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Last fall, the Bank of Canada released Canada's first vertical bank note, the \$10 featuring Viola Desmond. But, it wasn't the first time the Bank had considered a vertical format. The Bank of Canada's March blog reveals that before the Canadian Journey series was decided upon many themes and designs were considered. A Canadian Bank Note Company design team headed by Jorge Peral proposed these designs using a wildlife theme and a vertical orientation.

In this issue:

- Hitesh Doshi considers micro and hidden elements related to the visual design of Canadian bank notes Page 5*
- Berhard Wilde begins a series on the extremely rare bank notes of the Niagara District Bank . . Page 11*
- Robert J. Graham continues his study of The Bank of Hamilton with its note issues of 1914 . . Page 18*
- The Member's Classified Advertising has a long-overdue update! Page 30*

...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.

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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*.

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PRESIDENT'S NOTES — 2019 MARCH

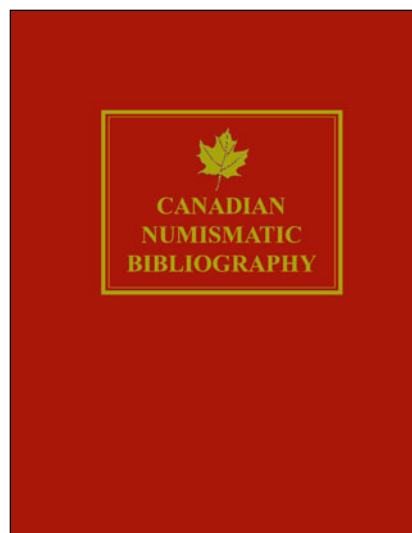
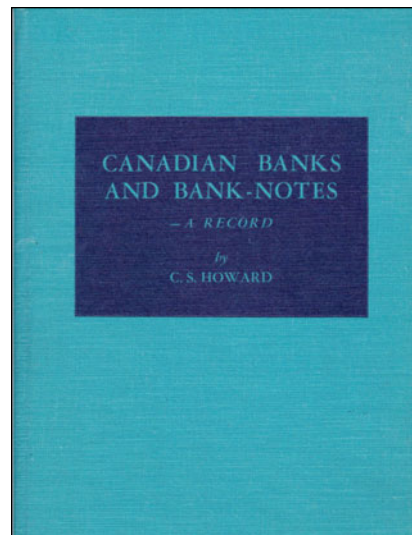
In making some home renovations and changes so that my wife will be able to continue to live at home I had to move some bookcases. This led me to think about the founding of the CPMS back in 1963 and what information was available then. The main source of bank/bank note information was C.S. Howard's book, *Canadian Banks and Bank-Notes — A Record*, which was an off-print from The Canadian Banker magazine. There were a few histories of the Chartered Banks, the best in my mind, being *A History of the Canadian Bank of Commerce* and its three volumes then, and its fourth volume published much later.

Contrasting that today, we have published many articles on banks and bank notes in our Journal and Newsletter, and if you receive the Journal by e-mail the note illustrations are now in colour; there are the Charlton catalogues and the CPMS Bank note registers (please see the announcement of a new two-volume fourth edition on the next page), which give rarities of many of the surviving notes. In this we are quite blessed by the information available compared to fifty odd years ago.

(Members are also reminded of the *Canadian Numismatic Bibliography*, which indexes CPMS articles under Paper Money in Chapter 5 and Banking in Chapter 6. Copies of this book are still available by contacting myself. Please see my ad in the Members' Classifieds.)

If you have any knowledge about banks and bank notes that you would like to share, please consider writing an article so that our editor doesn't have to go begging. Articles do not have to be long and I am sure that we can help "polish" an article if you don't feel comfortable with your writing, and we can probably assist in finding illustrations.

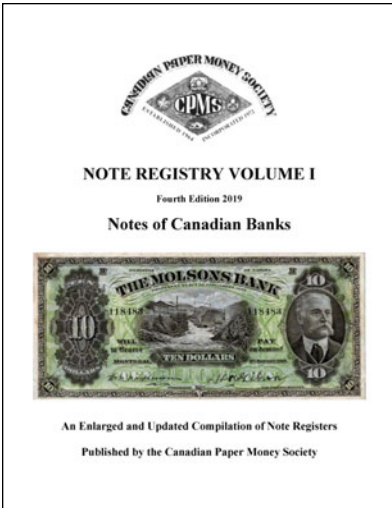
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Deadline for the next issue of the CPMS Journal is 1 June 2019

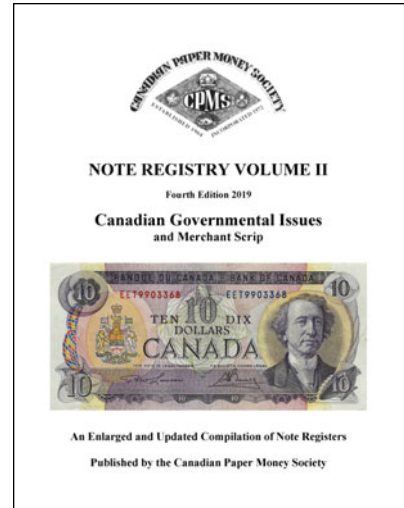
A NEW EDITION OF THE CPMS NOTE REGISTRY IS ANNOUNCED

The latest triennial revision of the Note Registry was recently completed, and copies are now available to the collecting public. The fourth edition weighs in at 600 pages, a good 25% more than the 3rd edition page count. It has grown too large to present in a single volume utilizing spiral binding. Accordingly, the Note Registry is now split into two volumes.



Volume I, much the larger of the two at 382 pages, consists of all the chartered bank note listings. Volume II contains all government issued notes on 218 pages. Included are Provincial, Dominion and Bank of Canada notes, municipal and depression scrip. Merchant scrip has been placed in Volume II as well. The volumes are available individually to accommodate collectors' specialized interests.

Registers published in the CPMS Journal since the beginning of 2016 have been incorporated into the new edition. Several other registers have also been added which have never before been published and are



therefore otherwise unavailable. Volume I listings of chartered banks now feature the name of the bank on each page, enhancing the usability of the Note Registry.

R. J. Graham wrote the introduction, while a majority of the registers were compiled or maintained by Harry Eisenhauer and R. J. Graham over the past almost forty years. Valuable and important registers have also been contributed by Ted Banning, Cliff Beattie, Geoffrey Bell, Paul Berry, Wayne Eeles, Graham Esler, Terry Fredricks, Ronald Greene, Brent Mackie, Marc Primeau, Jared Stapleton, Lub Wojtiw, Murray Vanzanten and Michael Zigler.

Notes that are known to have been stolen have been clearly identified in the Registry. The book will pay for itself many times over if it helps to avoid the purchase of a stolen note. Defects of specific notes, where known, have been recorded, and again, the Registry will prove to be a very valuable resource if it leads to the discovery of some previously undisclosed repair.

Volume I is available at the discounted price of \$45 (\$35 for CPMS members) when purchased directly from Dick Dunn, CPMS Secretary/Treasurer. Volume II sells for \$35 (\$25 to CPMS members) when purchased from Dick in person. Dick attends coin club meetings in the Greater Toronto Area and some coin shows, so pick up your copy in person with payment by cash or cheque if you happen to see him, as shipping increases the cost by \$20 per volume.

Copies may also be ordered on line at www.cpmsonline.ca (the CPMS web site). Costs may be determined from the chart below. Please note that there is a postage discount in effect when both volumes are purchased by mail order.

	4th Ed. Vol. I	4th Ed. Vol. II	Both Vol. I & II
CPMS members, by hand	\$35.	\$25.	\$60.
Non-members, by hand	\$45.	\$35.	\$80.
CPMS members, mailed	\$55.	\$45.	\$90.
Non-members, mailed	\$65.	\$55.	\$110.

Please remit in Canadian funds to a Canadian address; U.S. funds to a U.S. or International address.

The Registry can be ordered on the CPMS web site and can be paid through PayPal, or mail orders can be sent to
CPMS, Box 562 Pickering P.O., Pickering, ON L1V 2R7

The digital image Portable Document Format (PDF) offering of the Note Registry, introduced with its third edition, will be continued. CPMS members in good standing who have purchased a hard copy of either Volume I or Volume II from the CPMS Secretary/Treasurer in person, through the website or by mail may make application for the corresponding digital image by sending e-mail to info@cpmsonline.ca. A personalized PDF image of the Note Registry will be sent by return e-mail.

DESIGN NOTABLES: A COLUMN EXPLORING THE DESIGN OF CANADIAN BANK NOTES MICRO AND HIDDEN ELEMENTS RELATED TO VISUAL DESIGN OF CANADIAN BANK NOTES

by Hitesh Doshi[§]

Eight months after the release of the \$10 Frontiers Series bank note, the Bank of Canada corrected the original (as at the time of putting in circulation in 2013) description of the visual content of the note¹. The original description as shown below identified one of the peaks on the back of the note as being Mount Edith Cavell a very prominent and widely visited area in the Jasper National Park. The revised description removed the reference to Mount Edith Cavell. This change happened in and around July 2014.

Original Description



The Canadian Rockies

The image of the Canadian Rocky Mountains is a composite based on photographs commissioned by the Bank of Canada. Three regions are depicted on the bank note to highlight the diverse and majestic nature of the Rockies. On the left are Mount Edith Cavell and Marmot Mountain, in the centre is Esplanade Mountain, and on the right are the Palisade and Pyramid mountains, which are part of the Victoria Cross Range.

Bank of Canada design description of \$10 Frontiers Series Note at time of release of note in circulation (Bank of Canada November 2013)

Revised Description



The Canadian Rockies

The image of the Canadian Rocky Mountains is a composite based on photographs commissioned by the Bank of Canada. Three regions are depicted on the bank note to highlight the diverse and majestic nature of the Rockies. On the left are the shoulder of Lectern Peak and Aquila Mountain; in the centre are Redan, Esplanade and Gargoyle mountains; and on the right is Mount Zengel, part of the Victoria Cross Ranges.

Bank of Canada revised design description of \$10 Frontiers Series Note (Bank of Canada July 2014)

Such a significant mischaracterization of the visual design element, on a well-researched and much touted introduction of new series of bank notes, appears to have led the Bank of Canada to review the principles that guide the design of the country's bank notes². Following that review the Bank of Canada formalized a set of principles to guide the design of Canadian bank notes. This was to serve as a foundation for the consideration of the visual content of the subsequently designed bank notes. These considerations include the theme, the subject matter and the images used for the bank notes. Three different bank notes have since been developed with these new design principles applied to their design: \$20 commemorative bank note in 2015, \$10—150 commemorative bank note in 2017 and the latest \$10 vertical Viola Desmond bank note in 2018.

The principles are as follows (ibid):

- Security is paramount and visual content must support the security features. In other words, security considerations take precedence over visual content.
- Bank notes must be functional and recognizable.
- The design must support the Bank's commitment to allow the notes to be recognized by the visually impaired.
- The bank notes should be printed in English and French.
- The bank notes must reflect Canada.
- The bank notes must be aesthetically pleasing and have broad appeal to Canadians.

[§] 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 or 416 979 5000 x6502.

¹ Dean Beeby, 2014, Canada Press, <https://www.theglobeandmail.com/news/national/bank-of-canada-quietly-fixes-error-about-10-bill/article19816466/> Last accessed March 3, 2018.

² Bank of Canada, Principles of Bank Note Design, <https://www.bankofcanada.ca/banknotes/principles-bank-note-design/> Last accessed March 3, 2018

In the past several columns^{3,4}, I have examined the many aspects of the Canadian bank notes that deal with visual elements that are visible to the naked eye. In this column, I would like to address some of the elements that are part of the visual content, but that upon magnification provide some unanticipated details. Typically, in my study of bank note design I do not make use of magnification. However, in the example that I will present in this paper, it is some initial observations with naked eye that revealed some features that prompted further exploration using magnification.

These observations are categorized as follows:

1. Micro text, which is a use of very small size text to create a visual pattern different than the text when viewed at 1x magnification. This common element provides a level of security in bank note designs. Typically micro text would only be discernable as text under a 2x-4x magnification.
2. Micro thematic feature, which are part of the theme but the details of the feature only become evident when seen under magnification. There is no name for this. I have decided to call this a micro thematic feature, since it results from a deliberate attempt made by designers to include them in the visual element but not easily discernable at 1x magnification.
3. Hidden elements, predominantly text that require more than 8x magnification to discern and which require high level of precision to incorporate in the bank note. In other words, these elements would not be discernable, except under very high magnification.

MICRO TEXT

Micro text, also sometimes called micro-lettering, is a feature used on a bank note wherein text when viewed at 1x magnification appears as a pattern. This pattern is only discerned as text when viewed under magnification normally available through hand held magnifying devices. The printing of the micro text is such that at 1x-magnification (naked eye) the feature will appear as a pattern that will match with the surrounding visual elements. This feature that has presumably been included in bank notes to prevent easy duplication using office copying and printing machines. At the same time, it allowed for textual identifiers to be included within the printed elements of the bank note.

Frontiers Series bank notes (Image 1a, 1b, 2a, 2b)

Most Bank of Canada bank notes have micro text. All the denominations of Frontiers Series Canadian bank notes use micro text as part of the design feature in a very similar way. There is one instance of micro text on the face and one instance of micro text on the back. On the face, the micro text is located as shown along the dashed line in Image 1a. It consists of a continuous string of the text “100 BANQUE DU CANADA 100 BANK OF CANADA” repeating itself along the dashed line shown in Image 1a. A magnified portion of the text is shown in Image 1b.

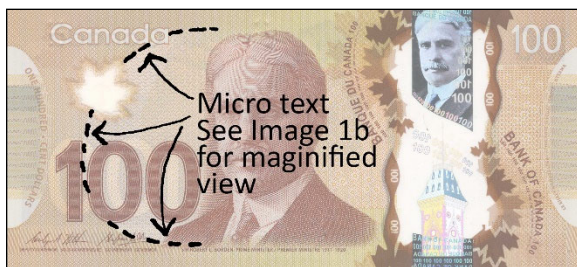


Image 1a –

Micro text location on the face of Frontiers Series bank notes (\$100 example shown but applies to all denominations)



Image 1b –

Magnified view of Micro text located as per Image 1a – text reproduced in black

On the back of the note, the micro text is located along the middle of the left and right edges. Image 2a shows the location of the micro text as black dashes along the left and right edges of a \$10 Frontiers Series bank note. Image 2b shows four lines of the magnified text. It consists of repeating text “BANQUE OF CANADA” on one line with “BANK OF CANADA” on the next line. There are 21 lines in total on the left and the right edge

³ Doshi, H., 2018, Design Notables: French and English on Canadian Polymer Series (Frontiers) Bank Notes, *Canadian Paper Money Society Journal*, Issue 157/Vol. 54, June 2018, pp. 43–50.

⁴ Doshi, H., 2017, Design Notables: Canada in the Frontier Series Polymer Notes, *Canadian Paper Money Society Journal*, Issue 153, Volume 53, June 2017, pp. 38–40

Bank of Canada, 2013, The Design of Canada’s \$10 Polymer Note.

Bank of Canada, 2014, The Design of Canada’s \$10 Polymer Note.



Image 2a –
Micro text location on the back of Frontiers Series bank notes
(\$10 example shown but applies to all denomination)



Image 2b –
Magnified view of Micro text located as per Image 2a –
English and French on alternating lines
(Only four of twenty-one line shown)

The use of micro text on the face and the back as indicated above is similar for all the denominations of the Frontiers Series bank notes. Minor variations such as the order of French and English and the numeral representing the denomination are present (Doshi, 2017).

In the commemorative \$20 bank note only the hologram is different compared to the Frontiers Series \$20 and so the implementation of the micro text is as shown above.

It is important to note that the micro text described above is part of the visual elements printed using lithography. At normal magnification it gives an appearance of a white line with dots which are in the main colour of the denomination (blue for 5, purple for 10 and so on).

\$10 – 150 Commemorative bank note (Image 3a and 3b)

Unlike the Frontiers Series bank notes the micro text there was no micro text that was seen in the litho printed visual elements. Further, unlike the Frontiers Series bank notes the micro text was found only on the face of the bank note. The micro text is part of the large counter (the numeral 10 as shown in Image 3a) on the face, which is printed using raised ink (intaglio). The micro text (Image 3b) is a repeating pattern of “BANK OF CANADA BANQUE DU CANADA” laid out in a curve. Since the text is within the shape of the numeral, it is delimited by the boundaries of the numeral and appears discontinuous. At 1x magnification the micro text creates a purple fill pattern white lines and dots. This appears similar to the pattern of the intaglio printed numeral in the \$10 Frontiers Series bank notes. In other words same appearance at 1x magnification but different fill pattern when magnified.



Image 3a –
Micro text location on the face of \$10-150
Commemorative bank note

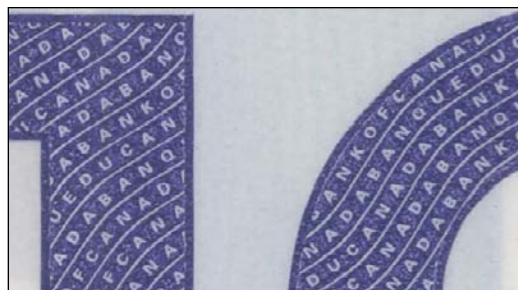


Image 3b –
Magnified view of Micro text located as per Image 3a –
Alternating English and French
“BANK OF CANADA BANQUE DUE CANADA

\$10 – Vertical – Viola Desmond bank note (Image 4a and 4b)

With this latest Bank of Canada bank note, the micro text moved back from intaglio printed element to litho printed elements and from the face to the back. In the \$10 Vertical bank note the micro text is only on one side compared to the Frontiers Series bank notes where it is on two sides. The micro text forms a pattern of lines on both sides of the long edge adjacent to the hologram (Image 4a). The text consists of the phrase “CANADA 10” repeating itself (Image 4b). A closer examination shows that there are two different patterns created using the same sequence of characters. The only difference between the two appears to be the spacing between the individual characters. Where the characters are spaced closer to each other (purple text on white background), it creates a pattern of a continuous line at 1x magnification. Where the letters are spaced further apart (purple text on yellow background), it creates a pattern of a dotted line at 1x magnification.

MICRO THEMATIC FEATURES

There is very fine detail reproduced on the Canadian bank notes. Some of the fine details that form parts of the visual content becomes discernable only when seen under magnification. Typically, these details become discernable at 2x to 4x magnification. However once the location of some of these details are known a sharp eye can pick them up at 1x magnification. The reproduction of this level of detail in each and every bank note that is printed is a testament to the high quality of graphic detail that is successfully incorporated into each and every bank note. Collectively the attention to small details goes towards making these bank notes pieces of fincraft.

\$50 – Frontiers Series bank note (Image 5a and 5b)

The word “Canada” is very well hidden below the bridge of the CCGS Amundsen (for location see Image 5a and magnified version see Image 5b)). There is also the text “Garde Côtière” and “Coast Guard” on the hull (Image 5b), which is barely discernable even under high magnification. Both these textual elements are reproduced as per the same elements on the real vessel. The effort that the designers have taken to reproduce these details is commendable.

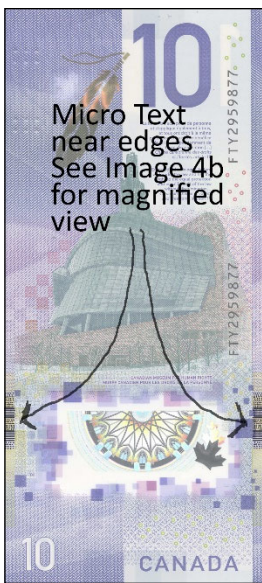


Image 4a –
Micro text location on the face of \$10-150 Commemorative bank note

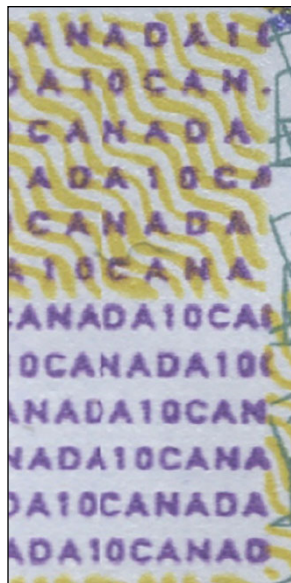


Image 4b –
Magnified view of Micro text located as per Image 4a – Lines of text with repeating “CANADA 10” – Characters spaced closer on white background and further on yellow background



Image 5a –
Micro thematic feature on the back of \$50 Frontiers Series bank note

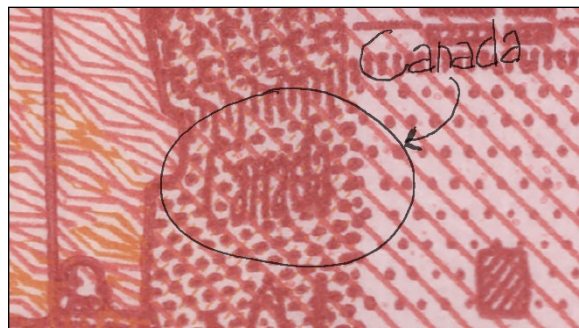
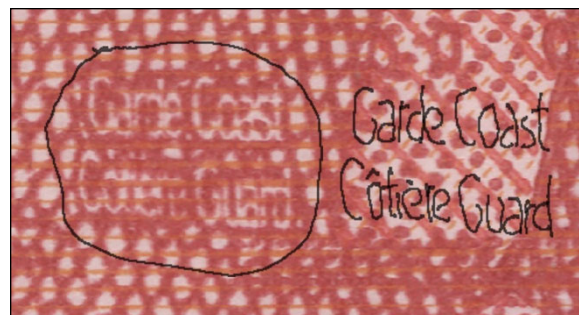
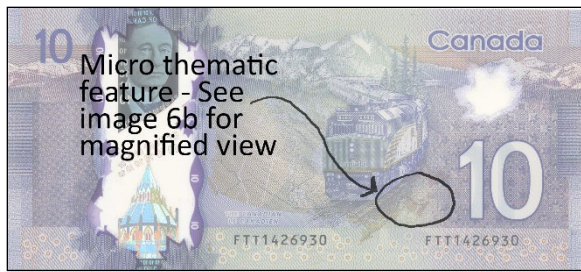


Image 5b –
Magnified view of feature located as per Image 5a – “Canada” below the bridge and “Garde Côtière” and “Coast Guard” on the hull

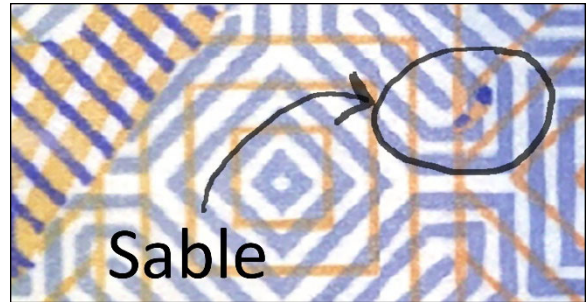
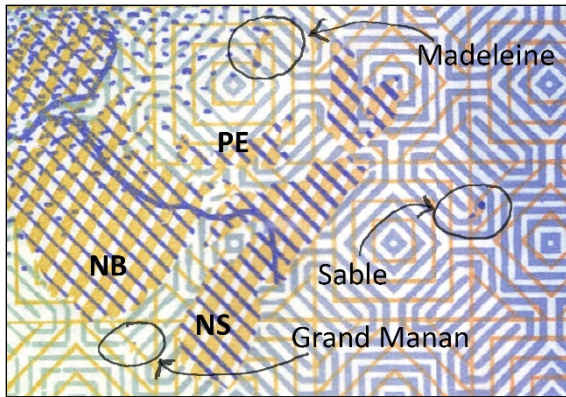


\$10 – Frontiers Series bank note (Image 6a and 6b)

A Canadian map is shown on the back of the \$10 Frontiers Series bank note depicting the cross Canada reach of the railway. The Atlantic Provinces of New Foundland, PEI, Nova Scotia and New Brunswick along with Quebec are easily seen on the map. At the scale at which the map is reproduced on the bank note, one would hardly expect to see smaller land masses at locations shown in Image 6a. However, it seems the designers have gone out of their way to include the Sable Island, Les Îles-de-la-Madeleine, and the Grand Manan Island, as seen in the magnified Image 6b and 6c. Normally these islands would not be discernable at the scale at which the map is reproduced on the bank note. The reproduction of these islands on every bank note with the same precision is yet another example of the preciseness of the bank note printing. It also goes to show the eagerness with which the designers have tried to show some of the little known but important territorial parts of Canada.



*Image 6a –
Micro thematic feature on the back of \$10 Frontiers Series bank note*



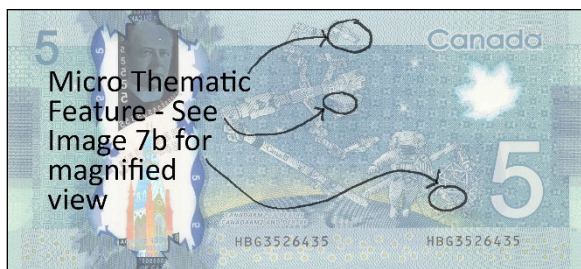
*Image 6b –
Magnified view of feature located as per Image 6a – Micro dots and lines show Sable island, Les Îles-de-la-Madeleine, and what appears to be the Grand Manan Islands*

Image 6c – Close up of portions of Image 6b

\$5 – Frontiers Series bank note (Image 7a and 7b)

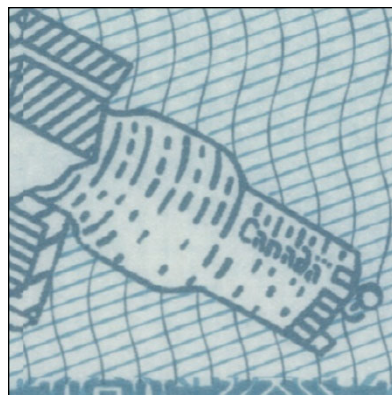
The back of the \$5 Frontiers Series bank note shows the Canadarm 2 and Dextre as part of the space exploration. The Canadarm has several locations (Image 7a) where the word “Canada” is found but only discernible under magnification (Image 7b).

The micro thematic features that are shown above seem to share a couple of things. They are an attempt to reproduce the likeness of the objects shown with a certain amount of detail. The elements that are reproduced are related to the notes being identified as Canadian whether through the express Canadian symbology or through inclusion of key territorial aspects.



*Image 7a –
Micro thematic feature on the back of \$5 Frontiers Series bank note*

*Image 7b –
Magnified view of feature located as per Image 7a –
The word “Canada” is at three locations on the arm*



HIDDEN ELEMENTS

There are elements, which are not evident even under 8x magnification. When seen at 1x magnification they appear as some patterns. Two such elements were identified and both of them have been on the hologram. Interestingly both appear on the portion of the hologram that depicts the Canadian flag.

\$10 – 150 Commemorative bank note (Image 8a and 8b)



*Image 8a –
Hologram showing location of hidden element in the
Canada flag in the hologram of \$10–150 bank note*



*Image 8b –
Magnified view of feature located as per Image 8a
– “BOC 150”*

When looking at the Canadian flag on the hologram of \$10–150 bank note, with the face side up, the rectangle on the right appears to have a small pin hole around the top of the rectangle (See Image 8a for location). It seems like some of the metallic part of hologram is missing. At 8x magnification this small area of missing metallic part shows up as a line. Further magnification shows the word “BOC 150”(See Image 8b for a magnified view). It would be a safe guess that the BOC stands for Bank of Canada and 150 stands for the 150th anniversary of Confederation that the note is commemorating.

Interestingly enough the word BOC is used on straps of new bundles along with its French equivalent BDC (Banque Du Canada). However, there was no French equivalent found besides the “BOC 150.” It would seem that the requirement for the note to be bilingual has not been followed for this hidden element. Of course, it is also possible that the French part is so well hidden that it is not meant to be found other than by special means.



*Image 9a –
Hidden element in the Canada flag in the hologram of
\$10–150 bank note*



*Image 9b –
Magnified view of feature located as per Image 9a –
repeating “10 CAN” text*

\$10 – Vertical –Viola Desmond bank note (Image 9a and 9b)

When looking at the Canadian flag on the hologram at 1x magnification, the rectangles and the maple leaf appear to have some sort of texture on the metallic portion (Image 9a). This texture becomes more pronounced when viewed at 8x magnification. Yet there is nothing special discernable at the 8x magnification. At a higher magnification, hidden text “CAN 10” is seen in a repeated pattern filling the shape of the maple leaf and the rectangle of the Canadian flag (Image 9b).

It would seem that such fine detail which seems like some defect or texture at 1x magnification has some hidden text and textual pattern that creates the specific appearance. Unlike the micro text and the micro thematic feature these details require significant magnification to discern. It may point to the ability of the hologram to be able to incorporate very fine level of detail. It is unlikely that such level of detail could be reproduced using the intaglio or the litho printing.

Conclusion

This article has explored some of the elements that are part of the visual elements of the bank note but at 1x magnification seem like patterns that blend in with the overall design. These patterns turn out to be more recognizable elements when viewed under magnification. The ability to be able to consistently print millions of bank notes with such high level of detail talks to precision of the design and the printing technology. Minor missteps in reproduction of these elements are likely to affect the final appearance of these bank notes. I hope to cover some such missteps in the future.

A COLOURED SUMMARY OF THE EXTREMELY RARE BANK NOTES OF THE NIAGARA DISTRICT BANK

by Bernhard Wilde

Introduction and Census

The Bank of the Niagara District obtained a charter in 1841.¹ However, it was unable to raise sufficient capital to go into business at that time. In 1853, it organized and went into business as The Niagara District Bank under the Free Banking Act of 1850. It finally obtained a charter on May 19, 1855 with an authorized capital of \$1,000,000. The bank operated successfully with its main branch in St. Catharines, about 15 km northwest of Niagara Falls. It had branches in Ingersoll (150 km west, opened in 1856) and Port Colborne (40 km south on Lake Erie, opened in 1872). Given its location on the northern end of the Welland Canal² on Lake Ontario, it was well situated for the increasing business in the Niagara region. The bank survived until July 2, 1875 when it merged with The Imperial Bank of Canada. For a good general history of The Niagara District Bank, see a 1997 reprint of a 1940 article from *The Link*.³ Since W. H. Merritt was such a large influence on the bank, the Welland Canal, and bridging the Niagara River, his biography⁴ by his son Jedediah is an interesting read.

	Free Banking		Chartered Banking						Totals
Plate number	1	1	2	2	2	2*	3*	4*	
Charlton numbers (530-)	10-	11-	12-02-	12-03.2-	12-03.4-	12-06-	12-04-02	14-	
Engraved Date	18	18	2nd July 185	2nd July 1856	2nd July 1856	Jan'y 2 1862	18	1st July 1872	
Protector/Tint color	none	none	RED P	BLUE P	RED P	Green T	Green T	Green T	
Year first issued	1854	1855	1855	1856	1856	1862	1860's	1872	
City of use	St. C	St. C	St. C	Ingersoll	All	All	All	All	
Plate denominations (\$)	1.1.2.5	-----	1.2.4.5	-----	-----	-----	10	4.5.5.10	
Check letters	A.B.A.A	-----	C.B.A.B	-----	-----	-----	A	A.A.B.A	
Sheet number ranges	1-23500	1-5000	1-15000	15001-20000	20001-24000	1-26000	1-10000?	1-9500	
Number of notes ordered	84,000	20,000	60,000	20,000	16,000	80,000	10,000	38,000	328,000
Face Value of notes (\$)	\$161,500	\$45,000	\$180,000	\$60,000	\$48,000	\$276,000	\$100,000	\$228,000	\$1,098,500
Engraving firm imprints	DW	DW	DW	DW	DW	DW+ABNC	ABNC	BABNC	
# of Charlton numbers	4+3R	3	4	4	4	4+1C	1	3	31
# of surviving issued notes	1+5R (2)	0	3 (3)	0	2	7(3)+2C	0	5(4)	23 (12)
# of surviving proofs	4	0	4	0	0	4	6 (1)	3	21 (1)

Table I. Plate and census information for bank notes from The Niagara District Bank

Table I summarizes the printing plates, note issues, and surviving notes of The Niagara District Bank. As can be seen from the table, the bank ordered four plates during its relatively short two decades of doing business in the Niagara region before being absorbed by The Imperial Bank of Canada in 1875. As is typical, there were several small changes made to the plates to accommodate dates and evolving printing improvements to foil counterfeiters. The second plate used red and blue protectors and green tints. Although some protectors were printed by the engraving firms, they were also printed lithographically by local companies and applied over the signatures of the president and the cashier. These protectors were thus thought to protect the denominations, issuers, counters, bank/city names, and signatures from nefarious alterations. In addition, of course, the colours also made it more difficult to produce photographic counterfeits. The stars in the first row of the last three columns indicate the addition of separate green tint plates. Thus, colours became part of the design of the notes themselves.

¹ R. J. Graham, *The Charlton Standard Catalogue of Canadian Bank Notes*, 9th Edition, The Charlton Press, 2019. p. 327.

² Wm. Hamilton Merritt, *Brief Review of the Origin, Progress, Present State, and Future Prospects of the Welland Canal*, St. Catharines, 1852. For bank notes of the Welland Canal Company, see: Bernhard Wilde, "Welland Canal Company Discovery Notes," *Canadian Paper Money Society Journal*, Vol. 48, No. 134, September 2012, p. 73.

³ "History of The Niagara District Bank and its subsequent amalgamation with The Imperial Bank of Canada," reprinted from *The Link*, staff magazine of The Imperial Bank of Canada, June and September 1940, *Canadian Paper Money Society Newsletter*, Vol. 5, No. 1, April 1997, p. 8–13. Also see: C. F. E. Carpenter, "The Niagara District Bank," *CPMJ* 4/1966, p. 29.

⁴ J. P. Merritt, *Biography of the Hon. W. H. Merritt, M. P., of Lincoln, District of Niagara, Including an Account of the Origin, Progress and Completion of Some of the Most Important Public Works in Canada. Compiled Principally from his Original Diary and Correspondence*, E. S. Leavensworth, 1875.

Even though The Niagara District Bank existed for over 20 years (and issued almost 1/3 of a million bank notes), there are very few outstanding notes left for collectors. For the whole bank, there are a total of only about 23 issued survivors with 12 locked up in institutional collections, the ones in parentheses in the table. These 23 also include five notes that have been raised from \$1 notes to \$5 and \$10 notes and are counted as issued notes since they actually used issued \$1 notes to produce the raised notes. In addition, the *Canadian Paper Money Society Note Registry*⁵ shows two counterfeits of the 1862 \$4 note, which are not included as issued notes. The table also makes an attempt at including proofs, most of which sold during the 1990's archives sales of The American Bank Note Co. (ABNC) and The British American Bank Note Co. (BABNC). These must be considered preliminary since so few have been resold after the 1990's. Also, there were proofs released before the large 1990's archive sales. Thus, of the approximately 44 known issued (23) plus proof (21) notes, collectors might have about 31 notes available for a total of 31 Charlton numbers.

Since the notes from The Niagara District Bank are so rare, most collectors have never seen one in hand, partially because issued notes can garner tens of thousands of dollars at auction. In the last two decades, the Internet, auction catalogues, and this journal have finally produced coloured images of some of these extremely rare notes. The lack of coloured images has actually produced some interesting, but incorrect, depictions of some of the coloured tints. This article will be the first of about four articles that delve deeper into the production of notes from The Niagara District Bank.

Plate 1: 1854 Free Banking Issue

Figure 1 shows notes (CH-530-10-04, 02P, 12P, 14P) from the first printing plate (\$1.1.2.5) which was engraved by Danforth, Wright & Co., New York and Philada (DW) in 1854 under the Free Banking Act. The first order in 1853 was for 13,500 sheets (totalling 54,000 notes) and amounting to \$121,500. There was a second order from this plate in 1854 for 10,000 partial sheets of \$1.1.2 making for a total of \$161,500 face value for this plate. The \$5 notes must have had too high of a denomination for easy circulation. The vignettes on the first Danforth, Wright & Co. notes are very beautiful but rather generic (nothing directly to do with the Niagara region) and were used on several other United States and Canadian notes of the 1850's.

The \$1 issued note (CH-530-10-04) shown in Figure 1, a 2013 discovery note,⁶ with serial #1335/A is actually a slightly modified version of the first issued note (CH-530-10-02) but with the engraved signature of Thomas C. Street on the right. Note that none of the proofs⁷ in Figure 1 show any engraved signatures. Besides the \$1 issued note of Figure 1, the only surviving issued notes from the first plate are five \$1 raised notes. Four of the \$1 notes have been raised to two different versions of \$10, with "10" (S#7005/A, 7007/A) and "X"

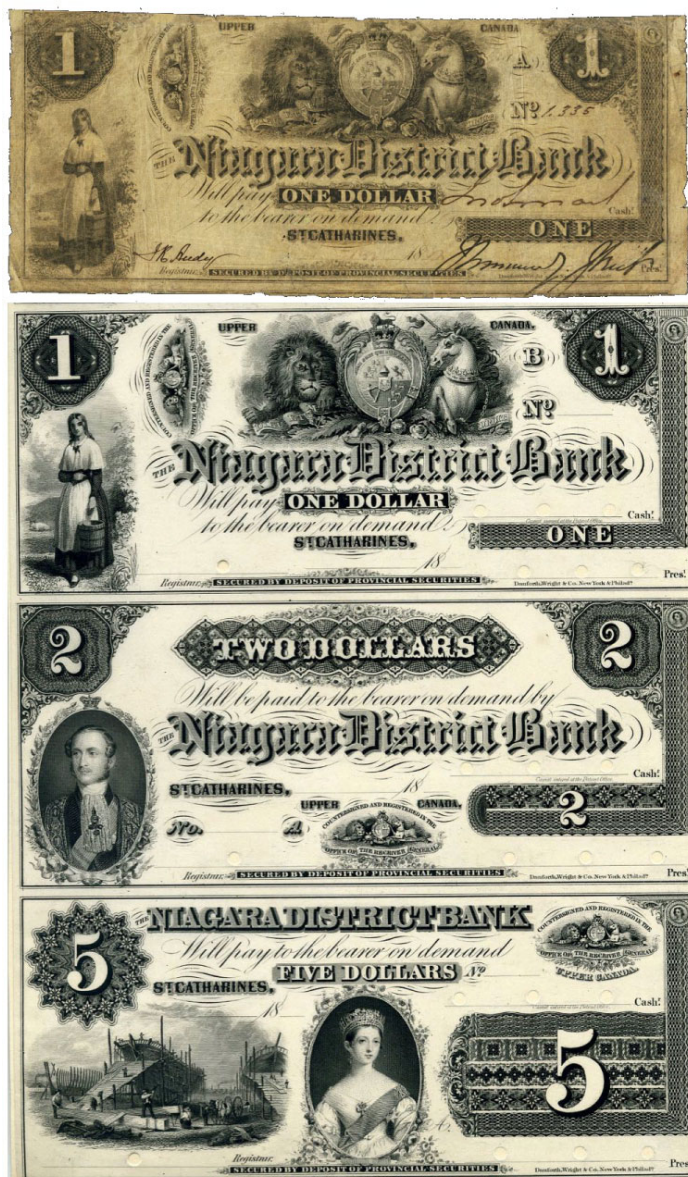


Figure 1. First plate notes from The Niagara District Bank Heritage 2013 and Russell Kaye

⁵ Robert J. Graham, F.C.N.R.S., Editor, *Canadian Paper Money Society Note Registry*, Canadian Paper Money Society, Third Edition, 2016, ISBN 978-0-9950904-0-8, p. 320.

⁶ Lot 15511 in the April 2013 auction at Heritage sold for \$10,000 US or about \$13,000 CAD.

⁷ Christie's, *Important World Bank Notes and Artwork, from the Archives of the American Bank Note Company*, November 28-29, 1990, lot 411.



Figure 2. A \$10 raised note (10973/A) from the \$1 note. Author's Collection

(S#10973/A, 12240/B) counters and one has been raised to \$5 (S#31329/A). The notes, as in Figure 2 with very poor “10” counters were obviously raised. There was some doubt whether the “X” countered notes were raised or actually newly discovered \$10 notes. An interesting article by Bob Graham gives further details about these early raised notes.⁸

As mentioned above, the bank finally obtained a charter on May 19, 1855. According to Charlton: “the printers were instructed to take out the note registration elements including the words “secured by deposit of provincial securities” from the old \$1.1.2.5 plate, and print 3,000 sheets. An order for 2,000 additional sheets followed on 31 July 1855. No surviving notes or proofs have ever been reported.” Charlton then states that this was a new 1.2.4.5 plate and lists these notes as CH-530–11–02–02, 04, 06, 08. There certainly was no new plate (\$1.2.4.5) until the one discussed in the next section of this paper. According to Bob Graham this misinterpretation was due to an incorrect column entry in the ABNC order book.⁹

Plate 2: 1855 New Chartered Bank Issues

The second plate was also created by Danforth, Wright & Co. in 1855 with notes of \$1.2.4.5 (plus 5.10.20.25 shilling denominations) that were used well into the early 1870's. Figure 3 shows notes pulled from this plate. Essentially all of the vignettes were new and more modern, showing the advancement of railroading and shipping. More importantly, a couple of the vignettes were directly related to the Niagara region. Portraits of W. H. Merritt appear on the \$4 and the \$5 notes. A view of a canal boat (probably not the Welland Canal) appears on the \$4 notes. This vignette can be seen on many other Canadian chartered and United States obsolete notes. Lastly but not least, the \$1 note has a very beautiful vignette of Niagara Falls as seen from Table Rock on the Canadian side of the falls looking towards the American side of the falls. This vignette is also used on many other bank notes and stocks/bonds and will be the subject of another article in this journal.

As shown in Table I, there were four variations of notes produced from this second plate (CH-530–12) between 1855 and 1862. These variations were mainly due to changes in engraved dates and the addition of the American Bank Note Co. imprint after the amalgamation of the numerous United States engraving companies in 1858. Other changes, not of the plate itself, were due to the evolution of the anti-counterfeiting protectors, especially with different colours. The first notes from this original plate (1855) with a partially engraved date of 2nd July 185_ have red protectors. The 9th edition of Charlton mentions that the \$1 (CH-530–12–02–02) and \$4 (CH-530–12–02–06) reside in “institutional collections only” while the \$2 (CH-530–12–02–04) and \$5 (CH-530–12–02–08) are unknown as issued notes. It is interesting to note that the former \$1 and \$4 are not mentioned in the 2016 *Canadian Paper Money Society Note Registry*, while the latter \$2 (S#9363/B) is mentioned in the registry and in *The Link* article of 1940. Presumably, this \$2 note

⁸ R. J. Graham, “Niagara District Bank \$10 1854: An unlisted note or a new variety of raised note?” *Canadian Paper Money Society Journal*, Vol. 17, No. 1, March 2009, pp. 16–19.

⁹ R. J. Graham, private communication. Bob re-examined the ABNCo order books and came to the conclusion that the listings for CH-530–11–02–02, 04, 06, 08 should be for the slightly-redesigned chartered \$1.1.2.5 plate and should not include a \$4 note from the next \$1.2.4.5 plate.

now resides in the CIBC archives¹⁰, but in which institution are the 1855 \$1 and \$4 issued notes. Lastly as is typical, a proof sheet of the original plate survives. It has red protectors implying that the protectors were produced by DW. It is illustrated in Charlton (in black and white) as CH-530-12-02-02P, 04P, 06P, 08P and first appeared in the September (not November) 1990 catalogue sale of the ABNC archives of proofs where the sheet was part of a Hartford, Connecticut lot.¹¹

The first modification of this plate, in 1856, now with a fully engraved date of 2nd July 1856, has red protectors for general use and blue protectors for the Ingersoll branch of The Niagara District Bank. No blue protector issued or proof notes are known to have survived. There are also no known proofs with red protectors. Fortunately, at least two issued notes survived the shredders of the day (fireplace of the board room) in the 1850's. Both issued notes are \$1 notes (CH-530-12-03.4-02) with serial numbers of 20010/C and 22332/C and are in private hands. The first note is shown at the top of Figure 3 and was considered a discovery note when it sold in June of 2012 at Geoffrey Bell's Auction.¹² Although the fully engraved date of 2nd July 1856 is not easily seen, it must be the above Charlton number due to the blue serial number between 20,001 and 24,000 (see the table). It is also interesting that Thomas R. Merritt, son of the Hon. W. H. Merritt and vice-president of the bank, signed this note as president of the bank. Actually, a closer look at his signature shows that at the end of his name and just before the engraved "Pres.," he added an obvious "V," for vice-president. The second \$1 note with S#22332/C was sold three months earlier in March of 2012. Thus, this note was potentially the first discovery note for this Charlton number. There are no known issued \$2, \$4, or \$5 notes, nor proofs for the whole plate with this date and red protectors. Thus, before these two \$1 discovery notes, no notes from the first modification of this plate were known.



Figure 3. Second plate notes
Bell 2012, NCC, Bell 2010, NCC

The evolution from protectors to the addition of the green tints, the so-called Canada Bank Note Printing Tint¹³ occurred during the early 1860's. The American Bank Note Co., through the absorption of Rawdon, Wright, Hutch and

¹⁰ R. J. Graham, private communication. Bob thinks that the \$2 note shown in the 1940 *The Link* article might have been destroyed in a bad fire at the Imperial Bank of Canada Head Office about 1939.

¹¹ Christie's, *Important Early American Bank Note, 1810-1874, from the Archives of the American Bank Note Company*, September 14-15, 1990, lot 72. Note that this is the sale of United States obsolete proofs. It generally had few foreign notes. Lot 72 had some notes from Hartford, CT and was described as: "... together with Canada, St. Catharines, The Niagara District Bank, \$1-\$2-\$4-\$5, July 2, 185_, DW (Charlton 12-02,04,06,08), all notes have a red denominational overprint, the notes also denominated in Shillings, the One Dollar note with an attractive depiction of Niagara Falls ..."

¹² Lot 975 in the June 2012 Geoffrey Bell Auctions sold for \$12,650.

¹³ The Canada Green Tint was invented by the chemist Thomas Sterry Hunt; however, it was patented by George Matthews. Both the BABNC and the ABNC held leases. Details can be found in *A memoir of Thomas Sterry Hunt, Read before the American Philosophical Society, April 1, 1898*, by Douglas James, MacCalla & Co., 1898. Also see Christopher D. Ryan, "The Canadian Patents for the Printing Tints of Thomas Sterry Hunt," *Canadian Paper Money Society Journal*, Vol. 32, 1996, p. 25 and *Canadian Paper Money Society Journal*, Vol. 54, 2018, p. 14.



Figure 4. A \$4 counterfeit of the note in figure 3. eBay 2014

the times. If necessary, small retouching of the plate was possible. Unfortunately, only 10 issued notes and about 8 proofs from this plate survived, with 4 issued notes in institutional collections.

As can be seen from Figure 3, the \$2, \$4 and \$5 notes have these engraved changes made to the plate. On the \$2, only the outer part of the left counter was removed,¹⁴ while on the \$4, the whole left counter was removed. A separate plate was created for the removed counters and denominational tints were added to this additional plate. This second plate was then used to print the green parts of the bank notes. Since, there seems to be black printing on top of the green printing, most times this green printing was done before the black printing; that is, the reverse of the typical protector's printing that came last. Presumably the \$5 had something similarly done; however, given only a black and white image one cannot tell exactly what was done. All five of the notes with the green tint have "Canada Bank Note Printing Tint" engraved in different locations. The \$2 note still has the imprint of "Danforth, Wright & Co., New York and Philada"

Edson in 1858, obtained the United States patent rights for the Canada green from George Matthews in Canada. This tint many times included a green panel of hundreds of very small denominations. Some of the larger counters, or parts thereof, were also printed in green. These green tints were typically printed by a separate intaglio printing plate. If one ignores these changes, then this printing plate produced 176,000 bank notes, well over half of all the notes for this bank. Given four notes to the plate, this meant 44,000 sheet impressions, which is well within the capabilities of a steel printing plate of the times.

and the American Bank Note Co. added their script-looking monogram, *ABNCo.* The other three denominations (\$1, 4, 5) do not have either the DW imprint nor the *ABNCo.* monogram. Instead they have the imprint of the "American Bank Note Co. New York."

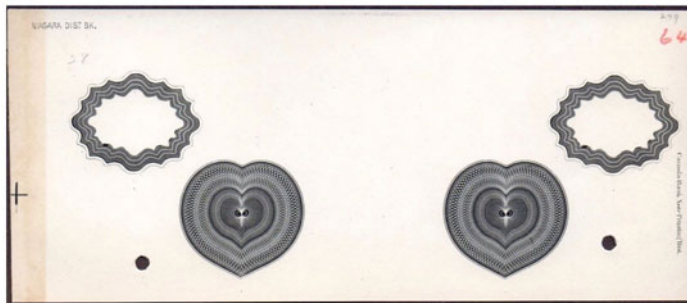
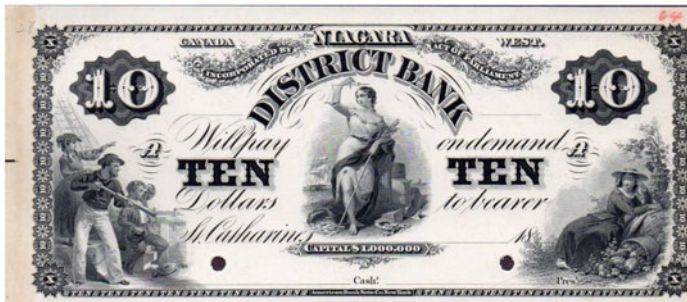


Figure 5. Proofs from the 3rd Plate 1/on. Graham/NCC

The CPMS Note Registry shows seven issued notes for the 1862 green-tinted plate with only three in institutional collection. This then leaves four issued notes for collectors. There are two \$1 notes with serial numbers of 11594/C and 12078/C (CH-530-12-06-02). The unique pictured \$2 note with serial number 2668/B is in the National Currency Collection. There are three \$4 issued notes with serial numbers of 11728/A, 11765/A, and 16888/A. The only \$5 issued note with serial number of 22468/B also resides in the NCC; however, it cannot be found in their online archives. A full sheet of proofs sold at the November 1990 Christie's auction of the ABNC archives in lot 412. This lot also included a full sheet of tints proofs but in black and not green.

The CPMS Note Registry also shows two counterfeits of the 1862 \$4 note (Figure 4) with S#9851 and 9831. Never having had one of these in hand, it is hard to tell whether these were lithographed or engraved. Charlton does state that the counterfeits are "with scratchy engraving and engraved signatures." One of the easiest ways to tell the counterfeit is that Merritt almost seems to be looking askance at you, the observer of the note. On the genuine notes, Merritt is definitely looking towards the right.

¹⁴ Bernhard Wilde, "Siderography: Niagara Falls on Steel" *Canadian Paper Money Society Journal*, Vol. 54, No. 158, September 2018, p. 74.

Plate 3: 1860s Single \$10 ABNC Plate

In the early 1860's, after The American Bank Note Company had assumed the production of bank notes for The Niagara District Bank, it was asked to produce 10,000 \$10 bank notes—hopefully not by raising some earlier notes. It responded with a newly engraved \$10 note (CH-530-12-04-02Pa). Instead of creating a new plate with four \$10 notes with check letters A.B.C.D, it produced a plate with only one \$10 note with check letter A, probably because of the small order. No issued notes have survived; however, there exist at least 6 proofs with maybe 5 available to collectors.

There are at least five green tinted proofs as shown at the bottom of Figure 5. The top of Figure 5 shows the black and white parts of the proof from the main plate, while the middle shows a black and white proof from the “tint” plate.¹⁵ Also note that the black and white proof from the tint plate has the imprint “Canada Bank Note Printing Tint.” The green tint, especially the hearts, enhances the look of this note with three beautiful vignettes of young ladies.

Plate 4: 1872 BABNC Issue

The fourth and final plate for The Niagara District Bank was created in 1872 (with a fully-engraved date of 1st July 1872) by The British American Bank Note Co. (BABNC) whose imprint of “British American BANK NOTE Co. Montreal & Ottawa” appears at the bottom of the notes. Figure 6 shows that this plate had denominations of \$4.5.5.10 with check letters of A.A.B.A. Sheet numbers were printed in blue from 1 to 9500. However due to the merger with The Imperial Bank of Canada in 1875, \$60,500 (about 1/3 of the total issue) worth of remainder notes were incinerated in 1881.

The face value of this plate amounts to \$24, twice that of the previous 4-note plate of \$12, an indicator of increased commerce in the Niagara region. Although the Canada green tint is again used, the corresponding imprint does not appear on these notes, probably because the BABNC owned the copyright to the Canada green tint in Canada. The large green panels of small FOUR's and FIVE's appear only on those notes and not the \$10 note. As can be seen from the \$5/A proof note, the signature of James R. Benson has been engraved on the plate. The portrait of the Hon. W. H. Merritt has been re-engraved to look older and more distinguished. It appears on the left side of all these notes.



Figure 6. Fourth plate notes from The Niagara District Bank
Author's Coll./Moore 2014 /Russell Kaye/NCC

¹⁵ Christie's, *Important World Bank Notes and Artwork, from the Archives of the American Bank Note Company*, November 28–29, 1990. Lots 413–4 had 4 proofs with the full green tint and 1 black and white only (without tint). It also had “. . . one tint proof in black (unissued colour) . . .” The tinted proof in Figure 5 came to the National Currency Collection about 1974, long before the 1997 archives sale by Spink.

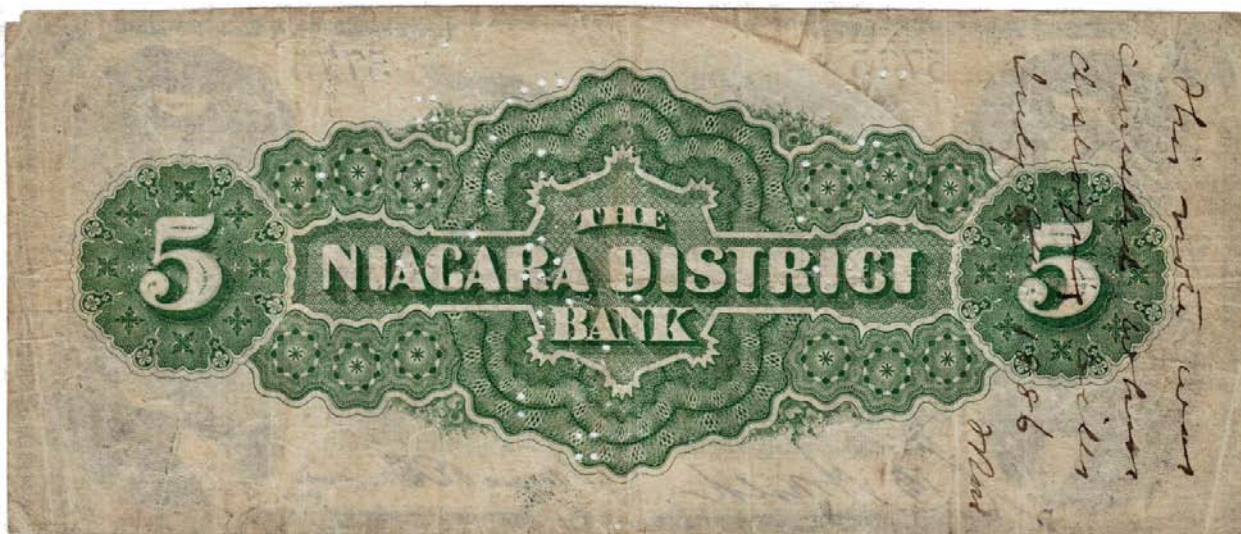


Figure 7. Back of the \$5A note shown in Figure 6

The portrait of the Hon. Jas. R. Benson, president of the bank, appears on the right side. The central vignette of the \$4 shows a nice scene of cattle and sheep at a water hole led by a young woman. The paddle wheeler on the \$5 would be typical of one making the trip between Toronto and St. Catharines or Niagara. The central vignette on the \$10 shows Niagara Falls from Prospect Point on the United States side of the Niagara River. The view is across the American Falls looking towards Goat Island and across towards the Canadian Falls. This vignette will be the subject of a future article.

There are only four surviving issued notes in the Registry for this plate, three \$5 notes and one \$10 note. Of these four notes, only the \$5 with serial #5775/A (Figure 6) is in a private collection. It sold several times about five years ago and has reached an auction realization as high as \$20,000, a relatively high price for a chartered bank note. The note has been punch cancelled with many small circles. There does not seem to be a pattern to these cancellation holes. As shown in Figure 7, the back has a handwritten note: "This note was cancelled when destroying bills. July 6th 1886." This was 5 years after the destruction of the remainders mentioned above. It must have been cancelled after redemption. So why did it not get destroyed? The other two \$5 notes, with serial numbers of 1809/A and 1966/B, are in institutional collections. The \$10 note with S#6605/A, shown in Figure 6, is the only issued survivor and is in the NCC. Although the Registry does not have an issued \$4 note listed, Charlton says that there is at least one in institutional collections. There were three proofs of this issue (\$4, \$5, and \$10; CH-530-14-02, 04, 06) in the 1997 sale of the BABNC archives.¹⁶ These proofs have finally been listed in the newly released 2019 9th edition of Charlton. Since an image of the \$4 proof was not available, Figure 6 shows a stand-in lithographic modern reproduction. Note several ink smudges typical of these reproductions.

The back of the \$5 note shown in Figure 7 is typical of all the notes for this issue. The 1872 notes are the only ones with a non-plain back. This, of course, means that these final notes required three plates: a front, a tint, and a back. To summarize the backs for this bank, the notes from the first plate had blank backs. The notes from the second plate added coloured (red and blue) protectors, front and back (reversed). After the second plate was modified for the front green tint, the notes had blank backs again. Since the ABNCo order books make no mention of a back for the \$10 plate (1/on), these notes most probably had blank backs. Finally, the notes from the fourth and final plate had ornate green backs as shown in Figure 7.

This concludes this mostly coloured summary of the extremely rare bank notes from The Niagara District Bank. It displays images of almost half of the 44-surviving issued and proof notes. This will be the starting point of three more in-depth articles on these notes. Thanks go to Robert J. Graham for clearing up several issues. Any information, comments or suggestions are always appreciated at cuf@earthlink.net or in a letter in this journal.

¹⁶ Spink America, *Important Coins and Banknotes: Archives of the British American Bank Note Company*, New York, 2 December 1997. Lot 66 was described as: "Niagara District Bank, 1872 issue, 4, 5, 10 Dollars, face and back of each, pristine, illustrated." The \$10 proof was illustrated in the catalogue at low resolution.

THE BANK OF HAMILTON

by R. J. Graham, FCNRS

NOTES OF THE BANK OF HAMILTON 1914

VII. AMERICAN BANK NOTE CO. ISSUE OF 1914

Bank of Hamilton President, Hon. William Gibson, died on 4 May 1914. One week later, Sir John Strathearn Hendrie, K. C. M. G., C. V. O., was chosen to be his successor.⁵⁶ It was decided to change the issue date to 1st June 1914 to accompany the new presidential signature, with designs and colours remaining as they were on the 1909 issue. Entries in the ABN Co. order book show notes ordered as late as August 1914 were still being dated 1909 (a batch of 5,000 \$100 notes in this case), while a larger order of October 1914, consisting of all denominations up to \$50, is shown as being altered to the 1914 date. On 15 August 1914, the printing firm had been asked to change the typed signature of the bank president to that of John S. Hendrie on all future orders.⁵⁷ There was one additional alteration, albeit a rather trivial one. The 1909 \$10 has a period on the face following "Hamilton," unlike the other denominations which have a comma in that location. This was corrected to a comma on the 1914 issue of \$10 notes, as specifically instructed in the ABN Co. order book.

ABN Co. records show the following 1914-dated note orders (the \$10 changeover is uncertain, as described above in the discussion of the 1909 issue*):

\$5	1000001 to 2300000	1,300,000 notes
\$10	528001(?) to 1590000	1,062,000 notes
\$20	011001 to 126000	115,000 notes
\$50	005001 to 027000	22,000 notes
\$100	007001 to 012000	5,000 notes

It should be understood that these were not all printed off at once, in 1914, but were continually ordered as required, often a couple of times a year. (The same applies for many note issues of other chartered banks, particularly when the notes remained in issue for an extended period.) In the case of the Bank Hamilton notes, some of the last 1914 printings were actually ordered *after* the 1922 Jubilee issue. High denomination notes requisitioned in an even later order, given in May 1923, were almost certainly never issued, and it is even possible that the bank cancelled the order, because it was entering into negotiations toward an amalgamation agreement with the Canadian Bank of Commerce. For the record, this very late order was to consist of 25,000 \$20 notes, 10,000 \$50 notes and 5,000 \$100 notes. These are not included in the totals given above.

There are two important signature varieties in the 1914 issue. Initially each note required a manuscript countersignature to make it valid currency, as was the case with all previous issues of the bank. The Bank Act revision of 1913 gave banks the option of issuing notes with all signatures added by printing machinery, provided that a "distinguishing device," which we call the logo, was also printed.⁵⁸ The Bank of Hamilton did not avail itself of this convenience until reordering supplies of notes late in 1919. All notes issued subsequently bore the typed signature of General Manager J. P. Bell. The first 1914-dated \$100 notes were not ordered until Nov. 1919, and the ABN Co. order book indicates that the first 125 sheets of these notes (notes numbered 007001–007500) were not finished with typed countersignatures and logo until Sept. 1920. It is evident, therefore, that the 1914 \$100 was never issued with a manuscript countersignature. The four lower denominations are known with both manuscript and typed right signatures. The first notes shown in the order book to have been supplied with typed signatures and logos by ABN Co., with starting dates, are:

* A year after this article was completed, a 1914-dated \$10 note from the printing order of Oct. 1914 turned up in the March 2019 Colonial Acres sale. It is numbered 488634 and has a red C overprint. This confirms that part of the order was filled with 1909-dated good overs, including the National Currency Collection note number 440635. We will probably never know the exact changeover number, but the 1909 \$10 issue will consist of something over 440,000 notes and the 1914 issue will make up the rest of the total of 1,590,000 notes.

\$5	1500000	Apr. 1920
\$10	997241	Apr. 1920
\$20	061876	July 1920
\$50	015501	July 1920
\$100	007001	Sept. 1920

But it's not quite that simple! The original requirement of the Bank Act (1913) was that the countersignature and logo had to be applied in-house, after the otherwise finished notes had been received from the bank note company.⁵⁹ This regulation was evidently soon relaxed and all printing could then be done by the security printing firm, under the authority of the bank. One \$5 note numbered below 1500000 in the register *may* have the typed Bell signature and, if so, it must have been signed at the bank head office before April 1920. The changeovers appear to be compliant with known notes for the other denominations, but there remains at least the possibility that some additional denominations received the typed Bell signature at the head office and will therefore have lower numbers than those presented above.

The transition from manuscript countersigned notes to all typed signatures was accompanied by a small change in the face plates. The right-hand signature space, designated "Pro General Manager" for the notes with manuscript countersignatures, was altered to "General Manager" for the notes with typed J. P. Bell signature. This modification could easily have been accomplished on the existing plates, with no need to engrave new ones.

The testing described as part of the discussion of the 1909 issue actually began about 1913, and was not completed prior to the transition to the 1914 issue. Accordingly, the lowest numbered of the 1914 \$5 to \$50 notes are also test notes, as indicated by red letter overprints. These are generally the letter C (twice); unfortunately, we do not have any positive information what the C indicated. A possibility could be Crane & Co., bank note paper makers from Dalton, Massachusetts, but we really do not know. A brief summary of correspondence in the ABN Co. order book does make mention of Crane's #25 plancheted paper in reference to a letter of 4 May 1911. The only other overprint seen on any recorded 1914 notes is E E, previously used on some 1909-dated notes, and it is only known on a run of \$5 notes following the first 1914 \$5s with overprint C C. Nothing has been located that would provide any clues to the outcome of all this testing of bank note papers.

ISSUE OF 1ST JUNE 1914

A word of caution is in order with respect to the \$5 and \$10 1914 listings, as well as the 1909 \$5 notes in this article. Having long been perceived as being somewhat common, these have not been recorded over as many years as the scarcer Bank of Hamilton notes, and therefore there will be substantially more notes in existence that will need to be added from time to time as they appear publicly.

1914 \$5	1015705	(Hendrie-ms)	C C opt	PCGS F15	eBay (Mar. 2008)
1914 \$5	1092064	(Hendrie-ms)	C C opt	VG	Heritage Sale (Apr. 2016)
				<i>manuscript signature washed out</i>	
1914 \$5	1123993	(Hendrie-ms)	C C opt	EF	eBay (May 2005)
1914 \$5	1124726	(Hendrie-ms)	C C opt	EF	Private collection
1914 \$5	1158813	(Hendrie-ms)	E E opt	VF	C. Moore Sale (Mar. 1990)
				<i>dirty</i>	
				This note turned up on eBay Oct. 2006, cleaned, and described as beautiful crisp EF.	
				On eBay again in Mar. 2007, it was graded PMG VF25	
1914 \$5	1165891	(Hendrie-ms)	E E opt	PMG F15	Torex Sale (Oct. 2010) CNC
1914 \$5	1272515	(Hendrie-ms)	E E opt	VG	Torex Sale (June 2010)
				PMG VF20	Moore Sale (June 2012)
1914 \$5	1274147	(Hendrie-ms)	E E opt	EF	Private collection
1914 \$5	1306132	(Hendrie-ms)		PMG F12	Heritage FUN Sale (Jan. 2009)
				<i>manuscript signature nearly washed out</i>	
1914 \$5	1314857	(Hendrie-ms)		PMG VF20	Torex Sale (Feb. 2010) CNC
1914 \$5	1325095	(Hendrie-ms)		EF	R. Lockwood (Nov. 1983)
1914 \$5	1328653	(Hendrie-ms)		EF	Torex Sale (Oct. 2015)
1914 \$5	1363358	(Hendrie-ms)		EF	National Currency Collection
1914 \$5	1395973	(Hendrie-ms)		VG	Dealer
				<i>worked on; manuscript signature mostly washed out</i>	
1914 \$5	1470936	(Hendrie-ms)		PMG EF 40	eBay (Oct. 2009)
				<i>net graded: tears</i>	



The 1914 notes are similar to those of 1909 but bear the signature of the new president, John S. Hendrie. Testing was continuing, this \$5 note having the red letter C overprint. Author's collection.



Another 1914 \$5 test note, this one with red letter E overprint. Author's collection.



This regular issue 1914 \$5 has the typed signature of J. P. Bell, general manager, at the right instead of a manuscript countersignature. Author's collection.

1914 \$5	1472056	(Hendrie-ms)		PMG VF25	2011 RCNA Sale CNC
1914 \$5	1488507	(Hendrie-?)		EF-AU	C&P Sale (Nov. 2004)
1914 \$5	1509834	(Hendrie-Bell)		PMG VF25	eBay (Sept. 2008)
1914 \$5	1554434	(Hendrie-Bell)		VG-F	<i>Net: edge tears mended by a strip of tape on the back; trimmed</i> Gatewest (Oct. 2012)
1914 \$5	1570060	(Hendrie-Bell)		VG	<i>writing on face, serial numbers faded</i> eBay (June 2013)
1914 \$5	1575466	(Hendrie-Bell)		VG	C&P Sale (Apr. 2008)
1914 \$5	1609481	(Hendrie-Bell)		VF	Private collection
1914 \$5	1627694	(Hendrie-Bell)		abt VG	"49" in ink on face ex Walter Allan collection
1914 \$5	1791102	(Hendrie-Bell)		Good	JHA Sale (Feb. 1998)
1914 \$5	1817650	(Hendrie-Bell)		PMG VG10	<i>tears, holes</i> TCNC Sale (Dec. 2010)
1914 \$5	1819253	(Hendrie-Bell)		VG	JHA Sale (Feb. 1998)
1914 \$5	1840814	(Hendrie-Bell)		UNC	<i>small hole</i> Torex Sale (Apr. 1975)
1914 \$5	1883387	(Hendrie-Bell)		VG	Colonial Acres Sale (Sept. 2018)
1914 \$5	1887566	(Hendrie-Bell)		Fine	<i>tear at top centre</i> JHA Sale (Apr. 2012)
1914 \$5	1899215	(Hendrie-Bell)		F+	<i>pressed</i> Torex Sale (June 2010)
1914 \$5	1899329	(Hendrie-Bell)		VF	J. Stapleton ref. (June 2018)
1914 \$5	1907099	(Hendrie-Bell)		VF+	C. Moore Sale (June 2014)
1914 \$5	1907389	(Hendrie-Bell)		VF	JHA Sale (June 1998)
1914 \$5	1907739	(Hendrie-Bell)		PMG VF35	Stack's-Bowers 2017 ANA Sale
1914 \$5	1912782	(Hendrie-Bell)		VF-EF	J. Stapleton ref. (June 2018)
1914 \$5	1918713	(Hendrie-Bell)		PMGVF35	eBay (May 2016)
1914 \$5	1940138	(Hendrie-Bell)		UNC	National Currency Collection ex Dr. Gaver collection
1914 \$5	1976538	(Hendrie-Bell)		UNC	C. Moore Sale (Apr. 1996)
1914 \$5	1993388	(Hendrie-Bell)		PMG VF20	2016 ANA Sale Stack's-Bowers
1914 \$5	2019570	(Hendrie-Bell)		Fine	eBay (July 2005)
1914 \$5	2080038	(Hendrie-Bell)			<i>sheet numbers smudged</i> Diverse Equities Sale (Mar. 2007)
1914 \$5	2088100	(Hendrie-Bell)		abt EF	JHA Sale (Oct. 1994)
1914 \$5	2151078	(Hendrie-Bell)		abt VG	ex Walter Allan collection
1914 \$5	2187836	(Hendrie-Bell)		VG-F	<i>number 36 in black pencil on face and red stains near top</i> eBay (Feb. 2006)
1914 \$10	488634	(Hendrie-ms)	C C opt	PMG F15	Colonial Acres Sale (Mar. 2019)
1914 \$10	593729	(Hendrie-ms)	C C opt	F-VF	<i>piece missing from upper left corner</i> Torex Sale (June 2003)
1914 \$10	607914	(Hendrie-ms)	C C opt	Fine	eBay (Sept. 2006)
1914 \$10	616716	(Hendrie-ms)	C C opt	poor	Heritage weekly sale (July 2017)
1914 \$10	654312	(Hendrie-ms)	C C opt		Private collection
1914 \$10	660037	(Hendrie-ms)	C C opt	VF	National Currency Collection
1914 \$10	670511	(Hendrie-ms)	C C opt	Fine	<i>stained corners</i> G. Bell Sale (May 2014)
1914 \$10	675970	(Hendrie-ms)	C C opt	VF+	<i>trimmed</i> National Currency Collection
1914 \$10	693248	(Hendrie-ms)	C C opt	VG	JHA Sale (Feb. 1996)
1914 \$10	708059	(Hendrie-ms)	C C opt		Empire Auction (Mar. 2016)
1914 \$10	731442	(Hendrie-ms)	C C opt	EF	W. Allan Sale (Oct. 1972)
1914 \$10	751283	(Hendrie-ms)	C C opt	VF	Private collection
1914 \$10	761530	(Hendrie-ms)	C C opt	EF45	Private collection
1914 \$10	765026	(Hendrie-ms)	C C opt	EF	1957 CNA Sale
1914 \$10	766842	(Hendrie-ms)	C C opt	VF	1991 ONA Sale
1914 \$10	770062	(Hendrie-ms)		EF	1978 CNA Sale



This 1914 \$10 note is also a test note, with red letter C overprint. Author's collection.



1914 \$10 regular issue note, with manuscript signature at right. Author's collection.



This 1914 \$10 regular issue note has the typed signature of J. P. Bell at right. Author's collection.

1914 \$10	775918	(Hendrie-ms)		AU+	C. Moore Sale (Apr. 1996)
1914 \$10	784870	(Hendrie-ms)		VG+	JHA Sale (June 2000)
1914 \$10	785575	(Hendrie-ms)		VF	Private collection
1914 \$10	786439	(Hendrie-ms)		<i>pressed</i> EF-AU	National Currency Collection
1914 \$10	796766	(Hendrie-ms)		PMG VF35epq	C&P Sale (July 2010)
1914 \$10	797033	(Hendrie-ms)		Fine	2014 Charlton cat. photo 8 th ed.
1914 \$10	875937	(Hendrie-ms)		PMG VF35	G. Bell Sale (July 2010)
1914 \$10	892284	(Hendrie-ms)		VF	G. Bell Sale (May 2015)
1914 \$10	893437	(Hendrie-ms)		<i>pressed, trimmed, faint signature</i> VG	eBay (Apr. 2015)
1914 \$10	907701	(Hendrie-ms)		VG	Private collection
1914 \$10	928200	(Hendrie-ms)		Fine	Gatewest (Oct. 2012)
1914 \$10	964848	(Hendrie-ms)		<i>slight colour disturbance on back, left</i> VG	Private collection
1914 \$10	1075204	(Hendrie-Bell)		Fine	G. Bell Sale (May 2018)
1914 \$10	1088985	(Hendrie-Bell)		<i>pressed, partially erased counting numbers, rust stain in left margin</i> VG	TCNC Sale (Jan. 2016)
1914 \$10	1103083	(Hendrie-Bell)		VF+	National Currency Collection
1914 \$10	1166753	(Hendrie-Bell)		PMG F12	Heritage Sale (Apr. 2008)
1914 \$10	1175858	(Hendrie-Bell)		<i>blue crayon mark on back</i> Fine	1976 CNA Sale
1914 \$10	1201399	(Hendrie-Bell)		VF-EF	1976 CNA Sale
1914 \$10	1255029	(Hendrie-Bell)		VG	JHA Sale (Feb. 1997)
1914 \$10	1278962	(Hendrie-Bell)		VF	Private collection
1914 \$10	1292494	(Hendrie-Bell)		Fine	eBay (Jan. 2005)
1914 \$10	1340915	(Hendrie-Bell)		<i>roughness at bottom centre edge</i> VG	R. Lockwood (Dec. 1979)
1914 \$10	1345051	(Hendrie-Bell)		Fine	Private collection
1914 \$10	1367072	(Hendrie-Bell)		VG	JHA Sale (Oct. 1992)
1914 \$10	1375246	(Hendrie-Bell)		Fine	eBay (Nov. 2004)
1914 \$10	1407615	(Hendrie-Bell)		VF	JHA Sale (Oct. 1994)
1914 \$10	1470936	(Hendrie-Bell)		PMG EF40	eBay (Sept. 2011)
1914 \$10	1481565	(Hendrie-Bell)		<i>Net: tears</i> UNC	Institutional collection
1914 \$20	034957	(Hendrie-ms)	C C opt	VG	Private collection ex B. Benoit
1914 \$20	038170	(Hendrie-ms)		VF+	G. Bell Sale (July 2010)
1914 \$20	038825	(Hendrie-ms)		Fine	National Currency Collection
1914 \$20	045748	(Hendrie-ms)		VG	
1914 \$20	048071	(Hendrie-ms)		Fine	ex R. Gross collection
				VG	Torex Sale (June 2010) Moore
1914 \$20	049502	(Hendrie-ms)		VG	ex T. Fredricks collection
1914 \$20	049720	(Hendrie-ms)		VG	ex D. Cameron collection
1914 \$20	053390	(Hendrie-ms)		VG	Al Tebworth (Apr. 2015)
1914 \$20	053934	(Hendrie-ms)		<i>heavy graffiti</i> G-VG	TICF Sale (Nov. 1989)
1914 \$20	059100	(Hendrie-ms)		VG	Private collection
1914 \$20	062535	(Hendrie-Bell)		<i>tear; blue crayon marking</i> VG	Dealer ex H. Eisenhower
1914 \$20	065356	(Hendrie-Bell)		VG	Dealer
1914 \$20	066596	(Hendrie-Bell)		<i>tape stain at upper left corner; writing on vignette, some of it very slightly erased</i> PMG F12	2011 RCNA Sale CNC
1914 \$20	067778	(Hendrie-Bell)		VG	Lyn Knight Sale (Oct. 1999)
1914 \$20	072890	(Hendrie-Bell)		VG+	Private collection ex E. R. Hunter
1914 \$20	077833	(Hendrie-Bell)		VG-F	JHA Sale (Oct. 1999)
1914 \$20	082003	(Hendrie-Bell)			ex Amon Carter collection
1914 \$20	084478	(Hendrie-Bell)		PMG F15	Torex Sale (Feb. 2012) CNC
1914 \$20				Fine	National Currency Collection
					ex J. D. Ferguson



A 1914 \$20 note with manuscript signature at the right. Author's collection.



This 1914 \$20 note has the typed J. P. Bell signature at right. Author's collection.



A 1914 \$50 test note with red letter C overprint, and a manuscript signature at the right. Author's collection.

1914 \$20	084765	(Hendrie-Bell)		F-VF	
1914 \$20	085204	(Hendrie-Bell)		VF25	Private collection ex Lindsay McLennan
1914 \$20	089722	(Hendrie-Bell)		VG	ex D. Cameron collection
1914 \$20	094756	(Hendrie-Bell)		Fine	Gatewest (Oct. 2012)
1914 \$20	104273	(Hendrie-Bell)		VG	<i>black number on face, blue crayon on back, soft edges</i>
1914 \$20	125361	(Hendrie-Bell)			Institutional collection
1914 \$50	008071	(Hendrie-ms)	C C opt	Fine	Private collection ex E. R. Hunter, J. Veffer
1914 \$50	010007	(Hendrie-ms)	C C opt	F-VF	ex T. Fredricks, Wm. H. McDonald
1914 \$50	011310	(Hendrie-ms)	C C opt		National Currency Collection ex Amon Carter
1914 \$50	012350	(Hendrie-ms)	C C opt	Fine	National Currency Collection ex W. D. Allan
1914 \$50	013280	(Hendrie-ms)	C C opt	F-VF Fine	Meloche Sale (1971) G. Bell Sale (June 2017)
1914 \$50	014128	(Hendrie-ms)	C C opt	Fine	<i>pressed; crayon on face, small tear in left border</i> 2010 RCNA Sale
1914 \$50	016056	(Hendrie-Bell)		F-VF	National Currency Collection
1914 \$50	016923	(Hendrie-Bell)		Fine	ex R. Gross collection
1914 \$50	018019	(Hendrie-Bell)		Fine	<i>spindle hole left of first serial number, has been repaired</i> Torex Sale (June 2001)
1914 \$50	018959	(Hendrie-Bell)		looks VF PMG VF 25	Waddington Sale (Sept. 2011) Torex Sale (Feb. 2012) CNC
1914 \$50	022801	(Hendrie-Bell)			Institutional collection
1914 \$50	023947	(Hendrie-Bell)		VG PMG F12	Moore Sale (Apr. 1991) eBay (Mar. 2013)
					<i>repaired with foreign substance</i>
1914 \$100	007141	(Hendrie-Bell)		VF	National Currency Collection
1914 \$100	007143	(Hendrie-Bell)		Fine	1961 CNA Sale
1914 \$100	011938	(Hendrie-Bell)			Institutional collection

PROOFS

A set of approval proofs, without face tint, but including faces and backs of all denominations from \$5 to \$100, formed a single lot in the Christie's ABN Co. Archives sale in Nov. 1990. The \$50 back in this group was in an unissued red colour, according to the sale catalogue. The next lot included, with the set of specimens described below, an additional set of the five back proofs, with the \$50 again in "unissued" red. Proofs of this issue, with or without tint, are seldom offered.

SPECIMENS

A set of specimens of all five denominations, all attached to one large card with glue at the left and with varying degrees of damage to the backs, was part of one lot in the Christie's sale of Nov. 1990. The following lot consisted of one additional \$50 specimen. Not surprisingly, specimens of this issue do not appear for sale frequently.

(Continued in *CPMS Journal* Volume 55, Number 161, June 2019)



IN THE MARKET PLACE – MARCH 2019



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.

There are a lot of exciting things happening with the Canadian bank note market. A few long time collections have come or are coming to market, one of the most notable being the recent private sale of the Dauer collection of Canadian currency, a collection that would be hard to improve on. Canadian rarities are selling for great sums and fancy serial numbers are also showing a strong market. Not related to bank notes, but worth mentioning, the 1911 Canadian silver dollar will be sold by Heritage Auctions in 2019. Being the “King of Canadian Coins”, this will definitely bring attention to the Canadian numismatic rarities. This makes me smile.

————— **Heritage Auctions - Prices in US funds** —————
FUN Sale, Orlando,10-14 Jan. 2019
(Includes 20% buyer's premium)

Lot #	Cat. #	Description	Sold
28004	PC-2c	Prov. of Canada \$1 1866, payable Toronto, opt St. John, 44762/B, PMG F15	26,400.
28009	DC-2a	Dominion of Can. \$1 1870 SD, payable Montreal, 207582/C, PCGS VF20, repairs	3,600.
28010	DC-2a-i	Dominion of Can. \$1 1870 LD, payable Montreal, 546114/B, PMG F15	13,200.
28022	DC-8h	Dominion of Can. \$1 1878 lettered, payable Halifax, 085182/B, PMG VG10	3,840.
28024	DC-11-i	Dominion of Can. \$2 1887, series A, 103095/D, PMG VG10	3,840.
28025	DC-13a	Dominion of Can. \$1 1898, series A, 487879/B, PMG VF35 epq	840.
28034	DC-14c	Dominion of Can. \$2 1897, Boville, series H, 159004/A, PMG EF40	2,640.
28037	DC-15cS	Dominion of Can. 25¢ 1900, Saunders, Specimen, PCGS AU58 ppq	2,160.
28041	DC-17b	Dominion of Can. \$4 1902, Boville, 129940/C, badly bias cut, PMG AU55	9,000.
28054	DC-21g	Dominion of Can. \$5 1912, Hyndman-Saunders, C711293/A, PMG AU55 epq	2,640.
28084	DC-28P	Dominion of Can. \$500 1925, Face Proof, PMG AU55 epq	10,800.
28086	DC-29P	Dominion of Can. \$1000 1925, Face Proof, PMG UNC64	10,800.
28096	BC-3	Bank of Can. \$2 1935 English, A1668063/A, PMG UNC 66 epq	8,400.
28105	BC-7	Bank of Can. \$10 1935 English, A480649/A, PMG UNC 63 epq	2,640.
28113	BC-15	Bank of Can. \$100 1935 English, A11623/C, PMG VF25	2,400.
28115	BC-17P	Bank of Can. \$500 1935 English, Face & Back Proofs, PCGS UNC63/67	6,000.
28378	DC-9a	Dominion of Can. \$2 1878, payable Montreal, 244140/B, PMG VF20	7,800.
28383	DC-25n	Dominion of Can. \$1 1923, Campbell-Sellar, D7055317/A, PCGS UNC66 ppq	900.
28391	BC-5	Bank of Can. \$5 1935 English, A1186138/B, PMG UNC64 epq	2,640.
28392	BC-9b	Bank of Can. \$20 1935 English small seal, A113101/B, PCGS UNC63 ppq	26,400.
28395	BC-11	Bank of Can. \$25 1935 English, A010286/A, PCGS UNC64 ppq	13,800.
28396	BC-11	Bank of Can. \$25 1935 English, A010948/A, PCGS EF45	5,040.
28397	BC-19	Bank of Can. \$1000 1935 English, A00912/A, PMG VF30	7,800.
28440	345-16-06S	Bank of Hamilton \$20 1892 Specimen, 05428/B, PMG UNC64 epq	600.
28444	75-26-02	Cdn. Bank of Commerce, Jamaica, £1 1938, 07531, PMG VF30	7,500.
28467	695-18-04	Standard Bank of Can. \$5 1914, Cowan-Easson, 129246/D, PMG VF25	1,200.
29037	600-12-08	Bank of Pr. Edward Island \$2 1877, Moore-Longworth, 26721/B, PMG AU55 epq	3,600.
29045		Bank of Lower Can. \$1.1.2.3 reconstructed sheet, PMG VF20 net	960.
29059	620-50-06P	Quebec Bank \$20 1911 Face (B&W) Proof PCGS UNC64	576.
29071	715-24-14	Bank of Toronto \$20 1935, 06892/B, PMG VF35	1,800.

Geoffrey Bell Auctions
Paris, Ontario Sale, 2 Feb. 2019
(with 20% bp)

Lot #	Cat. #	Description	Est.	Sold
328	BC-9a	Bank of Can. \$20 1935 English, large seal, A024218/A, PMG VF25	3,000-4,000	2,580.
335	BC-35a	Bank of Can. \$100 1954 DF, Coyne l., radar A/J0371730, PMG VF35	900-1,300	1,440.
370	BC-39aA-i	Bank of Can. \$5 1954 Mod. Repl. *R/C0006383, AU/UNC	250-350	228.
430	BC-48bT	Bank of Can. \$5 1972 Test RS8378414, VF	650-1,300	990.
457	BC-51aS	Bank of Can. \$50 1975 Lawson-Bouey, Specimen, PCGS UNC64 ppq	400-425	570.
477	BC-60c-E3	Bank of Can. \$100 1988, Knight-Thiessen offset error, BJR2719924, AU	300-450	870.
486	BC-69a	Bank of Can. \$5 2013, Macklem-Carney, HBG3023279, PMG UNC66 epq	40-50	156.
490	DC-22d	Dominion of Can. \$2 1914, seal over TWO, P-689698, BCS VG10	250-300	288.
496	QC125-10-06a	Distillerie de St. Denis 71/2d, 22 Juillet 1837, #86, F-VF, some staining	200-300	204.
500	75-14-20	Cdn. Bank of Commerce \$10 1901, 237621/D, pressed VF	2,500-3,000	2,280.
504	75-16-04-20c	Cdn. Bank of Commerce \$20 1917 decorative Logan, 036317/C, VF	2,000-2,500	2,160.



*Geoffrey Bell Auctions, Paris Feb. 2, 2019
Lot 328*



*Geoffrey Bell Auctions, Paris Feb. 2, 2019
Lot 504*



Stack's-Bowers Auctions - Prices in US funds
NYINC Sale, 15 Jan. 2019
(with 20% bp)

Lot #	Cat. #	Description	Est.	Sold
30089	DC-3a	Dominion of Can. \$2 1870, payable Montreal, 05024/C, PMG VG10	5,000-7,000	7,800.
30091	DC-13a	Dominion of Can. \$1 1898, Series D, 323615/B, PMG UNC66 epq	20,000-30,000	25,200.
30100	110-14-02-06	City Bank \$4 1857 orange back, 10861/C, PMG F15, stained	1,000-1,500	1,320.
30101	375-12-16S	Imperial Bank of Can. \$20 1907 double-size Specimen, PMG AU53	6,000-8,000	19,200.
30102	505-40-02S	Bank of Montreal \$5 1891 Specimen, PMG UNC64	1,250-1,750	900.
30104	770-14-20	Bank of Upper Canada \$1 1845, 17550/C, PMG VF25	8,000-12,000	16,800.
30105	575-16-04-04	Banque du Peuple \$1 1870, 10959/D, PMG VG10	1,000-1,500	1,320.
30106	630-10-04-10	Royal Bank of Can. \$10 1909, multi. border, 143943/A, PMG VF25	7,500-12,000	5,400.
30109	750-12-08	Union Bank of Nfld. £5 1883, 11312/A, VF, damaged (edge wear, stain)	7,000-9,000	5,040.
30113	NF-12d	Newfoundland \$1 1920, Renouf, A340405, PCGS UNC66 ppq	20,000-30,000	26,400.

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*, 31st edition 2019. 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)

7 prefixes: HCM, HCN, HCP, HCR, HCS, HCT, HCU

\$10 2013 Polymer Issue

FT_ Series, Wilkins-Poloz signatures (CBN)

7 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

\$10 2018 Polymer “Viola Desmond” Issue

FT_ & FF_ Series, Wilkins-Poloz signatures (CBN)

5 prefixes: FTW, FTY, FTZ, FFA and FFB

\$20 2012 Polymer Issue

FY_ Series, Wilkins-Poloz signatures (CBN)

16 prefixes: FYA, FYB, FYC, FYD, FYE, FYF, FYG, FYH, FYJ, FYK, FYL, FYM, FYN, FYP, FYR, FYS, **FYY**

\$50 2012 Polymer Issue

GH_ & GM_ Series, Wilkins-Poloz signatures (CBN)

15 prefixes: GHD, GHE, GHF, GHG, GHH, GHJ, GHK, GHL, GHM, GHN, GHR, GHT, **GHU, GHV**, GHW, **GHY**, GHZ, GMA

\$100 2011 Polymer Issue

GJ_ Series, Wilkins-Poloz signatures (CBN)

18 prefixes: GJA, GJB, GJC, GJD, GJE, GJF, GJG, GJH, GJJ, GJK, GJL, GJM, GJN, GJP, GJU, **GJV**, GJW, GJT



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Paul Petch, editor@cmpsonline.ca

FOR SALE:

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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

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WANTED: A 1974 \$2 radar note with the prefix RN. Contact Dick Dunn, 905-509-1146 or email cpms@rogers.com 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

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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