

THE CHECK COLLECTOR

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THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.



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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!

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

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All advertisements and payments should be submitted to the Treasurer.

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www.ascheckcollectors.org

Our cover features two checks with United States patriotic vignettes to go along with Don Woodworth's article entitled The Fourth of July. In a spirit of fair play, we include a money order with Canadian and British connections later in the issue, with excursions into the area of documents issued in Canada that bear United States revenues.

We also look at a questionable check signed by Lt. Peary, the area of bank clearinghouses, and a scrip note issued to protest government policies. For this issue there is no instalment of Collecting Territorial Paper, but this feature will return next issue.

Advertising rates are as follows:
One quarter page \$25.00/issue
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The Fourth of July

By Col. Don Woodworth, USAF (Ret.)

The Fourth of July – Independence Day – has a special place in my heart. Maybe it's due to the 26 years I spent in a career with the United States Air Force; perhaps it's my Yankee upbringing and my ancestors who fought in nearly every major war of our country since the time of the Revolution; perhaps it's because I relate to a great grandfather that I never got to meet but who served four years with the Union army with the 2nd Massachusetts Regiment of Volunteers and fought at Antietam, Gettysburg, and marched with General Sherman on his march to the sea and sweep up through the Carolinas and passed in the Grand Review of the Armies before President Andrew Johnson in Washington, DC on 23-24 May 1865 before being mustered out and spending the rest of his life as a grocer and merchant in Fitchburg, MA.

These are the thoughts that went through my mind when I bought the check shown in Figure 1. It was the same as several others that I already had in my specialized Connecticut collection of revenue stamped paper. What caught my eye was the date line – July 4th 1874.



Figure 1. The Thames National Bank, Norwich, Conn. Type RN-N3 Check

Today, in the early 21st century, we generally think of July 4th as a major federal holiday when much of the country shuts down and people attend hometown parades in the morning and picnics in the afternoon. We pay lip service to the military of our country and the sacrifices our soldiers, sailors, and airmen have made, but most people have little first-hand idea of what the sacrifices may have been because, without a national draft for over 25 years, most Americans have not served in the armed forces of their country.

Maybe, just maybe, people were already forgetting in 1874 as well, as it appears that the 4th of July may have been just another work day for James A. Bill as well. With the Panic of 1873 still in the rear view mirror and the hard times occasioned by the panic (the Victorian euphemism for a depression) to stubbornly hang around for another four or five years, perhaps Mr. Bill was tending to his knitting instead of picnicking and trying to keep his business afloat.

James A. Bill, the maker of this check, banked with The Thames National Bank in Norwich, Connecticut. The Thames Bank was chartered in Norwich in 1825, capital \$200,000, as The President, Directors and Company of the Thames Bank, William P. Greene president. Its charter obliged it to buy the stock of the Norwich Channel Co. and to perform all duties of the company as to deepening the Thames River using tolls from vessels coming to Norwich. The Thames, pronounced as it appears in Connecticut (as opposed to River "Temz" as pronounced in England) is formed by the confluence of the Yantic and Shetucket Rivers in Norwich and flows approximately 15 miles due south to Long Island Sound. It is as much a tidal estuary as a river

The river has provided important harbors since the mid-17th century; it was then known as the Pequot River, after the Pequot Indians who dominated the area. During the time of the Revolutionary War, two forts, both now Connecticut state parks, guarded the mouth of the river at New London harbor; Fort Griswold on the eastern Groton Heights and Fort

Trumbull on the New London side. The United States Coast Guard Academy, a U.S. Navy submarine base, and the Electric Boat Division of General Dynamics, a shipyard for the construction of nuclear submarines, are located on the river at New London and Groton. In its day, Norwich, CT was a major center of shipping and commerce on the southern coast of New England.

The Thames National Bank also had to receive deposits from the State School Fund, ecclesiastical societies, colleges, and schools and pay dividends on same as with stockholders. On Nov 9 1826, it was voted to erect a bank building on Main St. In 1847, capital stock was upped to \$300,000 and in 1854 to \$500,000.

In April 1861 at the start of the Civil War, Gov. Buckingham, a bank customer, appealed for aid. The bank responded - voting "that to assist the State in meeting the requisition of the President of the United States for troops for the maintenance of the general government, the Thames Bank offers a loan of \$100,000," which was duly paid to the state treasury. With growing prosperity, dividends grew to 10%/year. This mandated larger facilities. In May 1862, the bank bought land on Shetucket St. for a new building, completed in 1863 for \$60,000 of brick with Dorchester free stone front at a height of over 50 ft. with three sections: Chelsea Savings Bank; Thames National Bank; and Norwich Savings Assn., also housing the Quinebaug National Bank, Thames Insurance, and Norwich Fire Insurance Co. It became the Thames National Bank in 1864, capital \$1 million.

This close association with helping the state of Connecticut finance its share of the Civil War very likely accounted for the selection of the Type RN-N3 design depicted on this check. A close study of the design of the imprint on this check will reveal what might be termed a federal eagle rampant with symbols of American commerce tucked beneath its wings to the left of the central numeral "2." To the right of the numeral, can be seen an iron-built monitor of the Union (now federal) navy – a powerful symbol of the might of the federal government that was used to crush the late War of Rebellion of recent memory. It is this powerful image that makes this imprint my favorite of the 24 designs used on revenue stamped paper of the federal government.

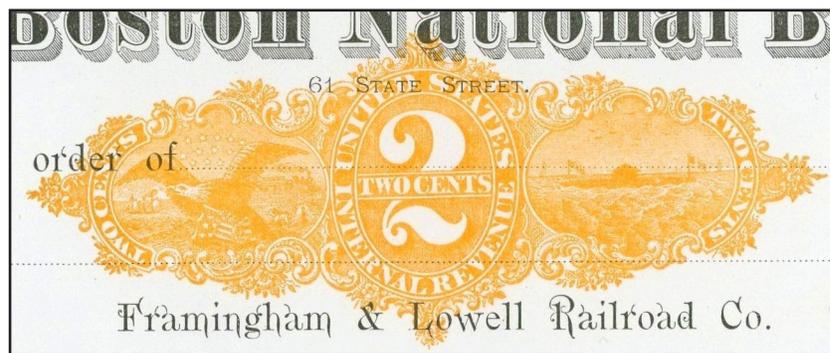


Figure 2. Close-up of Type RN-N3 design on unused check

The Thames National Bank went into liquidation during the Great Depression that began in 1929 and the original Thames Bank re-emerged. On Nov 30 1929, the Thames Bank and the Bankers Trust Co., Norwich, consolidated to continue business as the Thames Bank & Trust Co.



Figure 3. Postcard from Norwich, CT showing the Thames National Bank along "Bankers Row."

Sadly, not as much is known about the maker of this check as his bank. James A. Bill was a cattle owner and breeder in Lyme, CT who was active in breeding high quality livestock from ca. 1864-1879. He must have been involved in other business besides livestock, as it is recorded that he lost a 250 ton load of ashes valued at \$600 consigned to him in Jul 1878 when barges under tow by the steamer H. B. Preston were lost in a storm off Oswego, NY on Lake Ontario in Jul 1878. Owing cattle, he was likely a dairyman as well as a breeder. If he owned dairy cattle, July 4th would not have been a holiday for him, or at least his hired hands, as cattle want to be milked twice a day and know nothing of human holidays.

J. R. Griffin, Esq. has stubbornly resisted being pulled from the mists of time. I started in Norwich, CT and expanded the search to the state of Connecticut for Jabez, Jack, Jacob, Jacobus, Jackson, James, Jared, Jason, Jeffrey, Jehosaphat, Jehosephat, Jehu, Jenkin, Jeremiah, Jeremy, Jerusha, Jethro, John, Jonathan, Joseph, Josephus, Joshua, Josiah, Julian, Julius, Justin, and Justinian Griffin. As the term "Esq." often connotes that one was an attorney, I also tried the Norwich, New London, and Connecticut Bar Associations hoping to back into a link by a round-about path. Alas, no results that way either. Soooo – if anyone out there in ASCC-Land can dredge up a plausible bio on this gentleman, I would be pleased to know of it.

Lt. Peary Uses a Civil War Revenue to Pay the Spanish-American War Tax

by Hal Vogel

Lt. Robert Edwin Peary (eventually a US Navy Rear Admiral) embraced one of the longest polar expeditionary careers. His eight polar expeditions spanned two centuries, from 1886 (attempted crossing the width of Greenland) to 1909 (crossing from Greenland to the North Pole). In between, he lead exploratory and preparatory polar expeditions to and from Greenland in 1891-92, 1893-95, 1896 and 1897, followed by his longest in 1898-1902, before his penultimate one in 1905-06.

It is his longest one (1898-1902) that has a Civil War connection, even though it obviously occurred well after the US Civil War concluded.

The 1898-1902 expedition was when he achieved a farthest north record and sighted "Jesup Land" off Ellesmere Island, that evolved into a controversy. He also visited Greely's abandoned International Polar Year "Lady Franklin Bay Expedition" (1881-84) camp on northeast Ellesmere Island. There was a gathering of personal papers and other artifacts at "Fort Conger," which later yielded many of the philatelic collectibles from this ill-fated expedition.

It is another philatelic item that ties Peary and his 1898-1902 Greenland/Ellesmere expedition to the Civil War. Figure 1 is a check signed by Peary, drawn on the "Peary Arctic Club" account at the Chase National Bank, New York City. Peary Arctic Club was Peary's support organization, headquartered in New York City. The check was drawn for payment to the American Tool Chest Company (200 West Houston St., New York City) on 2 July 1898 for purchase of a variety of tools in a chest and cabinet. The \$56.50 procurement was made a day before he departed from New York City aboard his newly acquired vessel, Windward, on his 1898-1902 expedition.

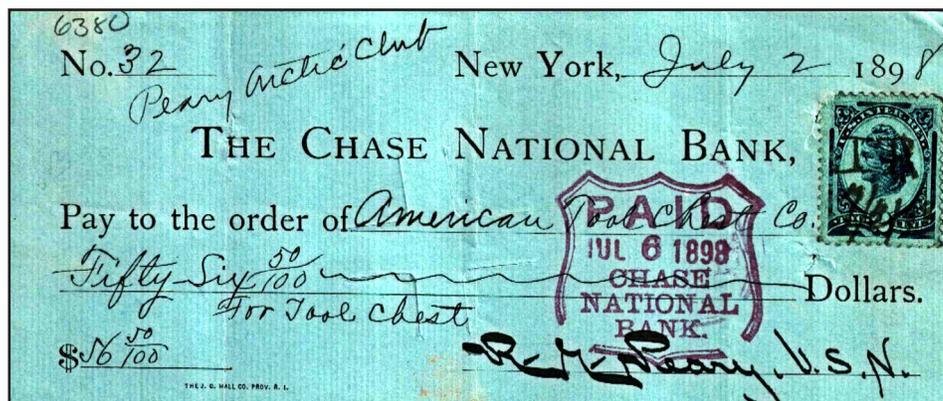


Figure 1.

Conspicuous in the check's upper right is an affixed revenue stamp. For only its second time, the US instituted a check tax to help pay for a war. In this case, it was a flat two cent tax per check from 1 July 1898 through 30 June 1901 to help defray cost of the 25 April 1898 to 10 December 1898 Spanish-American War (last battle on 14 August). The fiscal is manuscript cancelled with a handwritten "IR / 7/2/98."

The use of this stamp is very interesting. Firstly, it is used on only the second day the check tax requirement was in effect. However, it technically was not valid on this date. The revenue stamp that was used had been issued in 1872-73 as part of an ongoing series of fiscals to continue paying for the Civil War. It is on silk paper, so probably was not issued until the last of its two years of production (1873).

Civil War fiscals were invalidated for use as federal tax stamps on 1 July, 1883. Fifteen years later new revenues were issued to accommodate the Spanish-American War federal taxes. Some regular postal issues were "I.R." overprinted and looked similar to the stamp affixed on figure 1. This was necessary due to the short notice and consequent limited availability of Spanish-American War revenues ("IR" of course stood for "Internal Revenue," the tax collection agency).

Presumably, someone involved in this check payment transaction had a leftover (invalid) Civil War fiscal that he wanted to (illegally) use for payment of the two-cent charge for this check. Perhaps to make it more acceptable (on only the second day the new check tax was in effect), that person hand-wrote an overprint that now could be seen printed on those regular issues that were prepared for this purpose.

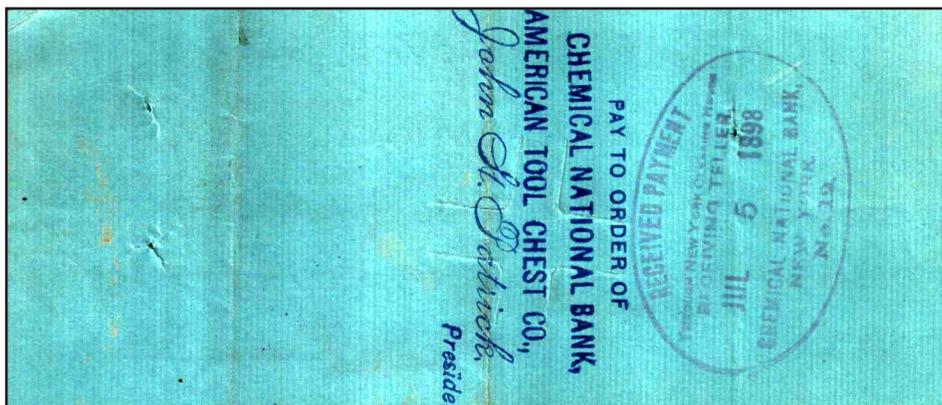


Figure 2.

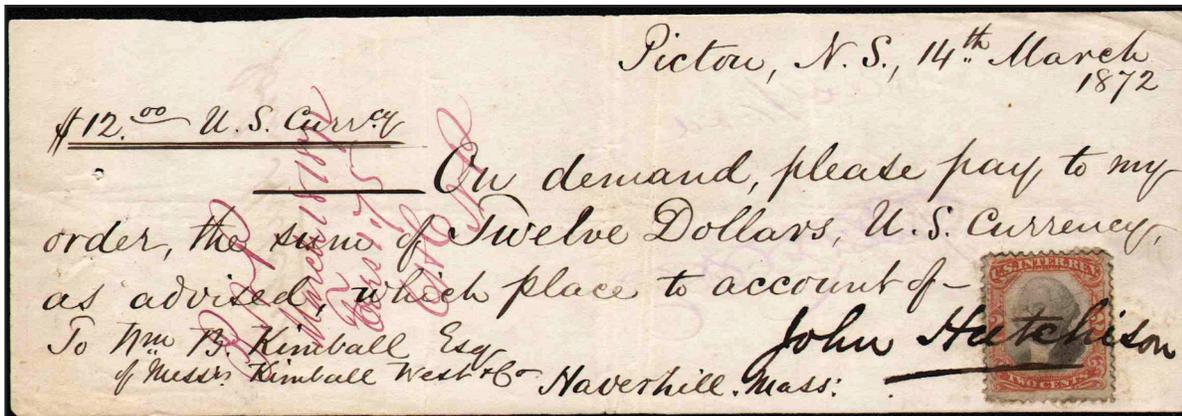
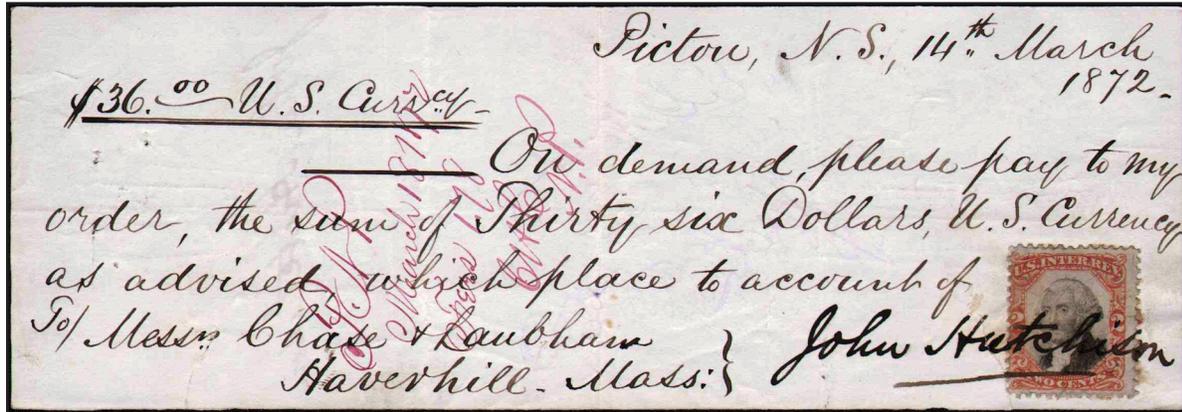
It worked. The check passed through the system without being denied due to nonpayment of the check tax nor having had a proper tax stamp added by the bank, which probably would have occasioned an additional charge of two cents.

Peary's critics often were uncivil in their complaints about a number of his claims and activities. However, his check with an invalid Civil War revenue stamp used to pay the new Spanish-American War tax passed without any further comment.

Guest author Hal Vogel is also the author of *Essence of Polar Philately: An Encyclopedia of Polar Philately*.

Not Quite so Ordinary as they First Seem

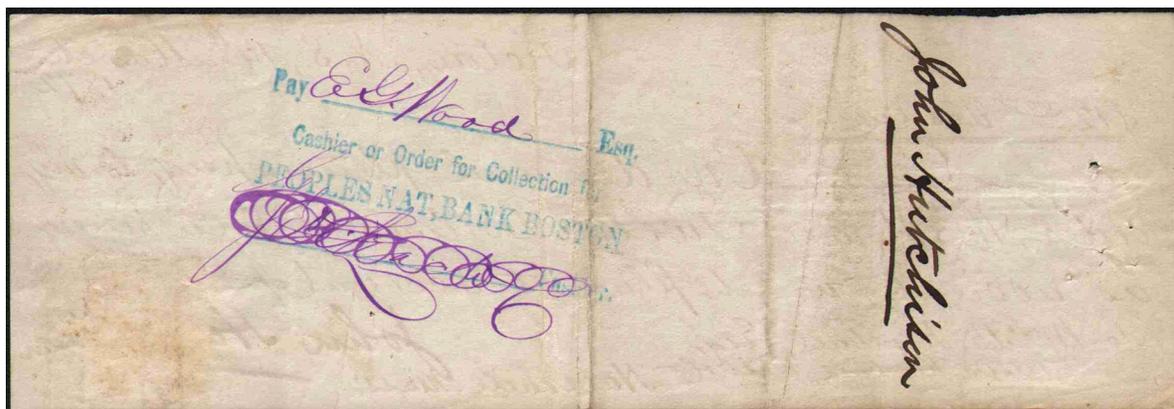
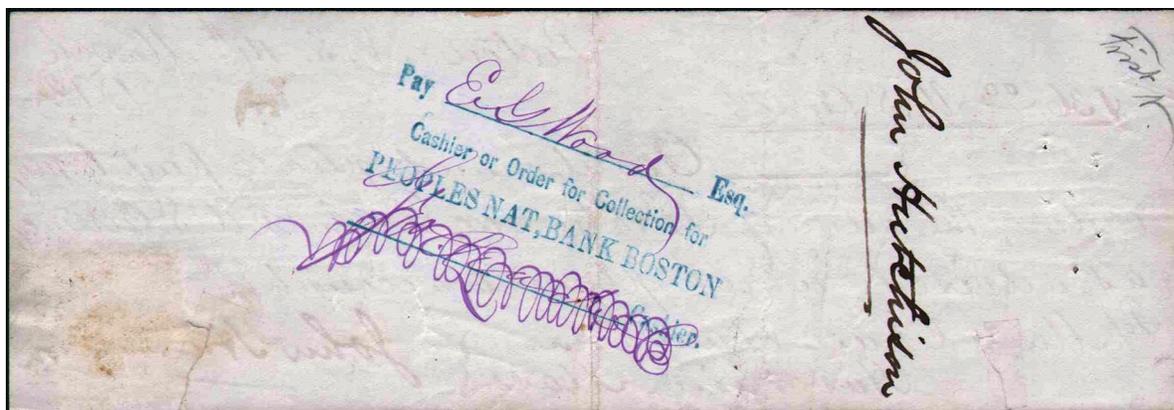
by Michael Mahler



At a casual glance these may not look like much: not even printed, merely handwritten orders to pay, sent to various parties in Haverhill, Massachusetts. But they were executed in Pictou, Nova Scotia! Bills of exchange or orders for payment executed outside the U.S. but payable within it, were subject to U.S. stamp tax upon acceptance, at the same rates as similar instruments made within the U.S. For the items at hand, that was the 2¢ Bank Check tax, paid here by the U.S Third Issue 2¢. In general such incoming instruments are scarce, but from Nova Scotia they are practically non-existent. But now look again: the stamps are canceled by the signature of the maker, one John Hutchison, which proves they were affixed, not upon acceptance in the U.S., but upon execution in Pictou! Presumably Hutchison carried them there and affixed them as a courtesy to the relevant parties in Massachusetts. This elevates these modest pieces into the stratosphere of rarity; very few foreign usages of U.S. Civil War era stamps are known.

There is more to the story. On each piece, written upwards at left center is “P.N.P./March 18 1872/Fees 1.75 [or 1.78]/CHC N.P.” These are the notations of a notary public; P.N.P. stands for Protested for Non-Payment. The extra 3¢ in fees on one of the instruments is probably the cost of mailing a notice of protest.

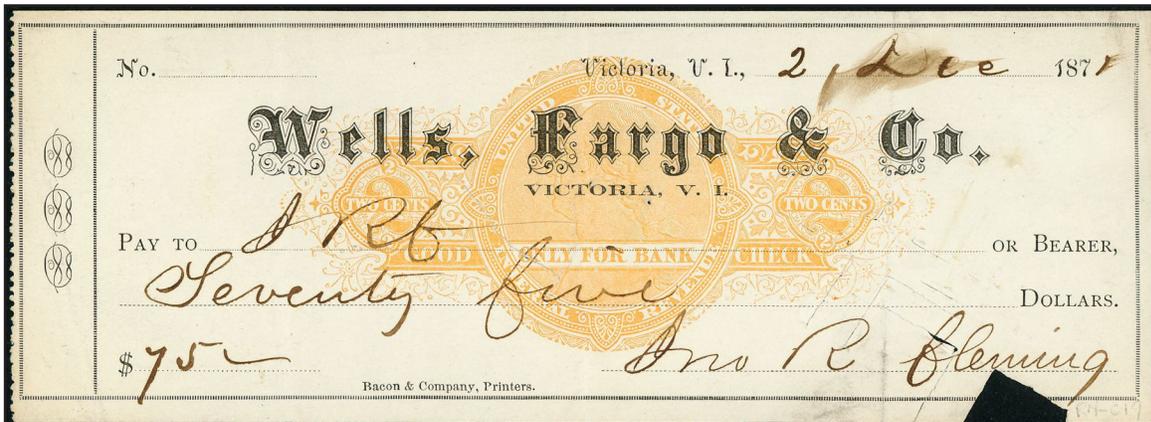
It is a bit difficult to unravel what transpired here. The documents were directed to three different parties in Haverhill, but not payable to them. Instead they state “On demand, please pay to my order ...” The backs, which are virtually identical, provide a partial explanation. Hutchison has signed them all without endorsement, making the instruments payable to the bearer. All three were next endorsed to one E. G. Wood, by the cashier of People’s National Bank in Boston, whose name, while rather thoroughly obliterated, appears to be Geo. Leach. The Boston Directory for 1873 confirms that George Leach was indeed cashier of the People’s National Bank. In the top right corner of one of the orders is penciled “First N,” evidently referring to a First National Bank.



Unanswered questions remain. How did these three instruments, addressed to different parties in Haverhill—Messrs. Chase and Laubham; Wm. B. Kimball of Kimball West & Co.; and Alfred Kittredge, editor of the Haverhill Gazette—come to be united? Who was John Hutchison, and why did his orders for payment bounce? I have been unable to find any backstory on these pieces, but simply at face value they are extraordinary.

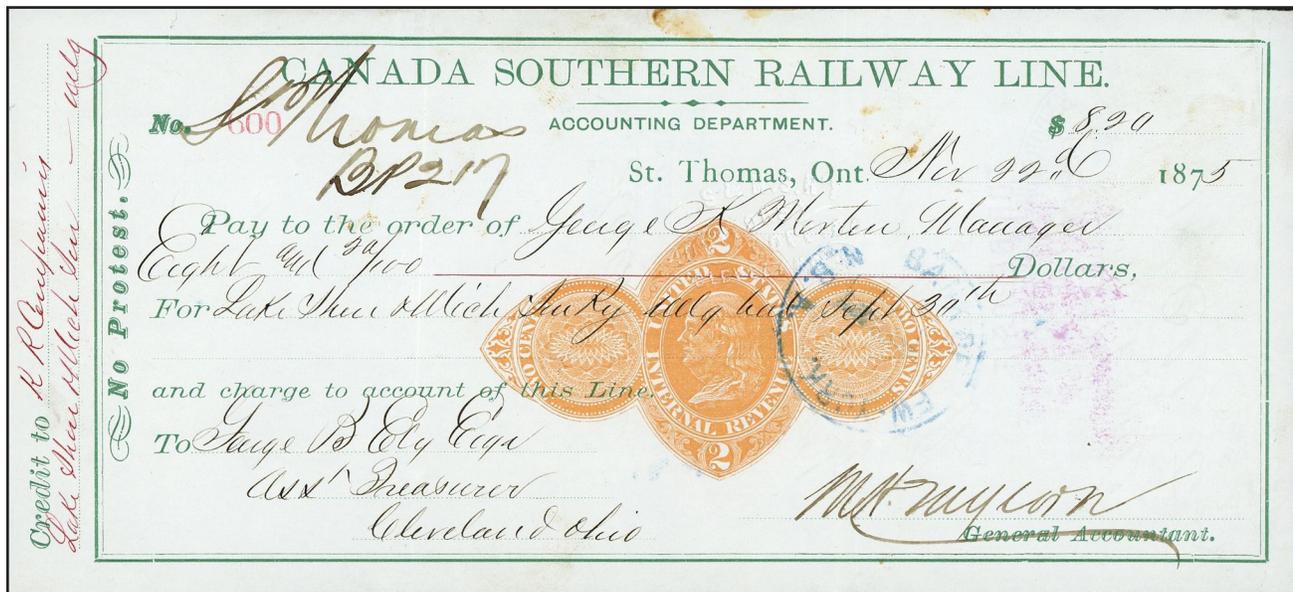
Editor's Addendum

While not from such an exotic place as Pictou, Nova Scotia, there are two known cases of Civil War imprinted checks designed to be initiated in Canada. In neither instance were these checks taxed in Canada, just the U.S.



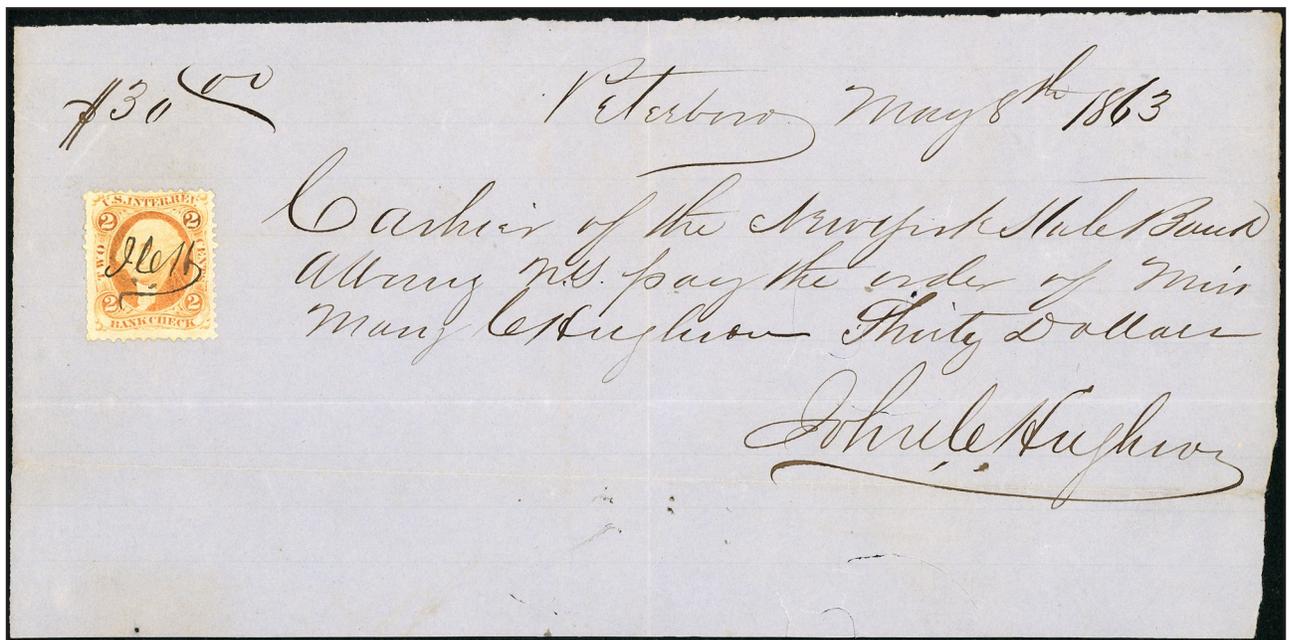
A possible reason for having a United States tax imprint placed on checks originating in British Columbia would be that Wells, Fargo would ultimately pay the funds from a U.S. location. If this were only an occasional result, adhesive stamps would have been a better choice.

John Fleming, the signer, was a respected steamboat captain on the Fraser River in British Columbia. When he retired he settled in California.

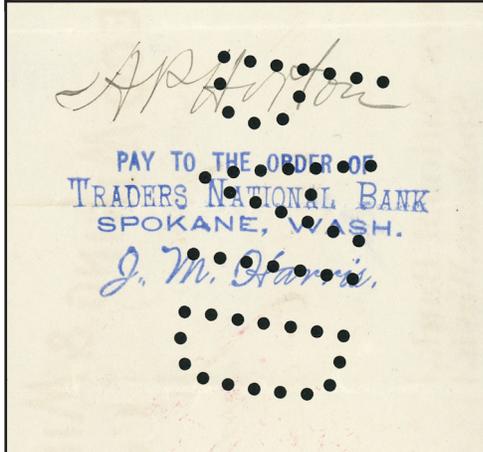


This commercial draft originated in Ontario but called on a U.S. railroad to remit funds for hauling Lake Shore and Michigan Central cars on the Canada Southern Railway Line. Since the payment originated in the States the tax appears to be credited to the right country.

The Canada Southern undoubtedly kept a special supply of imprinted checks to use when calling on payment from a U.S. railroad. At least one other example has survived, and one would expect that there would have been at least one a month issued unless the practice of hauling cars from a U.S. line on a Canadian railway wasn't a common occurrence. But if not, why have imprinted checks available when, again, adhesive stamps would have served the purpose?



I believe that the item above was originally obtained from Mike Mahler. His description follows: "Foreign Exchange, incoming. 1863 (May) ms. check on New York State Bank, Albany, drawn by John C. Hughson in Peterboro, Canada, stamped with 2¢ Bank Check orange First Printing, canceled 'JCH' in Hughson's hand, thus evidently affixed in Canada! Incoming checks, drafts, or bills of exchange were taxed at the same rates as domestic instruments of the same type: if payable at some time after sight, the Inland Exchange rate applied; if payable at sight, the Bank Check tax applied. A rare and exotic usage."



The U.S. revenue on this document originating in London, British Columbia may have been applied in Canada, but there is some question. It is dated August 1, the same as the check, which was not cashed in Washington state until August 17. However, the initials on the stamp, C.J.S., are not those of the signer, company President J.M. Harris. The initials of a secretary, perhaps?

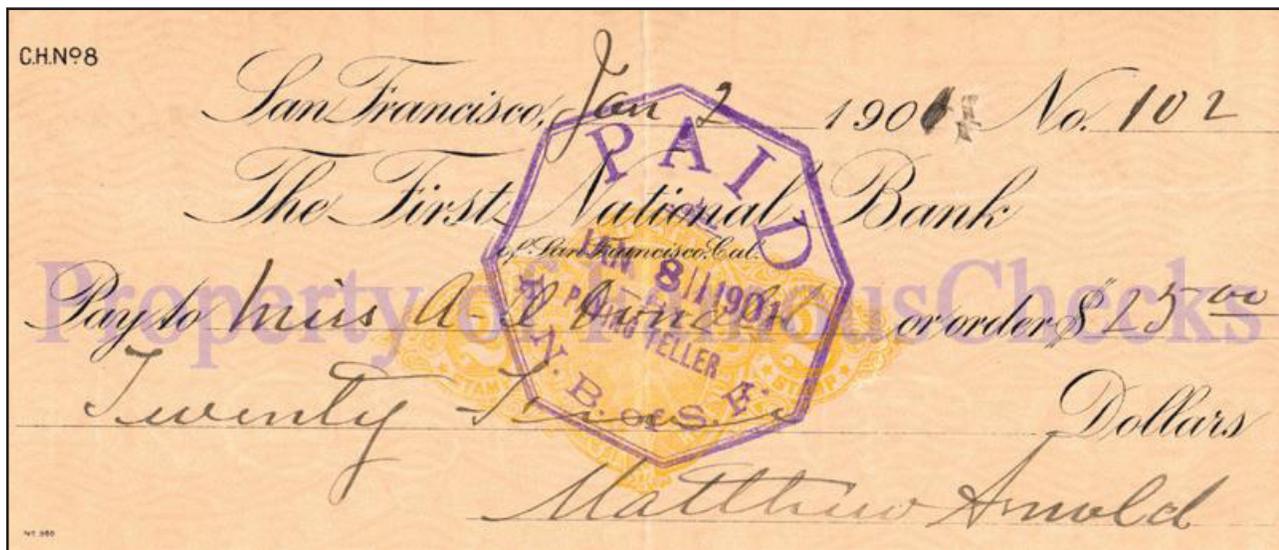
The endorsements do not help. The payee, A.P. Horton endorsed the check, but then there is a handstamp directing payment to the order of the Traders National Bank over the facsimile signature of J.M. Harris. This must have been applied after the endorsement, but there are no dates, and the revenue could have been backdated. However, the simplest explanation is that this is another application of a U.S. revenue in Canada.

Check Processing by Clearinghouses

by Michael Reynard

The development of clearinghouses is one of the most significant advances in check processing. Instead of relying on mail delivery or couriers to transport checks to individual banks for the purpose of reconciling accounts, representatives from banks gathered at a central location to exchange checks. Clearinghouses composed of their participating banks processed checks with unprecedented accuracy and efficiency. The development of the clearinghouse system was a seminal event for check processing as important as the advent of magnetic ink character recognition (MICR) and money transfer by electronic checks.

Checks that are drawn and deposited on the same bank of the payee and payor are rapidly cleared internally by the bank and do not require processing by a clearinghouse. Otherwise, an intermediary such as the Federal Reserve Bank, a correspondent bank, or a clearinghouse that is organized by a network of participating banks may process checks and reconcile accounts.



First National Bank of San Francisco check with the notation “C.H.No. 8” in the top left corner signifies membership in Clearing House Number 8. However, the “Paid” stamp indicates that this check was paid directly by a bank teller rather than through a clearinghouse.

Banks participating in a clearinghouse are also known as settlement banks. Clearinghouse banks present checks they honored and paid to other banks where the checks originated. The paying bank receives either credit or payment from the bank of origin. The clearinghouse maintains a daily log of transactions and usually imprints a stamped notation of clearinghouse processing on the back of a check. Occasionally clearinghouse stamps may appear on the front or on both sides of a check.

In a typical scenario that exemplifies the clearinghouse process, a check made payable to John Doe that is drawn on the First National Bank in Brooklyn, is cashed by the payee at another bank, the First National Bank of Trenton. The First National Bank of Trenton, also known as the collecting bank, gathers all checks paid by them on behalf of the First National Bank in Brooklyn. The First National Bank of Trenton then presents these checks to the First National Bank of Brooklyn, the so-called paying bank, for credit or payment.

The process of clearing checks for settlement between banks is known as collections. The check clearing process from the 1800s through the late 1900s was usually held at a central geographic location. Nowadays, banks participating in clearinghouses usually operate by electronic transmission. The net payment for checks processed in bulk by clearinghouse associations is settled between members through Fedwire, an electronic fund transfer (ETF) system

It is important to know that settlements between banks are not always done through clearinghouses. Checks by one bank to settle an account with another bank are often recognized by the fact that both payor and payee are banks. These banks have formed partnerships to exchange payments or credit directly with each other, bypassing the Federal Reserve or other forms of clearinghouses to avoid fees for check processing. Banks that have reciprocal relationships for settlement of their accounts are known as correspondent banks. However, in many instances, an outside bank may engage a correspondent bank to exchange checks and payments with one of its partners.

Each clearinghouse has rules that govern their membership and the manner in which checks are processed. Most clearinghouses require a clearing period no longer than two days after a check is presented for settlement. Minimum monetary reserves of banks are required by most clearinghouses to assure that member banks have sufficient assets to cover checks drawn on their bank. Member banks of the clearinghouse pay a membership fee to maintain and support activities of the clearinghouse. Membership of a bank in a clearinghouse may be terminated by the clearinghouse administrators if it does not provide a sufficient number of checks for clearing.

Banks that participate in a clearinghouse usually do not have sufficient opportunity to scrutinize a check for its validity when it is presented for payment. Reconciliation of balances between banks that have processed checks through the clearinghouse process occurs without validation of the signature or confirmation of sufficient funds on deposit. Therefore, the clearinghouse settlement among member banks in a clearinghouse is considered a tentative arrangement of balances. The clearinghouse is not held legally responsible for unpaid checks. Instead, settlement of unpaid checks remains the responsibility of individual banks. However, the clearinghouse may be required to provide a reason for non-payment and limit the number of times an unpaid item is resubmitted for payment.

Checks that are later discovered to be fraudulent or those that are associated with bookkeeping errors are usually returned to the original bank for credit or declined payment. Checks marked as cancelled or paid by a clearinghouse do not prevent them from being returned within the time allowed by the rules of the clearinghouse. In the 1800s through the 1900s, checks marked "No Protest" were generally provided to a bank's best customers to guarantee payment and assure acceptance of their checks by other banks.

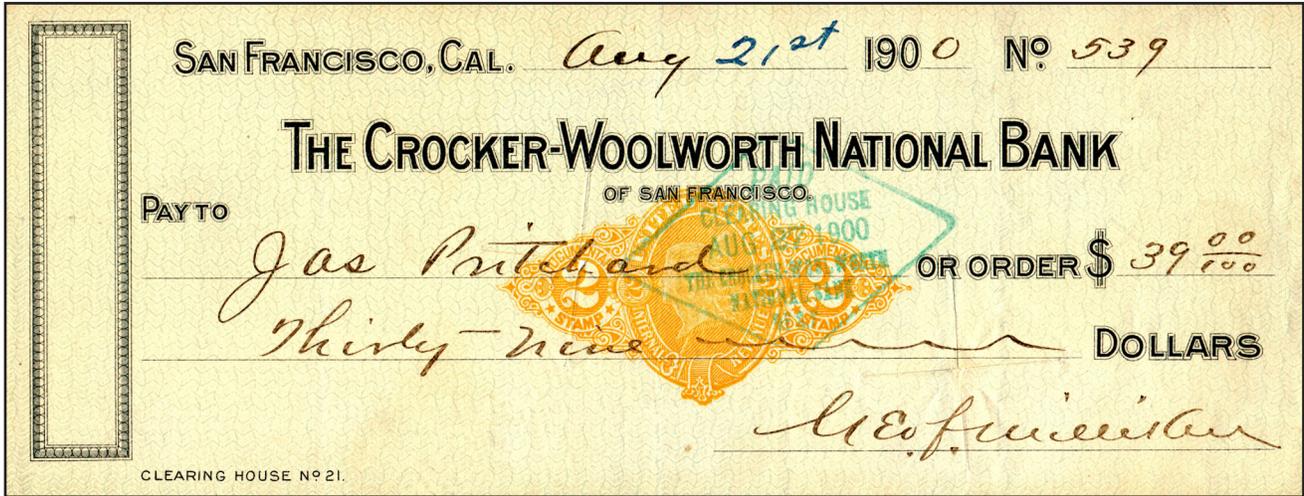
Created in 1853, the New York Clearing House Association was the first clearinghouse in the United States. It became the model for mass processing of checks that has evolved into modern electronic systems that process an average daily clearance valued in the billions of dollars.

Illustrations:

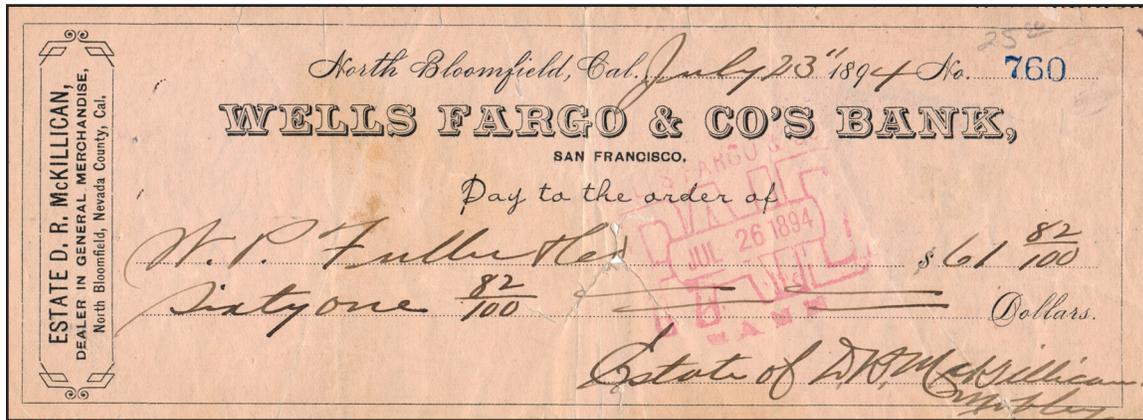


The New York Clearing House Association was the first organized clearinghouse in the United States. Organized in the basement of the Bank of New York on Wall Street in 1853, the New York Clearinghouse was a model for clearinghouses that formed within geographic areas across the United States. This Bank of New York check from 1908 was stamped on the back with the notation that payment was received through the New York Clearing House.

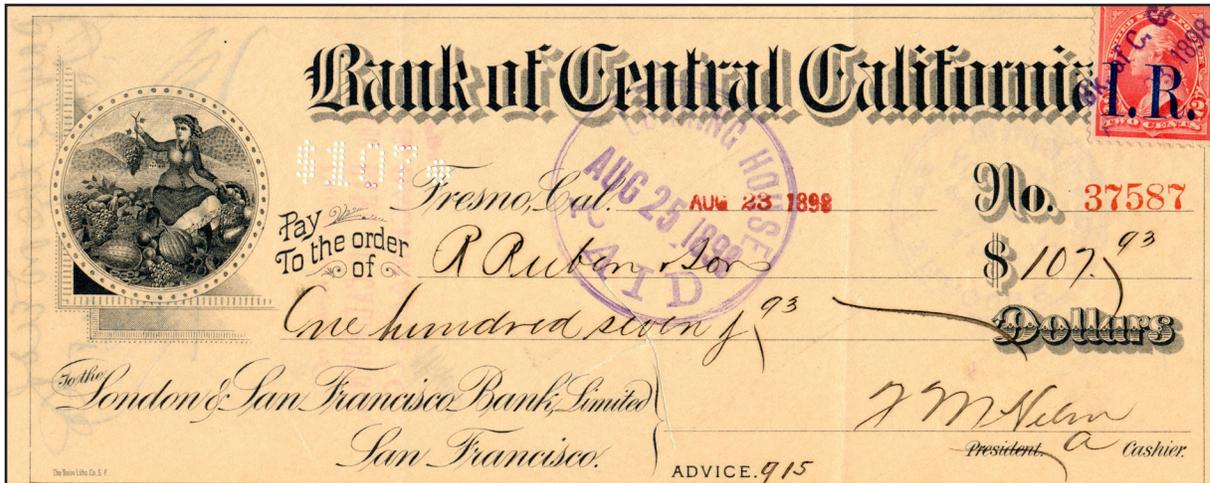
On the following page: Check dated August 21, 1900, from the Crocker-Woolworth National Bank of San Francisco rubber-stamped on the front with a notation that it was paid through Clearinghouse number 21 on the bottom left of the check. The name of both the clearinghouse and the paying bank are combined in the rubber stamp.



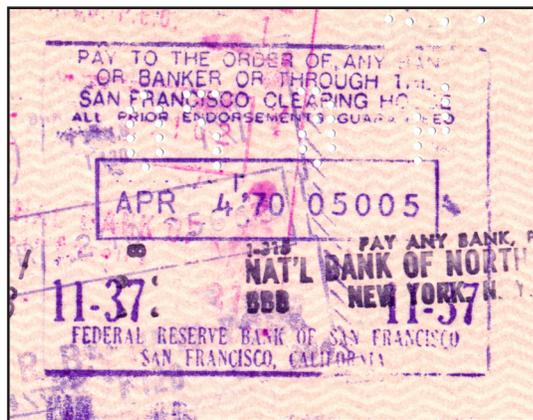
CLEARING HOUSE No 21.



Wells Fargo Bank check dated July 23, 1894, stamped on the back with the notation that the payee received payment at the Anglo-California Bank through a clearinghouse. The interval of time between the date of the check and payment was only three days.



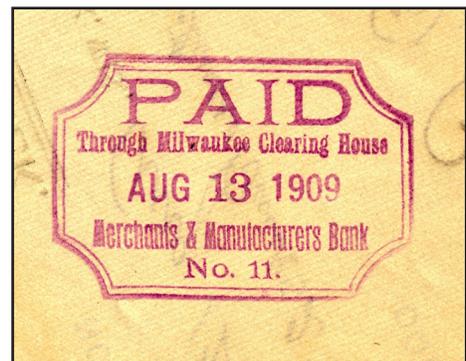
Check from Bank of Central California with a clearinghouse stamp on the front. Most clearinghouse stamps on checks are located on the back of the check. From date of issue to date of payment was only two days.



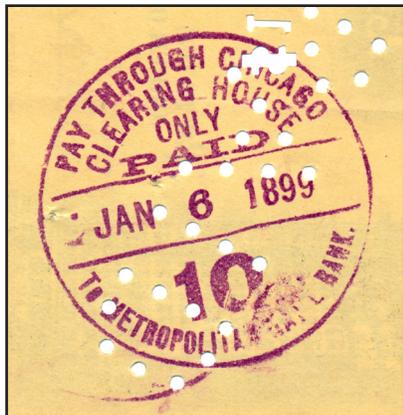
Bank stamp on reverse side of a check from the First National Bank of Daly City (California) dated April 4, 1970, indicating that check may be processed through several venues. The stamp states: "Pay to the order of any bank or banker or through the San Francisco Clearing House...Federal Reserve Bank of San Francisco, San Francisco, California." Supplemental stamps on this check show that it was processed by the Federal Reserve Bank and credited to the National Bank of North America in New York.



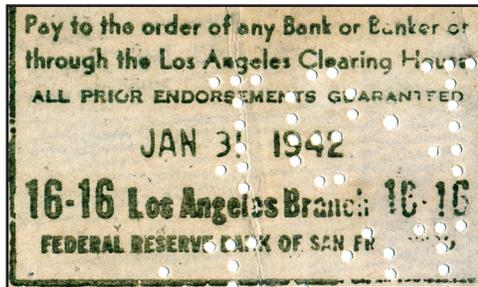
Savannah Clearing Association stamp.



Milwaukee Clearing House stamp.



Chicago Clearing House stamp.

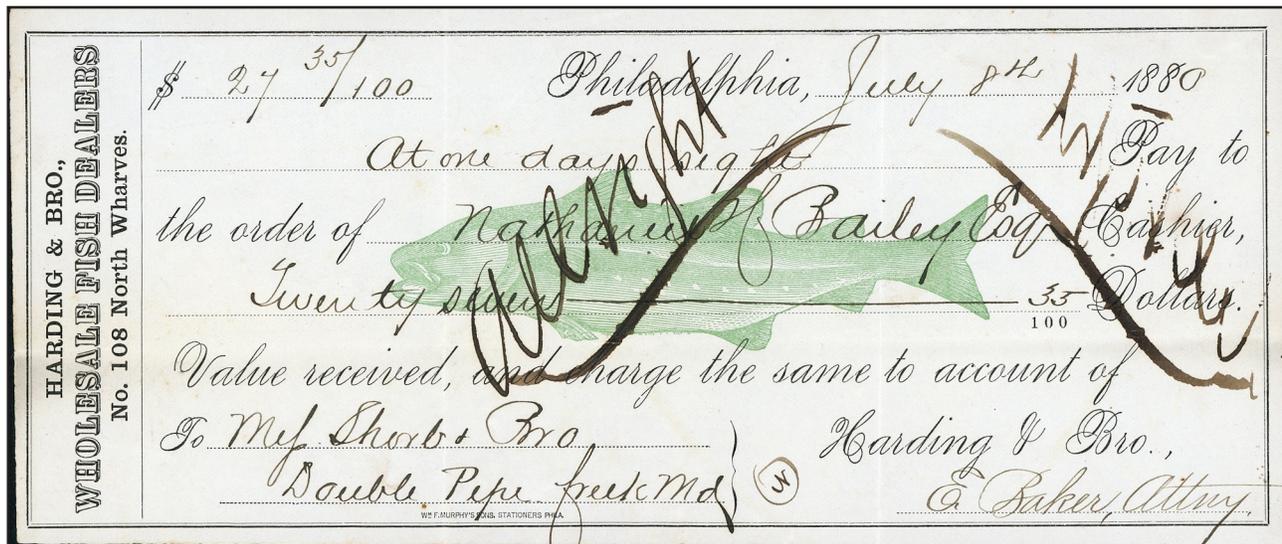


Los Angeles Clearing House stamp.

Clearinghouses serve as a conduit for member banks to present checks and reconcile accounts. Checks with clearinghouse stamps offer a special niche for check collectors.

A Non-FAC - But What a Nice Non-FAC

This 1880 commercial draft was payable at one day's sight, so was not taxable. It is just possible that the Harding & Bro. Wholesale Fish Market wanted something in the center of their drafts to simulate a check-tax imprint, but it would be quite unlikely they would choose green for the color or a fish for the design.



Harding and Brother not only supplied fresh fish to the market, but also advertised their pickled and smoked fish.

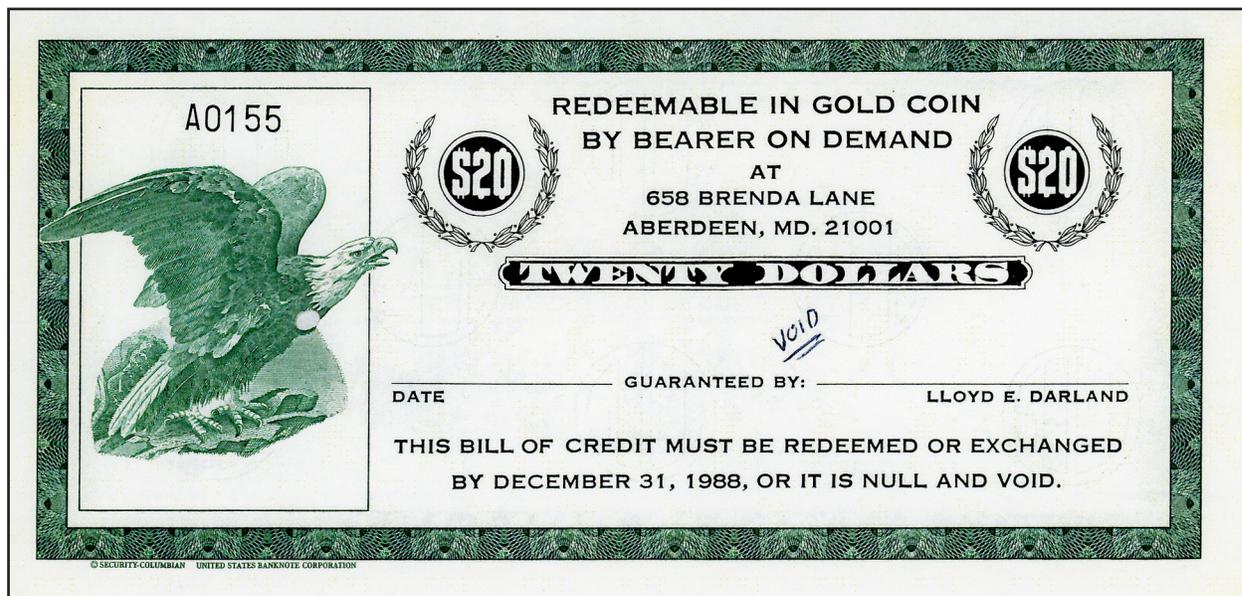
A Private \$20 Bill Redeemable in Gold Coin through 1988

by David A. Brase

Reminiscent of the private currency issued by Emperor Norton I of San Francisco in the 1870's, a \$20 bill of credit was issued a century later by Lloyd E. Darland, an economics teacher at a community college in Maryland. According to an article in *Parade Magazine* (Feb. 21, 1982), Darland had his own currency printed as a means for counteracting the effects of inflation on the declining value of U.S. currency, which he referred to as "green stamps." Darland pointed out the superiority of his currency over Federal Reserve notes, which the government would not redeem in gold or silver, because each of his \$20 bills was redeemable with a U.S. \$20 gold coin. When Darland sold these notes (at a price considerably higher than \$20) he used most of the money to buy the gold coins to back them. It was sort of like putting together a collection of common-date double eagles that sell for a low premium above melt value by using other peoples' money.

Darland's primary motivation, however, was not to become a collector of U.S. gold coins on the cheap. According to an article in *Medical World News* (March 3, 1980), his main motivation for issuing his bills of credit was to publicize his belief that the government was fostering inflation by printing money backed by nothing of concrete value. He also published his economic theories in a booklet titled *The Emperor's Clothes Cost Twenty Dollars*. Although I have not seen this publication, it likely was not about Emperor Norton I. "Darland's dollars" got the attention of the U.S. Secret Service, but this agency apparently failed to find him in violation of any law. Consequently, they did not confiscate his \$20 bills, which he began to issue during President Carter's administration, in August of 1977. Being aware of his own mortality, his notes carried an expiration date of December 31, 1988. Before then, anyone possessing them could exchange each \$20 note for a double eagle, which contains 0.96 ounce of gold.

This author obtained the unissued example pictured in this article from Mr. Darland in 1982 by trading an unissued \$3 obsolete note from the Citizen's Bank of Louisiana for it. The text of the note is black, whereas the border and eagle are printed in green. The back is printed in orange to symbolize its backing by gold. The Security Columbian United States Banknote Corporation in New York printed these notes for Darland. I do not know how many were printed or issued.



A Darland note.

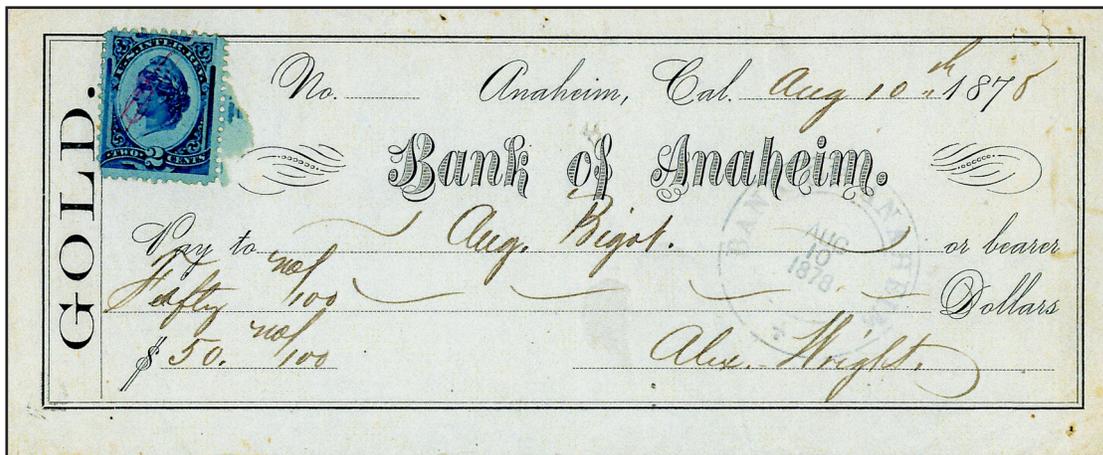
Although Darland did not get into trouble with the Secret Service, he was indicted by the Department of Justice in 1999 for attempting to evade his federal income taxes for fifteen years by failing to file a tax return for any year from 1981 through 1995 despite owing taxes totaling approximately \$260,229. At the age of 84, Darland died at his home in Bel Air, Maryland, on August 8, 2011. His obituary indicated that, in addition to the community college, he taught economics part-time at the Maryland Penitentiary in Baltimore.



Reverse of the Darland note.

The concept of privately issued paper redeemable in gold, of course, is not new. Some varieties of the scrip notes issued by Emperor Norton I in 1880 stated that they were redeemable in gold. (See Stack’s auction catalog of the John J. Ford, Jr. Collection, part XX, October 16, 2007, pages 35-39.) Perhaps unfortunate for the bearers of these notes (as well as Norton, himself) Emperor Norton I suddenly collapsed and died at the age of 60 on January 8, 1880.

In addition, a number of checks were issued by others during Emperor Norton’s era that were designated to be payable in gold, such as these from Anaheim and San Francisco.





A number of businesses in California also issued invoices for their products that were payable in U.S. gold coin during the time of Emperor Norton. This is such an invoice from H.S. Crocker & Co. in Sacramento, a company that is still in business today, with its corporate headquarters now in Huntley, Illinois.



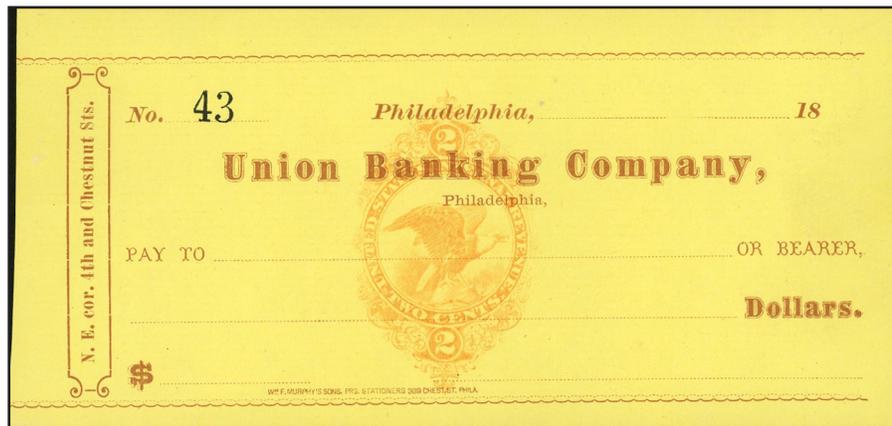
This National Gold Bank and Trust Company check was printed by Crocker & Co., Printers.

Pennsylvania Banks - 25

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.

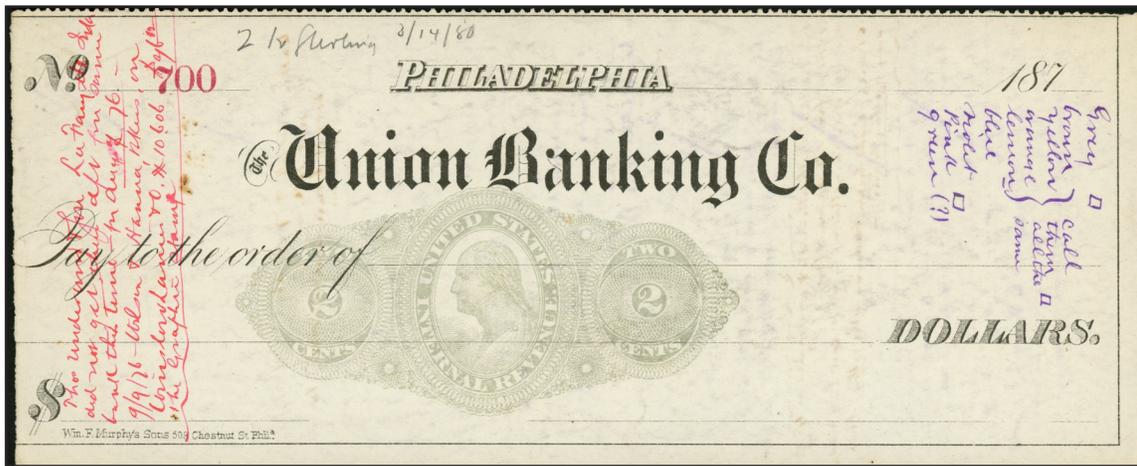
Bank Name	Stamp	Years	Printer	Colors	Vignette/User	Size in mm
Philadelphia - part 10						
Union Banking Co.	D1	1872	CBN	Black on White	Woman in flowing gown	120 x 77 mm.
Same	R135	1875	WFM	Green on White	None	198 x 78 mm.
Same	H3	18__	WFM	Brown on Yellow	N.E. cor. 4th and Chestnut	150 x 70 mm.



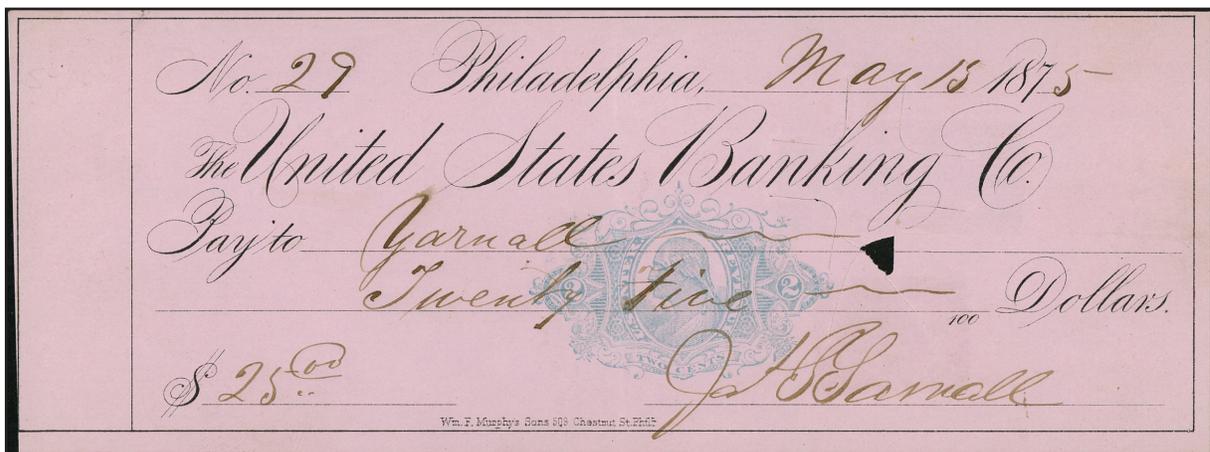
Same	K4	187--	WFM	Black on White	None	
Same	L4	187--	WFM	Green on White	None	
Union N. B.	C1	1871	None	Green on Rose	None	187 x 70 mm.
Same	C1	187_	Hae	Green on White	Nonw	197 x 73 mm.



Same	J4	1873	None	Green on Rose	None	
Same	R152	1876	None	d. Blue on Rose	N.E. Corner Third & Arch	178 x 70 mm.
Same	K4	187_	WFM	Black on White	None	179 x 76 mm.
Same	K6	187--	None	Green on Old Rose	None	192 x 70 mm.
Same	R155	1898	KeP	Black on Olive	H.D. NARRIGAN	200 x 70 mm.
Same	R164	1898	KeP	Black on Olive	H.D. NARRIGAN	200.x 70 mm.



Union Trust Co.	R164	1899	C&F	Black on White	The Item	207 x 100mm.
Same	X7	1900	None	Green on White	John P. CLEARY	220 x 75 mm.
United States Banking Co.	G1	187--	WFM	Black on White	Ornamental design	
Same	L2	1875	WFM	Brown on White	Ornamental design left	210 x 70 mm.
Same	L2	1875	WFM	Black on Rose	Open panel left	202 x 74 mm.



To be continued

Announcements

Minnesota Stamp Expo, July 18-20.

I strongly encourage all members who are able to attend the Minnesota Stamp Expo. Bob Hohertz will be exhibiting two of his exhibits of checks: his one frame exhibit of checks taxed under the check tax of 1932, which won the single frame grand award at Omaha two years ago, and his five frame exhibit of imprinted revenue checks taxed under the Spanish American War tax act, which won a multi-frame grand award in 2007 and has been significantly revised since.

Bob and I will be at the show and would love to meet you. If you are interested in revenue stamps also plan to attend the American Revenue Association/State Revenue Society dinner on Friday night and their meetings on Saturday morning.

The show will be held at the Crystal Community Center, 4800 Douglas Drive North, Minneapolis, Minnesota on Friday - Sunday, July 18-20.

Hermann Sweeter

Equal Time



Since we are featuring checks with United States patriotic vignettes on the cover, we feel that it is only appropriate to include a money order taxed by both our Canadian and British friends.

Issued on June 30, 1939 in Alberta, denominated in pounds, shillings and pence, it was taxed three cents Canadian. It was apparently cashed at Lloyds Bank Limited on July 11, where it received the 2d British tax stamp. On July 12 it was received directly by the Bank of Montreal in London. From handstamps on the back we know it reached the Bank of Montreal in Quebec on July 21, and was back in the Bank of Montreal in Calgary on July 25, having made a quick round trip and picking up tax stamps of two countries.

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 Raugh**, 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.

Secretary's Report

Lyman Hensley

Previous Total	164
New Members	2
Reinstatements	1
Resignations	0
Deaths	0
Undeliverable	0
No Forwarding Address	0
Current Total	167

NEW MEMBERS

1912 William Workman
E-Membership

1913 Todd Sciore 1, 2 (so NJ & Poughkeepsie, NY), 4, 20, 22, 23
2522 Graiffs Way
Vineland, NJ 08361

REINSTATED

0918 Joel Rind

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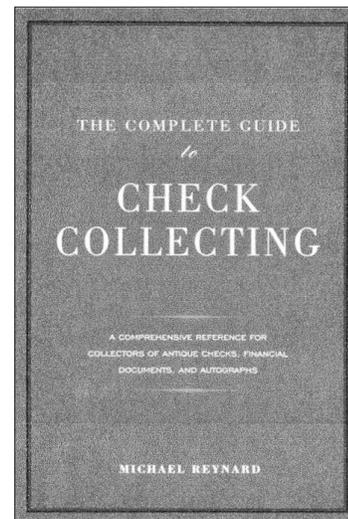
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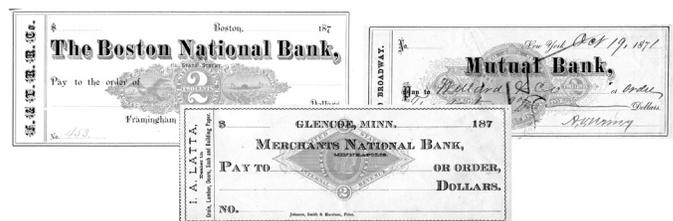
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Enclosed with this application is \$15 for dues (\$20 for U.S. mailing of *The Check Collector* by First Class Mail, \$20 for Canada, \$25 for other foreign countries,) OR electronic membership only, any country, \$13 (no magazine will be sent - can 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: _____

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New Application _____ Reinstatement _____

Collector _____ Collector/Dealer _____ Dealer _____

Signed: _____ Date: _____

I found out about the ASCC through: _____

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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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| Bills of Exchange | 20. Vignettes |
| Certificates of Deposit | 21. Autographs |
| Promissory Notes | 22. Railroads, Steamboats, Mining |
| Receipts | 23. Banking History |
| Warrants | 24. Security Printers and Printing |
| 5. Checks, Great Britain | 25. Check Protectors and Cancel Devices |
| 6. Checks, Canada | 26. Wells Fargo History |
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| Region or Countries of Interest: _____ | 31. Revenue Stamped Documents |
| | 32. Emergency Scrip |

