



# Canadian Paper Money Society Journal

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*The Bank of Hamilton used the City of Hamilton crest as its own on its early notes, as seen on this Dec. 1st 1887 \$5 back proof. This illustration is from the collection of Robert J. Graham who presents the second part of a history and note register of The Bank of Hamilton beginning on page 87*

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*...and much more!*

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## SOCIETY AFFAIRS

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

1862 B. Smith

1863 D. Lefrancois

1864 R. Livingstone

Dick Dunn, CPMS Secretary/Treasurer [info@cpmsonline.ca](mailto:info@cpmsonline.ca)

### PRESIDENT'S NOTES — 2018 SEPTEMBER

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Hello fellow Canadian Paper Money Society members:

I very much enjoyed the R.C.N.A. convention at the Hilton in Mississauga in August. The organizing committee did a good job, and once it settled in it ran smoothly. The organizers can be congratulated on a good show. On the bourse floor I saw more Chartered notes that I had not previously seen in some years. If I were still actively adding notes from points east of the BC/Alberta border then I would have tried to buy them. Enjoyed speaking with a young lady at the mint's booth who had designed one of the commemorative 25-cent pieces that was just issued. It was an attractive coin and her explanation made it more interesting.

I also enjoyed speaking with a number of members who I did not know personally before we met at the convention. At our Luncheon Paul Berry gave a well-researched talk on savings bonds and related material from WWII. Combined with the display from the National Currency Collection it opened another field of interest.

Your executive decided to replace Walter Allan as Honorary President as he hasn't been seen since he disappeared on the way to the 2017 Boucherville convention. In a unanimous vote Dick Dunn was named the new Honorary President.

The only negative was that there were only two, yes two, exhibits in the Canadian Paper category. The winning exhibit was "Money in BC before the Railway," and featured a number of rare notes from the west, which also took the Best of Show. The other display was an innovative exhibit entitled "Snakes and Ladders," based on serial numbers of Bank of Canada notes. Some of us may be old enough to have played the board game of the same name. Several other displays outside of our particular field were well done and we found them interesting.

Ronald Greene, [president@cpmsonline.ca](mailto:president@cpmsonline.ca)



*The R.C.N.A. 2018 Convention  
Display Category B, Canadian Paper Money,  
Scrip and Related Paper Items  
winners were:*

*1<sup>st</sup> Ronald Greene "Money in B.C. Before the  
Railway", which also won the  
Sheldon Carroll Best of Show Award  
2<sup>nd</sup> James S. Grant "Snakes and Ladders"*

**Deadline for the next issue of the CPMS Journal is 1 December 2018**



**MINUTES OF THE CANADIAN PAPER MONEY SOCIETY  
EXECUTIVE MEETING HELD AT THE  
HILTON MEADOWVALE HOTEL & CONVENTION CENTRE,  
6750 MISSISSAUGA RD., MISSISSAUGA, ONTARIO L5N 2L3  
9 AUGUST 2018**

Present: J.R. Becker, Ronald Greene, Robert Graham, Scott Douglas, Paul Petch, Henry Nienhuis, Stephen Oatway, Alan Tebworth, Cliff Beattie, James Williston, Geoffrey Bell, Graham Esler, Jared Stapleton, Michael Zigler  
Member Ray Oldenburg was also in attendance.

The President called the meeting to order at 10:30 a.m. and those present introduced themselves.

1. The agenda was reviewed and no changes were proposed.
2. The executive meeting minutes from the July 2017 meeting were accepted unanimously.
3. The President reported that Alan Tebworth has filled the position of B. C. director, and Scott Douglas will be the second Vice-President. The Quebec director has retired and the position is now vacant. Dick Becker will remain Eastern United States director until a successor has been found. Dick Dunn will not be continuing as secretary-treasurer after the present term ends. He is recovering well following major surgery.
4. The Secretary-Treasurer's report was received. The Society is in a sound financial condition but membership is eroding slowly. Members who do not renew are a cause of concern and various approaches to address the problem were discussed, including follow-up by the secretary-treasurer, attaching a reminder sticker to the final Journal as a reminder, and publication of a list of non-renewing members so other members acquainted with them can offer encouragement.
5. Paul Petch reported that Numismatic Network Canada requests a contribution of \$150 for improved web security. Moved by James Williston, seconded by Graham Esler, that a grant of \$150 be given. Carried.
6. Moved by Scott Douglas, seconded by Michael Zigler, that a donation be made to the RCNA Convention for use of the meeting rooms. The amount of \$200 was agreed. Carried.
7. Paul Petch gave the quarterly Journal Editor's report, thanking recent authors, who are given the opportunity to proofread prior to publication.
8. Ron Greene gave the annual Journal Editor's report. Our longstanding backlog of Journals 129, 130 and 131 will soon be disposed of, finally. Articles in hand include studies of Henry's Bank, a private bank in British Columbia, Money in BC before the Railway, and HBC card scrip.
9. Inasmuch as our Honorary President, Walter Allan, vanished over a year ago and is presumed deceased, it was moved by Paul Petch, seconded by Cliff Beattie, that the position be declared vacant. Passed, unanimously. Considerable discussion on how to proceed ensued. A motion made by Paul Petch, seconded by James Williston, that Dick Dunn be named Honorary President, with Robert Graham as backup if Dick should decline, was carried and made unanimous. Dick was contacted by telephone and he accepted.
10. The President reported that the firm striking our Ruth McQuade Literary Award medal, Pressed Metal Products, is no longer in business, having sold out to Rideau Recognition Solutions, Inc. Discussion ensued concerning the ability of the successor firm to get medals struck in a timely fashion. There is no stock of medals on hand. Moved by Graham Esler, seconded by Scott Douglas, that the Society authorise the creation of a new 52 mm die by Mississauga Mint. Carried. Paul Petch and Jared Stapleton will conduct liaison with the Mississauga Mint.
11. The next executive meeting of the CPMS was set for Calgary, July 2019. Our usual meeting date would be 18 July but those having bourse tables to attend would prefer Wednesday, 17 July, and this will be looked into.



***Congratulations to  
Robert J. Graham on being  
declared a Fellow of the R.C.N.A.  
during the banquet ceremonies***

**MINUTES OF THE CANADIAN PAPER MONEY SOCIETY  
GENERAL MEETING HELD AT THE  
HILTON MEADOWVALE HOTEL & CONVENTION CENTRE,  
6750 MISSISSAUGA RD., MISSISSAUGA, ONTARIO L5N 2L3  
10 AUGUST 2018**

1. Following the luncheon and guest speaker's presentation, the President called the meeting to order.
2. A minute's silence was observed in memory of deceased members Walter Allan and Norman Williams.
3. The agenda was approved.
4. Minutes of the 2017 annual general meeting were accepted on a motion made by Hitesh Doshi and seconded by Andrew McKaig, and carried.
5. The financial position of the Society was given and is quite strong.
6. There has been a slight net loss of membership but an increase in the number of those opting for digital membership.
7. The quarterly journal editor's report was not given, as he was away on other convention matters, but is the same as in the minutes of the executive meeting.
8. The annual journal editor's report was given. The final annual journal, covering three issues, is moving forward and is now at approximately 75 pages, but there is still time for additional submissions.
9. The President announced the following literary award winners:
  - 1<sup>st</sup> The Eastern Townships Bank and its Numismatic Heritage, by R. J. Graham
  - 2<sup>nd</sup> A Most Mysterious Spurious Bank Note, by Bernhard Wilde
  - 3<sup>rd</sup> Design Notables . . . , by Hitesh Doshi
10. New Business: Walter Allan is presumed to be deceased and, at the executive meeting, those present unanimously agreed to ask Dick Dunn to be the new Honorary President, to which he gave his assent by telephone.
11. The next annual general meeting will be at Calgary on Friday, 19 July 2019.
12. The meeting adjourned on a motion made by Graham Esler and seconded by Michael Zigler.



*As our luncheon speaker,  
Paul Berry gave a talk on savings bonds  
and related material from WWII*



*Literary award winners included Robert J. Graham for *The Eastern Townships Bank and its Numismatic Heritage*  
(standing on the right) and Hitesh Doshi for his *Design Notables* series*

# SIDEROGRAPHY: NIAGARA FALLS ON STEEL

by Bernhard Wilde

The siderographic (meaning “iron writing” from the Greek) method of printing intaglio engraved bank notes, stocks and bonds, and other high-quality paper products has been heavily used since the early 19<sup>th</sup> century. Today modernized versions of this method are still being used to print most of the world’s bank notes. The process of engraving large numbers of bank notes was first perfected (patented in 1813) by the American engineer Jacob Perkins (1766–1849).<sup>1</sup> His biography by Greville and Dorothy Bathe<sup>2</sup> is a must read to capture the breadth of his inventions. Mark Tomasko, in his recent book, *The Feel of Steel*,<sup>3</sup> does an admirable job of describing the history and methods of siderography. To understand all of the idiosyncrasies associated with bank note production, one must also familiarize oneself with contemporary counterfeiting techniques. The new book by Bob McCabe, *Counterfeiting and Technology*<sup>4</sup> covers many of the technical and chemical aspects in great detail. Since bank note engraving was a relatively secret career, not that much has been written by the engravers themselves. Ormsby’s 1852 book, *A Description of the Present System of Bank Note Engraving*<sup>5</sup>, is of interest, not only because of the descriptions of many of the printing methods, but also, due to the discussion of the fierce competition exhibited by the early engravers to sell their own products with the “best” anti-counterfeiting techniques.

## The Steel: vignette die plate, transfer roll, and a 4-note plate.

Although some proofs and steel plates had come onto the private market before, it was not until 1990 that the American Bank Note Company started to sell a very large number of proofs from their archives.<sup>6</sup> This was followed about 15 years later by auctions of many steel die plates, transfer rolls and printing plates.<sup>7</sup>



Figure 1. Cropped image of the steel die plate used for The Bank of Hamilton 1892 \$10 bank note.  
Image courtesy of American Numismatic Rarities Auctions, 9/21/2006

<sup>1</sup> Bernhard Wilde, “Origin of Vignettes on the Bank of British North America notes, Part 3: Wigwam in the Forest,” *CPMSJ*, Vol. 51, No. 146, September 2015, p. 88.

<sup>2</sup> Greville and Dorothy Bathe, *Jacob Perkins, His inventions, His Times, & His Contemporaries*, Philadelphia, The Historical Society of Pennsylvania, 1943

<sup>3</sup> Mark D. Tomasko, *The Feel of Steel*, American Numismatic Society, New York, 2012.

<sup>4</sup> Bob McCabe, *Counterfeiting and Technology, A History of the long Struggle between Paper-Money Counterfeiters and Security Printing*, Whitman Publishing, 2016, ISBN#0794843956.

<sup>5</sup> W. L. Ormsby, *A Description of the Present System of Bank Note Engraving, showing its tendency to facilitate counterfeiting: to which is added a new method of constructing bank notes to prevent forgery*, New York, 1852

<sup>6</sup> Christie’s Auction, *Important Early American Bank Notes, 1810–1874, from the Archives of the American Bank Note Company*, September 14–15, 1990. This sale had over 20,000 United States obsolete proofs. Later in the year and in 1991, Christie sold several thousand foreign bank note proofs, including Canadian Chartered notes.

<sup>7</sup> Most of the steel plates and transfer rolls were sold by American Numismatic Rarities, Stack’s, and H.R. Harmer in about 20 auctions from 2006-10.



Reference 1 gives a detailed example of the role of the artists in preparing a painting of a scene and how it gets converted into a drawing for the engraver to use for engraving the vignette. This article will illustrate the printing process invented by Jacob Perkins with the actual steel engravings used to create some of the vignettes and bank notes that have images of Niagara Falls. Figure 1 shows a cropped image of a die plate of a beautiful vignette of Niagara Falls labelled “Falls of Niagara” near the bottom of the plate. This view of the falls is obviously from the Canadian side but reversed. Anyone who has been to Niagara Falls would know this; however, the reversed writing on the plate certainly makes it clear. This is because the engraver starts the engraving of the vignette die plate, in reverse, to finally end up with the correct orientation on the bank note. The vignette shows a very intricate engraving of the American Falls, Luna Falls, Goat Island, and the Canadian Horseshoe Falls. The foreground has some visitors near Table Rock and the Maid of the Mist can be seen below the Canadian Falls.

At the lower left of the vignette one can see the small curved engraving of “Copyright 1892 by Western Bank Note Co.” The Western Bank Note Company (WBNC) was an engraving firm located in Chicago that mainly did engravings for stocks and bonds. It was organized in 1864 and was finally absorbed by the American Bank Note Company (ABNC) in 1901. A search of the Charlton catalog<sup>8</sup> reveals that The Western Bank Note Company engraved the 1892 and the 1904 bank notes of The Bank of Hamilton. The 1904 notes still used its old imprint after the ABNC acquisition since it operated as a subsidiary of the ABNC until 1911.<sup>9</sup> Charlton also reveals that this company did not print any other chartered bank note for Canada. So, why did it print for the Bank of Hamilton?

Not seen in the cropped image of Figure 1, below the title of the vignette, there appears a die number of V37855. Below the die number, the imprint of “Western Bank Note Company, Chicago” appears again in larger letters this time. The lower left of the plate has a partially engraved date of “92” and the lower right has another die number of 2362 crossed out with three horizontal lines.<sup>10</sup> The back of the plate has the mark of John Sellers and Sons. This British company, with a New York office established in 1840, were providers of many steel products. They were especially known for making the finest-quality heat-treatable steel and were thus the main supplier for many of the best engraving firms in both the United States and the United Kingdom.

The vignette die plate supplied by John Sellers and Sons was initially made of soft steel (low carbon content). This allowed the engraver to easily gouge out thin lines with a burin (graver) to create a beautiful vignette. To check how well his work was proceeding, a progressive vignette die proof might be printed on India paper. After the vignette was finished, the steel vignette die plate would be hardened. Several vignette die proofs would usually be pulled to be saved in the archives. Many of these were also sold over the last 20 years, especially by the auction house of Archives International. No vignette die proof of this vignette has been seen by the author. See Figure 6 for an example with a different view of Niagara Falls.

After hardening<sup>11</sup> of the vignette die plate, the image would be transferred to a soft-steel cylindrical transfer roll using a transfer press as shown in Figure 3 of Reference 1. The finished transfer roll for the vignette in Figure 1 is shown in Figure 2.



Figure 2. The die transfer roll produced from the vignette die plate of Figure 1. Image courtesy of Stack's 11/14/2007

<sup>8</sup> R. J. Graham, *The Charlton Standard Catalogue of Canadian Bank Notes*, 8<sup>th</sup> Edition, The Charlton Press, 2014.

<sup>9</sup> Gene Hessler, *The Engraver's Line*, BNR Press, 1993.

<sup>10</sup> R. J. Graham, Private Communication. The die number, V37855, is American Bank Note Company's replacement for the Western Bank Note number of 2362.

<sup>11</sup> Softening and hardening metals is a very complicated process involving many variables. In the past, it was dominated by trial and error, while today predictions are possible due to a much better understanding of the solid-state physics and chemistry. One of the important aspects for siderography is that the process is reversible. This allows retouching and even major changes in the steel plates. Jacob Perkins seems to have accomplished this softening and hardening by changing the carbon content of a thin surface layer of the steel. Details are given in Reference 4 and in Q. David Bowers, *Obsolete Paper Money Issued by Banks in the United States, 1782–1866, A Study and Appreciation for the Numismatist and Historian*, Whitman Publishing, LLC, 2006.

The now correctly oriented image of Niagara Falls is obviously visible.<sup>12</sup> What were grooves in the die plate have now become raised features on the transfer roll, most easily seen in the trees near Table Rock on the bottom left.

Machine alignment marks can be seen on the top of the image in Figure 2. They also appear on the bottom of the transfer roll. Not visible in the image is the mark of “Lodge & Clark, Philadelphia, PA” on the top and a transfer roll number of 3215 on the bottom. Lodge & Clark presumably provided the soft-steel transfer roll. The small curved engraving of “Copyright 1892 by Western Bank Note Co.” on the Niagara Falls vignette verifies that this transfer roll has the vignette transferred from the die plate in Figure 1.

Unfortunately, the 4-note plate produced using this transfer roll was not part of the ABNC archives sales, at least not as of 2018. This plate should have four identical \$10 notes from the 1892 series from The Bank of Hamilton, Charlton number CH-435-16-04 with Check letters of A.B.C.D. Since the same transfer roll was used for all four Niagara Falls vignettes, these should be as identical as possible. This is one of the reasons why the Perkins transfer process was considered an anti-counterfeiting feature. In the past when a plate of 4 notes was produced, each vignette of Niagara Falls would be slightly different and maybe slightly different from a counterfeit vignette. Thus, it was harder to say for sure that a particular vignette was counterfeit or genuine. This can be seen in the Niagara Falls vignettes of the early notes from The Bank of Niagara, Buffalo, New York. In addition, since a steel plate would wear out after about thirty thousand impressions<sup>13</sup>, the use of the transfer roll made it possible to produce more nearly identical plates. Since it would be a new plate, the check letters for a second plate might be different, e. g. E.F.G.H. If minor modifications were made, an A check letter might become an Aa check letter.

However, there was a 4-note plate with a Niagara Falls vignette sold in the ANR auction sale of September 2006. The plate shown in Figure 3 is from The Farmers and Mechanics Bank of Milford, Delaware with Haxby<sup>14</sup> catalogue numbers of DE-30-G2c-G2c-G4a-G6a, denominations of \$1-1-3-5, and check letters of A.B.A.A. But what does this plate have to do with Canadian chartered notes? Well, it turns out that this plate has undergone about 6 major plate changes<sup>15</sup>. It started as the plate for The Zimmerman Bank (1854), was modified for The Clifton Bank (1859), and finally became the plate for The Farmers and Mechanics Bank (1861) as shown in Figure 3. The central vignette shows a view of both the American and Canadian Niagara Falls in the distance, behind Roebling’s railroad suspension bridge. Not only were the names of the banks changed (and most of the engraved words), but the four portraits of the United States presidents Jackson, Washington, and Jefferson replaced the vignettes of The Clifton House Hotel and Queen Victoria.

Figures 4 and 5 are close up scans of how the plate actually looks, that is, it looks like steel. The image in Figures 1 and 3 were enhanced to make them look more like a bank note. Figure 5 illustrates all of the different strokes, with the burin, required for making an excellent and detailed printed note. This also is considered to be a counterfeit deterrent. Counting the close burin strokes of Niagara Falls, one finds that the strokes are separated by about 120 microns, the approximate diameter of a human hair.

To summarize this section, the printing firm would order soft steel die plates, transfer rolls, and 4-note plates. Several engravers would engrave vignettes on these steel die plates (negative). The best engravers did portraits and difficult scenic pictures, journeymen would do the simpler parts of scenic pictures, while apprentices would do lettering and the filigree (clouds, trees, etc.) around the vignettes. The counters would be done using a geometric lathe. The same counters could be used on many bank notes from existing transfer rolls. The die plates would be hardened and transferred to a soft transfer roll (positive, raised image). The hardened transfer rolls would transfer the vignettes onto the soft 4-note plate (negative). The 4-note plate (like in Figure 3) would be hardened and ready for bank note production.

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<sup>12</sup> Obtaining good images of these steel plates and transfer rolls is not trivial. This is why the steel images shown here are mainly from ANR and Stack’s auctions. They must have spent considerable time developing photographic and scanning techniques to get the best image.

<sup>13</sup> Rawdon, Wright, Hatch, & Edson: 1854 printer’s sample sheet, which states that steel plates are warranted for 30,000 good impressions before and 25,000 after retouching. The respective numbers for copper plates are 2,000 and 1,500.

<sup>14</sup> James A. Haxby, *Standard Catalog of United States Obsolete Banknotes 1782-1866*, Krause Publications, 1988, p. 160.

<sup>15</sup> Bernhard Wilde, “Evolution of a Printing Plate,” educational exhibit shown at the June 18, 2010 IPMS, Memphis. An updated exhibit was shown at the April 17, 2015 ONA Convention, Niagara Falls, Ontario, Canada and won the Best of Category and Best of Show awards. A future paper is planned based on this exhibit.



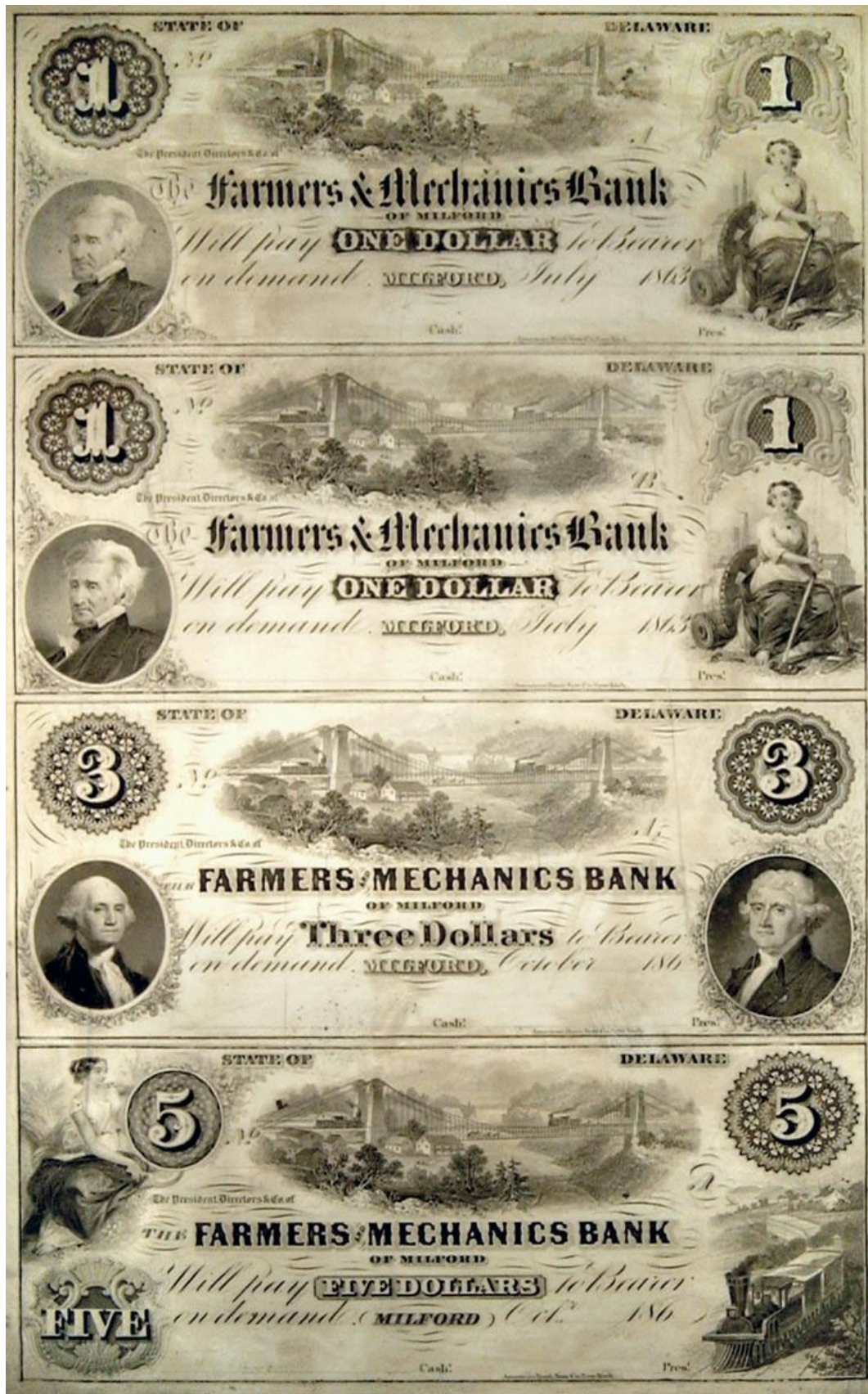


Figure 3. A 4-note plate (flipped) with vignettes of Niagara Falls behind the Suspension Bridge.  
Image courtesy of American Numismatic Rarities Auctions, 9/21/2006





Figure 4. A close up of the Bridge and Niagara Falls vignette. Author's image.

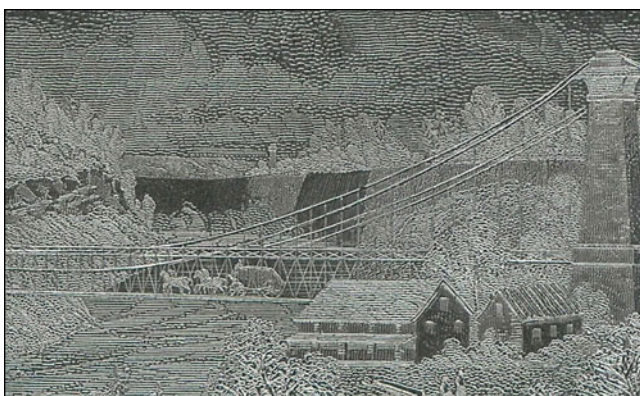


Figure 5. Another close up of the Falls seen above the stage coach on the bridge.

**The Paper: vignette die proof, proof note, specimen note, issued note, etc.**

During the process of engraving the soft vignette die plate, the engraver might ask for a vignette die proof on thin India paper to determine whether his engraving is proceeding acceptably. These intermediate vignette die proofs are called progress proofs and are sometimes sold at auction.<sup>16</sup> Many times, these progress proofs were pulled after one engraver finished his job and transferred the die plate to the next engraver for the rest of the vignette. Figure 6 shows the final proof<sup>17</sup> of a vignette die plate engraving for the four central vignettes of the plate in Figure 3. Since the proof is printed on very thin and delicate India paper, many of the vignette die proofs are mounted on a larger card for safe archival storage or mounting into a book of proofs. Some of these mounted proofs also have supplemental information on the borders. This was especially true of the proofs from The Smillie Family Archives which also contained die proofs done by other engravers.<sup>18</sup> The lower left border of the vignette die proof in Figure 6 indicates, in pencil, that J.W. Casilear was the artist for this vignette, while the lower right indicates that Louis Delnoce was the engraver. Delnoce studied engraving with Casilear from 1851 to 1855. This fits with the time that the Zimmerman notes were issued in late 1854 just as the Roebling bridge was being finished. Also, the printing firm for the first notes of The Zimmerman Bank was Toppan, Carpenter, *Casilear & Co.*

Figure 7 probably shows one of the first pulls, maybe even *the* first pull, from the first Zimmerman version of the steel plate of Figure 3. This \$1 proof, printed on India paper, with check letter B might be the only surviving proof of Charlton number CH-815-10-02. Although Charlton lists proofs for the \$1 and the \$3 notes, in over 25 years I have not seen another proof besides the one in Figure 7. The Bank of Canada National Currency Collection does not have any copies either at their online website.

Figure 8 shows an issued note from The Farmers & Mechanics Bank of Milford with serial number 4864/A. This is the last serial number of about 150 notes known for this bank. Thus, this is potentially one of the last pulls from the last version of the plate shown in Figure 3. Comparing Figures 7 and 8, one can see the substitution of The Clifton House with the portrait of President Andrew Jackson. In addition, almost all of the words have been changed.

<sup>16</sup> A search of the Heritage archives reveals many interesting progress proofs. See, for example, <https://currency.ha.com/itm/miscellaneous/three-sets-of-progress-proofs-engraved-by-james-smillie-in-collaboration-with-figure-engravers-eleven-examples/a/3529-22798.s?ic4=ListView-Thumbnail-071515>

<sup>17</sup> There actually is another slightly different version of this vignette die proof and another that is significantly different. These will be published in a future article.

<sup>18</sup> Many of the Smillie Family Archive proofs were sold by Heritage Auctions in the early 2000's.



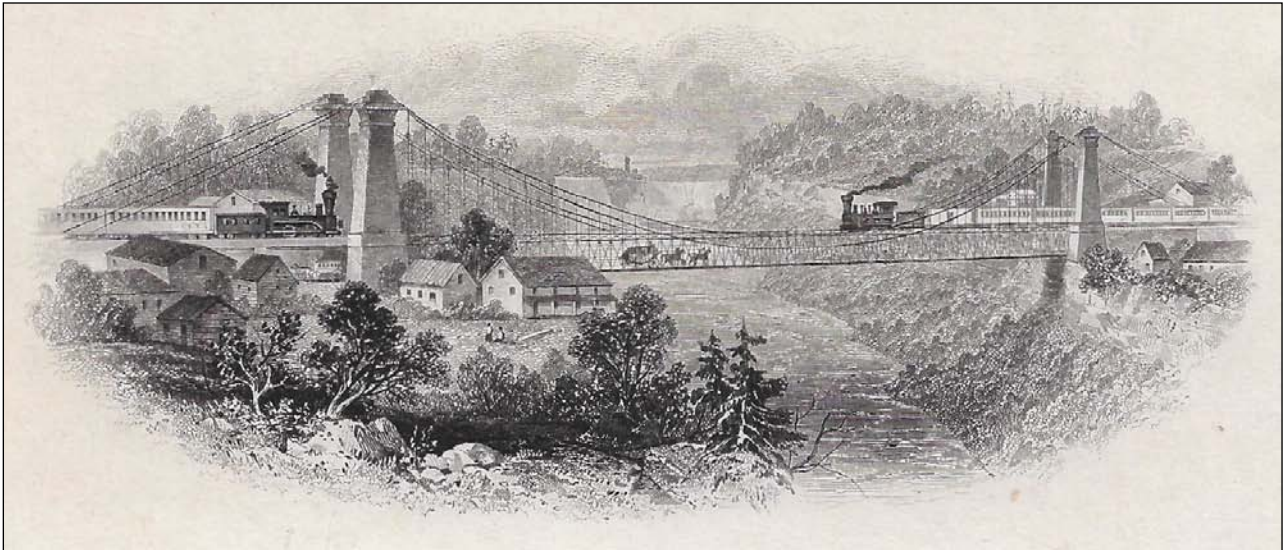


Figure 6. A cropped vignette die proof of the Roebling Bridge and Niagara Falls. Author's image.



Figure 7. A \$1 proof from The Zimmerman Bank. Author's image.



Figure 8. A \$1 note from The Farmers & Mechanics Bank of Milford. Image courtesy of eBay.



The way this was done is by softening the plate, using a ball peen hammer on the back of the plate to raise the front of the plate, machining and polishing this area of the plate and adding the new vignette with another transfer roll. The plate is then hardened again. This method is also how plates can be retouched after about 30,000 pulls.

It is interesting to note that the proof in Figure 7 might be the last proof pulled from this series of plate modifications. That is, I am not aware of any other proofs from The Bank of Clifton or The Farmers & Mechanics Bank of Milford. I have always wondered if one of the reasons that the printing companies used soft thin India paper was that proofs were generally pulled from soft plates. This is to “proof” the results before hardening the final plate. The soft plates would not be able to withstand the high pressures required to get a good impression on regular bond bank note paper. Thus, the use of thin India paper. Any comments on this would be highly appreciated.

Returning to the Niagara Falls vignette shown in Figures 1 and 2, Charlton does not list any proofs for the \$10 1892 Bank of Hamilton (CH-435–16–04) printed by The Western Bank Note Company. Charlton and the National Currency Collection does not indicate the existence of any proof. I have not seen any proof over the last 25 years. Either they were never printed, somehow were destroyed, or are in strongly held collections. I have also not seen any proof from any other denomination of this series of notes printed by The Western Bank Note Company.<sup>19</sup>



Figure 9. A Specimen note from The Bank of Hamilton. Bell Auction 2018.

Instead of proofs, the WBNC seems to have produced many specimen notes for this series. Figure 9 shows such a specimen with the Niagara Falls vignette. In principle, these specimen notes are remainders that are cancelled with variously shaped punches like those shown in Figure 10. Some also have “specimen” overprints like the one in the upper frame of Figure 10. Some do not have “specimen” overprints. The “W” cancel presumably stands for the “W” in WBNC. The allegorical female on the right is usually punched with 2 to 4 round holes (see Figure 9). My census shows about 11 specimens of this note. Although Charlton indicates that some of these specimens have serial numbers, none of the \$10 specimens that I have seen have serial numbers. However, the \$20 specimens seem to have serial numbers. Therefore, remainder notes for this series were turned into specimens either before or after the addition of the serial numbers. Some notes also have larger than usual circular cancellations (see Figure 14 below).



Figure 10. Various specimen punch cancellations.

<sup>19</sup> Charlton does mention the existence of a proof for the \$20 note. However, there exists some confusion over some Canadian specimen versus proof notes. For example, many Chartered Canadian proofs (one-sided) are labelled with “Specimen.” Many specimens (two-sided) are punch cancelled while many proofs are not. It would be nice to verify that this proof actually exists.



Issued notes of this \$10 note are even scarcer than specimens. Charlton says that there are 4 issued notes; however, 3 of these are in institutional collections. Figure 11 shows one of the issued notes with serial number 42758/C that is in The National Currency Collection of The Bank of Canada.

Since the Western Bank Note Company of Chicago mainly printed stocks and bonds, it is not surprising that the beautiful vignette of Niagara Falls would be used for one of the many stocks or bonds produced for the Niagara Falls companies that generated electricity from the water falls. Figure 12 shows such a \$1000 specimen bond from the Hydraulic Power Company of Niagara Falls, New York, dated July 1, 1910. If anyone knows of other uses of this vignette from the Western Bank Note Co., I would appreciate an electronic image. There are similar vignettes used on many Niagara bank notes and stocks/bonds, but these were done by Danforth Wright & Co., New York & Philad. or later by the American Bank Note Company.



Figure 11. An issued note from The Bank of Hamilton.



Figure 12. Specimen bond from the Hydraulic Power Company of Niagara Falls. Author's image.



### Addendum: The other side of the transfer roll.

For transfer rolls, good things usually come in pairs. That is, most transfer rolls have two vignettes. Figure 13 shows the other vignette that appears on the transfer roll of Figure 2. It shows a native American bison hunt. Looking at the rest of the notes for the 1892 series in the Charlton Catalogue reveals that this vignette is on the back of the \$50 note shown as a specimen (CH-345-16-08S) in Figure 14. Charlton also indicates that there are no known issued notes.

Comparing Figures 13 and 14, one sees that the transfer roll vignette is different from the one on the bank note. That is, it is missing some of the engraving around the bison and hunters. The train in the upper right, the clouds, and the ground have been added to the final bank note. This is not unusual. The most difficult parts, pictures and portraits, of the engraving on a die plate are put onto the transfer roll. Then the transfer roll can transfer the abbreviated vignette onto another die plate for



Figure 13. The other side of the transfer roll of Figure 1.

different applications that will include different surrounding details. The vignette would then be put on another transfer roll and used on the final 4-note plate for several of the same vignettes. Looking at a number of \$50 bank notes with different check letters, one sees that this probably was the method used since the surrounding details are the same for different check letter notes. If only one of these vignettes with different peripherals is needed for the plate, then say, a different train could be engraved directly onto the plate.



Figure 14. The back of the \$50 note from The Bank of Hamilton. Heritage 2015.

Figure 15 shows a municipal proof note from The City of Hannibal, Missouri. It uses the same bison hunt vignette except that the train and other details are very different from those of The Bank of Hamilton vignette. This note was printed by The Western Bank Note Company in A.D.1872, twenty years before the 1892 Bank of Hamilton \$50 note. There also exists an 1874 check from New York



Figure 15. A \$3 proof note from the City of Hannibal printed by the WBNC. Heritage 2016.

City with this exact same 1872 vignette printed by the same company. Thus, we have learned that the bison vignette on the transfer roll was probably created by the WBNC about 20 years before 1892. Given the 1892 copyright statement on the Niagara Falls vignette (Figure 1), the Niagara Falls vignette might have been added in 1892 as the second vignette for this transfer roll.

Finally, this seems to be a winter scene, that is, the hunters are wearing snow shoes. It must have been pretty difficult hunting these large bison walking with snow shoes. The bison hunts on United States obsolete notes and Canadian chartered notes typically have the hunters on horseback.

Any comments or suggestions are always appreciated at [cuf@earthlink.net](mailto:cuf@earthlink.net) or in this Journal.



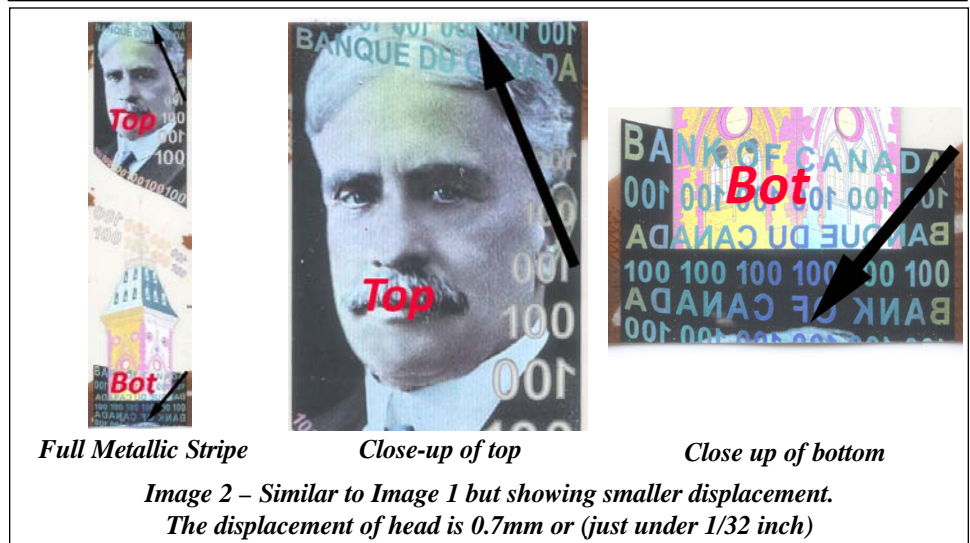
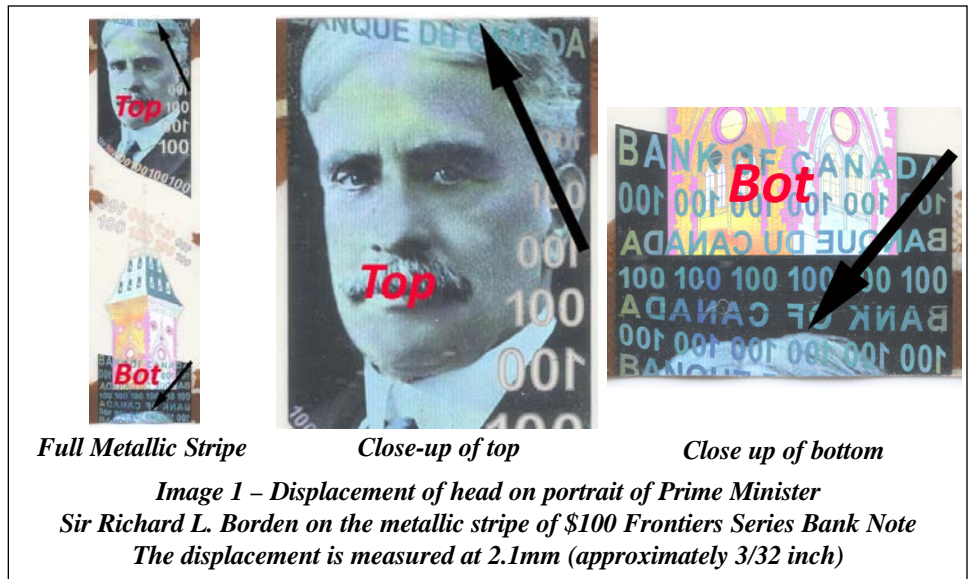
# DESIGN NOTABLES: A COLUMN EXPLORING THE DESIGN OF CANADIAN BANK NOTES DISPLACED HEAD ON METALLIC STRIPE OF \$100 FRONTIERS SERIES POLYMER BANK NOTE

by Hitesh Doshi<sup>§</sup>

A “design notables” article in 2016<sup>1</sup> highlighted the difference between that of the intaglio print and metallic stripe with regards to the portrait of Prime Minister William Lyon Mackenzie. The article showed the possible design considerations that led to the narrowing of the right shoulder of the intaglio portrait compared to the actual photograph on which the design was based. The metallic stripe portrait was a closer representation of the photograph than the intaglio print portrait.

A few bank notes have been observed in circulation where a portion of the head, on the portrait of Prime Minister Sir Robert L. Borden on the metallic stripe, appears to be displaced from the top to the bottom (See image 1). The portion of head cut from the top appears on the bottom of the metallic stripe. It would appear that this might be a result of some cutting error. (A discussion about the design of the metallic stripe at the window in relation to adjoining notes can be found in a “design notables” on window design of Frontiers Series notes<sup>2</sup>)

This head displacement between the bottom and the top is a wonderful error and is unique to the Frontiers Series Polymer Bank Note — even though a metallic stripe was also used in the Journey Series notes.



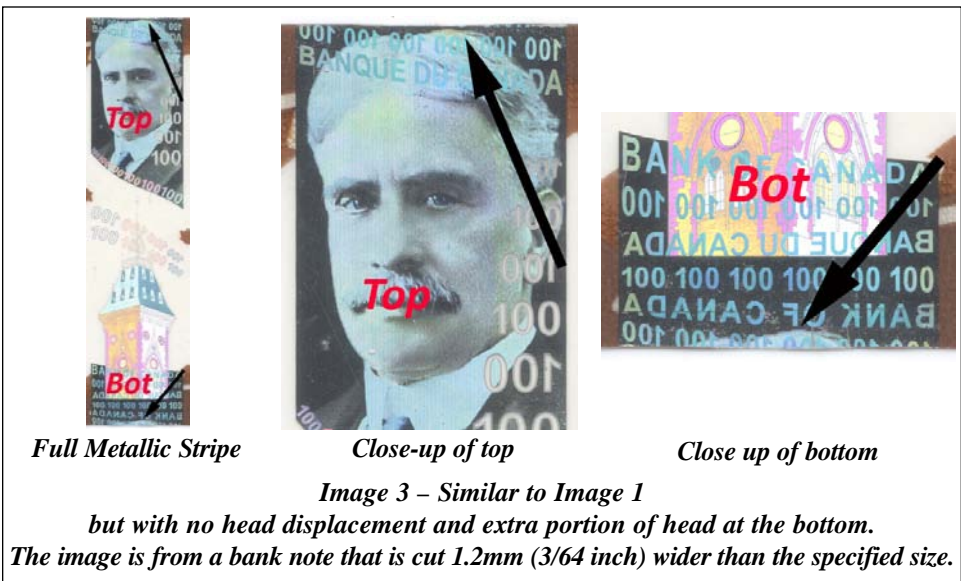
<sup>§</sup> Hitesh Doshi teaches in the Architectural Science Department at Ryerson University and is interested in the design aspects of bank notes. He can be reached at [hdoshi@ryerson.ca](mailto:hdoshi@ryerson.ca) or 416 979 5000 x6502.

<sup>1</sup> Doshi, Hitesh Design Notables – Prime Minister William Lyon Mackenzie’s Portrait Adjustment, *Canadian Paper Money Society Journal*, Volume 52, Issue 151, December 2016, pp 104-105.

<sup>2</sup> Doshi, Hitesh Design Notables – A Closer Look at Window of the Frontiers Series Notes, *Canadian Paper Money Society Journal*, Volume 53, Issue 154, October 2017, pp 74-76

<sup>3</sup> Doshi, Hitesh Printing Registration Related Artifacts in Canadian Bank Notes, *The Canadian Numismatic Journal*, Volume 60, Issue 5, July 2015, pp 210-213

The amount of head displacement seen in affected notes varied. The largest amount of displacement that has been found has been approximately 2.1 mm or around 3/32 of an inch. This amount of displacement was very uncommon. The more common displacement (although this was also infrequent) was around 0.7mm or approximately 1/32 of an inch (See Image 2)

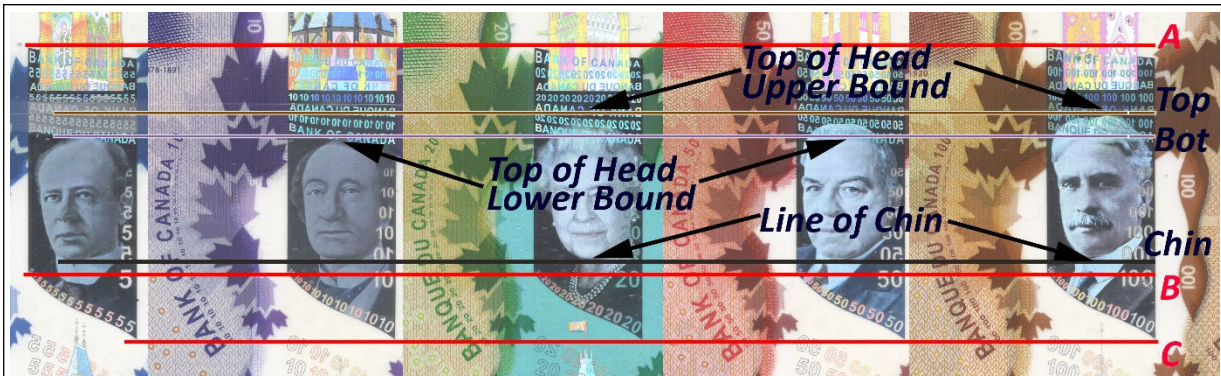


It would seem that this condition resulted from improper cutting of sheets into individual bank notes. This condition was only seen on \$100 denomination and mostly on early released prefixes bearing the signatures of “Macklem-Carney”. Notes were also found at that time that were cut with a width/height that was greater than the specification and where an additional portion of the head was found (See Image 3). In this example the note had a width/height greater than the specification by 1.2mm or 3/64 of an inch.

The Bank of Canada notes are very precise and it is believed that they are produced to exceptionally tight tolerances to the specifications, although some registration related issues have been seen in circulated notes<sup>3</sup>. With the advent of the Single Note Inspection System since 2013 the variations of note in circulation to the specification has been reduced significantly compared to notes issued prior to 2013.

So conditions like the head displacement would be considered below acceptable standards and something that the Bank of Canada would try hard not to have in notes in circulation. It was this author’s belief that the head displacement may have been related to some kind of anomaly associated with the production of a significantly changed series of notes (both the design, the substrate and other printing related features were changed in the Frontiers Series notes from the Journey Series notes).

However this condition was found in more current prefixes bearing the signatures of Wilkins-Poloz. In the meantime it was also noted that this condition was not found in any of the other denominations – \$5, \$10, \$20, and \$50). This called for a second look at this condition to see if it was purely a result of production or if there was some aspect of design of the \$100 note that contributed to this condition.



**Image 4 – A comparison of the portrait height on the metallic stripe of different denominations. “A”, “B”, and “C” represent registration lines aligning all the metallic stripes. “Top” represents the top of head upper bound that is found in \$100 note. “Bot” represents the top of head lower bound that is found in \$10 note. “Chin” represents the bottom of the chin - same height for all denominations except \$100**

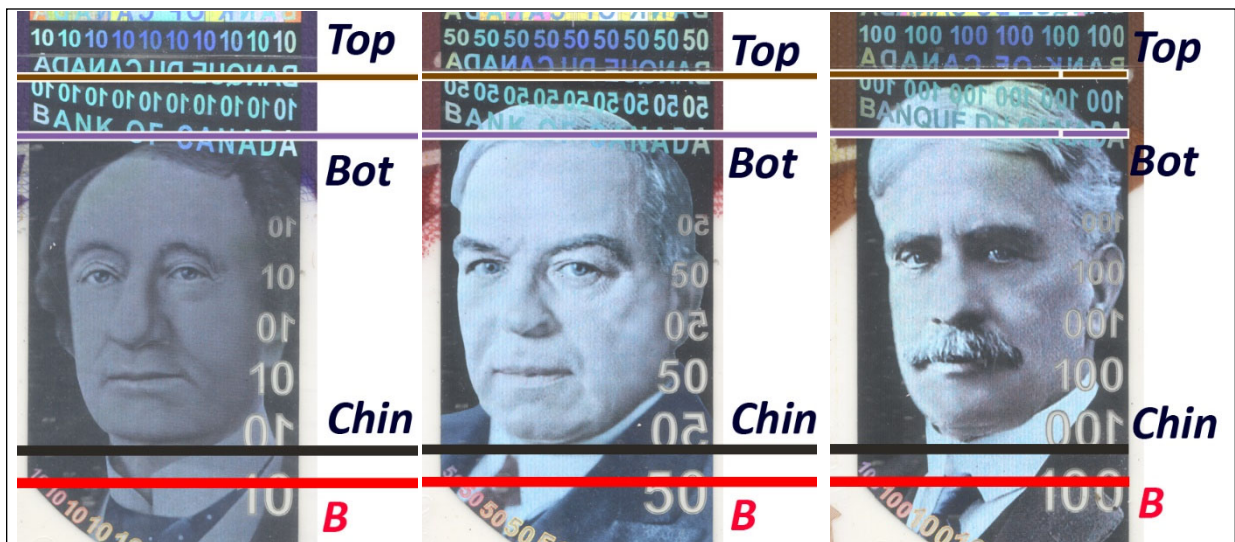


The \$100 denomination of the Frontiers Series Polymer Notes was released in 2011 followed by \$50 and \$20 in 2012 and \$10 and \$5 in 2013. Is it possible that Bank of Canada when faced with this condition on the \$100 notes made changes to the design of the notes that were released after the \$100 denomination was released?

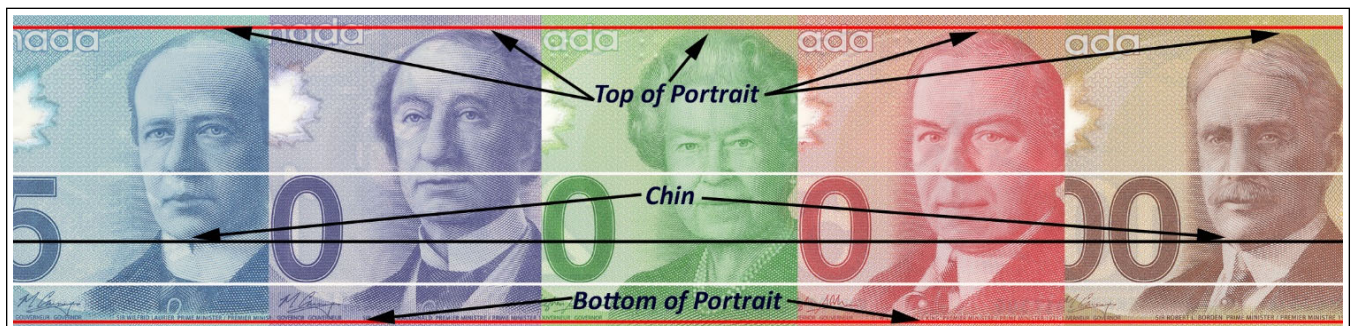
An examination was carried out of the size of the intaglio portrait relative to the size of the portrait on the metallic stripe of all the denominations. The comparison showing the top of the head in the portraits on the metallic stripe from the same reference point (Image 4 and Image 5) reveals the following:

- The top of the head on the \$100 metallic stripe is higher than that in any other denomination.
- The top of the head in the \$5 and \$10 metallic stripe are significantly lower than that of all other denominations. The difference between the top of the portrait head on the \$100 and the \$10 (and \$5) is approximately 3.5 mm or greater than 1/8 of an inch.
- The top of the head in \$20 metallic stripe is lower than the top of the head in \$100 but more than in \$50. However the hair at the top of the head is fuzzy due to the nature of the portrait and does not have as crisp a profile as the top of the head in other denominations. The effective difference in the top of the portrait head on the \$100 and the \$50 (and \$20) is in the range of 1.1mm to 1.4mm or a bit under 1/16 of an inch.

The amount of difference in the top of the head in the metallic stripe could easily account for tolerances that would have made only the \$100 denomination to show the condition of displaced head but not the other denominations.



*Image 5 – Closer view of \$10, \$50 and \$100 from image 4.  
 The difference between the top of head of \$100 and \$50 is 1.4mm (little under 1/16 inch)  
 The difference between the top of head of \$100 and \$10 is 3.5mm (little over 1/8 inch)  
 Notice that the Chin in \$100 is positioned higher than the Chin in \$50 and \$10.*



*Image 6 – A comparison of the intaglio portrait height of different denominations.  
 Red lines represent registration lines for top of the portrait and the bottom of the portrait.  
 Black line represents the level of the Chin with \$5 used as the registration.*



An examination of the intaglio portrait was carried out to measure the total height of the intaglio portrait (See Image 6). It was noticed that the intaglio portraits were similar in height across the denominations. So even though the intaglio portraits were similar there were significant differences in the height of the portraits in the metallic stripe with \$100 exceeding an amount, which was similar to the amount of the displaced head.

Could it be that the Bank of Canada noticed this condition with the \$100 denominations as part of the quality control and made changes to other denominations to prevent similar condition from happening? The evidence does point to a possible design intervention.

It should be noted that there are two factors at play with respect to the displaced head condition:

- An out of register cut.
- An out of register application of the metallic stripe to the polymer substrate in relation to the other printed elements and in particular the maple leaves around the window.

It is possible both of the above conditions may be present on the same note.

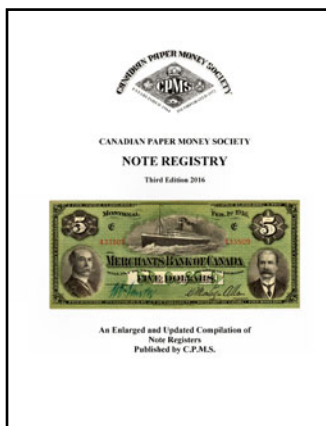
An out of register cut would be similar to previously reported errors of this type in other series of bank notes. However an out of register metallic stripe would be unique to the Frontiers Series Polymer Notes. Regardless, it should be noted that both these conditions would likely be present for all denominations within the acceptable tolerances of production. However, it is only the \$100 Frontier Series of notes that have been noted with this condition.

The evidence therefore suggests that even when the notes would be produced to acceptable tolerances the \$100 is more likely to show the displaced head condition. It is the belief of this author that the major factor for this is the design, which resulted in a taller portrait on the metallic stripe of the \$100 bank note compared to the height of the portrait on the metallic stripe of all other denominations.

### ***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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# THE BANK OF HAMILTON

by R. J. Graham, FCNRS

## NOTES OF THE BANK OF HAMILTON 1874–1892

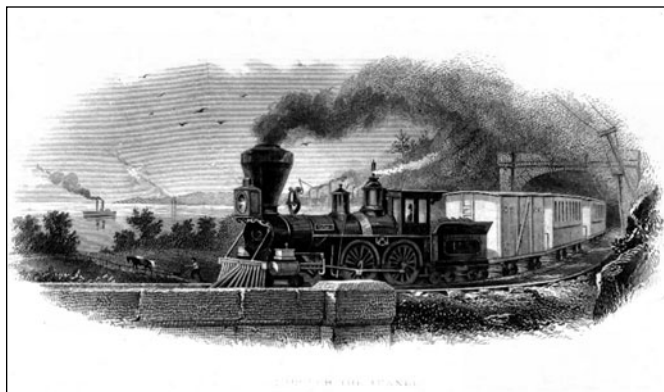
### I. BABN ISSUES OF 1872–1873

For its first note issue, the Bank of Hamilton, like most other Canadian banks at that time, directed its printing order to British-American Bank Note Company of Montreal and Ottawa. Typical of contemporary BABN work, the notes are all printed in black with green tint and green backs. Mostly stock designs were used on the note faces, together with a portrait of Bank of Hamilton President, Donald McInnes (portrait die #32)<sup>39</sup>. The \$4 note features two vignettes in addition to the portrait, a train emerging from a tunnel at the upper left, and a machinist using a lathe at the lower right. Denominations from \$5 to \$50 have a single vignette in addition to the portrait of McInnes: two workers, one with a sledge hammer, stand beside an ornate 5 on the \$5 note face, an ornate X counter flanked by two seated women on the left of the \$10, a seated female with bits of machinery on the \$20, at the right, and on the \$50 a farm girl is milking cows, again on the right. The \$100 note has no vignette other than the McInnes portrait.

All denominations show the bank name and armorial bearings of the City of Hamilton on the back, with numerical counters at either side. The municipal authorities apparently didn't raise objections to this appropriation of the city crest and motto, as it remained a feature of the backs of the next two note issues. Furthermore, this usage of the crest of the head office city for bank notes was by no means unique to Hamilton, for there are many other examples such as some notes of La Banque Nationale, Bank of Ottawa and Halifax Banking Company.

All denominations of this issue bear the engraved signature D. McInnes at the right, and were countersigned in a space designated "Cashr" (cashier) at the left. Cashier H. C. Hammond signed personally sometimes, such as on a wonderful issued \$4 in the National Currency Collection (12815/D), but more often a lower ranking officer signed on the cashier's behalf ("p. cashier"). Issue dates are 2<sup>nd</sup> Sept. 1872 for the \$4 to \$10 denominations, while the three highest denominations are dated 2<sup>nd</sup> January (or Jan.) 1873.

BABN produced tint, face and back plates for the \$4, \$5 and \$10 denominations in the summer of 1872. Each denomination was printed from a 4/on plate with check letters A.B.C.D. Face, tint and back mixed plates, arranged 20.20.50.100 with check letters A.B.A.A, were prepared in the fall of 1872.<sup>40</sup>



*Die proof vignette, BABN die #10, "Through the Tunnel," as seen on the 1872 \$4 note. It also appears on various other bank notes. Author's collection.*



*Die proof vignette, BABN die #89, as used on the 1872 \$5 note as well as \$5 notes of sundry other banks. Author's collection.*





*Bank of Hamilton \$4 note of the 1872 issue; author's collection  
 At the right, a workman is busy at a lathe. A portrait of Donald McInnes is seen at the left. In later life, after his appointment to the Senate, he sported a full white beard, and changed the spelling of his name to MacInnes.*



*Bank of Hamilton \$5 note of 1872, in the author's collection.*



*The \$10 note in the Legacy sale was described in the auction catalogue as Fine, which seems to be optimistic. As it is the only known example in private hands, grading quibbles will not impact the valuation. It sold for \$17,250 at the time.*

## Issue of 1872

1872 \$4	461/B		Institutional collection
1872 \$4	7579/B	VG	Private collection ex E. R. Hunter
1872 \$4	7991/B	<i>separating along creases</i> VG	Private collection ex T. Fredricks, W. H. McDonald
		PMG F12	2012 RCNA Sale TCNC
1872 \$4	12815/D	VG	National Currency Collection
1872 \$4	19036/D	VG	Private collection ex Fred Angus, 1966 CNA Sale
1872 \$5	25233/C	<i>centre tear</i> abt VG	Private collection ex J Hoare Sale (June 1999)
1872 \$5	38973/C	<i>small pieces missing at corners</i>	Institutional collection
1872 \$5	?	VG	Private collection ex A. McKaig
1872 \$10	8606/D	VG?	Legacy Sale II (Feb. 2015)
1872 \$10	20326/B	<i>ragged edges; manuscript signature gone, brown stain left of portrait</i>	Institutional collection

## PROOFS

A complete set of face and back proofs, trimmed to the design as usual for BABN Archives material, was available in the December 1997 Spink America Sale, lot 35. This set seems to have made its way into the National Currency Collection. A very few additional proofs were known previously.

## II. BABN ISSUE OF 1887

For its second issue, the Bank of Hamilton returned to British-American Bank Note Co. This issue consists of a single denomination only, the \$5 note. (Banks were prohibited from issuing \$4 notes after 1 July 1881 by the provisions of the Bank Act revision of 1880.) The face design owes much to the corresponding \$5 note of 1872. The only difference, other than the date and engraved signature, is the 3/4 facing portrait of John Stuart (portrait die #91?), elected president of the bank in 1881, in place of that of the first president, Donald McInnes. Like the last, the notes are printed in black ink with green tint and back. The back is probably identical to that of the first issue. The note is dated 1st March 1887, and has the engraved signature of John Stuart at the right. The space for a manuscript countersignature at left is again designated "Cashr."

The BABN plate register has an entry dated 24 March 1887 for a \$5.5.5.5 face plate, no doubt with check letters A.B.C.D, but there is no reference to a tint or back plate. One might thus infer that the tint and back plates of 1872 remained in use for printing this 1887 issue.

Issued notes are entirely unknown, and proofs are rare in the extreme. One is tempted to consider the possibility that this was not a note issue at all, but merely an essay. Trigge, however, states:

"Only ten of the notes dated March 1 are recorded as outstanding and there is no specimen in the possession of the bank."<sup>41</sup>

Trigge's account of the two 1887 issues is more than a little muddled, but in the absence of other evidence we had better not be too hasty to assume that this 1 March \$5 note was just an essay. In any case, the bank does not seem to have been very pleased with the note, and before the end of the year it was being superseded.

## PROOFS

A face proof, described in the auction catalogue as "the only known" was offered in the December 1997 Spink America Sale, lot 36.





*The \$5 note of the Dec. 1<sup>st</sup> 1887 issue, the only note prepared for the Bank of Hamilton by the short-lived Canada Bank Note Company. Author's collection.*



*Face and back proofs of the Dec. 1<sup>st</sup> 1887 \$5 note, in the author's collection.*

### III. CANADA BANK NOTE ISSUE OF 1887

For its next \$5 note issue, the Bank of Hamilton employed a short-lived firm, the Canada Bank Note Company, Montreal. Canada Bank Note produced superior, aesthetically pleasing work, but unfortunately it did not receive enough printing orders to remain a viable business. British-American Bank Note bought out the assets including dies and plates in 1894, for \$25,890.55.<sup>42</sup>

This issue was dated Dec. 1<sup>st</sup> 1887. A portrait of John Stuart facing right is seen on the left side of the note, a vignette offering a view of Hamilton from the Mountain is at the centre, and a large counter occupies the right end. The Stuart portrait is number P-9 in the Canada Bank Note list of portrait dies<sup>43</sup>. An almost identical portrait having die #87 and the BABN imprint differs in very slight but distinct ways, such as the dots in the tie, the hair below the ear and in the moustache. If BABN ever used this die, it was not for a bank note. The Hamilton vignette is number V-27<sup>44</sup>, and it also appears on Bank of Hamilton cheques and bills of exchange, both of which are illustrated in the reference.<sup>45</sup>

The back of the note depicts the Arms of the City of Hamilton against an ornate background of lathework, with the usual bank name and counters. The face is printed in black with green tint, and the back is green. Notes were printed in sheets of four with check letters A.B.C.D. Sheet numbering is in red. The engraved signature of John Stuart is printed at the lower right, and space for a manuscript signature is provided at the lower left, designated “cashier.”

#### ISSUE OF DEC. 1<sup>ST</sup> 1887

1887 \$5	00667/D	VG+	Torex Sale (Feb. 2005); J. Hoare Sale (Feb. 2001); J. D. Ferguson records
		<i>damaged corner, edges</i>	
1887 \$5	3560/B		Institutional collection
1887 \$5	34772/D	Good	Private collection; J. Hoare Sale (June 1999) ex R. Gross collection

#### PROOFS

Proofs are not often met with, but they are certainly more numerous than those of the 1<sup>st</sup> March 1887 \$5 issue. The National Currency Collection has an uncut pair with green tint, the issued colour, and this proof is also known to exist in private hands as well as in another institutional collection. The National Currency Collection also has colour trial face proofs, one with ochre and one with blue face tint. Back proofs in green, the issued colour, and in blue, a colour trial, have both been offered at auction in recent years.

### IV. WESTERN BANK NOTE CO. ISSUE OF 1892

For its next note issue, the Bank of Hamilton turned to a security printer in Chicago, the Western Bank Note Company. I can't recall any other Canadian bank that had any notes printed by that firm. That's unfortunate, as Western Bank Note produced a very lovely set of six denominations for the Bank of Hamilton, all dated 1<sup>st</sup> June 1892.

The \$5 note has a vignette of a female with sickle and sheaves of wheat, representing Agriculture, at the left. This vignette, entitled “Harvest,” was engraved by Walter Shirlaw<sup>46</sup>. The notes are marked “Copyright 1891 by Western Bank Note Co.” at the bottom of the vignette. A 3/4 facing portrait of bank president John Stuart is at the right. The back depicts what was, at the time, the bank's new head office in Hamilton, at the south-west corner of King and James Streets. It was designed by architect Richard Waite of Buffalo, who a short time previously had designed a new head office in Toronto for the Canadian Bank of Commerce<sup>47</sup>, which coincidentally appeared on the backs of that bank's notes of 1888-1912. Although the Commerce building was very much larger, the two were somewhat similar in style. The \$5 note is printed in black with a green tint covering much of it, and the back is in green.

The \$10 note has a beautiful vignette of Niagara Falls in the middle, with a portrait of John Stuart at the left, which seems to be a mirror image of the portrait on the \$5 note. An allegorical female with a caduceus and a cornucopia represents Commerce, at the right. The back features the new head office building, but at the left instead of the centre as on the \$5 back, and in an ornate circular frame. The \$10 note is printed in black with an extensive pink tint, and the back is printed in a red-brown shade.

For the \$20 face design, John Stuart stakes out the centre right, while a farmer, his team of horses and a walking plough pass beneath a tree on the left. A stag's head, in a circular frame containing the bank name, dominates the back of the note. The face is printed in black and partially covered with an ochre tint, and the back is printed in brown.





An early \$5 note of the 1892 issue, with the left signature space designated CASHIER. Author's collection.



A later \$5 note of the 1892 issue, with the left signature space designated PRO CASHIER. The manuscript signature is that of J. C. Telford, manager of the Chesley, Ontario, branch, which opened in 1889. Author's collection.



The back of the 1892 \$5 note depicts the banks new head office building, opened that year in Hamilton. It was modified later with the addition of several storeys.

The \$50 face portrays John Stuart at the upper left, and a tugboat at the centre right. The back features a dramatic buffalo hunt. Native hunters wearing snowshoes are in close contact with a buffalo, and one of them is on the ground in disarray, as if injured. A little train in the background juxtaposes modern and traditional elements as it steams to the left. The face is printed in black with an olive green tint covering just about everything but the portrait and vignette, and the back is also printed in olive green.

Finally, the \$100 has the same portrait of John Stuart as seen on the \$5, at the right and facing left, and there is a large and quite splendid vignette of a train in motion on the left half of the note. The back, lacking a vignette on this denomination only, presents the bank name, lathework and counters. The face is printed in black with a red-brown tint, and the back in dull red.

It appears that all notes in this 1892 issue were printed in sheets of four and sheet numbered.

Numbering is in red on the \$5 and \$20 notes, blue on the \$10 notes and green on \$100 notes. The colour of the digits on the \$50 notes is unknown. All denominations have the engraved signature of John Stuart at the bottom right. Low numbered notes of the \$5 issue have the space at the left for a manuscript countersignature designated "Cashier," but most surviving notes have "Pro Cashier" instead. Other denominations are known with the "Pro Cashier" designation only.

There are some quirky little features of this issue. After each sheet number is a small design, printed in the same colour as the sheet number, of which it appears to form a part. Apparently each denomination is associated with its own characteristic symbol. Numbers printed in very small black numerals are occasionally found in the margins of the notes of the 1892 notes. The author has seen nothing that would explain the functions served by either of these two features.

#### ISSUE OF 1<sup>ST</sup> JUNE 1892

1892 \$5	5091/D	Cashier		Institutional collection
1892 \$5	13234/B	Cashier	Good+	JHA Sale (Sept. 2008) ex Fred Angus
1892 \$5	20906/A	Cashier	G-VG	Diverse Equities Sale (Mar. 2007)
1892 \$5	23335/D	Cashier	Good	2010 RCNA sale ex Wm. King
1892 \$5	25430/	Cashier	Good	JHA Sale (Feb. 1998)
1892 \$5	33920/C	Cashier		National Currency Collection ex Amon Carter
1892 \$5	42875/A	pro Cashier?	abt Good	
1892 \$5	43429/B	pro Cashier	VG	G. Bell Sale (June 2017)
1892 \$5	48562/A	pro Cashier	Good	eBay (Aug. 2002)
1892 \$5	52757/	pro Cashier		ex Norweb collection
1892 \$5	52921/A	pro Cashier	VG	eBay (Apr. 2010)
1892 \$5	57967/D	pro Cashier	Fine	ex Walter Allan collection
			VF30	TCNC Western Collection II 2014
1892 \$5	64723/D	pro Cashier	Good	Andy McKaig CNA 2000
1892 \$5	66486/B	pro Cashier	EF	Private collection
1892 \$5	73151/A	pro Cashier	Good	eBay (Apr. 2013)
1892 \$5	74684/A	pro Cashier		eBay (Apr. 2018)
1892 \$5	74797/A	pro Cashier	Good	eBay (Nov. 2012)
1892 \$5	74818/C	pro Cashier	VG	JHA Sale (June 2000) ex D. Cameron
1892 \$5	81979/D	pro Cashier	Good+	JHA Sale (Oct. 1999)
1892 \$5	106686/C	pro Cashier	EF	National Currency Collection
1892 \$5	106828/C	pro Cashier	Fine	JHA Sale (Oct. 1997)
1892 \$5	106829/	pro Cashier		
1892 \$5	109742/A	pro Cashier	VG	ex R. Gross collection
1892 \$5	111472/D	pro Cashier	VG	ex R. Gross, R. D. Lockwood (June 1979)
1892 \$5	114615/A	pro Cashier	VG	JHA Sale (June 1999) ex W. H. McDonald
1892 \$5	115892/D	pro Cashier	VG	JHA Sale (Feb. 1997)
1892 \$5	121213/B	pro Cashier	G+	1976 CNA Sale
1892 \$5	122708/D	pro Cashier	BCS G6	eBay (June 2011)





The 1892 \$10 note features a view of Niagara Falls at the centre. Engraved below, in tiny letters, are the words “Copyright 1892 by Western Bank Note Co.” Author’s collection.



1892 \$20 Specimen, evidently from sheet #04361 of regular notes numbered for issue, but cancelled for use as specimens.



The 1892 \$20 Specimen back features a superb engraving of a stag’s head, in a round frame containing the bank’s name. Face and back images courtesy Geoffrey Bell Auctions.

1892 \$5	131354/A	<i>pro Cashier</i>	Fine PMG F15 <i>internal tear</i>	Lyn Knight Sale (Oct. 1999) Heritage FUN Sale (Jan. 2013)
1892 \$5	132349/B	<i>pro Cashier</i>		
1892 \$5	133575/D	<i>pro Cashier</i>	Fine VG+	Moore Sale (Apr. 1991) Torex Sale June 2010 (C. Moore)
1892 \$5	135838/	<i>pro Cashier</i>	VG+	Private collection
1892 \$5	142637/A	<i>pro Cashier</i>	VG	ex D. Cameron collection
1892 \$5	144829/D	<i>pro Cashier</i>	VF	Private collection ex R. Graham, W. Allan, W. Holmes
1892 \$5	147193/B	<i>pro Cashier</i>	F-VF	Private collection ex L. Carney, W. Allan
1892 \$5	149123/A	<i>pro Cashier</i>	VG PMG F15 <i>minor repairs</i>	ex T. Fredricks collection Heritage Sale (Sept. 2012)
1892 \$5	152728/C	<i>pro Cashier</i>	Fine <i>VG in Moore's June 2010 Torex Sale</i>	Heritage Sale (Sept. 2007)
1892 \$5	154327/C	<i>pro Cashier</i>	F-VF PMG VF20	ex T. Fredricks, R. Graham, E. R. Hunter Torex Sale (Oct. 2010) TCNC
1892 \$5	155152/B	<i>pro Cashier</i>	Fine	R. D. Lockwood (Jan. 1978)
1892 \$5	157935/B	<i>pro Cashier</i>	F-VF	Al Tebworth (Apr. 2015)
1892 \$5	159222/A	<i>pro Cashier</i>	VG+ PMG VF25	Torex Sale (June 2010) 2012 RCNA Sale TCNC
1892 \$5	160726/B	<i>pro Cashier</i>	VG	Private collection ex H. Eisenhauer, R. Graham
1892 \$10	11589/C		Good	Institutional collection
1892 \$10	28032/A		abt VF <i>lower left corner missing</i>	Private collection ex E. R. Hunter, W. Allan
1892 \$10	32380/A			Institutional collection
1892 \$10	42758/C		VF	National Currency Collection
1892 \$20	01622/A			Institutional collection

## PROOFS

Some proofs of the 1892 issue may exist, but it is an understatement to say they are seldom seen.

## SPECIMENS

Specimens are available for all denominations of this issue and they aren't unduly challenging to obtain. There is considerable variation among them. Some specimens have no sheet number but many others, particularly \$20s and \$100s, are numbered regular issue notes that seem to have been set aside, evidently in full sheets, for use as specimens. Specimens without sheet number may be overprinted "—SPECIMEN— / WESTERN BANK NOTE CO.," or not. Others have been seen with just the word SPECIMEN overprinted in red. Those that are numbered seem generally to have the overprint "—SPECIMEN— / WESTERN BANK NOTE CO.," in blue or in red, on one side only or both sides, one or more times.

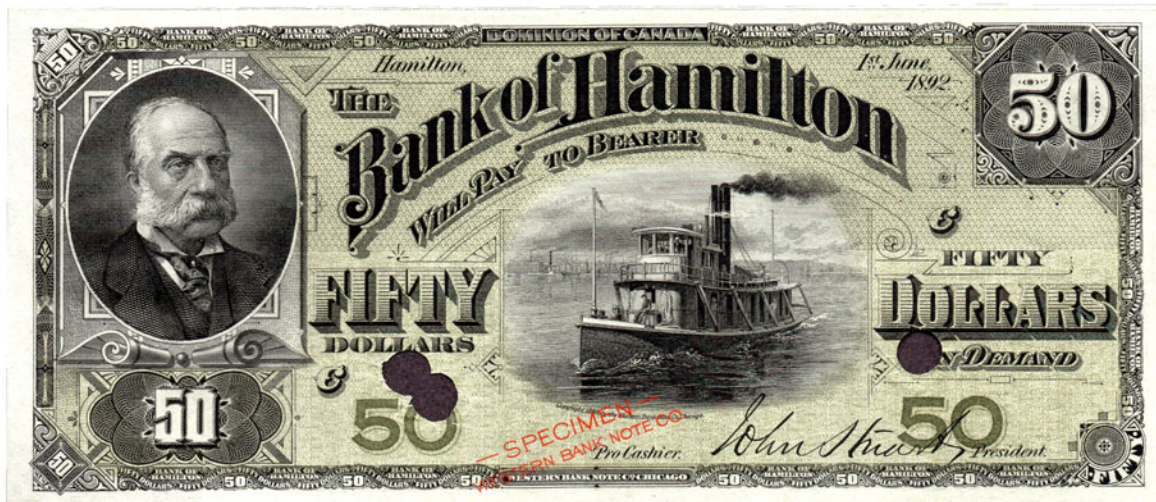
The \$5 specimens are thought to exist in both the "Cashier" or "Pro Cashier" varieties, but one usually sees the "Cashier" type. All specimen notes are punch cancelled, but again, in a variety of ways. Fairly large circular holes, two on a note, are frequently seen. Sometimes the holes are smaller but more numerous. W-shaped or six-pointed star punches are also encountered.

A set of specimens provides a good way in which to assemble the notes of the 1892 issue. If one does not object too much to the holes or overprints, this strategy will yield high grade notes with bright fresh colours. Issued notes in denominations above \$5 are exceedingly rare at best, and most are utterly impossible to obtain.

The Christie's sale of 5 June 1991 offered, from ABN Co. Archives, sixteen \$5, seventeen \$10, seventeen \$20, sixteen \$50 and eighteen \$100 specimen notes. The \$5s were not broken down by "Cashier" and "Pro Cashier" variety.

(Continued in *CPMS Journal* Volume 54, Number 159, December 2018)





A \$50 specimen note of the 1892 issue. No issued notes are known to have survived. Author's collection.



The back of the 1892 \$50 specimen depicts a struggle between native hunters and buffalo, apparently with equal casualties on each side.



The \$100 specimen represents the highest denomination of the 1892 issue. No issued notes are known. Author's collection.



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# IN THE MARKET PLACE – SEPTEMBER 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.

With the summer months comes a slower time with major Canadian auctions. The Canadian paper money market is in high demand, with nice original notes showing no sign of slowing down. The world market is eager to get their hands on nice inexpensive notes along with the rarities. During a recent trip to Porto, Portugal, I visited a local coin store. The shop owner was happy to see a Canadian, as they were in need of the \$5 & \$10 polymer notes from Canada. It was great chatting with collectors from another part of the world. Just like here is Canada, in Portugal bank notes are in high demand. On a side note, if you ever visit Porto, Portugal, you must visit the Dr. António Cupertino de Miranda Foundation Paper Money Museum. This is a marvellous collection of Portuguese paper currency.

## Stack's-Bowers Auctions - Prices in US funds

### ANA Auction, 14 Aug. 2018

(Includes 20% buyer's premium)

Lot #	Cat. #	Description	Est.	Sold
30069	—	Third of Exchange, Quebec, 3 Nov. 1815, PCGS VF30 ppq	\$2,000-2,500	\$6,300.
30070	155-12-12-02	Commercial Bank of Canada \$1 Kingston 1860, 23564/D, PMG F15	10,000-15,000	20,400.
30071	425-12-02	Maritime Bank DC, \$5 1881 red 12503/B, PMG VG10	2,000-3,000	1,440.
30072	600-12-04	Bank of PEI \$1 1877, 26884/A, PMG UNC63	1,250-1,750	1,020.
30073	600-12-08	Bank of PEI \$2 1877, 26721/B, PMG AU55 epq	1,250-1,750	960.
30074	630-54-02P	Royal Bank of Can. Jamaica £1 1938 F&B proofs, PMG UNC66 epq	500-1,000	720.
30075	75-20-06P	Cdn. Bank of Comm. Barbados \$20 1922 F&B proofs, PMG UNC65epq	750-1,250	780.
30076	BC-21S-ii	Bank of Canada \$1 1937 Specimen, T/L0000000, PCGS UNC66opq	600-1,000	1,260.
30077	BC-23S	Bank of Canada \$5 1937 Specimen, U/C0000000, PCGS UNC65opq	600-1,000	1,200.
30078	BC-24S	Bank of Canada \$10 1937 Specimen, W/D0000000, PCGS UNC65opq	600-1,000	1,020.
30079	BC-25S	Bank of Canada \$20 1937 Specimen, D/E0000000, PCGS UNC65opq	800-1,200	1,020.
30080	BC-26S	Bank of Canada \$50 1937 Specimen, B/H0000000, PCGS UNC65opq	1,250-1,750	1,200.
30081	BC-27S	Bank of Canada \$100 1937 Specimen, B/J0000000, PCGS UNC66opq	1,250-1,750	1,320.
30082	BC-28S	Bank of Canada \$1000 1937 Specimen, W/D0000000, PCGS UNC64	6,000-8,000	7,200.
30083	DC-13c	Dominion of Can. \$1 1898 Boville, 864666/C, Ser. Q, PMG AU55	2,000-3,000	1,680.
30084	DC-21g	Dominion of Can. \$5 1912 C361509/D, PCGS EF45ppq	2,000-3,000	1,920.
30085	DC-21g	Dominion of Can. \$5 1912 C361510/D, PCGS EF45ppq	2,000-3,000	1,800.
30086	DC-27	Dominion of Can. \$5 1924, PCGS VF25	4,000-5,000	5,280.
30087	75-20-10P	Cdn. Bank of Comm. Barbados \$100 1922 F&B proofs, PMG UNC63 (back graded UNC61 with tear)	1,000-1,500	780.

## Heritage Auctions - Prices in US funds

### Philadelphia ANA Auction, 17 Aug. 2018

(Includes 20% buyer's premium)

Lot #	Cat. #	Description	Sold
28016	NS-23	Nova Scotia \$5 treasury note 1861, face, back and tint proofs, PMG UNC65	\$3,600.
28017	DC-12P	Dominion of Can. \$1 1897, face and back proofs, plus back vignette, PMG UNC67 epq	5,520.
28018	DC-14cS	Dominion of Can. \$2 1897 Specimen, PMG UNC67 epq	7,200.
28019	DC-14bS	Dominion of Can. \$2 1897 F&B proofs + 3 vignettes, PMG UNC67 epq	5,040.
28020	DC-23a-ii	Dominion of Can. \$1 1917 K-388031/A, PMG UNC67 epq	11,400.
28022	DC-25g	Dominion of Can. \$1 1923 Y-534545/C, PCGS UNC68 ppq	12,000.
28023	BC-4	Bank of Canada \$2 1935 French, F841471/B, PMG UNC65 epq	10,200.
28026	BC-36	Bank of Canada \$1,000 1954 DF, A/K0020538, PMG UNC64	20,400.
28028	345-18-04S	Bank of Hamilton \$10 1904, Specimen, sheet of 4, PMG UNC65 epq	6,000.
28029	345-18-06S	Bank of Hamilton \$20 1904, Specimen, sheet of 4, PMG UNC64	5,760.
28030	345-18-08S	Bank of Hamilton \$50 1904, Specimen, sheet of 4, PMG UNC65 epq	6,000.
28031	360-10-06	Banque d'Hochelega \$5 1874, 10575/A, red E opt, PMG VF25, prev. mtd., tear	21,000.
28032	75-14-57aS	Can. Bank of Commerce \$100 1898 YUKON, Specimen, PMG UNC65 epq	14,400.

**Geoffrey Bell Auctions**  
**Paris, Ontario Sale, 11 Aug. 2018**  
*(with 20% bp)*

Lot #	Cat. #	Description	Est.	Sold
674	BC-23b	Bank of Can. \$5 1937 Gordon-Towers, X/C0519823, PMG UNC64 epq	\$375-450	\$390.
675	BC-26b	Bank of Can. \$50 1937 Gordon-Towers, X/C0519823, BCS AU50 orig.	550-600	570.
741	BC-46b	Bank of Can. \$1 1973 Low Numbers, BAU0000783-785 (3) AU-UNC	150-225	156.
778	BC-51aA	Bank of Can. \$50 1975, *HC2571098 lightly pressed UNC	1,000-1,400	810.
835	DC-2bC	Dominion of Can. \$1 1870 payable Toronto, counterfeit,425237/D, VG	200-250	180.
837	DC-9bC	Dominion of Can. \$2 1878 payable Toronto, counterfeit,103084/C, AG	150-200	330.
856		Champlain & St. Lawrence R.R. remainder set, 3 pcs, BCS UNC63/64	150-180	288.
860	85-14-02	Banque Canadienne Nationale \$5 1935, 488425/A, BCS VF35	175-275	180.
874	360-20-08Pa	Banque d'Hochelega \$50 1911 face proof AU/UNC	500-550	264.
876	375-16-24C	Imperial Bank of Canada \$100 1917 counterfeit, 20520/A	100-125	180.
897	630-14-04	Royal Bank of Canada \$5 1927 Wilson, 1953631/C, BCS F18	125-175	144.

## 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. Please report prefixes that have been missed to the editor.

### \$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, FTU, 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, GJL, GJM, GJN, GJP, GJU, GJV, GJW



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**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@golden.net](mailto:bwjmackie@golden.net). 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:** 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](http://www.britannianumismatics.com). Stephen Oatway, [info@britannianumismatics.com](mailto: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](mailto: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](mailto: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](mailto: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](mailto: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](mailto: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](mailto:isalem@emirates.net.ae) 51-147

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