



THE CHECK COLLECTOR
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THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.



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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!

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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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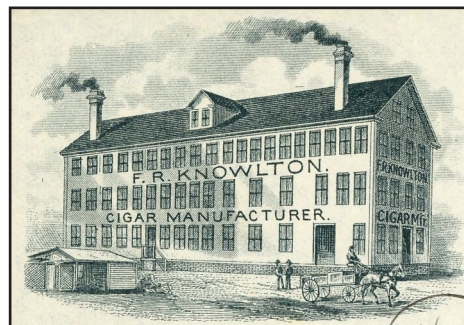
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Contents

- 4 Bounding Main - *Woodworth*
- 9 Find in the Marketplace - *Hohertz*
- 10 Short Term Loss - *Brase*
- 11 Farm Crops - *Hohertz*
- 16 Tobacco Postscript - *Hohertz*
- 17 Arizona Notes - *Dill*
- 18 British Collector's Viewpoint - *Lord Denovan*
- 19 Pennsylvania Banks 22 - *Robin*
- 21 Announcements - *Ivester*
- 22 Secretary's Report - *Hensley*
- 23 Member Exchange

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This issue contains another of Don Woodworth's meticulously researched articles, this one the result of an impulse purchase of an interesting-looking item. We also have short articles on Arizona and Nevada fiscal documents, but the Adams series concerning territorial paper does not appear in this issue. Look for it fourth quarter.

I finish my long-running set of articles about crop vignettes, showing tobacco-related vignettes, and then other tobacco related documents. Even the cover follows that theme. (No, I do not smoke, having quit for good in 1970.)

We also have a communication from a new member located in Scotland, and some more Philadelphia banks.

Advertising rates are as follows:
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Over the Bounding Main

By Don Woodworth

I rarely buy checks, drafts, or bills of exchange with adhesive revenues, generally preferring to buy revenue stamped paper items instead. When I do vary from this rule, it's usually something from New England, preferably Connecticut, with a vignette of a train or ship. The bill of exchange shown in Figure 1 represents a triple diversion from this rule of thumb because the tax upon it is paid with a British stamp. The draft turned out to be one of the proverbial things that I needed like a hole in the head but which all collectors buy from time to time – I just couldn't resist the beautiful colored vignette of the sailing ship combined with the British two pence stamp overprinted "For National Provincial Bank Limited." I bought it for a very reasonable price from my dealer friend David Semsrott of St. Louis, MO, thinking that, with the St. Louis connection, there had to be a story to go along with it. There was - and here it is.

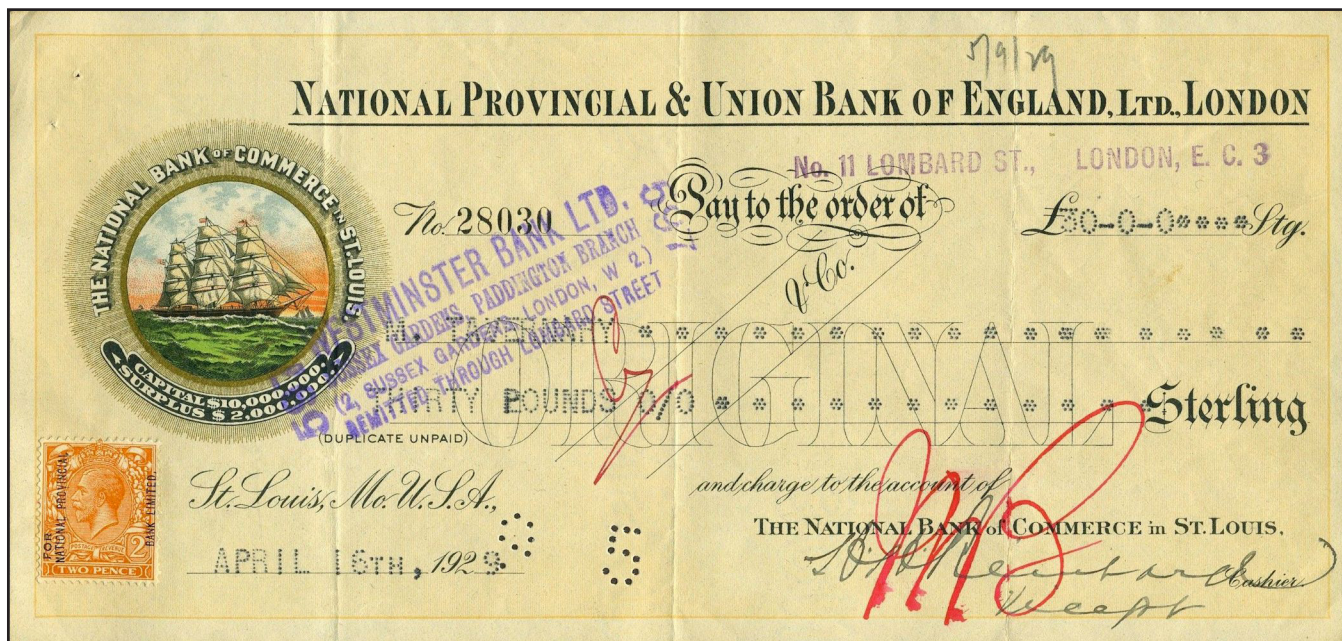


Figure 1. Bill of Exchange written by The National Bank of Commerce of St. Louis on The National Provincial & Union Bank of England, Ltd., London.

First – the stamp. Note the words “Postage Revenue” beneath the head of King George V on the two pence orange Scott Number 190/Gibbons Number 421 stamp. Contrary to American practice, where separate stamps were used for postal and for revenue purposes, many stamps in Britain were equally valid for both postage and revenue purposes as is the case here. Next note the overprint on the stamp “FOR NATIONAL PROVINCIAL BANK LIMITED.” This is the printed equivalent of a Perfin (Perforated Initials) in the United States or a SPIF (Stamps Perforated for Individuals or Firms) in Britain – each method intended to prevent a business’ stamps from “growing feet.” Whereas it would not be overly difficult for an employee to steal revenue stamps in the United States and sell them at a discount to a firm needing them, the problem was compounded in Britain, where a dishonest employee could even more easily nick the dual-purpose stamps for personal use without exposing themselves to the danger of fencing stolen goods.

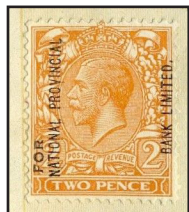


Figure 2. Close-up of Scott No. 190/Gibbons No. 421 two pence orange with overprint

Now we shift from the stamp to the document. First note the large open letters across the center of the document spelling ORIGINAL. This is the first clue that the document is a Bill of Exchange instead of a check. The second clue that clinches the fact that the document is a Bill of Exchange is the words DUPLICATE UNPAID just to the lower right of the vignette. Bills of Exchange were always made in two copies (sometimes three) and sent to their intended destination by different

means or routes (this in a time when transportation was not as certain as it is today) to ensure that at least one copy of the document reached its intended recipient. By the late 1920s, transportation was reliable enough, at least between the United States and Britain, so that an original and a duplicate of the Bill of Exchange probably sufficed. Careful book keeping was always required to ensure that only one copy of a draft was paid.

The terms bill of exchange and draft are synonymous. However, the former is generally used in international commerce in accordance with international law (as is the case with the document shown in Figure 1) whereas the latter is used in domestic commerce in accordance with the Uniform Commercial Code (UCC).

A bill of exchange or "draft" is a written order by the drawer to the drawee to pay money to the payee. A common type of bill of exchange is the check defined as a bill of exchange drawn on a banker and payable on demand. Bills of exchange are used primarily in international trade, and are written orders by one person to his bank to pay the bearer a specific sum on a specific date. Prior to the advent of paper currency, bills of exchange were a common means of exchange. They are not used as often today. Thus, the cashier of The National Bank of Commerce of St. Louis (the drawer) has written an order to their correspondent bank in England, The National Provincial & Union Bank of England, Ltd., London (the drawee) to pay thirty pounds sterling to M. Tavernary (the payee).

In the case of the bill of exchange under discussion, it appears that the mysterious M. Tavernary endorsed the bill over to a third party, hence the stamp of the Westminster Bank, Ltd. on the front of the document.

The bill of exchange in Figure 1 was written in the amount of 30 pounds sterling (£30/0/0), the equivalent buying power of 9,640.00 pounds sterling in 2013 (or approximately \$14,442.00 at the current exchange rate) – a not insubstantial sum! Though clearly typed, the name of the payee (M. Tavernary) on this Bill of Exchange has proven frustratingly resistant to attempts at finding information. Because of a course in Sanskrit taken eons ago, I was finally able to decipher the scrawl of the maker of this bill of exchange as likely be that of H. H. Reinhard, vice president of the National Bank of Commerce. Beyond that, I could find no more information about him than I could for M. Tavernary.

Identification of the participating institutions was much easier, so information is provided on the firm used by the drawer of the Bill of Exchange (THE NATIONAL BANK of COMMERCE in ST. LOUIS); its correspondent drawee bank in London, The National Provincial & Union Bank of England, Ltd.; and the bank that ultimately paid the 30 pounds sterling to the intended recipient, Westminster Bank, Ltd.

From the way the Bill of Exchange is printed, it is clear that it was initiated at the National Bank of Commerce in St. Louis and was to be paid at its correspondent bank in England – The National Provincial & Union Bank of England, Ltd. "Ltd." is the abbreviation for "Limited" – the British equivalent of "Incorporated" in the United States.

THE NATIONAL BANK OF COMMERCE IN ST. LOUIS.

The National Bank of Commerce is the offspring of the St. Louis Buildings and Savings Association, established in 1857 as a state bank, with Marshall Brotherton as President, R. M. Funkhouser as Vice-President, and P. A. Laduc as Cashier. In 1864 the capital stock of \$200,000 had been raised to \$300,000, fully paid up. The name "Bank of Commerce" was adopted January 1 1869. In 1887, the Bank of Commerce absorbed the Continental National Bank, thereby making it one of the larger banks in the United States. Its capital at the time of the merger was \$7 million and its surplus was \$7 million for a total of \$14 million – a substantial sum for the time. The bank converted to a national bank on Dec 16 1889, changing its name at that time to the National Bank of Commerce, charter number 1478.

As with many other national banks, the National Bank of Commerce in St. Louis issued its own notes in \$5.00 to \$100.00 denominations from ca. 1882 to ca. 1929. The National Bank of Commerce grew even larger in 1908 with its absorption of the Commonwealth Trust Company. During WW I, the NBC took an active part in advancing every national loan campaign.

The bank was located the northeast corner of Broadway and Olive Street in St. Louis, Missouri and was well regarded for its architecture. It was later replaced by a new National Bank of Commerce Building (also known as the Commerce Building) at the southeast corner of these streets. This building was completed in 1902 and demolished in 1874 for construction of the new St. Louis Plaza.



Figure 3. Postcard showing the National Bank of Commerce Building of 1902.

The National Bank of Commerce in Saint Louis experienced a name change via merger on 15 July 1930 to the Mercantile-Commerce National Bank of St. Louis.

NATIONAL PROVINCIAL & UNION BANK OF ENGLAND, LTD.

National Provincial Bank was a British retail bank which operated in England and Wales from 1833 until its merger into the National Westminster Bank in 1970. A retail bank executes transactions directly with consumers, rather than corporations or other banks. The National Provincial Bank was the original ancestor or what ultimately became the National Provincial & Union Bank of England, Ltd.

The National Provincial Bank was considered one of the 'Big Five' British banks. It expanded during the 19th and 20th centuries and took over a number of smaller banking companies. It was based on Bishopsgate at the thoroughfare's junction with Threadneedle Street, in London. Readers who may have taken a tour of London will recognize Threadneedle Street as the home location of the famous Bank of England.

The National Provincial Bank played a unique role in the development of commercial banking in England. Prior to the



Figure 4. Arms of the National Provincial & Union Bank

Banking Act of 26 May 1826, English banks were permitted to have no more than six partners – hence the expression “private banks”. The only banks allowed to be joint stock were the Bank of England and the Scottish banks (which operated under a different legal system). The joint stock system opened up ownership of the bank to many more stockholders (“partners”), thereby increasing the pool of money available for banking purposes and also spreading risk among more people.

The leading campaigner for change was Thomas Joplin, a Newcastle timber merchant “with local experience of banking disasters” and an observer of the greater stability of the nearby Scottish banks. He was strongly opposed to the banking monopoly held by the Bank of England. His agitation ultimately led Parliament to pass The Act of 1826 which permitted the establishment of joint stock banks but the issue of bank notes was only allowed outside a radius of 65 miles of London. The 1826 Act was followed by the creation of new provincial joint stock banks and conversions from existing private banks. Because of the prohibition on note issue in the London area, it was incorrectly assumed that the Act also prohibited joint stock banks themselves, an ambiguity that was removed by the Bank Charter Act of 1833.

What differentiated the National Provincial Bank was the fact that it was established as a provincial bank but having a London head office as opposed to a London-centric bank with branches in the metropolis. It was specifically structured to be a branch banking enterprise, intended to concentrate on a large number of smaller accounts rather than a small number of large accounts. When Thomas Joplin discovered that the laws preventing the establishment of joint stock banks in Ireland had been repealed in 1824, he promoted the Irish Provincial Banking Company, to be based in London but with branches in all the principal towns in Ireland outside Dublin - a forerunner of Joplin’s English version.

Joplin left the management of the Irish Bank in 1828. Financial support from his cousin George Angas was promised in 1829, with the result that a company was formed in 1830. There were numerous delays but the National Provincial Bank of England was eventually launched in 1833. For more than thirty years the Bank operated as a country bank, with its headquarters in London, but not transacting banking business in the capital.

The first branch to be opened, at the beginning of 1834, was in Gloucester, followed by many others until by 1836, there were 32 branches. Considerable dissension soon arose relating to the structure of the branch system and Joplin, who favored a network of local semi-autonomous banks, left. The model for the branch system had been the Scottish one, and the Bank reinforced this by recruiting Daniel Robertson from the Union Bank of Scotland; he served as general manager for 30 years.

Many of the branches that were “opened” during the nineteenth century actually came from the acquisition of local banks, sometimes as a going concern and sometimes by merely taking over the premises after a failure. While many of the acquisitions may have been strategic in their own locality, none appeared to be overly large. It was not until 1866 that the Bank opened for banking business in London in its own right, by which time it had a nationwide network of 122 branches. The Bank ended the issue of provincial notes and was appointed to the London Clearing House, established in 1888 to clear commodities contracts in London.

By 1886, the National Provincial Bank had 165 branches and its network was second only to the London and County Bank. The branch network continued to increase, with 200 branches by 1900 and over 450 by the time of the 1918 merger. In 1918 the National Provincial acquired the Union of London and Smith’s Bank, itself the product of recent amalgamations. The enlarged bank was renamed the National Provincial and Union Bank of England, Ltd. – the name shown at the top of the bill of exchange illustrated in Figure 1.

National Provincial Bank

Recognizing its enlarged scale, the National Provincial Bank’s name was extended to the National Provincial and Union Bank of England, but in 1924 the name was shortened to the National Provincial Bank. It is thus a bit curious that the stock upon which the bill-of-exchange in Figure 1 is printed continues to reflect the older full name of the bank 5 years after it was officially shortened. It is likely that the St. Louis bank simply continued to use up an older, pre-existing stock of checks already on hand, though one would have expected that after 5 years the stock would have been exhausted and new stock printed with the correct name of its correspondent bank in England.

NATIONAL WESTMINSTER BANK

In 1834, the London and Westminster Bank was the first firm founded under the auspices of the Bank Charter Act 1833, which allowed joint-stock banks to be established in the British capital. For various reasons, the press, private banking concerns, and the Bank of England were so hostile to the Bank Charter Act that the London and Westminster's management was primarily concerned with defending the company's right to exist rather than setting up an extensive branch network. As a result, the bank opened only six London branches in its first three years and no additional offices were established until nearly 20 years thereafter.



Figure 5. Arms of the Westminster Bank

London and Westminster made its first acquisition in 1847, when it bought Young & Son. In about 1870 it acquired Unity Joint-Stock Bank, and mergers with Commercial Bank of London and Middlesex Bank had been arranged in 1861 and 1863 respectively. By 1909, London and Westminster had opened or acquired 37 branches in and around London. Yet, despite this expansion effort, the bank felt the effects of competition from provincial banks like Lloyds and Midland. These two banks had already established large regional branch networks and were quickly encroaching upon the London market. In order to meet this challenge, in 1909, London and Westminster merged with the influential and prestigious London and County Bank, which had 70 offices citywide and almost 200 in rural counties.

London and County Bank

The Surrey, Kent and Sussex Banking Company had been established at Southwark in 1836 and soon had branches in places like Croydon, Brighton, Maidstone and Woolwich. It was renamed the London and County Banking Co. in 1839. By 1875, it had over 150 branches and was the largest British bank. The resulting entity was named the London County and Westminster Bank. Prior to the merger, London and County had already taken over the business of many smaller banks.

London County and Westminster Bank

In 1913, the bank formed a subsidiary, London County and Westminster Bank (Paris), which opened branches during and after World War I in several larger French cities. The bank itself also directly established offices in four Spanish and two Belgian cities. These operations were converted into a foreign bank in 1920 and renamed London County Westminster and Parrs Foreign Bank, becoming Westminster Foreign Bank in 1923 and finally International Westminster Bank in 1973. All the Spanish branches were closed in 1923–4 due to deteriorating economic conditions in Spain and discrimination against foreign banks. Control of the remaining branches was exercised from London, although between 1940 and 1944 contact with them was lost due to the German occupation.

In 1911, the goodwill and premises of the financially embarrassed Birkbeck Bank were purchased from the receiver by London County and Westminster Bank. In 1917, bank officials decided to acquire the Ulster Bank (which continued to operate separately), with 170 branches throughout Ireland, and in 1918 bought Parr's Bank, with over 320 offices throughout England. These purchases made London County Westminster and Parrs (which became simply Westminster Bank Limited in 1923) the fifth-largest bank in England.

During the economic depression of late 1920s and the 1930s, the bank kept tight centralized control over the continental branch of the business to avoid the dangers of too rapid an expansion in unfamiliar markets, but this policy stunted Westminster's international operations. It did mean that the bank escaped the bad debts and currency fluctuations that plagued many other banks between the world wars, allowing the domestic side of the business to grow steadily and the bank continued to expand through acquisition.

The merger of National Provincial and Westminster Bank in 1968, surprised the British public and banking community "as it was still widely assumed...that any merger among the 'Big Five' would not be permitted". Nevertheless, the financial authorities did permit the merger and a new company, National Westminster Bank, was formed to acquire the share capital of the two constituent banks. The enlarged entity now had a network of 3,600 branches. NatWest, as it became known, is now (2013) part of The Royal Bank of Scotland Group.

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http://en.wikipedia.org/wiki/Negotiable_Instrument#Bill_of_exchange

A Find in the Marketplace



The Saint Louis Post Dispatch published its first edition on December 12, 1878. It was the result of the merger of several Saint Louis Newspapers owned by Joseph Pulitzer, a Hungarian immigrant who had come to the city without any money several years before. Pulitzer worked as a mule handler, waiter, and reporter before amassing enough money to buy the papers when he was about thirty years old. From then on, his fame was as a publisher. He was elected to the House of Representatives as a member from New York in 1884, but he resigned in 1886 due to the pressure of running his newspapers.

Pulitzer died in 1911. He left two million dollars to Columbia University to found a School of Journalism, and in 1917 the University established the first Pulitzer Prizes for journalism. The Prizes have since been extended to cover music, drama, poetry, history and literature.

The two-thousand dollar check, signed by Pulitzer, both draws on the Post Dispatch account in the State Savings Association and is payable to them, quite possibly to pay off a loan.

A Nevada Short Term Loss

by David Brase



This certificate of deposit for \$200 that was issued to Jas. Ryan by banker H.H. Flagg in Gold Hill, Nevada, on January 22, 1872, was purchased from dealer Christian Blom, who brought a stack of checks he claimed he had forgotten about for twenty years to a Whitman show in Baltimore. Nothing from this banker appeared in the series of publications under the title, "Nevada Revenue-Stamped Checks, Drafts and Certificates of Deposit - 1862 to 1902" by the late David McHugh in *The Check Collector*, issues number 87 through number 99. A possible reason for the absence of a Flagg item from this series is that Flagg's bank may have been relatively short-lived.

According to various internet sources, H.H. Flagg was born around 1828 and moved from Boston to California during the gold rush of 1849. After working in Yuba County, he moved to Virginia City around 1857, where he ran the Flagg & Chandler livery stable and was subsequently elected in 1861 to the Board of Trustees for Nevada City. After moving to Gold Hill, Flagg was elected to be a State Senator in 1863 and served as the President of the Board of Trustees of Gold Hill. By 1868 Flagg was a stock broker, and at some point he also took over a banking business, begun by H.G. Maynard in 1862, when Maynard retired and moved to Boston.

Unfortunately, this bank failed in early 1872. A notation on the back of this certificate of deposit states, "Paid on this 55/100 at \$110 March 2^d 1872." Thus, Mr. Ryan lost \$90 less than six weeks after his deposit of \$200.

Editor's note:

In *A Catalogue of Nevada Checks 1860-1933*, Douglas McDonald lists four different types of items known for H.H. Flagg, Banker. One is an 1870 certificate of deposit similar to the one shown above. This would indicate that Flagg took over the bank at least two years before it failed.

The other items listed are checks dated in July and September of 1871 and January 9, 1872.

Farm Crops in Nineteenth Century Vignettes - Part 8

by Bob Hohertz

This issue we will take a look at some tobacco-related vignettes on Nineteenth-century checks and drafts.

Tobacco consists of the dried leaves of *Nicotiana Tabacum*. During the Civil War tax era it was generally smoked in pipes or as cigars, as well as chewed and taken nasally as snuff. The cigarette did not become popular until the end of the century and the beginning of the Twentieth. This is not the place to relate the health problems connected to smoking, but it is notable that one of the commercial uses of tobacco compounds is in pesticides.

Let's begin at the end of the process. A planter sits outdoors to read his newspaper, smoking his pipe. In case we miss the connection, there are some tobacco plants to the right, and the roofline toward the back may be that of his curing shed.

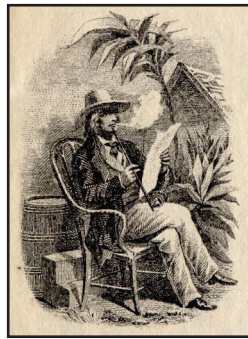


Above, a Farmville, Virginia draft printed by Hatch and Company. Hermann Ivester collection.

Below, a Charlottesville, Virginia draft printed in violet by an unknown printer. David Brase collection.



The vignette on the drafts on the previous page is repeated on other Southern financial documents of the time. It should be no surprise that there were several versions of it, probably obtained through different sources. Those shown here are not likely to be all of the different ones that were available.



Another vignette that is not uncommon on Southern checks and drafts of the period features a worker with a hoe in the foreground and an overseer on horseback issuing directions to workers in the background.



Above, a check from Portsmouth, Virginia showing the foreground worker facing right. The printer is Maverick, Stephan and Company of New York.

Below, the vignette is mirror-image on this draft from Louisville, Kentucky. Printer, Maxwell and Company, of Louisville. The draft is in the Ivester collection.

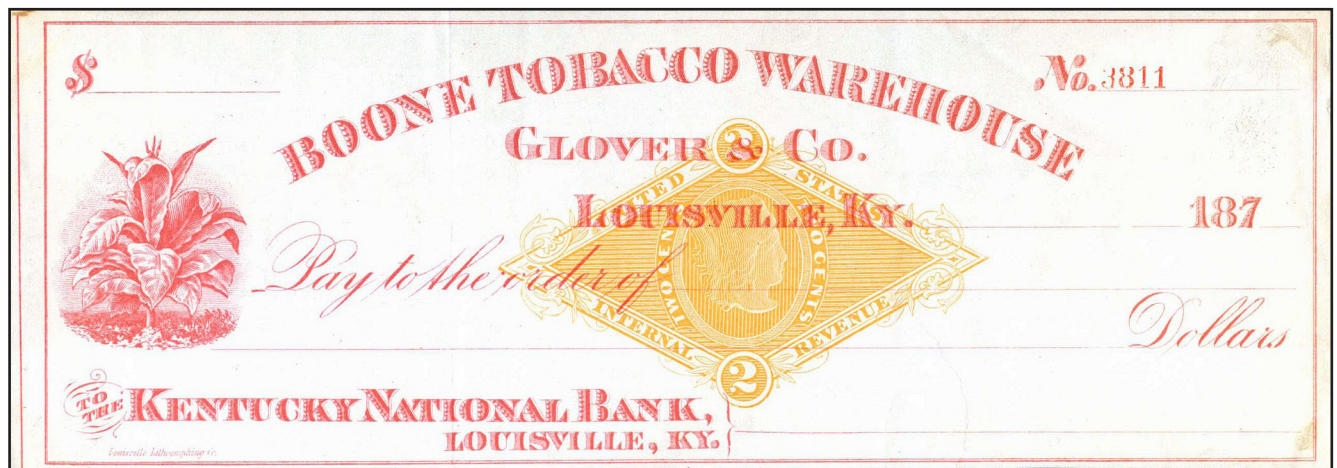




These vignettes differ in a number of ways other than being mirrored. Among other differences, the stem of the tobacco blossom at the hoeing figure's back makes a bend right at the edge of the coat in the example at left, while it occurs away from the coat in the example at right. (The right image has been flipped horizontally in order to make the comparison easier.)

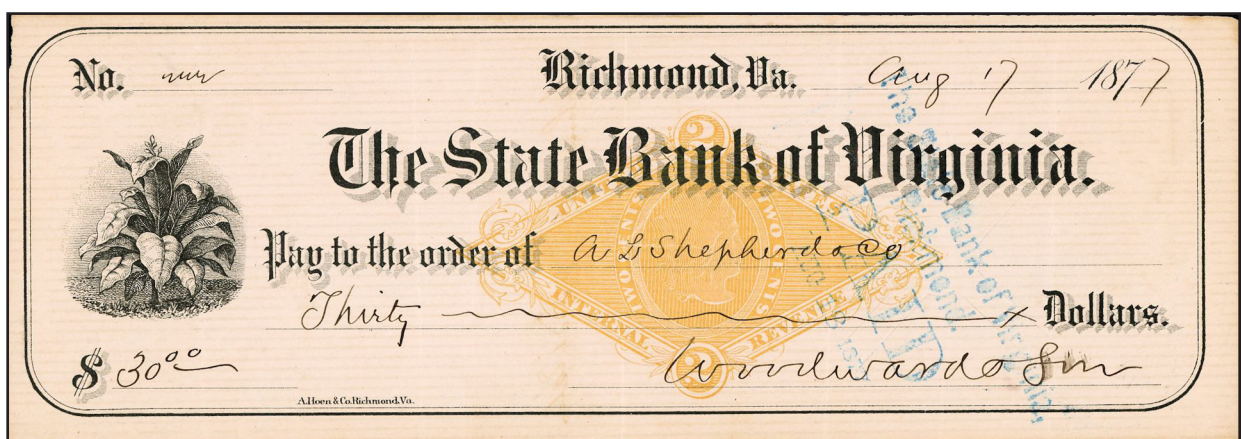
The more I've come to realize that there were numerous variations between examples of the relatively common vignettes of the Civil War tax period, the more I'd like to know how these developed. Did some flagship company such as American Banknote offer a catalog of vignettes, and other printing companies quickly hire engravers or other appropriate graphic artists to copy them almost down to the last detail? Does anyone know, or have a better conjecture to offer?

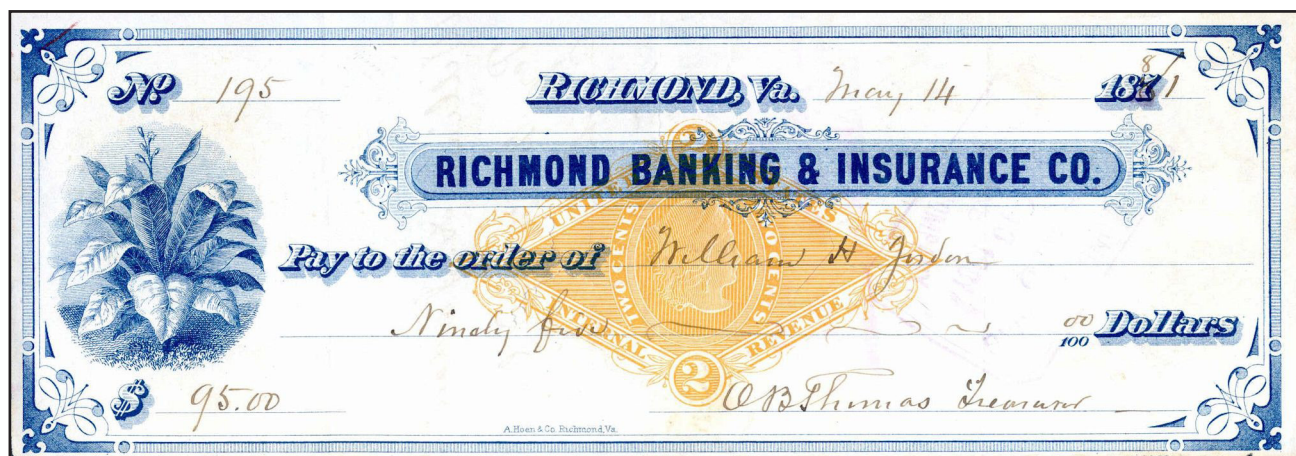
One more tobacco vignette, with variations, is found on a number of different Southern checks. It appears to have come into use in the mid-1870's, judging from its appearance on checks with the New York Graphic Company imprint introduced in 1875.



Above: Appropriate use on a Louisville tobacco warehouse check printed by the Louisville Lithographing Company.

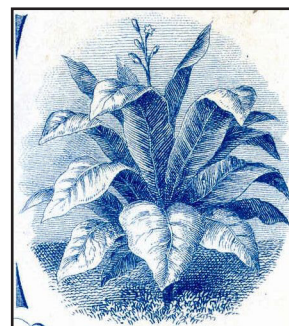
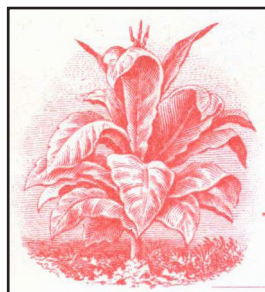
Below: A similar vignette printed by A Hoen & Company of Richmond.



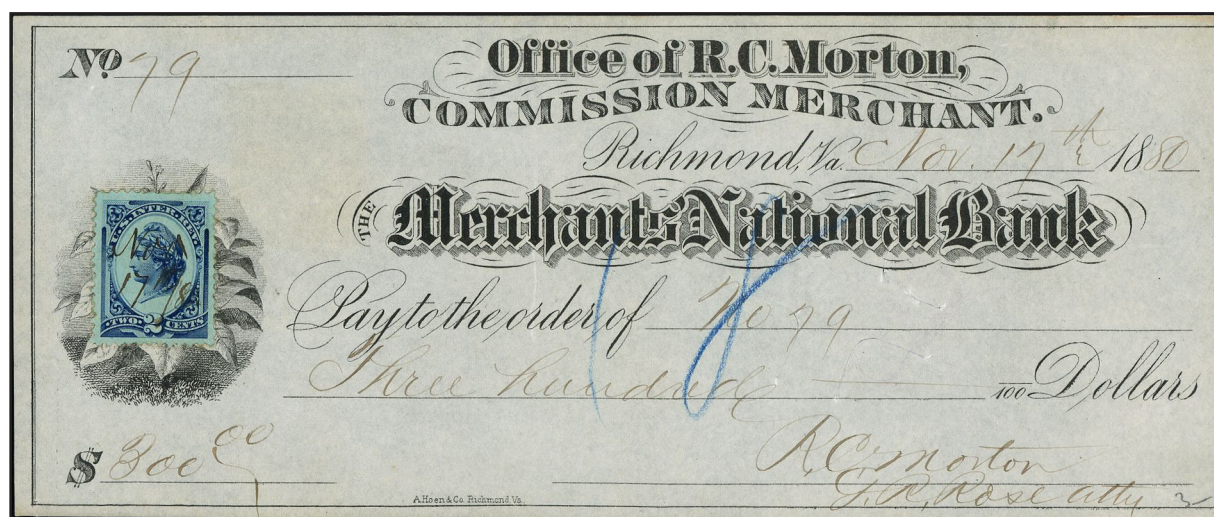


Use by the Richmond Banking and Insurance Company reminds me of a personal tale irrelevant to the purpose of this article. When I was running the individual actuarial department of a medium-sized insurance company I recall that one state - I'm not certain that it was Virginia - would not let us offer a non-smoker premium discount to qualifying policyholders in the state in the 1970's, since they claimed it had not been proved that smoking was detrimental to the smoker's health...

Needless to say at this point, but the tobacco plant vignettes on these checks are not identical, even though the two Richmond checks were both printed by A. Hoen & Co.



One further check printed by Hoen is of particular interest, in that it illustrates perfectly the idea of "a tax on tobacco." The tax stamp centered on the tobacco plant on the check below was not introduced until 1875 and was in use until the end of the tax period in 1883. (Illustration courtesy of David Brase.)



The vignette on this check appears, from the little that can be seen of it, to be the same as the last one in the row above.



The vignette on this Louisville check used by the Kentucky Tobacco Association shows packaging of the cured product very simply and effectively. Check is from the Ivester collection.



From the end of the century, a check used by the Central Warehouse for the Sale of Leaf Tobacco in Danville, Kentucky contained an appropriate vignette. Again, from the Ivester collection.



Finally, a vignette of a cigar manufacturing plant in West Acton, Massachusetts. The check was not used until the Twentieth Century, but it probably was available for use in 1900.

And this is the end of my foray into the world of Nineteenth Century crop vignettes. Comments are welcome, and should be directed to me at my email address on page 2, or via letter to the P.O. Box address there.

Tobacco Postscript

by Bob Hohertz

Some of the most interesting tobacco-related items in my own collection do not have crop vignettes. I thought a few would round out the project.



A draft of the Western Tobacco Works, a Milwaukee wholesale tobacco dealer. In the 1864 City Directory the company was run by L. and J. Hobart, and Helmholz and Leidersdorf were another partnership in the same business. It appears that there was some consolidation by 1873.



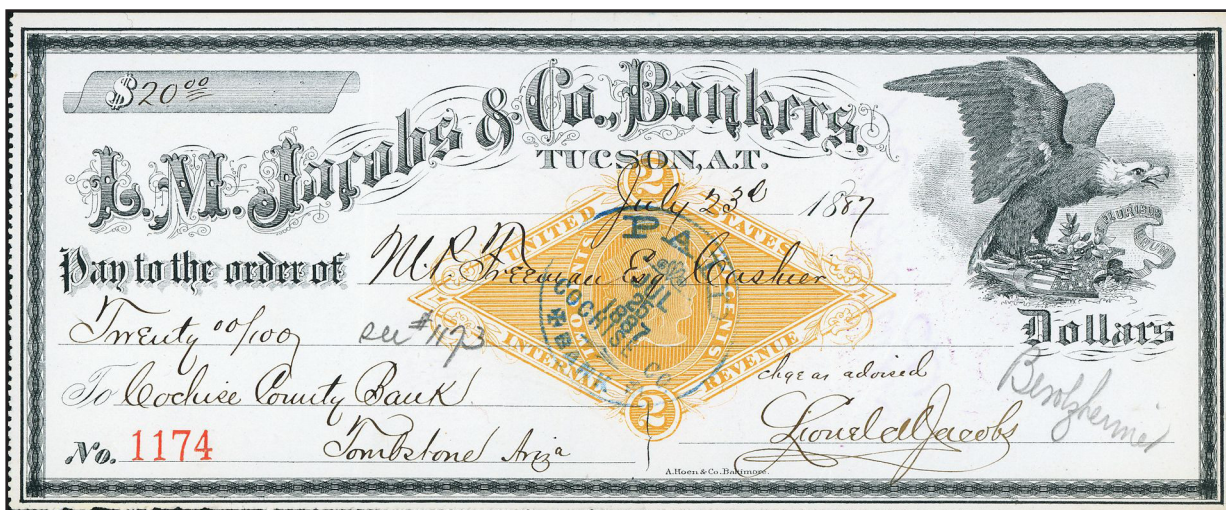
Daniel Scotten and William Lovett were partners in a successful tobacco manufacturing firm in Detroit, operating under the name Scotten, Lovett & Company from 1861 to 1882. Scotten, born in England in 1819, was described as a millionaire many times over, and a benefactor of the city. Lovett was primarily a buyer for the business. As he named one of his sons William Scotten Lovett, the partnership must have been an amicable one.



Finally, a merchants' draft drawn by Thayer, Waterman and Beckman, manufacturers of cigars and dealers in leaf tobacco in Westfield, Massachusetts. By 1874 the company was Waterman & Beckman, and by 1878, B.F. Beckman. (See cover.)

Westfield had another cigar manufacturer and dealer in tobacco, Thayer, Clarkson and Sullivan, who used similar imprinted checks in the 1870s. (See pp. 22-23.)

Arizona Notes by Melvin Dill



The Jacobs brothers, Lionel M. (1841 - 1922) and Barron M. (1847 - 1936) opened the first banking institute in Tucson, the Pima County Bank. They first came to Tucson in 1869 from San Bernardino, California. They drove a wagon load of goods and opened a general store. The trip took almost two months.

At that time a can of food cost \$1.00 and there was a secondary market for the empty cans, used as drinking cups, which sold for 25 cents.

At that time San Francisco was the wholesale market and normally goods required three months or more to reach Tucson. Merchandise was shipped down the coast, around to the Gulf of Cortez and up to the mouth of the Colorado River. Goods were then loaded on scows or flat bottomed boats and shipped up the river to Yuma, Arizona. Mule teams pulled wagons with trailers from there to Tucson. This took at least three weeks, and arrival of the wagons was a celebrated event.

Revenue Stamped Paper – A British Collector's Viewpoint

by Victor, Lord Denovan

For many decades now I have been a collector of what one would call ‘mainstream’ stamps and covers, Great Britain, Commonwealth, Germany, Egypt, Sudan and even Orange Free State issues. I have enjoyed the challenges each has provided, but as invariably happens you ‘hit-a-brick wall’ when the only items you need are so very expensive that it is just not justifiable, especially to ones wife!

I have entered National Exhibitions, won some medals, enjoyed the various events and even qualified as a National judge. I enjoy judging and its demands and, of course, you get to see what others are collecting. But then it all had a ‘sameness’ for me, I had seen just about everything that is collected both in the U.K. and in Europe, and so I searched for a different collecting field – had a stab at Great Britain embossed revenues 1694 – 1930, but they too had a very marked ‘sameness’ about them. Certainly different value designs but not visually pleasing.

Having then started on the U.S. revenues 1st to 3rd issues I accidentally came upon Bob Hohertz’s webpage about Revenue Stamped Paper, types RN-A to O, and RN-X Spanish-American War, and these had an immediate attraction to me. I delved into all the information that I could find on the internet, and then I contacted Bob for help and information. From that moment on, he has been both an inspiration and extremely supportive in getting me into this area of collecting. He also very kindly started me off by sending a number of duplicates he had, and that was it! I was hooked!!

Since then he has continued to help and support my fascination with RSP’s, and following that, I have also been in contact with Don Woodworth, who has also given me great help and support; and he then introduced me to Lyman Hensley just a couple of weeks ago and I have acquired items he had for sale.

So, why has a ‘Brit’ (Scottish) become so involved with Revenue Stamped Paper? Well, for one thing they are of a decent size, they have absolutely ‘mind-blowing’ engraved vignettes, the revenue imprints and their designs are very interesting and challenging (looking for errors/flaws) and they are just items of history in your hands. I also tend to research the companies, people, signatures, backstamps, and so much more. But the vignettes covering railroads, shipping, farming, mining, iron works, druggists, and so on, covering commerce and trade, let alone private or political figures, are little ‘works of art’.

The natural progression was to become a member of the ASCC, a decision that I greatly appreciate, and find the newsletters immensely useful and absorbing. Lately, as a member of the Revenue Society here in the UK I asked if there were any others in Britain that collected RSP’s. I knew that there are just no collectors here in Scotland, and of course, the answer is that as far as is known, I am the only collector in Great Britain.

I intend to exhibit RSP’s here in the UK although I was advised that such might be greeted with perhaps, “muted applause”. So it is surely my task to ‘educate’ the Brits about the wonders of Revenue Stamped Paper, checks, drafts, certificates of deposit, etc, and show just how fascinating, challenging, relatively inexpensive, and wonderful this area of collecting is to me and can be to others.

Pennsylvania Banks - 22

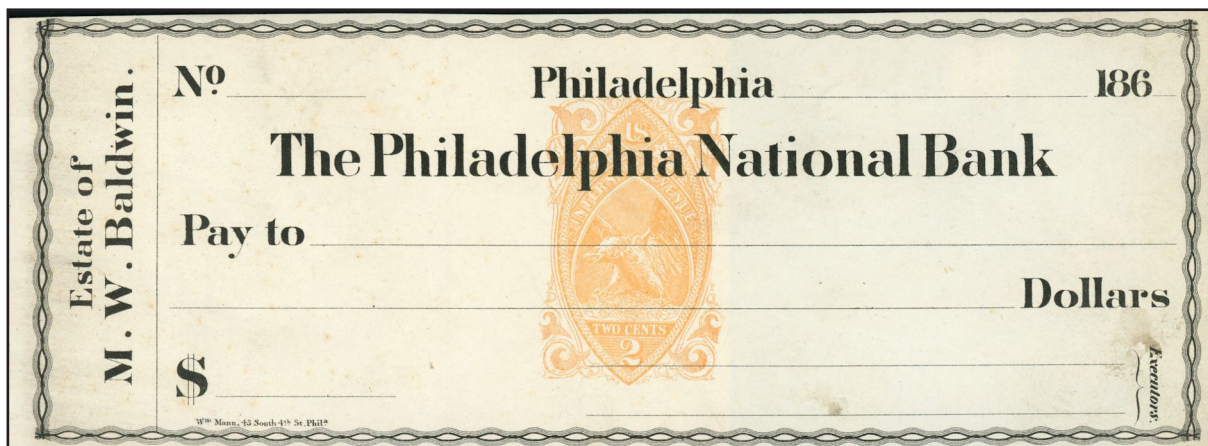
by Peter Robin

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
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Philadelphia - part 7

Philadelphia N. B.	B1	186_	WmM	Black on White	Estate of M.W. Baldwin	203 x 71 mm.
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Same	R6 or R15	1867	WFM	Black on White	None	178 x 68 mm.
Same	H3	1869	WFM	Black on White	None	170 x 65 mm.
Same	J4	187_	WFM	Black on Violet	None	173 x 68 mm.
Same	J4	187_	WFM	Green on Cream	Robert Ward (?) & Co	177 x 72 mm.



Same	H3 or J4	1870	LeB	Plum on Cream	Train in oval frame	205 x 85 mm.
Same	J5? or H3	1873	WFM	Black on Rose	None	170 x 70 mm.
Same	K5	1875	WFM	Black on Violet	None	166 x 65 mm.
Same	K5	1876	HLG	Black on White	None	172 x 70 mm.
Same	G1	1878	WmM	Black on White	Lawrence Johnson & Co.	195 x 78 mm.
Same	R152	1880	LeB	Red on Blue	Tacony Chemical Works	215 x 65 mm.
Same	G1	1882	WFM	Black on Blue	Bank building	203 x 73 mm.
Same	G1	188-	M&C	Black on Blue	Two horses at bottom center	193 x 78 mm.
Same	None	1894	None	Blue on Black	Philadelphie & Erie R/R Co.	192 x 75 mm.

Bank Name	Stamp	Years	Printer	Colors	Vignette/User	Size in mm
Philadelphia R.E. Savings and Loan Co.	None	1857	K&B	Black on Gray		175 x 70 mm.
Philadelphia Trust, Safe Deposit, and Insurance Co.	J4	1873	None	d. Blue on White	None	152 x 68 mm.
Same	G1	1877	WmM	Blue on Blue	None	152 x 67 mm.
Same	J11	187	HLG	Black on Violet	None	
Same	L10	1877	None	Blue on Blue	None	151 x 65 mm.



Same	H3	1877	None	Red on White	Office in the Phila. N. B.	
Same	K4	187	None	Blue on Tan	None	156 x 68 mm.
Same	L5	1878	HLG	Black on Mauve	None	193 x 70 mm.
Same	X7	189	Alt	Black on Tan	None	196 x 71 mm.
Same	X7	190	Alt	Black on Tan	John Sparhawk, Jr	202 x 71 mm.



Same	X7	1901	Alt	Black on Tan	Francis Cope Adler	200 x 71 mm.
Same	R155	1899	None	Black on Pink	None	

More Philadelphia banks next issue.

Announcements

Members and dues. You will see in the Secretary's report that our current membership has declined to 164 members, down 26 and 33, respectively, from the numbers reported in the 3rd quarter 2012 (-14%) and 2011 (-17%) issues of TCC. This is a significant drop. Without a substantial number of late renewals within the next three months the Board will be forced to consider an increase in our (ridiculously low) annual dues of \$15. We need 200 or so members to operate at our current level without running a deficit.

Please look at the lists of unpaid members in the second quarter 2013 and 2012 issues of TCC and encourage anyone you know to renew.

ASCC Meeting in Memphis



Back row: Tom Casper, Tom Dallman, Tom Sheehan, John Wilson. Front row: Chris Jones, Mike Gibson, Hermann Ivester, Dick Puls.

A great time was had by all. If you are in the area next year, join us!

Hermann Ivester

Secretary's Report

Lyman Hensley

Previous Total	155
New Members	2
Reinstatements	7
Resignations	0
Deaths	0
Undeliverable	1
No Forwarding Address	0
Current Total	163

NEW MEMBERS

1909 Mike Gibson 2 (TX), 31 (TX)
P.O. Box 1313
Rowlett, TX 75030

1910 Lincoln Images
Fred Reed
5030 N May Ave #254
Oklahoma City, OK 73112

UNDELIVERABLE

1406 Schwartz, Dr Robert

REINSTATED

0189 Tansky, Robert E.
0867 Jackson, Eric
0942 Marshall, Ian A.
1280 Burdick, Larry M.
1474 Winslow, Scott J.
1524 Cole, Kenneth H.
1878 O'Heron, Steven

Tobacco Postscript - continued



Member Exchange

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

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: 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.

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

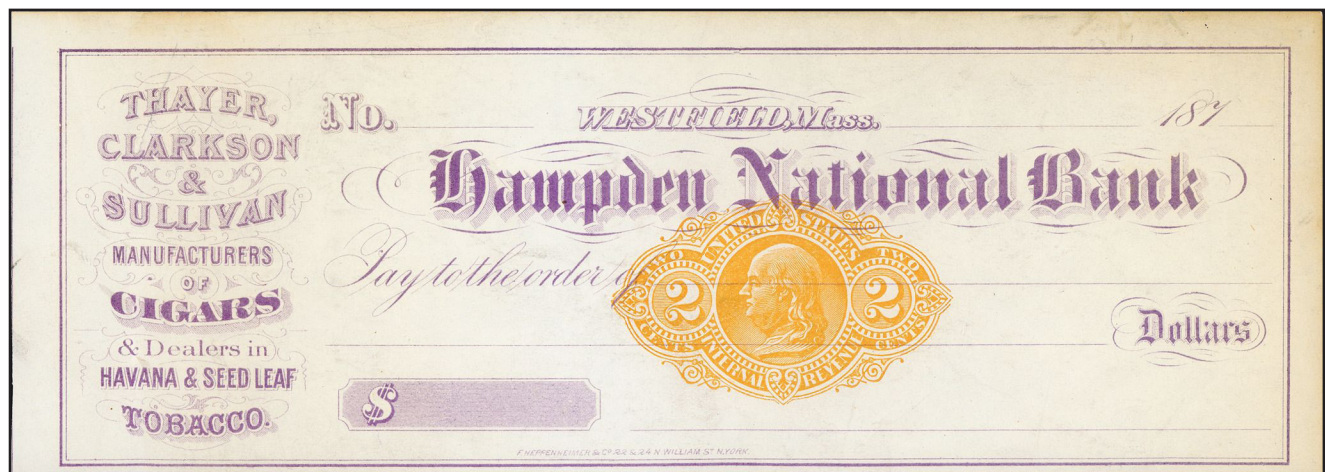
Wanted: Revenue stamped (RN) checks from Washington, D.C., Alaska and Wyoming and embossed revenue checks from Canada. **Peter Martin**, POB 6074, Fredericksburg, VA 22403; E-mail pmartin2525@yahoo.com

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.

Tobacco Postscript - continued



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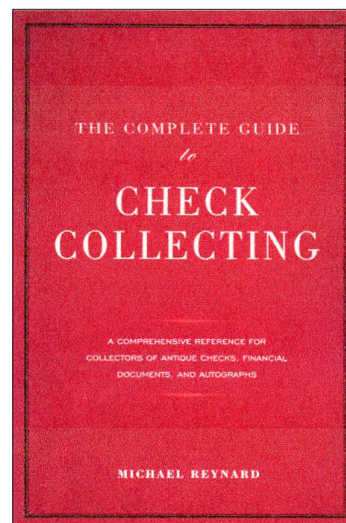
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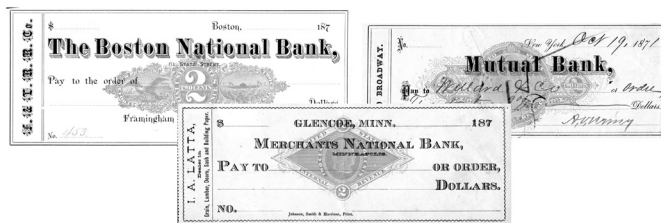
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Lyman Hensley, 473 East Elm, Sycamore, IL 60178, USA

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

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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

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