1899 or later. Hence, (12) 99.

² This section is based on the following sources, which are of varying reliability:

“Grafton, James Beatty,” *Dictionary of Canadian Biography*, Vol. 13 (University of Toronto / Université Laval, 2003-), online edition, accessed 6 November 2013.

“Grafton-Fraser,” Wikipedia, accessed 23 June 2017. (The *DCB* article gives Gregson’s first name as Andrew, while the Wikipedia article gives it as Anthony, and they can’t both be right. The Wikipedia article also says that J.B. Grafton was 16 years old in 1853!)

Grafton & Co. (Grafton & Co., c. 1907).

The Story of Grafton and Co. Ltd. from 1853 to 1943 (Dundas, Grafton & Co., 1943).

“Owner of Tip Top Tailors gets creditor protection,” *The Globe and Mail*, 27 January 2017, p. B3.

³ It appears that, before embarking on its coupon programme, Grafton & Co. was giving out trade cards. I have seen a 3” by 4 1/2” chromolithographed Grafton trade card with a picture of the Mexican flag, which would have been part of a “Flags of All Nations” (or some such name) set. The company name printed on the card is Grafton & Co., so this particular card could not have been produced before 1884.

⁴ The so-called Egyptian style dates from the early 19th century; contemporary North Americans commonly associate it with the Old West. The “broken-backed” style dates from the 1880s; the term is from John Lewis, *Printed Ephemera*, paperback ed. (London, Faber & Faber, 1969), p. 61. At one time it was a popular style on the covers of books.

* Illustrations are 3/4 actual size.

Acknowledgment

I would like to thank Gary Nummelin, who has a copy of the 1907 Grafton & Co. booklet.

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DOES THE \$1 EXCHANGE BANK OF TORONTO BANK NOTE HAVE A VIGNETTE OF NIAGARA FALLS?

by Bernhard Wilde

Always being on the quest for vignettes of Niagara Falls, I saw that the central vignette on the \$1 note from The Exchange Bank of Toronto seemed to have a small image of a waterfall in the background. Figure 1 shows a note from this bank that was never able to open under the free banking laws. Christopher D. Ryan's papers on how this bank did not evolve are an interesting read.¹ The bank had ordered 10,600 sheets (\$1-2-5-10) from Rawdon, Wright, Hatch & Edson (RWH&E) of New York in 1854 and 1855, many of which are still available today as remainders. Some of the remainders have spurious signatures and serial numbers added. The note in Figure 1 has been "cancelled" by writing "worthless" vertically in two places and adding scribbles through the signature lines. Besides the remainders, some proofs are also known.²



Figure 1. \$1 cancelled remainder note from the Exchange Bank of Toronto
Image courtesy of Heritage Auctions



Figure 2. Close-up of the central vignette of Figure 1 showing a waterfall

The central vignette is nicely done showing a Native American with bow and arrows. He is probably looking forward to feasting on the buck to his right. A canoe is ready to take him and the buck home. The ONE counter was added to the vignette to make it more difficult to raise the note to a higher denomination. Behind the counter on the right is the waterfall in question. Figure 2 shows a close-up of this waterfall. The question is: Is it just a generic waterfall or is it Niagara Falls. The aspect ratio of the falls looks like it might be the Canadian Falls, which has been drawn by many artists with the typical slanting of the cascades one towards the right and the other towards the left.

Examination of dozens of prints of Niagara Falls finally revealed one upon which this small vignette is probably based. Figure 3 shows a copperplate engraving based on a drawing done by Isaac Weld in 1798^{3,4}. This print exhibits similar cascading of the falls (Figure 4) as the image in Figure 2. On such a small engraving (about 1 cm squared) the waterfall needs to be abstracted from the large image shown in Figure 3. The spray of the waterfall was not included and the width was compressed. However, the foliage of Goat Island on the left and the rock formations on the right are obviously seen in both images. Even some of the trees on the right ascension are shown in the bank note engraving.

So, was this vignette created circa 1855 especially for this Toronto bank that never actually opened its doors? It is more likely that the bank used stock vignettes from Rawdon, Wright, Hatch & Edson since this would have been much cheaper. A search through Haxby's *Catalog of United States Obsolete Banknotes*⁵ and many auction catalogues, revealed the note of Figure 5 from The Agawam Bank of Springfield, Massachusetts. The poor engraving of the large "2" medallion indicates that this is a counterfeit note. All \$2 notes from this bank are listed in Haxby as SENC (Surviving Example Not Confirmed). The genuine note (MA-1165-G4) with imprint of RW&H describes the left vignette as: Indian std. with shield bearing 2, canoe & deer in bkgd. The waterfall was too small to mention. Haxby does list a counterfeit note (MA-1165-C4) with imprint of RW&H from the 1850's but the one in Figure 5 is a later (c1863) unlisted counterfeit with the imprint of RWH&E instead of RW&H. It also has the ABNCo monogram inside of the top of the large "2" medallion indicating the absorption of RWH&E into the American Bank Note Company in 1858.



Figure 3 (left). "View of the Falls of Niagara," a 1798 engraving by Isaac Weld
Public domain

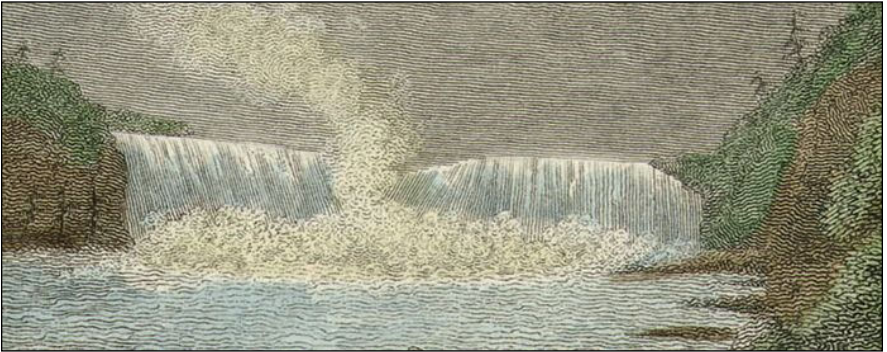


Figure 4. Close-up of the Canadian Falls from Figure 3

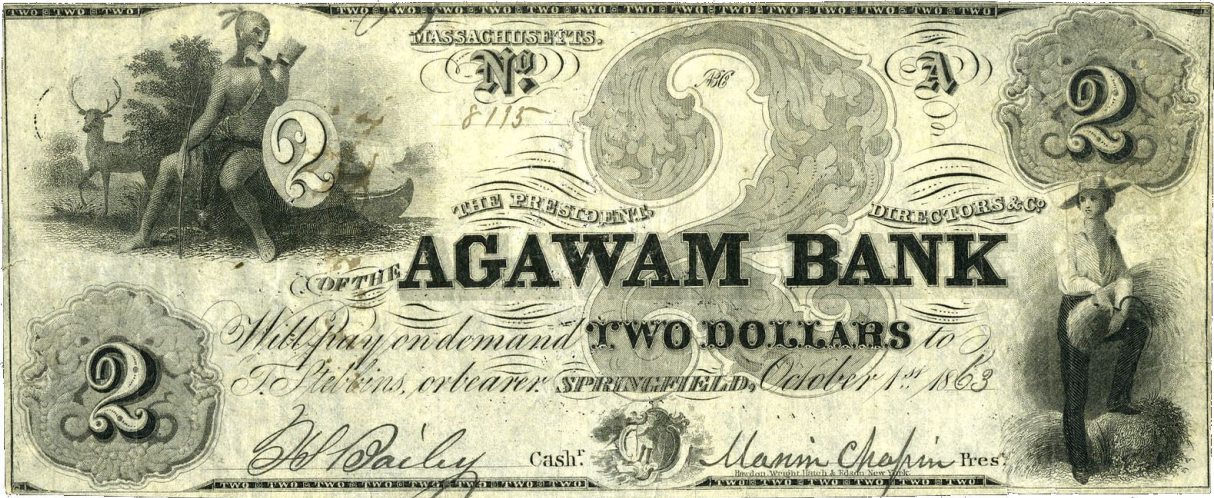


Figure 5. 1863 counterfeit bank note from The Agawam Bank of Springfield, Ma.
Image courtesy of Heritage Auctions

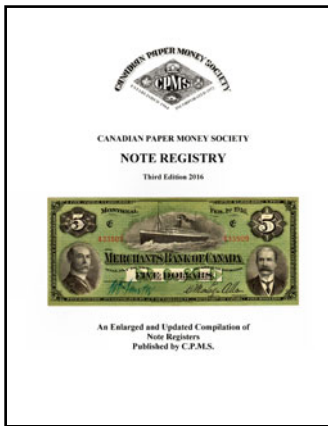
Since The Agawam Bank opened its doors in 1846 and since the genuine version of the \$2 note (RW&H) was one of its first notes, the Exchange Bank of Toronto vignette most probably succeeded The Agawam Bank vignette by almost a decade. The vignette is certainly different because it has a “2” instead of a “ONE” counter. Close examination reveals many differences since the note of Figure 5 is a counterfeit. In particular, the cascades of the waterfall are straight instead of rounded.

The vignette at lower right of a farmer with sickle and wheat is the same on the Toronto and Massachusetts notes. The imprints are both of Rawdon, Wright, Hatch & Edson, New York. The falls vignette was certainly modelled after the Weld engraving. Thus, the Canadian Falls first appeared on an obsolete note of the United States. Finally, in 1855, the vignette of the Canadian Falls was chosen by Robert Henry Brett to appear on his Toronto bank notes printed by a New York engraving company.

- ¹ Christopher D. Ryan, “Robert Henry Brett and The Exchange Bank of Toronto,” *Canadian Paper Money Newsletter*, Volume 12, Number 4, December 2004, p. 122; Christopher D. Ryan, “More Details of The Exchange Bank of Toronto,” *Canadian Paper Money Newsletter*, Volume 16, Number 3, September 2008, p. 74.
- ² <https://www.bankofcanadamuseum.ca/collection/artefact/view/1964.0088.00070.000/canada-exchange-bank-of-toronto-1-dollar-may-1-1855>
- ³ Christopher W. Lane, *Impressions of Niagara, The Charles Rand Penney Collection of Prints of Niagara Falls and the Niagara River from the Sixteenth to the early Twentieth Century*, 1993.
- ⁴ Isaac Weld, “View of Niagara Falls,” I. Stockdale, Piccadilly, Dec. 22. 1798; <http://www.torontopubliclibrary.ca/detail.jsp?R=DC-PICTURES-R-1200>
- ⁵ James A. Haxby, *Standard Catalog of United States Obsolete Banknotes 1782-1866*, Krause Publications, 1988, p. 985.

CANADIAN PAPER MONEY SOCIETY NOTE REGISTRY

The Note Registry is the third compilation of all of the various, diligently maintained, note registers that have been individually published by the CPMS over the years and has expanded the previous edition by 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, Wayne Eeles, Terry Fredericks, Ted Banning, Michael Zigler and more are responsible for the remaining registers.



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BANK OF CANADA NOTE SERIES UPDATE

by John Stassen

The use of replacement notes has come to an end. There are NO NEW REPLACEMENTS! The use of insert replacement notes terminated a few years ago. There are no longer new ranges turning up, even in bricks of notes that have been stockpiled for a while.

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*, 30th edition 2018. Changes and new discoveries since the last listing in CPMJ are in bold type.

\$5 2013 Polymer Issue

HC_ Series, Wilkins-Poloz signatures (CBN)
8 prefixes: HCM, HCN, HCP, HCR, HCS, HCT, HCU

\$10 2013 Polymer Issue

FT_ Series, Wilkins-Poloz signatures (CBN)
6 prefixes: FTN, FTP, FTR, FTS, FTT, FTV

\$10 2017 Polymer "Canada 150" Issue

CD_ Series, Wilkins-Poloz signatures (CBN)
6 prefixes: CDA, CDB, CDC, CDD, CDE, CDF

\$20 2012 Polymer Issue

FY_ Series, Wilkins-Poloz signatures (CBN)
14 prefixes: FYA, FYB, FYC, FYD, FYE, FYF, FYG, FYH, FYJ, FYK, FYL, FYM, FYN, FYP

\$50 2012 Polymer Issue

GH_ Series, Wilkins-Poloz signatures (CBN)
12 prefixes: GHD, GHE, GHF, GHG, GHH, GHJ, GHK, GHL, GHM, GHN, GHR, GHT

\$100 2011 Polymer Issue

GJ_ Series, Wilkins-Poloz signatures (CBN)
11 prefixes: GJA, GJB, GJC, GJD, GJE, GJF, GJG, GJH, GJJ, GJK, GJM, GJN, GJP, GJV



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IN THE MARKET PLACE – March 2018



by Jared Stapleton & R.J. Graham

Prices shown here are Unaudited Prices Realized, rounded to the nearest dollar. All prices include buyer's fee. Grading is quoted from the auction catalogue.

The Heritage FUN sale included a nice selection of proofs, which offered some good pickings for the bargain hunter, as some were selling at about 25% below expected amounts. The trend toward amazing prices for Bank of Canada notes at the higher end of the Gem Unc scale continued unabated. It is noteworthy that several notes certified at unrealistic grades either failed to sell, or sold at a very small percentage of catalogue. This is a good indication that people are taking the advice of the saying, buy the note and not the holder, and buy the best you can afford for your collection.

Heritage Auctions—Prices in US funds FUN World Currency Signature Auction, 4–8 Jan. 2018

(Includes 20% buyer's premium)

Lot #	Cat. #	Description	Sold
28137	PC-2c	Province of Can. 1866 \$1, payable Toronto, o/p St. John 27178/A, PCGS F15	\$12,000.
28138	DC-17a	Dominion of Can. 1902 \$4, Courtney, 038966/C, PMG VF25	3,120.
28139	DC-18d	Dominion of Can. 1911 \$1, black line, 012587P/C, PCGS UNC66 ppq	2,040.
28140	DC-21c	Dominion of Can. 1912 \$5, Boville, B465065/C, PCGS UNC65 ppq	4,800.
28141	BC-2	Bank of Can. 1935 \$1 French, F3418803/A, PMG UNC64 epq	1,020.
28144	BC-23c	Bank of Can. 1937 \$5 Coyne-Towers, Z/C6219939, PMG UNC67 epq	1,440.
28145	BC-24c	Bank of Can. 1937 \$10 Coyne-Towers, Z/D9477101, PMG UNC67 epq	1,320.
28147	BC-35a	Bank of Can. 1954 \$100 DF Coyne-Towers, A/J1472760, PMG UNC66 epq	2,400.
28148	800–10–30P	Westmorland Bank of NB \$4 18__, face proof, edge damage, minor stains, PCGS AU55	840.
28150	550–38–04P	Bank of Nova Scotia, Jamaica, £1 1930, face and back proofs	444.
28158	770–22–02–02P	Bank of Upper Can. \$1 18__, face proof, PMG UNC65 epq	600.
28867	325–10–02R	Gore Bank of Hamilton \$10 18__, unsigned remainder, PMG AU53	104.
28868	325–10–04R	Gore Bank of Hamilton \$20 18__, unsigned remainder, PMG AU53	168.
28869	550–38–02–06P	Bank of Nova Scotia, Jamaica, £1 1900, face proof	312.
28870		Dobie & Badgley 1L10S scrip, 1790, PCGS UNC63 ppq	264.
28873	630–12–12	Royal Bank of Can. 1913 \$20, Neill, CBN, 804188/D, PMG VF20	384.
28875	725–14–06	Union Bank, 1838 \$5, 3789/A, blue back, PMG VF20	240.
28877	75–14–02P	Can. Bank of Commerce, \$5 1888, face and back proofs, PMG 64, 65	456.
28879	75–16–02–04P	Can. Bank of Commerce, \$5 1917, multicoloured seal, face proof, PMG UNC67	552.
28880	130–10–02–08	Colonial Bank of Can. \$4 1859 Hopkins-Bettes, PMG AU53	780.
28881	380–10–10–12a	International Bank of Can. \$2 1858 red ptr, Fitch, 16630/A, PMG UNC64	432.
28883	420–10–06	Macdonald & Co. 1863 \$10, Cocker, PMG VG10, tears <i>certified as a remainder, but actually issued, serial number illegible</i>	109.

CANADIAN PAPER MONEY SOCIETY 50TH ANNIVERSARY COMMEMORATIVE MEDAL

The C.P.M.S. produced a commemorative medal for the 50th anniversary of the Society. They were struck in limited quantity in silver and copper. The medals are 2 inches in diameter and weigh 2 ounces; the silver medal is 999 fine. The silver medal has been sold out but copper medals are still available for \$25.00 each, plus \$5.00 each for postage.



Payment for medals should be sent to CPMS, Box 562 Pickering P.O. Pickering, ON L1V 2R7, or can be paid by paypal, payments to paypal@cpmsonline.ca.

Stack's-Bowers Auctions—Prices in US funds

NYINC Session B, 12 Jan. 2018

(Includes 20% buyer's premium)

Lot #	Cat. #	Description	Est.	Sold
30115	730-18-08	Union Bank of Canada \$50 1912, 13426, PMG VF25	15,000-25,000	\$21,600.
30096	BC-6	Bank of Can. \$5 1935 French, F000009/A, PMG UNC65 epq	10,000-15,000	24,000.
30093	BC-4	Bank of Can. \$2 1935 French, F000009/A, PMG UNC65 epq	10,000-15,000	20,400.
30101	BC-11	Bank of Can. \$25 1935 English, A015822/B, PMG AU58 epq	8,000-12,000	9,000.
30089	DC-251	Dominion of Can. \$1 1923 Campbell-Sellar, purple seal, C6421849/A PMG AU55 epq	3,000-4,000	2,880.
30109	375-10-26	Imperial Bank of Can. \$20 1906, 117811/A, PMG F15	8,000-12,000	8,400.
30107	135-10-06R	Colonial Bank of Chatham \$3 1837, 1265/A, unsigned right, PMG VF30	800-1,200	780.
30333	550-38-04-02	Bank of Nova Scotia, Jamaica, £1 1930, McLeod r., 221851, PMG F15	700-1,000	600.

Geoffrey Bell Auctions

Paris Sale—3 Feb. 2018

(with 15% bp)

Lot #	Cat. #	Description	Est.	Sold
471	BC-27a	Bank of Canada \$100 1937, Osborne-Towers, A/J0056427, VG, frayed top	400-450	374.
492	BC-69a	Bank of Canada \$5 2013 Macklem-Carney, HBG3032022, BCS UNC65 <i>selling price is almost triple latest catalogue value</i>	80-100	58.
502	20-10-06	Agricultural Bank \$2 1834, 230/A, PMG F15	200-300	230.
503	20-10-18a	Agricultural Bank \$5 1834, 3846/B, CCCS F112	200-260	265.
504	20-12-02-02	Agricultural Bank \$1 1835, 1983/A, PMG F15	100-125	138.
506	20-12-02-16	Agricultural Bank \$5 1836, 593/C, PMG VF25	160-200	556.
508	75-14-24	Canadian Bank of Commerce, \$10 1907, 347104/C PMG F15	1,000-1,200	805.
515	130-10-04-10	Colonial Bank of Can. \$5 1859, Hough, 437/B, PMG AU58	250-300	276.
516	205-10-04b	Consolidated Bank of Can. \$5 1876, blue A o/p, 47368/A, Good	2,000-4,000	2,990.
520	255-10-08R	Exchange Bank of Toronto \$10 1855, remainder, PMG VF30	200-275	276.
526A	535-10-08-06	Niagara Suspension Bridge Bank \$3 1841, 204/A, BCS F12, minor tears	300-350	374.
527	550-18-14	Bank of Nova Scotia \$10 1917, typed signatures, 428316/A, PMG F12	400-500	265.
530	550-28-18	Bank of Nova Scotia \$20 1925, 330687/B, PMG VF20	1,500-1,750	863.
542	765-10-06	Bank of Upper Canada (Kingston) \$10 1819, no opt, 4249/A, BCS VF20	500-600	776.



**Geoffrey Bell Auctions
February 3, 2018 Lot #516**





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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: 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

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

FOR SALE: Chartered Bank vignettes. If you collect specific Chartered Banks, and would like to own one of the vignettes found on their currency, please contact me. I may just have one or more for you! Kindly contact Israel Lachovsky at 403-263-7052 or hombre071@gmail.com 53-155

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: 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: A 1974 \$2 radar note with the prefix RN. Contact Dick Dunn, 905-509-1146 or email cpms@bell.net 51-146

WANTED: 60 sous script for Eustache Brunet 1837 for Pointe Claire, Quebec. I can trade a 30 sous note or buy it or any other script for Eustache Brunet. Contact Barry Uman at clarinets@videotron.ca or call 514-697-5839. 54-156

WANTED: Information

INFORMATION WANTED: If anyone has, or knows where I can obtain, a catalogue of Canadian or U.S. cigar store coupons or anything about their history, 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

WANTED for research I am doing on Christopher Columbus. Seeking scans of two Canada Commercial Bank of Canada bank notes: 1857 \$5 PS980, Back Proof; 1860 \$5 PS993 Back Proof. Please reply to Ibrahim Salem, isalem@emirates.net.ae 51-147

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