



THE CHECK COLLECTOR
PO Box 808
Northfield, MN 55057-0808

PERIODICALS POSTAGE PAID
AT SYCAMORE, IL 60178
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Dated Magazine
Please Deliver Promptly

THE CHECK COLLECTOR

April - June 2013

The Journal of

Number 106

THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.



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Advertising Manager: All advertising should be channeled through the Treasurer, Dick Naven. Dick's address is on the following page.

The Check Collector (ISSN 1066-3061) is published quarterly by the American Society of Check Collectors, 473 East Elm, Sycamore, IL 60178-1934. Subscription only by membership, dues \$15 per year in the US (\$20 per year in Canada and Mexico, \$25 elsewhere). Periodicals postage paid at Northfield, MN 55057 and additional mailing offices. POSTMASTER: **send address changes to:** *The Check Collector*, 473 East Elm, Sycamore, IL 60178-1934. All rights reserved.

To our members:

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

We retype all material that does not respond to OCR. 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, but we greatly prefer color. Original checks sent in are copied and returned carefully. Any questions, ask the Editor!

To our advertisers:

Deadline for advertising copy to run in the July - September issue of *The Check Collector* is August 15.

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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The cover features two drafts from the First National Bank of Deer Lodge. Read more about that and other Montana banks in Part 5 of Collecting Territorial Paper. Mark Twain's comments on one of the bank's founders is of particular interest.

In this issue we look at the Peery family through the checks they wrote as they moved around the United States in the late nineteenth and early twentieth centuries. There are also some excursions into banking history, including a brief one reminding us of some fairly recent Federal Reserve actions.

We also have the first of several short articles on Arizona checks sent in by Melvin Dill. If you feel that your state deserves equal attention, feel free to emulate his example.

Advertising rates are as follows:

One quarter page	\$25.00/issue
Business card size	\$15.00/issue
\$10 discount for four issues paid at once.	

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US: \$15 per year
Canada, Mexico: \$20 per year
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The Bank Holiday of 1933

By Charles Kemp

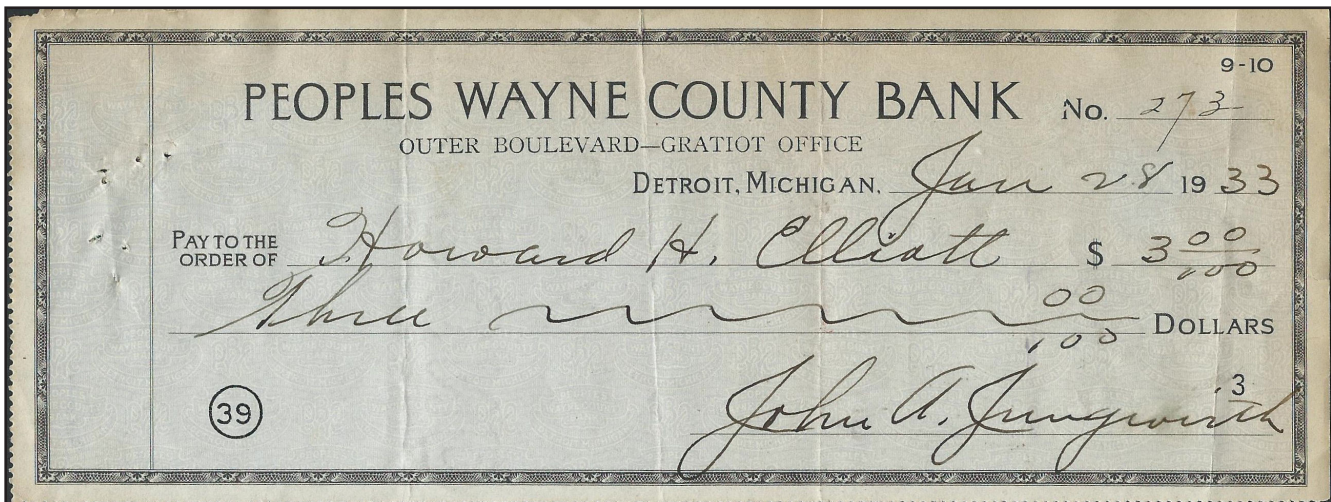
When the stock market crashed on Black Friday, October 24, 1929, it had a devastating effect on the nation's banks. At least 744 failed in the first ten months following that date and some 9,000 more would follow those in the 1930's.

This caused widespread panic among depositors who had trusted their life savings to those banks and now were not only wiped out but possibly soon to be jobless as well. The resulting panic caused by the failure of one bank led to so-called "runs" on others.

Banks were then required to keep only a relatively small amount in reserve. Large amounts were loaned out which were now dubious and more was invested in stocks, which might become worthless any day. The uncertainty caused depositors to rush to withdraw their funds and when the banks could not meet the demand, they failed.

The failures of course caused more panic among customers. Some states tried to halt this vicious circle by temporarily closing banks, but when Franklin D. Roosevelt became President he called for a nationwide bank holiday. This was to commence on March 6, 1933 and last four days. It was intended to give the banks a breathing spell to get their accounts in order and allow Congress to pass new banking regulations.

On March 9, Congress did approve the Emergency Banking Act of 1933 and those banks that could began to reopen. By the end of that March over three-quarters of them had reopened and people's confidence was restored.

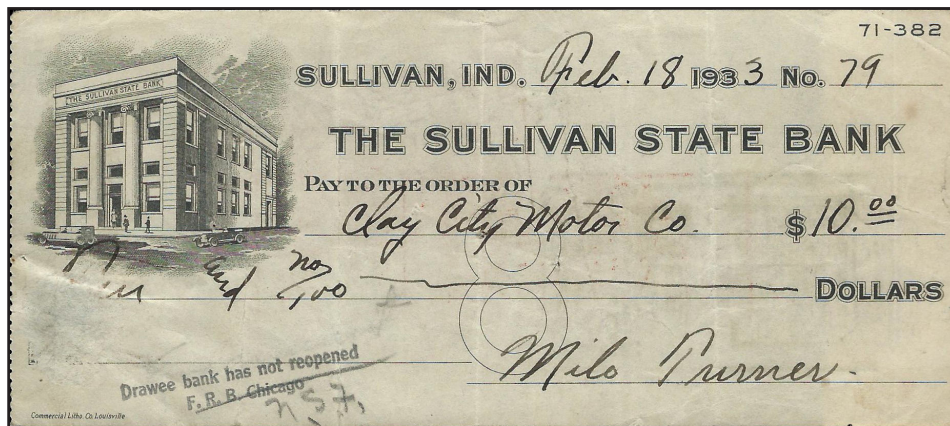


Not all banks could reopen. The check above apparently had not been cashed by March 6, 1933 and the Peoples Wayne County Bank did not reopen.

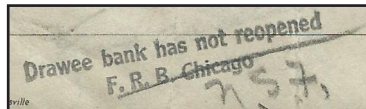
Returned by
Federal Reserve Bank
Boston, Mass.

For the reason below

Drawee bank not
reopened

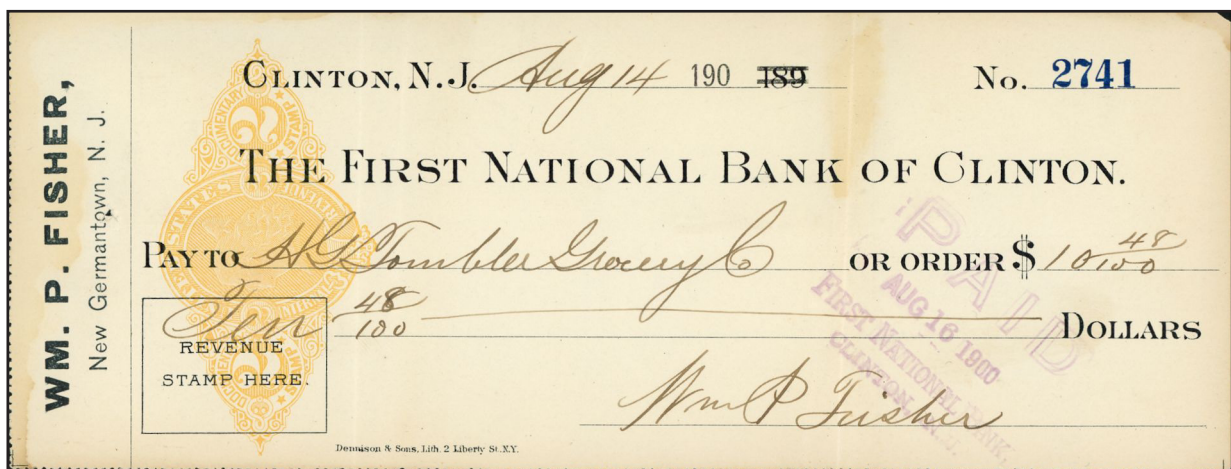


From the appearance of the handstamp at lower left, the Sullivan State Bank also may not have reopened. However, the stamp is partially crossed out and N.S.F. is penciled in. Insufficient funds in an account should not have made much difference if the bank could not reopen. Regardless, the fact that the Federal Reserve Bank of Chicago had such a handstamp tells us that there were a number of banks in that predicament.



Three months later President Roosevelt signed into law another banking act which gave the Federal Reserve greater control over the banking system and created the Federal Deposit Insurance Corporation to safeguard depositors' accounts. The system of Federal oversight and protection of deposits that we benefit from today was a long and painful time in arriving.

Inventory Update by Bob Hohertz



In my inventory of RN X7d's in TCC 96 I showed a cut square of the Clinton check, and expressed the hope that an entire would surface at some point. Well, here it is, courtesy of a recent eBay auction. It is not pristine, but there is nothing so wrong with it that anyone could justify making a cut square from it.

The online inventory will be updated accordingly.

A Trenton, MO – Phoenix, AZ Check

By Don Woodworth

I discovered this most interesting check (**Figure 1**) at a bourse in St. Charles, MO in August of 2011. What first caught my eye was that the town of Trenton, MO had been lined out and the town of Phoenix, Arizona had been added in manuscript. The check's maker might also have written "Territory" after "Arizona" because Arizona did not become a state until 14 Feb 1912. The check was sold to me as an RN-D1 but the color of the revenue imprint suggests that it could as easily be called a RN-D4. As one reads the story of the man who wrote the check, it appears that it represented a supply of checks that he had maintained for use in his law office in Trenton, MO but which he had taken with him when moving to Arizona for reasons of health, modifying them to suit his purposes in his new location.

It is a not particularly uncommon occurrence with revenue stamped paper to have the name of a bank modified by the lining out of words and the addition of new text in manuscript. Neither is it especially uncommon to have the name of a town written out to be replaced by the name of another in the same state. What is quite uncommon is to have town and state names replaced in toto with those of another far removed town and state. Such is the case with this check making a leap of 1,349 miles from Trenton, MO to Phoenix, AZ.



Figure 1. Check made by Stephen Peery directing the American Exchange National Bank of New York City to pay the Valley Bank of Tucson, AZ the sum of \$270.00 in 1894, four years after the maker of the document had moved from Missouri to Arizona. He must have taken a life-time supply of his old checks with him.

The American Exchange National Bank was founded as the American Exchange Bank in New York City in 1838. It converted to a federalized national bank as the American Exchange National Bank on Jul 17 1865. It continued under this name until Aug 1 1925 when it merged with the Pacific National Bank in New York and was renamed the American Exchange-Pacific National Bank. The bank went through various other mergers and changes until, by 1989, it had become known as The Bank of New York.

The Valley Bank of Phoenix, Arizona was established on 28 Nov 1883 by "General" Moses H. Sherman and continued as such until April 1884 when it was incorporated with \$100,000 capital under territorial law. Its first president was Andrew Crawford. It was largest bank in Arizona at the time. Its original building measured 16' x 100' and fronted on Washington Street between Center and Montezuma Sts. in Phoenix. Mr. Moses (1853-1932) bestowed the title of "General" upon himself, sometimes becoming confused with the real General William T. Sherman. The pseudo-general was a banker, land speculator, and transportation system developer who ultimately moved farther west to Los Angeles, CA and there became involved in what were often somewhat shady deals. The bank itself became the most powerful such institution in the Phoenix area, occupying increasingly larger buildings in the 1930s and 1950s until it was ultimately bought out by Bank One in 1992.

My friend Bob Hohertz provided me with scans of a number of other checks (**Figures 1a through 5**) related to the one illustrated in **Figure 1**. Just when I thought I had a nice, tidy article completed, the door was thrown open to additional research that provided a much broader picture of the commercial and social life of Stephen Peery, the maker of the check in **Figure 1**, and his survivors and descendants. An interesting side-light on what I learned is that the name Peery is the Irish derivation of Perry. I had at first thought it might be a rather uncommon name – until I began further research for this article – and soon discovered that there were an awfully lot of Peerys out there!

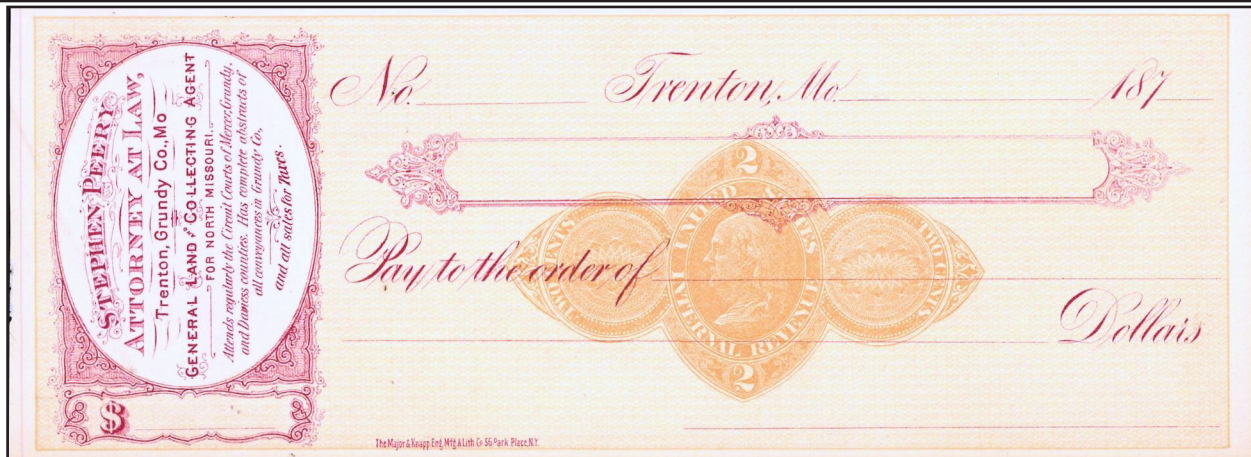


Figure 1a. Unused copy of the document used to execute the check shown in **Figure 1**.

The story behind the banks noted on the draft shown in **Figure 1** is pretty mundane and has been set out above. The story behind the maker of the check is a somewhat sad one.

Stephen Peery, Attorney at Law, was born on a farm near Jonesville, Lee County, Virginia on June 23 1836. His parents moved to Missouri in 1838, settling on a farm near Edinburg in the north-central part of the state. Stephen grew up here, where he later attended Grand River College from 1852-54, finishing his studies with law courses taken at McKendree College in Lebanon, IL in 1855. McKendree College, now McKendree University, is the oldest institution of higher learning in the state of Illinois. After graduation, Stephen entered the law office of Tindall & Shanklin in Trenton, MO in 1856 and was admitted to the Missouri bar in 1857. He opened his own law office in Trenton in 1859.

He practiced law in Trenton until August of 1861, when he was elected as a 1st Lieutenant in the 23rd Regiment of Volunteer Infantry of Missouri. He and his unit fought at the battle of Shiloh on April 6-7 1862. He subsequently resigned from the 23rd Regiment to accept a commission as a major in the 30th Regiment of Missouri State Volunteers. He resigned this commission on 6 Apr 1864 and removed his family to California, where they remained until returning to Trenton in 1866.

He had married Emma Hendrick of Trenton, MO in 1858. Emma Hendrick Peery was born in Missouri on Apr 24 1842 and died in California on Jan 30 1926 at age 83. She was married to Stephen on Nov 28 1858 at age 16. The couple ultimately had six children (4 daughters and 2 sons), of which Herbert (more of which anon) was the first-born.

Mr. Peery was a staunch Republican. He was also a member of the Trenton Masonic Lodge. He was very active in the business and civic affairs of Grundy County. He was elected as a director of the new Chillicothe & Des Moines City Railroad Co. on 19 Feb 1868. He was one of the original stockholders of the First National Bank of Trenton, formed on 23 Jan 1872. While serving with the law firm of Tindall & Shanklin, he also served as clerk and corporation attorney of Trenton in 1857. Circa 1857, he was appointed as Grundy County probate judge following the resignation of the incumbent and elected to this position in his own right on Aug 6 1861. He did not serve long in this position because of his Civil War service. Following the war, he was elected as prosecuting attorney of Grundy County in 1878. He was elected to the Missouri State Senate in 1884 and 1890. His health began to fail during his last term in the senate and he traveled west to Arizona following the end of his term.

Despairing of recovery, this highly successful man shot himself through the heart in Phoenix, AZ on 31 Jan 1896. The check illustrated in this article was written 15 months before Mr. Peery's tragic demise. His body was subsequently returned to Grundy County for burial. What was the end for Mr. Peery was not the case for his widow who, by inference which will become clear in the discussion which follows, was a very capable and business savvy woman, as were at least some of her children.

Bob provided me with five checks (all Type RN-X7) from the period of the Spanish-American War which illustrate the business activities of Mr. Peery's wife Emma subsequent to the unfortunate demise of her husband in 1896. The first of these checks (**Figure 2**) was written on the existing stock of the Trenton National Bank but with manuscript changes converting the draft to that of the First National Bank of San Diego, Cal. and making it payable to Herbert Peery.

Herbert was the first-born son of Stephen and Emma. He was born on Sep 23 1866 and grew up to be first a farmer and later a lawyer like his father. I was unable to determine if Herbert had been born in California or in Missouri after his parents had moved back to that state. Suffice it to say, Herbert and his mother had apparently returned to Missouri after the death of father/husband Stephen in Arizona in 1896. He would have been 33 years old at the time his mother wrote this check to him (the one dated Jan 19 1899), suggesting he and his mother were living in San Diego at the time. He died in 1941.

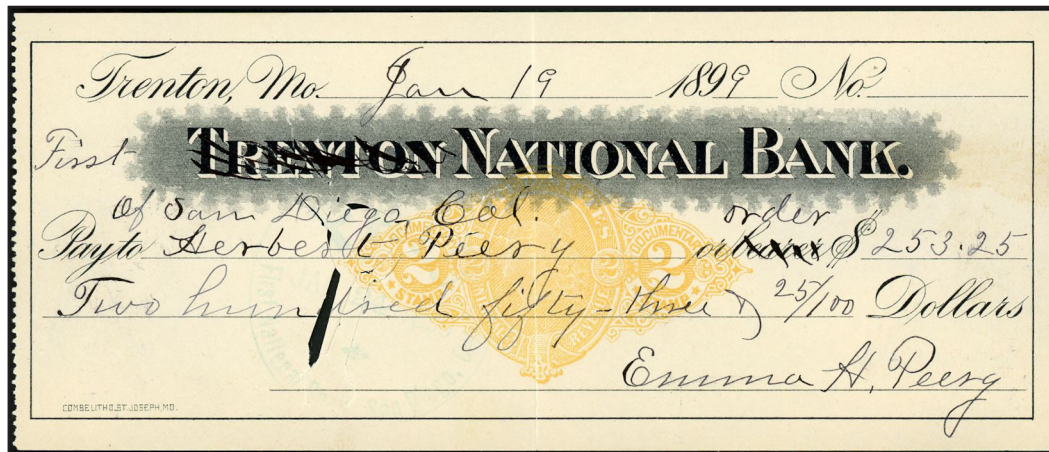


Figure 2. Type RN-X7 check dated Jan 19 1899 made payable by Emma H. Peery, widow of Stephen Peery, to Herbert Peery.

Emma Hendrick Peery was born on Apr 24 1842 and died on Jan 30 1926 at age 83. She was married to Stephen on Nov 28 1858 at age 16. The couple ultimately had six children (four daughters and two sons), of which Herbert was the first-born. Given the manuscript name change of the Trenton National Bank to First National Bank of San Diego, Cal., it could likely be assumed that Mrs. Peery and her son Herbert had by this time removed themselves from Missouri back to California.

The First National Bank of San Diego began life as the Bank of Southern California in July 1883, almost immediately reorganized in October of the same year as the first National Bank. Its first president was Jacob Gruendike, who served almost continuously in that capacity (with the exception of a few years in the late 1880s) until his death in 1905. Mr. Gruendike had previously been the operator of San Diego's leading general store. By 1884, the First National Bank, Charter Number 3050, was issuing its own bank notes.

On December 19, 1885, retired railroad executive Elisha S. Babcock, Hampton L. Story of the Story and Clark Piano Company of Chicago, and Jacob Gruendike, president of the First National Bank of San Diego, joined forces to buy all of Coronado and North Island for \$110,000.

Babcock, Story and Gruendike then formed the Coronado Beach Company, adding several partners and hiring Canadian architect James W. Reid. Mr. Gruendike, with two other colleagues, bought Coronado Island in San Diego harbor. The island was heavily developed, with the famous Hotel del Coronado still in business there.

Upon the death of Mr. Gruendike, D. F. Garrettson was elected president and he filled that office until at least 1908). The original capitalization of the bank in 1883 of \$50,000 was increased to \$100,000 in October 1885 and later to \$150,000 in 1908. Circa 1888, The First National Bank absorbed, a second "Bank of San Diego," which had been organized September 1, 1887, and opened its doors March 8, 1888, operating as a separate entity for only a very brief time.

Interestingly, Joseph Sefton, Sr. opened the doors of his San Diego Savings Bank on May 15, 1889. He had been assisted in the formation by Myron T. Gilmore, assistant cashier of the First National Bank and by one of the directors of that bank, J. H. Braly. In fact, Sefton's bank had its first office in the same large banking room as the First National Bank. This was mostly likely due to two circumstances: New banks desired to locate at or near the busiest intersection of the city, which was then Fifth and E Street, where First National was located; and, national banks (which could only engage in commercial business) desired close affiliation with "banks of deposit," that is, savings institutions.

Hard times loomed in 1890 to 1893, when European nations and manufacturers demanded payments from the United States in gold. When the Treasury's gold supply depleted dramatically, a financial panic swept the nation, reaching San Diego on June 21, 1893. As depositors gathered, banks started to close their doors. The First National Bank closed on June 22 but happily was soon able to resume business after only 9 days. When the First National closed, people assumed that Sefton's Bank had closed also, as the two banks had a common entry door. Fortuitously, Sefton's San Diego Savings Bank remained

open as well, and not one dollar of depositor's funds was lost. Two San Diego banks did fail during the Panic of 1893 but the two banks related to this narrative both remained in business.

In 1917, John D. Spreckels (of sugar fame) bought a controlling interest in the First National Bank of San Diego. The bank changed its name to Southern California First National in 1968. In 1975, the Bank of Tokyo of California bought the Great American Bank (formerly First National) and its name again changed to Cal First – a not unusual metamorphoses of a bank that had begun live nearly 100 years previously.

Here endeth the history of the First National Bank of San Diego and this point we pick up again the convoluted trail of checks used by Mrs. Peery, or agents acting upon her behalf, as it twists and turns between checks drawn upon The Valley Bank of Phoenix, AZ and the Trenton National Bank of Trenton, MO.



Figure 3. Here is a totally new check written on The Valley Bank of Phoenix, AZ on June 13 1900. There is no Memo line on the check but the maker of same used the space at the lower left hand corner for this purpose anyway, annotating it "Prescott Grading & Curbing."

The check is written to H. W. Pentland, City Treasurer (presumably of Phoenix, AZ) by H. Peery her attorney in fact Emma H. Peery. Phoenix was a very rapidly growing city at the time, so it is quite possible that the amount shown on this check was to reimburse the city for improvement of the street fronting Mrs. Peery's (former?) home. Her son Herbert was likely acting on her behalf in a legal capacity while she was still away in California. By this time, The Valley Bank was well on its way to becoming the giant of what later became known as the Valley of the Sun.

Here is the next interesting twist, with a shift to a check written on the Trenton National Bank.

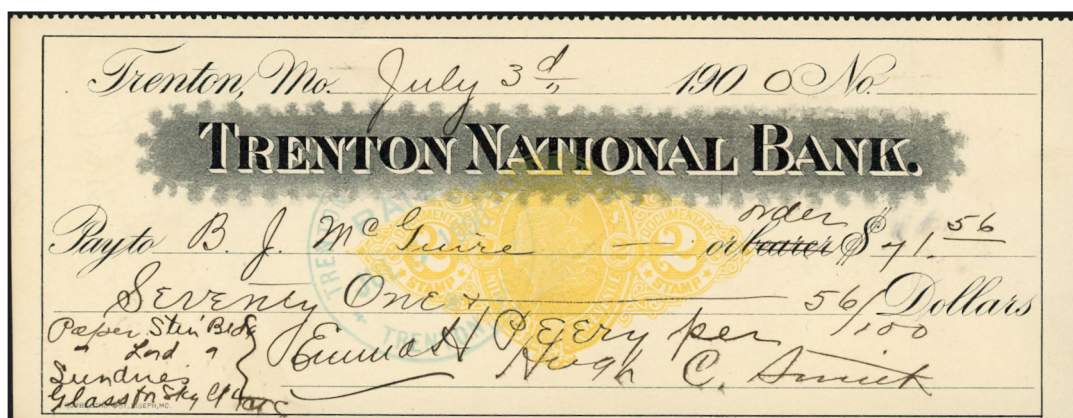


Figure 4. This check was written on the Trenton National Bank of Trenton, MO on July 3 1900 to B. J. McGuire and signed "Emma H. Peery per Hugh C. Smith," suggesting that Mr. Smith in Trenton was acting on behalf of Mrs. Peery who was still away in either Arizona or southern California.

The name Smith is a curse for researchers – no information could be found on Hugh. It is assumed that he was an attorney, or had a power of attorney, to act as Mrs. Peery's agent in Trenton. Drawing an inference from the note reading "Paper or Poper Stein Building – Lot 9 Sundries, Glass for Sky Light" where the Memo line of the check would normally be located,

it might be assume that Mr. B. J. McGuire may have been a vendor of hardware or perhaps a carpenter who was engaged to repair a property still owned by Mrs. Peery in Trenton. Mr. McGuire was apparently a son of Trenton, born there in 1871, the son of James and Lorraine (Taylor) McGuire. He was the husband of Anna (Harvey) McGuire (1869-1898). Mr. McGuire died in Trenton in 1943 and was buried in the local Independent Order of Odd Fellows cemetery.

The next check in this mini-saga has us jumping back across the country again from Missouri to sunny Arizona.

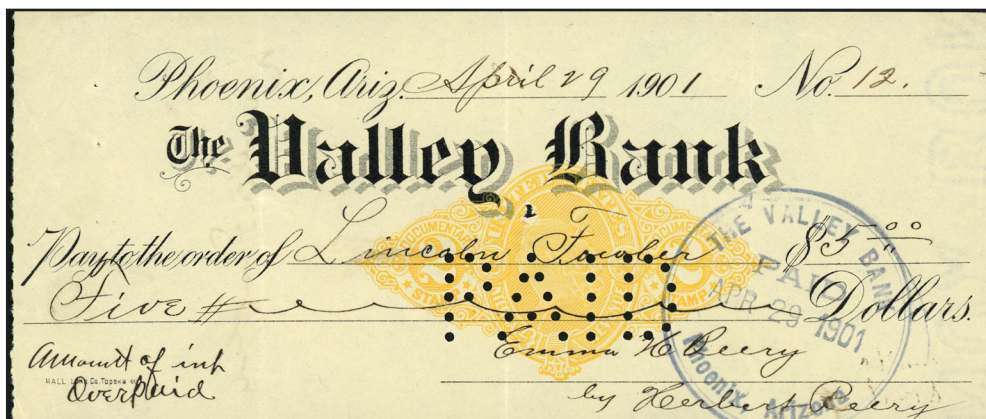


Figure 5. Check, again signed by Herbert Peery on behalf of his mother, was made out to Lincoln Fowler on Apr 29 1901. The limited information available on Mr. Fowler indicates that in 1892 he was a realtor in Phoenix, AZ, with a residence on Pima St. at the corner of Madison St. The erstwhile Memo line on the check reads “Amount of Interest Overpaid,” suggesting that perhaps there was a loan involved regarding a piece of property that had been bought or leased.

We conclude with a final check written once more on the Trenton National Bank. It is possible that Mrs. Peery wrote this check during a visit to Trenton as the limited record available suggests that she was firmly ensconced in Arizona or southern California by this time. Would she have maintained a supply of Trenton National Bank checks since circa 1899? We don’t know – but here is the final example available to us.

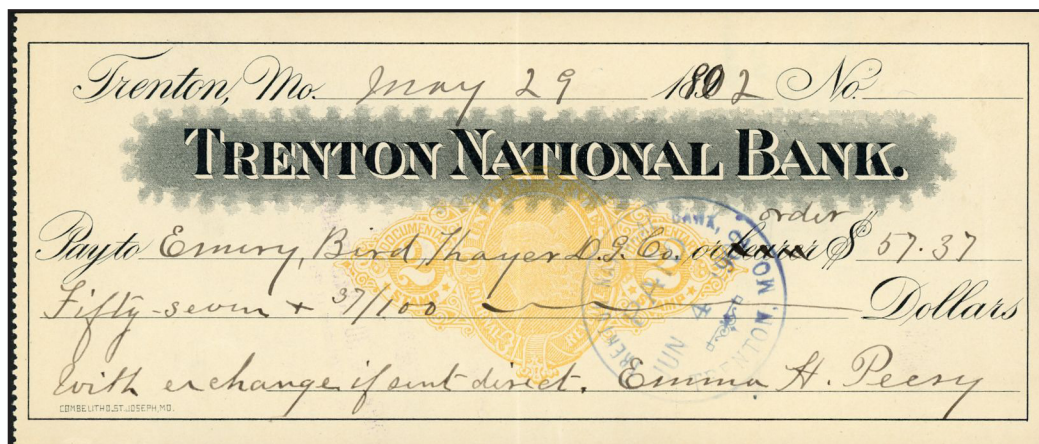


Figure 6. A final check written by Mrs. Peery herself, on May 29 1902, to Emory Bird Thayer D. G. Co., the “D. G.” apparently meaning “Dry Goods.” This would have to be the Emery, Bird, Thayer & Company, large department store in Kansas City that traced its history nearly to the city’s origins as Westport Landing. The store, popularly known as EBT, closed in 1968, and its building, which was on the National Register of Historic Places, was sadly torn down in 1971.

The store was started by Kersey Coates and William Gillis in the 1860s in the then town of Kansas at the corner of Missouri Avenue and Main Street. Although initially outfitting travelers on the Oregon and Santa Fe Trails, it soon became more upscale. It moved to a new three-story building at Seventh and Main Streets. The original Coates and Gillis store became Coates and Bullene when it merged with a store operated by Thomas B. Bullene. It then became the Bullene, Moore and Emery department store. The store assumed its final name in the 1890s from the investors W. E. Emery, Joseph Taylor Bird, Sr., and William B. Thayer.

In the 1890s, a new building designed by the architectural firm of Van Brunt & Howe was opened occupying a full block along East 11th Street from Walnut to Grand. It soon became the prime attraction on the city's main retail thoroughfare, popularly known as "Petticoat Lane," and became famed for its Tea Room. Although EBT attempted to expand, opening a branch on the Country Club Plaza in 1925 (enlarged in 1963) and purchasing the Bundschu store on the courthouse square in nearby Independence, MO, it could not keep pace with changing retail fashions and settlement patterns, and in 1968 it closed, with the loss of 800 jobs.

A restaurant called EBT, at 103d Street and State Line Road near I-435, currently houses memorabilia from the store. The firm's warehouse at 16th and Walnut in Kansas City has been converted into residential lofts. During the renovation, lettering on the side of the warehouse reading "Emery Bird Thayer Warehouse" was repainted.

As this final check in the series being discussed was written on the Trenton National Bank, it is conceivable that Mrs. Peery still maintained an account there and wrote this check upon it either during a visit to Trenton or while she was again living there for a short period of time.

The interesting series of checks discussed in this article clearly shows that being peripatetic is certainly not confined to the late 20th and 21st centuries. By late 1904, Mrs. Peery had apparently left the Phoenix, AZ for good. There was a notice printed in the nearby Prescott, AZ newspaper regarding letters remaining at the post office for the week ending Oct. 17 1904 stating that there was uncollected mail for Emma H. Peery. She had by then apparently moved to San Diego, CA. The Los Angeles Herald for Jan 8 1905 notes that the Peery Investment Co. had been incorporated. Its directors were Emma H. Peery and her daughter Bessie E. Peery of San Diego, along with James. W. Hendrick, Herbert Peery, and E. Fishburn of Los Angeles. The company was capitalized at \$100,000, with stock paid at \$1,000 per share.

Mrs. Peery had apparently put down permanent roots by this time. An announcement regarding building permits in the Los Angeles Herald of Oct 13 1905 noted that a permit had been granted to Emma H. Peery, as lot owner and builder, for a \$100.00 addition to a brick and concrete porch to her property at 425-429 South Street. MapQuest shows this to be a bit south of modern downtown Los Angeles.

The address suggests this may have been a commercial property rather than a domestic residence. An inferential case could be made for this being a commercial property due to a further tidbit that appeared in the Los Angeles Herald on Nov 24 1910 noting that Mrs. Emma Peery and the Misses Bessie and June Peery entertained with an informal tea at the Burlington Apartments Monday afternoon. There were assisted in receiving by Mrs. Herbert Peery. Notices like this were normally the province of upper class people, or those with aspirations to climb the social ladder, so it is possible that the address at 425-429 South Street was that of the Burlington apartments and that, despite the tragic loss of her husband in 1896, the unsinkable Mrs. Peery had economically thrived later in life.

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The Federal Reserve System and Bank Checks

by Michael Reynard

The Federal Reserve System was created by the Federal Reserve Act of December 23, 1913, as the central bank of the United States. Twelve district Federal Reserve Banks were organized as operating divisions of the central banking system. Each district branch regulated commercial banks within its region and participated in check processing. The twelve district branches of the Federal Reserve System are located in Atlanta, Boston, Chicago, Cleveland, Dallas, Kansas City, New York, Philadelphia, Richmond, St. Louis, Minneapolis, and San Francisco. At one time, the Federal Reserve System processed about twenty-seven percent of checks in the United States.

In the 1920s and 1930s, banks issued checks with a number imprinted in block typeface on the front of the check. The number corresponded to a Federal Reserve district that processed checks within a region that included the issuing bank.

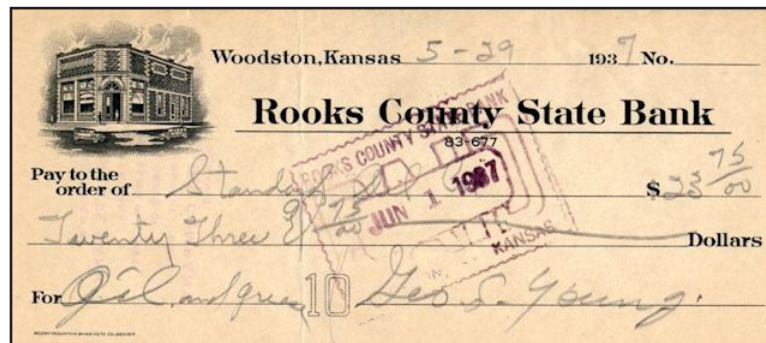


Figure 1. The number 10 imprinted on this check from Rooks County State Bank in Kansas corresponds to the Federal Reserve Bank of Kansas City. The 10th District of the Federal Reserve System includes Colorado, Kansas, Nebraska, Oklahoma, Wyoming, and parts of Missouri and New Mexico.

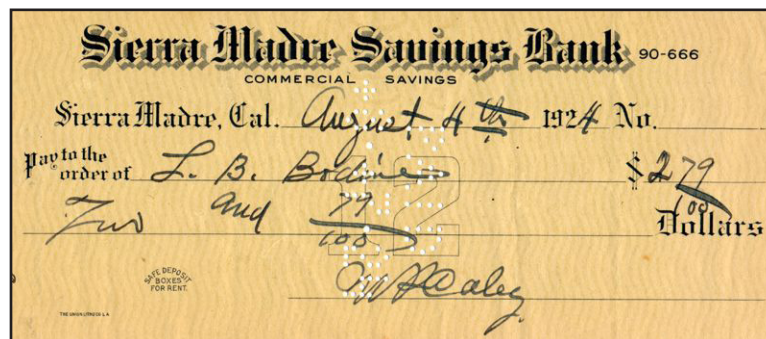


Figure 2. The number 12 imprinted on this check from Sierra Madre Savings Bank in California corresponds to the Federal Reserve Bank of San Francisco. District 12 of this branch of the Federal Reserve System included 9 western states.

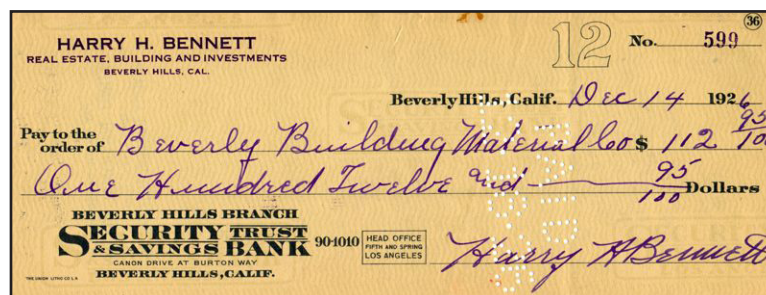


Figure 3. The number 12 imprinted near the upper right margin of this check from the Beverly Hills branch of Security Trust & Savings Bank in California, illustrates that placement of numbers on checks corresponding to districts of the Federal Reserve System was not regulated, especially since it was read by humans and not by computers.

In response to the Check 21 Act enacted October 28, 2003, the Federal Reserve Banks initiated a program to reduce processing of paper checks. The Check 21 Act eliminated the need for physical handling of paper checks and substituted a process known as electronic check truncation. Checks processed by electronic truncation were scanned and the images used as an acceptable replacement for paper checks.

The number of Federal Reserve Banks that processed paper checks has been reduced from 45 to a single site in Cleveland, Ohio. The Atlanta branch of the Federal Reserve Bank is now the only district branch that processes electronic checks. Today, almost all checks processed by the Federal Reserve System are processed as electronic substitute checks.

Arizona Notes

by Melvin Dill

The Safford and Hudson Bank was established in 1879 and failed in 1884. Charles Hudson was an early Tombstone banker and merchant. Anson Peacely-Killen Safford (1830 - 1891), usually referred to as A.P.K. Safford, was appointed the third Arizona Territorial Governor in 1869 and held that post until 1882. Safford established the first Arizona school system. The city of Safford, Arizona is named for him.

When Safford stepped down in 1882 he relocated to Florida to invest in land speculation. He was replaced by F.A. Tittle, a Republican who ran for Governor of Nevada in 1876. An editorial stated that, "although Arizonans would have preferred one of their own, Tittle was active, wide awake and imbued with the spirit of progress as understood on the Pacific coast. Better he, a thousand times than some needy and broken down tramp from the Atlantic states."



This check was written by Walter Vail to his uncle Nathan Russell Vail (1825 - 1888). The Vail family was originally from Nova Scotia. Nathan Vail made his fortune installing the first London streetcars. After arriving in Arizona he purchased land and cattle. He also had holdings in southern California.

Walter Vail (1852 - 1906) was six years old when the family moved from Nova Scotia to New Jersey, where his father had grain farms and a mill. When Walter was 21 years old he headed west for adventure and fortune. He ended up in Arizona in 1876 and, with partners, purchased a small ranch near Tucson. In 1879 his partners sold their share to Walter's brother Edward.

The two bought all the available land they could, especially that with water rights. Their fortune increased when they discovered silver on the property and began mining operations. Their mine produced \$2,000 worth of silver daily, with a total production of \$500,000. A town grew around the mine, now Vail, Arizona.

The brothers founded the Empire Land and Cattle Company in 1886. They eventually owned a million acres with 40,000 cattle. This ranch is now managed by the U.S. Bureau of Land Management.

After driving cattle to the Temecula valley in California the brothers began purchasing ranches and Mexican land grants, amassing over 87,000 acres in California. In the 1940's their heirs dammed Temecula Creek, creating Lake Vail. In 1964 the Temecula property was sold for twenty-one million to a consortium and the community of Rancho California was formed.

Collecting Territorial Paper - Part 6

by Jim Adams

Montana Territory in the 1870's

By the 1870's banking was well established in Montana. In particular, L.H. Hershfield and his brother Aaron were still running their banking house, which left behind a great deal of attractive fiscal paper for us to collect.



This 1876 example is typical of the Hershfield drafts of the time. It was payable by the Kountze Brothers Bank in New York City. Luther Kountze founded this bank in 1867, and it was being run by his brothers Herman and Augustus in the 1870's.

The draft is payable in gold, as preferred by many Western businesses.



This check was altered for use in Diamond City in 1878, but the writer, one C.W. Sutton, probably was located back in Helena. Diamond City was the site of vigorous gold mining during the 1860's - so vigorous that the town itself had to be moved to accommodate the operations after local merchants tried to prop their buildings on stilts. From 1865 through 1869 it is estimated that 35% of Montana's population was working in gold mining in this area. From some 10,000 inhabitants, the area was down to fewer than 100 by the mid 1870's, so Sutton was probably elsewhere.

The B.G. initials under Sutton's signature probably refer to the Baker Group Mine, one of the major operations in the surrounding Confederate Gulch area. Some sporadic hydraulic mining went on after the City's population collapse, so the corporation likely still existed by 1878.

Note that this check is paying a substantial sum to the Hershfield & Brother Bank itself. Repaying a loan?



The First National Bank of Helena (established 1866) was still going strong through the 1870's. This draft is calling on the Omaha National Bank to pay funds deposited for the "Postmaster at Omaha." There is no good way for us to tell now who by or what for.



A check making the required deposit to make a bid for a contract to carry the mails in 1879. It was signed by Hugh F. Galen, who ran a stage line between Helena and Bozeman in 1870-72. In the 1883-84 list of taxpayers his occupation is given as "horse raising." Galen also served as a director of the Montana National Bank.

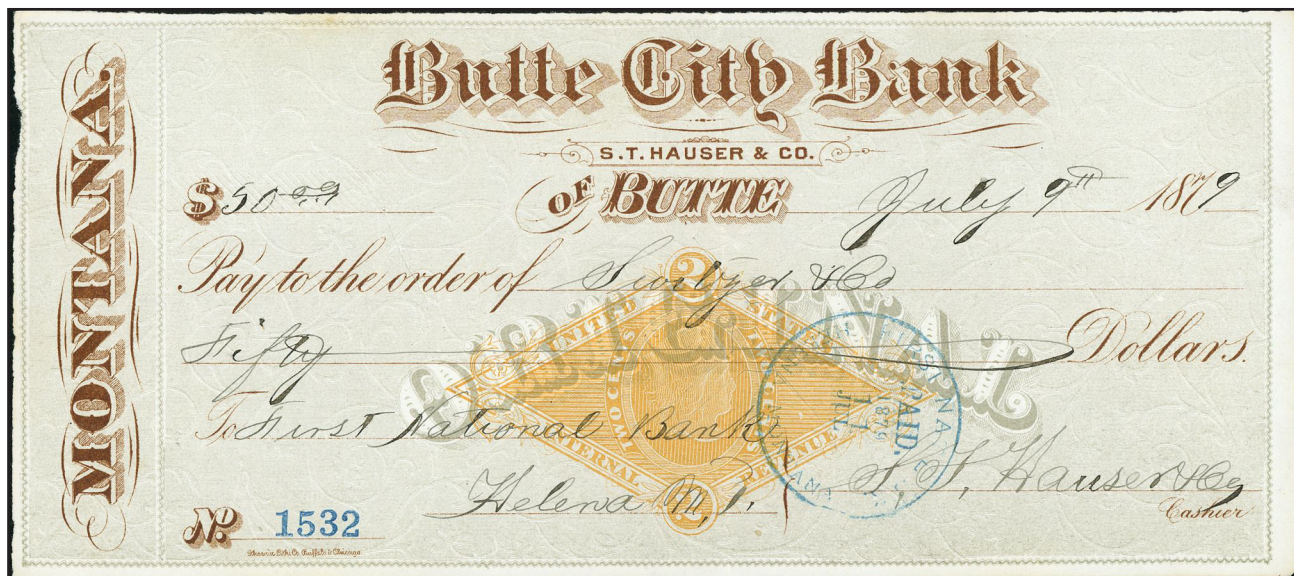
The \$490 check was payment for bidding on the route between Helena and Butte City, and a \$9,800 bond had to be posted at the same time. The contract specified that the mail must leave Helena at 6 a.m. and reach Butte City by 6 p.m., with the same schedule observed for the reverse route. There were fifteen bidders, at annual salaries ranging from \$17,000 to \$1,900. Galen bid \$3,700, fourth lowest, but lost out to Francis Deal of Philadelphia, the \$1,900 bidder.



While Samuel T. Hauser's Helena bank became the First National Bank of Helena in 1866, his Butte bank operated under his corporate name through 1878. By 1879 it was the Butte City Bank, but the Hauser company name was still on the drafts, albeit in much smaller letters.

Hauser was an interesting character. He came West in the early 1860's and participated in several gold mining expeditions while engaging in "banking, mining, smelting, ranching, railroads, irrigation, and hydro-electric power." (<http://nwda.orbiscascade.org/ark:/80444/xv62248>)

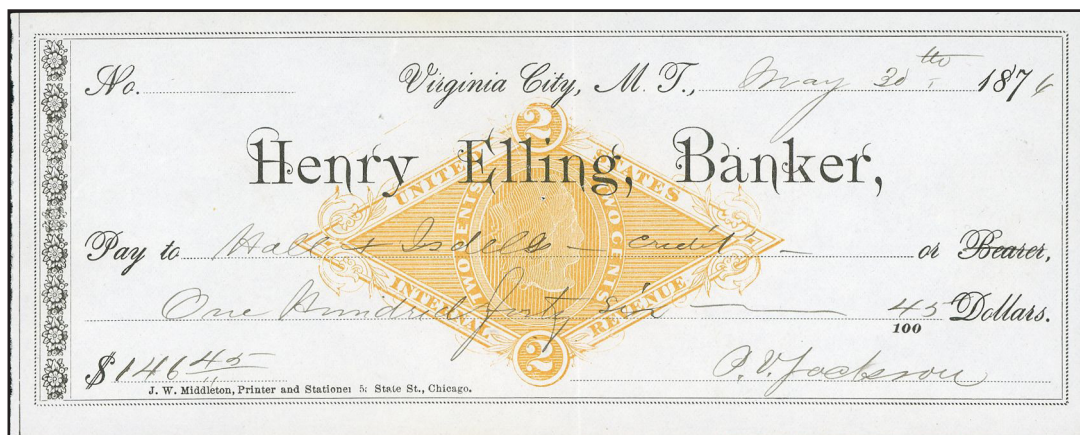
In addition to his Helena and Butte banks, he opened others in Missoula and Fort Benton. He served as Territorial Governor (1885-87) and several times as a delegate to the Democratic National Convention. His business affairs declined in the panics of the late nineteenth and early twentieth centuries. He died in 1914, about the time that his ventures into hydro-electric power were running into difficulties.



The drafts on this page were both payable by the First National Bank of Helena. The payee of the Butte City draft was Switzer & Co, and the endorsement on back is J. Switzer. J.W. Switzer ran a wholesale liquor and wine distribution business in Helena in the late 1800's, and he may well be the Switzer who is being paid here.



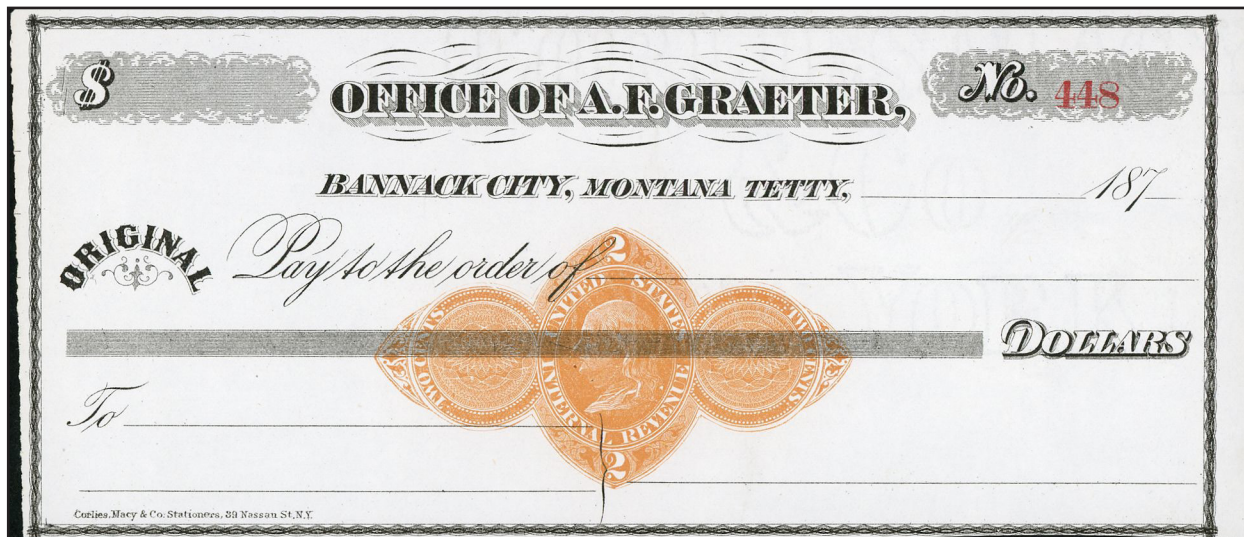
Meanwhile, back in Virginia City, Hussey, Dahler and Company was changing to the Banking House of C.L. Dahler, as Warren Hussey departed from the firm to work for the Spokane National Bank in Washington Territory.



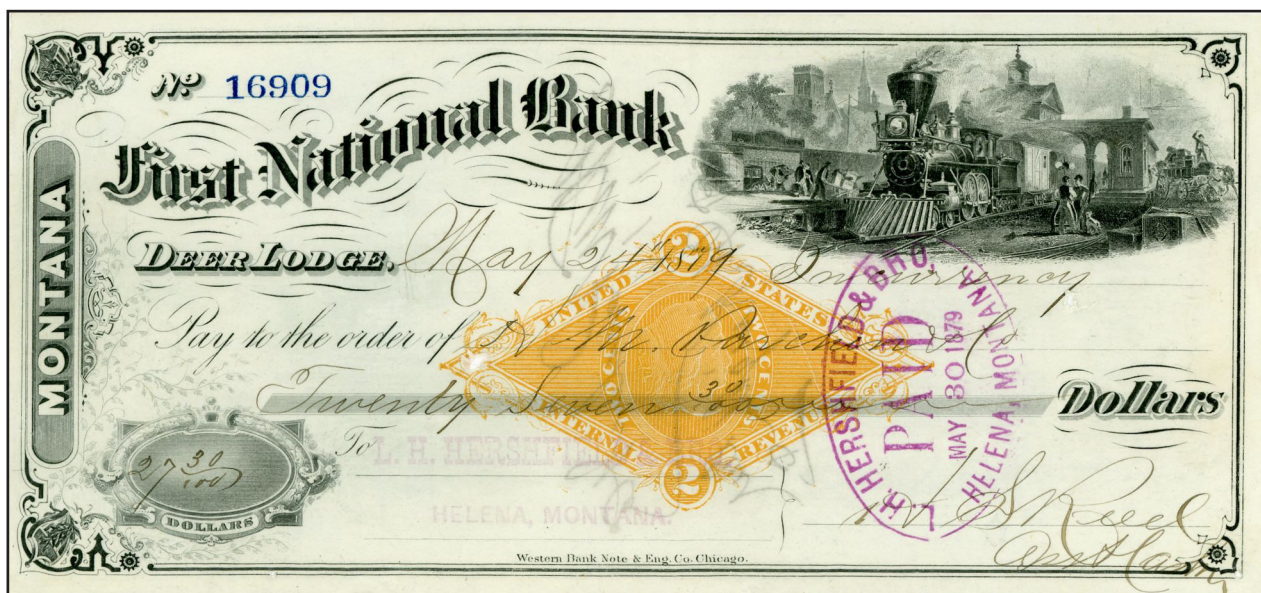
Dahler wasn't the only banker in Virginia City. Henry Elling, who emigrated from Germany in his teens, hauled a wagon of goods from Denver to Virginia City in 1864 and set himself up in the mercantile trade. Things went well for a couple of years, but then collapsed, and he returned to the Midwest until the early 1870's. Returning to Virginia City he was both merchant and banker, but after 1873 his banking activities took over. He did private banking until 1899, when the Banking House of Henry Elling became the Elling State Bank.

Elling was also active in the formation of banks in Red Lodge, Miles City and Helena. He was involved in various partnerships - flour milling, quartz milling, mining, ranching, and a hardware business - and became one of the largest landowners in Madison County, where Virginia City is located.

Interestingly enough, the Dahler check in the middle was endorsed over to Elling, and his signature is on the back.



Bannack City is a well-preserved ghost town today. When gold was discovered there in the early 1860's it was populous - 3,000 people in 1863. Gus Graeter was one of the first to arrive, and his photo sluicing gold still exists in the archives. A transplanted Pennsylvanian, Graeter wandered around in the West until he ended up in Montana. After a stint at placer mining he went on to dredging, ranching, and eventually real estate, mercantile and banking.



William Clark also engaged in placer mining at Bannack in 1864, and probably knew Gus Graeter. He went on, with partners, to found the First National Bank of Deer Lodge. He also invested in copper mines and became enormously wealthy. He had political ambitions, but even though his first run for the U.S. Senate was successful it ended in scandal and the election was not honored. A later one was, and he served a term from 1901 to 1907.

Mark Twain did not mince words about Clark. In 1907 Twain wrote, "He is as rotten a human being as can be found anywhere under the flag; he is a shame to the American nation, and no one has helped to send him to the Senate who did not know that his proper place was the penitentiary, with a ball and chain on his legs. To my mind he is the most disgusting creature that the republic has produced since Tweed's time."

Clark's reputed comment on the subject was, "I never bought a man who wasn't for sale."

The difference between this draft and the similar one on the cover is that this one does not bear either an "original" or "duplicate" designation.

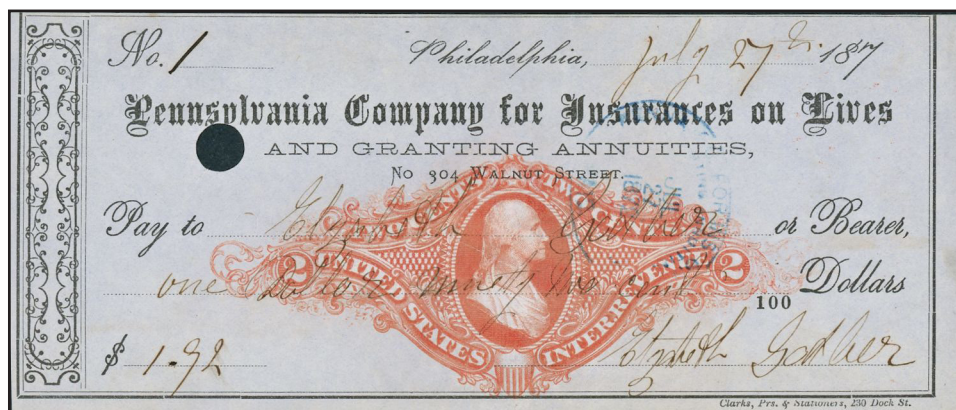
To be continued next issue.

Pennsylvania Banks - 21

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.

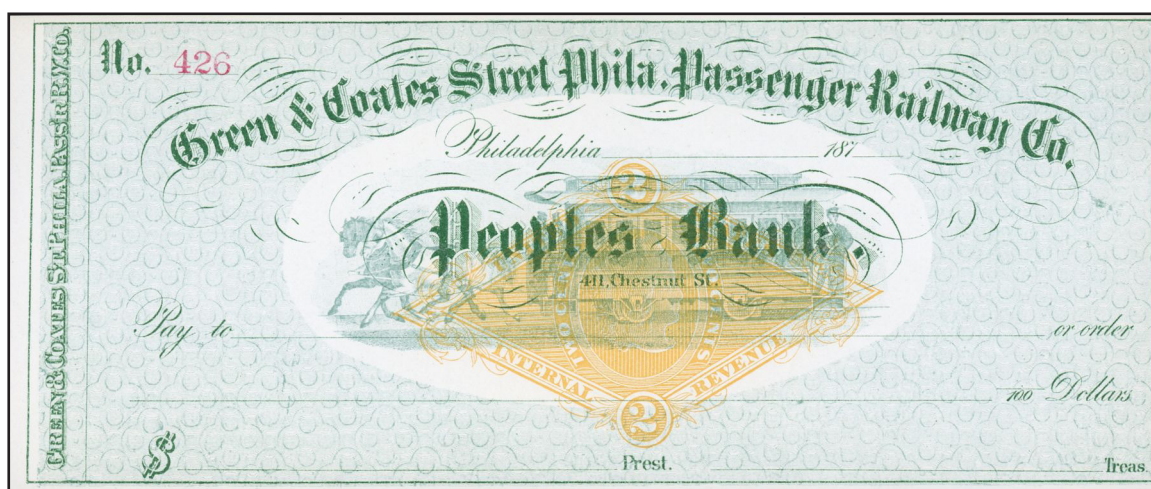
Bank Name	Stamp	Years	Printer	Colors	Vignette/User	Size in mm
Philadelphia - part 7						
Northern Saving Fund, Safe Deposit, & Trust Co.	R164	1898	ThL	Black on Rose	Bank building	213 x 85 mm.
Same	X7	1899	ThL	Black on White	None (empty rectangle)	202 x 72 mm.
Same	R164	1899	WmM	Black on Tan	None	170 x 70 mm.
Pennsylvania Company for Insurances on Lives and Granting Annuities	R6	1866	None	Black on pale Blue	Ornamental design	170 x 70 mm.
Same (title one in line)	R6	1867	None	Red-Orange on White	William B. Clymer	170 x 70 mm.
Same (title in two lines)	R135	1872	None	Black on pale Green	Ornamental design	167 x 70 mm.
Same (2 lines)	H3	1874	None	Black on White	Ornamental design	
Same (one line)	H3	1875	JBL	Black on Violet	Ornamental design	185 x 74 mm.
Same (two lines)	J5	187_	Cla	Black on Gray	Ornamental box	160 x 65 mm.



Same (two lines)	J11	1875	None	Black on Cream	Court of Common Pleas	195 x 75 mm.
Same (one line)	L5	1875	JBL	Black on Violet	Ornamental box	180 x 70 mm.
Same (one line)	L3	1878	JBL	Black on Violet	Ornamental box	184 x 73 mm.
Same (one line)	F1	1879	JBL	Black on Violet	Ornamental box	182 x 70 mm.
Same (two lines)	G1	1878	None	Black on White	Court of Common Pleas	200 x 75 mm.
Same (two lines)	R155	1898	None	Black on White	None	165 x 68 mm.
Same (one line)	R164	1899	JBL	Black on dark Green	James. W. Rusling	197 x 75 mm.
Same (two lines)	R164	1900	JBL	Black on White	None	180 x 75 mm.
Same (two lines)	X7	1901	JBL	Black on White	None	195 x 74 mm.
Same (two lines)	R155	1900	ABN	Black on pale Green	Managers of the Trust...	207 x 96 mm.



Bank Name	Stamp	Years	Printer	Colors	Vignette/User	Size in mm
Penn N. B.	R6	1866	WFM	Black on White	Northern Liberties Gas Co	203 x 80 mm.
Same	J4	1873	WGP	Black on Rose	Bank address	195 x 70 mm.
Same	L6	1877	WFM	Green on Tan	N.L. Gas Co.	190 x 68 mm.
Same	G1	1878	CFC	Green on White	N. L. Gas Co.	
Same	G1	1882	ABN	Black on White	Stevensen, Fernald & Co	212 x 82 mm.
Same	X7	1898	WFM	Red on Blue	Pleasant Mills Paper Co.	
Same draft "The Item"	R155	1898	WmM	Black on Cream		
Same	X7	1898	WmM	Black on Tan	Brown & Bailey Co.	
Same	R164	1898	WmM	Black on Tan	Brown & Bailey Co.	212 x 80 mm.
Peoples Bank	H3	1870	WFM	Green on Violet	411 Chestnut St.	140 x 64 mm.
Same	G1	1878	TWB	Black on White	435 Chestnut St.	197 x 70 mm.
Same	G1	1882	LeB	Red on Rose	435 Chestnut St.	197 x 72 mm.
Same	G1	18--	None	Black on White	West Philadelphia Passenger Ry Co.	
Same	G1	187_	None	Green on Green design	Green & Coats Street Phila. Passenger Ry Co.	193 x 80 mm.



Philadelphia Bank	None	1825	JTS	Black on White	Philadelphia Bank	153 x 65 mm.
Same	None	1829?	Geddes	Black on Gray	Bank building	160 x 65 mm.
	Same	None	1846	None Tan on Cream	Building	155 x 65 mm.
Same	None	1855	JHu	Blue on White	Sailing ships	175 x 68 mm
Same	None	185-	None	Black on Pink	Phila. Bank	
Same	R5	1863	Huf or JHu	Blue or orange on White	Ornamental box with bank name	175 x 70 mm.
Same	R10	1864	WFM	Black on White	Ornamental design	186 x 73 mm.
Same	R5	1864	WFM	Red on Cream	Ornamental design	165 x 63 mm.
Same	R5	1864	JHa	d. Purple on Ecru	Barclay Coal Co.	208 x 85 mm.

More Philadelphia banks next issue.

Announcements

Elections.

Coleman Leifer, Peter Martin and Dick Naven were reelected and Don Woodworth was elected to serve two year terms as Directors. Michael Turrini leaves the board after serving as Director and Vice President for many years with our thanks for his service. As provided in the ASCC bylaws the board has appointed Don Woodworth as our new Vice President.

Dues and Finances.

You will notice in the Treasurer's and Secretary's reports in this issue that 36 members have not paid their dues for 2013 and that we operated at a loss of \$522 in 2012. This issue of TCC is four pages less than usual to reduce costs. To everyone on the non-paid list, please send in your dues to Lyman Hensley or go to our website and pay through PayPal. Donations of any amount above the dues are also welcome and much appreciated. We need 200+ members to operate comfortably, and even if everyone on the non-paid list pays when they see their names we will still have fewer than that number. Depending on renewals we could be looking at an increase in our dues of \$15, a bargain rate given the quality of the TCC, for 2014.

Hermann Gwenter

Treasurer's Report

January 1 to December 31, 2012

Beginning Treasury Balance:		\$4,255.55
Plus: Income:		
Dues:	\$2310.72	
Advertising:	270.00	
Interest Earned:	29.28	
Donations:	105.00	
Total Income:	\$2,715.00	+ 2715.00
Less: Expenses:		
Postage:	\$508.89	
Printing:	2336.72	
Office (Internet):	257.33	
Fees, PayPal:	22.23	
Fees, Filing:	85.00	
Bank Charges (NSF Checks):	27.00	
Total Expenses:	\$3237.17	- 3,237.17
Ending Account Balances:		
Checking:	\$647.82	
CD (36 month):	1531.56	
CD (12 month):	1476.33	
PayPal Account:	77.67	
Treasury Balance:	\$3,733.38	\$3,733.38

Notes: 1) $\$2,715.00 - 3237.17 = \533.38 Net Operating Loss

Respectfully Submitted,

Dick Naven

Dick Naven, Treasurer

Secretary's Report
Lyman Hensley

Previous Total	192
New Members	0
Reinstatements	0
Resignations	0
Deaths	1
Dropped - Not Paid	36
No Forwarding Address	0
Current Total	155

DECEASED

1128 Thomas Rockwell

DROPPED FOR NON-PAYMENT

1809 Bentley, John
1480 Bidwell, Laurence E.
1778 Bodin, Johan
1280 Burdick, Larry M.
1135 Calhoun, Paul J.
1890 Carr, Matthew
1642 Cherry, Hal
1524 Cole, Kenneth H.
1875 Dallmann, Tim
1744 Downey, James A.
0674 Gould, Robert L.
1876 Harding, Dan
1879 Jacks, T.R.
0867 Jackson, Eric
1583 Jacobs, Karen Hohertz
0480 Mahler, Michael
0942 Marshall, Ian A.
1886 Marshall, Larry
1883 Marshall, Randy L.
1345 Mason, Robert A.
1885 Means, Jeff
0761 Moser, Alan J.
1869 Myers, Charlene
1881 Nobles, David
1894 Perrin, Malcolm
1847 Rau, William G.
1887 Reecy, Steven
0981 Rind, Joel
1873 Rush, Steve
1585 Thomas, Harold
1808 Wade, Eleanor
1816 Williams, Craig
1474 Winslow, Scott J.
0237 Wolka, Wendell A.
1882 Zeitler, Kevin
1817 Zimmer, Brian

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.

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.

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.

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

Collector seeks checks autographed by famous people. Top prices paid. **Michael Reynard**, 1301 20th Street #260, Santa Monica, CA 90404. reynard@ucla.edu

Wanted: Revenue stamped (RN) checks from Washington, D.C., Alaska and Wyoming and embossed revenue checks from Canada. **Peter Martin**, POB 6074, Fredericksburg, VA 22403; E-mail pmartin2525@yahoo.com

Collector seeks pre-1800 checks and promissory notes. Please email images and prices to **Gerard Smith** at gerard@gerardsmith.com

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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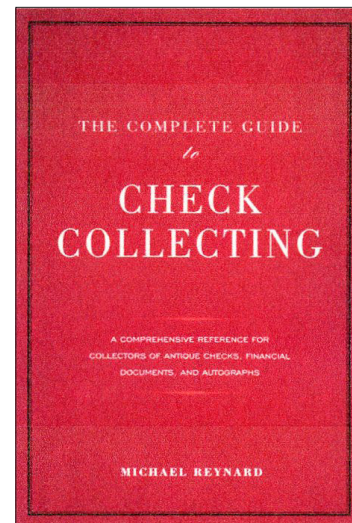
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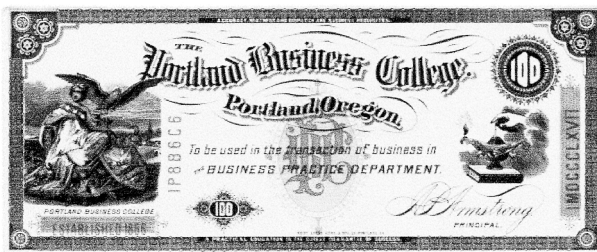
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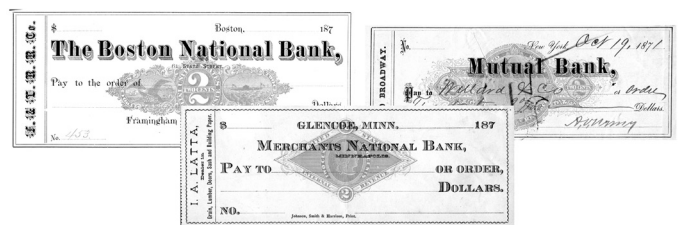
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Enclosed with this application is \$15 for dues (\$20 for U.S. mailing of *The Check Collector* by First Class Mail, \$20 for Canada, \$25 for other foreign countries,) OR electronic membership only, any country, \$13 (no magazine will be sent - can be read online or downloaded.) U.S. funds only. Please make remittance payable to: The American Society of Check Collectors, Inc. OR pay by PayPal on the ASCC website: www.ascheckcollectors.org.

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Address: _____

City: _____ State: _____ Zip: _____ Country: _____

E-mail address: _____

New Application _____ Reinstatement _____

Collector _____ Collector/Dealer _____ Dealer _____

Signed: _____ Date: _____

I found out about the ASCC through: _____

If paying by *other than PayPal*, please complete this form, enclose remittance for membership and mail to the Secretary:

Lyman Hensley, 473 East Elm, Sycamore, IL 60178, USA

Please circle the numbers that indicate your areas of collecting interest. This information will be listed with your name on our membership roster.

1. Checks, General

2. Checks, U.S.

Region or States of Interest: _____

3. U.S. Government Checks

4. Miscellaneous Fiscal Documents

Bank Drafts

Bills of Exchange

Certificates of Deposit

Promissory Notes

Receipts

Warrants

5. Checks, Great Britain

6. Checks, Canada

7. Checks, World

Region or Countries of Interest: _____

8. Travelers Checks and Money Orders

9. Specimen Checks

10. Ration Checks

11. Refund/Rebate Checks

12. Other: _____

14. Counter and Modern Checks

20. Vignettes

21. Autographs

22. Railroads, Steamboats, Mining

23. Banking History

24. Security Printers and Printing

25. Check Protectors and Cancel Devices

26. Wells Fargo History

30. Stocks and Bonds

31. Revenue Stamped Documents

32. Emergency Scrip

