

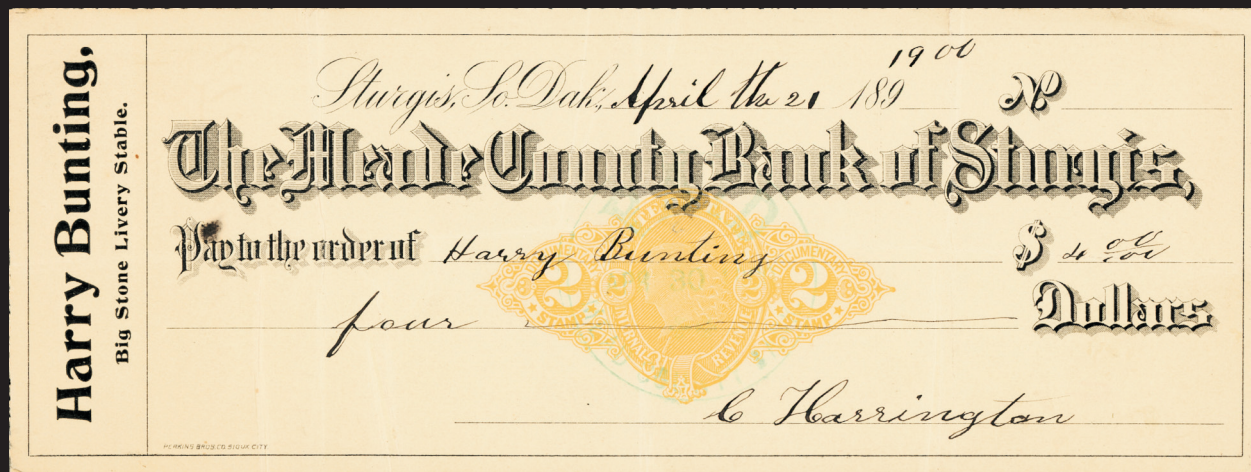
THE CHECK COLLECTOR

April - June 2012

The Journal of

Number 102

THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.



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To our members:

Write something for *The Check Collector*! We **need** articles about checks, check-related subjects, and fiscal documents.

We retype all material. Illustrations require an **original** or a **good, clear, color copy, preferably as large as can be obtained**. A clear black and white copy is acceptable. Original checks sent in are copied and returned carefully. Any questions, ask the Editor!

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The Check Collector is an effective means of reaching the check collecting hobby, and our membership of collectors and dealers of checks and related financial documents. It contains feature articles about checks and check collecting and news about the hobby.

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All advertisements and payments should be submitted to the Treasurer.

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www.ascheckcollectors.org

Much of this issue is devoted to Dakota Territory and the two Dakotas, so the cover reflects that theme. Both of these checks are also transportation-related, as is the lead story of railroad building and murder. We have published a bit of this story before, but not nearly in the detail that Don Woodworth brings to it.

On a very sad note, we bid farewell to Jim Adams (but not his articles, for a while yet.) Who will step up and provide us with material to publish as regularly as he did? Some one of you must have the time and the interest.

Additional articles cover punch-card checks and polar explorers. We hope you find things to learn and enjoy in the issue.

Advertising rates are as follows:
One quarter page \$25.00/issue
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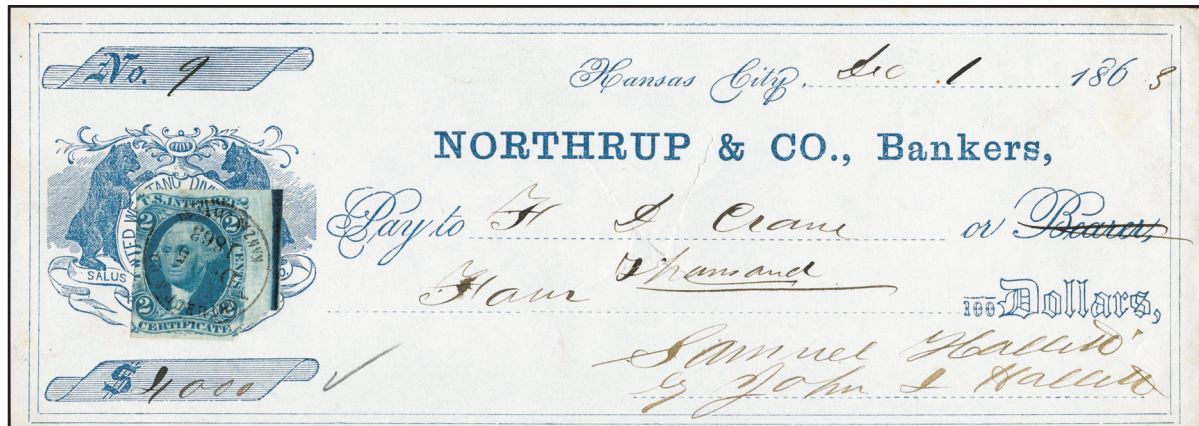
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We're not in Kansas any more, Dorothy

by Don Woodworth

Nope, were in Kansas! That's what attracted me to this interesting check from Kansas (sic) City, MO. The person who created the CDS cancel obliterating the imperforate 2¢ blue Certificate stamp paying the federal tax on this \$4,000 check was either not fully literate or did not have the necessary letter "S" (likely the latter) when creating the cancelling device reading "NORTHROP & CO." in the upper arcuate of the circle and "KANSAS CITY, MO" in the lower arcuate.



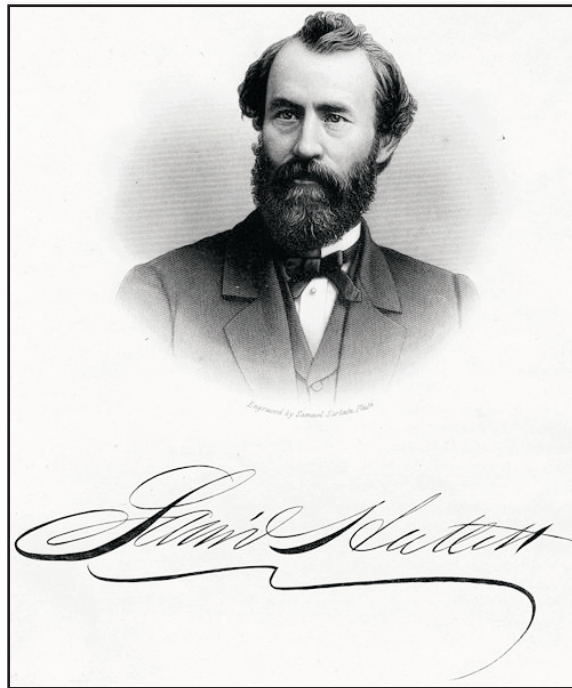
I am a keen collector of CDS cancels on First Issue revenue stamps, so I of course bought this item in order to add Kansas City, MO to my collection of Missouri cancellations. I then proceeded to perform my usual historical dissection to see what I could learn about the check itself. It turned out to be an interesting history of finance, railroad building, and murder.

Substantial information exists on Samuel Hallett, the check's maker – and this led to information about Northrup & Co., Bankers. I found nothing on John I. Hallett (likely Samuel's brother and executive agent) or F. D. Crane. With no endorsement on the back of the check, no clues existed to locate Mr. Crane's. It could have been anywhere in the loyal Union states (the check is dated Dec 5, 1863, near the height of the Civil War) as Mr. Hallett had widespread business interests.

SAMUEL HALLETT

Samuel Hallett (born Oct 3 1827 - murdered July 27 1864) was born in Canisteo, NY. As an adult, he became was a successful railroad developer in Kansas, particularly known for the initial development of the Eastern Branch of the Union Pacific Railroad (which, strangely, had no connection with the famous Union Pacific RR farther to the north in Nebraska.)

The Kansas Pacific Railway began in 1855 as the Leavenworth, Pawnee & Western Railroad, and was later reorganized in 1863 as the Union Pacific Eastern Division. The UP Eastern was authorized by the United States Congress as part of the Pacific Railway Act, in order to create a second southerly branch of the transcontinental railroad, parallel to the Union Pacific farther north in Nebraska. The name "Kansas Pacific" was not officially adopted until 1869, five years after Mr. Hallett's untimely death, but the appellation was likely in use earlier than that.



Samuel Hallett

LEAVENWORTH, PAWNEE & WESTERN-UNION PACIFIC EASTERN BRANCH-KANSAS PACIFIC

The original idea for a railroad was to build a line west from Kansas City across Kansas to Fort Riley, then north to join the Union Pacific main line at Fort Kearny, NE. The construction of the line was motivated in part by the desire of the U.S. government to extend transportation routes into Kansas, which had been the scene of ongoing conflict between Union and Confederate sympathizers well prior to the start of the Civil War. The company began construction on its main line westward from Kansas City in Sep 1863. In 1864, the first 40 miles of the line to Lawrence, KS was in operation. In the fall of 1866, the line had reached Junction City, KS, which became the end of the first division of the railroad and where a roundhouse was built. In 1867 the line reached Salina, KS. In Mar 1869, the name was changed by an act of Congress to the Kansas Pacific Railway. As was the case with the Union Pacific, the Pacific Railway Act authorized large land grants to the railroad along its mainline. Such grants were to be distributed to homesteaders who would populate lands near the railroad and form new towns, ultimately providing the economic activity needed to support the railroad.

Although the railroad had intended originally to build only as far west as Fort Riley, KS, citizens in Denver, Colorado Territory, eager to be connected to national network, lobbied furiously to extend the Union Pacific lines to reach their city. They had hoped the Union Pacific RR would route itself through Denver but, confronted by the solid wall of the Rockies, it built to the north via Cheyenne and then west using the easier grades of Sherman Hill - leaving Denver alone.

In 1868, Congress enacted a law signed by President Andrew Johnson to build a second-phase extension of the line to the Rocky Mountains, with the intention of continuing past Denver through the Rockies to the Pacific, to compete with the more northerly Union Pacific main line. However, no construction funds were granted, a situation made even more severe by the general collapse in railroad investments following the end of the Civil War. With the backing of German investors, the railroad began construction on the Colorado extension in Oct 1869. By Mar 1870, the line had reached Kit Carson, CO. At the same time, the company began building east from Denver. In Aug 1870 the two branches met on the eastern plains of Colorado at Comanche Crossing, which was renamed Strasburg in honor of an engineer of the Kansas Pacific.

The arrival of the first trains to Denver in August was two months after the completion in June of the Denver Pacific Railway mainline linking Denver with the Union Pacific at Cheyenne, WY (then in the Nebraska Territory) 100 miles to the north. The Kansas Pacific and Denver Pacific lines intersected at Jersey Junction about three miles north of downtown Denver. The joining of Kansas Pacific rails in Strasburg in August actually marked completion of a true coast-to-coast railway network in the United States. The Golden Spike event in Utah on May 10 1869 had marked the linking of the Union Pacific with the Central Pacific Railroad, but until 1872, passengers on the Union Pacific were required to disembark between

Council Bluffs, IA and Omaha, NE to cross the Missouri River by boat. As the KP had its own bridge physically connecting it with the eastern railway systems at Kansas City, it technically became the first truly transcontinental line. Isn't hair splitting fun!!

BACK TO MR. HALLETT

Returning to Samuel Hallett: He married Ann Elizabeth McDowell (1828-1893) of Wayne, NY in 1848, a sister to Francis M. McDowell. Samuel and his wife ultimately had two daughters, Margaret and Ellen. Mr. McDowell later became a partner in the banking and brokerage firm of Hallett & Company of New York City, and in this capacity made frequent trips to Europe to interest European capitalists in the construction of what was to become the Kansas Pacific Railway, of which his banking firm was a sponsor. He was also prominent in the foundation of the American Grange movement. Hallett and the McDowell brothers engaged in many other enterprises in addition to that of the Hallett & Co. Bank in New York City. In 1854, Samuel Hallett built a large mansion in his wife's home town in Wayne, NY known as the "Hallett House" or "The Aisle of Pines" after the tree-lined approach leading up to it. This lovely home stood until 1973 - a magnificent building on a knoll between Keuka and Waneta Lakes just south of the hamlet of Wayne, NY. Surrounded on three sides by columns with Doric capitals, the three-story building was a prominent landmark.



The Hallett House (Aisle of Pines) in the late 1800s

Samuel Hallett, its first owner, referred to the house simply as "the Lake Home." Locals called it "the Hallett Mansion" or "the Big House." It was built for Mr. Hallett by John Quick and Jesse H. Foster. Mr. Quick was a carpenter with a shop in Hammondsport and built houses there. The elegant home stood for nearly 120 years as a monument to Mr. Hallett's ambition, and a testimony to the designer's architectural taste plus Foster and Quick's solid construction. The original cost is unknown. When it was moved and remodeled in 1912-13, the Hammondsport *Herald* reported that about \$30,000 was spent. In later years, it passed through many hands and gradually deteriorated. It burned Mar 12, 1973, ending a monument to the fame of its creator.

Shortly after his "Lake Home" was built in 1854, Samuel ran for Congress in 1856. He lost and that was the end of electoral politics for him. He remained busy on the Washington front trying to secure land grants and loans for his railroad building projects.

In 1863 Hallett's firm, in association with John C. Fremont (a vainglorious American military officer and explorer), bought the controlling interest in the Leavenworth, Pawnee and Western Railroad. This line became the Union Pacific Eastern Division (no relationship to the Union Pacific building west from Omaha, NE) and then the Kansas Pacific (KP) Railway. The line soon ran short of money and Hallett went before Congress to get additional funds for the road. After a dispute with Hallett, Fremont withdrew but Hallett took over and continued working toward construction of the Kansas link of the railroad to the Pacific.

The process of building the railroad was highly political, and in the political maneuvering, Hallett came into conflict with the chief engineer of the nascent Kansas Pacific, Orlando A. Talcott. Talcott, in a letter to President Abraham Lincoln, accused Hallett of substandard construction of the railroad. The letter was referred to Secretary of the Interior John Palmer Usher, a close friend of Hallett, and thus was Hallett informed of Talcott's letter.

Hallett was a man of undoubted business acumen, but his methods have been questioned by some, and it has been claimed that he was not as blameless in the trouble with Talcott as his friends would have had him seem. At one point he was indicted by the Grand Jury of New-York City and County for the forgery of \$3,000,000 worth of Indiana state bonds. The indictment was subsequently quashed but suggests that Mr. Hallett was heir to many of the ills besetting fund raising and railroad construction during this swashbuckling age.

From Washington, Samuel Hallett went to New York, and raised a large amount of capital for the Kansas Pacific, Thomas Durant representing it. On his return, he stopped at St. Louis and induced John D. Perry and others there to invest. On his arrival back in Wyandotte, KS, a large and enthusiastic meeting was held, in which it was resolved to push forward the work. The result of this, as reported by the Leavenworth *Conservative* on July 28, 1864, was that at quarter past one on the afternoon of Dec 7 1863, railroad contractor Samuel Hallett was shot and killed at Wyandotte. Mr. Hallett, while walking along the street, was shot in the back by Mr. Talcott. The latter immediately escaped on horseback and pursuit of him was made by the civil officers.

Mr. Talcott had been sent to Kansas by General Fremont as Chief Engineer of the KP, and was subsequently discharged by Hallett. Mr. Talcott, about three months later, wrote a letter to President Lincoln, describing the chicanery of the Pacific Railroad management. Mr. Hallett, hearing of this in Washington, telegraphed his brother Thomas at Wyandotte, KS and instructed him to whip Talcott. The injunction was obeyed, and report says that Mr. Talcott, a small and feeble man, was physically assaulted and severely beaten by one of Hallett's brothers in Wyandotte, KS. The result of this whipping led to Samuel's ultimate murder by Mr. Talcott in the streets of Wyandotte on Jul 27, 1864.

A somewhat more circumspect account of this shooting appeared in the Topeka "Commonwealth." Mr. John Speer, writing to this paper, said: "I think the story of President Lincoln showing Samuel Hallett a letter from Talcott in a familiar way is exceedingly thin. I do not think Talcott ever wrote to the president, and if he had done so Hallett was not in the habit of walking into the executive chamber and familiarly reading the president's letters. From memory, the circumstances were these: Mr. Talcott was chief engineer of the Kansas Pacific, representing the capitalists - the principal of whom was John D. Perry, of St. Louis; or he may have represented Fremont - or both. Hallett, in his imperious way, had demanded that Talcott should make an official report of progress of the work entirely inconsistent with the truth, under oath, either to get the first subsidy of \$16,000 a mile, for 20 miles, from the government, or to secure more money from the capitalists by representations that the first donation of \$320,000 was due. Talcott positively refused to do this. Hallett left for Washington, attempting to get the proof in some other way, but, when there, met a report of Talcott in the proper department which entirely blocked his subterfuge. Samuel Hallett then telegraphed Thomas Hallett to whip Talcott. Tom Hallett, a burly, stout man of 200 hundred pounds, and Talcott a little feeble man of not over 125 pounds, the former proceeded to berate him and administer an unmerciful whipping.

Talcott awaited the return of Samuel Hallett, and 'laid for him' with a rifle, and shot him dead in the street, just after he passed by. It was a deliberate, premeditated act, but the whipping by Tom Hallett was unmerciful and undeserved. I do not believe there was any truth to the story that someone in Leavenworth hired him to do the deed. If Talcott had been tried at the time, with the evidence of his excited condition amounting almost to insanity, and of this terrible provocation fresh in the public mind, I doubt if a jury could have been found to convict him."

Nearby Leavenworth felt chagrined over the boom at Wyandotte, and immediately after the beginning of work there by Hallett, had a large delegation its prominent citizens call on him to offer large inducements to return there. The sudden death of Hallett proved a serious blow to Wyandotte. Samuel Hallett was spoken of by many as a gentleman of culture, who made friends wherever he went. It is said that at one time he figured in London in stocks of some kind, and was arrested for debt. Later he negotiated loans in England and in Spain to build the Atlantic & Great Western Railway. His family spent most of their time in Europe, and at the time of his death they were in Paris. They later returned to Hornellsville, NY.

NORTHRUP & CO., BANKERS

The story of Northrup & Co., Bankers involves two principals – Hiram M. Northrup and his partner Joseph Smith Chick. The bank was founded in 1857 as a partnership by Messrs. Chick and Northrup, the firm taking Northrup's name. Mr. Chick was born in Howard County, MO. on Aug 3 1828. His parents were from Virginia and the family lived on a farm. In 1830 the family moved to the town of Westport, MO (later becoming Kansas City, MO).

Mr. Chick's father, Colonel William M. Chick, was one of the early purchasers of the original site on which Kansas City was built. At the time the family moved to Westport, there were less than a half dozen families in what was then called Westport Landing. Young Joseph attended Westport schools, but left at age 18 and went into business. He became a clerk in the general store of Hiram M. Northrup, the largest business of its kind in the town of Westport Landing. Through hard work, he was admitted to partnership in the firm in 1852.

Soon afterwards, Joseph and his senior partner Hiram conceived the idea of operating a bank in Kansas City and established one under the name of H. M. Northrup & Co. The company also became interested in the trade across the plains to Santa Fe and in the year 1861 Messrs. Chick and Northrup, with their wives, made the trip over the Santa Fe Trail to trade with the Indians.

Mr. Chick, a resident of Kansas City, MO for fifty years, died at his home, 1039 Brooklyn Ave., at 4:30 in the morning on Dec 7, 1908 after an illness of several months.



Hiram Northrup

Hiram Milton Northrup was a prominent banker in Wyandotte, KS (later Kansas City, KS) and also one of the first bankers in Kansas City, MO. He was born in New York state in 1818 and came to Kansas City, KS in 1844 as an Indian trader (also operating in Westport, MO). He became a business partner and honorary tribal member of the Wyandot Indians, and merchant and banker with Joseph Chick until the time of the Civil War. Mr. Northrup was the first wholesale merchant in Kansas City. His firm sold goods to the towns of Topeka, Lawrence, Manhattan, Emporia, Humboldt and the Osage Mission.

In 1857, the firm of Northrup & Chick established in Kansas City, MO the first bank west of Lexington, MO, south of the Missouri River. At one time their business houses were the headquarters of trade in the Western country. Mr. Northrup built the first house on Main Street erected after the town was laid out. It stood opposite the present court-house. In 1847 he built a log house on the corner of Main and Fourth Streets, paying \$115 for two lots, and lived there for several years."

Hiram M. Northrup was born at Olean, Cattaraugus County, NY on Jun 4 1818. His paternal ancestors were English who had settled in Connecticut upon first coming to America, moving to New York state early in the 18th century. Hiram's father, Andruss Bishop Northrup, engaged in business as a merchant and lumber dealer for several years. He lost a considerable fortune by becoming endorser and surety for others, meeting his obligations with some difficulty. Hiram's mother, Martha was a strong, intelligent lady. She died in 1820. Upon her death, Hiram was cared for by an aunt with great devotion until she too died when he was only 14 years old.

Hiram had obtained a good common education and at age 15 went to Pennsylvania and taught in a District School in McKean County. The District was very poor. His compensation was \$8.00 per month, payable in shingles. He had an attendance of about 60 scholars and gave excellent satisfaction. He left this hardscrabble position in 1839 when he was given management of his father's store, and soon afterward a share in the business - the firm becoming Northrup & Son. At the time when his father became involved as signatory for the aforementioned bad debts, Hiram lost all of his accumulated wealth as well.

In 1844, Mr. Northrup removed to a little cluster of huts and shanties then known as Westport Landing (now Kansas City, MO) and formed a partnership for the purpose of trading with the Comanche Indians in Texas and Mexico. They got as far as the Verdigris River in southeastern Kansas, where one of the company died, others were taken sick, and the Osage Indians robbed them of nearly all their goods and stock. Mr. Northrup narrowly escaped with his life and returned to Westport where he entered into partnership in the Indian trade with E. P. Hart.

Proceeding to St. Louis, a stranger and without funds, he made the acquaintance of several major dealers from whom he purchased, on credit, goods valued at \$3,500 which were shipped to Kansas City, MO. The following year, Mr. Hart sold out. Mr. Pierre M. Chouteau purchased an interest in the business, which he held 12 months, and then sold to Mr. Northrup, who continued the establishment alone for many years. His trade continually increased until it included the Wyandot, Shawnee, Delaware, Peoria, Piankeshaw, Pottawattamie, Osage, Kansas, Seneca, Sac and Fox and Cherokee tribes, from

whom he bought furs, robes, peltries, wool, horses and cattle which he shipped to Eastern markets.

The first bill of goods sold at wholesale in Kansas City was sold by Hiram M. Northrup. His firm sold the first goods that went to Topeka, Lawrence, Manhattan, Emporia, Humboldt, and the Osage Mission. Their trading posts were established all over the Indian Territory, and their trade extended to New Mexico, Arizona, and the immense tract now included in Colorado, Utah, Western Missouri and the Cherokee Nation. Their sales at the various posts amounted to upwards of \$300,000 annually.

After a few seasons, he united his business interests with those of Silas Armstrong and Joel Walker of the Wyandot Nation. Upon the dissolution of this partnership, he formed a new one with J. S. Chick, which soon controlled a large share of the Santa Fe trade.

Mr. Northrup was married at the Methodist Mission in Wyandotte by a Rev. Wheeler in Nov. 1845, to Margaret Clark - daughter of Thomas Clark one of the chiefs of the Canada Branch of the Wyandot Nation. By marrying a Wyandot woman, he was adopted into the tribe and became thus associated with the Indians in the early years of Kansas and of Wyandotte County. Mrs. Northrup was born on the Wyandot Indian Reserve near Lower Sandusky, Ohio on Aug. 28 1828. She died at their home in Wyandotte, KS on Jun 28 1887. She was a member of the Methodist Episcopal Church for nearly 45 years. She was buried in Huron Cemetery. Hiram and Margaret had four sons. Hiram owned the land surrounding the Huron Indian Cemetery. In 1911, Milton Northrup (likely a son) willed \$3,500 for the cemetery's care.

As an interesting aside, Hiram M. Northrup was a white man who came out from Ohio with the Wyandot Indians in 1843, who were forced to do so by the loss of all Wyandot lands east of the Mississippi River in 1842. The federal government removed them to the Delaware Reservation in present-day Kansas, then considered Indian Territory. They made a treaty with the US government by which they were to be compensated for their lands. Mr. Northrup was a resident of Kansas City, KS at the time the 1855 treaty was made, and was required to select his wife's allotment and to live on it. Naturally anxious to get as close to the Missouri River ferry as possible, he made his selection for a building site not far from where the court house now stands, and brought men from Kansas City to clear away the brush.

During this migration and the early months there, the people suffered much illness. In 1843, survivors buried their dead on a high ridge overlooking the Missouri River in what became the Huron Cemetery in present-day Kansas City, KS. The Wyandot's reservation became subject to settlement, through the treaty of 1855, and the tide of white emigration began. By the early 1900s, the Huron Cemetery was heavily threatened by commercial development but dedicated preservationists saved it. In 1971 it was listed on the National Register of Historic Places and is now called the Wyandot National Burying Ground.

When the Union Bank of Missouri established a branch in Kansas City, MO, Mr. Northrup was made its president. Just after the outbreak of the Civil War, a party of 15 Jayhawkers entered and robbed the bank of Northrup & Co. while Mr. Northrup was at dinner. Owing to the insecurity of life and property here at the time, they elected to remove their banking house to New York City. Arrangements to this effect were soon completed, their mercantile interests in Kansas City disposed, of and the bank established in New York.

Their usual prosperity attended and their business rapidly increased until the Panic of 1873. They had been dealing largely in Western securities, particularly in Kansas bonds, and handled at that time three-fourths of all securities in the state. They were now forced to suspend business, but in four months time settled with their creditors and liquidated every claim against them. The losses they had sustained were immense, and the failure very humiliating to men whose names had been good for one million dollars. While in New York, Mr. Northrup was a director of the Hanover National Bank, a member of the New York Stock Exchange and the Gold Exchange.

Closing up his affairs in New York, Mr. Northrup returned to Wyandotte County in 1874 where his real estate interests were considerable and in which state he owned numerous tracts of land. Here he established the banking house of Northrup & Son, and later reorganized it as the Northrup Banking Co., of which he was president. In politics, Northrup was a Democrat and a bi-metalist. He strongly supported silver and forcefully advocated his views in the public journals. He was not a churchgoer, but was liberal in his sentiments, tolerant of other's opinions, respected and revered all forms of morality, and held character and conduct the essentials of religion. Mr. Northrup lived on Minnesota Avenue, near the south side of Kansas City, MO, between Seventh and Eighth Streets. He died in Kansas City on Mar 22, 1893.

Punch Card Checks

Michael Reynard

Punch card checks are checks printed on rigid paper with organized columns containing holes punched at specific locations. The presence or absence of a punched hole at a specific location on a check provides information that can be used for check processing. From the 1950's through the 1980's punch card checks were used in the United States by many banks. Banks configured punch cards for checks to facilitate the processing of large volumes of transactions for their customers.

The dimensions of a standard punch card check have remained virtually unchanged since Herman Hollerith invented this form of recording medium in 1884. A standard punch card is 3.25 inches wide and 7.375 inches high with paper thickness of 0.007 inches. A triangular shaped cut off corner enabled handlers to very quickly stack the check cards so they would feed into reading machines with the correct orientation. If the upper left corner of a stack of check cards shows that all are cut, they are all right side up and correctly oriented.

Punch card checks were available from a variety of sources. Retail customers typically obtained punch card checks from their banks. Some businesses did, others had them printed elsewhere depending on their needs. Blank punch cards could be obtained at stationary stores and then custom printed by almost any commercial printer. Punch card checks came as individual cards or they were strung together with perforations that allowed them to be easily separated. The variety that was strung together often would be used for payroll checks.

A punch card has 80 columns and 12 rows. The two top rows are not used for numbers. The rest of the rows are 0-9. The punches in each column represent a number, a letter, or a special character. Early cards had punched holes that were round. In 1928, IBM introduced punched cards that had rectangular holes. The rectangular hole 80 column format, almost doubled the amount of data that could be recorded on a card. Since IBM had a patent on their new rectangular format, competitors were forced to limit themselves to the format with the round hole punch. The paper punched out from a card is known as a chad.

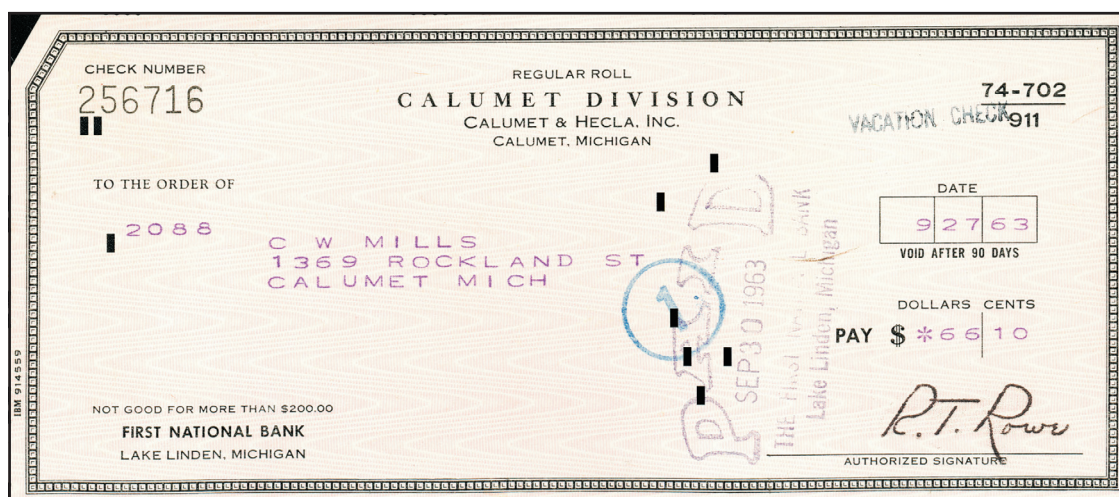


Figure 1. Punch card vacation check from Calumet and Hecla, at one time one of the leading copper producing mining companies in the world. Columns 4,5,6 on the left side of the check contain the number 003; columns 47-52 on the right side of the check contain the check sequence number 256716.

The American Banking Association (ABA) never defined what information, if any, was to be punched into a check. Each issuer decided what and were to punch. In 1956, the ABA recommended that only the leftmost fifty columns would be allowed to have a 9 punched. This was the only instance that the ABA became involved with location of punch card check information.

Security for punch cards is excellent but not foolproof. To change a value, two types of alterations would need to be

performed – filling holes and punching holes. A chad substitution at a punched hole would need to remain in a punched hole long enough to be processed by a card reader. Too many punches in a column would result in an “overpunched” card that would be rejected by a card reader. Key punch processing usually results in a consistently clean punch. However, attempts to manually poke out a chad defined by perforations could result in an incomplete punch. Incomplete chad separations (hanging chad) or chads that are indented and not punched out at all (pregnant or dimpled chad) can cause failure in check processing.

Using keypunched cards for checks, especially payroll checks, was common. The United States Treasury and organizations big enough to have computerized payroll processing were the prime issuers of punch card checks. Punch card payroll checks from railroad companies are commonly available to collectors. Punch card checks that also have magnetic ink character recognition (MICR) have a blend of two interesting technologies used for check processing.

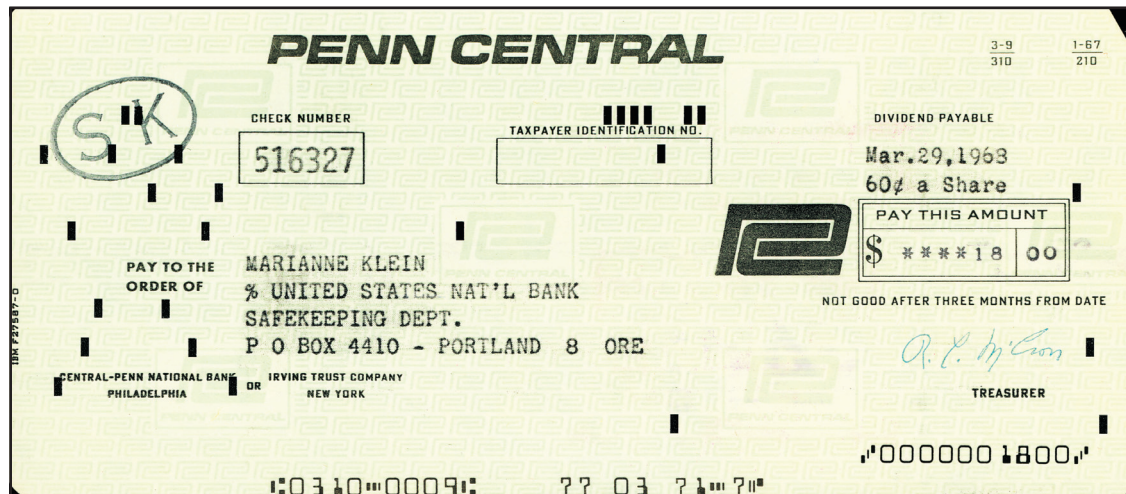


Figure 2. Dividend check from Penn Central issued shortly after it was created on February 1, 1968. This check combines punch card technology with magnetic ink character recognition (MICR). It was produced at a time when MICR superseded punch card technology for check processing. The triangular check cut at the top right helped to correctly position a punch card check in a reader so that it would not be inserted backwards or upside down. The corner cut on a punched check could be at the top right or top left, depending on the purpose of a check printing run. Hence, the corner cut was used as a “job separator” for producing prepunched checks in large quantities.

MICR eventually superseded punch cards as preferable technology for check processing. Processing with MICR is much faster and more economical than punch card checks. Using MICR, checks can be processed at a speed of 2,400 checks per minute, many times faster than the speed of many punch card check readers. Also, printing plates with graphic designs for customized logos on punch cards was extremely expensive to produce.

The requirement to apply information on each check in MICR negated any need for punching bank identification, account number, or check number. Also, the advanced capability of optical readers made punching non-financial data such as employee identification unnecessary since this information could be printed on a check.

Punch card technology is still used for a variety of data applications including ballots, proxy voting, and timecards. However, the advent of MICR, the capability to store large amounts of data on magnetic media instead of warehousing punch card checks, and the convenience of digital check payment, have made punch check cards obsolete. Punch card checks have become a fascinating collectible of historic significance.

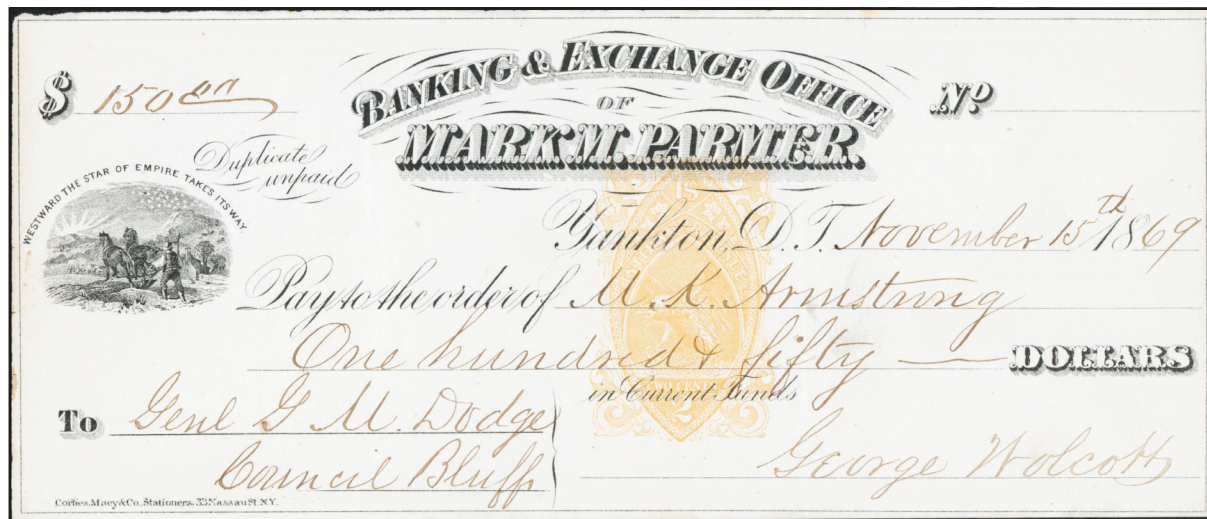
From *The Complete Guide to Check Collecting*. Published by Prospect Park Media, Pasadena, California.
www.ProspectParkMedia.com

Collecting Territorial Paper - Part 3

by Jim Adams

The next Territory I'd like to illustrate is one that shouldn't be too difficult to collect, as it did not become states until 1889. Yes, states - North and South Dakota. But finding fiscal documents used there before 1880 is harder than it might be expected to be.

There isn't much in the way of bank-related paper from Dakota Territory prior to 1869, since there weren't any banks in the Territory until then. (But see page 25.) According to *A History of Banking in the United States* by Jay Knox, the first bank was a private one established in Yankton by Mark M. Parmer, whose previous experience was serving as a clerk in his father's department store. The bank was successful, and useful for settlers who needed to borrow \$250 to pay the U.S. Government for land claims. Interest was generally set at 2% simple interest per month, or 24% per year.



A draft from the Banking house of Mark M. Parmer from the first year of its existence.

In 1872 Parmer and several others organized the first national bank in the Territory, the First National Bank of Yankton. He became Cashier of that bank, and in 1874, Vice-President. Later that year large amounts of bank stock were acquired by investors who then moved into the management positions. Parmer "retired" and went back into private banking, where he failed by 1880. The first bank failure in the Territory, Parmer's bank had liabilities of \$60,000, which were later settled for 40¢ on the dollar.

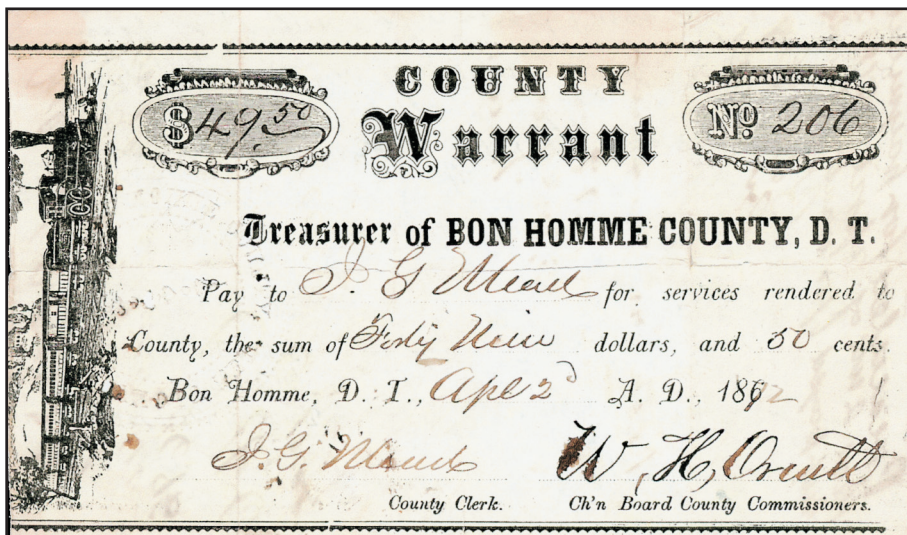
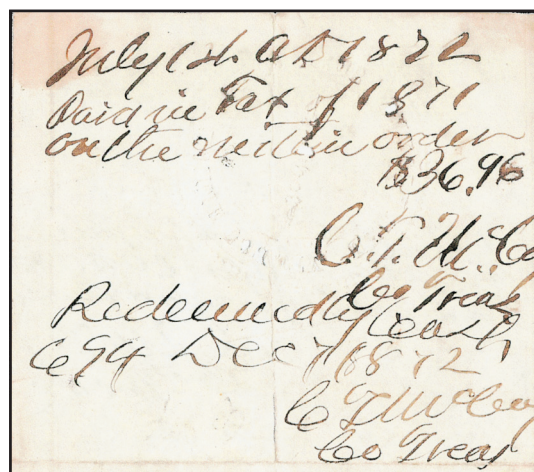
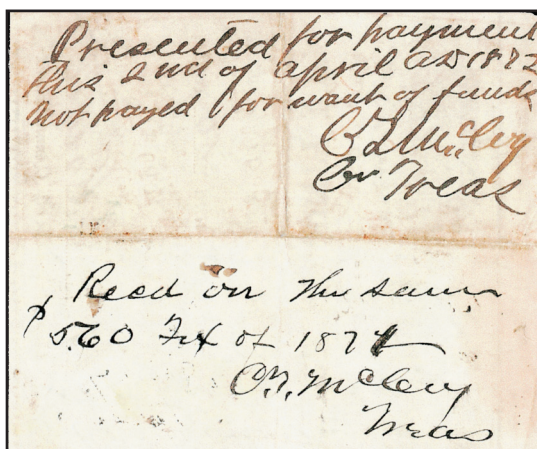


Figure 2. A county warrant from Bon Homme County, D.T. for services rendered. It has a nice old train vignette on it, though it is somewhat reduced at the left side.



The county warrant was not paid when presented for want of funds, but it was honored for the payment of taxes a few months later. (Shown in two parts above, since half the writing was upside-down in relation to the other half.) Bon Homme County is in the eastern part of what was then the Territory, at the southern edge, and in the 1870 census its total population was 608.

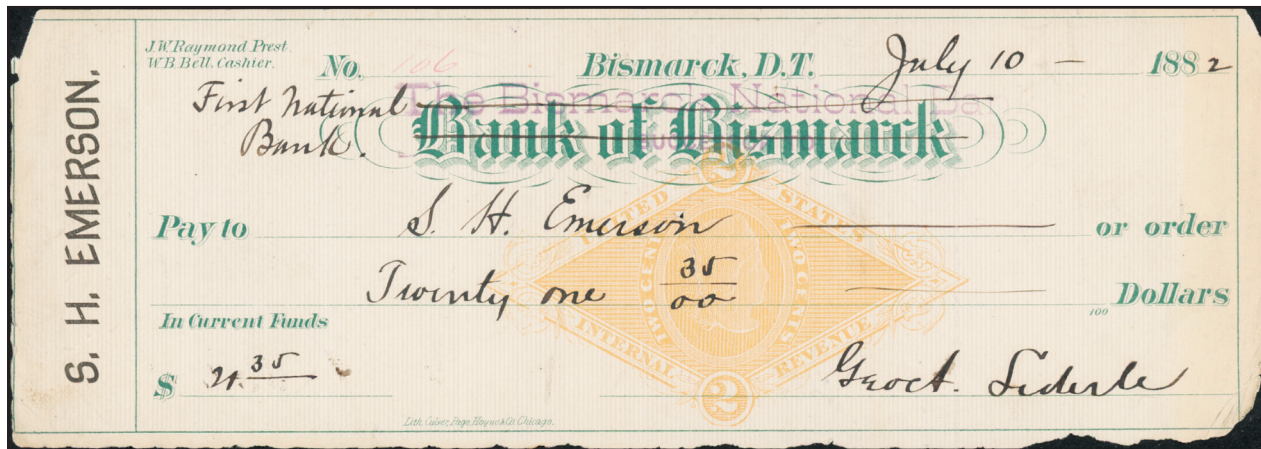
By the time of statehood there were sixty National banks and twice that number of private banks in the Territory. In spite of this proliferation, 1870's financial documents from the Territory aren't easy to find, as already mentioned.

Bismarck was founded in 1872. Originally called Edwinton after an engineer-in-chief of the Northern Pacific Railway, the town's name was changed in 1873 to Bismarck, after the German Chancellor Otto von Bismarck. The railroad was hoping to attract German investors. When gold was discovered in the Black Hills in 1874 Bismarck began to grow.

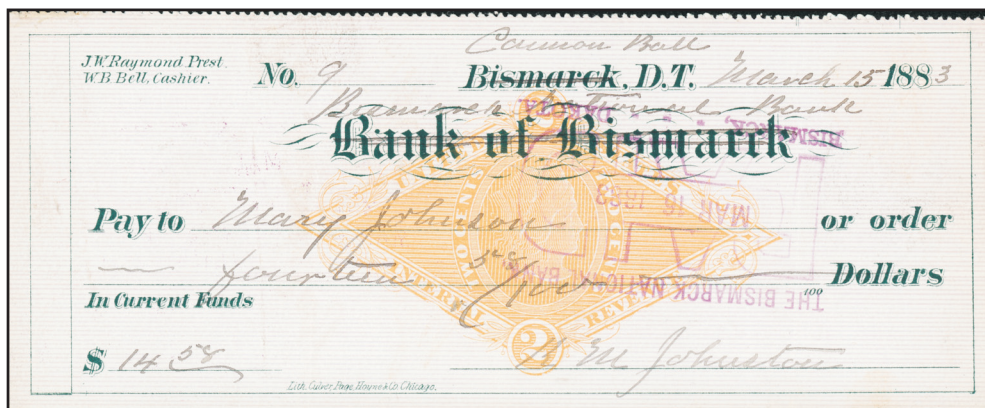


This check on the Bank of Bismarck was written to the Northwestern Stage Company by the firm of Pennell and Roberts, formerly just Robert Roberts himself. A reference to them can be found in the *History of Dakota Territory* by George Washington Kingsbury, written in 1915.

"The outpouring for the Black Hills as early as February, 1876, is well illustrated by the following, published in the Bismarck Tribune of February 8th of that year: Forty-seven teams, loaded with provisions and passengers, left with the steam sawmill outfit for the Black Hills yesterday and today. Thirty more will leave Wednesday with freight and passengers, among which are several families. California Joe pilots the party, assisted by Ed Donahue and Tom Winston, as scouts. The party is well armed, and several are well mounted, so Mr. Lo had better keep clear of the boys. Several teams arrived last evening from Standing Rock, and from up the river to join the party. At least seventy-five teams and 150 persons will leave during the week. Fred Hollemback goes out with a herd of cows to start a ranch; **Joe Pennell**, Thos. Madden, **Bob Roberts** and others go as traders; Wm. Smith and family go to settle permanently. O. Nicholson, of the firm of W.J. Raymond and Co. goes out with a stock of miner's goods to locate and establish a wholesale and retail commission house; George Gibbs to start a blacksmith shop; Thomas Winston, Ed Donahue, W.B. Shaw and Co., are the Black Hills Lumber Company; Mr. Gates sends the mill through on contract for Mr. Hobart, who takes out a large lot of sash and glass. Mr. Hobart also takes a shingle mill. Mr. Downing takes out fresh pork, butter, lard, sausage, etc. The trip will be made in fourteen days."



By 1882 the Bank of Bismarck had become the Bismarck National Bank, and the First National Bank of Bismarck had been established in town. This check shows all three banks. It was printed for use with the Bank of Bismarck, then handstamped for use at The Bismarck National Bank, Successor. However, the maker apparently didn't have an account there, so made it over to the First National Bank.

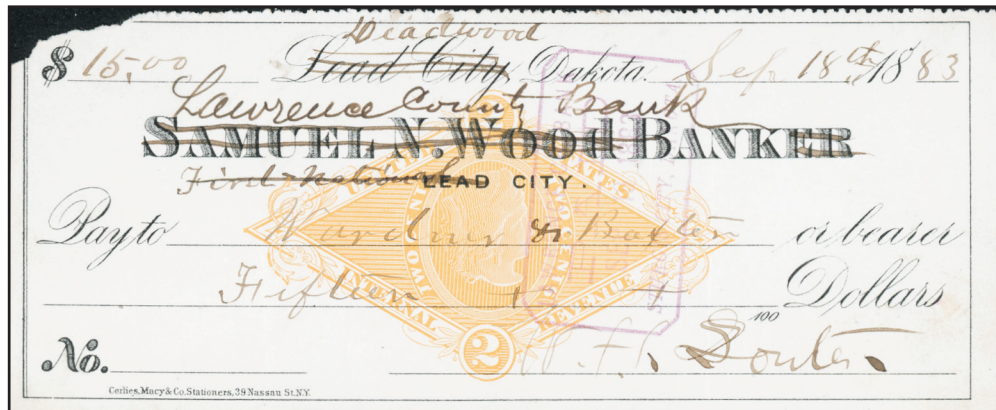


Cannon Ball (generally referred to as Cannonball) was on what is now the Standing Rock Indian Reservation. It was the fifth stop on the Bismarck - Deadwood Stage Trail which linked the westernmost stop of the Northern Pacific Railroad at Bismarck with the gold fields of the Black Hills. The stage driver would obtain fresh horses there and the passengers would stretch their legs and, perhaps, eat a meager meal. Stagecoaches followed this route daily from 1877 to 1880. During that time there was only one employee at the station. Since this check was written there as late as 1883 we don't know whether R.M. Johnston was that one employee or not.

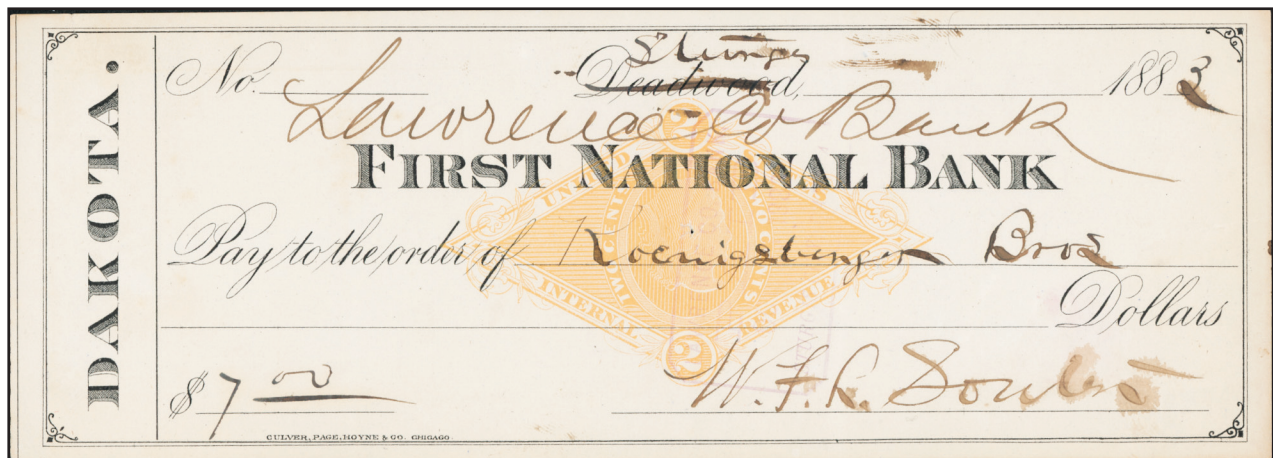


Deadwood was founded in 1876 as a result of the gold rush to the Black Hills. It grew rapidly - particularly adding saloons, gambling halls and brothels - and an occasional bank. The Merchants National Bank was organized April 1, 1880 as the

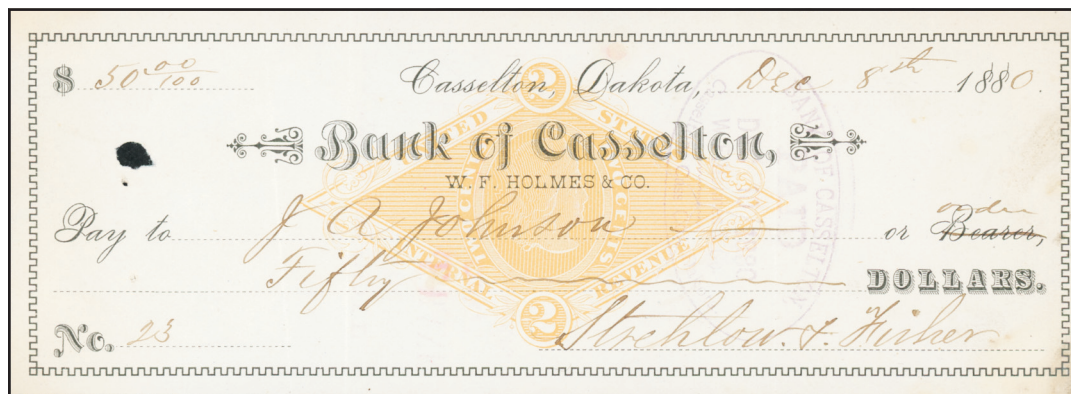
successor to Stebbins, Post and Mund, with W.R. Stebbins as President, Seth Bullock, Vice President, and the signer of this check, A. Fox, as Cashier. Fox arrived in Deadwood in July of 1877, and was originally hired as a clerk in the Stebbins, Post, and Mund bank.



The signer of this check, Wm. F.L. Souter, was an attorney who arrived in Deadwood in the late 1870's. At the same time, there was a Bill Souter who was a Deputy Sheriff in Lead. Whether they were the same person or not is difficult to determine without doing research in newspaper archives. The fact that this check was altered from Lead to Deadwood suggests that they may be, or were related. Bill Souter was relieved of his commission as Deputy Sheriff in Lead as of July 23, 1884.



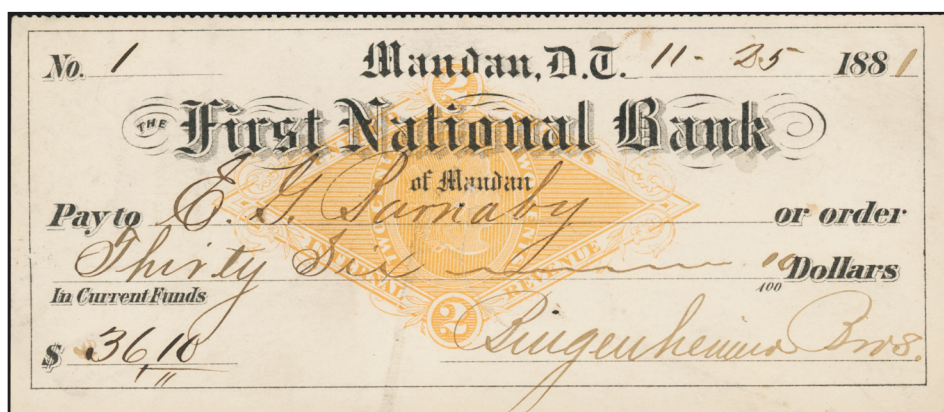
Wm. F.L. Souter did not remain in one place for too long, or at least traveled in his line of work. Here, he was writing another check on the Lawrence County Bank, but from Sturgis. Again, he is using a check from another bank and altering it, this time one meant for the First National Bank of Deadwood. However his checks happened to survive, these may be the only ones we have from their respective banks, even if altered.



William Strehlow was born in Germany in 1844, and moved to the United States with his parents in 1849 or 1850. He was raised in Wisconsin, and moved to Dakota Territory in 1877. A resident of Casselton from 1879 until his death in 1932, he served as postmaster from 1913 until he died. He also served as Vice-President and Director of the First National Bank of Casselton. Strehlow's business was farm implements. This check from 1880 is signed "Strehlow & Fisher."

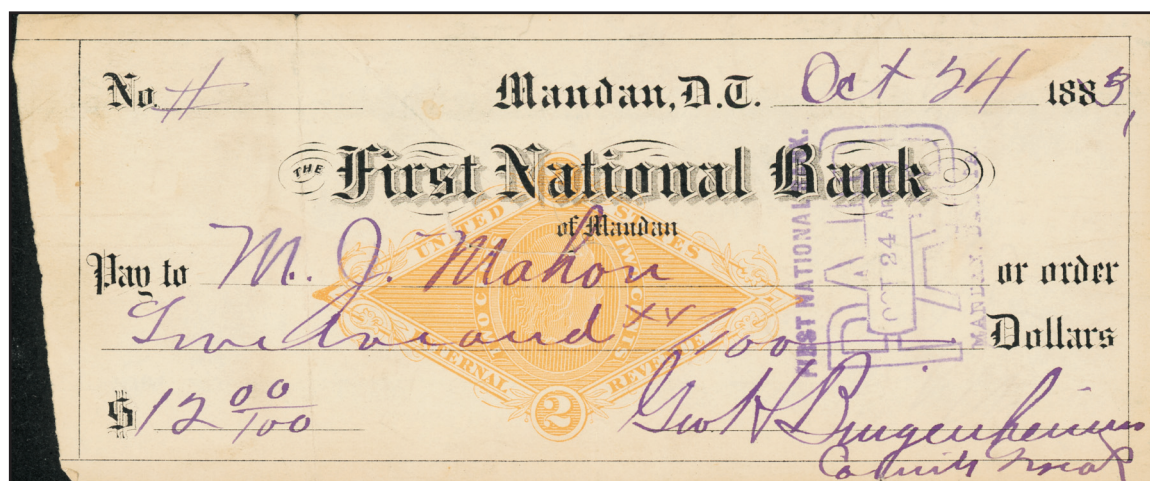


By 1882 the firm was Norrish, Strehlow & Company. This check from their firm has a horse-drawn thresher in the underprint. There are many varieties of this company's checks.

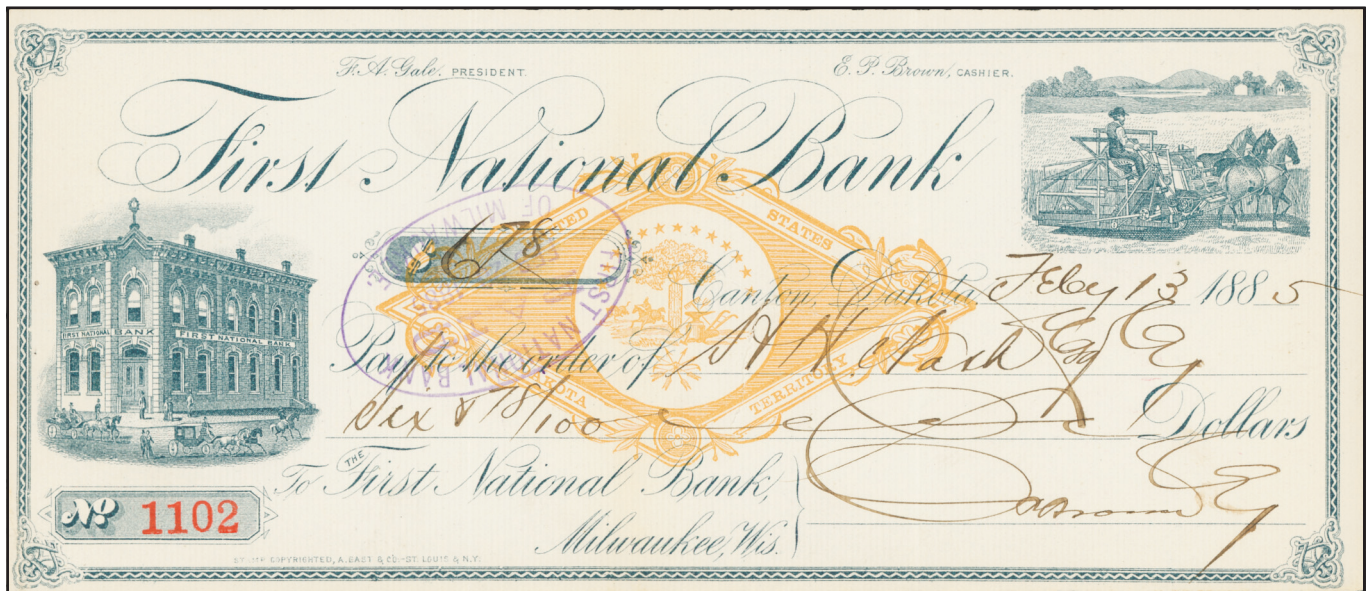


The First National Bank of Mandan was organized on November 22, 1881. Amazingly enough, they had checks already printed and ready for use, as this one is dated November 25, 1881. At least it is Number 1 from the account.

The writers, Bingenheimer Brothers, were George and Ferdinand, who had just started their own drug store in Mandan. George Bingenheimer was elected County Treasurer in 1882, serving until 1886.



This check was one George signed in his capacity as Treasurer. He was only 22 at the time he was elected. Later he served as Morton County Sheriff and Treasurer of the North Dakota Fireman's Association. He died of a heart attack in 1920 in Northwest Hospital, Minneapolis.



The First National Bank of Canton was the successor to a private bank, the Banking House of Gale & Ward, as early as 1883. F.A. Gale became President of the First National, probably from the start.

The facsimile imprint on the draft above was produced by Gast. It is likely to have been the only one they produced for a Territory. It was later used on drafts of the Dakota Loan & Trust Company as well.

Most of the First National Bank of Canton drafts have the American Exchange Bank of New York as the secondary bank. This one, from 1885, lists the First National Bank of Milwaukee, Wisconsin.

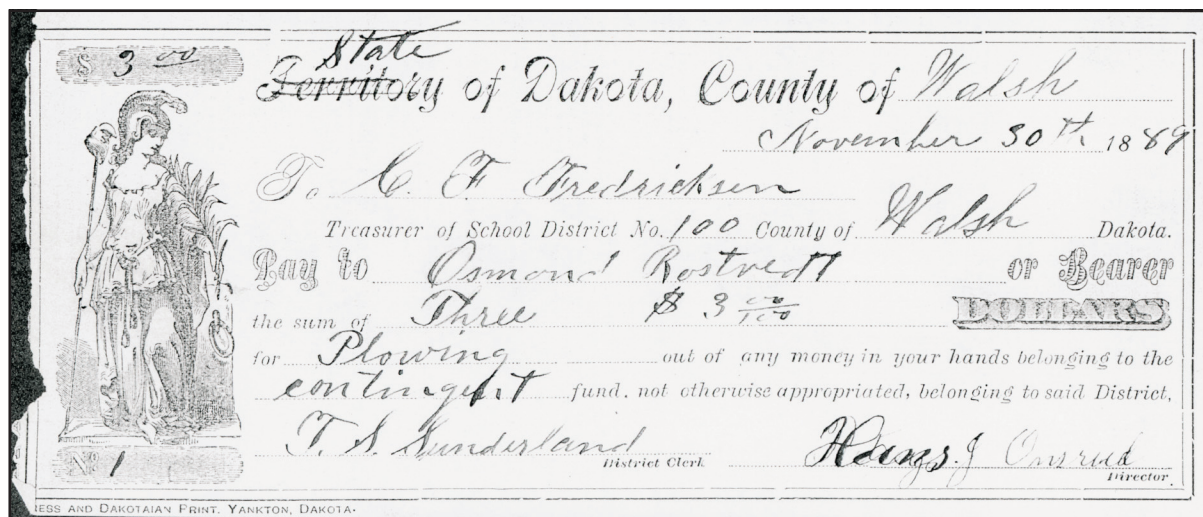


J.H. Gale became Cashier of the First National Bank of Canton, probably late in 1886.

To be continued.

From Territory to State

by Lee Poleske

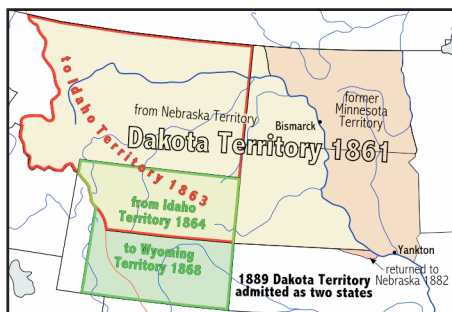


A warrant of School District No. 100, Walsh County, Dakota Territory, shown above, graphically shows the creation of a new state. The warrant is dated November 30, 1889, and the Dakotas were admitted to the Union on November 2 of that year. The person making out the warrant crossed out "Territory" and wrote in "State", but did not write "North" or "South" in front of "Dakota." A quick look at an atlas shows that Walsh County ended up in North Dakota.

The Territory of Dakota was organized on March 2, 1861. Over the years parts of it were transferred to Idaho, Montana, Wyoming and Nebraska as they became territories or states. Congress divided what remained of the Territory of Dakota into North and South Dakota by the Enabling Act of February 22, 1889, and approved both Dakotas for statehood. After each had adopted a constitution they were proclaimed states on November second of that year.

The rivalry between the two new states (stemming in part from the acrimonious move of the Territorial capital from Yankton to Bismarck in 1883) presented a dilemma for President Benjamin Harrison. How could he favor either one by admitting it before the other? He directed Secretary of State James G. Blaine to shuffle the papers and obscure from him which he was signing first, and the actual order went unrecorded. Thus no one knows which of the Dakotas was admitted first.

However, since North Dakota appears alphabetically before South Dakota, its proclamation was published first in the United States Statutes at Large. Also, since that day it has become common to list the Dakotas alphabetically, so, if the list is numbered, North Dakota is listed as the 39th state and South Dakota as the 40th.



(Diagram from Wikimedia Commons.)

Antarctic Explorers

by Bob Hohertz

Toward the end of April I had the pleasant experience of being on a philatelic jury with Hal Vogel, who is an avid collector of polar philately. When he learned of my interest in checks he brought me scans of two from his collection of items pertaining to polar explorers.

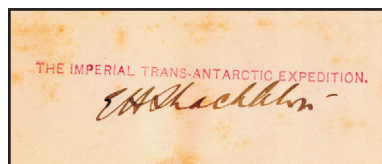


The first is a holographic check written on the Bank of America in 1870 by Nathaniel Brown Palmer, the first American to have sighted the Antarctic continent. In 1820 Palmer, only 21 years old, was the captain of a 47-foot-long sloop that was used for seal hunting in the Southern oceans. Looking for new rookeries south of Cape Horn he sailed as far as the Antarctic Peninsula.

Wikipedia states that a Russian, Bellingshausen and an Irishman, Bransfield, each took a ship as far as Antarctica earlier in 1820, but the NASA site <http://quest.arc.nasa.gov/antarctica/background/NSF/palmer.html> does not make things seem quite so certain. Whoever was first to see the continent, Palmer was certainly among the earliest. Part of the Antarctic Peninsula is named Palmer Land in his honor, and there is a Palmer Archipelago, Palmer Station, and an icebreaker RV Nathaniel B. Palmer, launched in 1992.



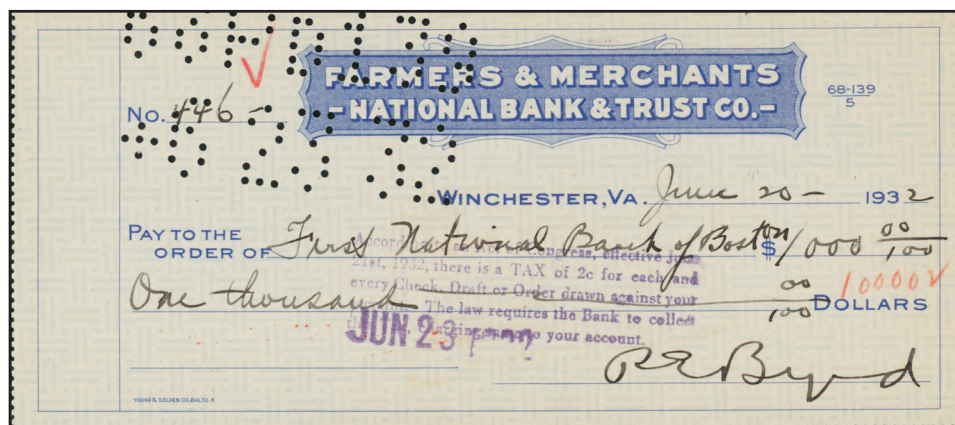
The second check was written in London in 1914, donating one guinea to the Imperial Trans-Antarctic Expedition. It is endorsed on the back by Ernest Henry Shackleton, Antarctic explorer who came within 112 miles of the South Pole in 1909. After Roald Amundsen and his companions were first to reach the Pole in 1911, Shackleton's interests turned toward being the first to cross the Antarctic continent. He embarked on raising the necessary funds, of which this check formed a modest part.



The expedition consisted of fifty-six men, half of which were to sail to Mc Murdo Sound on one side of Antarctica and the other to the opposite side where the traversal was to begin. In spite of the outbreak of the First World War everything began on schedule, with the Aurora sailing to McMurdo Sound and the Endurance heading for Vashel Bay. As you probably know, the Endurance did not get there.

Shackleton is perhaps most famous today for his resourcefulness and leadership in helping save all twenty-eight men on the Endurance when it became locked in the ice and eventually was crushed. Stranded on Elephant Island, far from shipping routes, Shackleton chose five others to go with him in a twenty-foot lifeboat eight hundred miles across the stormy southern ocean to try to reach the whaling stations on South Georgia. They began on April 24, 1916, and through an amazing feat of navigation did arrive at South Georgia, but could not land on the correct side, so he and two others were forced to make a thirty-two mile trip over the mountainous spine of the island on foot. The attempt was successful and the other expedition members were taken off Elephant Island by the end of August.

By 1920 Shackleton was ready to go back to Antarctica, and in September of 1921 the Shackleton-Rowett Expedition left for that area of the world. Shackleton was beginning to have mild heart attacks, and suffered a fatal one almost immediately after arriving in South Georgia, where he is buried.



The third check associated with an Antarctic explorer is in my collection. Signed by Admiral Richard E. Byrd, it is made out to the First National Bank of Boston, probably just transferring funds there from his account in the Farmers and Merchants National Bank and Trust Company of Winchester, Virginia. The check is from 1932, between Byrd's first expedition (of five) in which he became the first person to fly to the South Pole and his second, when he almost died of carbon monoxide poisoning during a five-month stint operating a meteorological station all by himself.

This check fits into my collections for a totally different reason. It was written on June 20, 1932, the day before the 1932 check tax went into effect. If it had been cashed the day it was written, no tax would have been due. However, it wasn't cashed until June 23, and the tax went into effect on all checks cashed June 21 and after, lasting until it was repealed as of January 1, 1935. Therefore, it received a bank handstamp saying, "According to an Act of Congress, effective June 21st, 1932, there is a TAX of 2c for each and every Check, Draft or Order drawn against your account. The law requires the Bank to collect this Tax, charging same to your account," and the amount was corrected from \$1,000.00 to \$1,000.02 in red.

If you are interested in learning more about the 1932 check tax, Roger Patterson and I have put together a first attempt at cataloging the various handstamps and other forms of notification used by banks, listing all of those known to us. It should be published in *The American Revenuer* later this year. If anyone wants to add to the initial catalog, please get in touch with me at my email address listed in the front of this magazine.

It would, of course, be possible to write a lot more about each of these polar explorers, which I don't have the time to do at the moment. If anyone would like to do so, I'd be happy to entertain a follow-up from any of our readers, particularly if they have any fiscal paper to include.

In Memory of James H. Adams

by Bob Hohertz and Lyman Hensley

A regular contributor to this magazine, James H. Adams, passed away on April 5, 2012. The following notice appeared in the Baraboo News Republic the following day.

"James H. Adams, 77, of Baraboo, passed away on Thursday, April 5, 2012, at St. Clare Hospice House in Baraboo. He was born on March 14, 1935, the son of George and Lola (Stump) Adams. James was employed by Seneca Foods for 35 years, where he retired from a managerial position. James is survived by his wife of 55 years, Rita Adams of Baraboo; two daughters, Deborah (Bruce) Pirkel of Appleton, and Jill (Norbert) Tausch of Brookfield; four grandchildren; four great-grandchildren; other relatives and friends."

Jim left behind a drawer full of short articles for The Check Collector, plus a file folder with his manuscript on collecting territorial checks, which, with additional material and commentary, has just begun to run in this magazine. It will continue to run, now in his memory.

I regret that we never got to meet, as I'm sure that we would have had a lot to talk about. Jim's collecting interests were wide-ranging, and he loved to share his knowledge. His enjoyment in the things he found came shining through.

- Bob H.

Jim was a friend, collector and frequent contributor to TCC. Jim's collecting interests with checks were varied: "Adams" items, early checks from each state, western items, CD's and many other things. Jim enjoyed finding new items for his varied collections and was always adding to them. We will miss Jim, his frequent articles and his enthusiasm to collect and share his hobby with us.

- Lyman H.

A Find on the Internet

Bob Hohertz



Not Dakota territorial, but Dakota nevertheless.

This is a very unusual item. It was designed as a promissory note, but has an imprinted revenue which would only cover the first hundred dollars of promised amount. In this case the user borrowed \$124, so needed to add a two-cent battleship revenue for the amount over \$100. Only one other user of promissory notes with imprinted revenues is currently known: a pawnbroker in Oklahoma Territory.

Pennsylvania Banks - 17

by Peter Robin

I request the help of all readers in adding information to these listings as well as, of course, the counties to come. I can be reached by e-mail at peterrobin@verizon.net or by regular mail at Box 353, Bala Cynwyd, PA 19004.

Bank Name	Stamp	Years	Printer	Colors	Vignette	Size in mm
Philadelphia - part 3						
Fidelity Insurance Trust & Safe Deposit Company	J5	1873	WFM	Blue on White	Bank name	145 x 63 mm.
Same	H3	1872	WFM	Black on Violet	Bank name and address	196 x 79 mm.
Same	J4	18—	HLG	Black on Tan	None	182 x 65 mm.
Same	J4	1876	WFM	Violet		
Same	K6	1876	WFM	Black on White	Bank name and address	190 x 70 mm.
Same	K6	1876	WFM	Black on Violet	Bank name and address	200 x 74 mm.
					Small dog and safe	
Same	L5	187—	WFM	Blue on Violet	exists used also	
Same	G1	1877	WFM	Blue on Tan	Bank name	
Same	G1	1878	WFM	Black on Tan	Bank address	193 x 72 mm.
Same	K6	1879	WFM	Black on White	Bank address	
Same	G1	1881	WFM	Violet		
Same	G1	188—	None	Black on Blue	Bank name	141 x 66 mm.
Same	G1	1883	JSB	Black on Blue	Bank address	200 x 75 mm.
Same	None	1883	JSB	Black on Gray or Tan	Bank address	200 x 70 mm.
Same	X7	1901	None	Black on Tan	None	145 x 65 mm.
Fourth Street N. B.	R164	1899	WmM	Black on Tan	None	201 x 72 mm.
Same	X7	1900	None	Black and Red on White	Samuel Montagu & Co	231 x 95 mm.



Franklin N. B.	R164	1901	WmM	Green on White	Estate of _____	222 x 95 mm.
for Commonwealth Title					Account of _____	
German American Title	R155	1898	TLS	Black on Green	B. Finberg	
and Trust Company						
Germantown Real Estate,	R155	1898	WFM	Black on Tan	None	200 x 68 mm.
Deposit & Trust Co						
Same	R164	1901	WFM	Black on Tan	None	160 x 65 mm.
Steven Girard, Banker	None	1820	K&S	Black on White	Geometric design	165 x 62 mm.
Same	None	1837	Patent	Black on White	Two-master under sail	180 x 63 mm.
Girard Bank	R6	1864	WFM	Black on White	None	164 x 64 mm.

Bank Name	Stamp	Years	Printer	Colors	Vignette	Size in mm
Girard Life Insurance, Annuity and Trust Company	None	1894	WmM	Black on White	None	158 x 70 mm.
Same	R164	1899	WmM	Black on Green	None	142 x 65 mm.
Same	X7	189_	MCJ	Black on white	None	161 x 70 mm.
Same	X7	1900	WmM	Black on Green	None	144 x 67 mm.
Same	R164	1900	WmM	Black on Olive	None	210 x 80 mm.
Girard N. B.	J4	187_	TWP	Red on Orange tint	Overall image of building	193 x 85 mm.
Same	H3	1870	JBC	Black on White	Thos. Wattson & Sons	196 x 66 mm.
Same	C1	1872	JBC	Blue and Red on White	Bank name left	188 x 70 mm.

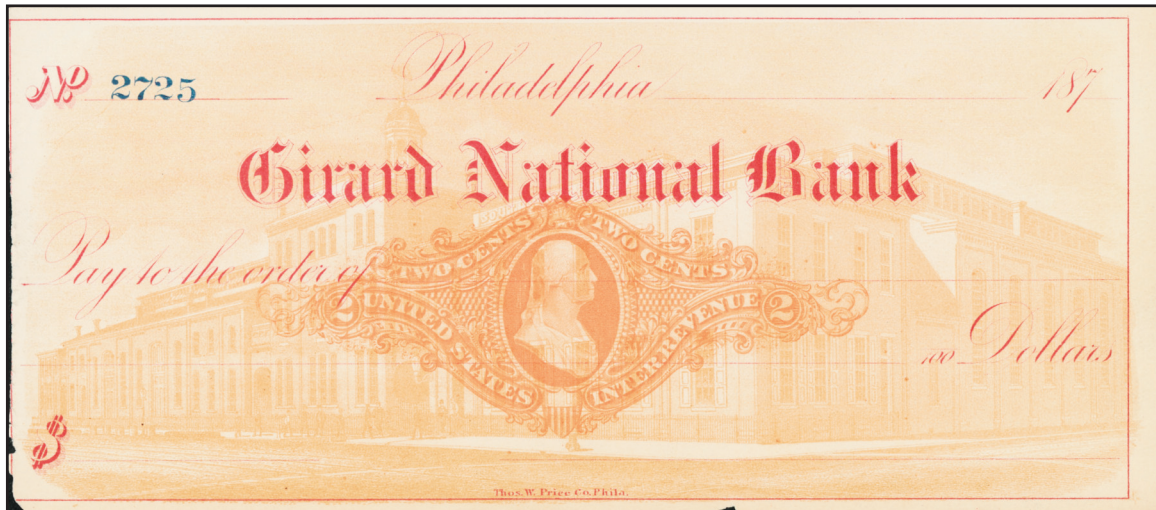


Same	J4	1873	Cha	Brown on White	Ornate panel left	152 x 70 mm.
Same	J5	1873	RCH	Brow and Blue on Tan	A.S. Jenks Insurance Agency, various	237 x 94 mm.



Same	J4	1874	JBC	Brown or Red / White	Ornamental design	
Same	G1	18_	JBC	Brown on Cream	Rectangular box	152 x 65 mm.
Same	G1	1880	None	Red and Blue on White	Voucher - Lehigh Valley RR Co - two settings	210 x 185 mm.
Same	J?	1875	JBC	Blue on White	Bank name	
Same	L5	1875	JBC	Red on White		
Same	F1	1876	Cha	Blue on White	Bank name	
Same	G1	1877	JSL			
Same	G1	1877	None	Blue on red		
Same	G1	188_	None	Red on Blue	Receivers of the Philadelphia and Reading RR Co	184 x 69 mm.

Bank Name	Stamp	Years	Printer	Colors	Vignette	Size in mm
Same	G1	1881	None	Black on White	None	
Same	G1	1877	Cha	Blue on White	Bank name	180 x 68 mm.



Same	G1	188—	None	Black on Blue	P& R R/R	180 x 70 mm.
Same	G1	1891	JSL	Red on White	Volcanic Oil and Coal Co.	
Same	X7	1900	None	Red on Blue	John Wyeth & Brother	205 x 82 mm.
Same	X7	1900	None	Blue, Black and Red on White	Lehigh Valley RR Co	216 x 196 mm.
					two settings, one 1901	

Comp. Form 50 10 M 5-18-1900

Lehigh Valley Railroad Company

To The Penn. Chemical Works, Dr. Philadelphia, Pa.

SERIES E

475 Check Voucher No. **67415**

For the following duly authorized account, which is hereby approved, as per detailed bill on file in the Office of the Comptroller.

1900
Jul: 10 12 cases Barner Lye, 45 00

Girard National Bank of Philadelphia

Will pay the above amount, when the receipt below is properly signed and dated.

EXAMINED AND FOUND CORRECT:

M. J. Crepler Chief Clerk *J. R. Quilkin* Comptroller.

Received, **SEP 18 1900**, **NOT OVER FIFTY DOLLARS \$500**, of **LEHIGH VALLEY RAILROAD COMPANY**, \$45.00.

Forty-five and xx/100 ————— Dollars, in full of the above account.

THE PENN. CHEMICAL WORKS

Jos. R. Wainwright

Do not detach Receipt. READ THIS.—The above receipt **MUST** be dated and signed by the person or firm in whose name the voucher is drawn; or, if signed by any other person, the authority for so doing must be attached. DEPOSIT IN ANY BANK FOR COLLECTION.

More Philadelphia banks next issue.

Announcements

Dues and Finances. Last year we changed printers and made several other adjustments to our operations to reduce our costs. It worked, and we ended 2011 with a modest surplus of \$318. You will notice in the Secretary's report that as of this writing 35 members have not yet renewed their memberships. At \$15 per member, less magazine mailing costs for two issues, this represents \$500 that we were counting on. Even more important, everyone is necessary for us to remain a vital, growing organization.

Please send in your dues as soon as possible. We need you.

Dakota Territory.

Perhaps the most spectacular fiscal document from Dakota Territory in collectors' hands is this one.



You may notice that it originated in Cheyenne, Dacotah (sic) in May of 1868, the year before Mark Parmer is said to have organized the first private bank in the Territory. How can this be? Wyoming Territory did not come into being until July 29, 1868, so in May of that year it was still in Dakota. And there obviously was at least one bank in Cheyenne.

From *The History of Wyoming* (Vol. 1) by Ichabod Bartlett, "Before the close of the year 1867, the firm of J. A. Ware & Company, composed of J. A. Ware of Nebraska City, John W. Hugus and Posey S. Wilson of Omaha, opened a bank in Cheyenne. Mr. Hugus was afterward actively interested in banking operations at Rawlins. Kountze Brothers & Company, of Omaha, opened a branch of their bank in Cheyenne late in the year 1867."

What this shows is that Parmer may have been the first to establish a bank in what was Dakota Territory in 1869, but earlier banks were established in the Territory in 1867 while Cheyenne was still part of it. When Wyoming Territory was formed in 1868 there apparently were no banks left in Dakota, as they were all in Wyoming.

Secretary's Report (through May)**Lyman Hensley**

Previous total	208
New members	6
Reinstatements	0
Resignations	1
Deaths	3
Dropped Not paid	35
No Forwarding Address	0
Current Total	175

New Members

1891 by Bob Hohertz
 Frank L. Sente 2 (AZ & Spanish-American War), 4, 26, 30, 31
 5825 Snapdragon Lane
 Prescott, AZ 86305

1893
 Steven O;Heron 1,24, 30
 232 San Marin Dr
 Novato, CA 94945

1894 by website
 Malcom Perrin
 7 Ovington Ave
 Bournemouth, Dorset BH7 6SA United Kingdom

1892
 Thomas R. Hale 1, 2, 4
 119 Tulley Rd
 Gouverneur, NY 13642

1895 by website
 Melvin Dill 2(AZ, KS, NV, NE)
 39462 S. Starship Dr.
 Tucson, AZ 85739

1896 by website
 Dwayne Johnson 2 (pre 1900)
 434 E.Rosemont Dr.
 Phoenix, AZ 85024

Deceased

1701 Jim Adams
 1199 Richard Hegel
 073 Raymond Werner

Resigned

1753 Stan Rough

Dues Not Paid

0056 Harold Don Allen
 1819 Les Ashe
 1775 Marvin D. Ashmore
 0230 Stanwood K. Bolton
 0492 Neal Brockmeyer
 1280 Larry M. Burdick
 1677 Stephen Coulter
 1864 Frank Cunliffe
 1684 George J. Fink
 1564 Charles Gore
 1720 A. Chris Gould

1837 Bill Grubb
 1874 Michael Hassien
 1803 Robert M. Hawes
 0697 Robert W. Hearn
 1576 Steven Kawalec
 1458 Kennie M. Linn
 0480 Michael Mahler
 1783 Buck Major
 1546 Raymond Major
 1869 Charlene Myers
 1855 David Noyes
 1878 Steven O'Heron

1716 Alan S. Palm
 0065 Paul R. Peel
 1703 Edward S. Prescott
 1863 Melvin Rosenberg
 1862 Larry Schuffman
 1704 Leon Silverman
 0662 Bruce W. Smith
 1831 Peter Sonne
 0292 Neil Sowards
 1877 J. Tracy Walker III
 1859 Jeff Warner
 0237 Wendell A. Wolka

Member Exchange

Collector seeks Oklahoma Territory & Indian Territory checks. Top prices paid. **Bob Fritz**, P.O. Box 1548, Sun City, AZ 85372-1548.

Wanted: US Government checks and Wisconsin financial documents. **James A. Downey**, 1534 Pennsylvania Street, Sturgeon Bay, WI 54235. E-mail mufelika@itol.com.

New member is interested in pre-1950 Wisconsin checks. Will purchase or trade for any needed. **Tom Casper**, S95W13453 St. Andrews Dr., Muskego, WI 53150. E-mail tcasper57@hotmail.com.

Charter member would like to obtain a check from the "Washington National Bank" or the Telegraphers National Bank", both of Saint Louis, MO. Will purchase or trade. **Ron Horstman**, 5010 Timber Lane, Gerald, MO 63037.

Wanted: New York State/City; Connecticut early checks especially if issued by National Banks. Send on approval/ email lsilver@optonline.net. **Leon Silverman**, 237 Mamaroneck Ave., White Plains, NY 10605.

Collector seeks old Philippines Treasury Checks, 1900-1915 with portrait of Gen Henry Lawton. Willing to pay top prices for nice examples. Send photocopies and correspondence to: **Craig Williams**, 3014 N W Euclid Ave, Lawton OK, 73505.

Wanted: Checks from dealers in Indian relics or fossils - or signed by archaeologists or paleontologists. Or other related paper. Write: **Stan Rough**, 4217 *th Avenue, Temple, PA 19570-1805.

Early checks, etc. with Old West themes. Trains, Indians, Cowboys, Buffalo, Horses. Send photocopy or email with offer. **Buck Major**, 522 Mourning Dove Cove, Temple, TX 76502-5043, buckleymajor@yahoo.com.

Check Collector back issues wanted, and all periodicals issued by coin clubs relating to all subjects of United States numismatics. Please send list. **Harold Thomas**, PO Box 7520, Beaumont, TX 77726-7520. 409-466-0781.

Wanted: "Manuscript" aka completely handwritten checks. All states and dates (generally pre-1900. **Sheldon Rabin**, 2820 Breckenridge Circle, Aurora, IL 60504, sheldonrabin@yahoo.com.

Wanted: "Presidential" named city checks. Need Hoover, Roosevelt, Eisenhower, Kennedy, Nixon, Ford, Reagan & Bush. Will purchase or trade. **James Adams**, 1607 Birch St., Baraboo, WI 53913.

Dealer wants checks signed by celebrities. No quantity too large. **Myron Ross**, Heroes & Legends, 18034 Ventura Blvd., Encino, CA 91316

Wanted: Seeking checks autographed by notable personalities. **Michael Reynard**, 1301 20th St. #260, Santa Monica, CA 90404. reynard@ucla.edu.

Wanted: Early NJ Checks. I have a large amount of 1830's Cooperstown NY checks to trade. Write first. **Steven Kawalec**, PO Box 4281, Clifton, NJ 07012. Owlprowler@aol.com.

Wanted: for Canadian Provincial Capitol Cities Collection: Quebec City, Quebec; Yellowknife, North West Territory; and White Horse, Yukon Territory. Will buy or trade. James Adams, 1607 Birch St., Baraboo, WI 53913.

Exchange postings will be taken from ASCC members who are collectors only. Postings of 20 words or less are free; please remit \$3 each issue for postings of 21 to fifty words. Name and address do **not** count toward the 20 words.

Neither the Editor nor the ASCC can be responsible for compliance with any promises made in postings, or in response to them. Be very clear as to the value you place on your material when discussing a trade. Fairness and common courtesy are to be expected, but common sense must rule.

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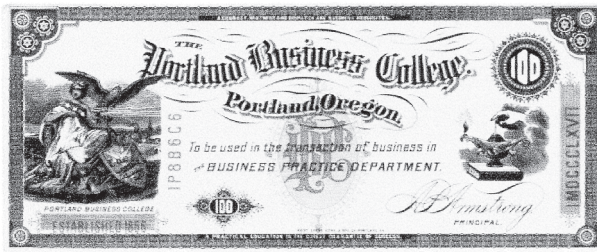
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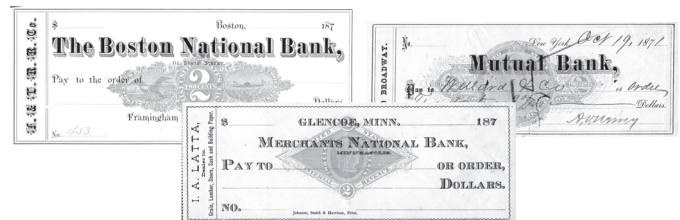
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7. Checks, World

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