



Canadian Paper Money Society Journal

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Whether the loyalty cards be stamped, punched, initialed or “stickered”, Don Roebuck overviews a nice selection of pre-electronic cards beginning on Page 86



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...and much more!

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**Deceased*

SOCIETY AFFAIRS

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*.

1885 R.A. Haslewood
1886 B. Irick

1887 J Wilson
1888 D. Larson

1889 T. Saunders
1890 S.C. Walker

1891 R. Boyer
1892 S. Walker

Dick Dunn, CPMS Secretary/Treasurer info@cpmsonline.ca

PRESIDENT'S MESSAGE — 2019 SEPTEMBER

Fellow C.P.M.S. members, I hope that you have all had a great summer. My highlight this summer was going to Calgary for the Royal Canadian Numismatic Association's convention in July. The Calgary Numismatic Society did an amazing job of hosting the event. At the R.C.N.A. the C.P.M.S. holds two meetings. The first is the Executive Meeting, and members are always welcome to attend, and the second is the Annual General Meeting, complete with luncheon and guest speaker. The luncheon was excellent, and it was great to meet many of you that I had previously just corresponded with but had not had the chance to meet in person. We were indeed very fortunate to have Andy McKaig, a long-established coin and paper money dealer give an excellent talk on our fractional twenty-five cent notes.

It is indeed an honour to be serving in the role as President for the next two years. I am following in the footsteps of many of my mentors in the hobby. I look back and see a most amazing legacy, and I look ahead and see that there is still more that can be done.

Organisations are made up of people, and the C.P.M.S. has been fortunate in that regard. I would like to thank our past president, Ronald Greene for the leadership and guidance that he has provided over many years. We have had the resignations of two of our directors, Ted Leitch (Ontario) and Dick Becker (Eastern US), both of whom have positively impacted, not only the C.P.M.S., but also the hobby as a whole. Fortunately, we have some depth in our membership, and I am pleased to inform you that Jared Stapleton has transitioned to the position of Ontario director, that Jasmin Lavoie has become the Quebec director and that our new Eastern US director is John Wilson. Jared has been a key member of the C.P.M.S. executive for several years; Jasmin is a life member, and a going concern in Quebec numismatics. He will be the co-chair of the R.C.N.A. Convention in Quebec City in 2022. John is a past president of the American Numismatic Association and a past director of the International Bank Note Society. I look forward to working with the executive and meeting as many members as possible.

We will be starting a membership drive. I have long held the belief that with The Journal that we have a quality product, and that to increase our membership we just have to put a copy of it in the hands of non-member collectors. A committee is being formed, whose goal will be to accomplish that task through a variety of different means. As a member of the society you can certainly help as well by talking to your paper money collecting friends and recruiting some of them. To help you accomplish that task a sample copy, for all to view, will soon be on our website so that they can see the quality of our publication. The key talking point is that they are not getting just a one-year membership, but that online we also have the past copies of the Journal and the Newsletter. There is a Canadian paper money education to be had for very little. If you have some ideas that you would like to share, please contact me. We would definitely welcome your input.

The next set of C.P.M.S. meetings will be at the R.C.N.A. convention in Halifax, July 21st through the 25th 2020. It is certainly not too early to be planning an exhibit. Halifax is a great tourist town, and the convention hotel is right in the heart of the city. The Maritimes are certainly worthy of a family vacation, as we have great beauty, history, beaches and lobster.

Hope you enjoy some of the upcoming Fall shows.

Numismatically yours, Stephen Oatway, president@cpmsonline.ca

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

**MINUTES OF THE CANADIAN PAPER MONEY SOCIETY
EXECUTIVE MEETING HELD AT THE
BEST WESTERN PREMIER CALGARY PLAZA & CONVENTION CENTRE
1316 33 STREET N.E. CALGARY, ALBERTA T2A 6B6
18th JULY 2019**

Members present: Ronald Greene, Scott Douglas, Dick Dunn, Robert Graham, Jared Stapleton, Stephen Oatway, Cliff Beattie, Henry Nienhuis, Michael Turrini, Alan Tebworth, Graham Esler, Jasmin Lavoie, Ray Oldenberg.

President Ronald Greene opened the meeting at 10:30 a.m. and welcomed all of the members present.

A motion to accept the minutes as published in the Journal was moved by Michael Turrini and seconded by Scott Douglas; motion carried.

Ronald Greene presented a report on the C.P.M.S.

Secretary Treasurer Dick Dunn gave a report on the present status of the C.P.M.S.

We are still in a sound financial position, and there is no need to increase our dues structure or advertising rates.

A motion was made by Michael Turrini and seconded by Scott Douglas that the C.P.M.S. donate the sum of \$200 to the Bronte Historical Society in memory of Walter Allan, \$200 to the 2019 R.C.N.A. convention, \$500 to the J.D. Ferguson Foundation, and \$500 to CAFNE the educational fund of the R.C.N.A. Motion carried.

Membership report: we now have 55 active Life Members, 45 members now receive our journal digitally, and 88 members receive the printed journal.

The criteria for awarding the Ruth McQuade Literary Award were discussed. As the chairman of this committee Michael Zigler was not present and Graham Esler spoke on the changes that should be made and that Michael Zigler would be stepping down as chairman; the President will appoint a new chairman. As Pressed Metal Products no longer have our die, the Secretary will contact the Mississauga Mint for a quote to produce a new die. A motion to cap the cost of this die at \$1500.00 was made by Jared Stapleton and seconded by Scott Douglas; motion carried.

2019 is an Election year for the term 2019-2021; Life Member J Lavoie has been appointed Quebec Director. The present Ontario Director Ted Leitch is stepping down and Jared Stapleton will be the new Director for this area. The position of Eastern U.S. Director is vacant, as Dick Becker has stepped down from this position. Full election report for this term is listed on the second page of this Journal as our masthead.

A motion to accept the Secretary report was moved by Graham Esler and seconded by Scott Douglas; motion carried.

Our quarter Journal Editor Paul Petch was unable to attend. Our journal was awarded the R.C.N.A. Best National Club Newsletter Award for 2018. Ronald Greene will accept the award at the delegates' breakfast.

In respect to our annual journal for 2009, 2010, 2011, editor Ronald Greene spoke on the progress and was confident that it would be completed by the end of the year.

Webmaster Henry Nienhuis spoke on the present status of the C.P.M.S. website and informed the executive that the Internet domain names of the C.P.M.S. (.com, .net, .ca) were due for renewal and suggested that we renew for 9 years at a cost of \$521.54. Also that a sample journal be posted on the website for all non-members to review. A motion to accept was moved by Jared Stapleton and seconded by Michael Turrini; motion carried.

There was a review of society books by Ronald Greene and Dick Dunn.

As there was no other Business to discuss President Ronald Greene closed the meeting at 11:50 a.m.

Next Executive Meeting will be in Halifax, July 21st to July 25th 2020 at the Westin Nova Scotian.



Ronald Greene (left) accepts the R.C.N.A. Best National Club Newsletter Award for 2018 from Club Services Chairman Brett Irick at the delegates' breakfast on behalf of C.P.M.S. Journal Editor Paul Petch

Submitted by Dick Dunn, Secretary/Treasurer

**MINUTES OF THE CANADIAN PAPER MONEY SOCIETY
GENERAL MEETING HELD AT THE
BEST WESTERN PREMIER CALGARY PLAZA & CONVENTION CENTRE
1316 33 STREET N.E. CALGARY, ALBERTA T2A 6B6
19th JULY 2019**

President Ronald Greene opened the meeting at 1:30 p.m. and welcomed all of the members present.

A motion to review and acceptance of last year's minutes was moved by Graham Esler and seconded by Scott Douglas; motion carried.

The Secretary's report was made by Dick Dunn. Finances and donations: \$200 to the Bronte Historical Society in memory of Walter Allan, \$500 to the J.D. Ferguson Foundation and \$500 to CAFNE the educational fund of the R.C.N.A. There will be no increase in our dues or advertising rates. Membership report: we now have 55 active life members, 45 digital memberships and 88 members receiving printed journals for a total of 188. The Mississauga Mint will be contacted for a quote on a new C.P.M.S. die.

Michael Ziegler, the chairman of the Ruth McQuade Literary Award, was not able to attend. In his absence Graham Esler announced that Cliff Beattie is the recipient for 2018 for his article *Canada's Forgotten Bank Notes*. Second place was awarded to Don Roebuck for *The Grafton & Co. Coupons*. The criteria for selecting the winner of the Ruth McQuade Literary Award are under review.

The C.P.M.S. quarterly journal was awarded the R.C.N.A. Best National Club Newsletter Award for 2018. Our quarterly journal editor Paul Petch was unable to attend and accept the award; President Ronald Greene accepted the award on behalf of Paul.

Our yearly journal editor Ronald Greene said that our journal for 2009, 2010, 2011 will be completed by the end of the year.

The website will be updated and include a sample journal for review by non-members.

The Internet domain names for C.P.M.S. (.com, .net and .ca) will be renewed for 9 years.

A motion to allow the Treasure to use e-transfers for payment as well as cheques was moved by Scott Douglas and seconded by James Williston; motion carried.

Our outgoing President Ronald Greene introduced our incoming President, Stephen Oatway. Stephen presented Ronald with his President's medal for the term 2017-2019.

Stephen spoke on the future of the C.P.M.S., updating the website and increasing membership.

As there was no further business the President closed the meeting at 2:00 p.m.

Submitted by Dick Dunn, Secretary/Treasurer



President Ronald Greene thanks C.P.M.S. luncheon speaker Andrew McKaig for his talk on Dominion fractional notes



Graham Esler (left) presents the Ruth McQuade Literary Award to Cliff Beattie



Incoming C.P.M.S. President Stephen Oatway presents Ronald Greene with his 2017-2019 term President's Medal



*The R.C.N.A. 2019 Convention Display Category B, Canadian Paper Money, Scrip and Related Paper Items winners:
1st Randy Nelson, "Canadian Centennial Currency"
2nd Albert Kaiser, "The Comeback of Sir Wilfred Laurier"*



*The R.C.N.A. 2019 Convention Display Category E, Non-Canadian Paper Money, Scrip and Related Paper Items winners:
1st Albert Kaiser, "Greenland's Colonial Paper Money"
2nd Randy Nelson, "Operation Bernhardt Counterfeit Notes"
3rd Cassidy Stroud, "Hyperinflation In the Weimar Republic"*



C.P.M.S. Honorary President Dick Dunn (right) presents Randy Nelson with the Society's Best Paper Money Display Award

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)
7 prefixes: FTW, FTY, FTZ, FFA, FFB, **FFC** and **FFD**

\$20 2012 Polymer Issue

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

\$50 2012 Polymer Issue

GH_ & GM_ Series, Wilkins-Poloz signatures (CBN)
20 prefixes: GHD, GHE, GHF, GHG, GHH, GHJ, GHK, GHL, GHM, GHN, GHP, GHR, GHS, GHT, GHU, GHV, GHW, GHY, GHZ, GMA

\$100 2011 Polymer Issue

GJ_ Series, Wilkins-Poloz signatures (CBN)
20 prefixes: GJA, GJB, GJC, GJD, GJE, GJF, GJG, GJH, GJJ, GJK, GJL, GJM, GJN, GJP, GJR, GJS, GJT, GJU, GJV, GJW

**BE SURE TO TAKE A LOOK AT THE
CLASSIFIED ADS ON PAGE 96 ... YOU
NEVER CAN TELL WHAT YOU MAY FIND!**

WHAT IS THE WOODSMAN LOOKING AT?

by Bernhard Wilde

And now for something completely different. As I was preparing my article for the altered notes from The Colonial Bank of Upper Canada,¹ I spent a lot of time looking at the details of all of the alterations. Staring at the central vignette, I wondered what the “Woodsmen” was observing towards his right in the note of Figure 1 and in its central vignette enlarged in Figure 2. What do you see? Look closely and use your imagination.



Figure 1. 1859 \$1 bank note from The Colonial Bank of Canada.
Image courtesy of Heritage Auctions



Figure 2. Enlargement of the central vignette from Figure 1.

Well, what I saw were ghosts, just like the woodsman saw! That is, several ghastly and ghostly faces can be seen above his right elbow and several more to the left of the left tree. So how did this come to be? Typically, the difficult parts of a vignette, especially landscapes, portraits, and figures, were engraved by a master engraver. The surrounding foliage was engraved by journeymen. It looks like a journeyman pulled a fast one on this vignette?



Figure 3. Three United States obsolete bank notes with vignettes of "The Woodsman."
 Images from eBay (Haxby's personal collection)/Wilde/Wilde

Figure 3 shows three obsolete bank notes from the United States with vignettes of “The Woodsman.” The 25 cents proof from The Borough of Port Deposit, Maryland, is an interest-bearing loan dated Oct. 25th 1857. It has the imprint of Draper, Welsh & Co. (DW) which was in business from 1851–1854. The \$5 proof from The Bank of Owatonna (Haxby MN-100-G2) was issued in 1859 with the imprints of Jocelyn, Draper, Welsh & Co., JDW, (successor to DW, 1854–58) and The American Bank Note Company (ABNC, 1858+) just like the 1859 note from The Colonial Bank of Canada (CH-130-02-02). Finally, the \$1 remainder from the Clearfield County Bank (Haxby PA-70-G2a) is engraved with a date of Sep^r 9th, 1863 and with just the imprint of the ABNC. Since the images in Figure 3 were scanned to the same scale, it is easy to see that the central vignette of the top two notes of Figure 3 (1857, 1863) are about 20% smaller than on the bottom note and on the note of Figure 1 (1859). Thus, the vignette on the Colonial Bank of Canada is a re-engraving of the one that first appeared on the Port Deposit Loan note. Perhaps, the enlargement was done with the aid of a camera lucida² Also note that the top of the vignette on The Bank of Owatonna has received a haircut with respect to the Canadian note.

Upon close examination comparing Figures 2 and 4, one can see some obvious differences between the smaller and larger engravings. For instance, the neck and fingers of the woodsman. Try to find others. Oh, by the way, the ghosts are still there. However, they are very different, even more visible in this earlier vignette. Did the journeymen engravers pull an earlier joke that was partially corrected on the larger Colonial Bank of Upper Canada vignette?

I hope you enjoyed this light journey away from my typical articles.



Figure 4. Enlargement of the central vignette from 1859 Port Deposit note

¹ Bernhard Wilde, “Rare Bank of Upper Canada Notes altered from Notes of The Colonial Bank of Canada,” *Canadian Paper Money Society Journal*, Vol. 52, No. 151, December 2016, p. 116.

² https://en.wikipedia.org/wiki/Camera_lucida

DESIGN NOTABLES: A COLUMN EXPLORING THE DESIGN OF CANADIAN BANK NOTES VARNISH VARIETIES ON CANADIAN POLYMER BANK NOTES

by Hitesh Doshi¹

The article on varnish coating² explored some different ways in which varnish has impacted the visual appearance of the Canadian bank notes. As indicated in that article the use of varnish coating on Canadian bank notes started to be evident with the pre-security Journey Series notes. Varnish is typically applied to the surface of the bank notes, in a process called flexographic printing, which is very similar to the application of ink in the lithography process. For all practical purposes varnish can be considered simply as an almost transparent ink. As can be seen in the images of the \$5 and \$10 pre-security bank notes, the image of snowflakes and doves in those notes was created by selectively omitting to print the varnish corresponding to the snowflakes and doves in the otherwise varnished area (Image 1 and Image 2).

With the exception of the presecurity \$5 and \$10 Journey Series notes, the varnish on the Journey series notes mostly serves a protective function.

Polymer bank notes typically have an overcoating of varnish³. An offset/flexographic printing process is used for Australian banknotes to apply the protective overcoating ink after all printing elements are applied and before the application of tactile feature⁴. This ensures that the varnish protects all printed elements. Similarly the New Zealand notes that happen to be printed by Canada Bank Note (CBN) Company, the same printer that prints the current Canadian bank notes, also have the “over-coating” as the last part of the printing process before cutting⁵.

The Bank of Canada polymer substrate also requires a specific protective varnish which is applied using plates and a process similar to offset printing⁶.

The Canadian polymer bank notes including the Frontiers Series bank notes, the \$20 and \$10 commemorative polymer bank notes, and the new \$10 Viola Desmond vertical bank note all use varnish. The varnish is applied on the full surface of the bank note on the face and the back except in areas where there is a clear window and except on the surface of the metallic stripe with the hologram. Photographs showing the manner in which the varnish is visible are shown in Images 3 to 6 (Doshi 2017–1).

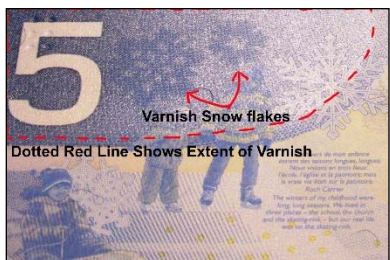


Image 1. Back of \$5 pre-security Journey Series Canadian bank note. The two snowflakes are created within a varnished area by omitting varnish corresponding to the snowflakes



Image 2. Back of \$10 pre-security Journey Series Canadian bank note. The two doves are created within a varnished area by omitting varnish corresponding to the doves

¹ 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.

² Doshi, H. 2017–1, Design Notables: Varnish Coating—More Than a Protection, *Canadian Paper Money Society Journal*, Issue 152, Volume 52, March 2017, pp. 4-5

³ Reserve Bank of Australia, Production and Distribution of banknotes—How Australia’s banknotes are made. <https://banknotes.rba.gov.au/production-and-distribution/production/> Last accessed May 31, 2019.

⁴ Fox, P., Liu, C., Martz, A., 2016. New Banknotes: From Concept to Circulation, *Reserve Bank of Australia, Bulletin*, September Quarter 2016.

⁵ Reserve Bank of New Zealand, Banknote Life-Cycle—Printing, <https://rbnz.govt.nz/notes-and-coins/notes/banknote-life-cycle>, Last accessed May 31, 2019.

⁶ PE Americas and Tryskele, 2011, Life Cycle Assessment of Canada’s Polymer Bank Notes and Cotton-Paper Bank Notes—Final Report, https://www.bankofcanada.ca/wp-content/uploads/2011/06/Life-Cycle-Assessment-of-Polymer-and-Cotton-Paper-Bank-Notes_opt.pdf, Last accessed, May 31, 2019.

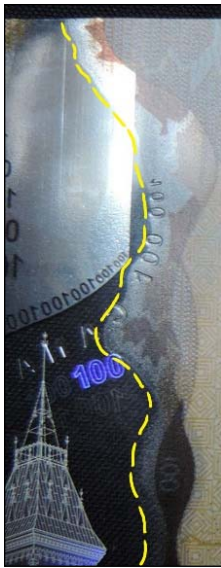


Image 3. Example of typical varnish outline on the back of a note—showing \$100 Frontiers Series polymer note



Image 4. Example of typical varnish outline on the face (red) of a same note in Image 3, with the back outline showing through the transparent window



Image 5. Two different types of varnish design on the back of \$50 Frontiers Series polymer notes—top is contoured around maple leaves and bottom is not contoured



Image 6. Two different types of varnish designs on the face—one shows no petiole and other shows petiole on leaves

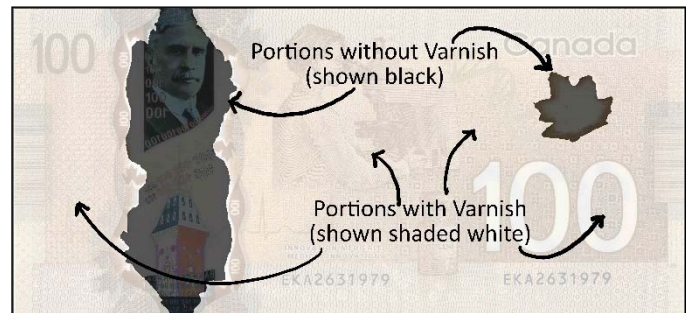
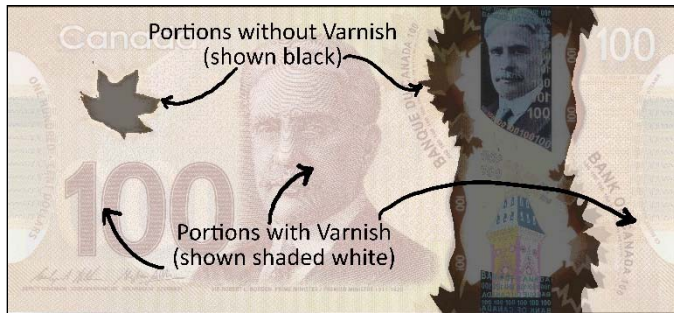


Image 7. Illustration showing the varnished and non-varnished areas on the face and the back which are typical of all denominations of the Frontiers Series bank notes. Image shows \$100 denomination but overall layout is similar for \$5 to \$100 including \$20 Commemorative bank note. Notice the pattern that is created along the clear window on the face and the back. This pattern varies across the denominations

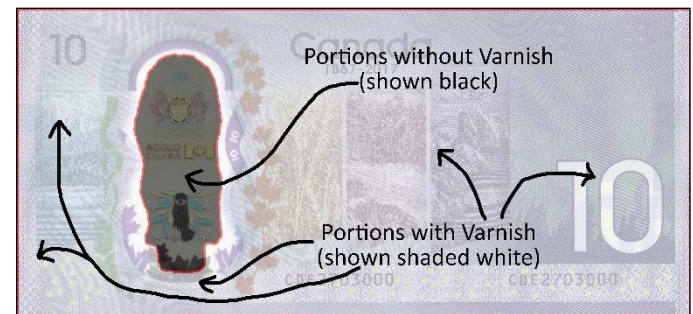
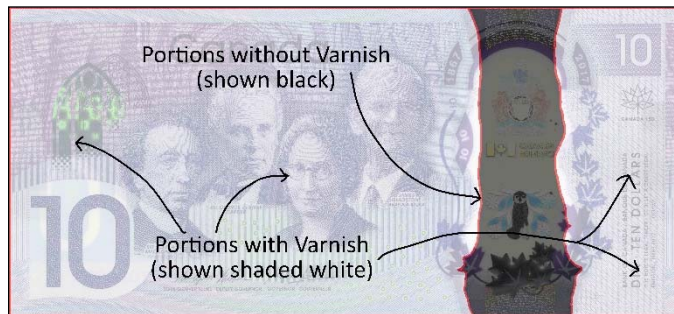


Image 8. Illustration showing the varnished and non-varnished areas on the face and the back of the \$10–150 Commemorative bank note. All areas except the ones shaded black receive varnish. Notice the pattern that is created along the clear window. The face shows a full height window without varnish but on the back some of the corresponding areas receive visible ink and therefore receive varnish

Visual Impact of Varnish on Canadian Polymer Notes

The overall layout of the varnish on the face and back of the various series of bank notes is seen as illustrated in Images 7, 8 and 9. Lines corresponding to the where the varnish stops on either side of the clear window are distinctly visible at the edge of the window and are shown in the illustration in the images. This line at the end of varnish printing has a distinct pattern that is different on the face and the back of the note and is different for different denominations. This section looks at the varnish pattern very broadly across the three different “series” that have so far been introduced using the polymer substrate: Frontiers Series, \$10–150 and \$10-Vertical.

Varnish design on Frontiers Series bank notes (Image 7)

Image 7 illustrates the face and back of a typical Frontiers Series bank note. This image illustrates the overall manner in which the varnish is applied on all denominations from \$5 to \$100 and also \$20 Commemorative note. The following observations can be made:

1. Varnish is not applied on the face and back over the frosted maple leaf window.
2. Varnish is not applied on the face and back corresponding to the area around the clear window where the metallic stripe (hologram) is located.
3. The pattern corresponding to where the application of varnish stops, adjacent to the clear window is different on the face and the back.
4. The face and the back applications of the varnish are such that varnish on the back goes partly into the clear window and is therefore visible when viewed from the face as shown in Image 3 and 4. On the other hand the varnish on the face around the clear window, does not go beyond the visible ink area and is therefore not visible through the clear window. This is all a very deliberate part of the design of the printing around the clear window which was discussed in an earlier article⁷.

Varnish design on \$10–150 Commemorative bank note (Image 8)

Image 8 illustrates the face and back of the \$10–150 Commemorative bank note. The overall form factor of the note is similar to that of the Frontiers Series bank notes, in that the clear window is at the same location and the metallic stripe is of the same size as Frontiers Series notes. The following observations can be made:

1. There is only one clear window corresponding to the location of the metallic stripe. There is no clear window similar to the frosted maple leaf window in the Frontiers Series notes.
2. The non-varnished area on the face of the \$10–150 note is similar to that in the Frontiers Series notes and it corresponds to the location of the clear window and the metallic stripe and is the full height of the note.
3. Unlike the Frontiers Series notes, the varnish on the face of the \$10–150 goes into the clear portion of the window making the edge of the varnish on the face, visible from the clear portion on the back of the note.
4. On the back the non-varnished area does not cover the full height of the note. The reason for this is very evident: there is visible printing on the back of the bank note that covers the top and bottom area corresponding to the location of the metallic stripe. The design aspect of this was discussed in the previous article (Doshi-2).
5. There is an area on the back of the note where varnish is not applied and is illustrated in Image 8. The metallic stripe is visible in this area as it is left clear. The line corresponding to the edge of the varnish application forms a pattern around this portion of the clear part of the window and it is applied in a manner that it can be seen from the face of the window.
6. In the \$10–150 bank note the pattern of the edge of varnish on the back and face interact with each other when seen through the clear window. This is very deliberate and requires printing registration during the application of the back and face of the varnish.

⁷ Doshi, H., 2017–2, A Closer Look at Window of Frontiers Series Notes, CPMS Journal, Issue 154, Volume. 53, October 2017, pp. 74–76.

Varnish design on the \$10-Viola Desmond Vertical bank note (Image 9)

Image 9 illustrates the face and back of the \$10-Viola Desmond vertical bank note. Though the orientation of the note has changed compared to earlier polymer notes, the form factor of the note is similar to that of the Frontiers Series bank notes as described in the previous section for the \$10–150 note. The following observations can be made:

1. There are two clear windows on the note. One corresponds to the location of the metallic stripe and another corresponds to the maple leaves above the portrait on the face. There is no varnish around the window corresponding to the maple leaves on the face of the note. Also, with a small exception (explained under 2), there is no varnish for the full width of the window corresponding to the metallic stripe.
2. Unlike the Frontiers Series and the \$10–150, for the first time the design has included some varnish on the metallic stripe on the face of the note. This is seen at the two ends of the metallic stripe near the two sides of the bank note.
3. On the back of the note the area corresponding to the maple leaves on the face is fully varnished. This is different than the Frontiers Series notes where the back and face the area around the frosted window were non-varnished. This is another exception compared to the prior series of Canadian polymer notes. The reason for that most likely is that the \$10-Vertical in the area corresponding to the maple leaves receives some printing on the back that covers up maple leaves when seen from the back. These visible ink areas need to be protected and so the varnish is applied over them.
4. Similar to the \$10–150 and unlike the Frontiers Series notes, in the back of the \$10-Vertical note, the non-varnished area is limited to the portion of the clear window corresponding to the area not containing any visible ink. In other words the clear portion of the window does not run for the full height. On the face however the varnish is not applied for the full height presumably because of the metallic stripe. By including some varnish for the first time on the metallic stripe it remains to be seen if the Bank of Canada is testing application of varnish over the full metallic stripe in future generations of polymer notes with metallic stripe.

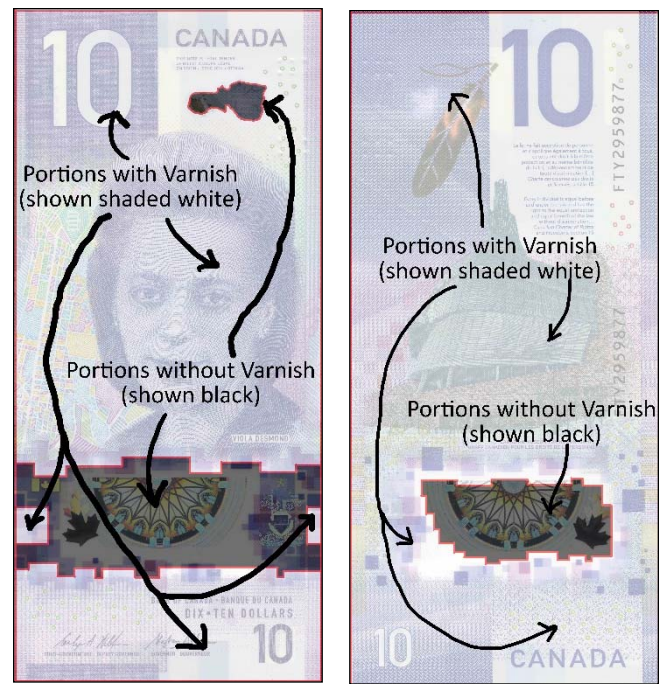


Image 9. Illustration showing the varnished and non-varnished areas on the face and the back of the \$10-Viola Desmond Vertical bank note. All areas except the ones shaded black receive varnish. Notice the pattern that is created along the clear window. The face shows a full height window without varnish but on the back some of the areas along the window receive ink and therefore receive varnish. On the face varnish is also applied on a small portion of the metallic stripe seen on either sides of the note. Varnish is not applied over the maple leaf area on top but is applied to the corresponding area on the back

General observations from the overall varnish applications

Varnish overcoating is applied to protect all areas with visible ink. Areas where there is no visible ink such as the clear windows, and the surfaces of metallic stripe (hologram) do not receive the varnish. On the back corresponding to the location of the metallic stripe there has been some evolution from the Frontiers Series to the \$10–150 and \$10-Vertical. Ink covers portions of these areas on the back reducing the width/height of the clear window. In such a case the inked areas are varnished and the clear portions are not varnished.

More importantly, where the varnished area ends on both sides of the clear window on the face and the back of the note, the edge of the varnish creates a pattern. This pattern is deliberate and adds a visual impact to the bank note and appears to be part of the design.

Interestingly on the Frontiers Series bank notes this pattern has been noticed to have evolved creating varieties of varnish on the bank notes. The next section discusses these varieties.

Face Pattern



Back Pattern



Image 10. \$100-variety 1

Face Pattern



Back Pattern



Image 11. \$100-variety 2

*Range: EKA 0.0 – 4.8M,
EKA 9.7 – 9.9M (only one reported in this range),
EKZ 9.7 – 9.9M (only one reported in this range)*

*Range: EKA 4.8 – 9.7M,
EKB to EKR,
EKS 1.5 – 7.7M,
and portions of EKS 0.0 – 1.5M*

Varnish Ink Varieties on the Frontiers Series Bank Notes

The edge of the varnish is easily visible under regular lighting conditions particularly on the back of the note as the varnish edge goes into the clear window. This edge is also visible when looking at the clear window by holding the bank note against light.

The edge of the varnish on the face of the note, and the portion of the varnish edge on the back that goes over the area corresponding to the metallic stripe, can be easily seen when the bank note is held at an angle (See Image 3 to 6). A study of the Frontiers Series notes revealed a few different patterns of the varnish edge. In the following paragraphs these patterns around the clear window on the face and the back will be illustrated.

\$100—Frontiers Series bank note—3 varieties (Image 10, 11 and 12)

There are three varieties that have been found for the \$100 Frontiers Series bank notes. It would appear that the variety 3 has been an evolution from the first two varieties and it is similar to one of the varieties for the \$50 Frontiers Series bank note. The three varieties that go from a pattern that is contoured and very tightly fitted to the ink areas to a pattern that is less contoured, less tight and with more smooth curves, are noted below:

1. The \$100-variety 1 is shown in Image 10 which shows the pattern for the front and the back. This variety is seen in the following ranges (the ranges shown throughout this article particularly at changeovers are approximate as the exact end points have not been validated): EKA 0.0–4.8 M, EKA 9.7–9.9M (only one reported in this range), EKZ 9.7–9.9M (only one reported in this range).

In this variety the varnish edge on the face very tightly follows the pattern of maple leaves. On the back the varnish edge very tightly follows the pattern of the inked areas and the maple leaves. When held up against light, the portion of clear window between the edge of the metallic stripe and the inked area appears without texture and barren compared to other varieties.

The fact that this is seen in only a very limited range of EKA and EKZ, may also indicate that these ranges were printed at the same time and much before any other prefix and serial number ranges were printed. The reasons for this variety to be discontinued in such a short early range, relative to the total range of \$100 denomination, is not known. One possible reason could be that because the pattern very tightly follows the outlines of the other inked areas, (highly contoured) it may have created registration related issues during printing and the pattern may have been revised to allow for more tolerance for face and back registration. Another reason also is that on the face of the note it leaves visible inked areas without varnish susceptible to early wear. This may have required a redesign.

- The \$100-variety 2 is shown in Image 11. This variety is seen in the following ranges: EKA 4.8–9.7M, EKB to EKR, EKS 1.5–7.7M, and portions of EKS 0.0–1.5M.

Both the face and the back patterns of variety 1 were changed in the variety 2. The face pattern was noticeably changed. Instead of the varnish edge following the maple leaves around the clear window, in the variety 2 pattern the varnish edge formed a leaf petiole at the maple leaves. The varnish edge at the top and bottom portions of the note were also noticeable changed to cover more of the inked areas. The back pattern was also changed but the biggest change in the back was to bring the varnish away from the inked areas and more into the clear portion of the window. Some contouring of the varnish edge corresponding to the edge of the adjacent maple leaves was retained similar to variety 1.

The face pattern of this \$100-variety 2 is exactly the same as the face pattern of \$50-variety 2. The back pattern of this variety of \$100 is almost similar to the back pattern of \$50-variety 2 notes with some subtle differences which will be discussed the varieties of \$50.

- The \$100-variety 3 is exactly the same as the \$50-variety 3 and is shown in Image 12. The variety starts with the prefix letter EKS around 7.7M and is seen in all prefixes since that time—EKT to EKV, FKA to FKZ, GJA to current.

Both the face and the back have noticeable changes to the varnish pattern compared to variety 1 and 2. The varnish pattern design is deliberate and an evolution of variety 2. On the face, the pattern has eliminated the petioles on the leaves and given the pattern more of a continuous curved appearance. A similar change has been made at the back which has more of a continuous curved look that does not follow the detailed patterns of the maple leaves as in variety 1 or 2. There is less contouring and smoother curves in the pattern.

\$50—Frontiers Series bank note—2 varieties (Image 12, 13, 14 and 15)

There are two varieties that have been found for the \$50 Frontiers Series bank notes. In this article we will refer to them as \$50-variety 2 and \$50-variety 3. As shown earlier the \$50-variety 3 is exactly the same as \$100-variety 3. A variety 1 has not been assigned to \$50 denomination as nothing similar to \$100-variety 1 has been found. The two varieties are described below:

- The \$50-variety 2 is seen in notes printed by BA International in the range of AHS to AHZ and AMA to AMG. Notes with prefix AMK have been reported but have not been available for study. In general the \$50-variety 2 is similar to \$100-variety 2 in many respects but with some very subtle differences. The face pattern of \$50-variety 2 and \$100-variety 2 are exactly similar. The differences are in the back pattern of the varnish. This variety is shown in image 13, 14 and 15.

In this variety of \$50 the notes at Position Number (PN) 91, 81, 71, 61 and 51 show a different condition on the top back of the note (Top-b see image 14) compared to notes at all other PNs. Similarly the notes at PN 99, 89, 79, 69 and 59 show a different condition on the bottom back (Bot-b see Image 15) compared to notes at all other PNs. Notes at all other positions have a condition shown at Top-a and Bot-a at the top and bottom respectively. This strongly suggests that the layout of the PNs is such that the top of the sheet has PN 91, 81, 71, 61 and 51 and the bottom of the sheet has PN 99, 89, 79, 69 and 59.

- The \$50-variety 3 is exactly similar to \$100-variety 3 as shown in Image 12. This variety is seen in the range of notes printed by CBN—FMS to FMZ, GHA to current.

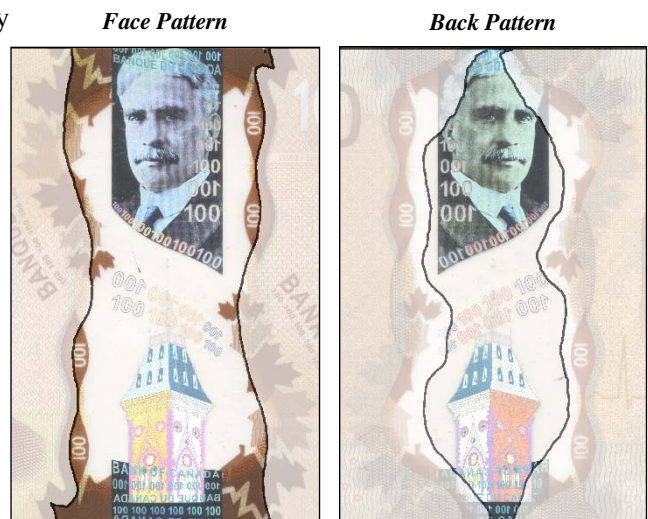


Image 12. \$100-variety 3 and \$50-variety 3

Range: \$100 Part of EKS,
EKT to EKV,
FKA to FKZ,
GJA to Current

Range: \$50 – All CBN printed
FMS to FMZ
GHA to Current

Face Pattern

Top of Sheet = PN 91, 81, 71, 61 and 51

Back Pattern (3 sub varieties)

Bottom of Sheet = PN 99, 89, 79, 69, 59

Middle of Sheet = All other PN

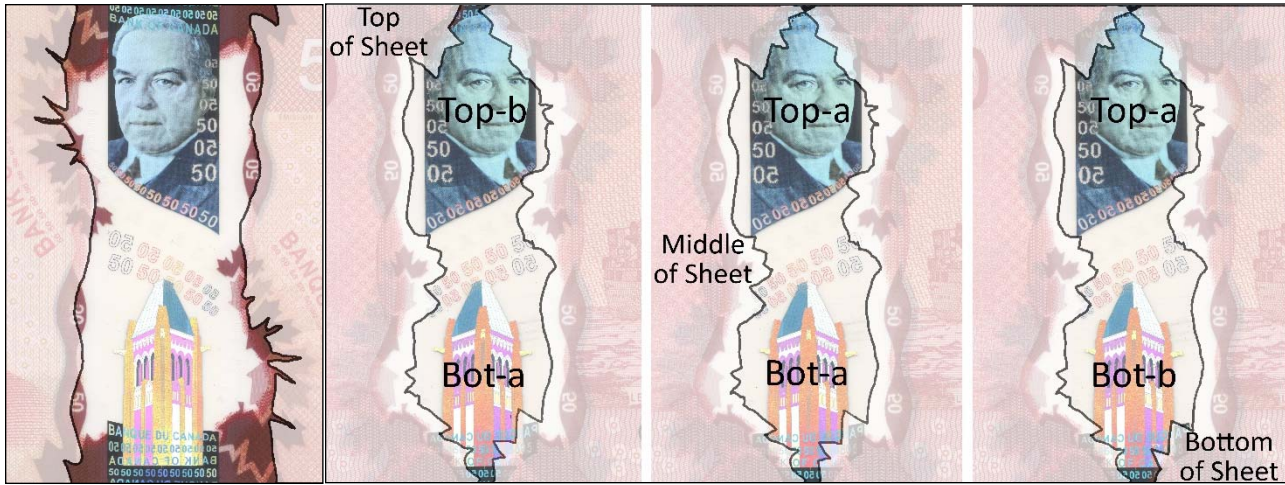


Image 13. \$50-variety 2

Range: \$50 printed by BA International, AHS to AHZ and AMA to AMG.

See Images 14 and 15 for details of top and bottom variations

1: An extra point found on all PNs except top of sheet. This extra point is missing on PNs at top of sheet (91, 81, 71, 61, 51).

2: A more straight patterns found on all PNs at the top of the sheet (91, 81, 71, 61, 51) but not on other PNs.

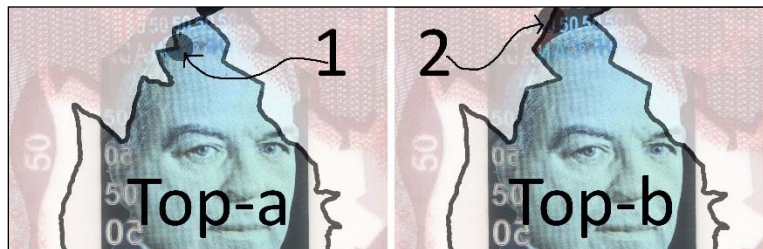


Image 14. Differences in two different top varieties (Top-a and Top-b)

3: An extra point found on all PNs except bottom of sheet. This extra point is missing from PNs at the bottom of sheet (99, 89, 79, 69, 59).

4: A more straight pattern found on all PNs at the bottom of the sheet (99, 89, 79, 69 and 59) but not on other PNs.



Image 15. Differences in two different bottom varieties (Bot-a and Bot-b)

Face Pattern

Top of Sheet = PN 91, 81, 71, 61 and 51

Back Pattern (3 sub varieties)

Bottom of Sheet = PN 99, 89, 79, 69, 59

Middle of Sheet = All other PN

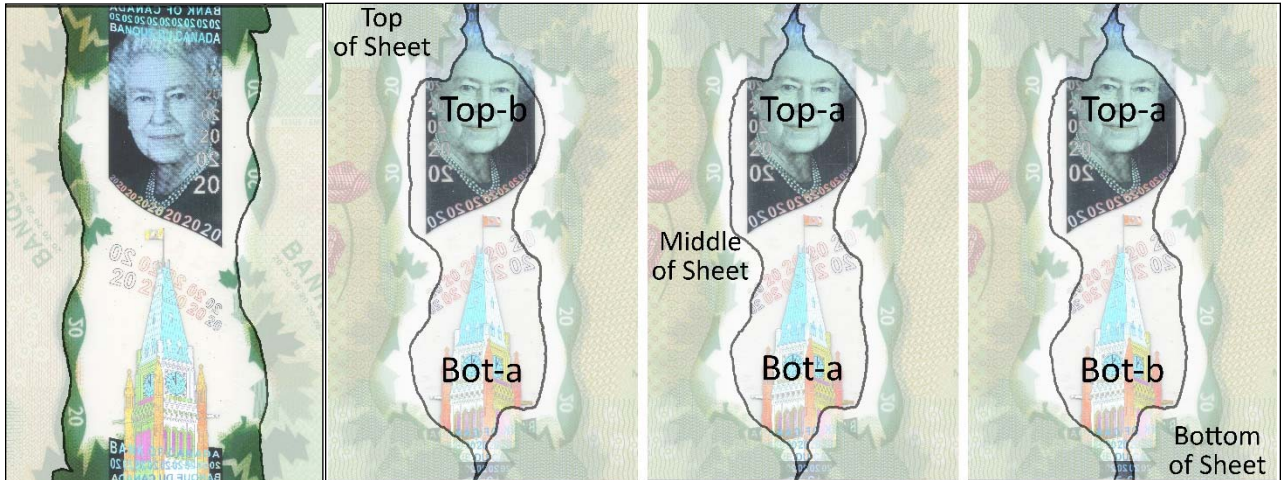


Image 16. \$20-variety 2

Range: \$20 BSW, BIE to BIV 0.0M to 6.7M with some exceptions in BIP and BIR prefixes.

See Images 17 and 18 for details of top and bottom variations

\$20—Frontiers Series bank note—2 varieties (Image 16, 17, 18 and 19)

There are two varieties that have been found for the \$20 Frontiers Series bank notes. In this article we will refer to them as \$20-Variety 2 and \$20-Variety 3. A variety 1 has not been assigned to \$20 denomination as nothing similar to \$100-variety 1 has been found. In some respects the \$20-variety 2 follows a similar trend as \$50-variety 2 in that there are three sub-varieties depending on the PN. The \$20-variety 3 is similar to pattern seen for \$10 and \$5 notes with the exception of certain small ranges of \$10. The two varieties are described below:

1. The \$20-variety 2 is seen in some of the range of notes printed by BA International. This variety is seen in the range of BSW, BIE to BIV 0.0–6.9M with some exceptions noted for prefix BIP and BIR. Only two notes were seen in BSW prefix and both were \$20-variety 2. The variety similar to \$20-variety 2 was also noted in a very narrow range of \$10.

The face pattern of \$20-variety 2 and \$20-variety 3 are exactly similar. The differences are in the back pattern. The differences are minor but very deliberate. This variety is shown in image 16, 17 and 18. In this variety of \$20 the notes at PN 91, 81, 71, 61 and 51 show a different condition on the top of the note (Top-b see image 17) compared to notes at all other PNs. Similarly the notes at PN 99, 89, 79, 69 and 59 show a different condition on the bottom (Bot-b see Image 18) compared to notes at all other PNs. Notes at all other positions have a condition shown at Top-a and Bot-a at the top and bottom respectively. This strongly suggests that the layout of the PNs is such that the top of the sheet has PN 91, 81, 71, 61 and 51 and the bottom of the sheet has PN 99, 89, 79, 69 and 59.

The observation that BSW has the same pattern as notes in the range of BIE to BIV but not in the range of BSA to BSV strongly points to the possibility that the BSW was printed with the range of BIE to BIV. This would be consistent with observations showing that at the time the \$20 note was publicly introduced, images from Bank of Canada showed notes with BSW prefix

2. The \$20-variety 3 (Image 19) is exactly similar to \$10-variety 3 and \$5-variety 3, both in terms of the face and back patterns. The variety is seen in the range that consists of some portions of BIP and BIR (the exact range for BIP and BIR could not be identified but it appears that it relates to high numbers in BIP and low numbers in BIR), BIV 6.9–9.9M, BIW to BIZ, BSA to BSV (not BSW), FIL to FIZ, FSA to FSZ, FVA to FVZ, FWA to FWZ including the \$20 Commemorative and FYA to current.

The \$20, \$10 and \$5 variety 3, and \$100 and \$50 variety 3 appear to be similar but are not. There are subtle differences between the two that are captured in Images 20 and 21. These differences at the top and bottom of the note arise because of the difference in the arrangement of the maple leaf. This arrangement in the \$100 and \$50 is different from that in \$20, \$10 and \$5 (Doshi 2017–2—See Image 22 and 23). This difference in arrangement of the maple leaf is believed to have driven the difference in the varnish pattern.

1: An extra point found on all PNs except top of sheet. This extra point is missing on PNs at top of sheet (91, 81, 71, 61, 51).

2: A more straight patterns found on all PNs at the top of the sheet (91, 81, 71, 61, 71, 51) but not on other PNs.

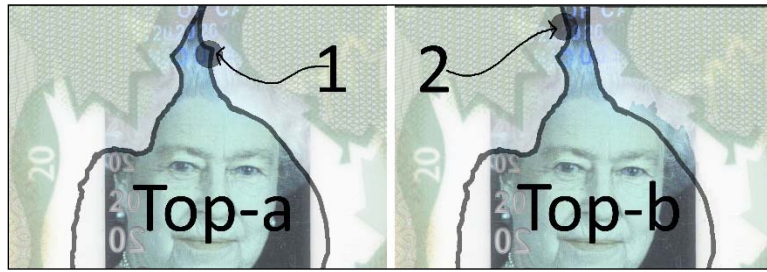


Image 17. Differences in two different top varieties (Top-a and Top-b)

3: An extra point found on all PNs except bottom of sheet. This extra point is missing from PNs at the bottom of sheet (99, 89, 79, 69, 59).

4: A more straight pattern found on all PNs at the bottom of the sheet (99, 89, 79, 69 and 59) but not on other PNs.

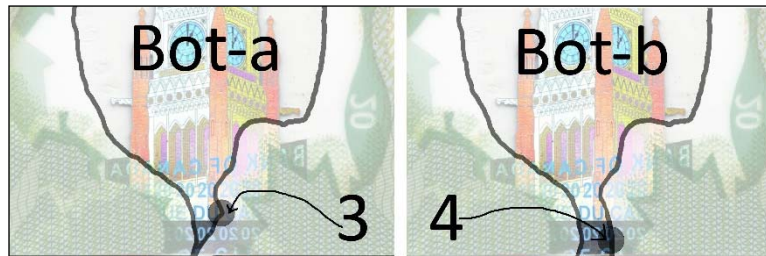


Image 18. Differences in two different top varieties (Bot-a and Bot-b)

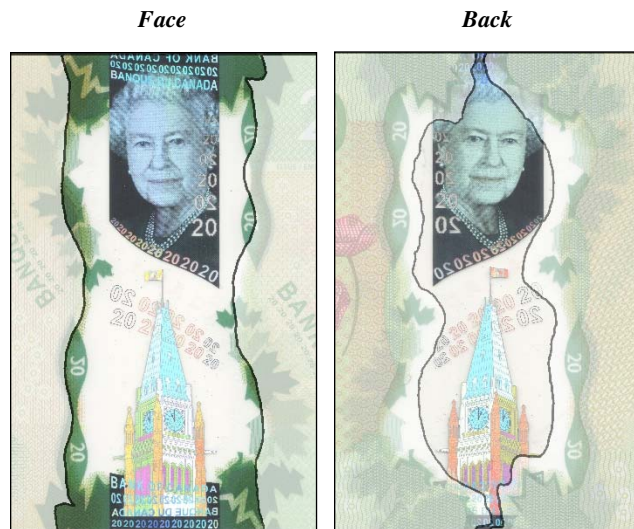


Image 19. \$20-variety 3, \$10-variety 3 & \$5-variety 3

Range: \$20 Part of BIP, BIR and BIV 6.9 – 9.9M,
BIW to BIZ, BSA to BSV (not BSW), FIL to FIZ, FSA to FSZ, FVA to FVZ,
FWA to FWZ including the \$20 Commemorative and FYA to current

Range: \$10 All FEW to FEZ,
FTA to FTV, except FTB 4.2 – 5.5M, FTB 8.2 – 9.5M, FTC 0.1 – 2.6M, FTC 4.0 – 4.4M, FTC 5.4 – 5.8M, FTC 8.45 – 8.85M

Range: \$5 All HBG to HBZ, HCA to current

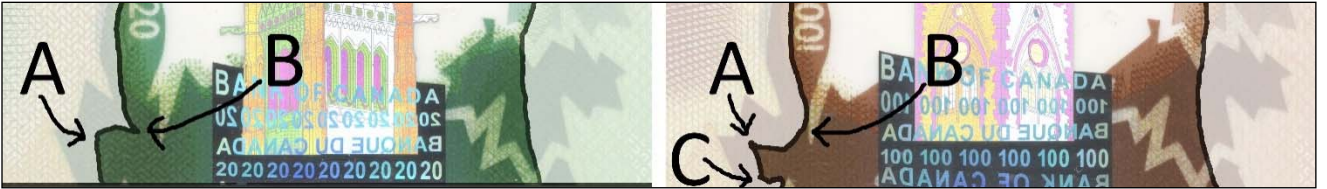


Image 20. Comparison of \$100-variety 3 and \$20-variety 3

A: \$20 is curved and \$100 is pointed

B: \$20 is pointed and \$100 is curved

C: \$100 pattern returns inwards

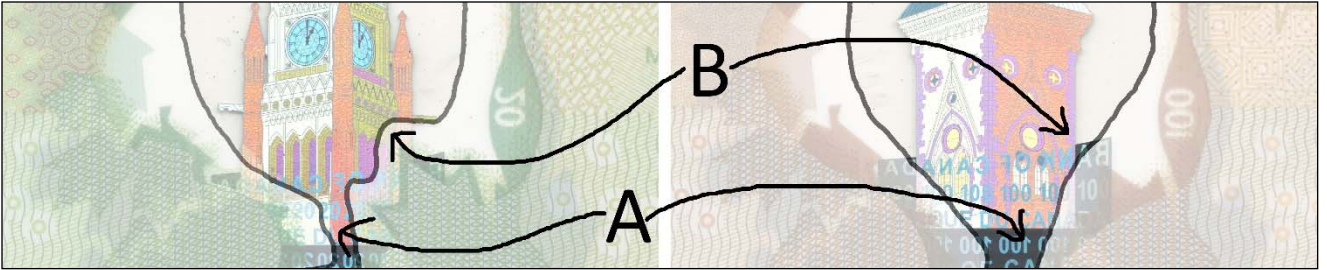


Image 21. Comparison of \$100-variety 3 and \$20-variety 3

A: \$20 varnish pattern gap is smaller at bottom and top compared to \$100

B: \$20 is contoured around the maple leaf shape and \$100 is more smooth (not contoured)

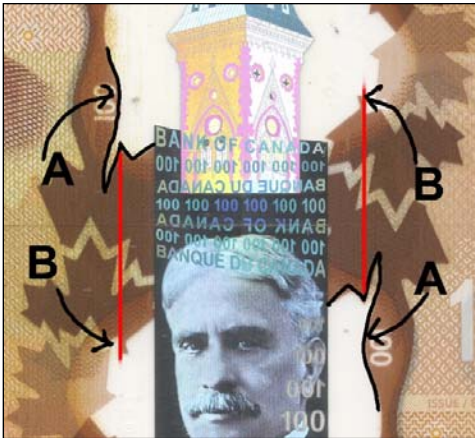


Image 22a. \$100 Maple Leaf close-up of face at top and bottom of clear window with black line (A) showing outline of maple leaf and band and red line (B) showing position of maple leaf relative to the metallic stripe (farther compared to \$20)



Image 22b. \$20 Maple Leaf close-up of face at top and bottom of clear window, with black line (A) showing outline of maple leaf and band and red line (B) showing relative position of maple leaf relative to the metallic stripe (closer compared to \$100)

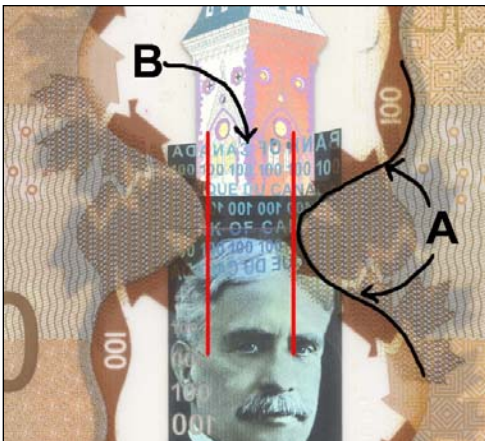


Image 23a. \$100 Maple Leaf close-up of back at top and bottom of clear window. Black line (A) shows the outline of ink covering the maple leaf and red lines show the amount of gap (B) greater than on the \$20

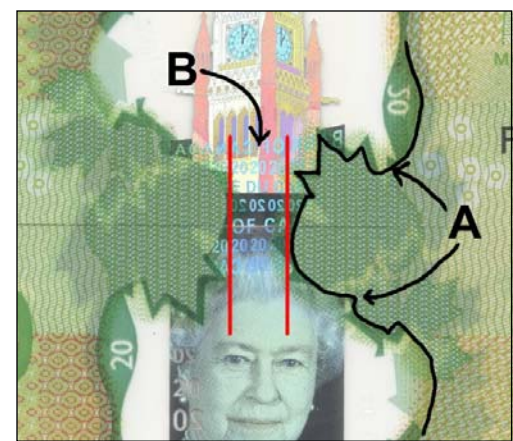


Image 23b. \$20 Maple Leaf close-up of back at top and bottom of clear window. Black line (A) shows the outline of ink covering the maple leaf and red lines show the amount of gap (B) smaller than on the \$100

\$10—Frontiers Series bank note—2 varieties (Image 16, and 19)

There are two varieties that have been found for the \$10 Frontiers Series bank notes. In this article we will refer to them as \$10-Variety 2 and \$10-Variety 3. A variety 1 has not been assigned to \$10 denomination as nothing similar to \$100-variety 1 has been found. The two varieties are described below:

1. The \$10-variety 2 is very similar to the \$20-variety 2 as shown in image 16 except that there are no sub-varieties based on PNs. The range in which this is found in \$10 is as follows: FTB 4.2–5.5M, FTB 8.2–9.5M, FTC 0.1–2.6M, FTC 4.0–4.4M, FTC 5.4–5.8M, FTC 8.45–8.85M.

All PNs have a varnish pattern on the face that is similar to the face pattern of \$20-variety 2. All the PNs have a varnish pattern on the back which is the same as the one shown in Image 16 for the middle of sheet with top condition and bottom condition of Top-a and Bot-a respectively.

This varnish variety in \$10 is found in only two prefixes FTB and FTC in a very specific and limited range. There does not seem to be an apparent reason for this observation. It is not considered an error because the \$20-variety 2 was only seen in notes printed by BA International and all notes of \$10 have been printed by CBN. Also the same plates from BAI could not have been used because the top and bottom row conditions are different between the \$20 and \$10. It is possible that the Bank of Canada might be running some tests such as to test a different type of varnish material and wanted to use a different pattern for that purpose.

2. The \$10-variety 3 is the same as \$20-variety 3 and is seen on ranges other than those for variety 2 which includes most of the prefixes and ranges from FEW to FEZ, and FTA to FTV except for the ranges shown for variety 2 for FTB and FTC in item 1 above.

\$5—Frontiers Series bank note—1 varieties (Image 19)

There is only one variety of varnish for \$5 Frontiers Series bank notes. This is designated as \$5-variety 3 and is exactly the same as \$20 and \$10 variety 3 as shown in image 19. All the ranges from HBG to HBZ and HCA have the same variety of varnish on the face and the back.

Concluding Remarks

This paper has catalogued the different patterns of varnish on the Canadian polymer notes that have been observed. The author has studied over 200,000 bank notes and kept detailed records of these conditions. This paper has noted and presented the variations in the varnish patterns found in the different denominations of the Frontiers Series notes and within each denomination. These changing varieties point to the evolution of the design and use of varnish pattern which has an impact on the appearance of the note and in some instances also the protection provided to the visible ink. The observations related to \$10 variations might even point to the possibility of some tests that may have been carried out for different types of varnish.

The observations related to the varnish on \$100 denomination point to a certain printing sequence of EKA and EKZ. The observations suggest that EKZ was not printed after EKY but rather along with early serial numbers of EKA. This also applies to BSW whose varnish pattern is similar to prefixes BIE to BIV than to prefixes BSA to BSV. It is likely that BSW was indeed the early prefix to be printed in that series and not as something following its chronological order of being printed after BSV. These observations are consistent with some of the other observations that have been made in this regard.

The variations in the varnish patterns observed in the different PNs of the notes printed by BAI for \$50 and \$20 points to a certain sheet layout. This further corroborates other physical evidence that has been found on notes where partial PNs have been found on two sides of the notes.

As indicated by Reserve Bank of Australia, the varnish overcoating is essentially a transparent ink. The study presented here is important as it provides much insight into the bank note design and production that is otherwise not available. It also sets a framework to explain some interesting errors that have been observed related to varnish application. This will be a topic of future discussion.

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LOYALTY CARDS (PRE-ELECTRONIC)

by Don Roebuck

In certain retail establishments, the cashier records your purchases of some standard item on a wallet-size card, often called a “loyalty card,” and when you have bought a certain number of these items the next one is free.

Loyalty cards, then, work on the same principle as bakery tokens, $N + 1$ for the price of N ,¹ but with a loyalty card you don’t have to pay the full amount up front.

These days, loyalty cards are often made of plastic, and the purchases are recorded electronically. But the older type of loyalty card is typically made of card stock, and the purchases are recorded with a customized punch or rubber stamp, or with stickers, or even with the cashier’s handwritten initials, the only requirement being that it not be something that the loyal customer can easily counterfeit.

Here are some examples, grouped by the recording method.

1. Rubber Stamp

I have more cards of this type in my collection than of all the other types combined.

The oldest card in my collection is of this type, and is from the El-Basha Restaurant, in Toronto (Fig. 1). The standard item at this restaurant was their falafel “sandwich” (deep-fried ground chickpea balls with a sesame seed sauce and salad, in a pita). The eleventh one was free, and the stamp was a cedar of Lebanon, which was also the restaurant’s logo. (This restaurant was in the 1985–86 to 2000 Toronto city directories.)

But what if you don’t have a standard item? There is no standard pizza, but at Pizza Nova (Fig. 2), for example, it doesn’t matter, because slices of all their pizzas are the same price. The tenth one is free, and the stamp says “Since 1983.”

But a real problem arises when you sell things in different sizes, because different sizes have to be sold at different prices. Coffee shops, for example, have this problem, and they’ve tried to solve it in a variety of ways. Balzac’s (Fig. 3) placed a size limit (16 oz.) on the free coffee. The eleventh one was free, and the stamp was a roman “F” (for “Free?”). Cait’s Café, in Goderich (Fig. 4), places a value limit (\$2.50) on the free coffee — or they’ll give you \$2.50 off a more expensive one. The eleventh one is free, and the stamp is their logo, a “C” above a rolling pin.

The Seven Main Café, in Huntsville (Fig. 5), has a card that can be marked for a particular size — although they may have decided that this system was unnecessarily cumbersome, because they didn’t mark mine. The tenth one is free, and the stamp is a cup of coffee. And I shall mention here the Rabbit Dash Coffee House, in Port Elgin (Fig. 6), which uses the sleeves that go around the paper cups as its loyalty cards, because it’s trying to get its customers to reuse the sleeves: when you have ten stamps on your sleeve, the eleventh cup is free. The stamp is their logo, a rabbit’s face. (But the original stamp — the one on the sleeve in Fig. 6 — wasn’t very clear, so now they’re using a different one, shown separately in Fig. 6a.)

Another, more complicated attempt to solve the size problem was made by the Village Chill ice cream and frozen yogurt shop, in Toronto (Fig. 7), which gave you one stamp for a Small or Medium serving and two stamps for the larger sizes. The tenth serving was free, but it had to be a Small. (I never managed to get this card stamped before they went out of business.)

The most complicated card in my collection is from the Camros Organic Eatery, in Toronto (Fig. 8). This is a cafeteria-style restaurant, and you get a stamp for any three- or four-item meal, and the eighth meal is free. But then there is a second cycle on the card in which the seventh meal is free, and a third cycle in which the sixth meal is free. The free meals can only be three items. The catch is that the card has a time limit, and to take full advantage of this card you have to eat those 21 meals over two months. The stamp says “Real Food!”

And, finally, a non-food example: if you got five “Ultimate” washes (the most expensive kind) at a Canadian Tire car wash (Fig. 9), the sixth one was free — but the card expired at the end of the year. The stamp was the Canadian Tire logo (but the one on this card was inadvertently applied sideways).



Figure 1 (uniface)

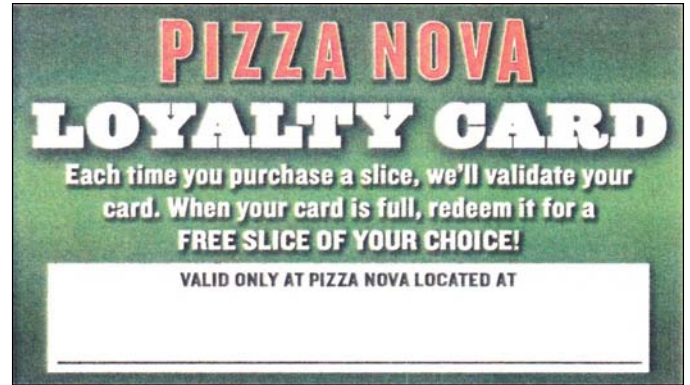
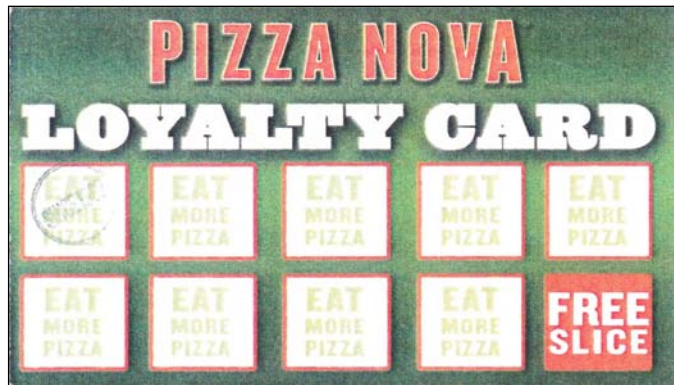


Figure 2

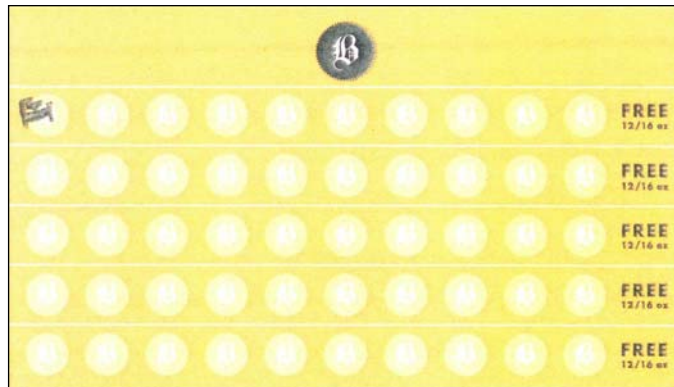


Figure 3



Figure 4 (uniface)



Figure 5

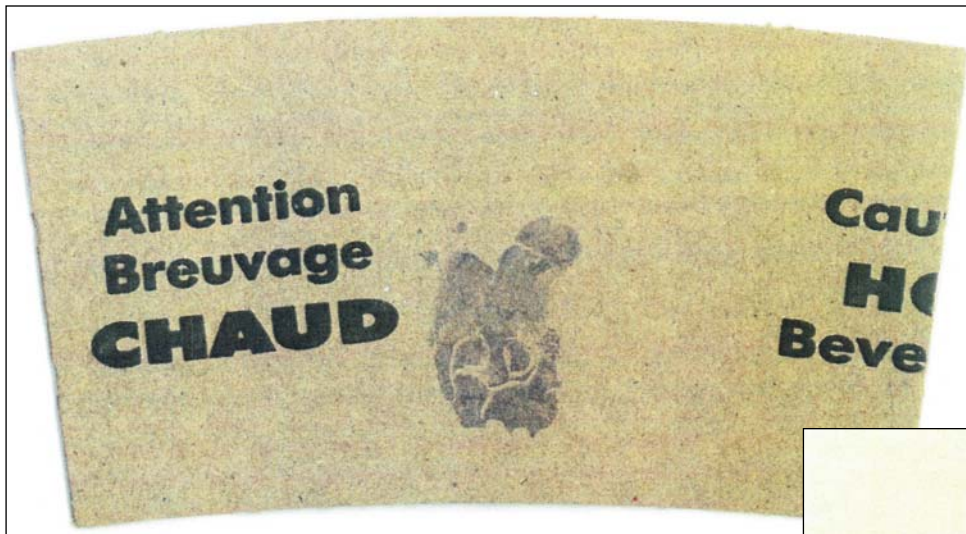


Figure 6



Figure 6a



Figure 7



Figure 8

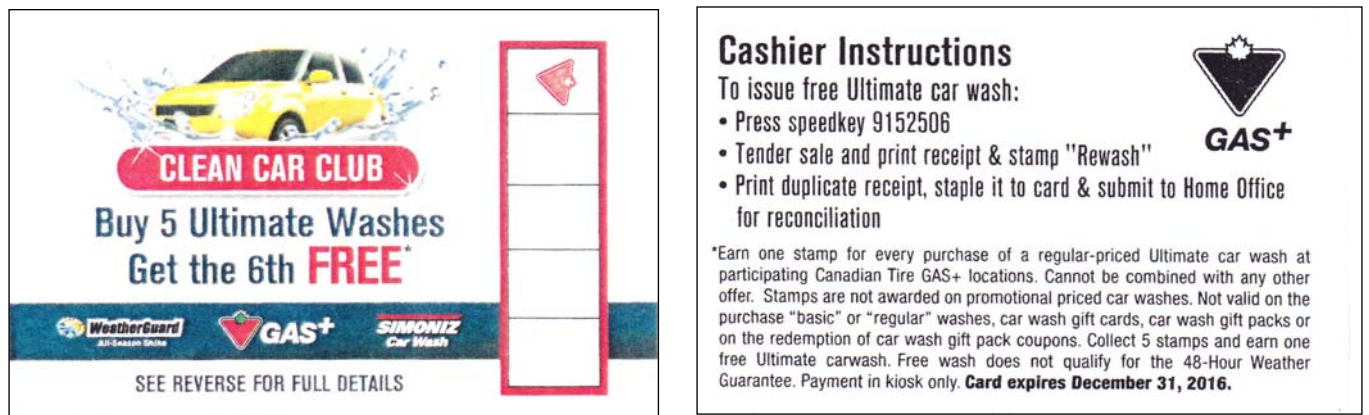


Figure 9



Figure 10 (uniface)

2. Punch

The Future Bistro, in Toronto, has two loyalty cards, one for cake (Fig. 10), and one for coffee. Slices of all their cakes are the same price, and, as for the coffee, it appears that size doesn't matter. On both cards, the eleventh one is free, and the hole is a gothic "F." (As you can see on the cake card, the punch wasn't cutting too cleanly.)

The Second Cup had cards for cups of coffee and cards for bags of beans. One of my Second Cup coffee cards (Fig. 11) was fairly standard, with the tenth cup — which had to be medium — free, but the other was a double-size card (which had to be folded), issued in January 2014 and expiring on 10 February 2014, on which — appropriately! — every second cup was free, for up to fifteen free cups, but both cups had to be mediums, and they both had to be the "Java of the Day." And with both of my Second Cup bean cards you got the eleventh pound free, but one of these cards could be marked for half-pound increments. The hole was supposed to be in the shape of a cup (with a handle), and at some Second Cup locations the punch was sharp and the shape of the hole was clear, but on the card in Fig. 11 the shape is unrecognizable, and part of the cup is still attached to the card.²

3. Sticker

Starbucks (Fig. 12) had a card that, if you bought five cups between 21 January and 20 February 2016, entitled you to a free sixth cup, but this cup had to be "grande" (16 oz.), and certain blends were excluded, and it had to be claimed by the end of February. The sticker — inappropriately, in my opinion — showed a falling maple leaf.

4. Cashier's Initials

The Commensal restaurant, in Toronto (Fig. 13), had a card that the cashier initialled if you made a purchase of at least \$20, and after five such purchases you got \$5 off your next one. But it said on the card that you would get a stamp! So either they lost the rubber stamp, or they realized they could manage more cheaply without one. There was a space for an expiry date, but on this card it wasn't filled in.

Acknowledgements

I would like to thank Louise Goldberg and Bill Symes for contributing items to this study.

Notes

- ¹ When a loaf of bread sold for 5¢, you might get 21 tokens for the price of 20 loaves. When a loaf sold for 8¢, you might get 13 tokens for the price of 12½ loaves. (Examples courtesy of Jim Astwood.)
- ² In the technical terminology of the 2000 U.S. presidential recounts, these are "hanging chads." Second Cup switched to electronic cards a few years ago, because — according to the manager at one location — there had been "a lot of fraud" by "young people" who would steal the punches when the cashier wasn't watching.



Figure 11

HAVE ONE ON US

Buy five cups of any size hot brewed coffee, collect five stickers, and enjoy a free grande brewed coffee on us. Purchase must be made 1/21/16 - 2/20/16.

STARBUCKS TRUE NORTH BLEND

See reverse for details.

Buy a cup of hot brewed coffee (any size) at full price between 1/21/16 and 2/20/16 and receive a sticker. Collect five stickers and give original, fully completed card to barista to receive one free grande (473 ml) hot brewed coffee (Customizations cost extra, Starbucks Reserve® and Clover®-brewed coffees excluded). Valid only at participating Starbucks stores in Canada, with original loyalty card. Unredeemed cards expire 2/29/16. Cannot be combined with other offers or discounts. No cash redemption value. Void where prohibited. Lost or stolen cards will not be replaced. Not valid if reproduced, transferred, assigned or sold.

Barista, please ring code 2646.

STARBUCKS TRUE NORTH BLEND

© 2016 Starbucks Coffee Company. All rights reserved.

Figure 12

Commensal

Carrot Club

PH
\$20 \$20 \$20 \$20

\$5 Off

Expires: _____

Commensal

Carrot Club

Get a stamp for each purchase of \$20 or more from our buffet, grocery or book section. Fill your card and we'll take \$5 off your next purchase.

Not valid with other promotions. Receive a stamp for every \$20 increment in a purchase (i.e. A \$40 purchase gets 2 stamps). Valid at Toronto location only.

www.commensal.ca

Figure 13

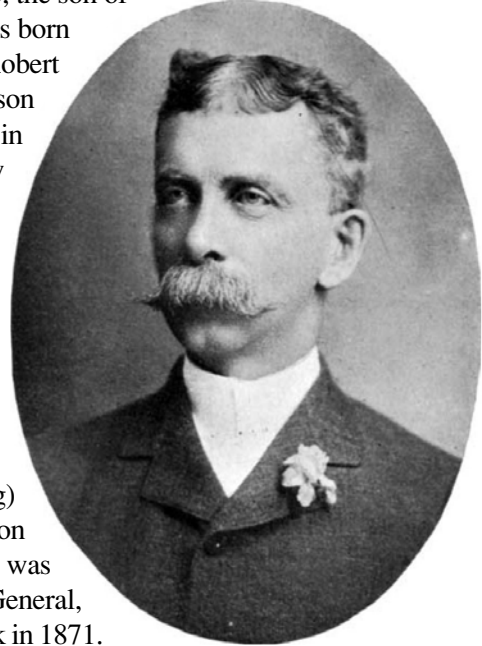
HENRY MOWAT DRUMMOND

ASSISTANT RECEIVER GENERAL AND MANAGER, DOMINION GOVERNMENT SAVINGS BANK,
DOMINION AUDITOR AND CITY CHAMBERLAIN, WINNIPEG

by James W. Astwood, FCNRS

Henry Mowat Drummond was born August 19, 1848 in Ottawa, Ontario, the son of Andrew T. Drummond and Margaret Trail Sinclair. Andrew Drummond was born in Edinburgh in 1811 and immigrated to Ottawa in 1833 to join his uncle, Robert Drummond, who was engaged in developing the Rideau Canal. He was the son of George Drummond, a successful contractor and City Councilman in Edinburgh. Robert died during a cholera epidemic in Kingston in 1834. Andrew joined the Commercial Bank of Canada in Kingston and became manager in 1843. He then moved to the Bank of Montreal where he became manager in Ottawa in 1846 and remained until his retirement. He died in 1898. Andrew's younger brother, George (later Sir George Alexander Drummond) was president of the Bank of Montreal from 1905 until his death in 1910.

Henry was Andrew and Margaret's fifth child. He had five brothers and three sisters altogether. He was educated at Queen's University in Kingston and Hellmuth College, London and in 1865 joined the Bank of Montreal where he remained until 1872. He resigned and moved to Fort Garry (Winnipeg) and on May 1, 1872 he started as an accountant in the office of the Dominion Government Savings Bank. His superior was Gilbert McMicken, who was appointed Dominion Lands Agent for Manitoba, Assistant Receiver General, Dominion Auditor and Manager of the Dominion Government Savings Bank in 1871.



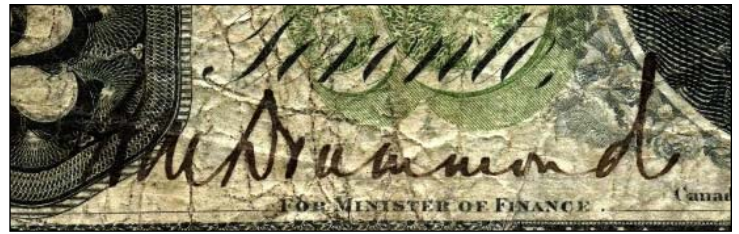
In May of 1875 he married Helen Edmondston of Brockville, Ontario. They had one son, Leonard E. who went on to become a prominent consulting engineer. The Drummonds lived on River Avenue until 1895 but Helen died in 1894. Henry moved in with his brother Frank at 282 Assiniboine Avenue in 1896 or 1897. Two of Henry's brothers (Charles Sinclair and Francis (Frank) Arthur) operated a financial services agency under the name "Drummond Bros." and "Drummond Bros. & Mowat." Both were involved with the North West Navigation Company, which operated steamboats on the Red River. Charles was President and Frank was Secretary-Treasurer. They appear to have severed their connection with that company about 1895 and Charles apparently moved back east. (He died on Christmas day, 1917 and is buried in Kingston cemetery.) Frank continued in the Financial Services and insurance business and died in 1936.

When the City of Winnipeg was incorporated in 1874 the first City Chamberlain (Chief Financial Officer) was Lyster Hayward, but Hayward resigned shortly after his appointment, complaining about the low salary. James S. Ramsay, whose salary was set at \$400 per year, replaced him. In 1877 Drummond was appointed City Chamberlain, a post he apparently held until 1884. He was a founding member of the Manitoba Historical Society in 1879 and also a member of the Manitoba Club.

In 1878 Drummond's boss, Gilbert McMicken, retired from the civil service and went into the insurance business. He was elected to the Legislative Assembly of Manitoba in 1879 and was elected Speaker the following year. He represented the constituency of Cartier until 1883 and died March 6, 1891. Drummond was appointed Acting agent for the Dominion Government Savings Bank and Acting Assistant Receiver General in 1878. His appointments were made permanent in 1879. According to the Civil Service records his salary was set at \$2,250 per year on May 20, 1879.

One of the duties of the Assistant Receiver General was to distribute bank notes issued by the Dominion Government to the local banks. Supplies of uncut sheets of banknotes were sent to the local Assistant Receiver General. These banknotes at the time bore the printed signature of T. D. Harington for the Receiver General and were to be countersigned by the local Assistant Receiver General before being issued. This practice likely continued until there was a secure method of transportation, after which they were likely all signed in Ottawa. An unknown quantity of \$2.00 notes dated June 1st, 1878 was sent to Winnipeg for distribution. (Apparently the records of this shipment were amongst those destroyed in a fire in Ottawa.) Notes were printed four to a sheet, with all four notes bearing the same serial number, although each

note bore the letter A, B, C, or D. The notes were signed "H. M. Drummond" in his capacity as Assistant Receiver General on behalf of the Minister of Finance. The sheets were then cut into individual notes and distributed to the banks.



The accompanying photograph of one of these notes numbered C/017772 may well be the only one to have survived. This note appears to have been cut from a sheet of four using scissors, resulting in uneven edges on the top and bottom. Apparently Drummond or whoever cut up the sheets lacked proper cutting equipment. This series of \$2.00 notes was printed by the British American Banknote Co., Montreal and have a reverse indicating the city where they were payable. Notes were printed payable at Toronto, Montreal, St. John and Halifax but not Winnipeg. The notes issued in Winnipeg bear the "Toronto" reverse. I am not aware of any of the \$1.00 notes of this issue bearing Drummond's signature although it is possible some were sent to Winnipeg and either did not survive or were signed by an assistant. Other notes that were sent to Winnipeg were the \$1.00 and \$2.00 notes of the 1870 issue that were overprinted "Manitoba." These are extremely rare. (One in "Good" condition recently sold for \$38,400 US.)

Drummond continued as Assistant Receiver General, Dominion Auditor and Manager of the Dominion Government Savings Bank for many years. By 1892 he appears to have relinquished the position of Dominion Auditor but remained as Assistant Receiver General and Manager of the Dominion Government Savings Bank until his death on February 16, 1917. He is buried in Elmwood Cemetery in Winnipeg.



Sources:

1. Manitoba Historical Society *Memorable Manitobans* by Gordon Goldsborough, February 14, 2019 (Multiple sources)
2. *Alberta, Past and Present*, Vol. 3 by John Blue, 1924
3. Henderson's City of Winnipeg Directories 1879-1919
4. *Canadian Paper Money Society Note Registry* Volume 1, Fourth Edition 2019
5. Canada Census 1901, 1916
6. Find a Grave Memorial 175185899 by MacPherson, January 10, 2017
7. *Dictionary of Canadian Biography* Volume XIII (1901-1910)
8. Andrew Drummond papers University of Toronto Library

IN THE MARKET PLACE – SEPTEMBER 2019



by Jared Stapleton & R.J. Graham



The Stack's-Bowers ANA sale had a nicely diversified, if rather small, offering of Canadian notes. The Bank of Canada 1935 notes fell a bit short of expectations, perhaps the result of the present slightly soft market or the fact that both notes had trimming or erasure issues, or very likely both. The most exciting note, the early Bank of Upper Canada \$1, exceeded estimates handsomely but probably to nobody's surprise.

A more extensive selection was sold in the August Bell Sale, although most of the material was fairly common, as expected for a small town auction.

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.

Stack's-Bowers - Prices in US funds

ANA Sale, 14 Aug. 2019

(Includes 20% buyer's premium)

Lot #	Cat. #	Description	Est.	Sold
20246		Hudsons Bay Co., Gingras 356, 385A, 386A, average Good	\$500-1,000	\$480.
30099	BC-13	Bank of Canada \$50 1935 English A05495/C, PCGS VF30 ppq	4,000-6,000	2,880.
30100	BC-19	Bank of Canada \$1,000 1935 English A15079/C, PMG VF35	8,000-12,000	5,760.
30101	BC-61a	Bank of Canada \$1,000 1988 EKA0421954, PMG UNC66 epq	1,000-1,500	1,320.
30102	BC-67a	Bank of Canada \$5 2006, \$5/\$10 double denom. error APE0617136	1,000-1,500	1,440.
30103	DC-2a	Dominion of Can. \$1 1870 Montreal, 228505/C, PMG VF20	3,000-5,000	2,520.
30104	715-24-14	Bank of Toronto \$5 1935, 09591/C, small ink stain, PMG VF25	500-1,000	504.
30105	770-10-10	Bank of Upper Canada \$1 1831, 7081/K, VF	3,000-4,000	8,400.
30106	770-14-34	Bank of Upper Canada \$4 1846, 10019/B, PMG VG10	8,000-12,000	4,800.
30107	360-22-06P	Banque d'Hochelaga, \$20 1914 Face, back proofs, PMG UNC66/67	3,000-5,000	2,160.
30108	360-22-08P	Banque d'Hochelaga, \$50 1914 Face, back proofs, PMG UNC66/67	3,000-5,000	2,160.
30109	420-10-04	Macdonald & Co. \$5 1863, Cocker left, 2327, PMG F12	500-1,000	504.
30111	630-14-16	Royal Bk of Can. \$50 1927 Wilson, 019471/A, PMG UNC65epq	10,000-15,000	7,200.
30112	630-14-16	Royal Bk of Can. \$50 1927 Wilson, 019461/A, PMG AU55	1,250-1,750	1,620.
30113	630-14-16	Royal Bk of Can. \$50 1927 Wilson, 019478/A, PMG AU53epq	1,250-1,750	1,620.
30114	75-10-02a	Cdn. Bank of Commerce \$1 1867 o/p London, 3?459, G, damage	500-1,000	1,140.



Stack's-Bowers
ANA Sale, 14 Aug. 2019
Lot 30105

Geoffrey Bell Auctions
Paris, Ontario Sale, 10 Aug. 2019
(with 20% bp)

Lot #	Cat. #	Description	Est.	Sold
354		Maritime Bank of the Dom. Can. deposit receipt, 1886	75-100	164.
390	BC-55b	Bank of Canada \$2 1986 misplaced s.n. BGG4869723, VF/EF	150-200	264.
412	BC-1	Bank of Canada \$1 1935 English, B2883954/D, VF	100-140	126.
419	BC-10	Bank of Canada \$20 1935 French, F018975/B, BCS VF20	5,000-5,500	3,960.
420	BC-21b	Bank of Canada \$1 1937 Gordon-Towers NP, H/A4371212, VF, stain	110-130	96.
427	BC-22c	Bank of Canada \$2 1937 Coyne-Towers L/R4830427, CCCS UNC63	350-400	288.
444	BC-34a	Bank of Canada \$50 1954 DF A/H0139388, abt EF	200-300	264.
474	BC-38bA	Bank of Canada \$2 1954 replacement, *R/R0242081, PCGS UNC64ppq	700-800	780.
515	BC-4bT	Bank of Canada \$5 1972 test note, RS8166213, VF, pencil mark	800-1,300	630.
521	BC-49c-i	Bank of Canada \$10 1971 Good Over, EET9708441, VF, pencil mark	500-650	480.
545	BC-75	Bank of Canada \$10 2017, CDF1043701, BCS UNC64	40-50	60.
546	BC-75	Bank of Canada \$10 2017, CDF0292764, EF	20-40	60.
552	DC-22c	Dominion of Can. \$2 1914 M-625598/D, Fine	300-325	390.
566	75-16-04-22	Cdn. Bk of Comm. \$50 1917 Walker, 23294/C, BCS VF20, tear, writing	3,000-3,750	2760.
567	125-10-04-06	Bank of Clifton \$5 1859, one sig. Ottawa o/p, 8454/C, PMG UNC64	350-400	360.
572	630-14-16	Royal Bk of Can. \$50 1927 Wilson, 018958/B, BCS F18, minor tear	1,000-1,200	900.
573	795-10-08	Bank of Western Can. \$2 1859, 568/B, PMG EF40	500-525	480.

EDITORIAL

It may come as a surprise to some, but this is the 28th issue of the C.P.M.S. Journal that I have put together, completing seven years of my work on our Society's official publication. Over that period of time it has been a wonderful experience to work with so many C.P.M.S. members that so willingly share their talents in the researching and writing of papers.

The names of contributors, that should be familiar to everyone and presented in no particular order, include David Bergeron, Don Roebuck, Cliff Beattie, Jared Stapleton, Bernhard Wilde, Michael Zigler, James Astwood, Wayne Eeles, Gilles Pomerleau and Brent Mackie, John Stassen, Wendell Wolka, Stephen Oatway, Ted Leitch, Geoffrey Bell, Hitesh Doshi, Dick Dunn, G. Packer, Barry Uman and of course Robert J. Graham, the most prolific of our authors. Actually, he is more than an author: Bob is always ready with kind advice and encouragement that motivates me to maintain the scholarly standards that he set during his twenty years working with the C.P.M.S. Newsletter.

That brings us down to the current day when this Journal, with myself as Editor, was recognized by the R.C.N.A. with the Best National Club Newsletter Award for 2018. I thank our Past President Ronald Greene for accepting the award on my behalf. I also express my gratitude to the authors of 2018 for their hard work and with whom I happily share the honour.

But let us not rest on our laurels! As President Stephen Oatway states in his message, we need a strong membership that is not just maintained, but also grows in size. I add to that my invitation to all members to join the ranks of our current authors. Those authors will tell you of my collaborative style that transforms your set of MS Word and JPG files into a neatly typeset article in the pages of the C.P.M.S. Journal, creating something of which you will be justly proud.

It is not often that I take the time to put together an editorial, but then it is not all that often that I have something to say. I enjoy the story of Albert Einstein who declined to speak at a graduation because he had nothing to say; his scientific work aside, that is true genius. You may also notice that, unlike some other newsletters and journals, I am placing this editorial message towards the end of the issue — because now and then it's nice to have the last word.

Paul R. Petch, *editor@cpmsonline.ca*





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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

FOR SALE: Bound set of Canadian Bankers Association journals (1894 - 1948). Each volume has a Bank of Montreal or Molson Bank stamp inside. Great for banking history! Contact Geoffrey Bell at 506-532-6025 or gbel@nb.sympatico.ca 55-160

FOR SALE: Full colour 48-page offprint of the Bank of Hamilton article appearing in the CPMS Journal over the past two years collected in a single volume. There are only a few available — first come, first served. A mailed copy is \$20 (addresses in Canada). E-mail to reserve your copy to rjg@cpmsonline.ca 55-162

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

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

WANTED: Union Bank of Canada 16-06b - \$5 1912 Allan - Hamilton signatures and 16-10a - \$10 1912 Allan - Hamilton signatures Jim Astwood - jastwood@mymts.net 54-161

WANTED: 1954 \$2 S/R Test Notes BC-38bT in specific serial number ranges as listed:
 S/R 0000001 to S/R 0080000, S/R 0320001 to S/R 0400000,
 S/R 0640001 to S/R 0720000, S/R 1520001 to S/R 1600000
 Michael Zigler CPMS-LM-101 e-mail: dr.m.zigler@gmail.com
 tel/text: 437-333-1199 54-161

WANTED: Other

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
WANTED: Better Canadian medals for my collection, scholastic, exhibition, award, historical, etc. Geoffrey Bell, gbel@nb.sympatico.ca or 506-532-6025 51-161

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