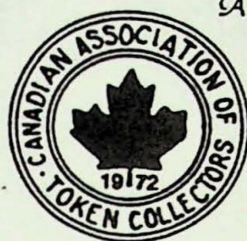


NUMISMATICA CANADA

Combining the *Transactions* of the Canadian Numismatic Research Society and the
Cee Tee of the Canadian Association of Token Collectors - est'd 2002

A Quarterly Publication For Students of Canadian Numismatics



ANNUAL DUES \$15.00

CANADA'S LEADING NUMISMATIC PUBLICATION

Transactions est'd 1963 - Cee Tee est'd 1972



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VOLUME 4, No.1

March 2005

ISSUE No.13

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From the editor

Greetings everyone. This, our first issue for 2005, brings a lot of varied material to our readers demonstrating the wide range of interest our hobby provides.

Eric Leighton has given us ten pages of material gleaned from the pages of the *Royal Gazette* of Halifax, NS from the beginning of the 19th century. The newspaper entries which range in length from short paragraphs to five pages give us a first hand look at the problems of currency use and development in early Nova Scotia. The article looks at Bills of Exchange, credit use, establishment of banking, notes of hand, the seizure of foreign bullion, all mediums or actions which have a direct or indirect bearing on our hobby.

Eric has sent out similar material to several persons who he thought would be interested and invited comments and opinions. Interest from that relatively small group has been positive and comments and opinions are invited from the readers concerning this material. Please direct comments to the editor.

Wayne Jacobs has given us an interesting piece which ties together and simplifies what is known on the *Playing Card Notes* of New France.

Collectors of British Columbia tokens can thank Ron Greene for his continued efforts with two more fine articles from that part of our country, with two more already in from him for the June issue.

Rick Craig has a well researched piece on a medal commemorating the dedication of bells of the Parish Church of St. Cyric and St. Julitta in Luxulyan, Cornwall. This medal ties in with Breton 1010, the "No Labor, No Bread" token from Toronto, Ontario.

Rick has also given us a short but important bit of information on a little known Toronto die sinker.

From Angus Sutherland we receive the beginnings of what we hope will be a series on Canadian Communion Tokens. His introduction to the subject was printed on our web site and is reproduced here to be followed in June by a five page article on the Communion Tokens of Galt, Ontario.

Retirement has given me time to persue my interest in the tokens of Ontario, so the next several issues will cover material particularly from the south-west part of the province.

Once again, Jack Sauchenko has given us his contributions of interest to "Trade Dollars" collectors.

Hope to see everyone at the upcoming O.N.A. show in Sudbury next month.

Salterio and Remick Memorials



Salterio, Earl Joseph FCNA, FCNRS, Knight of St. Eligius, Knight of Columbus, Fourth Degree and beloved husband of Esther Salterio of Calgary, passed away on Tuesday, March 1st 2005 at the age of 70 years. Earl was born in Saint John, NB on May 26th 1934. He graduated from St. Vincent's Boys High School, later attending Saint Thomas University in Chatham, prior to joining the Bank of Nova Scotia in Fredericton in 1961. He served in various branches in New Brunswick and Calgary before retiring on February 28th 1993. Earl was very active in the hobby of numismatics and received many prestigious awards including the Canadian Numismatic Association's Guy Potter Literary Award in 1994, the J. Douglas Ferguson award, the highest award of the Canadian Numismatic Association, in 2000. He was also presented with an American Numismatic Association Presidential Award for "Outstanding Contributions

to the A.N.A. and the coin collecting community". He was a past president of the Canadian Numismatic Association, serving as president from 1991 until 1993. At the time of his death he was president of the Canadian Numismatic Research Society. He joined the Calgary Numismatic Society in 1981 and was elected club president in 1984. He later served on the Calgary club's executive as a Director in 1987, Secretary in 1988, first Vice-President in 1994, President again in 1995 and a Director again from 2000 through 2004. He also served on many Calgary Numismatic Society Coin Show committees, including being show chairman in 1983. He received the Calgary Numismatic Society's Donald D. Patterson Award in 1985 and the Professor A. R. Prince Memorial Award for Best of Show at the 1986 and 1999 Calgary club's Coin Shows. He was co-designer of the 1987 Canadian Association Convention medal. Earl was presented with Honorary Life Membership #13 in the Calgary Numismatic Society in 1998.

A devoted Roman Catholic, he was very active in the Diocese of Calgary, having served on the Bishop's Diocesan Finance Council and the Board of the Priests' Retirement Residence. Earl served his Parish of Sacred Heart Catholic Church as Eucharistic Minister and in the capacity of Acolyte/Sacristan at parish funerals. Earl will be sadly missed by his beloved wife; his two sons and daughters-in-law, Dr. Steven Earl and Leslie of Kingston, ON and John Paul and Christine of Halifax, NS; together with his loving grandchildren Alexander Leo and Nicholas Reynold and sister Florence Hamrick of Texas. Funeral Mass was celebrated in the Sacred Heart Catholic Church in Calgary on March 5th 2005. Further services followed in Saint John NB prior to inurnment in St. Joseph's Cemetery. A tree will be planted in Fish Creek Memorial Park in memory of Earl.

Remick, Jérôme, FCNRS passed away at his home in Ste-Foy, Quebec on Tuesday, March 1st 2005. The funeral and burial were held on Monday, March 7th 2005 from the funeral home Salon Lepine Cloutier, 1025, de l'Eglise, Ste-Foy. Several friends and members of the local coin club, Société Numismatique de Québec were present, as well as representatives from the Ministère des Richesses Naturelle with whom he worked. Jérôme was an avid writer, contributing to nearly every numismatic publication of note. He was the recipient of several prestigious numismatic awards. He will be greatly missed by numismatists throughout Canada and the U.S.

The Saga of the Playing Card Money of New France.

by Wayne L. Jacobs

There is nothing really new in this article. In bits and pieces, all the information contained has appeared in published sources for many years. The intention is to give a running account and coherency from these several sources. The main sources are Adam Shortt's "Documents Relating to Canadian Currency, Exchange and Finance During the French Period" (2 vols., 1925) as well as his general overview of the financial period published as part of an earlier series¹, but even these monumental works have their informational holes and some points of confusion engendered by the original documents. With the caveat of these shortcomings, the following is the best reconstruction of the facts of which the writer is capable.

(a) Background to the notes: Europe.

Louis XIV ascended the throne of France in 1643 as a child of not quite five years of age and reigned for a total of 72 years, the longest recorded reign in Europe (1643-1715). During his early years, power was held by the queen mother and Cardinal Mazarin and it was only upon the latter's death in 1661 that Louis took unto himself the absolute monarchy for which he was later noted.

Much of his reign was absorbed in wars. Simultaneously was the external Thirty Years War, brought to an end in 1648 by the Treaty of Westphalia, and the internal disturbances of the Fronde, at an end only in 1653. Having married the Infanta Maria Theresa in 1659, Louis went to war in the Netherlands (1667-8) to force the Queen's claims on certain parts of the Spanish Netherlands; this directly led to the Dutch War (1672-8) in which the superior French arms generally prevailed. However, the greatest loss was in France itself when the Edict of Nantes was revoked in 1685 and thousands of her best citizens - all Protestant Huguenots - were forced to flee. The revocation also cost Louis the alliance of all protestant nations, their past support having been part of France's strength. The ousting of the English catholic Stuarts in the person of James II (1688), saw a wavering ally turned into an implacable foe with the assumption of the English throne by William of Orange and James' daughter, Mary; upon her death, he became William III in his own right.

There followed the War of the Grand Alliance (1688-97) against France with William in the van. It's closure by the Treaty of Ryswick in 1697 saw France deprived of certain of her frontier territories and it was during this war (called "King William's War" in America) that Governor Phips of Massachusetts made his unsuccessful attack on Quebec (1690).

But the peace did not last long. Upon the death of Spain's Charles II and the succession cloudy, Louis moved to make his grandson Philip V of Spain (1700). This was intolerable to much of Europe who preferred the throne be passed to the Habsburg, Charles. Within a year, the War of the Spanish Succession (called "Queen Anne's War" in British North America) broke out, lasting until the Treaty of Utrecht in 1713. During most of this time (1702-14), the English throne was occupied by a second of James' daughters, Anne, the widow of the Crown Prince of Denmark. In general, things did not go well for France although actual loss of territory was mostly restricted to overseas. France was literally bankrupt due to the costs of the war. England was not, but her outlay totaled some £58-million (roughly 10% as "subsidies to allies") mostly paid up front; France would have fared worse had the tax-weary English not ushered in a "peace at any price" Tory government. Land battles between Britain and France practically ceased a year before the actual signing of the Treaty - although the lucrative trade of the privateers continued.

As will be seen, peace did not bring prosperity to France or her colonies and there was a constant struggle to pay the bills when due. Various subterfuges had been tried in France to raise money, one of which was to tinker with the circulating coin itself: periodically, a coin with a new design (but of the same weight and fineness as the old) would be introduced at an enhanced value, with all the old ordered turned

¹ Shortt, Adam. "II. First Period of the Card Money", *Journal of the Canadian Bankers' Association*, Vol. V, No. 4. July, 1898.

in. Later, the new coin would be devalued to its proper value and still later yet a "newer" issue of enhanced value would take its place.

The "value" was in "livres", now a money of account. Centuries before, the coinages of England and France had been on roughly the same standards: the English 12 pennies = 1 shilling; 20 shillings = 1 pound echoed by France's 12 deniers = 1 sous and 20 sous = 1 livre. At one time, the "pound" and/or "livre" was that weight in silver, from which 240 pennies or deniers was coined. Over the centuries, debasing had set in and while a pound of silver was now coined into 62 British shillings (equivalent to 744 pennies), the French slide was much worse. Computing relative values on the silver content of the two countries' coins (exactly what foreign exchanges would do at the time), it works out that in the last years of the "playing card money" in New France (1710-19), a "livre" was worth only about 17¼d sterling in France and, since New France was using a "money of the country" at a 25% discount from France, the North American "livre" was only the equivalent of about 13d sterling. Although the playing card money of New France was originally issued at full face "money of the country", it was eventually redeemed at only half that (therefore a "card livre" was worth but 6½d sterling at the very last).

On Sept. 1, 1715, Louis XIV died, having outlived his rival, Queen Anne, by thirteen months - as well as the three most direct claimants to the throne: his son, grandson and eldest great-grandson. The French throne then passed to his next oldest great-grandson, Louis XV, a lad of only five. Actual power was in the hands of a regent, the Duke of Orleans, until 1723. Thereafter, although Louis insisted on the trappings of absolute monarchy, he was never strong enough in will or intellect to effectively exercise it. Until the end of the reign in 1774, France was actually under the rule of a constantly changing succession of favorites and mistresses.

It was under the regency of Louis' minority that France endeavoured to pick up the pieces as a result of the recent war, disastrous from an economic standpoint.² Casting about for a way out of their predicament, the French aristocracy was susceptible to the proposals of one John Law, a Scottish banker, who advocated a national bank that also controlled government revenue. Accordingly, letters patent were granted him on May 20, 1716 for the "Banque générale" with a capital of six million livres, shares payable on margin of one-quarter. Although certain powerful persons demanded - and received - blocks of stock either free or on option, the Banque prospered, its notes declared receivable as taxes (10 April, 1717) and capital was raised to 60-million livres. At this point, Law and the regency entered the "Mississippi Scheme" whereby a giant Banque-controlled corporation rolled in the powers and privileges of Crozat's Louisiana Company, "La Compagnie du Canada" and, later, even the French East India and China companies. At the same time, the Banque took over the tobacco monopoly. In 1719, the Banque was granted the farming of national revenues and income from the mint for a period of seven years in return for payment of the national debt. At this time, speculation in the Banque's stock became rampant until it was widely realized that dividends could not possibly return much investment. Sell-off started, becoming cascade when the Banque's notes could not be redeemed for coin and were then reduced to half-face. Aided and abetted by Law's many enemies, the whole scheme crashed in ruin and he was forced to flee France in December, 1720.

Actually, Law's "System" could have worked; it *was* working. Oddly, it was killed by its own success when the public at large indulged in wild speculation in the Banque shares, driving them to as much as 20,000ll. Dividends, of course, did not keep pace and the result was a nation-wide "run on the bank" that no institution could withstand. Much of the anti-Law "facts" we still have are really contemporary English propaganda who were only too happy to see France hurt while at the same time were indulging in their own national "con": the "South Sea Bubble" - that *really* was based on outright fraud.

There was one positive note: France's crushing national debt was wiped out in 1719 when Law took it over and paid off the many demands (a matter of some 120-million livres) in return for considerations received. Among the payouts was the retirement and destruction of the playing card currency of New France in that year. *Playing cards* as currency never appeared again in New France although plain cards made their debut some ten years later.

² In addition to the wars had been Louis XIV's extravagance in the building of Versailles with money no object and up to 30,000 men employed in its construction at a given time.

(b) Background to the Notes: Canada.

New France in 1685 was not at peace but the main enemy in question was the Iroquois. During the 28 years the restored Stuarts occupied the English throne, they maintained a secret agreement of peace with King Louis. Upon the ousting of James II and the accession of France's bitter enemy, William, in 1688, the gloves were off and, in North America, stayed off for the next 72 years.

The first issue of playing card money was made in 1685, in the last years before the French/English rivalry intensified to outright war. At this time, New France was at war with the Iroquois but, unfortunately, the colony was under the less-than-inspired governorship (1682-5) of Antoine La Barre. A lawyer with some modest accomplishments in his past, La Barre earned only the contempt of the Iroquois by his ill-starred attack against them in 1684. His force of 156 regulars, 700 Canadian volunteers and a few hundred mission Indians was struck down by fever and forced to parley with the Onondagas on a weakling's terms. In 1689, the Iroquois would descend on Lachine, close to Montreal, and destroy the settlement, inflicting a loss on the inhabitants of some 115 killed or missing. By that time, New France was also at war with New England and it took the return of the old lion, Frontenac, in 1690 to counter both dangers to the colony.

In 1682, the team of Governor Antoine, Sieur de la Fevre de la Barre, and Intendant Jacques de Meulles, Sieur de la Source, arrived in Canada to take over from the recalled Governor Frontenac and Intendant Jacques Duchesneau - who had been at loggerheads even above expectations. Following the Iroquois fiasco, the morale of New France was at a low ebb and was not helped by the stingy appropriations sent out by France, then at war in the Netherlands. Appropriations for the year were usually in the form of supplies (including arms and ammunition) and/or bills of exchange, both of which were expected to be sold and the proceeds applied against the financial needs of the colony. But the supplies were sometimes two years in selling and bills of exchange receivable only to the extent that merchants or colonial suppliers needed them to make payments to France. Consequently, ready cash for immediate needs - such as soldiers' pay - was usually a problem. And it certainly was in the winter and spring of 1684/5.

By late January, cash in the colonial pay chest gave out and was supplemented for a few months by loans made to it by de la Barre, de Meulles and other colonial officials. But even this gave out by May and as the expected supply ship from France failed to arrive on time, other means of meeting the pay of the restive soldiery were explored. De Meulles tried selling bills of exchange to the merchants for cash against the appropriations of 1685 but these canny entrepreneurs, scenting profit in the financial embarrassment of the local government, would consent only if they could buy them as "money of the country" but have them redeemable in "money of France", the realization of a fat profit of one-third in only a few months. De Meulles was not about to commit political suicide and rejected the offer. The governor then proclaimed in April that soldiers might hire themselves out for pay, but to little effect; the crops were mostly planted, harvest a long way off and few *habitants* had much in the way of cash. As the supply ship became progressively overdue, the soldiers were verging on a mutinous state.

But Jacques de Meulles, "Intendant of Justice, Police and Finance in Canada and the Northern Territories of France" was a creative man. On June 8th, 1685, he caused to be issued the first of the "playing card money", arguably the first true paper money in America. Although he deserves credit for the above "first", it was not without some antecedents: bills of exchange and paper such as private goldsmiths' notes had been known for centuries. It could not even be said that he had not adapted in part a "paper money" already in use locally; the canny (again) merchants were wont to issue for cash their own private early form of *bons* which were, nevertheless, redeemable only in merchandise at prices they set. Everyone in Canada above the ordinary rank-and-file was there to make their "pile" and return to France in rich retirement.

Card-playing had recently become an obsession both in France and the New World, suppliers manufacturing relatively long-lasting decks from glossy, brightly-printed thin cardboard. In New France, the soldiery spent much of their time "in barracks", playing interminable card games with one called "maws" the current favourite. Since there was no printing press in the colony, such cards represented the best, least-counterfeitable "money stock". Whether de Meulles used new decks or just confiscated soldiers'

cards as required is left unstated and although none are believed to have survived from this issue³, we have some idea as to their appearance. In the original proclamation June 8th, he writes: "Have judged it suitable to have notes issued signed by us with the seal of our arms and our paraph (signatures) on the back of them, of which the only denominations shall be fifteen, or forty sols; or four livres .." The proclamation was signed by de Meulles and one "Peuvret" (probably the treasury clerk). In his report to the Minister (24th Sept., 1685), de Meulles he writes that "he had cut in quarters" the cards in denominations of 4 *francs*, forty sols and fifteen sols. McLachlan⁴ is *probably* correct in assuming that each denomination was of a different size: the 4-livres on whole cards, the forty sols on halves and the fifteen sols on the "quarter". This would make sense in a colony with a high illiteracy rate and was certainly the means used later.

The first issue was not long in circulation. In July, the expected ship from France arrived, "rife with sickness", carrying aboard l'Abbé de Saint-Valliers, the new Bishop of Quebec and Brisay de Denonville, the new governor, de la Barre being recalled. Also aboard were "many" army officers and men for the defence of the colony. (De Meulles remained another year, being replaced in 1686 by Jean Bochart, Sieur de Champigny as intendant).

For De Meulles, a primary concern was the arrival of the year's appropriations and he immediately set about redeeming and recalling the playing card money issued only a month or so previously. By proclamation of 5 Sept., 1685 he decreed that within eight days hence, any cards as yet unredeemed would be declared worthless. We may assume that the population would have overwhelmingly availed themselves of the opportunity to exchange the new-fangled, somewhat dubious cards for hard cash; in any case, it seems that redemption was virtually 100%.

Before the French government could make reply to the report of the first playing card issue, a second was made, issued under the authority of Nicholas Dupont, Sieur de Neuville, deputy intendant of Canada, during the absence of de Meulles in Acadia, under proclamation of 9 February, 1686. The local agent for the Treasurer general in France, Jacques Petit de Verneuil, would be the agency by which the issue would be paid out and described as follows: "The said cards to be of two kinds, that is to say of 40 sols and of 4 livres, currency, all sealed with the seal of the Governor, signed by the said Sr. de Verneuil, who will write with his hand on each card the value of the same.."

The supply ship from France in 1686 carried not only a new intendant, Jean Bochart, Sieur de Champigny, to replace de Meulles, but also the King's disapproval of the use of playing card money. Accordingly, Champigny issued an ordinance of 26 September, 1686, ordering the redemption of the playing card money within the next two months, after which "Sr de Verneuil will not be obliged to redeem them" except with good excuse as to tardiness of return.

Although there is no documentation of further issues of playing card money 1687-90, it's evident that they were being made. On 27 February, 1690, one Pierre Malidor, surgeon, was convicted to having counterfeited and uttered eleven cards of 4-livres value each. He was sentenced to six lashes in each of several locations, the repayment of the full value to those deceived, a fine to the King of ten livres, compulsory service for three years at least sixty leagues from Quebec City and incarceration between engagements. He counted himself lucky not to have been hanged.

The next playing card issue of which we have direct documentary evidence is that of 1691 by which time the blundering Governor Denonville had been replaced (October, 1689) by the great - but irascible - Count Frontenac, serving his second tour of duty in Canada. It was well that Louis de Baude, Count de Frontenac, was in the governor's chair by 1690 for in this year he pulled off one of the miracles of New France.

Now at war with New England, Frontenac sent an expedition (January, 1690) against Schenectady, New York, in retaliation for the Lachine Massacre conducted by the Iroquois in August, 1689. Militarily, the raid meant little; strategically, it was a success, proving to the Iroquois that the French could no longer be

³ DeMeulles sent Seignelay, Minister of Marine, a set of three with his report of 24 Sept., 1685 (see Shortt, I, p75)

⁴ McLachlan, R.W., "The Canadian Card Money", *Canadian Antiquarian and Numismatic Journal*, Oct., 1910. pp. 145-177.

considered impotent, a sad state of affairs evident during Denonville's tenure. There was, of course, retaliation: on 20 May, 1690, a New England naval force of 450 men demanded and received the surrender of Port Royal, the tiny capital of Acadia, from Commander de Meneval who had but 72 men. Following this rather small expedition was a much larger one with the purpose of reducing Quebec City itself. A force numbering some 2300 men carried in a fleet of 34 ships was assembled, largely through New England efforts, the overall command under Sir William Phips, governor of Massachusetts, and raised at a cost of some £50,000 in that colony (actually, "commonwealth"), necessitating the issue of the first paper money in British North America. The New England force made all the mistakes of amateurs: wasted time in numerous councils-of-war, uncoordinated attacks at the wrong places, inadequate supplies and nearly nonexistent knowledge of the area. Frontenac refused to be moved by demands for Quebec City's surrender and announced he would give his answer "from the mouths of his cannon". His ships holed by plunging shot, French reinforcements having arrived from Ville Marie (Montreal), the utter failure of an encircling land attack, winter not far off and ammunition low, Phips was forced to withdraw (16 October, 1690).

On 7 January, 1691, Governor Frontenac and Intendant Jean Bochart, Sieur de Champigny, issued a joint ordinance announcing a new issue of playing card money. It reads in part: ".. that there shall be issued new card money of pieces of 4 livres, 2 livres and 20 sols, money of the country, which will circulate like ordinary money, according to the value that shall be written upon it by the hand of Sr. Duplessis, agent of M. de Lubert, treasurer general of the marine, and signed by him, with the seal of the arms of us the said Governor, the impression of which is hereunder, and with the paraph of us the said Intendant as it appears at the side of the said impression."⁵ As usual, there was penalty for non-acceptance of the cards: 100-livres fine in this case.

More interesting in the same document is a reference to a previous issue for which there is no direct evidence: "We enjoin those who have in their hands the remainder of the said card money made in 1690, to bring it to the said Sr. Duplessis, within a month of the day of the publication of this present, to be redeemed, and from the present we declare that it shall no longer circulate nor be received after the said time;"

Either new cards were being issued or old issues not being redeemed by "report time" in late 1698, since a missive from Pontchartrain, Minister of the Marine, to Intendant de Champigny dated 27 May, 1699 reads: "I have been surprised to find again in your accounts an outlay for card money" and forbids further issue. In excuse, de Champigny notes losses at sea of more than 34,000-livres of the colony's appropriations.

During this brief period, France was not at war and advantage was taken of the respite to order total withdrawal of all playing card money in New France (5 May, 1700). For this purpose, special funds were sent out by *La Seine* and on 15 October, 1700, Intendant Champigny reported that all cards had been called in and destroyed to the amount of 33,142¹¹ 9s. 9d.

In 1701, France was again at war with, among others, England, her principal foe. This was the "War of the Spanish Succession" in Europe, "Queen Anne's War" to the British American colonists, and would last until 1713, just before the deaths of both Anne of England and Louis XIV of France. Even though there was fighting between France and the Hapsburgs by mid-1701, England's entrance into the war against France was ensured only by a relatively empty gesture of Louis': on 6 Sept., 1701, the exiled James II of England died at St-Germain-en-Laye and, in complete violation of the terms of the Treaty of Ryswick from only four years before, Louis proclaimed James' son as James III of England, Scotland and Ireland. The British ambassador in Paris was recalled "without taking leave of the court" and the French secretary in London expelled. The ensuing war was ruinous to Louis in lives, land and treasure and the miracle was that he didn't lose even more than he did. In North America, he did lose Acadia⁶, Newfoundland (much of it returned), forced to recognize the territories of the Hudson's Bay Company as British, and came within an ace of losing all Canada in 1711, saved only by the most bungled military enterprise in British history.

⁵ Neither seal "impression" nor "paraph", however, appears on this particular document.

⁶ Although he successfully argued that it comprised only the mainland of present-day Nova Scotia instead of it plus Cape Breton Island, New Brunswick and Maine as far south as Castine on the Penobscot River: the historical Acadia.

Almost as soon as the war broke out, the hard-pressed Louis largely left New France to her own devices⁷. Because of the dangers at sea, coin virtually ceased to be sent out to the colony, its place taken by goods to be sold by the King's store and bills of exchange, meant to be sold to the local merchants in return for coin. However, by 1703, bills coming due were being protested or even repudiated in France - the equivalent of Louis' cheques being returned marked "N.S.F." - and all possessors of coin in New France were understandably reluctant to part with it for dubious paper. For this reason, the colonial officials were forced to fall back on playing card money again, beginning as early as 1702 (according to later lists when it was withdrawn years later) and continuing annually - or nearly so - until at least 1714⁸.

Even Acadia got into the act, de Brouillan, military commander at Port Royal, reporting the issue of card money in 1703 as needed to pay for the fortifications then being raised. The amount issued was 4000 livres in 1703 and a further 6000 livres in 1704 - supposedly. The agent of the treasurers-general in Acadia, Mathieu de Goutin, redeemed a total of 10,295 $\frac{1}{2}$ 10s of these issues in late 1704.

To the best of their ability, the colonial officials had worked out a viable means by which local economics might function. The playing cards passed as its equivalent in local coin and, by proclamation, forced to be accepted as such. Merchants, in turn, received them and bought bills of exchange on France with them in quantity - or tried to. In 1705, Claude de Ramesay, governor of Montreal, complained to the home government that some 100,000 $\frac{1}{2}$ in card money had been declined for the purchase of these bills by the Treasurer in the colony, presumably because France would protest - or repudiate - such bills. In 1705, Jacques Raudot, intendant of New France (1705-10) acknowledged the receipt of orders that the profits on supplies sent out that year were to be used to retire 48,876 $\frac{1}{2}$ 10s 11d in cards dating back to 1702. Cards were redeemed but certainly not to this amount. On 29 November 1705, the following redeemed cards - all of the 1702 issue - were burned in the presence of Governor Vaudreuil, Intendant Raudot and M. Duplessis, agent of the treasurer of the marine at Quebec:

83 cards of 32 livres making	2656 livres
63 " " 16 " "	1008 "
318 " " 4 " "	1272 "
16 " " 40 sols "	32 "
32 " " 20 sols "	38 "
	<u>5000 "</u>

Because of the even total of the amount, it would seem that only *it* was intended and was not just part of a general retirement of cards. In fact, on the same date Raudot proclaimed that "all cards of whatever sort, that are signed by the Governors General and the Intendants, our predecessors, shall be received in trade, with a penalty of 100 livres fine against those who will not receive them .."

The cards were disapproved of by no less than King Louis himself who directed a missive expressing this to Vaudreuil and Raudot (9 June, 1706). In a rather extraordinary statement, Louis disliked the issuance of cards in 1703 and 1704 ".. making thereby His Majesty creditor to the colony for 160,000 livres for a matter which does not concern him."! Raudot's reply was more to the point, giving an overview of the local difficulties and even noting that cards were unlikely to be exported from the colony by middlemen, unlike actual coin. Nevertheless, for the time being, the officials decided to restrict new issues only to the amounts of previous issues actually withdrawn and destroyed; in keeping with this policy, cards of 2-livres and 10-sols were issued in 1706.

Canada was simply not showing a profit to France and while this might not be expected during wartime, Louis had expectations that it would at least break even through the profits of the Company of the Colony which held the monopoly on the fur trade, primarily beaver pelts. But the Company steadily fell behind, making the civil and military expenses of New France largely liabilities on the king. Then in 1706, a new private firm took over the *fur ferme* from the Company: Messrs Aubert, Neyret, Gayot & Co. whose principals were large French merchants as well as Jean Baptiste Joseph Gayot, councillor to the king. It

⁷ Shortt was of the *suspicion* there were no appropriations made for New France of any kind in the period 1708-13.

⁸ 1717 is also a certainty, the years 1715, 1716 and 1718 less so.

seems that the terms were simply the exemptions and privileges of the monopoly in return for taking over the entire past debts and obligations of the old Company. It didn't work out well; expenses increased as shipments were sometimes captured at sea. Obligated to buy a set amount of beaver pelt each year at a set price, it became prudent to store some of it rather than risk capture although this tied up capital. In addition, French trappers and their Indian allies found it worthwhile to sell to English traders despite the state of war. In 1708, the company was forced to assign controlling interest to their largest creditors, the bankers Dumoulin & Mercier (who appear to have diverted much of the sale receipts in France to the settlement of their own claim). Only momentarily did Aubert, Neyret, Gayot & Co. prosper: after the end of the war in 1713, they were able to empty their bulging warehouses in a rising market for beaver. Soon, however, the competition of the English and others forced prices down to extremely narrow profit margins and the firm teetered on the verge of bankruptcy. In 1717, the regency government in France assigned the beaver trade in Canada to "The Company of the West", soon to be rolled into the scheme of John Law.

Card money was now issued virtually on an annual basis, so frequently as to cause little notice. In vain did the king disapprove and prohibit his colonial officials from continuing its use. Acadia continued its use as well; (20 May, 1710) the Minister disapproves of a recent card issue by Subercase at Port Royal; (28 September, 1710) the officials of New France report the following cards to have been issued that year:

5798 cards of 32 livres, currency of the country, making	191,296 livres
1716 " " 16 " " " "	27,456 "
5920 " " 9 " " " "	23,680 "
830 " " 2 " " " "	<u>1,660</u> "
	244,092 "
Deduct a quarter to convert into French money. I.e., deduct	<u>61,023</u>
Equal to Money of France in the amount of	183,069 livres.

At this time, cards were needed - even though declining in value through inflation. The finances of France were in such desperate straits that bills of exchange on the Treasury of the Marine were uncertain of payment and, consequently, Canadian merchants and others were loath to accept them. It was reasoned that while cards might be uncertain as well, they would be redeemed when peace came if *any* of the paper was. In the meantime, private bills of Aubert, Néret & Gayot drawn on the relatively solid bankers Dumoulin & Mercier, passed at a considerable premium - one cause of the creeping inflation affecting the cards.

As part of a sweep to conquer French Canada, Port Royal in Acadia was again taken by predominantly British American forces under Col. Francis Nicholson (13 October, 1710). This time, it was held for good. After the aborted invasion of New France by British and colonial land and sea forces in August, 1711, a new issue of cards appeared there that fall: 450,000 livres in the new, high denominations of 100- and 50-livres, there being plenty of the low denominations in circulation. The joint resolution of Governor Vaudreuil, Intendant Raudot and de Monseignat (clerk of the Treasury?) dated 1 October, 1711 is instructive in that it gives a detailed description of the new cards as well as an indication of the appearance of at least one of the previous denominations and is quoted below:

"... there will be issued 3000 cards of 100 livres and an equal number of 50 livres each. In order to make plain to every one the difference between the 100 livre cards and those of 50 livres, it will be noticed that the writing on those of 100 livres will be crosswise on black cards, and the writing on the 50 livre card will be from top to bottom on red cards; in order also that one may know the difference between the 100 livre and 50 livre cards, and those of 32 livres, which have been stamped in the other issues on whole cards, as in the case of the present issue, instead of having the three stamps at the top of the card as in the 32 livre card, in the new issue there will be four stamps, one in each of the corners, with the same dies as were used in the preceding issue. That is to say, that which bears a *fleur de lys* on a pedestal with a wreath around it of small *fleurs de lys* shall be at the upper right hand corner, and the same imprint at the lower left hand corner, that of the Marquis de Vaudreuil represented by three caissons fessed two in chief and one in point, surmounted by a marquis' coronet with a wreath around it, at the bottom on the right hand side; and that of the Intendant represented by a crescent surmounted by a blade of corn, crowned with four stars, with two palms in the wreath on the top of the left hand side."

By this time, the amount of cards afloat in the colony was worrisome; certainly the amount greatly exceeded the yearly appropriations - which in turn were largely "phantom figures" in the ledgers of the Treasury of the Marine in Paris with little or nothing behind them. Accusations were also made of a compounding problem: the excessive issue by the Canadian governors and/or intendants to their own enrichment. Certainly Governor Beauharnois and the Intendants Raudot, father and son, were close relatives of Minister Pontchartrain; it is as certain that such officials were paid salaries much lower than their office and responsibilities warranted while at the same time every opportunity was placed before them for their potential profit. Versailles didn't seem to mind if such "creativity" was payable by the colonials; it would seem to have been expected. However, *excessive* enrichment or chiseling the King could bring indictment and seizure of their property.

But the war was winding down through exhaustion. France and England already had a secret gentleman's agreement of mutual non-attack. Now consideration had to be given to redeeming the cards by an empty treasury. One suggestion was that the Canadian merchants redeem them in quantity in return for bills of exchange backed by debentures on French cities (*rentes*) or financial districts of the various French intendants (*généralités*). Such devices had been used by the French kings as far back as 1522 when the credit of the government itself was exhausted. This was indeed tried - but only reluctantly by the Canadian merchants. Figures from 1713 show that the offer was accepted only to the extent of some 80,000¹¹ out of a total estimated circulation of more than a million; contributing to this reluctance was the fact the interest rate on the debentures was reduced to just 4%.

Although by 1714 France was at peace with England, she was still at war with other European powers and would remain so for another year. But peace was imminent and with it, finances would loosen up so that the cards of New France could be retired. The plan was contained in a directive from Versailles dated 23 May, 1714, addressed to governor Vaudreuil and intendant Bégon; by it, 1714 would see the last issue of cards and during that year, the older cards would be accepted from the Canadian merchants to the extent of 320,000¹¹ face value in return for bills of exchange at half-face - but that these bills of exchange would be paid in hard cash one year hence. This would not be unreasonable since merchants were now pricing goods in "card-livres" at 2, 3 or even 4 times their asking price if paid in coin; but there was practically no coin in circulation, either having been sent back to France as payments or hiding in innumerable petty hoards. Further, the cards of 1714 would be used only to exchange for old tattered ones so the total outstanding would not change⁹ and upon redemption for new cards or bills of exchange, all of the old cards were to be destroyed by burning.

As the scheme progressed, the card issue of 1714 was used to replace a total of 774,405 livres face value in old cards and the following amounts of old cards dated 1710 and before were also burned, having formed part of the funds forwarded by merchants in their purchase of the bills of exchange:

Cards of 32 livres:	Year 1702	116 cards, in value totalling	3,712 ¹¹
	Year 1705	179	" 5,728
	Year 1706	116	" 3,712
	Year 1709	70	" 2,240
	Year 1710	336	" <u>10,752</u>
			26,144 ¹¹
Cards of 16 livres:	Year 1702	99	" 1,584 ¹¹
	Year 1705	172	" 2,752
	Year 1709	81	" 1,296
	Year 1710	241	" <u>3,856</u>
			9,488 ¹¹
Cards of 8 livres:	Year 1709	46	" 368 ¹¹

⁹ Bégon's official records at this time showed the amount to be 1,265,000-livres "money of the country" or 948,750 livres "money of France".

	Year 1710	135	"	<u>1,080</u>
				1,448 ¹¹
Cards of 4 livres:	Year 1702	224	"	896 ¹¹
	Year 1705	182	"	728
	Year 1709	71	"	284
	Year 1710	330	"	<u>1,320</u>
				3,228 ¹¹
Cards of 2 livres:	Year 1705	67	"	134 ¹¹
	Year 1709	123	"	246
	Year 1710	160	"	<u>320</u>
				700 ¹¹

Total value: 41,008 livres, money of the country.

The above recapitulation is extremely important in supplying data to determine the denominations and year of issue of the cards 1702-10. There would appear to have been no card issues for 1712 or '13. The issue of 1714 was very large, intending to replace all previous cards with the exception of the 50- and 100-livres cards of 1711, less the 320,000-livres to be retired by bills of exchange for the year but plus the amount of the current year's appropriations; altogether, Intendant Bégon calculated that the new issue would come to 970,312¹¹ 10^s money of France - or 1,293,750¹¹ money of the country.

The merchants, smelling cash, went for the scheme in a big way. Not only were the designated 320,000 "card livres" withdrawn in 1714, but Bégon was able to withdraw a further 158,055¹¹ 1^s (316,110¹¹ 2^s face value), payable by bills of exchange on the Treasurer General of the Marine maturing March 1, 1716.

There was one fly in the ointment: the bills of exchange for the retirement of the first 320,000¹¹ in cards came due March 1, 1715 with no payment received. The bills had been "protested for lack of funds"! This set off a domino effect of foreclosures and bankruptcies as everyone sued everyone for non-payment of their debts. The merchants in New France and the home country even brought successful suit against the Treasurer of the Marine, M. Gaudion, for debt in the Commercial Judges' Court (17 July, 1715).

But soon France was in an even greater turmoil. On 1 September, 1715, Louis XIV died, the throne devolving on his 5-year-old great-grandson, Louis XV, a child under a Council of Regency with the Duke of Orleans at its head. In an effort to escape the odium of the recent few years, the former ministries were swept away and the ministers (typically talented and/or rich commoners) dismissed. In their place were various councils completely in the hands of the ancient nobility. Thus the Council of Regency could - and did - order suspension of legal action against the French government for non-payment of the bills of exchange, merely giving assurances that "His Royal Highness will provide for this payment as soon as possible". There was no recourse from this order.

Back in New France, this default on the bills of exchange had severe repercussions and Intendant Bégon was hard pressed to keep things afloat. At the time, Governor Vaudreuil was back in France on leave and without him, no new card issue could be made since (a), it was the governor who must order and approve of such an issue and (b), his signature was required on all but the very lowest denominations. Still, it was playing card money that allowed the colony function in some fashion since it was generally believed that this currency would have first call ahead of all other paper *if* and *when* appropriate redemption was made. In the meantime, France continued to send out supplies for the King's Store to the colony as well as blank bills of exchange - which no one would accept.

But Bégon had an ace up his sleeve - in fact he had a huge quantity of cards: the entire 316,110¹¹ (face value) of the second withdrawal. These had never been destroyed, in spite of the instructions from France, Bégon giving the excuse that the governor, then having left on leave, was one of those whose presence was required at the time of destruction - which was *literally* true. More to the point, Bégon appears to have been cynical and distrustful of the home government - in other words, a realist. Since the King's bills of

exchange were viewed as so much worthless paper, he paid out these withdrawn cards in their stead. He duly reported this action later and despite huffings and condemnations from France, they were unable to give him a more viable alternative.

Although the merchants appeared to have been the big losers, it was only for a time - and those who were willing to cut corners even prospered moderately. Just after the war, the monopoly on the fur trade was in the hands of Neyret, Gayot & Co. whose bills of exchange, drawn on the major French bankers Molin, Mercier & Co., were perfectly acceptable - unlike those of the King. Nevertheless, the fur buyers of this company soon found difficulty in buying beaver at the artificially low prices of only 20s for "dry" and 30s for "fat" beaver per pound and were forced to steadily raise it to 60s, more in keeping with the prices offered by the English trading posts operating south of the porous border. Furthermore, the latter would pay in hard coin - no waiting six months to a year for settlement of bills of exchange. In the long run, the French monopolists would be caught in a price squeeze and it was probably with some relief that the whole enterprise was absorbed by one of the arms of the John Law scheme (August, 1717).

In a way, it was John Law that saved Canada. An accomplished salesman, his proposals for a French super-bank to ultimately oversee the financial affairs of the nation fell on fertile ground as the governing Council of Regency flailed about, desperately seeking an avenue of escape for the country, then literally bankrupt. On 20 May, 1716, Law received letters patent establishing a *Banque générale* in France, capitalized at six million livres, consisting of 1,200 shares at 5,000 livres each. The high cost of shares meant that it was owned by the rich and/or the noble, the very rulers of the nation. Law wisely reasoned that they could be relied upon with future legislation to protect their own fortunes and, in turn, the *Banque*. Their ease of entry was facilitated by pricing the shares at one-quarter cash, three-quarters *billets d'état* in four installments. There was also some blocks of stock - either free or on option - to grease the legislative wheels. Bank notes were to be issued, each guaranteed to be redeemable at sight in coin as it existed at the time of *Banque's* establishment, a wonderful stability to France's changeable currency.

From the very first, Law's *Banque* was a huge success and as the French economy improved, Canada could be advised (16 June, 1716) that cash and goods were being shipped for the expenses of the year just past and that the defaulted bills of exchange due in the spring of 1715 had now been three-quarters paid. Catchup was promised for the rest in a few months. In the meantime, cards were to be called in to the highest possible extent, destroyed and no new ones to take their place. It was at this time (December, 1716) that a special copper coinage was decreed for all the French American colonies, Canada included. This was to consist of 75,000 "marks" weight each of copper 6- and 12-denier pieces¹⁰ to be struck at Perpignan. Not much more than trial strikes exist of these coins dated 1717-Q and their low quality gives some evidence as to why they failed to become more than this. Although given currency throughout the American empire 9 March, 1717, they may have been of too small value to be useful in New France; the coins were of an equivalent ½- and 1-sol whereas none of the card money to this date seems to have been of a value less than 10-sols.

Improving economy or not, there was still difficulty in meeting the bills of exchange when due. In a memorandum of 12 April, 1717, a marginal note states that 160,000^{ll} in bills falling due in March were still outstanding. The same document also authorized the officials of New France to make yet another card issue to meet the expenses of the current year, amounting to about 315,000^{ll} money of France and translating as a card issue of 1717 to the face value of 630,000^{ll}. Altogether, the total amount of cards circulating in Canada would be not much less than they had been before the withdrawal of 1714. It accompanied a declaration of the King (actually the Council of Regency), received and read at Quebec on 11 October, 1717 to the effect that card money would be abolished and worthless after the departure of the last vessel for France in the fall of 1718. In the meantime, it would be redeemed in money of France at one-half face in bills of exchange of not less than 100^{ll} at 1, 2 and 3 years sight, one-third value each year. All redeemed card money was to be counted and burned in the presence of the colonial officials. Lastly, money of the country was to be abolished, all prices, contracts, wages &c to be reduced one-third but payable in money of France.

¹⁰ A French mark = 244.753 grains. The proposed coinage was therefore to consist of 458,912 6-denier coins and 279,456 12-denier pieces.

But the projected retirement of the playing card money did not occur quite as soon as anticipated. The finances of France still did not allow the rather huge amounts needed to be allocated and for the time being, the cards were allowed to remain for at least another year. Perhaps this state of affairs might have continued perpetually had not it been for the momentous fiduciary happenings in France itself: the Law System (or, in reference to its later unfortunate results, the "Mississippi Bubble").

By letters patent of 2 May, 1716, the expatriate Scot, John Law, was granted the privilege of establishing a private bank of deposit, discount and issue, capitalized at six million livres: the *Banque Générale*. As an incentive, capitalization per share of 5000-livres was receivable one-quarter in cash, three-quarters in state notes, then at a heavy discount. A new feature for France was the ability and willingness of the *Banque* to discount the paper of private merchants in its own notes. The *Banque* at this point was a runaway success.

So successful that by Edict of Council (10 April, 1717) the notes of the *Banque* were decreed receivable for all debts public and private on the same basis as specie, making them a universal French currency. With rapidity, the *Banque* established "The Company of the West" which later merged the whole colonial commerce of France into the enlarged "Company of the Indies". Having gained control of the entire foreign commerce of France, the *Banque* next rolled into it the French Treasury. In doing so, the *Banque Générale* became the *Banque Royale* (decree of 4 December, 1718). The next step took place on 27 August, 1719 when the new *Banque*, under the name of the Company, took over all forms and sources of French public revenue in return for relieving the state of all its debts, a matter of some 120-million livres, and thus became the universal tax farmer of France. It even acquired the monopoly of issuing the coinage of France (25 July, 1719).

At this point, the "System" was estimated to have generated revenue of 72-million livres per year and could have continued on indefinitely had it not been subject to one of the wildest stock speculations in history. From its original price of 5000-livres per share, the spectacular success of the original *Banque* and its evolved institutions caused the price to shoot up to multiples – even reportedly reaching as high as 20,000 livres. But shares must pay dividends and at these unrealistic share prices, dividends were of a tiny percentage. Once waking to this unpleasant fact, shareholders tried to sell – but in a "bear market" of few buyers. Share prices tumbled and a general run was conducted on all forms of the *Banque's* paper – whose major worth was not, of course, in hard coin but rather properties, mortgages, loans and so forth. Rather draconian measures to ensure the stability of the *Banque* in early 1720 – such as laws against specie hoarding, export, conversion into plate or jewellery, etc – only served to heighten public suspicion against this very stability. Later in 1720 the whole System crashed; Law had to flee for his life and died in poverty in Venice (1729).

For our immediate purpose, only one point is really important: Law's paying off of the national debt in 1719.

1719 was a good year for New France for this was the year that all the accounts were settled up for hard cash or pay warrants. A statement of past expenses by intendant Bégon lists playing card money as having been used in every year 1709-1717 inclusive to the extent of 1,112,556 livres, money of the country (which is not quite the same as saying there were fresh issues in every year; cards paid in to the Treasury could have been paid out again). A good quantity of them had been bought up for bills of exchange in 1718 but the bills themselves had not always been honoured in France – or at least on the due date. Now, all of them had been and as for the colonial cards still in circulation, funds were sent for their redemption and withdrawal.

In an unsigned letter (but probably from the Minister of Marine in Versailles) to the colonial officials, it is noted that as an enclosure there was: 87,402¹¹ 16^s 10^d owed from the previous year when a ship was forced to turn back; 108,116¹¹ 8^s 9^d still owing from 1718; 160,638¹¹ 9^s 2^d for the present year and a prepayment of 87,402¹¹ 16^s 10^d for 1720 to tide over the period before the regular pay vessel would arrive from France. All of the above funds were forwarded in coined money or pay warrants. With these funds, the playing cards were to be retired at half face for cash and that the entire operation would be completed

by the time the last ship left for France in late 1719, excepting only those for whom distance made timely redemption an impossibility (for them, cut-off date would be the spring of 1720).¹¹

From later complaints made in the spring of 1720, we find that most of the hard cash sent out to pay off the colonial debts (including the cards) were in the form of gold louis d'or and silver ecus, with only 1,200 li in small silver ten-sols pieces. The colonists requested at least 50,000 li be sent out as small change, preferably as *sols marqués*, 5- and 10-sols pieces and quarter-ecus. In the margin is a notation made in France ordering that part of the appropriations for 1720 to be made in pieces of 30- and 15-sols as well as 30,000 li in copper sols.

It was well that New France received the infusion of hard coin that they did in 1719. By mid-1720, the Law System was crumbling away and despite good intentions, there was little coin received in the colony of the preferred type (small silver pieces) for a number of years thereafter.

Not all of this was France's fault – apparently. On 5 May, 1722, there was a blast from Versailles to Bégon inquiring as to what happened to the major part of 125,498 li 2s “en argent” sent to the colony in the previous year. In less than a month, the Treasurer's office was closed, pleading no more coin – with the colonial officials and soldiers paid only a fraction of their due. Nor do surviving documents adequately explain this shortfall – although it *must* have been explained since Bégon remained in Canada until 1726 and left only to be named intendant of LaHavre, a definite promotion.

Throughout the 1720s, the economy of New France limped along by the use of bills of exchange and such coin as they realized when sold to Canadian merchants. But additional coin was received from France in small amounts – and not at all in some years. Finally, the call of the colonists for cards (if coin could not be sent) was heeded. In 1729, appropriations from France began to be paid partly in new card money – not *playing cards* but as plain white cards, sanctioned by the King. In this form, they continued right up until the fall of New France.

Survivors (?).

Is the playing card money of New France totally extinct? Possibly. Did not a single specimen survive? Perhaps. Certainly there are none in private collections.

As noted above, intendant Jacques de Meulles sent a set of the first such cards issued, consisting of 4 li , 40s and 15s denominations, as an accompaniment with his report for the year 1685 to the Minister in France. There is a remote possibility that this set - or part of it – has survived in the archives of the former Department of the Marine.

When it comes to an illustration of New France playing card money, we are most familiar with a 50-livre denomination from the 1714 issue, written on the back of a jack of hearts. The illustration has quite probably been taken from Plate III of Adam Shortt's work – and it should be noted that over three plates, he illustrates no less than 12 different denominations, all of the 1714 issue. But where did he get these illustrations? Did he make them up? Certainly not.

His source at the time was the National Archives of Canada and while not of actual cards, it was derived from the next best thing. In the Archives existed a large paper broadsheet upon which had been drawn all twelve denominations of 1714 (“verso” and “recto”) in that year. All were drawn in actual size and naturally water-coloured. There seems little doubt that the handwriting on the reverses were also done by the actual officials who produced the “real” cards, for the signatures seem have been inscribed by different hands and the text sometimes quite different from the accompanying signatures.

¹¹ In a final recapitulation dated 26 October, 1720, Vaudreuil and Bégon account for all the playing cards save an amount of 18,625 li 10s face value, presumed lost or destroyed and thus a profit to the King.

The purpose of this broadsheet would have been for information purposes. The new issue of 1714 was, in part, intended to retire the older, tattered cards dating back to 1702 (there had already been a total recall in 1700 of the cards previous to *that* date). In a largely illiterate population, it was important they be acquainted with the main aspects of the new issue: every denomination was different and, in general, the lower the denomination, the smaller the card. Importance was also attached to whether a given card was “black” or “red”, whether it was a “face” or “counter” card, whether the text was written horizontally or vertically, whether it would be rectangular or have its corners clipped. In fact, some of these points were written out on the backs of some of the illustrations. We may *assume* that all these criteria were already in use and that the broadsheet merely gave confirmation. Almost certainly several such sheets would have been prepared, one each posted in such population centers as Quebec City, Three Rivers, Montreal and (possibly) Kingston. The only thing that appears to be lacking on the illustrations were the embossed seals used on the “real” cards.

But there may still exist an actual set of the 1714 playing cards, for such is listed in Zay¹². Apparently having been able to examine such a set in the “Archives de la Marine”, he illustrates only a facsimile of the 100-livre face but then goes on to list the rest of the denominations not only by actual size, but also by placement of the actual seals – as well as describing what those seals were. In his words: “Elles sont toutes timbrées d’un poinçon à sec rond de 5 millimètres (entièrement effacé).” Which seems to be a description of embossed seals (“stamped dry”), each with a diameter of just 5 millimeters.¹³

Such seals would have been important in New France as a means of preventing counterfeiting. Despite the absence of printing presses in the colony at the time, the raw playing cards were easy enough to come by and any halfway-talented copyist could have reproduced the inscriptions and signatures. But embossed seals in the thin cardboard – always two different and sometimes three – would have presented a fairly formidable barrier to the potential counterfeiter. In any event, prosecutions for such crimes against the playing card money are sufficiently scattered as to indicate that it was seldom attempted.

In all, three different seals were employed. That of the Treasurer of Canada (Duplessis) – a fleur-de-lys on a pedestal within a cordon of smaller fleurs-de-lys – seems to have been used on all denominations; that of intendant Begon (“d’azure au chevron d’or, accompagné en chef de deux roses et en pointe d’un lion du même” in heraldic French) on *most*, while the seal of governor Vaudreuil would appear to have been used only on the denominations of 12- through 100-livres (usually). This particular seal is not described but Zay gave a line illustration of a 10-sols from 1714 which he believed was of an additional emission from that year and which would appear to have used the governor’s seal (an antique V surmounted by a marquis’ crown).

Below is a catalogue of the 1714 issue, the axis of writing listed as determined by the design on the back. The listing as to face/count and colour was *probably* a factor in 1714 and is given in brackets. There is a certainty that the colours were a factor in the highest-denomination, whole-card denomination but less so in the very smallest. There, “face” or “count” may have been more important than “red” or “black” and the resulting quarter- and/or third-cards (sometimes trimmed) could have been either. Certainly there would have been a lot more of the small denominations needed.

Catalogue of the Playing Card Money of 1714. (Illustrations approximate actual size)

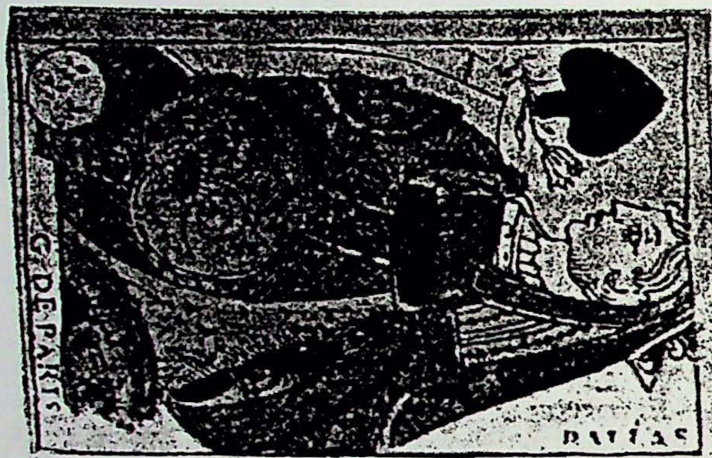
100 LIVRES

100 Livres, 1714. Entire card (85mm long x 56mm high). Written vertically. (Black face card). Signed Duplessis (top), Vaudreuil (bottom left), Begon (bottom right). Seals in all four corners: Treasurer’s seal upper right and lower left; Governor’s seal lower right; Intendant’s seal upper left.

¹² Zay, E. “Histoire Monétaire des Colonies Françaises”, 1892. pp 136-138

¹³ Breton “lifted” the entire “playing card” section of Zay – text, descriptions and all (saving only converting the millimeters to their equivalent inches) – in his “Popular Illustrated Guide to Canadian Coins, Medals, &.” (1894)

Duplessis
Pour la femme de
Cent Livres.
Vaudreuil 1714. Begon.



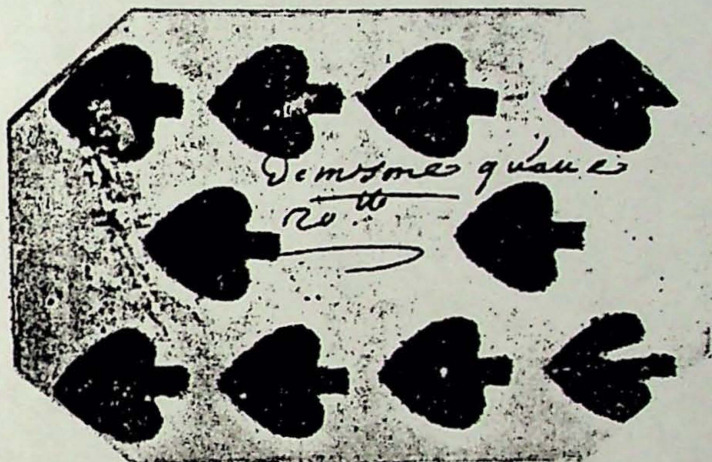
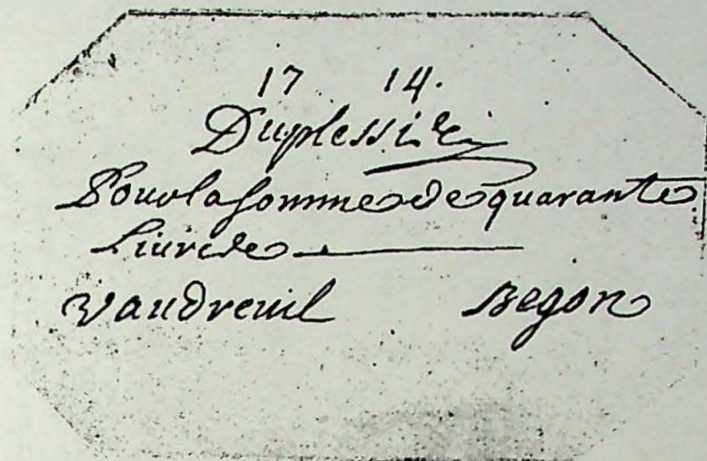
50 LIVRES.



2
Duplessis
Pour la femme de
Cinquante Livres
1714.
Vaudreuil Begon

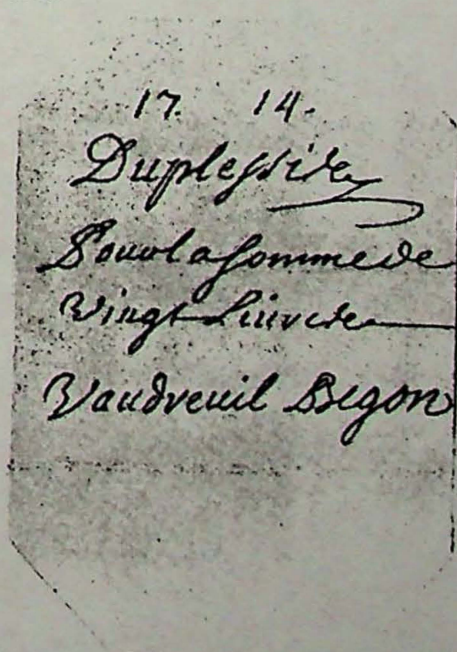
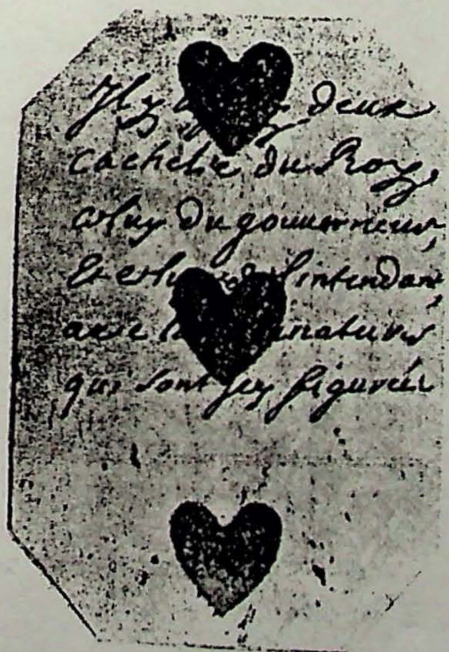
50 Livres, 1714. Entire card, 85mm high x 56mm wide. Written horizontally. (Red face card). Signatures and location of seals as on 100-livres.

40 LIVRES.



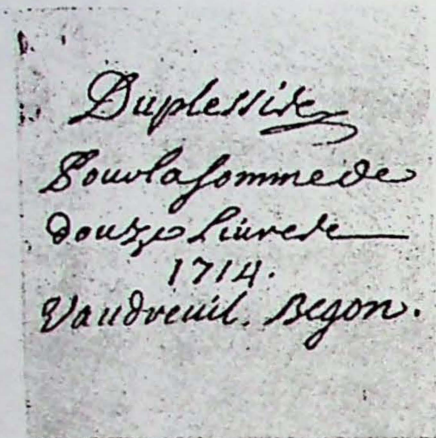
40 Livres, 1714. Whole card with corners clipped off, 85mm long x 56mm high. Written vertically (black, high-count cards). Signed as 100- and 50-livres except date at top. Four seals, one in center of each edge (location given seals unknown).

20 LIVRES.



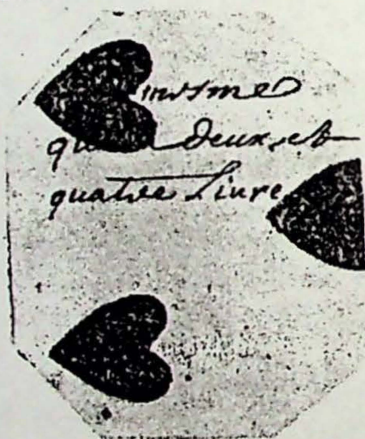
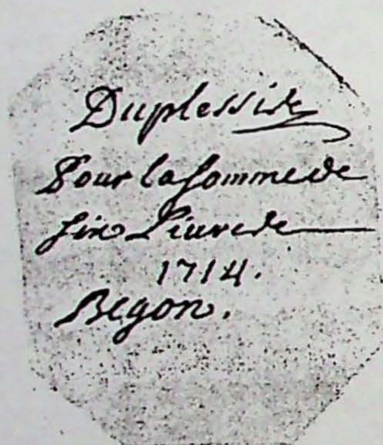
20 Livres, 1714. Whole cards, corners clipped off. 56mm wide x 85mm high. Written horizontally (red low-count cards). Signatures as 40-livres. Four seals, one at center of each edge. *Note instructions written on the back of this particular illustration.*

12 LIVRES.



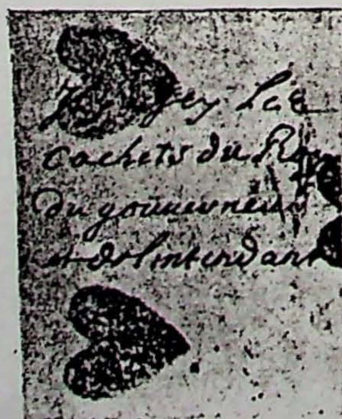
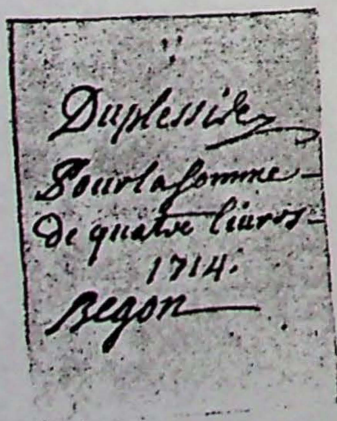
12 Livres, 1714. Bottom 2/3 of a card, 56mm x 56mm. Signatures and date location as on 100- and 50-livres, inscribed horizontally. (Face card, colour[?]). Three seals: one at center top, one each at bottom corners.

SIX LIVRES.



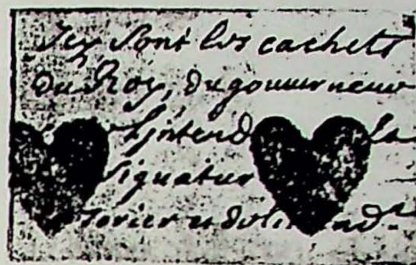
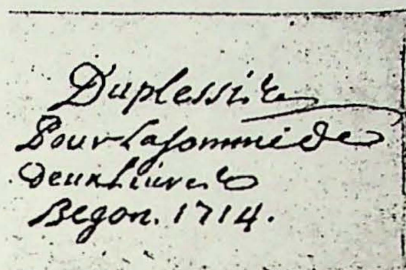
Six Livres, 1714. Half card (56mm high x 45mm wide) with corners clipped. (Red low-count card). Written vertically. Signed by Duplessis at top, Begon at bottom only. Three seals: one center top, one each lower bottom "corners". *Note additional instructions written on this illustrated back.*

4 LIVRES.



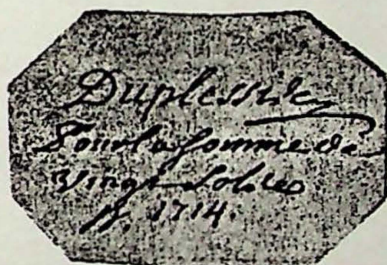
4 Livres, 1714. One third(?) card, apparently trimmed to 40mm wide x 50mm high. Written vertically. (Red low-count card). Signatures as 6-livres. Three seals: one at center top, one each at bottom corners. *Note instructions written on this illustrated back.*

2 LIVRES.



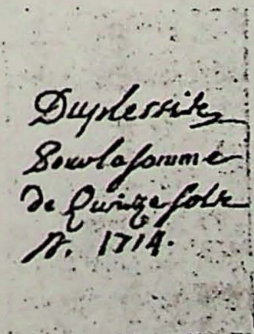
2 Livres, 1714. Actual specimen 50mm wide x 33mm high (half card trimmed?) Written horizontally. (Red, low-count card). Signatures as last but date is now at the end. One seal at top center. *Note additional instructions written on the illustrated back.*

20 SOLS.



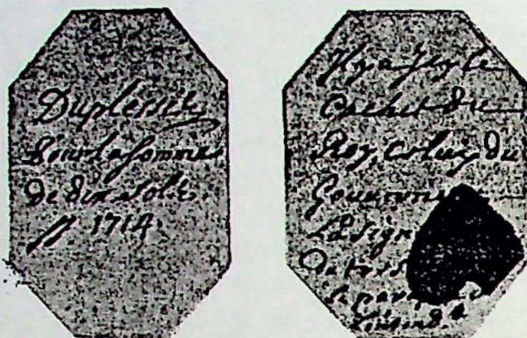
20 Sols, 1714. Trimmed piece of face card (46mm wide x 32mm high) with corners clipped. Written horizontally. Signatures now Duplessis at top but only Begon's initial at bottom, followed by date. Two seals: one at top, one at bottom.

15 SOLS.



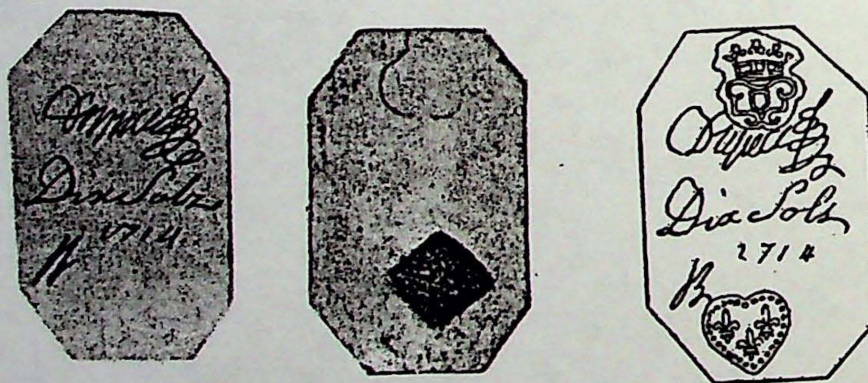
15 Sols, 1714. Trimmed third(?) of red face card, measuring 31mm wide x 42mm high. Written vertically. Signatures as last, seals as last.

10 SOLS. First Issue.



10 Sols, 1714. First Issue. Quarter card (28mm wide x 42mm high) with corners clipped, written horizontally on low count card (both illustrated are red). Signatures and script as last. Two seals: one at top, one at bottom. *Note extensive additional information written on the illustrated back.*

10 SOLS. Second Issue.



Left and Center: Face and Back as illustrated in broadsheet. Right: Drawing in Zay

10 Sols, 1714. Second Issue. Indeterminate signature (probably scrawled "Duplessis") at top face, "Dix Sols / 1714", initial scrawled "B" (?) under. Quarter card with corners clipped, size as last. Written horizontally on low count-card (this one red). Two seals but, according to Zay, different from last: top seal is that of Vaudreuil and bottom three fleurs-de-lys within a heart, dotted border within.

Postscript to the Card Denominations.

It will be noted that the smallest denomination of the playing card money was the 10-sols and while this was ultimately worth only a little over 3d British sterling, it was still a full half-livre and, in terms of the buying power at the time, a respectable sum. It would seem, then, that from start to finish the cards represented equivalent denominations from small gold down to the lowest silver denominations. But what of the even smaller values?

All evidence points to there being an abundance of copper coin already in place. Even in 1721/2, as the private Company of the Occident attempted to turn a profit by coining and shipping copper 9-denier pieces to (among other places) New France, there was a general resistance to their acceptance. Short says that only 306ll 15s got into circulation there at all. But if we consider that the coinage was sent out as "money of the country" and returned as "money of France" (the documents are confused in this respect), then virtually *none* of this coinage circulated.

Back in the 1660s, a discrepancy developed in the "exchange rate" between home and New France coinage. While the normal rate was 4 New France = 3 metropolitan for the silver and gold coins, it was set at 2:1 in the matter of copper sols and their half, the liard. Consequently, merchants in New France scraped up whatever they could – including the small silver coin – and exchanged it in France for copper pieces. Within a year or so, there was very little coin in the colony other than copper – and in this respect, it was flooded. As might be expected, a reduction had to be ordered and came to pass in 1668, the sol dropped from 24-deniers to 20, the liard even more. Also as might be expected, the loss was mostly borne by the ordinary population and occasioned numerous complaints. But, non-returnable to France due to its weight, this flood of copper appears to have answered the needs of the colony for decades to come, even though presumably becoming worn nearly smooth.

Until the last days of New France, there were frequent popular calls for coinage – but always for small silver, *never* for copper.

John Trevail (1820-1902) Commemorative
Based On The Design Themes of Breton 1010, Ch. UC-4
No Labour No Bread / Speed The Plough Halfpenny Token

The Breton 1010's have been thought to originate in Birmingham, England on order by a Toronto dry goods store, Perrins Bros., around 1830. Since no connection with the Trevail surname and that business has yet come to light we must look elsewhere for the issuer of the Trevail-named piece. They appear in Eastern Canada at a rate of one a year or so and on Ebay from English dealers perhaps a bit more often.

I first encountered one in Ottawa in 2000 and was able to ask Chris Faulkner for comments. He steered me to Len Buth who indeed had done considerable (and accurate) work in 1991. His correspondence with a Mr. Sidney Trevail of Toronto led to a gravestone in Luxulyan, Cornwall, England bearing the name John Trevail and the years 1820-1902 as his lifespan. Sidney Trevail personally viewed the site in 1985. Sidney and Len made a best efforts attempt at a Trevail family genealogy, which turns out to have been very close to accurate. Len also wrote to the Reverend Michael Adams of the Anglican Church in Luxulyan where the grave is but unfortunately no replies were forthcoming. In particular no reference to the little medal could be established.

Upon making Len aware of my interest he most graciously turned his entire file over to me a year or so ago.

With the added benefit of the internet, emails, several more overseas regular postal mails, and a good dose of luck I believe the questions of who, where, and why the Trevail commemorative was made can now be answered.

John Trevail was born in 1820 and married his first cousin Jane who was one year younger. John had three brothers Joseph, James (who died young), and Philip. John and Jane farmed successfully more than 100 acres near Carne, not far from Luxulyan, Cornwall. Brother Joseph had a son named Charles T. Trevail, called C.T.T to whom I will refer later. Brother Philip is of interest as he came to Canada and family letters indicate addresses on Elm St. and Brunswick Ave. in Toronto.

John and Jane had a son Silvanus and a daughter Laura who are the real focus of interest in this inquiry.

Silvanus Trevail was born in 1851 and was a star from the start. Excelling in all schooling he became a successful businessman, Mayor of Truro, Cornwall, and such a renowned architect that there is an active society today to remember his works: The Silvanus Trevail Society. He built schools, hotels, country houses, churches and chapels. In fact in today's terms he would likely be called a driven man. Much evidence indicates he never lost sight of his gratitude to his parents for their support of his rise from humble beginnings to great local heights.

First public recognition of this occurred when his mother Jane died March 2, 1902.

Silvanus designed a large Trevail family cross memorial for her gravesite at the church, recast the existing bells in the church tower and added three more. In addition he planned a day of celebration for the Bell Dedication Ceremony on Oct. 14, 1902. There was a luncheon and tea in a tent on the lawns of the vicarage. The schoolchildren were all given a holiday. Father John was there for this day but was ailing and passed away Dec. 23, 1902.

On November 18, 1902 Silvanus wrote that he would produce a ceremonial booklet preserving for history both the funeral service for his mother Jane and the Bell Dedication Celebration and see it was distributed to all the schoolchildren in the area. It is likely that he planned the minting of the medal at this time as well in light of his father's failing health although no written reference has come to me.

The "Dedication of the Bells" booklet, 54 pages, was published by Lake & Lake, Boscawen Printing Works, Truro, Cornwall. It is dated Oct. 14, 1902 but includes the written intent by Silvanus on Nov. 18, 1902 to produce it. It also includes a complete list of all the schoolchildren in the area. The next year becomes a bit of a dark time but because of how it ends I believe it fair conjecture that Silvanus' mental health deteriorated from here due to business stress he put on himself, plus the loss of both much loved parents.

Silvanus died Nov. 7, 1903 and the booklet and medals had not yet been distributed. Laura Trevail, Silvanus' sister takes over now. There are two dates found: late November 1903, and April 1904. On one of these dates (I favour the latter as she would still be dealing with her brother's passing in November) she distributed the booklets and medals to over 170 schoolchildren. Each booklet is personally inscribed to the recipient by name and is signed by Laura (Trevail) Rundle "For my deceased Brother Silvanus Trevail".

This number gives a good suggestion of a mintage estimate for the medal.

For some further insights and confirmation of these circumstances I now turn to Charles T. Trevail, aka C.T.T. who was John's nephew and Silvanus' first cousin. C.T.T. was born June 21, 1854, son of Joseph (a brother of John's) and wrote his memoirs in 1926. "The Life and Reminiscences of C.T.T., Luxulyan, Cornwall" 159 pages, published by The Burleigh Press, Bristol contains only a few comments pertinent to John but they are very helpful.

I quote: " My uncle's (John) proverb was '**No labour no bread**'!"

Combine this with a farmer's theme of "Speed the plough" and it is very logical for that to be used as design elements in the commemorative medal selected by Silvanus.

Also revealed is the fact that John and Joseph Trevail were estranged for over the last 20 years of their lives and while C.T.T. persuaded his father to attend John's funeral there was no reconciliation. But because of his cousin's efforts to that end, Silvanus set out afterwards to attend Uncle Joseph's funeral.

Excelsis Deo.



.. PARISH CHURCH ..

OF

St. Cyric and St. Julitta.

LUXULYAN.



FORM OF SERVICE

USED FOR THE

Dedication of the Bells,

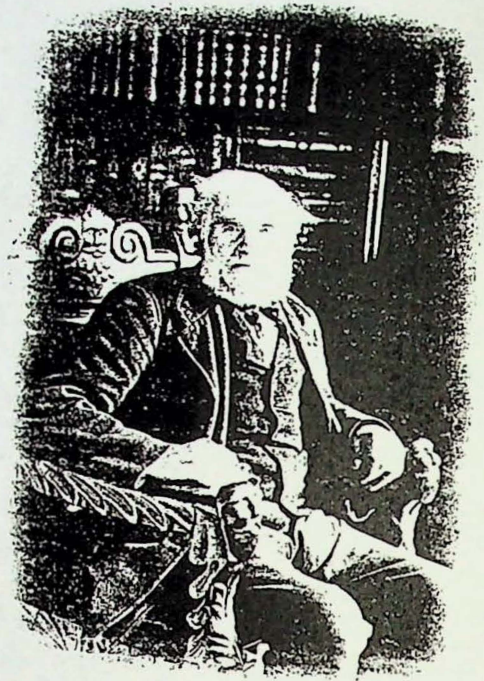
ON

Tuesday, October 14th, 1902,

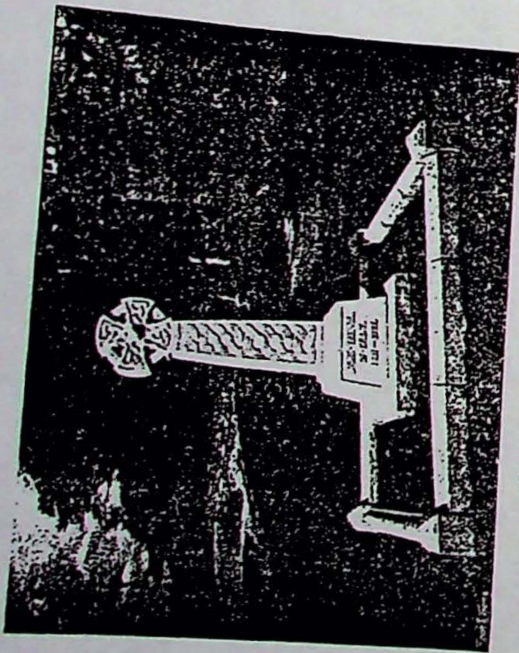
At 3.30 p.m.

TRURO :

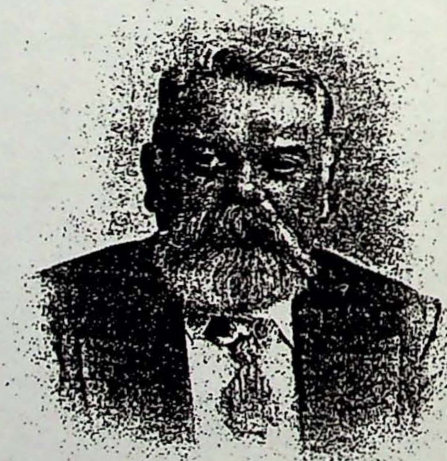
W. T. YAKE, LTD., HOSCAWEN HOUSE PRINTING WORKS.



Mr. JOHN TREVAIL (1860).



TREVAIL MEMORIAL. LUXULYAN.



Mr. SILVANUS TREVAIL.

C.T.T. states that while Silvanus was on the train to attend the service he took his own life by shooting himself.

This likely explains the nature of the stresses that delayed the distribution of the booklet and medal until Laura took it upon herself to do so in her brother's name.

The memoirs by C.T.T. are of further interest as he relates visiting America and Toronto to meet with cousins of the surname "Duthie". This gives a bit more evidence of the path taken by some of the medals to come to Canada.

Strongest Evidence of the Origin of the Medal

I mailed hardcopy colour photographs of my medal to Mrs. Hazel Harradence, of The Silvanus Trevail Society who confirmed it is a match to the one example she has in her possession. Hers came down to her directly from Laura (Trevail) Rundle and the copy of the Ceremonial Booklet which she sent me is hand inscribed by Laura to Wilfred Ellis whose name is on the roll published by Silvanus in the booklet.

Mr. Malcolm Surl operates Luxsoft, an internet provider of sites and host services. Not only does he confirm the description of the medal and state it has been some time since he has seen one, but also he is the current resident of the church vicarage where the tea and luncheon took place on his lawn!

A quick internet search of the surname Trevail turned up 21 hits in Courtice, ON, Tofield, AB, Brampton, ON, London, ON, Windsor, ON, Sparta, ON, Acton, ON, Port Dover, ON, Galt, ON, Dartmouth, NS, Petrolia, ON, Toronto, ON, Grafton, ON, plus

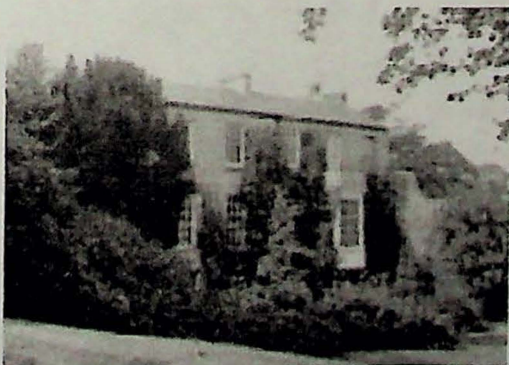
These add to the explanation of medals turning up here once in a while, but it is clear now they were made and issued in Cornwall.

Credits and Thanks

Mr. Malcolm Surl, Luxulyan for his help and the picture of his home, the old vicarage.

Mrs. Hazel Harradence, Luxulyan for much assistance and a copy of the booklet.

Belerion Books, Florida for a copy on CD of C.T.T.'s memoirs.



The old vicarage

Submitted by Rick Craig CATC 975



BERNARD CAIRNS LIMITED, TORONTO, ONTARIO

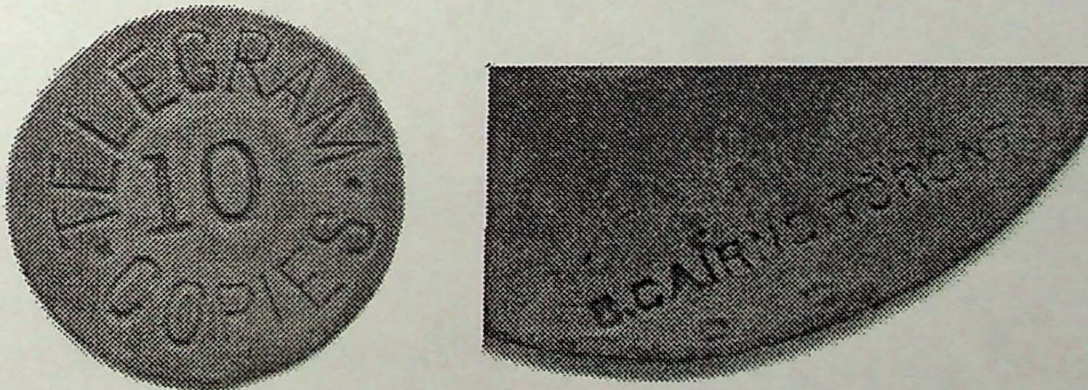
Submitted by Rick Craig, CATC 975

I recently acquired the storecard shown below which features a swastika design theme. Some investigation revealed two surprises: that the company was founded in 1867 and that it is still ongoing in Toronto in the same business of die sinking and metal stamping.



The swastika design card was produced prior to WW II and interestingly did bring about a visit to the company by Canadian Government Intelligence agents during the war to the end that the dies were ordered destroyed. As there was no political motivation in the design no other action was suggested or required.

The token shown below was produced for The Telegram Newspaper and the photo is courtesy Len Buth. It is uniface with only the maker's mark on the reverse.



The company is operated today by brothers Thomas and David Johnson and has been in their family for many years. They very kindly gave me access to some early photographs that are included here.

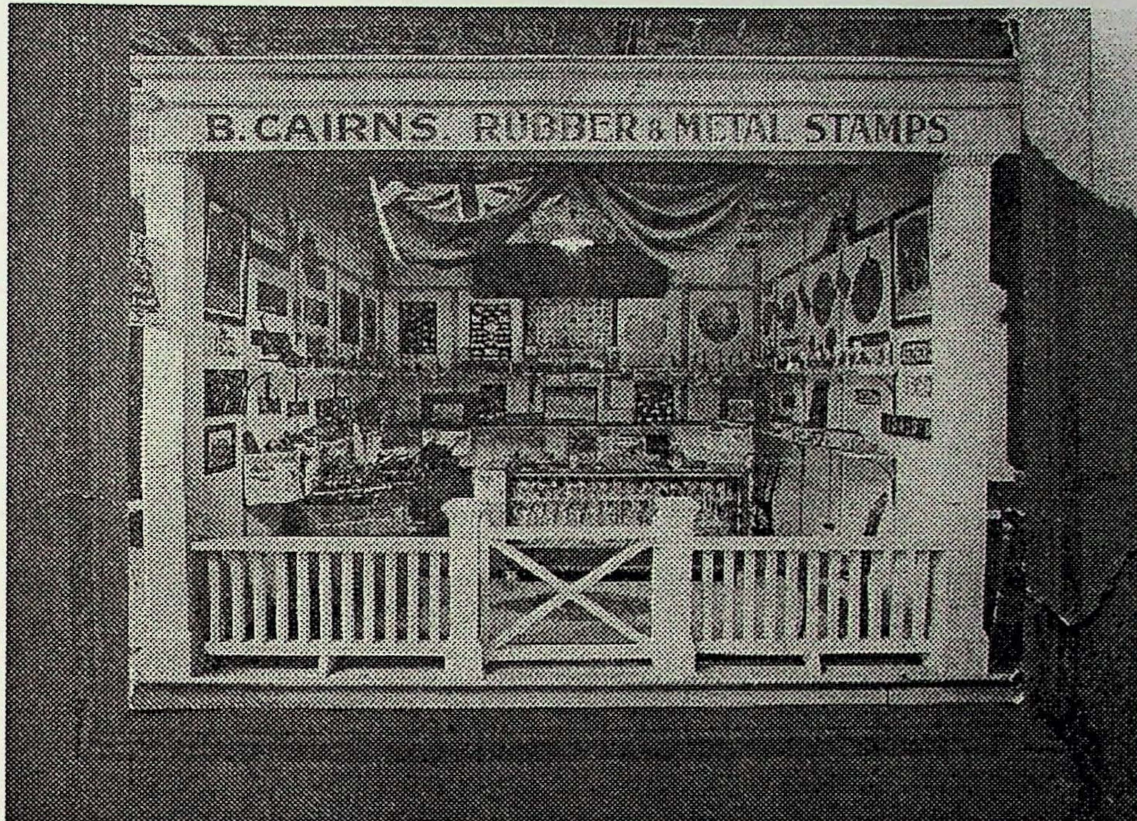
The large monument was made entirely by the Cairns Company and most importantly shows Bernard Cairns on the left and his long time worker Nick McGlynn. The column was produced in late 1885 for the York Armouries on University Ave. in Toronto in Memoriam for those killed in action at Fish Creek and Batoche.



I hope to be able to provide a fuller account of the Cairns' history in future.

My thanks and appreciation are again extended to Thomas and David Johnson for the best efforts to identify people in the pictures and suggest dating from their personal knowledge.

The two pictures below show the Company's booths at The Toronto Industrial Exhibition of 1905 and The Canadian National Exhibition sometime in the 1920's.



Royal Gazette, Mar. 19, 1801.

HALIFAX;

MARCH 19.

On Saturday last, the Subscription for a Bank, to be established in this town, was opened at the Court-House, and filled in the course of *half an hour* to the amount of £50,000. – Many persons were shut out, from not being in time. This long wished-for institution is pregnant with many advantages to the commercial interests of the Province, which, in their effects, will pervade and give energy to every pursuit that may either immediately or more remotely be attached to its general prosperity.

Royal Gazette July 9, 1801.

Halifax Careening Yard,
Storekeeper's Office. 8th July, 1801.

BILLS OF EXCHANGE

Drawn at this Yard to be Sold at par.

Apply to

THOMAS OBEN, Storekeeper

Royal Gazette, Sept. 10, 1801.

Money Wanted,

WANTED to borrow on unquestionable Security, the Sum of
THREE HUNDRED POUNDS,
For further particulars, enquire of the Printer
HALIFAX, 7th September, 1801.

Royal Gazette, Nov. 26, 1801.

Halifax Careening-Yard

STOREKEEPER'S OFFICE, 23d Nov. 1801

BILLS of EXCHANGE,

To be drawn at this Office, to the amount of £2,000, *Sterling*.

Such Persons as may be inclined to purchase the Bills above expressed, are requested to deliver their Tenders for that purpose, Sealed, into the Commissioner's-Office in said Yard, at or before Twelve o'clock on

Thursday the 3d Day of December next.

Alex. Anderson,
Acting Storekeeper

Royal Gazette, Feb.11, 1802:

WANTED CASH

for BILLS of EXCHANGE

drawn on the Honorable Board of Ordnance in London apply at the Ordnance Office, to

C. HORTON, Storekeeper

Halifax, February 4, 1802.

Royal Gazette, June 17, 1802:

WANTED

CASH for BILLS of EXCHANGE

for £1000 Sterling; drawn on Messrs.

COX and GREENWOOD, Agents to the Royal Artillery, on account of the Subsistence of Captain ROBERT WRIGHT'S COMPANY, to the 31st December next.

ALSO £160 Sterling, drawn on

CHRISTOPHER TEESDALE, ESQ; Agent

to the Royal Military Artificer's on account of the Subsistence of a Detachment of that Corps commanded by Captain WILLIAM FENWICK to the same period; apply at the Ordnance Office, to

C. HORTON

Halifax, 30th June 1802

Storekeeper

Royal Gazette, July 29, 1802:

Halifax, 21st July 1802

MR. UNIACKE, will pay TEN Guineas reward to any person who will discover and prosecute to conviction the wicked wretch who maliciously shot one of his horses last night, in Mr. Uniacke's Field, near the North-West Arm.

Royal Gazette, Sept.9, 1802:

CASH WANTED

FOR BILLS of EXCHANGE, £400

drawn on Messrs Ogilvie's, Army

Agents, London. – Apply to

Capt. Raye

Pay-Master, L.S.R.

Sept 9

Royal Gazette, Sept. 30, 1802:

A Note of Hand

Of the value of *Two Hundred Pounds*, was lost on Saturday evening; any Person having found the same, shall be handsomely rewarded by leaving it at this Office. Sept. 15.

Royal Gazette, Jan. 17, 1805:

[In an account of a naval battle involving four each of British and Spanish frigates, the Spanish losing, that took place off Cadiz Oct. 5, 1804. At the time of writing, one Spanish frigate, La Fama was being pursued by two of the British, and another, La Mercedes was lost during the conflict by a massive explosion—EL]

A general statement of the Goods and Effects by the frigates of the division, commanded by Don Bustemante Guerra, Chief of the squadron of the Royal Navy.

On account of the King

Medee. 35 Sacks of Virginia Wool, 20 Chests and Sacks of Cascarilla, 1627 Bars of Tin, 203 Pigs of Copper, and 521,910 dollars in silver.

Fama. 300 bars of tin, 28 planks of wood and 330,000 dollars in silver.

Mercedes. 20 sacks Virginia Wool, 20 chests and sacks of Cascarilla, 1,139 bars of tin, 961 pigs of copper, and 221,000 dollars in silver.

Clara. 20 sacks of Virginia Wool, 20 chests and sacks of Cascarilla, 1,666 bars of tin, 571 pigs of copper, and 231,000 dollars in silver.

Total. 75 sacks Virginia Wool, 60 chests and sacks of Cascarilla, 4,732 bars of tin, 1,735 pigs of copper, 28 planks of Wood, and 1,307,634 Dollars in silver.

On account of the Merchants

Medee. 32 chests of Ratina, 952,609 dollars in silver, 271,501 gold reduced into dollars, and 124,600 ingots of gold reduced into dollars.

Mercede. 590,000 dollars in silver.

Clara. 622,400 gold reduced into dollars.

Total. 32 chests of Ratina, 1,859,216 dollars

in silver, 1,119,653 gold, reduced into dollars, and 150,011 ingots of gold, reduced into dollars.

On account of the Marine Company

Medee. 8,995 seal-skins.

Fama. 14,930 seal-skins.

Clara. 10 pipes seal oil.

Total. 23,925 seal-skins, and 10 pipes seal oil.

Royal Gazette, Jan. 23, 1806:

STOLEN,

About 1000 DOLLARS,

FROM THE Captain'S Lodge in the Dock-Yard, on Sunday morning the 19th inst. supposed to have been taken by

JOHN DONALDSON,

servant to Capt. Sir R. Laurie, Bart. of H. M. Ship Milan, as the said servant deserted on that morning.

John Donaldson is about 27 years of age, 5 feet 9 inches high, sallow swarthy thin face, dark brown hair, dark eyes, born in Carron, North Britain, single, slight made, and active, lame in the right angle from a wound.

Any person or persons who will give information of the said John Donaldson, so that he may be apprehended, shall receive

100 DOLLARS Reward,

Besides the King's and the Merchant's Bounty.

January 21, 1806. A. P. Hollis

Royal Gazette, Mar. 6, 1806:

To the Editors of the Royal Gazette.

AS the public mind, for some time past, has been much engaged in considering upon the expediency of emitting a paper currency, I have been led to the following observations and reflections connected with that subject.

For some time past, the general tone of conversation throughout the county in which I live, has been that of complaint. Indeed there are but few of its inhabitants free from embarrassment. Both creditors and debtors seem alike discontented: The former say, they cannot *realize* their properties so as to employ them to

their wishes, and the latter say, that such is the *scarcity of money* that they must *sacrifice* their possessions in order to make even partial payments. The frequency of law suits for the recovery of debts, occasions much uneasiness. It is certain this frequency is hurtful to industry and enterprise as well as to good neighbourhood.--- It moreover exhibits a too frequent and too glaring view of the general poverty. Hence many are led to believe that this country, in itself considered, was not worth colonizing: and that all we see of improvement, is but a force put upon nature, which will last no longer than while the parent state, continues to expend great sums of public money amongst us.

This opinion is certainly false, though it may be supported by a great many plausible arguments – For my own part, I entertain no apprehensions that this peninsula will, in any event, ever be abandoned to a people composed only of poor Fishermen and Shepherds. It does and will advance – and I trust, that ways and means will be provided, by which those of the present generation, who have borne the toil and burthen of planting it, will be enabled, in their own persons, to reap a benefit from its advancement over and above what may be anticipated for their posterity. The pinch we now feel is no uncommon thing. Notwithstanding the rapid progress made by the late colonies, from their seemingly insignificant beginning up to their present importance and prosperity, yet they all have had their seasons of dependence – their trying times.

A new country (even the best) affords but little more to its first planters than space to exert themselves in. Such planters must bring supplies for many years; which, together with their labor and ingenuity, they must lay out first, in fitting the country to support, and, afterwards, to repay them – this, in the long run, it will do, and with a profit; but, if these supplies are expended before it arrives at this projected state, difficulties must intervene.

A northern country, with its untried soil and

uncertain clime, as this of ours is, requires for its settlers a much larger capital of supplies than a southern one, and is much slower and more irregular in making its return – It must not then be wondered at, if Nova-Scotia should feel a full share of those difficulties, which better colonies have felt before.

The capital of supplies that was possessed by our settlers is now expended, and our credit probably strained to the full extent, and yet we want a further credit. There were those among us who brought money and merchandise – succeeding settlers have had Government donations, compensation, money, pensions and other advantages: without which we could not have subsisted to this day – These are now expended, and, as prudently perhaps, all thing considered, as could be expected – A knowledge of the country, and its capabilities, was to be acquired by experiment, and that often at considerable expence as well as hazard. At present, the people, and the country, are moderately well assimilated; the peculiarities of the soil and climate are understood; and some substantial fruits of past labours are to be seen – We have, indeed, exhausted our supplies, before spoken of; and are embarrassed with debts; our credit being low, we, of course, purchase all necessary articles of foreign supply at a high price, money is scarce, not because gold and silver do not offer themselves, but because we have not yet arrived at that state in which we can purchase much of them: what we do purchase of them, we are compelled to part with again for articles of indispensable necessity; and so we shall be obliged to do yet a few years to come – But if we can hold out for those few years, the tide will then turn. We have now something in our hands more productive than a wilderness – we have cleared lands, useful buildings, machines, implements, cattle, furniture and other things, which we may call our stock of improvements.

This stock of improvements is indebted to us for all our past labour, all our money spent, and all our credit pledged – it has, for many years,

been draining us, by little and little, of all those first means; and is now in the way of repaying us, but only by little and little. If we employ it with ever so much judgment and industry, it will not yield enough to maintain us; pay off our debts, and fill us with cash, in a moment. It is, nevertheless, a property in which our means have been well and advantageously invested; and, if we can contrive ways and means by which to enjoy and employ it in peace and prosperity, it will, first, restore us our credit; and, afterward, our money, with interest and profit – For if it be, at this time, nursed and guarded by the Government, and not suffered to fall too low in its *nominal value*, it will continually be increasing the ratio of its returns to us, in a kind of geometrical progression, the product of every successive year exceeding that of the past, until we have improved all our wild lands, and occupied our fisheries to the full.

If, however, owing to the present deficiency of cash, or (which is the cause of it) the deficiency of current moveable, and vendible, property, it should so happen, that this stock of improvements must be forced out of one set of hands into another, much of it will go to waste, many industrious and worthy people will suffer; some will be ruined, and all be more or less discouraged – Under such circumstances, if the colony does not retrograde, it would hardly be perceived to advance.

The question with regard to a paper currency here naturally occurs – *Would it be like to answer the purpose Government should aim at, or not?*

As far as I have heard, the majority of voices have already answered this question in the affirmative – But a popular opinion, upon such a question, is of little value, we must look to the well informed and judicious – Amongst such, several appear as strong advocates for a paper currency, to be here at this time established, in a *loan office way*, as formerly was done in the middle colonies – With the opinion of such in its favor, it deserves, and demands, consideration.

What first suggests itself, is the great benefit derived, formerly, to the agriculture, commerce and comfort, of the Pennsylvania, Delaware, Jersey and New-York, from the kind of paper currency – It appears that the good effects which flowed from it in those countries, exceeded the most sanguine hopes. The Legislature of Pennsylvania made their first emission with great diffidence, all arithmetical calculation was in its favour, but yet it seemed to savor too much of project and experiment – the Proprietaries assented to it with caution and seeming reluctance: even after experience had evinced its good effects, the Proprietaries affected to consider it as beneficial to the planters, but not to them, and gave their assent to succeeding emissions, in return for concessions their Governors exacted of the people; but, notwithstanding all opposition, and misrepresentation, so energetic were its effects, that it fully vindicated its own claim both to utility and expediency.

It is by some objected “that this Province differs so materially from those countries, that we could not support the credit of our paper as they did that of theirs – Those countries, say they, were grain countries; they had a commercial staple, that was the produce of their lands: but our lands here are no securities; they are, intrinsically, worth nothing.” Yet it seems that grazing lands, near the sea, may be good securities – Such are most of the lands of Ireland, and such are ours – Beef, Butter and Cheese, will sell in as many markets as Wheat and Rye, to say nothing of fish, which a further progress, in agriculture, and population, will enable us to take in greater quantities, and to greater advantage. Neither of the countries we are speaking of produce either gold or silver, they all must buy them – Gold and Silver make the best money – When we have cattle and fish enough to buy gold and silver money, and have other cattle and fish to purchase our foreign necessaries, we may retain the gold and silver, that is necessary for a currency, among us. – But such is not our

present case – We have not yet had cattle and fish enough to buy our necessaries, make our improvements and pay our debts: we, consequently, have not yet begun to hoard up those precious metals. The same was the case of those countries we have been speaking of, when they emitted their paper currency: they, at that time, had not produced sufficient, and sold it, as to have begun to repay – they had the means of producing grain, and they saw those means were augmenting – we have the means of producing cattle, and, it is evident, that those means are increasing. They wanted money, and so do we. They were not rich enough to retain gold and silver, neither are we. ‘Till they became advanced enough to amass gold and silver, they represented them by paper, and why could not we? Their lands rendered such a position affordable, and why should not ours?’

“But the New England Colonies, which more resemble us, flourished, and grew rich, without any such *loan office money*, and the only paper money they attempted, without the guarantee of the mother country, fell into discredit.” – Those who are acquainted with the history of the American Colonies know, indeed, that the commercial parts of New England flourished, in early times, by ways that are not likely, if possible, ever to present themselves to us – They had their foundation in the unsettled state of the various European Colonies that were forming in the southern parts, which enabled a snug, secure, and enterprising little people, sufficiently near at hand as the New Englanders were, to make exorbitant profits out of them. Enriched by these profits they possessed a capital sufficient to increase their shipping and improve their fishery to that degree as to obtain not only an ascendancy in, but almost a monopoly of, certain branches of American commerce. They however understood the arts of tricking and bargaining in trade, better than the maxims of sound and lasting policy. The settlement of Pennsylvania, made above half a century after theirs, and under auspices far less flattering, has been constantly

gaining ground upon that of New England, and has attained to a degree of wealth and strength, in its nature far more durable. It is true that ours is not so good a natural country as Pennsylvania, but we can make it better than it is, by copying some part of the policy of that prudent colony. We have nothing to do with copying the maxims of the New Englanders any more than of the Hollanders. The ingenuity of one of the New England colonies in getting hold of the greater part of the money sent from England to redeem their paper issued for carrying on the war against France, in conjunction with the mother country; and then blowing upon the bills of credit of the sister provinces; with all the story of *old tenor*, have nothing to do with the kind of paper currency which we have under consideration. *Bills of credit*, redeemable by a contingent revenue are, as money, one thing, and *loan office paper*, which in effect, is real estate in circulation, is another.

Our habits and connections with New-Brunswick are such, that it would by no means injure us, if the people of that province refused our paper. Neither that province or this, either does, or ever will, keep open markets for the purchase of the productions of the southern or interior parts of America. These two provinces are never likely to become rivals in any particular branch of trade; and neither of them are likely to be so circumstanced as to suffer any great disadvantage from the temporary absence of gold and silver; provided, they each have a paper substitute that will pass current within their respective limits. The only rational means of profit in both provinces are the improving of lands and catching of fish. In those ways we may employ more hands, and a greater capital, than we shall be possessed of for a century to come. As we progress in those employments, our country will become gradually valuable and rich. Secure without exaction or expence, under the protection of a great and powerful nation, we have nothing to hinder us from thriving by those *plain pursuits*, because the field before us, *and in*

our possession, is ample – is more than enough.

Circumstanced as we are, it is hard to conceive of a *trading interest*, properly so called; that is, of an interest and a capital in a great measure unconnected with our agricultural pursuits. Hence no doubt it was, that the legislature rejected the idea of a *Bank*. That a time may come, when, by our industry and our savings, we shall have accumulated more stock than we can employ to a *sure profit* in improving our lands and our fisheries, *at home and by domestic means*, there is little doubt, but, that time is far distant. The only merchants that can properly be called our own for some time to come, are such factors as will dispose of our beef and our fish; and in return, supply us with our foreign wants. Certain adventitious causes may have placed a superior order of merchants here for the present; but when those causes cease to operate, that order of men will disappear, though their capitals were ten times as great as they may now be estimated. So respectable a class of gentlemen may be the natural production from the future accumulated growth of this country; at present, they are merely contingent. They are independent of the colonists. They can take care of themselves. We cannot hurt them with our paper money.

In some of this class, from a generous desire of helping the country, have endeavored at what is called the *forsing trade*. I believe they have found that Nova-Scotia is not a country ripe enough for speculation. I wish this truth was as universally understood, as it is felt, amongst us. The melancholy neighbourhoods of places where vessels have been built to carry away imaginary cargoes, and to thrive by imaginary freights; or sell for imaginary prices, are too frequent to have escaped the notice of any person conversant with this province. The many people ruined and corrupted by these speculations daily excite our commiseration; while the diversion of so much useful labour and ingenuity from those craving and sure employments of tilling the ground and catching the fish at our own doors, cannot but be

lamented.

“It is impossible to get money *fast* by farming in Nova-Scotia or by fishing either,” says the settler, who, after twenty years of labour, has from little or nothing, brought his wild land to be a pleasant field. “But little gains make a heavy purse.” “That may be true, but light gains wont do for me, I owe an hundred pounds, and I have been owing and increasing my debts, for so long a time, that I must now follow some better business to enable me to pay them off.” “But while you have been owing and increasing your debts you have been making and increasing your farm; it was at first, little or nothing, but now, it is worth four hundred pounds.” “I grant it, but my creditors are neither able or willing to trust me any longer.” “Let them buy your farm, and do you make another.” “They cannot, for their money is all trusted out to just such debtors as me.” “Is your case then desperate?” “Nearly so, I am harrassed with duns and threats. I am consumed with interest and high charges.” “What then? You will be ruined if you go to trading, smuggling, vessel-building, or trafficking in plaister of paris.” “I must try some project, for I feel discouraged with my farm, and so does my family.” “If you could *hire* money to pay off your present debts, could you not replace this hired money *to a certainty*, by little and little, in fifteen or twenty years?” “I could, and pay the interest; but hiring money is almost impracticable, on any terms; much more, on the good ones of paying by small installments.” “But government can contrive a money for you, that may be afforded at *two per cent. interest*, and which you can have in use upon the condition of paying back by little and little, yearly, for fifteen or twenty years; for in fact, you will be your *own creditor* for it.” “Will such money hurt nobody?” “It cannot possibly hurt any but rash fools and spendthrifts.” “Those are but a minor proportion of people in any country and deserve no consideration; but will such money keep *in* the country?” “It will; till it gradually absorbs itself, and just so last it will gradually be replaced by

silver, if such men as you jog on in the plain path, with common industry and economy." "This is mysterious to a plain man like me, but if it can and should be so, I feel secure in all other respects of being as comfortable as I wish: I can find means from my farm to purchase yearly as much of this money as I shall want for my interest and installment. I shall certainly redeem my estate. Feeling secure from the oppressor, I shall work with an easy mind and a good heart. I shall pursue no visionary projects, for the plain path is clear to me and to thousands, so we have but strength and encouragement to walk in it."

It has been suggested that the interest of the mother country; of our military friends; and of the gentlemen who enjoy government salaries, would be put to a hazard by this sort of paper money; but, as all this is inconceivable by me, I shall leave the discussion of it to your incomprehensible reasoners.

The only class of persons that need be alarmed are such creditors as, were their debts paid in, would not wish to employ the money in trade, improvements, or making purchases. I can undertake to remove all just grounds of apprehension from these men; but as that would lengthen a discourse already sufficiently long, I will await the public opinion upon what is already advanced, before I proceed further. But should nothing offer from a better hand, and what I have here said be thought worthy of attention, I may hereafter clear up the point last mentioned; and at the same time suggest, what, in my opinion, considering the present state of this country, ought to be the leading provisions in a law for establishing a *Loan Office*, provided the same should be deemed expedient by our Legislature, and approved by the British Government.

RUSTICUS

Royal Gazette, March 6, 1806:

HALIFAX YARD

Storekeeper's Office; Feb. 28, 1806

BILLS of EXCHANGE,

To be drawn at this Office, to the amount of
£3,000 Sterling,

To be SOLD.

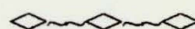
Such Persons as may be inclined to purchase the Bills above-mentioned, or any part thereof, not less than 100*l.* Sterl. are desired to deliver their Tenders for that purpose, sealed, at the Commissioner's Office, at, or before 12 o'clock, on Saturday the 8th of March next.

DAN. BUT. DAWES,

Storekeeper

Royal Gazette, March 20, 1806:

Thursday upwards of 400*l.* were collected at the Surrey Chapel, generally known by the Rev. Rowland Hill's Chapel, for the Patriotic Fund. In the morning 160*l.* were collected. After the evening service, the Gentleman who held the plates cast up the two collections, to the amount of 306*l.* One of the Gentlemen observed a piece of paper sealed up, which had been put into one of the plates and was supposed to contain a penny piece. On opening it the paper proved to be a 100*l.* bank note, wrapped round a new half penny. On the note was written, "A Widow's Mite."



Mr. Oaks, the banker of Bury, last week paid a legacy of 100*l.* to a cook maid in the service of a gentleman in that town – her joy was so excessive as to embarrass her in her business – every thing went wrong – it was past dinner time – the viands were still raw – the pot would not boil – the fire would not burn – she pulled an old newspaper from her pocket, and thrust it within the bars, forgetting that she had wrapped her bank notes in it, and in an instant they were consumed. It is easier to conceive than to describe her feelings on discovering her loss – the Banker, however, had the numbers, and on giving the necessary security to the Bank, the property will of course be recovered.

Royal Gazette, May 15, 1806:

LOST,

Yesterday afternoon, about half past five o'clock, a Ten Pound Bank of England Note, and a Guinea:— the note has William Kent, H. M. S. Squirrel indorsed on the back, whoever has found, and will bring them to this office, shall receive two pounds reward, and no questions will be asked. N. B. The note will be of no use to any person who has found it, as directions will be given to have it checked.

Royal Gazette, Oct. 21, 1806:

...It is stated ...that the Vera Cruz...lately captured by the British frigate Arethusa, off the Havana, had on board 900,000 dollars...

Royal Gazette, Nov. 4, 1806:

MONTREAL, Sept. 13.

A few days ago the police officers, assisted by a few well inclined citizens, repaired to a house, at the bottom of Saint Antoine's suburbs, near this city, which they entered, and took into custody Josiah Millard, William Remington, and Squire Brown, Americans; pretty well known to be accomplices of Burroughs, now committed upon a charge of forgery. They also seized a rolling press, a quantity of thin paper, a marble mortar with printing ink, four copper plates, engraved for different Banks; together with a large quantity of counterfeit ones, purporting to be of the merchant's Bank, in the city of New-York, for five dollars each, amounting to twelve or fifteen thousand dollars. They all stand committed for trial in his Majesty's Court of King's Bench, in March next.

Yesterday an American, called upon Mr. Edwards, at his printing-house, in this city, and desired to speak to him, in private, and, in a low tone of voice, told him he wanted a few counterfeit Bank notes. It being post day Mr. Edwards recommended the man to Mr. Radford, his next door neighbour. The Yankee went to Mr. R. and desired to speak to him, in private, which was immediately complied with. The Yankee then enquired if he could get a few

counterfeit bank notes, and what they would be a hundred, Mr. R. asked him what Bank he liked; the Yankee said he thought the New-York Bank had been run pretty hard lately, and would therefore wish to have some other. Mr. R. asked his name, he answered Gould, that he lived at New-Salem, was born at Stoning; that he kept a little huckster's shop, where he could pass one off now and then without any suspicion. Mr. R. told him there had been a bustle lately about Bank notes, and he could not say exactly what quantity were on hand, nor what fort they were, nor could he tell the price per hundred; however, if he would call again in half an hour, he would introduce him to a gentleman who would deal with him, in a proper manner. The Yankee appeared pleased with this information and begged to leave his saddle bags, until his return.

Mr. Radford waited upon Mr. Edwards to know if he knew any thing about the business, and thanked him for the recommendation; upon which Mr. R. went to the court house and brought with him the high constable, when, after waiting some short time, the Yankee came again expecting, no doubt, to obtain a hundred counterfeit bank notes, when Mr. R. gave him in charge to the officer, who took him into custody, and carried him before the magistrates, where Mr. R. appeared as an evidence against him.

Immediately after this one Elder, an American, who has followed the business of a mill wright, was examined, touching his having in his possession, four Dies for coining Spanish dollars: and also an engine for milling the same; he came here lately from Quebec, in a Schooner, when those tools, engines and implements were discovered. He was fully committed to take his trial, in his Majesty's Court of King's Bench, for criminal offences, next March.

Royal Gazette, Dec. 9, 1806:

SALES at AUCTION

By Charles Hill, and Co.

To-Morrow, Wednesday, at 12 o'clock, on

the Ordnance Wharf,
The Property of CLEMENT HORTON, Esq.
A Copperplate ROLLING PRESS...

Royal Gazette, Dec. 16, 1806.

Messrs. HOWE and SON,

By inserting the following in your Gazette, you will oblige a customer:

I OBSERVED in the Nova-Scotia Gazette of the 10th of November 1805,* a piece or essay signed BENEVOLUS, in which the author endeavoured to set forth the great distress the province was in for want of a circulating medium, and that it was on the brink of ruin, if some means could not be found to restore its sinking state: and proposed an emission of paper currency to the amount of 50 or 60,000*l.*, which, in his opinion, would make us a rich and flourishing people; but I must beg leave to dissent from him, and think it would have a quite contrary effect: but I shall not enter into a discussion of that matter at present, but endeavour to point out what I think a more effectual plan to obtain the desired end.

That the province in general is in great want of circulating cash every individual must allow, and do feel the effects of it more or less. I am a very old settler in the province, and have often lamented to see the cash brought into the province sent away to purchase the common necessaries of life. But in the year 1760, when the internal parts of the province were settled by farmers, I was in the hopes they would have put an end to sending money out of the province to purchase provisions, which, tho' late, is in a great measure accomplished in most articles except bread kind, and could we surmount that article, no doubt we should be soon a rich and flourishing people, (I mean sufficient to supply his Majesty's troops in the province, the Navy-Yard, the inhabitants of Halifax, and the fisheries) and that would be a great point gained, and, if proper measures were adopted by government, I make no doubt but it may be

accomplished in a few years; the many great sums of money brought into the province to pay his Majesty's troops, the works carried on in the Navy yard, and what is spent by officers and men of the navy, if it could be retained in the province, I think would be sufficient for a circulating medium throughout the province, and this I think can only be done by the farmer raising more bread corn; the land in general is very fertile if well cultivated. But the high price of labour prevents the farmers from raising what they otherwise would: the hire of one good man for a year, will cost the farmer in wages, provisions, &c. about forty-five pounds, and if the labour of that man does not bring the farmer more than that sum, he gains nothing by hiring him, which is often the case; therefore the small farmers dare not hire labour, but content themselves to do what they and their children can; and perhaps get just enough for themselves and families, and some not that: I have been in the farming business in the province forty-five years, and speak from experience.

Now the most probable way, and I think the most effectual, would be for government (by a law of the province) to grant a bounty on all wheat, rye, indian corn, and pease, raised in the province, and brought to the Halifax market, and sold or delivered at any of the out ports for the supply of his Majesty's troops, so much per bushel of the above species, or flour in proportion – it may be difficult at first to ascertain how much per bushel the bounty should be: but I suppose for every bushel of good merchantable wheat *nine pence*, rye *six pence*, indian corn *nine pence*, and pease *nine pence* (as the two latter are more precarious in the crops, and the corn requires more labour than rye or wheat) and the same in proportion for flour, which will be near four Shillings for every barrel of wheaten flour weighing 196 pounds net (But I could wish the bounty higher). It may be said that this is a fine proposal to enrich the farmer. Do not conclude too hastily. I will be bound it will not make the farmer rich, but if it has the

desired effect it will make the province rich, the farmer indeed gets the bounty in the first instance, which may the better enable him to pay his labourers, wheel and plough rights, blacksmiths, and the traders in the Country, to whom he is obliged to run in debt, and the latter will then be enabled to pay the merchant in Halifax, and they again to make remittance to England, so that the bounty is soon spread abroad through almost every class of people, and every man may have some of it in his pocket. It may be ask'd where is the money to come from to pay these bounties, Answer, if the present revenue of the province should not be sufficient, some other ways and means may be found to add to it; but perhaps there may not be occasion for any additional tax, or rather I wish there may, if the great object of retaining the money in the province cannot be accomplished without it: suppose by this plan, 10,000 bushels of wheat should be raised; brought to market, and sold as aforesaid, the bounty at ninepence per bushel (and I could wish it was more) would amount to 375*l.* (and what is that to the vast sums sent out of the province to purchase flour, meal, &c. &c.) And this 10,000 bushels would save in the province nearly 3000*l.* cash, and would be a great spur to the farmer to receive part of it – and after all what risque will the province or any individual run to make the trial; if this proposal should not have the desired effect, there would be little or no bounty to pay, (which I think is very improbable) but if it should, every bushel for which bounty is paid, will save in the province its value in cash; and if this or some other similar mode should be adopted, it would be well if the Commissary's agents, and purchasers of grain or flour, would make known what they will give for grain per bushel, or flour, (especially at first setting out) and I dare say they would give full as much as they can procure it from abroad.

The farmers in general have turned their attention to raising live stock, because it can be done with so much less labour, and expence in utensils, then raising grain, and their chief

dependance for procuring a little cash is beef, pork, mutton, lamb, veal, poultry, butter, and cheese; but now that channel is drying up fast, the farmers are obliged (for the most part) to give three months credit to the butchers, or else they cannot sell their cattle, and they seldom get their money under four or five months, on one pretence or other, to their great damage. The country is growing fast, and numbers of new farmers are settling every year by young people branching out, and the time is not far distant, when all kinds of viands will over-stock the market at Halifax, (and there is no other in the province) unless the proposed bounty should call the attention of the farmer to raise bread as well as meat, and nothing so likely to do that but something more for his interest. The proposed bounty to have its pro-per effect, should be continued a considerable time, say seven, or, it would be better, ten years, for it will be two or three years before the farmer can prepare any considerable quantity of land for the different sorts of grains; I would not be understood that I thought all the flour and bread kind brought into the province was purchased with cash sent for that purpose, or that there were no other trades to drain the province of cash; No, there are many, but bread kind especially amongst the private traders, is by far the greatest, and many of the others will lessen of themselves in a few years, as articles of produce to export to the West-Indies and other places increases. And now Messrs. Printers you will easily perceive by the foregoing, that I am not in the habit of writing for the Press, but have thrown my thoughts together as they occurred to me, and hope I may be understood, and wish some abler hand may elucidate the subject more clearly – and they will greatly oblige PLOUGH-TAIL
[* as in original –EL]

Communion Tokens

- by Angus Sutherland

Beginnings

Communion Tokens are passes or tickets for entry into the feast of Holy Communion (also called the Lord's Supper and Eucharist). Communion is a Christian celebration that rises from the Jewish celebration of Passover. When at a Passover meal with his disciples, Jesus indicated that the bread and wine of Passover pointed to the sacrifice of his own life to provide forgiveness and life for the people of God. The Christian Church remembers this by including a Communion meal from time to time in worship.

Over its first fifteen centuries, the Church became powerful, and also corrupt. Men known as "Reformers" rose up in the 1500's to call the church back to its devotion to God. One of these men, John Calvin, is said to have promoted the use of tokens to prevent the abuses of the celebration of Communion that had become common before the Reformation.

Communion Tokens in Europe

The use of tokens became commonplace mostly in Reformed Churches, although Lutheran and Anglican (or Episcopal) Churches also used them. The earliest appear to have been used in France. One of John Calvin's students, named John Knox, took the Reformation to Scotland and also introduced the idea of the token. It was Scotland more than any other country, and Presbyterians more than any other Christian denomination, that embraced the idea of the token. It has been estimated that Scotland accounts for at least 70% of all the Communion tokens known.

Communion Tokens in Canada

The colonisation of the new world led to a large exodus of Scots to Canada. Being largely Presbyterian, the people brought with them their particular brand of Christianity and the tokens that were a part of worship in Scotland. Scots, and particularly Gaelic-speaking highlanders, made up a large portion of the settlers of Canada in the early years. (Some estimates say that Gaelic speakers in the early 1800's formed as much as 20% of the population of Canada, from Nova Scotia right through Ontario.) From the early settlers in Nova Scotia to the later influx into the western prairies, Scots often led the way, taking their traditions with them.

In the early days there were three main branches of Presbyterians in Canada: the Church of Scotland, the official state church; the Secession Church, also known as the Associate Church, founded by a split in Scotland in 1733; and the Relief Church, a later Scottish split that only had one congregation in Canada that used a token. Later the Free Church of Scotland came into being when a further split in Scotland in 1843 also became a reality in Canada. Besides the Scottish Church, two American-based Presbyterian groups are featured among Canadian tokens: the Covenanters, or Reformed Presbyterian Church; and the Associate Reformed Church, later the United Presbyterian Church of North America. Because political realities were different in the colony than they were in the old country, the church in Canada became eventually better known for its unions than its splits. In 1860/61 the Secession and Free Church congregations united, and in 1875 the four remaining branches of Presbyterians in the young country joined together to form the Presbyterian Church in Canada. In a later event, in 1925, 60% of Canadian Presbyterians joined the United Church of Canada, and the other 40% remained Presbyterian.

The tokens in Canada followed the lead of the Scottish Church. Early tokens simply had initials indented in lead (for example, River John NS; Barnsville NB; Dundee PQ; Eldon ON), and others just had a symbol struck into them (Gairloch, NS, Eramosa, ON). Later

tokens were more ornate and included more information. They were made of tin, white metal, iron, brass, and aluminum. Stock tokens are also known in copper, and commemoratives in nickel and wood.

Specific tokens, those naming the town, minister, or county of the issuing congregation, were used in Newfoundland (then a separate colony/country), Nova Scotia, New Brunswick, Quebec and Ontario. Stock tokens, made by various companies to supply churches that chose not to make their own, were used throughout the eastern provinces, and were also used in Manitoba.

Commemoratives

In celebration of anniversaries, congregations particularly in Ontario have chosen to make commemorative Communion Tokens, seeing them as souvenirs for members as well as a link to the past. Among these is the only non-Presbyterian token known in Canada, a commemorative made by St. Paul's Anglican Church in Fort Erie, Ontario.

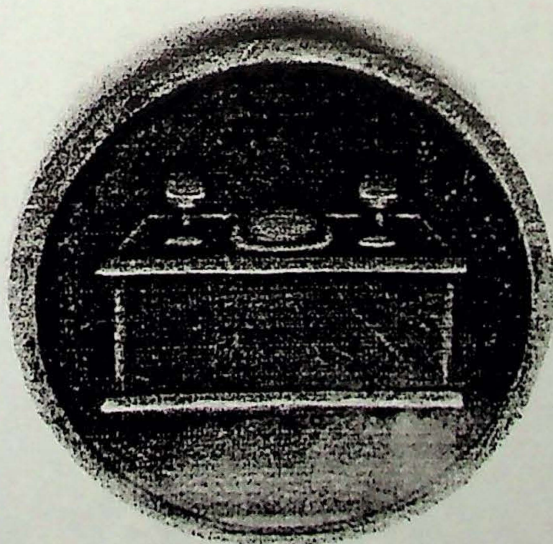
Communion Cards

Most Canadian Presbyterian congregations stopped using the metal token in the late 1800's, though enough continued the practice to encourage stock tokens to be provided into the early 20th century. One congregation did not abandon the use of metal tokens until 2002. However, the tradition continued in the issue of Communion cards. Cards were cheaper than metal, and they had the additional advantage of providing a space for the member's name to be recorded.

Some cards are known that pre-date the 1875 Presbyterian union, the early cards often being of thick cardboard. The congregations of St. Andrew's Kingston and St. John's Cornwall used cards and metal tokens simultaneously. In the Kingston congregation, the cards were in fact small envelopes in which the tokens were placed. Communion cards have been used by Lutheran and Methodist congregations in Canada, and also by the United Church, though most congregations of that denomination stopped using the cards in the 1950's. The majority of Presbyterian congregations still use Communion cards. Cards today are not used for access to Communion, but are delivered by the elder as an invitation to the celebration, and are returned to the church to indicate the attendance of the church member.

Leaden footprints of faith

Communion tokens have been called "leaden footprints of faith". They represent an era of our country's history when Scots came with faith and hope to build a new country honouring to the God they worshipped. As such they are a vital and meaningful part of Canada's history and heritage.



St. Thomas Bakeries and Tokens

by Harry N. James FCNRS

The bakeries of a century ago catered mainly to neighbourhood trade. During 1897 in St. Thomas there were twelve bakers or bakers and confectioners in business. Most were located somewhere on Talbot Street, the main street of the city. Most would have had delivery service. An A. E. Lilly had a bakery business at 65 Ross Street in this year, and over the next several years, bakeries opened up in other residential areas such as Fred Rawlinson's bakery at 3 Crocker Ave., and Lorne Ryckman's at the corner of Catherine and Kains Streets in 1899. Bakeries also opened up on Hiawatha Street as well as Curtis and Railway (Princess Ave.), Gas Street and Manitoba Street.

Often bakeries would pre-sell their products. A customer could buy tickets or tokens which could be left in exchange for a delivered loaf of bread. Probably several bakers in St. Thomas used some sort of token, but as yet only tokens from four bakeries are known.

One of these who made use of a token was John T. Palmer who started in business in St. Thomas in 1878. He was located in his newly built two-storey building at 707 Talbot Street. This place housed his bakery, grocery and provision business as well as his home. By 1897 he is listed at 711 Talbot Street where his token was first used. When he retired in 1908 he was at 803-805 Talbot where Medlyn's Hardware eventually located. Mr. Palmer died in 1921.

Obverse:- J.T. PALMER / 711 / TALBOT ST. / ST. THOMAS
Reverse:- GOOD FOR / ONE / LOAF / BREAD A-Sc4-28

John T. Stephens is listed as a baker at 442 Talbot Street in 1891. He could have been in business for some while before this. There are no directories available for the years 1887 through 1890. He was not listed in 1886 or before. In 1892 he re-located to 613 Talbot Street and by 1898 was at 585 Talbot Street where he stayed until 1905. The year 1906 shows him at 159 Manitoba Street. In 1908 the address is listed as 161 Manitoba which is possibly the same place. There was a numbering change along Talbot Street that year and some of the side streets could have been affected as well. He was still listed at this address until 1912. From 1913 until 1916 he is not listed as a baker in St. Thomas, however, in 1917 he is once again mentioned with his address now at 310 Talbot where he continued until 1928.

In 1929 J. T. Stephens is again not listed, however, Stephens' Bakery is now being advertised at 877 Talbot Street. By 1930, the Canada Bread Company is at this address with Ralph Stephens as manager.

John Stephens made use of two tokens. One was good for one loaf of bread and the other for five loaves. These are known to have been in use as early as 1902 as they are listed in W. C. McColl's Numismatic Sale conducted that year. These tokens were supplied by the Cranston Novelty Company of Galt, Ontario.

Obverse:- J.T. STEPHENS / BAKER / ST. THOMAS.
Reverse:- GOOD FOR / 1 / LOAF OF BREAD A-Sc4-28

Obverse:- J.T. STEPHENS / BAKER / ST. THOMAS.
 Reverse:- GOOD FOR / 5 / LOAVES OF BREAD A-Re-32x19

Obverse:- STEPHENS' / BAKERY / ST. THOMAS
 Reverse:- GOOD FOR / ONE / SMALL LOAF A-R-25

This token was likely used by Ralph Stephens in 1929 before selling to the Canada Bread Company.

James Tapp was another baker who made use of a token. He is first seen in business in St. Thomas in 1904. He was located at 15 Hiawatha Street. By 1907 he is no longer listed. James Tapp was an uncle of the popular country singer, Gordie Tapp. His token was similar to John Palmer's and was also good for one loaf.

Obverse:- JAMES TAPP / BAKER / ST. THOMAS, ONT.
 Reverse:- GOOD FOR / -1- / LOAF / OF / BREAD A-Sc4-28



Store and Tokens of D. W. Henry, Springfield, Ontario

by Harry N. James FCNRS

Springfield, Ontario is located in Malahide Township of Elgin County. The main corner is the intersection of Ron McNeil Line or County Road 52 and County Road 49. The population is about 800.

The coming of the Canada Southern Railroad in the early 1870s gave the place a growth spurt which lasted for about a decade. About 39 buildings were erected in Springfield from 1871 until the middle of 1872.

In August of 1871, John Cook erected a two-storey building on the north-west corner of the main intersection. This was the former site of the Burgess Hotel which had burned down. The first floor was rented out as three stores; W. H. Graves, the postmaster, opening a general store in one, and the other two occupied by a druggist and a jeweller. The top floor was used as a Masonic Hall.

David W. Henry succeeded Graves as a general merchant. The Henrys were a local family. As early as 1881, a David Henry, age 60, was listed in the census as a harness maker. In the 1901 census David W. Henry is listed as a general merchant. He was 33 years of age at this time. The exact date he started business here is uncertain, however, he is listed in an Elgin County directory as a general merchant in 1900. At this time his business occupied two of the lower stores. One side was his general merchandising business and in the other he operated a hardware. He described his business as "The Big Departmental". He was still listed here in the directory for the year 1906.

The building was destroyed by fire in 1902, but re-built the same year. The building still has businesses operating in it in this year, 2004.

Some time after Henry was in business, the store became the site of Woerbach's Superior Store and then Shiveley's Superior Store. The Sunrise Restaurant and the Springfield General Store are currently at this location.

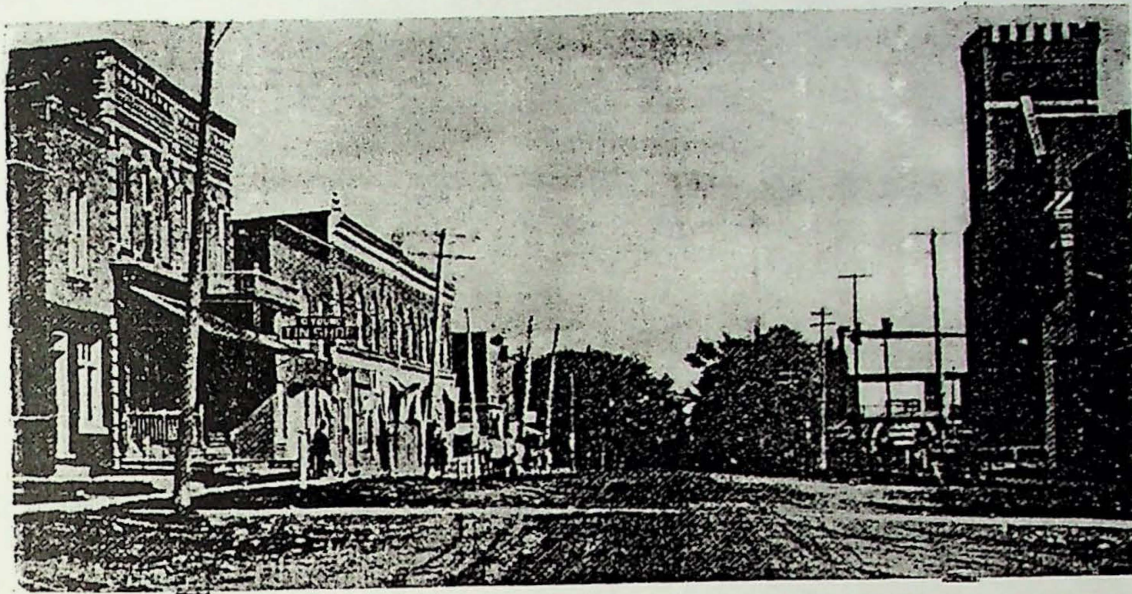
While he was in business, Henry used due bill tokens. An aluminum 10¢, 25¢ and two \$1.00 tokens have come to light very recently. The tokens are round and are 22 mm, 25 mm and 31 mm in diameter respectively.

The tokens:

Obverse:-	GOOD IN TRADE AT / D. W. / HENRY'S / BIG / DEPARTMENTAL
Reverse:-	\$1.00 A-R-31
Obverse:-	GOOD IN TRADE / AT / D. W. / HENRY'S / BIG / DEPARTMENTAL
Reverse:-	cts. 25 cts. A-R-25
Obverse:-	GOOD IN TRADE / AT / D.W. / HENRY'S / BIG / DEPARTMENTAL
Reverse:-	¢ 10 ¢ A-R-22

Sources:

Barons, Kirk, 100 Years Ago - Springfield in the 1870's, published in 1977.
Vernon's City of St. Thomas & Elgin County Directories, 1900, 1902, 1906.
Census records for the years 1881 and 1901.



Springfield's Main Street looking east about 1905. Henry's business is the place east of the tin shop.



The same building in the 1990s.



Due bill tokens of David W. Henry.

Clarence Steer, Store & Token, Mt. Brydges, Ontario
by Harry N. James FCNRS

The village of Mt. Brydges, Ontario is situated 16 miles south-west of London. It is between Delaware and Strathroy a few miles north of hiway 2 or the Longwoods Road.

The village was first called Hartford. By 1857 it had a population of 180. There were a general store, two saloons, a steam sawmill, a cabinet maker, blacksmith, carpenter and lumberman doing business.

In the 1860s, Edward Handy was a Justice of the Peace, postmaster and general merchant. John Hirst, Edward Tuck and Robert Tucker were merchants here at this time as well.

In 1906 Mt. Brydges became a police village. It is also the seat of the municipal headquarters for Caradoc Township.

The general stores changed hands several times over the years and in 1905 Clarence E. Steer started as a general merchant in the I.O.O.F. building on the east side of Adelaide Street. His business was referred to as "The Busy Store". He stocked groceries, dry goods, harness, shoes, hardware, farm implements, shingles, binder twine etc.

Cream, eggs and butter were taken in trade for merchandise or purchased with due bill tokens.

Clarence's brother, Blake looked after such jobs as egg grading and cream testing. He also made buying trips to town twice weekly. Clarence's wife, Lily also helped in the store and a Fanny Sutherland worked in the ladies' department.

Mr. Steer was still operating his general store into the 1920s.

The I.O.O.F. building is still in use today with a drug store and a hairdressing salon, both operating in the ground floor.

The token:

Obverse:- C.E. STEER & CO'S. / BUSY / STORE / MT. BRYDGES

Reverse:- GOOD FOR / 25 / IN / MERCHANDISE A-R-28





The I.O.O.F. building where Clarence Steer operated his general store Above photo early 1900s, below taken December, 2004

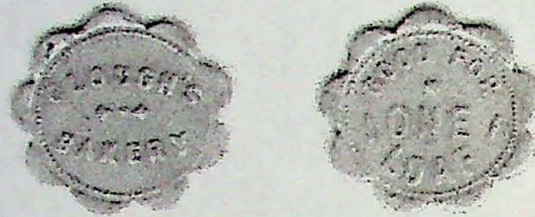


Sources:

McAlister, W.J.D., The Chronicle of a Village - Mt. Brydges Between the Great Wars, Jonco Printing, Burlington, ON., 1989.
Palmer, Ken, Ontario General Merchants' Trade Due Bills, Casnadian Association of Token Collectors, St. Thomas, ON, 2001.
City of London and County of Middlesex General Directory for 1868-69, C.E. Anderson, pub'r, Toronto, 1868.
Foster's London City & Middlesex County Directory, Mackenzie Bros., pub'rs, Toronto, 1905.

Clough's Bakery of West Summerland, B.C.

by Ronald Greene



BC database W2823a

A:Sc9:27

For many years I wondered if this token would ever turn up. Finally, in February 2005, one turned up. Back in 1969 we took a family vacation in Penticton. One day, leaving my wife and children at poolside, I went off to meet a fellow collector, T.N. Midgley who lived in Naramata, a small community on the east side of Okanagan Lake, a few kilometers north of Penticton. While I was there talking coins and tokens with Mr. Midgley his wife mentioned a bakery in West Summerland that used tokens before 1937. She told me that the current bakery in the town, the Cake Box, was in the same location. So I headed off to Summerland, which is located on the west side of the lake, almost opposite Naramata and less than a twenty minute drive north of Penticton, to find the bakery. West Summerland has been part of Summerland for over forty years, but originally Summerland was a lake-side community and West Summerland was a separate community situated on a flat bench well above the lake. In the 1950's a highway was put through from Penticton to Kelowna which ended the lake steamer service, in turn reducing the importance of the lake-side community. The Summerland post office had been closed in 1924, and in 1964 the West Summerland post office was renamed Summerland. The name incidentally was given to the area by the promoters of the Townsite because of its fine sunny weather. The Corporation of the District of Summerland was incorporated in December 1906 and so next year will be celebrating its centennial.

In the Cake Box Bakery I spoke to the woman behind the counter who recalled the tokens, but said they hadn't used them. She told me that the former owner, Chris Clough now lived in Kamloops, and she thought that there might be a few tokens around the bakery and offered to look. She took my address but I never heard from her and assumed she didn't find any tokens.

Not long afterwards I was in Kamloops and managed to find Mr. Clough who gave me the story of the bakery. He thought that there might be some tokens at his ranch up at Louis Creek but he wouldn't be up there for several months. He also promised to look for the tokens and send me some if he found them. I never heard from him, and did not get a response to a follow-up letter some years later.

The founder of the bakery, Herbert Clough, was born in England in 1889. He served an apprenticeship there as a baker and just after World War I he emigrated to Oklahoma. From there he moved on to Lynwood, California where he had a bakery of his own.

VITAMIN
B₁

THAT IS ONLY ONE OF THE MANY ELEMENTS which go into that fresh, tasty loaf of

Clough's
 Pre-War Standard
BREAD

You know you can be assured of the utmost in quality when you specify

Clough's
 Made-Locally
BREAD

A 100% Summerland Product

Clough's
Bakery

Phone 114 Granville St.

Summerland Review
 August 7, 1947, p. 5

In 1928 he came north from California, just after the Santa Barbara Earthquake [which occurred in 1925] and established a bakery in Oliver, B.C. in the southern Okanagan. After two years there he moved to West Summerland where he opened his bakery in an old bank building - the vault was still in place. Later, he built a building across the street, next to the Bank of Montreal, and moved the bakery there. Subsequently this became the site of the Cake Box Bakery.

Chris Clough joined his father in the 1930's. He served an apprenticeship for seven years, but joined the navy when World War II came along. After the war he returned to the bakery. Chris purchased the bakery and his father retired by 1947. Chris ran the bakery for another ten years, but contracted silicosis from the flour dust and was strongly advised to change his profession and get an outside job. He leased out the bakery for about three years - he couldn't remember the name of the lessee - and started ranching at Shingle Creek, on Alex Gardiner's former ranch. He then moved to Lewis Creek and ranched there until 1967 when he sold the ranch, retaining some 15 acres. He later moved into Kamloops.

Herbert Clough died suddenly in April 1951, aged 62. He was a member of the Royal Canadian Legion, the local bowling club, and active in the Boy Scouts. He left a wife, a son, two daughters and several brothers and sisters.

During Chris Clough's time the bakery was a general bakery, producing a wide range of products. They had one truck and delivered bread, etc. He recalled selling the tokens at 3 for 25 cents, or 15 for \$1.00. We were unable to determine whether the tokens were also used in Oliver.

Fernridge Lumber Company, Limited
of New Westminster, B.C.

by Ronald Greene



N7560e2

A.R:39 mm

The Fernridge Lumber Company, Limited was formed in July 1909 to take over the operations of Charles William Tait and Clarence Hunter DeBeck who were carrying on business as the Dominion Shingle & Lumber Manufacturing Company. Dominion had a shingle mill in Surrey, buildings at Brownsville, a sawmill at Fern Ridge, and a shingle mill at Aldergrove. There was also a new mill planned for Langley. In addition to Tait and DeBeck, there were several other subscribers in Fernridge; Edward A. Grant, J. Stilwell Clute, George Martin, Thomas S. Annandale, and one name which was undecipherable. All were reported as "of New Westminster." Tait remained the majority shareholder, but later T. F. and W.T. Paterson became large shareholders, holding about 1/3 of the shares between them. E.K. "Ned" DeBeck, who was Clerk of the Legislature for many years, was a nephew of C.H. DeBeck. He said that C.W. Tait was a son-in-law of C.H. DeBeck. Clarence DeBeck was one of twelve children, eight of whom had come to British Columbia with their parents, c. 1866-1867.

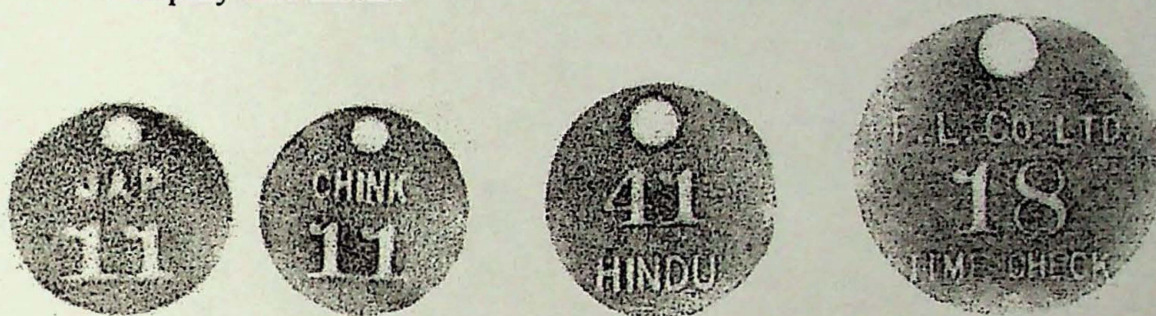
The Fern Ridge mill and several million feet of lumber in the yard of the Fernridge Lumber Company, Limited was destroyed by fire in early August 1914. Had economical conditions been better the company might have overcome the loss and continued on after the fire, but construction had been cut back significantly during the depression that struck British Columbia in 1912 and the start of World War I had further complicated the situation. The financial statement of November 30th, 1914 showed a deficit of \$113, 155.92. On December 29, 1914, the company made an assignment for creditors. The assignee reported to the Registrar that all his, "efforts had been centred in getting the various mills free from the creditors, and this is being accomplished by leasing the properties, and paying the rentals to the preferred creditors. We also have the Aldergrove mill free, and trust to have the Rosedale one free within the next few months."

An itinerant traveller who ran ads in small towns buying old gold, jewellery and coins, Nick Lammle, discovered the tokens. He spent much of his time in Washington State where he picked up many previously unknown tokens, but he also spent some time in British Columbia. He acquired a match box full of the time checks, some 20 or so, from an former logger whose name he did not disclose. The logger had a \$1.00 token but did not want to sell it. Mr. Lammle later interviewed J.L. Vaughan, son of an original homesteader in the Fern Ridge area. Mr. Vaughan told him that their original homestead

was contracted out to the lumber company to take the timber and the mill was built on a creek behind their home, on what later became 24th Avenue. The company records include a number of loans from the Bank of Montreal to pay for contracts in which the company purchased all the marketable timber on specific properties.

Mr. Vaughan recalled the immense heat from the fire. The family lost their home and barn in the fire. He said that there had been other denominations of tokens, but all that was found after the fire had destroyed the mill was a ball of molten aluminum. The brass time checks that we have seen show evidence of having been through a fire. No tokens of other denominations have turned up in the intervening 35 years. The obverse of the \$1.00 token illustrated has been countermarked with a letter "N" for reasons unknown to the writer.

Company time checks:



Japanese

Chinese

East Indian

White

N7560g
B:Rp:27

N7560h
B:Rp:27

N7560j
B:Rp:31

N7560k
B:Rp:39½

These pieces are uniface, incuse and very dark from the effects of fire. Consequently they do not scan very well. Rubbings (as above) provide the best images.

The open racial discrimination shown by the time checks does not meet current sensitivities, but was the prevailing situation a century ago. There were many biases against Asian workers. Another company, the Fraser River Lumber Company (Fraser Mills) brought out French Canadians to work at their mill. The French Canadians were reported as "active, steady and of good habits. ... The manager of this company said recently, 'Our experience with Asiatic labor has been far from satisfactory. As individuals, men of those races can not perform their work as efficiently as a white man. Recently we hired 26 Greeks at \$2 a day. This is double the wage paid Hindus, but they do twice as much work.' " The companies that provided housing to their workmen always kept the racial groups housed separately.

According to Lammle's source (who was not specified, it could have been either Vaughan or the unnamed logger) the time checks were handed to the workers in the morning. The checks were pierced so that they could be worn on a string around the neck. Each night they were turned in and the worker was credited with his day's wages. The source stated 75 cents was the day's wage, which presumably was for the Asian labourers. Also, if a time check did not get turned in the company assumed that the

workman had met with an accident or had a problem and they would search for the him. The Asians (Chinese, Japanese or "Hindus", i.e. East Indians) were not allowed to work around the machinery in the mill. The loggers were mostly Swedes and Finns and they would not work with the Asians. Thus the Asians were restricted to piling lumber, building roads and railway lines, working on the log boom or feeding the mill with logs. They were also paid in the aluminum tokens which would be only good in trade at the company store. This was a practice common in the United States, but rare in British Columbia as it was prone to abuse, workmen being charged higher prices and kept in debt to the company.



TREASURER'S REPORT FOR 2004

AT DEC. 31, 2003 OUR BALANCE WAS	\$10,260.53
WE HAD INCOME FROM DUES IN 2004 OF	\$2,135.35
WE HAD BANK INTEREST AMOUNTING TO	\$4.70
WE HAD \$10.00 DONATION FOR 2004	\$10.00
THE ABOVE ADDS TO A TOTAL OF	\$12,410.58
ON PRINTING, POSTAGE, WEB SITE, ETC. WE SPENT	\$3,408.29
THIS LEFT A DEC. 31, 2004 BALANCE OF	\$9,002.29

The Tokens

In the first couple of years cash and tickets were used, but in 1995 the first of the tokens was introduced. In 2003 when Tony Thomson went out to Burnaby Village Museum to obtain what we thought was the second token to be issued, he discovered that there was a third token which had been the first issued. The first two issues were obtained through the Créadis Group Inc. This company which specializes in promotional merchandise, also handled the latest order, but under the new name of The Beanstalk Group.



B6045a



B6045b



B6045c

- a) The first piece was introduced in 1995, the surface is peculiar showing signs of a pudding effect as if the blanks were cast – think of what a pudding looks like after it has set.
Pr/w:R:41½ bifacial 3,000 ordered in June 1995
- b) The second piece (formerly B7995a) has a factory-made edge cut and a “dull” surface
Pr/w:R:38½ uniface 3,000 ordered in June 1997
Tony was told that the edge cut had no significance.
- c) The third piece is made on a typical Promo Plastik blank,
Pr/w:R:38 uniface 3,000 ordered in June 2002



In the December issue of *Numismatica Canada*, Ron Greene gave us an article entitled *The City of Burnaby - C.W. Parker Carousel*. The last page depicted the tokens from this Carousel. Unfortunately the tokens were placed improperly and so mis-identified. Ron had sent me a corrected page which I failed to replace for the incorrect page. The illustrations and information should be as above for Ron's article.