



Canadian Paper Money Society Journal

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CHRISTMAS IN THE FIELDS
177.

British American Bank Note Co. Montreal

*A classic vignette from the British American Bank Note Company
carries our Best Wishes for the Holiday Season*

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...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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PRESIDENT'S MESSAGE — 2019 DECEMBER

Happy holidays! I hope everybody has had a great autumn, and that you got to partake in some of the fall numismatic shows.

In my last message I touched on the subject of exhibiting at the R.C.N.A. next summer. I was thinking afterwards that it was something that I used to like to do, which made me stop and wonder, why am I not still doing it? I love showing off whatever my latest acquisition is, and to those who do not collect some of the eclectic things that I am interested in, tell them all about it. Exhibiting is a win-win situation in that it allows you to share your interest, educate another collector, and maybe even get a non-collector collecting. Typically, you are going to learn even a little bit more about what you collect, and it certainly enhances your appreciation for what you have. If you want to exhibit and have not done so before there is probably somebody in your local club that knows all about it. If your club has monthly presentations at your meeting, suggest the next one be on exhibits. The other option is to Google “preparing an exhibit John Eshbach”. That will take you to an American Numismatic Association page that will give you some excellent insights. Keep in mind that the scoring that they refer to may not be the same way that the R.C.N.A. scores, or your local club for that matter. You may want to test your exhibit out at a local show. It will help you iron out the bugs, and the exhibit chairman will thank you. If you are ready to commit to the R.C.N.A. Halifax, Ann Marie and John Siteman are sharing the Exhibit Chairman role. They can be reached at ramjs@bellaliant.net. After a hiatus from exhibiting of 20+ years, I have committed to two exhibits.

Our membership initiative on how to both maintain our existing membership as well as attract new members continues. I hope to have more on this in the next newsletter. In the meantime, I ask that you maintain your membership and submit your dues either by mail or through our web site without delay.

I was saddened to learn of past president, Ron Greene's wife, Ann passing away. She was a lovely lady and a regular attendee at many R.C.N.A. conventions over the years. Our condolences to Ronald and his daughters.

Numismatically yours, Stephen Oatway, president@cpmsonline.ca

NOTICE FROM THE EDITOR

An error was made on page 83 of the September 2019 Journal with the layout of a picture. A new version of the issue is now available for download from the web site. The editor regrets the error.

Deadline for the next issue of the CPMS Journal is 1 March 2020

EVOLUTION OF A PRINTING PLATE: FROM THE ZIMMERMAN BANK TO THE BANK OF CLIFTON TO THE FARMERS & MECHANICS BANK OF MILFORD, DELAWARE

by Bernhard Wilde

During the early 1990s, proofs from the archives of The American Bank Note Company (ABNCo) and The British American Bank Note Company (BABNCo) were sold in several auctions.¹ This gave the collecting community of United States obsolete and Canadian chartered bank notes new opportunities to own and to study numerous proof notes for which there were no known issued or remainder notes.² A decade later saw the dispersal of about 1000 printing plates and many die vignette plates and transfer rolls by The American Bank Note Company.³ Figure 1 shows such a 4-note plate (Haxby⁴ DE-30-G2c-G2c-G4a-G6b) from The Farmers & Mechanics Bank of Milford, Delaware. This plate was first engraved for the \$1.1.3.5 notes (plate letters of A.B.A.C.) of The Zimmerman Bank in 1854. Notice that the initial \$5 Zimmerman note has plate letter C. This is because another plate consisting of the higher denomination notes of \$5.5.10.20 (A.B.A.A) preceded this plate,⁵ which was not subsequently altered to The Bank of Clifton like the low denomination plate. Much has been written about Samuel Zimmerman^{6,7,8}, the Zimmerman Bank⁹, and its successor, The Bank of Clifton.¹⁰ This article¹¹ will concentrate on how the original lower denominations, second plate (\$1.1.3.5) from The Zimmerman Bank was modified seven times to arrive at Plate 8 (more correctly Plate Version 8 or Plate State 8) shown in Figure 1. It would be helpful in following this evolution to know some details of the intaglio engraving process.¹²

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- ¹ Christie's, "Important early American bank notes, 1810-1874, from the Archives of the American Bank Note Company," September 14–15, 1990. Christie's, "Important World Bank Notes and Artwork, from the Archives of the American Bank Note Company," November 28–29, 1990; Christie's, "Ancient, Foreign and United States Coins with Banknotes from the Archives of the American Bank Note Company," New York, June 5, 1991; Spink America, "Important Coins and Banknotes Including Latin American and Worldwide Banknotes from the Amon Carter Collection," New York, December 2, 1997. There were many other auctions.
- ² Greg Davis and Bernie Wilde, "Creating a Data Base of Obsolete Proofs," in *Paper Money*, Vol. 48, No. 1, January 2009. Also: Bernie Wilde and Greg Davis, "Census of Obsolete Proofs from the ABNC Archives," talk given at the June 18, 2010 IPMS, Memphis available at <http://coinvideo.com/search.php?key=IPMS10-002&submit.x=0&submit.y=0> or from the author.
- ³ American Numismatics Rarities (ANR), September 21, 2006. Lot 607 had the plate of Figure 1. For a long list of relevant auction catalogues of proof notes and printing plates see <https://www.coxrail.com/abn-archives.asp>.
- ⁴ James A. Haxby, *Standard Catalog of United States Obsolete Bank Notes, 1782–1866*, Krause Publications, 1988, p. 160–2.
- ⁵ R. J. Graham, *The Charlton Standard Catalogue of Canadian Bank Notes*, 9th Edition, The Charlton Press, 2019, p. 542.
- ⁶ R. W. Geary, "Samuel Zimmerman," Welland County Historical Society, Papers and Records, Welland Canada, 1927, p. 48–57.
- ⁷ Don McIver, *End of the Line: The 1857 Train Wreck at the Desjardins Canal Bridge*, Natural Heritage, 2013.
- ⁸ J. K. Johnson, "ZIMMERMAN, SAMUEL," in *Dictionary of Canadian Biography*, vol. 8, University of Toronto/Université Laval, 2003, accessed November 14, 2019, http://www.biographi.ca/en/bio/zimmerman_samuel_8E.html.
- ⁹ J. Haxby and R. Graham, "The History and Notes of the Zimmerman Bank," *CPMS Journal* 1977, p. 81–97.
- ¹⁰ Terry A. Bryan, "Mr. Roebling's Bridge," in *Paper Money*, Vol. 54, No. 1, January/February 2015, p. 20–28. Terry gives a very nice overview of these banks, their notes, and the Roebling Bridge. However, he insists that the Milford plate did not evolve from the Zimmerman plate. He claims that although the vignettes for the \$5 notes are the same, they do not line up exactly for the Clifton and Milford notes. However, this is probably due to the fact that the Delaware notes are all low grade and wrinkled while most of the Clifton notes are high grade. A transparent overlay of the two notes in PowerPoint shows that the vignette alignment is actually quite good. Even the common words "Will pay to Bearer," "No." and "Cc" line up almost perfectly. The 6th 2008 edition of Charlton first indicated that this evolution did occur. The envelope shown in Figure 2 should be definitive evidence that the Milford plate did evolve from the Clifton and therefore from the Zimmerman plate. Also see: Robert J. Graham and J. A. Haxby, "Wild Cat Banks of Clifton: The Bank of Clifton and The Bank of Western Canada," *CPMS Journal* 1977, p. 125.
- ¹¹ This article is based on an educational exhibit entitled "Evolution of a Printing Plate" shown at the June 2010 IPMS show in Memphis, TN. It also won Best of Category and Best of Show Awards at the April 17, 2015 ONA Convention, Niagara Falls, Ontario, Canada. Thus, almost all of the images shown here are from the author's collection, except where explicitly indicated in the figure caption or stamped by the NCC. Some images were upgraded to show more of the rare issued notes.
- ¹² Bernhard Wilde, "Siderography: Niagara Falls on Steel" *CPMS Journal*, Vol. 54, No. 158, September 2018, p. 74 and references therein, especially: Mark D. Tomasko, *The Feel of Steel*, American Numismatic Society, New York, 2012.

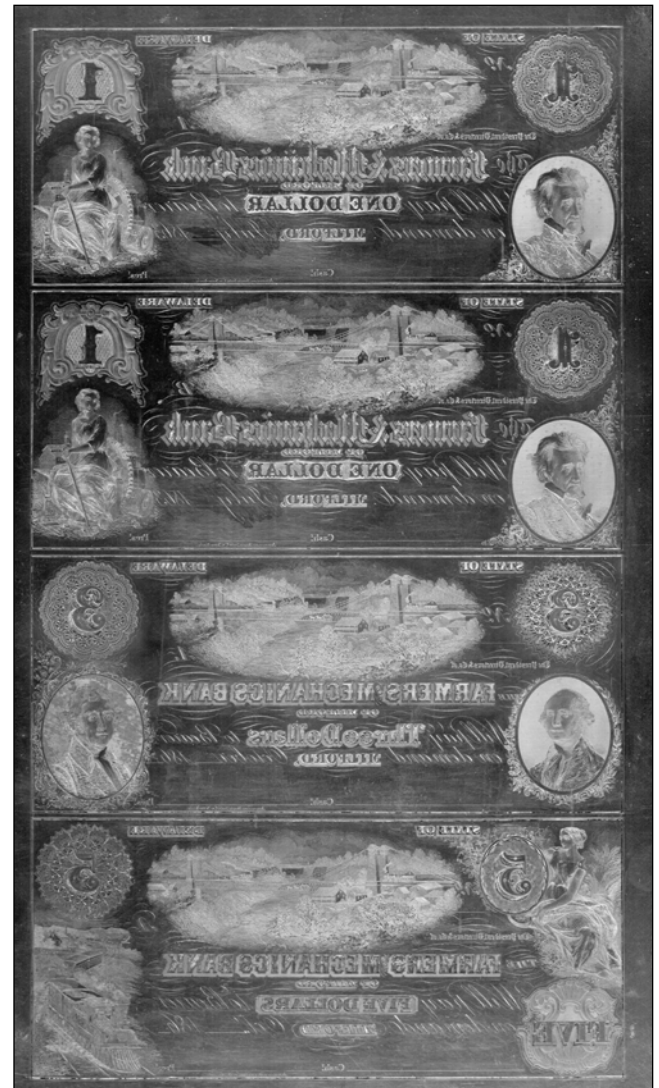
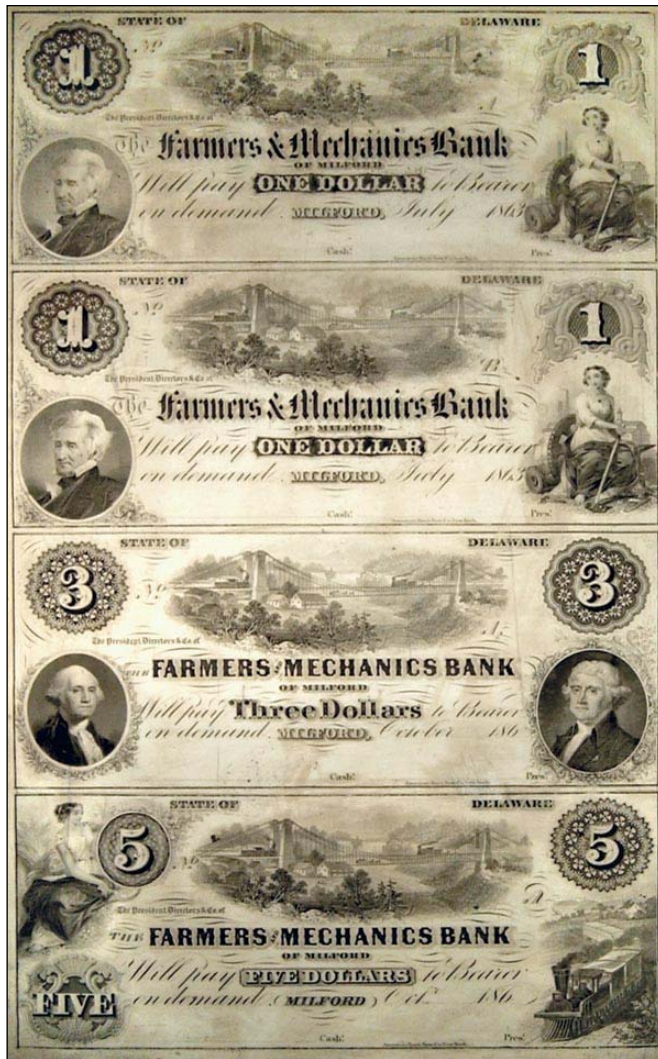


Figure 1. ANR's flipped (mirrored) image of the final state of the printing plate (left) and a high-resolution scan by the author (right).

Figure 2 shows a scan of the envelope that contained the Milford plate of Figure 1 in the archives of the ABNCo and that was sold with the plate in the September 2006 ANR auction. The top of the envelope has the crossed-out name of "The Bank of Clifton, Clifton, Canada, 1 1 3 5" while the bottom reads (upside down) "Farmers & Mechanics Bank, Milford Del., 1 1 3 5" This should be definitive proof that the Milford plate evolved from the Clifton plate which obviously came from the Zimmerman plate.

Figure 3 shows the back of the plate of Figure 1 and helps to explain how the numerous changes to the plate were accomplished. For a new change, the plate was softened, ball-peen hammered from the back to raise the front surface, which was then filed/sanded/polished to make it flat. Different vignettes could be added via the transfer-roll process, and new script could then be added directly to the plate. A proof might be pulled before the plate was re-hardened.¹³ It is obvious that a lot of work was done on this plate.¹⁴

Table 1 shows a simplified census of notes pulled from the eight versions of this plate. Differences not associated with the faceplate itself are ignored. A later census (or registry) will be published in this journal that takes into consideration differences in issued/remainder/proof, ink colors, backs, overprints (Ottawa, Broken Bank), punched stars, advertising, and protectors (colors, types, lazy, reversed on back, etc.). If these differences are taken into consideration, there would

¹³ See Reference 12 and references therein.

¹⁴ Foster Wild Rice, "The Altered Bank Note Plates of the Bank of North America of Seymour, Connecticut, 1851 to 1857," The Essay Proof Journal, Vol. 25, No. 4, Fall 1968, p. 156. Mr. Wild Rice's article presents some of the earliest results from a study of plate alterations.

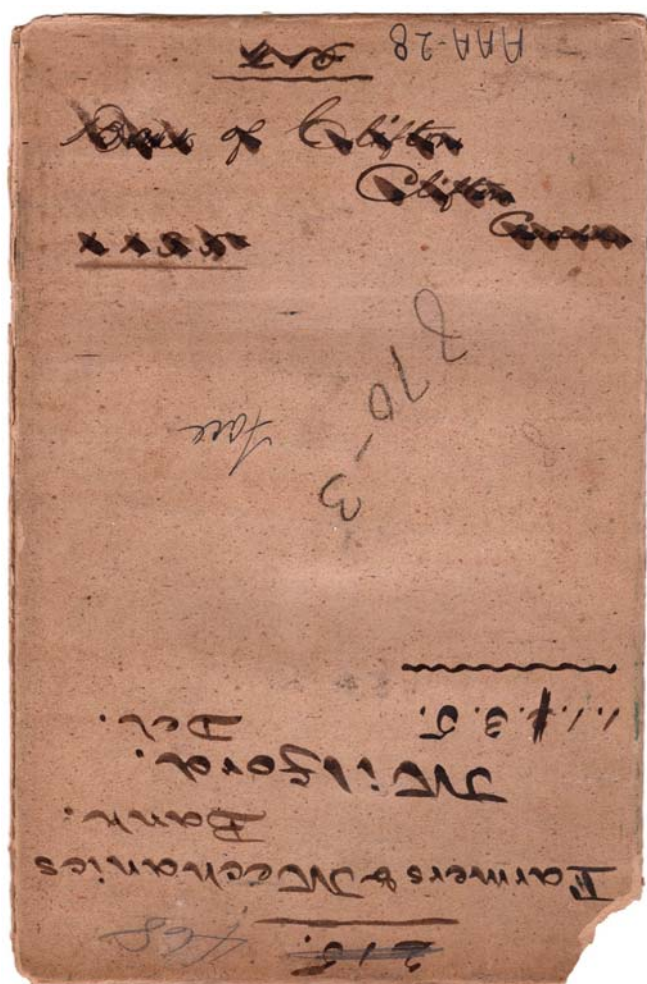


Figure 2. The envelope that contained the plate of Figure 1.

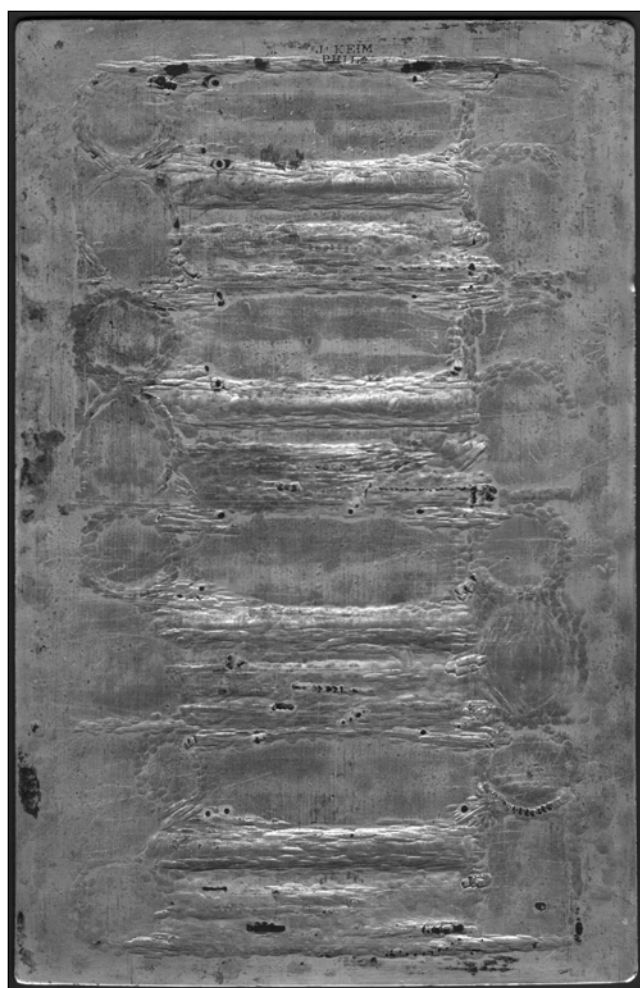


Figure 3. The back of the plate of Figure 1.

	The Zimmerman Bank -----			The Bank of Clifton ---		The Farmers & Mechanics Bank-----		
	Plate 1	Plate 2	Plate 3	Plate 4	Plate 5	Plate 6	Plate 7	Plate 8
	Free Elgin	Chart Elgin	Chart Clifton	2 Sig	1 Sig	Aa.Bb.Aa.Cc	A.B.A.A	July 1863
CH/Haxby #'s	825-10-	825-12-	825-14-	125-10-02-	125-10-04-	DE-30-GX	DE-30-GXa,b	DE-30-GXc
First issued	1854	1856	1857	1859	1859	1861	1861	1863
Imprint	TCC, Mont	TC, Mont		ABNC NY -----				
#Impressions	12,000	~15,000	2,000	~5,000	~5,000	~3,000	~2,000	~3,000
\$1A	1	21	9	17	49	8	27	8
\$1B	2	23	10	8	60	2	40	13
\$3A	0	33	18	7	69	19	13	N/A
\$5C	1	29	10	29	68	4	11	N/A
TOT #	4	106	47	61	246	33	91	21

Table 1. A simplified plate-version note census for the \$1-1-3-5 plate changes.

be around 21 varieties (with ~80 Charlton/Haxby numbers) over the three bank issues. It is to be noticed that notes from the first plate are extremely rare. Notes from the second and third plates from the Zimmerman Bank are more easily available but most are remainders with many different protectors. Although the Zimmerman Bank has left us with about 155 notes from the low-denomination plate, only about a dozen are actually valid issued notes¹⁵ and almost half of these issued notes are in institutional collections. Many of the remainders have spurious entries for the dates, signatures, and sheet numbers. There are about 300 notes from the two versions of the Clifton plate and at least 150

¹⁵ Although there are nearly 100 notes left from the high denomination plate, (\$5A, 5B, 10A, 20A), none seem to be issued notes. Charlton does indicate the possible existence of \$10 and \$20 proof notes, I have not seen any.

notes extant from the three versions of The Milford Bank plate. The total number of notes, around 600, is probably a significant underestimate since new ones are still being discovered for my census. Some have recently come out of the woodwork (online) of several Niagara regional museums. The number of plate impressions in Table 1 are estimated from the order books of the ABNCo, from known issued sheet number ranges, and from known dollar amounts in circulation.¹⁶

Plate 1: The Zimmerman Bank, Elgin, Free Banking Issue, 1854–5.

The Zimmerman Bank began operations in October 1854 under the Free Banking Act of 1850. Both the \$1.1.3.5 and the \$5.5.10.20 plates were ordered on January 2, 1854. The bank ordered 3,000 impressions of the lower denomination plate and 2,000 of the other plate. The plates were engraved by Toppan, Carpenter, Casilear & Co. (TCC) of Montreal, whose imprint appears at the bottom right of each note.

Figure 4 shows all three of the surviving issued notes from this first plate of The Zimmerman Bank. No \$3 issued note is known to survive. Charlton does list the existence of the \$1 and \$3 proofs as the first pulls from this plate. The author has only seen a copy of the \$1B proof, which is shown in Figure 7 of Reference 12. Although all three issued notes of Figure 4 show an engraved signature of S. Zimmerman (President) at lower right, the proof shown in Reference 12 did not have this engraved signature. It must have been added slightly later, making this \$3 proof a progress proof. The notes of Figure 4 definitely have engraved signatures since all three are exactly the same. They even run over from note 1A to 1B, etc. This remnant of one engraved signature from the top note will persist when the engraved signature was removed for subsequent plates. The manuscript signature of the cashier, G. McMicken¹⁷ appears on the lower left.

As part of the requirements for operating under The Free Banking Act, the bank notes had to say (located at the bottom) that the bank was “SECURED BY DEPOSIT OF PROVINCIAL SECURITIES” and “COUNTERSIGNED AND REGISTERED IN THE OFFICE OF THE INSPECTOR GENERAL.” Additionally, one finds the manuscript signature of the registrar vertically at the right part of the note.

These notes have some very beautiful vignettes that were engraved with Canada, the United States, and Samuel Zimmerman in mind. The central vignette of all three denominations shows John Roebling’s first railroad suspension bridge across the Niagara River linking the two countries¹⁸. This bridge, with Niagara Falls in the background, was



\$3 NONE KNOWN

Figure 4. Plate 1: 1854–5 Elgin Free Banking Issue.

¹⁶ Haxby and Graham, *op. cit.*, p. 81.

¹⁷ Bernhard Wilde, “Gilbert McMicken’s Signature on Banknotes of the Bank of Western Canada,” *CPMS Journal*, Vol. 49, No. 136, March 2013, p. 8.

¹⁸ John Augustus Roebling, *Final Report of J. A. Roebling to the Presidents and Directors of the Niagara Falls Suspension and Niagara Falls International Bridge Companies*, Rochester NY, 1855.

finished in 1855 just as these notes were being issued. Samuel Zimmerman was a contractor for the bridge on the Canadian side of the river.¹⁹ In 1848, Zimmerman bought the Clifton House hotel shown on the left of the \$1 and \$3 notes. This vignette also shows a path leading down into the Niagara Gorge across from the American Falls, which is still accessible today for boat rides into the mist of the Canadian Falls.

The \$1 and \$5 denominations have vignettes of allegorical females of commerce and agriculture, respectively. Samuel Zimmerman was an extremely strong advocate of the expansion of the railroads. Thus, a vignette of a contemporary engine with train cars appears on the \$5 note. One can also see a similar train crossing the single-track bridge (with a triple gauge system to accommodate three railroad companies) from Canada to the United States, where another train is waiting to cross in the other direction.

Finally, at the bottom of each note is the village name of Elgin, Canada where the bank was located in 1854 at the southwest corner of Bridge Street and Clifton Ave. (now Zimmerman Ave.), less than about 100 meters from the entrance to the new suspension bridge. On June 19, 1856, the Village of Elgin amalgamated with the Village of Clifton (near the Falls) and became the Town of Clifton. It finally became Niagara Falls in 1881.

The serial numbers of the three surviving issued notes, shown in Figure 4, are 11928/A, 1996/B and 9701/C. According to Charlton (from the ABNCo order book), there were only 3,000 impressions ordered of this plate. So, how come two of these three notes have serial numbers significantly above 3,000? According to Robert Graham (Ref. 9 and private communication), there must have been 9,000 additional impressions since the Auditor General's Department *Free Banking Letterbook* shows delivery of notes to the bank with sheet numbers up to about 12,000.

Plate 2: The Zimmerman Bank, Elgin, Chartered Bank Issue, 1856.

Although The Zimmerman Bank obtained a charter in 1855 with an authorized capital of \$1,000,000, it did not begin operating as such until June of 1856. Figure 5 shows four notes for the second plate of The Zimmerman Bank. There are no major plate changes. However much of the central writing had to be changed to accommodate changing from a free to a chartered bank:



Figure 5. Plate 2: 1856 Elgin Chartered Issue. The \$1B note image courtesy of the July 2009 Bell auction.

¹⁹ Johnson, *Loc. cit.*

- Replaced “SECURED BY DEPOSIT OF PROVINCIAL SECURITIES” with “CAPITAL ONE MILLION DOLLARS” in a different shield at the bottom center.
- Replaced “COUNTERSIGNED & REGISTERED IN THE OFFICE OF THE INSPECTOR GENERAL” with “INCORPORATED BY ACT OF PARLIAMENT” at the bottom.
- Replaced “Toppan, Carpenter, Casilear & Co. Montreal” at bottom right with “Toppan, Carpenter & Co. Montreal” at bottom left, since John W. Casilear had left TCC in July of 1855.
- Moved “ELGIN” from left to center to add “. . . at the Office of the Bank here” in front of ELGIN.
- Removed the vertical line and “Reg.r” since a registrar’s countersignature was not required any more.

There are only a handful of surviving fully issued notes from this plate, while there are nearly 100 remainders. Samuel Zimmerman died on March 12, 1857 as a passenger on the Great Western RW at a bridge across the Desjardins Canal near Hamilton. The train plunged into the canal and 59 people died on a track that he built. This event precipitated the decline of his “personal” bank and subsequently left many remainders. Figure 5 shows a \$3 remainder that has not been filled in. Many times, spurious signatures, dates, and serial numbers have been added, sometimes to fool the collector. Most of these notes are not dangerous since typically not all three fields are filled in. Only G. McMicken and J. W. Dunklee served as cashiers and signed these notes during the second half of 1856. Other signatures are therefore spurious. Dates and sheet numbers are typically created out of thin air.

As can be seen from Figure 5, coloured protectors became popular during this time. Both red and blue protectors were tried. Both word and numeral (some lazy) denomination protectors were used. These were also added to the backs of the notes (Figure 14 below), either reversed to mirror the face protectors, as usual, or not.

The \$1B note with the “lazy 1” blue protector in Figure 5 has the relatively rare signature of J. W. Dunklee. It was issued on December 1, 1856 with a relatively high sheet number of 14259. This indicates that Samuel Zimmerman was still going strong four months before his death. Most issued notes are signed by G. McMicken like the \$1A and the \$5 in Figure 5. Notice that the \$5 was presumably redeemed and cancelled by the Bank of Upper Canada, which took over the debt of The Zimmerman Bank in early 1858²⁰. The cancellation was accomplished with the multi-circular red stamp on the right side. To make sure that these notes would not be reused, two very large circular holes were cut through both signatures at the bottom. The “G. M” of McMicken’s signature is still visible. Interestingly, this cancelled \$5 has no protector on the back and is not listed in Charlton as such. These massive cancellations, of course, did not stop attempts at contemporary counterfeiting. That is, there exists such a cancelled note (Figure 6) that used other cancelled notes to fill in the large holes. Note that the “ELGIN” of another note appears in the right cancellation hole and that the left side of the bridge vignette appears in the left hole. The tape on the back is large enough that it would have covered the red protector. Although it seems unlikely that this note would have passed anyone’s inspection, it presumably was returned to circulation since the bank was not yet terminated even though it only had \$33,991 in circulation in October of 1857.²¹



Figure 6. A Frankenstein note from the 2nd plate.

²⁰ R. J. Graham, F.C.N.R.S., “The Bank of Upper Canada,” CPMS Journal, Vol. 50, No. 143, December 2014, p. 100–101.

²¹ Roeliff Morton Breckenridge, Ph.D., *The Canadian Banking System, 1817–1890*. Published for the American Economic Association, McMillan and Co., New York. Vol. X, January 1895, p. 163.

Plate 3: The Zimmerman Bank, Clifton, Chartered Bank Issue, 1857-9.

Even though The Zimmerman Bank was effectively insolvent after the death of Samuel Zimmerman in March of 1857, its officers ordered another 2,000 sheets from this plate on August 26, 1857. Since Elgin became Clifton on June 19, 1856, another plate modification was in order.

The notes of Figure 7 certainly “look” quite different from any of the previous notes. This is not caused by plate variations but by the use of bright blue ink instead of black ink. Maybe, the bank thought that this change would separate them from the defunct older notes and give the bank new life. More probably, it was another attempt at deceiving the public.

There were two plate changes. The first was the replacement of “ELGIN” with “CLIFTON” at bottom center. The second change was the replacement of the engraved “S. Zimmerman” signature by a horizontal line. However, a remnant of the “Z” through the word “ACT” and extending through to the top of the next note can be seen for all four notes.

Due to the bad financial condition of the bank at this time, no issued notes are known; that is, only remainders exist. As usual, someone (contemporary or modern) spuriously filled in the date of June 29th 1856 (before these notes were created) on the \$3 note and signed it as S. Zimmerman, after he was dead in early 1857. The top and bottom notes in Figure 7 are in pristine condition. So why are there numerous extant remainders in extremely heavily used condition, even much worse than the \$1B note in Figure 7? Did they see some circulation as many other broken bank notes experienced?

Non-plate changes included moving from manuscript sheet numbers to red letterpress printed sheet numbers. Also, only red word protectors on face and back (reversed) were used.



Figure 7. Plate 3: 1857 Clifton blue Issue.

Plate 4: The Bank of Clifton, Two Signatures Issue, 1859.

After the death of Zimmerman in 1857, the people and politicians found out that Zimmerman was not the richest man in the province, as had been presumed. His vast properties in the Niagara and Toronto regions were highly leveraged and over-valued due to the extreme land speculation of the times. His bank was, of course, also highly leveraged; that is, he probably did not have the necessary specie to back his paper currency. Before his death, the bank circulation was \$440,000 while 6 months afterwards it had dropped to about \$34,000. The Bank of Upper Canada held a lot of the debt and was therefore asked by the government to settle the affairs of The Zimmerman Bank in early 1858.²²

²² T. G. Ridout, in a letter to Glyn, Mills dated Toronto, 30 April 1859, in Peter Baskerville, *The Bank of Upper Canada, a Collection of Documents*, The Champlain Society, Toronto, 1987, ISBN#088629-061-9, p. 232. Also see p. 234, 274, 294.

After asking the Legislative Assembly for amendments to the charter, the bank was able to change its name to The Bank of Clifton on June 2, 1858. The “new” bank retained most of its officers (Joseph A. Woodruff as President) and shareholders. However, the debt could not be settled and in 1859, speculators, Hubbard & Co. from Chicago, Illinois received the worthless stock in the bank and another “broken bank” was created. Control later went to Callaway as president and Reed (a Lockport tavern owner) as cashier.²³ The latter was the major stockholder in the International Bank of Canada when it failed in October of 1859. Issued notes were never intended to be redeemed and the bank’s charter was finally withdrawn on August 1, 1863.

In 1859, the third Zimmerman plate (Figure 7) was altered to the first Bank of Clifton plate (Figure 8; CH-125-10-02-02, 02, 04, 06). Meanwhile, in 1858, the American Bank Note Co. had absorbed Toppan, Carpenter, & Co. (TCC). When asked to modify the plate, the ABNCo replaced the TCC imprint, on the bottom left, with their own on the bottom right. Obviously, “The ZIMMERMAN BANK” needed to be replaced by “THE BANK OF CLIFTON.” This was easily done for the \$3 and the \$5 notes. However, on the \$1 notes, the saw-toothed shading of “ZIMMERMAN” and the filigree outline of the “ONE DOLLAR” denomination panel were almost touching. Probably an existing, but different, transfer roll for the “ONE DOLLAR” denomination panel was used on the altered Clifton plate. This made the denomination panel stand out more due to the stronger black background inking and the white “ONE DOLLAR.” The font is also different.

The plate retained the statement “Will pay xxx DOLLARS to Bearer at the Office of the Bank here CLIFTON.” Below this statement was added “FOR THE BANK OF CLIFTON.” Right below appear the manuscript signatures of E. W. Hulburd and at the right E. W. Lusk. The corresponding engraved “Cashier” and “President” designations were removed. Thus, the notes had to be redeemed at the bank in Clifton, Canada while the two signatures were probably applied in Illinois and NOT by the cashier NOR by the president of the bank.

Attempts were made to eliminate the remnants of the “S. Zimmerman” signature that remained on the third plate as discussed above. More shading was added at the beginning and end of “INCORPORATED . . .” This seems to have been fully successful on the \$5 note. However, some strokes still remain on the \$1A, \$1B, and the \$3 notes. This then concludes the relatively trivial changes to Plate 3 to arrive at Plate 4.



Figure 8. Plate 4: Bank of Clifton, 2 Signatures.
The \$1B note image courtesy of the July 2009 London Coins auction.

²³ Breckenridge, *op. cit.*, p. 148–64.

Upon examination of the notes from Plate 3 to Plate 4, one discovers that the vignettes of Queen Victoria on the \$3 notes are different. That is, her portrait was changed from the Chalon to the Winterhalter portrait.²⁴ The Chalon engraved vignette (Figure 9) was done after a painting by Alfred Edward Chalon of Queen Victoria when she became the Queen in 1837. In 1859, engraved portrait vignettes based on the new Franz Xaver Winterhalter painting of Queen Victoria started to appear. The Winterhalter vignette shows the queen about 20 years after the Chalon vignette and was used for many chartered Canadian notes starting in 1859, e. g. for the Colonial Bank of Canada. But why would the Chicago mobsters pay for having the plate changed to this new portrait of the queen? They were going to circulate these notes mainly in the United States and the people could care less which portrait of the Queen was used.



Figure 9. The Chalon (left) and the Winterhalter (right) vignettes of Queen Victoria.

There were some non-plate changes. Plate 4 again used black instead of blue ink. The sheet numbers reverted to manuscript entry instead of red mechanical printing. The notes used similar red protectors face and back as the last Zimmerman notes. The protectors do have small stars in various places of the lettering.

The \$5 note of Figure 8 shows a black stamp on the right side that reads, in semi-circular form, "OTTAWA, ILL." Figure 10 shows a close-up with about 14 stars below the Ottawa and a small vertical bar (with dot at the center) to the left of Ottawa. In addition, the left side of Figure 10 shows a very small punched-through the paper-cancellation star above the right side of the "V" in FIVE. These two cancellations almost always go together and started appearing near the end of the run of Plate 4. The OTTAWA overprint for this plate version is quite rare, with only this \$5 note (S#5015/C) in private hands. The National Currency Collection has another \$5 note with S#3818/C and the Ottawa, ILL Stamp. It is not obvious whether this stamp was applied before or after "redemption."

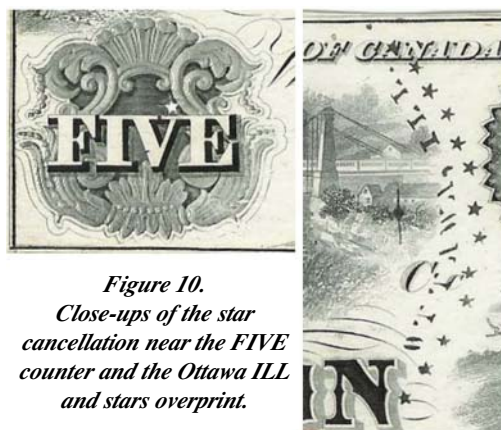


Figure 10. Close-ups of the star cancellation near the FIVE counter and the Ottawa ILL and stars overprint.

Given that the intentions of the new owners of The Bank of Clifton were to issue worthless paper that would preferably circulate in the United States only and far from Clifton, Ontario, I always wondered why there were no notes found with large black overprints of "BROKEN BANK" as was done by the Suffolk Bank, the Bank of Redemption, and others for United States Broken Banks.²⁵ Figure 11 shows a recent eBay discovery note that does have such a "BROKEN BANK" stamp on a relatively low serial number of 1623/C on a 2-signature \$5 note. Thus, the Chicago mobsters were discovered and were probably well known!



Figure 11. BROKEN BANK, Merchants Bank.

²⁴ There were many different engravings done of Queen Victoria by many different engravers and engraving companies for many different bank notes of the British empire. This subject deserves a much more detailed study. As an example, the Chalon portrait on the Zimmerman Bank notes was done by Toppan, Carpenter, Casilear & Co. before 1854 (e. g. Figure 5). The Chalon portrait shown in Figure 9 is only slightly different from the one on the Zimmerman notes. It was done by The Continental Bank Note Co. of New York and appears (with the ConBNC imprint) on an 1867 Bond of The Great Republic Gold & Silver Mining Co. of Virginia.

²⁵ Arthur J. Rolnick, Bruce D. Smith and Warren E. Weber, "Lessons From A Laissez-Faire Payments System: The Suffolk Banking System (1825–58)," *Federal Reserve Bank of St. Louis Review*, May/June 1998, p. 108. James Dysart Magee, *Materials for the Study of Banking*, Prentice-Hall, New York, 1923, p. 355. The Merchants Bank in Providence, Rhode Island (Haxby RI-355) was a part of the Suffolk bank note redemption system run by The Suffolk Bank of Boston (Haxby MA-370). Also see: Berny Wilde, "Post your BRANDED obsolete notes," a discussion on the different BROKEN BANK overprints on US obsolete notes. <http://www.papermoneyforum.com/post/post-your-branded-obsolete-notes-8618977?highlight=suffolk&pid=1296708310>

Plate 5: The Bank of Clifton, One Signature Issue, 1859.

As was typical at this time, most banks went from two signatures on their notes to just one signature, that of the president of the bank. The Bank of Clifton did likewise. They therefore asked the American Bank Note Co. to again make the appropriate changes to the plate of Figure 8, which became Plate 5 shown in Figure 12. This involved the removal of the left signature line and thus also the replacement of the block letters “FOR THE BANK OF CLIFTON” with larger script “For the Bank of Clifton.” This lessened the burden of signing and dating so many “broken notes.” The ABNCo also changed the engraved date “185_” to “Oct 1st 1859.” Having made these small changes, they decided to indicate that changes were made to the plate by adding small letters to the check letters; that is, A.B.A.C. became Aa.Bb.Aa.Cc.

The protectors remained the same, but there were some minor non-plate changes. Having experimented with the “OTTAWA III” stamp, about 2/3 of the surviving notes for this Plate 5 have this stamp. Almost all of the notes that have the “OTTAWA III” stamp also have a very small star punch cancellation in the lower left vignettes (see Figure 10). According to the ABNCo order books, The Bank of Clifton had originally ordered 10,000 sheets in September 1859. The census for these notes seem to indicate that the Plate 5 changes occurred about half way through this requested run of notes.

Plates 6 to 8: The Farmers and Mechanics Bank of Milford, Delaware, 1861–1863.

Although there is not much information available for the actual history of The Bank of Clifton notes, there is almost no information available for that of the next modification of the plate for the notes from The Farmers and Mechanics Bank of Milford, Delaware. The bank was incorporated (not chartered)

in February of 1859 with a capital of only \$50,000. The first notes pulled from this plate were dated October 21, 1861, over two years after incorporation. No proofs from this plate seem to have survived.²⁶ The last notes have an engraved date of July 1, 1863 and were probably signed at about that time. According to David Bowers: “On August 14, 1864, the bank was robbed and everything of significant value in the building was taken. The directors immediately sent a telegram to the Bank of North America “to refuse payment of its notes until further orders.” By 1867, the bank had closed.”²⁷

²⁶ At least one proof (DE-30-G10P) of the \$10 denomination note for this bank, with an engraved date of Jan. 15, 1864 but without the red protector did survive. See: <https://currency.ha.com/itm/obsolete-banknotes/milford-de-farmers-andamp-mechanics-bank-10-jan-15-1864-unl-proof/a/3505-12297.s?ic4=ListView-Thumbnail-071515>

²⁷ Q. David Bowers, *Whitman Encyclopedia of Obsolete Paper Money*, Volume 8, Delaware, District of Columbia, Maryland, and Virginia, 2017, p. 16.



Figure 12. Plate 5: Bank of Clifton, 1 Signature.

After The Bank of Clifton modifications in late 1859 (Figure 12), presumably, the plates themselves were still held by the ABNCo. Since The Farmers and Mechanics Bank seemed to have little money, maybe the ABNCo offered to modify an existing plate. It turns out that on September 7, 1859, the first train came to Milford that had a locomotive, The Tiger,²⁸ surprisingly similar to the one shown on the \$5 vignette of the Clifton plate. Additionally, a Roebling factory that produced steel wire rope for bridges was built in Trenton New Jersey in 1849. This factory was only about 150 km north of Milford. During this time, it was not unusual for a vignette of a well-known bridge to be used for banks thousands of kilometres from the actual bridge. Witness, Ellet's Wheeling bridge vignette that was used on bank notes from at least seven different banks, including those in Trenton, New Jersey (1857) and Trenton, Tennessee (1856), more than 1500 km apart. Maybe promoters in Milford were also hoping for a suspension bridge across their Mispillion River. They were ship builders, after all, and Milford was separated into two counties (Sussex on the south and Kent on the north) by the Mispillion River.

Thus, the ABNCo probably had an easy sale. However, having the Queen of England on a United States bank note would not do. This meant that her portrait was replaced by that of Thomas Jefferson. In addition, the vignette of the Canadian hotel, the Clifton House, on the \$1 and the \$3 notes were replaced by portraits of George Washington and Andrew Jackson. These major modifications gave the notes seen for plate versions 6 through 8 in Figure 13. Although the rest of the plate changes were mainly lettering, there were many due to the change from a Canadian to a United States bank plate:

- “PROVINCE OF CANADA” replaced with “STATE OF DELAWARE” at top.
- “On demand” replaced with “The President, Directors, & Co of” above the bank name.
- “THE BANK OF CLIFTON” replaced with “THE FARMERS AND MECHANICS BANK OF MILFORD” at center.
- “to Bearer at the Office of the Bank here CLIFTON” replaced with “to Bearer on demand MILFORD.”
- “Oct 1st 1859” replaced with “October__ 186_” (\$1, \$3) and “Oct__ 186_” (\$5).
- “For the Bank of Clifton” removed at lower left.
- “CAPITAL ONE MILLION DOLLARS” replaced with “Cashr” at bottom center.
- “Pres^t” added at bottom right.



Figure 13. The Farmers and Mechanics Bank of Milford, DE Plate 6 (\$5C), Plate 7 (\$3A and \$1B), and Plate 8 (\$1A, 1863)

²⁸ Dave Kenton, *Images of America: Milford*, Arcadia Publishing, 2001, ISBN#073851411X, p. 53. Supposedly, this locomotive, “The Tiger” served Milford until the turn of the century.

- “INCORPORATED BY ACT OF PARLIAMENT” removed from bottom, including the last remnants of the engraved Zimmerman signature.
- “American Bank Note Co. New-York” moved lower down.

The figure caption in Figure 13 indicates that it represents not only Plate 5 to 6 changes but also Plate 6 to Plate 7 and finally to Plate 8 changes, the latter two changes being quite modest. Firstly, the check letters for The Clifton notes (Plate 5) were Aa.Bb.Aa.Cc, the small letters having been added to the previous Plate 4 with check letters of A.B.A.C. Even though there were very significant changes made for the Milford Bank from Plate 5 to Plate 6, somehow, new check letters were not created until sometime in late 1861 or early 1862. This oversight was corrected on Plate 7 when it received new check letters of A.B.A.A. The \$5 moved back from check letter Cc to A, since the name of the bank had changed and there were no \$5 A.B check letters used as on the high denomination Zimmerman plate. The \$5, \$3 and second \$1 notes in Figure 13 thus represent the only plate change from Plate 6 to Plate 7, that is, the check letters Aa.Bb.Aa.Cc to A.B.A.A.

Now, plates 6 and 7 have the same engraved dates; that is, “October__ 186_” for the \$1 and \$3 denominations but the abbreviated “Oct__186_” for the \$5 denomination. The last plate 8 (Figures 1 and 3) was created from Plate 7 by only changing the engraved date of “October__ 186_” to “July__1863” of the \$1 denomination. The dates of \$3 and \$5 denominations of the plate were not changed. Since the last known date of the \$3 denomination is “October 4, 1862” and many dates are known as late as “Oct. 30, 1863” for the \$5 note, the \$3 note must have not been used much during 1863. Remember the bank was robbed in August of 1864 and essentially failed.

The main plate changes for The Farmers and Mechanics Bank of Milford have been discussed. There were, of course, many non-plate changes to these notes that did not necessarily correspond to the timing of the main plate changes.²⁹ There were changes in going from manuscript to printed signatures but only for the \$1/A and \$1/B denominations for the notes that have the red protectors. However, the final plate of Figure 1 does not show any engraved signatures. Thus, they were probably done with a separate plate, either engraved or lithographically. Also, the sheet numbers, with different colors (black, blue, red), were initially printed and then reverted back to manuscript numbers at the end. Additional, plates were required for the green backs with “white words” (at the top of Figure 14) and the face and back (mirrored) red word protectors. The total number of additional non-main plates, including the ones for the protectors of the Zimmerman and the Clifton notes easily exceed a dozen. The future census of notes will, of course, enumerate these many different varieties.

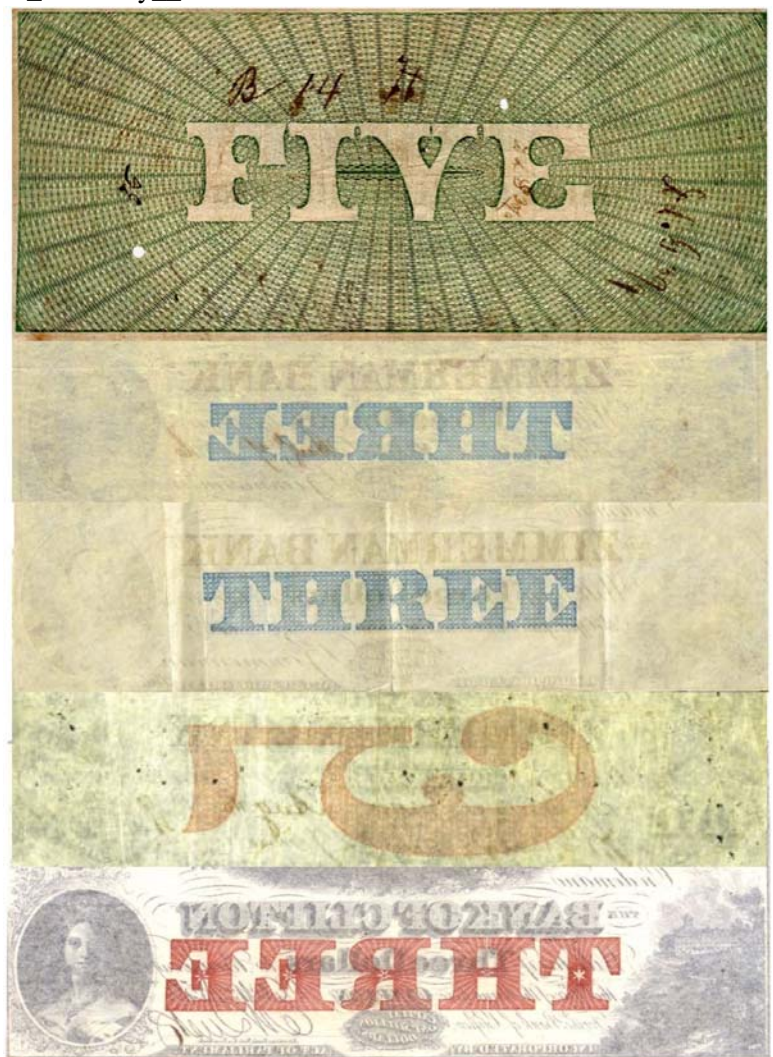


Figure 14. Different back protectors from the 3 banks.

²⁹ These small plate and larger inter-twining non-plate changes for The Farmers and Mechanics Bank of Milford are quite confusing. They can only be unraveled by looking at all of the ~150 notes in the census. The confusion is exacerbated by the fact that Haxby’s description of these notes is also partially wrong. In particular, there exist no plain back issued notes with double check letters in my census. In addition, the Haxby \$5 plate note (DE-30-G6, S#320 of Figure 13) with double check letter Cc has a green back instead of the Haxby-stated plain back. Another article, probably not in this journal, is anticipated.

Summary.

Although there are other 19th century intaglio printing plates that underwent significant changes by engraving and printing companies, this particular plate certainly was one of the most interesting. It started, in 1854, with a legitimate Canadian bank, transitioned into a “broken bank” (1859), whose notes were created and circulated mainly in the United States of America, and was finally used for a United States bank of Delaware (1861).

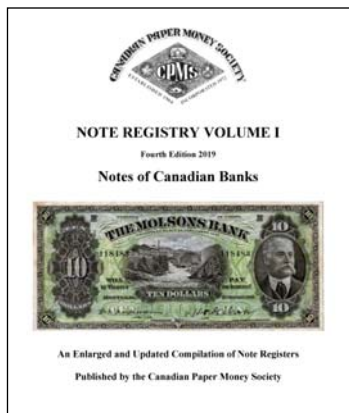
In addition to the intaglio engraving changes of the main plate, Figures 4 through 13 also presented some of the results of the many different non-intaglio plates used to add signatures, coloured protectors of several kinds and the mysterious Ottawa overprints. Figure 14 shows some of the protector variations used on the backs of these notes. The green backs were used for the early Milford notes of 1861 but were then replaced in 1862 by standard red word protectors.

The long journey of understanding all the details of the evolution of this printing plate has been very informative and interesting. Exhibiting this evolution via reconstructing the eight plates with actual bank notes was also quite challenging. Writing an article with acquired images was much easier. There will hopefully be another article explaining some of the mysteries of The Bank of Clifton Wildcat notes.³⁰ A census of notes with the sub-varieties and a registry of the rare issued Zimmerman notes will also be published.

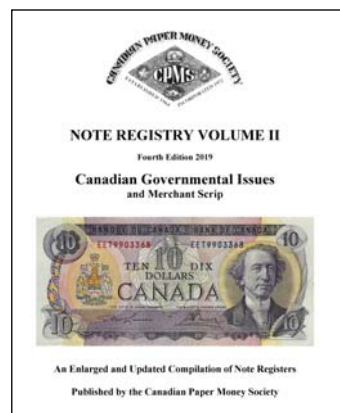
Thanks go to Robert J. Graham for clearing up several issues. Any comments, omissions, discoveries, or suggestions are always appreciated. The author can be reached through this Journal or at cuf@earthlink.net.

³⁰ B. H. Wilde and P. H. Wilde, “Geo. S. Fisher: Master Wildcat Swindler,” to be published.

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ORIGIN OF BANK NOTE VIGNETTES XXX

The Young Bull, after Potter

An Unpublished Discovery by Walter Allan, FCNRS

I was recently privileged to purchase a selection of material on specific subjects from the estate of Walter Allan. Among the proofs, die proof vignettes, documents and so on, was the postcard shown below:



This postcard provided the clue needed to discover the origin of a bank note vignette.

This was curious, having no immediately obvious connection to bank notes, but I did recognise, as no doubt had Walter, that the bull to the right of the tree in the picture is the bull on the Bank of Toronto \$50 notes issued with dates 1890, 1906, 1914, 1920 and 1929.



Bank of Toronto \$50 1890, face proof, ex. Walter Allan



*P. Potter's painting, **The Young Bull.**
The painting offers greater clarity than the postcard*



*Contemporary portrait of Paulus Potter,
by Bartholomeus van der Helst, 1654.
Potter died of tuberculosis
shortly after this painting was done.*

The back of the postcard reveals vitally important information. In English and what I assume to be German (the card was printed in Saxony), we learn that the postcard shows an oil painting entitled *Der Junge Stier*, or *The Young Bull*, by P. Potter. From here, the rest of the search was easy, with the able assistance of Herr Google. Paulus Potter (1625–1654) was only twenty-eight when he died in Amsterdam of tuberculosis, but in his short life he created important masterpieces, often featuring animals in a landscape setting.

The subject of this brief article, *The Young Bull*, was painted about 1647, when Potter was only twenty-two. Initially the work consisted of the bull alone, but the artist subsequently added extra pieces of canvas and painted in the other subjects. The huge — indeed life-size — canvas, measures 235.5 cm by 339 cm: that's very roughly 8 by 11 feet! The treatment of the subjects is remarkably realistic, even including the flies that buzz around the animals, and the struggling tree touched by the herdsman is easily identified as an oak. A frog in the foreground adds a whimsical touch. The church steeple in the distance at the right identifies the location as overlooking the Dutch town of Rijswijk, near The Hague.

The masterpiece was acquired by Prince William IV in 1749. French forces invaded the Netherlands in 1795, driving the owner of the painting at that time, Prince William V, into exile. Potter's work of art was so highly esteemed by the French that they stole it. The painting spent the next two decades in The Louvre, being returned to Holland by the terms of a treaty in 1815. Since 1821 it has remained in the Mauritshuis, an art museum in The Hague.



*Potter's Bull, detail from the painting,
mirror reversed*



*Die Proof Vignette, Untitled, National
Bank Note Company, New York*

The head of Potter's bull was engraved as a vignette by the National Bank Note Company, New York. It is mirror reversed from the painting, so the bull now faces right. This company was formed in 1859 by some individuals, mainly from the various former Danforth groups, who resisted amalgamation into the American Bank Note Company. National Bank Note Co. opened for business in the former Danforth, Wright & Co. building in New York City, with a talented team of engravers. Although it had experienced a degree of success, including a contract for printing postage stamps for the United States, the firm finally amalgamated with American Bank Note Co. in 1879.



*Argentina 20 centavos, issue of 1884 back,
printed by American Bank Note Co., featuring Potter's Bull*

404. (These original numbers were subsequently crossed out and replaced by "V" numbers.) Incidentally, the City Building very closely resembles the present-day "Old City Hall," but that structure was not completed until 1899, so it seems the engraver must have been working from architectural drawings. Potter's bull appears at the left side of the note face with no frame, and is balanced by a herd of cattle, also without frame, at the right. The plate was dated 1st July 1890, and 4,000 notes, numbered 1 to 2000 with check letters A and B, were ordered at the same time as the plates. A second printing, of 6,000 notes, was requested in February 1903. These bore the same 1890 date, and were numbered 2001 to 5000. Unfortunately there is no known issued example of an 1890 \$50 in existence today, but face proofs are available, either with the familiar yellow tint or black and white, as are specimens. Additional printings were issued with later dates, and issued examples survive, although they range from very scarce to extremely rare. The plate was revised to the more efficient 4/on layout in 1903, with check letters A.B.C.D. Typically for Bank of Toronto notes, the upper two and lower two notes on each sheet were numbered in separate sequences.



*Banco de Tacna, Peru, 1/2 sol, circa 1872,
printed by National Bank Note Co., back featuring Potter's Bull*

inspired by it, but it is different. Unlike Potter's bull, Chile Bull has no white on his face, and although he is turned away more from the viewer, his left ear nevertheless is visible.

Acknowledgements

1. Imagine Walter Allan at a bourse, rapidly flipping through hundreds of postcards. How many other collectors would instantly recognise the bull on the Bank of Toronto \$50, occupying but a small portion of the picture? Walter did, selected the card, and according to the price pencilled on the back, paid \$2.50 for it. It is tempting to suppose that he had just figured out the origin of another bank note vignette.
2. Cliff Beattie graciously contributed numerous images of relevant materials in his collection, which provided vital information for this article.
3. Dr. James A. Haxby reviewed the manuscript.

The National Bank Note Company used the vignette to adorn the back of a 1/2 Sol note for the Banco de Tacna, a Peruvian bank whose undated notes, in denominations of 1/2 to 100 soles, may have been issued as early as 1872. One suspects that the bull's head vignette may have been engraved for that issue. As of the 1879 merger, the die and transfer roll became the property of the American Bank Note Company, and thus available for their use on the Bank of Toronto \$50 notes.

The American Bank Note Co. received an order to prepare 2/on \$50.50 A.B plates for the Bank of Toronto in July 1890. These consisted of the face, back and tint plates, but the only new vignette required was the "City Building," seen at the centre of the note, and assigned die number C-

This was not the first time American Bank Note employed the Potter bull vignette. An 1884 issue of 20 centavo notes for Argentina uses the same vignette as seen on the Bank of Toronto \$50s, except it is in a round frame, and on the back, printed in brown ink instead of black. It should be noted that while these two applications are otherwise identical, they differ very slightly from the National Bank Note Co. version. The only differences appear to be in the engraving of some additional shading around the periphery.

A somewhat similar vignette entitled "Chile Bull," bearing the American Bank Note Co. imprint and re-numbered V-47032, seems to owe something to Potter's bull and was possibly

RJG

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*, 32nd edition 2020. Changes and new discoveries since the last listing in CPMJ would be in bold type, but nothing new has been reported. 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

A NATURAL-BORN FINANCIER

An oldish man who was on his way out west took a lunch at the eating stand in the Detroit, Grand Haven and Milwaukee depot yesterday, and in payment tendered a \$20 confederate note.

"We don't take this sort of money here," said the attendant, as he scanned the bill.

"Don't, eh? Very well. Customs differ in localities. They take it in some places and refuse it in others. No particular harm done to offer it. How's this bill?"

It was an old wildcat bill of 1840, and it was handed back with the remark that it wouldn't pass.

"Won't, eh? Well, no great harm to offer it. Are you willing to take my note of hand for sixty days for this sum?"

"No Sir."

"Won't, eh? There are places where they will and some places where they won't. No crime, though, to propose it. Do you think I would have any success in standing you off?"



"No Sir."

"I presume not, but the inquiry seemed pertinent. Does it appear to you as if I would have to pay this bill in cash?"

"It does."

"Strikes me the same way, too. There are times when it seems impossible to wriggle out of cash payments. I have a proposition, which I have saved, as a last resort. Are you willing to look upon me as an object of charity and donate me this thirty cents' worth of lunch?"

No, Sir, I am not."

"That's what I expected, but I thought no harm to make it. I see no other way

except to pay my cash. Please take your change out of this fifty cents."

The right change having been handed him he heaved a sigh of relief and sat down to pick his teeth with a splinter from the broom.

Markdale Standard, 10 Dec. 1880
Contributed by Robert J. Graham

**CANADA'S FORGOTTEN BANK NOTES:
DRAWINGS, MODELS, AND ESSAYS
OF FORGOTTEN CANADIAN \$1.00 BANK NOTES
PART IV – 1967 CENTENNIAL, 1973 SERIES DRAWINGS & MODELS**

by Cliff Beattie

Continued from *CPMS Journal* Vol. 55, Number 161, June 2019

1967 \$1.00 Essay

With the Canadian Centennial approaching in 1967 the Bank of Canada requested Canada's two printers to submit designs for a potential commemorative banknote. All three of the following Centennial essays are in the National Currency Collection.

The British American Bank Note Company created the first two notes. The first note has a portrait of Queen Elizabeth that never appeared on a Canadian banknote. There are 2 tiny centennial symbols that appear on at the bottom of the Queen's portrait and small centennial wording in French and English at the top of the note. The note has been printed in an interesting choice of colors.



Using the basic 1954 issue design, the designers at the British American Bank Note Company have added in the Centennial symbol and the wording Centennial of Canada 1867—1967 and Centenaire Du Canada. Once again, an interesting choice of colors for this note.



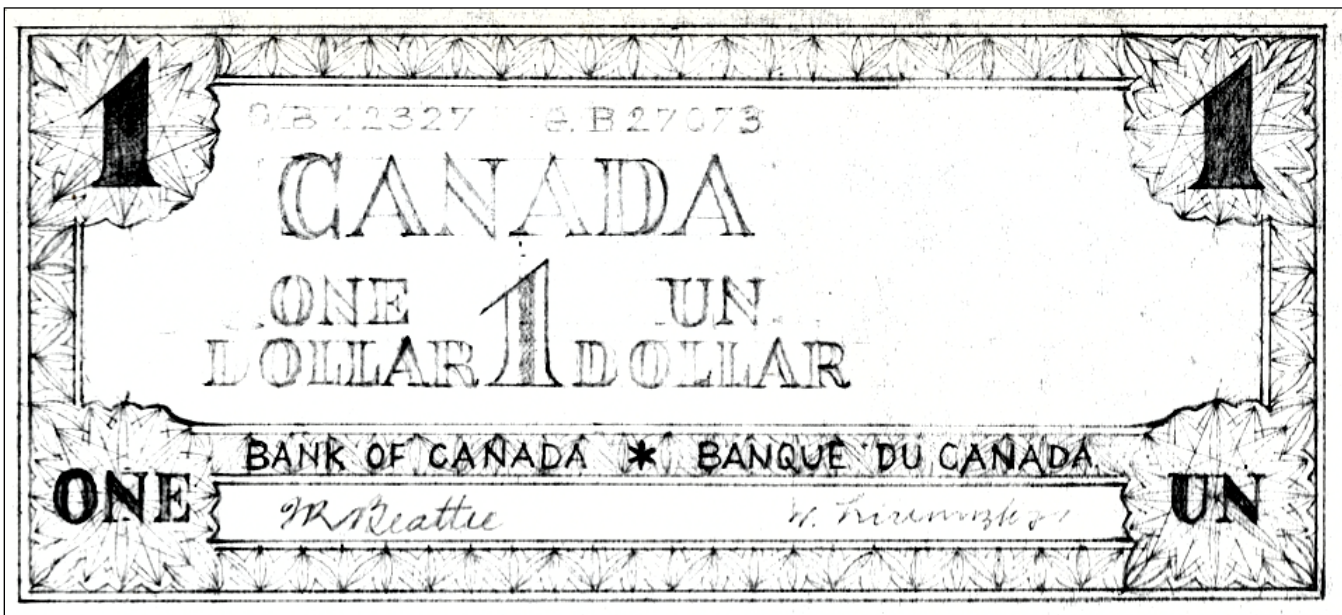
The printer for this note is unknown but perhaps it is the Canadian Bank Note Company's design. The printer's imprint does not appear at the bottom of the note. The final design for the Centennial notes also did not indicate which printer produced the notes, but, in the end both printers produced the 1967 Centennial notes.

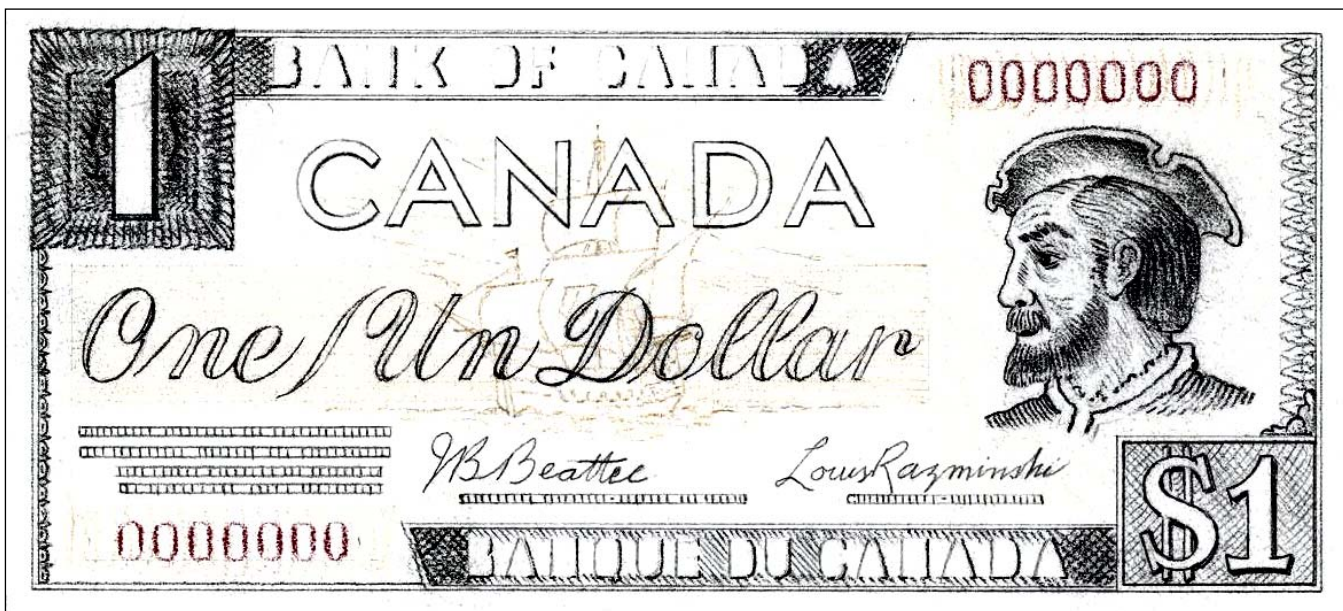
This model used the existing 1954 design with the addition of the date 1967, the Centennial symbol was added to the left side of the note and the color was changed to a blue green. Note, the "UN" on the right side was pasted on and has shifted and the word "DOLLAR" on the left side has fallen off.



1973 \$1.00 Drawings

The following four drawings appear to be the start of the design for a new 1973 issue of \$1.00 notes. With the signatures of Beattie and Rasminsky appearing on the drawings, in all likelihood the design process was started after 1967. All the drawings are in the National Currency Collection.





1973 \$1.00 Model

A paste up model for the 1973 \$1.00 issue was also produced by the British American Bank Note Company. Note, part of the central design has fallen off and the use of the signatures of Bouey and Rasminsky were lightly penciled in. Of particular interest is the “Banco De Guatemala” that appears at the top of the note. This note is in the National Currency Collection.



There is also a completed version of the previous paste-up note. This black and white photograph dated 1967 was discovered in Walter D. Allan’s research files.



The conclusion of this presentation of essays, scans, etc. will appear in a future issue of the *CPMS Journal*.



IN THE MARKET PLACE – DECEMBER 2019

by Jared Stapleton & R.J. Graham



What a great fall season for Canadian bank notes. Heritage Auction offered a portion of Harry M. Eisenhower's collection, with some of the best condition examples being offered on the auction block, a true pleasure to see a great collection of notes.

Geoffrey Bell Auction had a great selection of bank notes and the Walter Allan Collection part one. With many one-of-a-kind bank note production material being offered; this was a highlight for my fall season. With strong participation and bids in the auction, the bank note market is very active with collectors eager to add to their collections.

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.

Heritage Auctions - Prices in US funds Long Beach Signature Auction, 5-9 Sept. 2019

(Includes 20% buyer's premium)

Lot #	Cat. #	Description	Sold
28257	DC-9b	Dominion of Can. \$2 1878 payable Toronto, 189630/C, PMG F12	\$5,280.
28258	DC-14cS	Dominion of Can. \$2 1897, Boville, Specimen, PMG UNC67epq	11,400.
28259	DC-16	Dominion of Can. \$4 1900, Courtney, 074968/D, PMG EF40	6,000.
28262	DC-251	Dominion of Can. \$1 1923 purple seal, Campbell-Sellar, C645854/C, PMG VF30epq	1,020.
28263	DC-251	Dominion of Can. \$2 1923 Campbell-Sellar, S-393858/C, PMG UNC64epq	8,100.
28273	BC-11	Bank of Can. \$25 1935 English, A007081/A, PMG AU58	6,900.
28274	BC-13	Bank of Can. \$50 1935 English, A05217/B, PMG VF35	6,000.
28280	BC-36	Bank of Can. \$1,000 1954 DF, Coyne-Towers, A/K 0029987, PMG AU55	8,400.
28283	BC-38bT	Bank of Can. \$2 1954 Beattie-Rasminsky, Test Note E/R 3862826, PMG VF30	6,600.
28294	550380202	Bank of Nova Scotia £1 Jamaica 1900, 13569, PMG VF20, restoration	10,800.
28296*	5-10-06	Bank of Acadia \$10 1872, 2200/A, PMG VF20	6,000.
28298*	400-10-02	Bank of Liverpool \$4 1871, 03836/C, PMG VF20	13,200.
28299*	400-10-04	Bank of Liverpool \$5 1871, 02774/B, PMG F15	3,840.
28303*	595-10-06	Pictou Bank \$5 1882, 15301/B, PMG VF20	13,200.
28306*	75-30-04	Canadian Bank of Commerce \$20 1939, Trinidad, 10807, PMG VF30 epq	6,000.
28308*	290-12-01	Farmers Bank of Rustico \$1, red numbers, 02863/B, PMG G6	2,640.
28309*	290-12-02	Farmers Bank of Rustico \$1, blue numbers, 06011/B, PMG VG10	4,080.
28312*	515-18-94	Bank of New Brunswick \$5 1904, PMG EF40	18,000.
28315	NF-5h	Nfld. Government Cash Note, \$1 1908, 04158, PMG VF25	6,600.
28316*	675200406	St. Stephens Bank \$1 1886, 43474/B, PMG UNC63	16,800.
28317*	675220402	St. Stephens Bank \$1 1863, Z. Chipman US Funds issue, 6903/A, PMG UNC63	3,360.
28318	75-14-18S	Canadian Bank of Commerce \$10 1892, 00000/C Specimen, PMG UNC67 epq	3,600.
28320	75-18-10	Canadian Bank of Commerce \$20 1935, 135393/B, PCGS UNC65ppq	2,520.
28321	215-10-02	Crown Bank of Can. \$5 1904, 03044/C, PMG F12 net, tears, repairs	5,760.
28322	220-16-02S	Dominion Bank \$5 1896, 00000/C, Specimen, PMG UNC67 epq	2,160.
28323*	375-12-06	Imperial Bank of Can. \$5 1910, 737067/B, PMG VF35	5,760.

An asterisk indicates the note is from the Harry Eisenhower collection.

Geoffrey Bell Auctions
Toronto, Ontario Sale, 4 Oct. 2019

(with 20% bp)

Lot #	Cat. #	Description	Est.	Sold
309	BC-39c-N2-ii	Bank of Can. \$5 1954 Beattie-Rasminsky, U/X7654321 ladder, UNC	\$700-775	\$1,200.
310	BC-41a-N1-iii	Bank of Can. \$20 1954 Beattie-Coyne, E/E9454549 radar, BCS AU50	300-400	570.
329	BC-58b-i	Bank of Can. \$20 1991 Bonin-Thiessen, face litho tint missing, BCS EF40	150-200	630.
331	BC-59a-E8	Bank of Can. \$50 1988 misplaced OSD error, CCCS EF40	500-600	990.
333	BC-62a-E27v	Bank of Can. \$5 2002 AOB6800221, inverted ghost error, UNC	2,500-3,000	8,400.
339	BC-64b	Bank of Can. \$20 2004 cutting error, butterfly with hologram	1,800-2,000	2,280.
346	BC-4	Bank of Can. \$2 1935 French, F216436/A, BCS UNC60 orig.	7,000-8,000	6,000.
358	BC-11	Bank of Can. \$25 English, A010771/A, CCCS UNC63	20,000-22,000	16,800.
360	BC-14	Bank of Can. \$50 French, F01780/A, VF	7,000-8,000	6,600.
362	BC-16	Bank of Can. \$100 French, F01535/D, VF	7,500-8,500	7,500.
365	BC-21b	Bank of Can. \$1 1937 Gordon-Towers NP, J/A0687081, AU55	2,000-2,500	4,930.
370	BC-23a	Bank of Can. \$5 1937 Osborne-Towers, A/C3539465, BCS AU50	2,000-2,600	3,600.
375	BC-24b	Bank of Can. \$10 1937 Gordon-Towers, Z/D0482353, EF-AU	400-500	600.
380	BC-26a	Bank of Can. \$50 1937 Osborne-Towers, A/H0066935, F+, writing	900-1,250	750.
393	BC-31S	Bank of Can. \$5 1954 devil's face, Specimen, AU	600-700	1,020.
482	DC-21aS	Dominion of Can. \$5 1912, series A, Specimen, PMG UNC64	8,000-10,000	16,200.
483	DC-21cS	Dominion of Can. \$5 1912, Boville, Specimen, BCS UNC60	8,000-10,000	12,600.
488	DC-27S	Dominion of Can. \$5 1924, Specimen, BCS AU58	10,000-15,000	10,500.
491	NF-1a	Island of Nfld. £1 1850, two signature remainder, PMG AU53epq	1,250-1,350	900.
558*	NF-12FP	Gov't of Nfld. \$1 1920 face proof with tint, on card	700-900	2,400.
570*	DC-10	Dominion of Can. \$4 1882, back proof, colour trial in ochre	800-1,000	1,440.
665	75-26-02	Can. Bank of Commerce, £1 1938, Jamaica, 09478, PCGS F15	5,000-7,000	5,760.
698	785-10-12a	La Banque Ville Marie, \$10 1873, red opt, 11645/A, PMG F15 rep'd	20,000-25,000	38,400.
700	800-12-04a	Westmorland Bank \$2 1861, Jones-Jones, 10708/A, F+	425-500	510.

An asterisk indicates the item is from the Walter Allan collection.



Old Low *C/F 0600566
New Low *C/F 0600371



Old Low: EXA 1104720
New Low: EXA 1104157

Some New Lows
 Contributed by Dr. M. Zigler LM-101

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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 beatticoyne@yahoo.com 55-162

WANTED: Bank notes

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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