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**2015 ELECTION BALLOT ON BACK OF THIS COVER**

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**No votes will be counted unless they are received by April 30, 2015.**

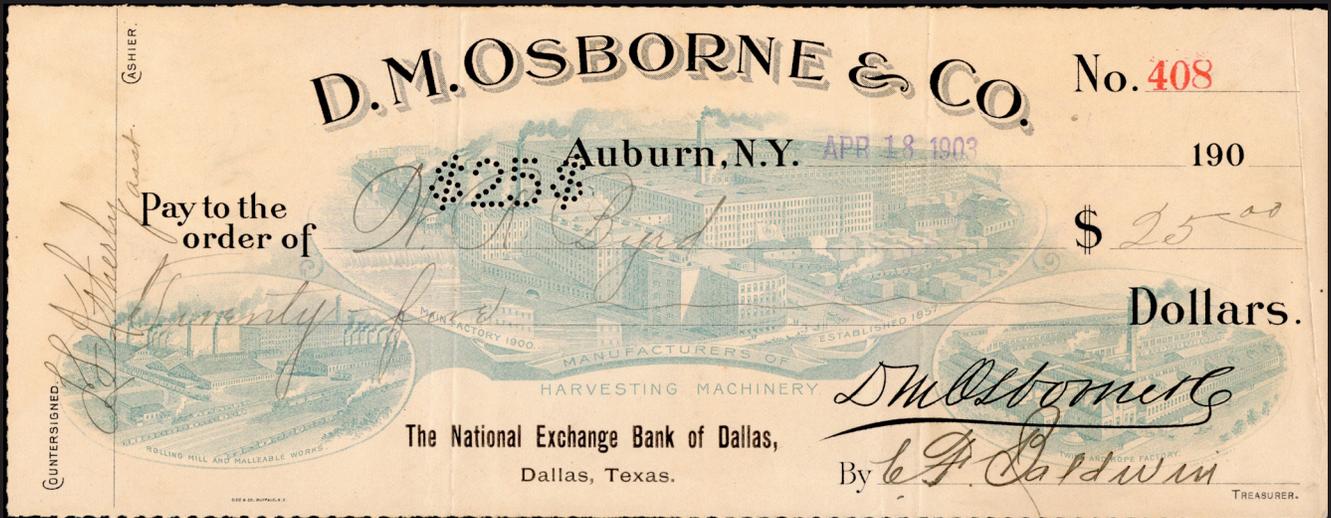
# THE CHECK COLLECTOR

January - March 2015

The Journal of

Number 113

THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.



**Editor:** Robert D. Hohertz  
PO Box 808  
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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**, or a **300 dpi scan**. 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 April - June issue of *The Check Collector* is May 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.

Advertising orders must be paid in advance and shall be restricted to checks and related fiscal documents, publications, accessories, and supplies. The ASCC accepts advertising in good faith, reserving the right to edit copy. Copy for ads must be camera-ready or the Editor will set it as best he can.

ASCC assumes no financial responsibility for typographical errors in advertising. However, it will reprint that portion of an advertisement in which a typographical error appeared upon prompt notification of such error.

**All advertisements and payments should be submitted to the Treasurer.**

**Contents**

- 4 Success & Scandal - *Sciore*
- 7 George Clymer - *Wurzer*
- 8 Inventory Update - *Hensley*
- 9 Holman Locomotive - *Woodworth*
- 12 Territorial Paper 9- *Adams*
- 16 RN X7a Inventory - *Hohertz*
- 19 Pennsylvania Banks 28 - *Robin*
- 22 Announcements - *Ivester*
- 22 Treasurer's Report - *Naven*
- 23 Secretary's Report - *Hensley*
- 23 Member Exchange

**VISIT OUR WEBSITE**

**[www.ascheckcollectors.org](http://www.ascheckcollectors.org)**

Our cover features a check and a merchant's draft both having a Spanish American War imprinted stamp on the back - Scott # RN-X7a. I have put together an inventory of the different users of checks and drafts with this revenue placement for this issue.

Two of the articles discuss scams and scandals, and a third, refreshingly enough, is concerned with a Revolutionary War patriot of the highest integrity. And we have Part 9 of Jim Adams' posthumous series on collecting territorial paper.

You will notice that we are trying to run a Board election through the magazine this time. With the cost of postage these days, sending out ballots would cost us ten times our treasury's net increase for 2014. Please do vote!

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

A non-profit organization organized under Section 501-(c)-(3)

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**Security Printers Guide:**

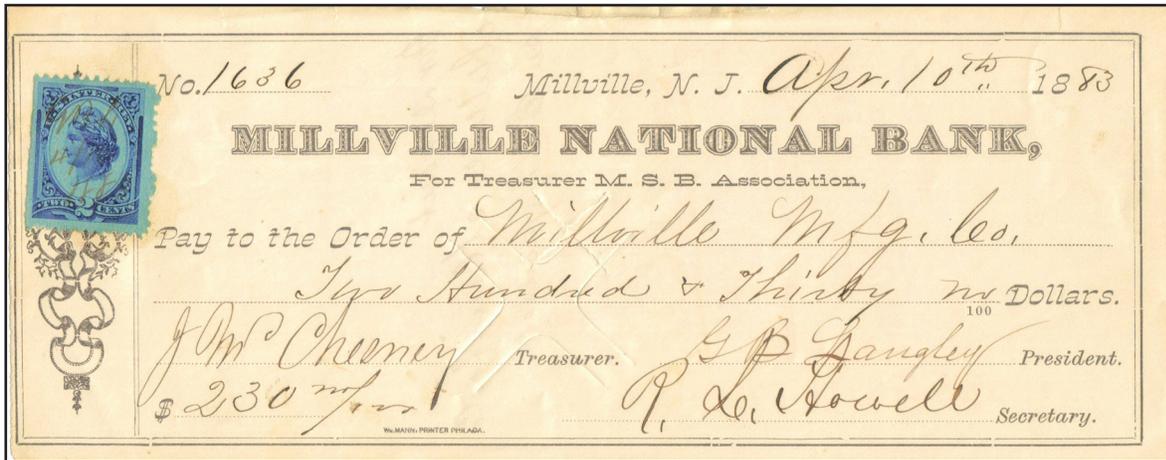
\$5 in looseleaf form - order from  
William G. Kanowsky, address in  
middle column.

The Guide can also be downloaded or  
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**Membership Interests**

- |                           |                                    |  |
|---------------------------|------------------------------------|--|
| 1. Checks, general        | 5. Checks, Great Britain           | 21. Autographs                           |
| 2. Checks, USA            | 6. Checks, Canada                  | 22. Railroads, Steamboats, Mining        |
| 3. US Government Checks   | 7. Checks, World                   | 23. Banking History                      |
| 4. Miscellaneous Fiscals: | 8. Travelers Checks & Money Orders | 24. Security Printing & Printers         |
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| Certificates of Deposit   | 11. Refund/Rebate Checks           | 30. Stock & Bond Certificates            |
| Promissory Notes          | 12. Other                          | 31. Revenue Stamped Documents            |
| Warrants                  | 14. Counter & Modern Checks        | 32. Emergency Scrip                      |
| Receipts                  | 20. Vignettes                      |  |

## Success & Scandal One Check with Two Tales by Todd R. Sciore



When the above captioned check appeared on eBay, I quickly hit the “buy it now” button as it complimented a few items in my collection of Southern New Jersey banknotes and tied in with a book I had just finished reading. The payee, Millville Manufacturing Company was known to me and I thought it would make for a good article; however, the maker ended up having an even more interesting story. Such is the fun of collecting banknotes, tokens, scrip and checks.

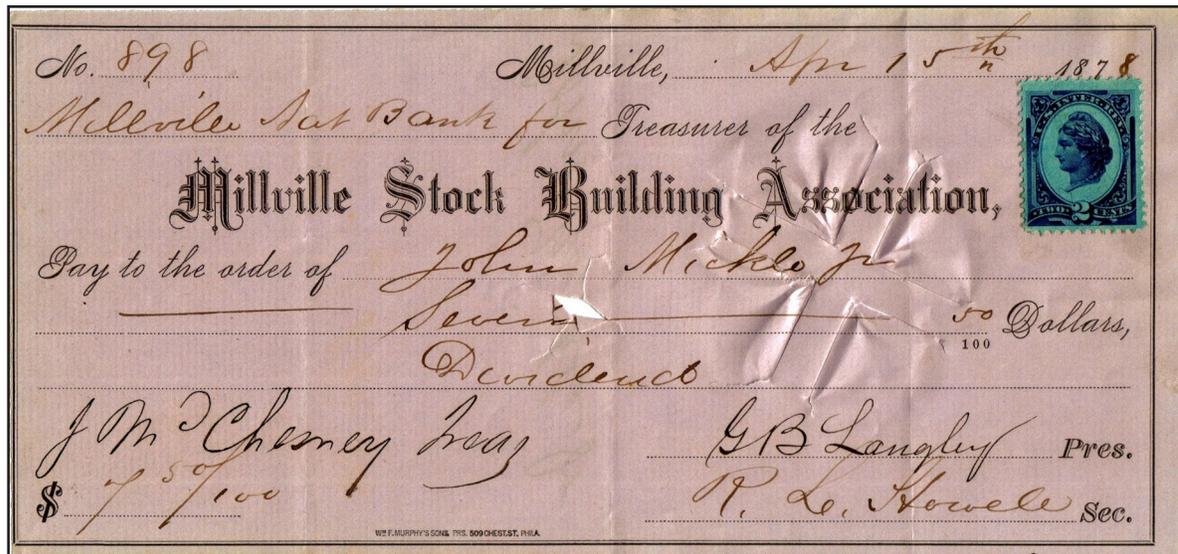
Millville, New Jersey

Blessed with large silica deposits, large wooded areas and sufficient waterways, glass production in Southern New Jersey became the dominant industry in what was primarily an agrarian economy. The lion’s share of the glass production took place in facilities in Glassboro and Millville. Naturally, as glass production expanded, other manufacturing concerns opened to capitalize on the region’s growth. Workers were also needed to staff all of the new factories and with those workers came a need for both housing and a way to buy it. All three of these progressions join forces on one check - with varying results.



The Millville Manufacturing Company (“MMC”) was founded by a member of the industrious Wood family who ran an iron foundry in Millville, NJ and by the mid 1800’s added a bleachery known as Menantico Bleach And Dye Works along with a textile mill known as Millville Manufacturing (“MM”). In 1865 MM formally became MMC which continued to operate for many years. Along the way, another member of the family took an interest in agriculture and in 1902 a dairy

business was started in Pennsylvania. Eventually, MMC was sold to better focus their efforts on the dairy operation. While most people may not recognize the name Millville Manufacturing Company, those of you in New Jersey, Pennsylvania, Delaware, Maryland, Virginia and now parts of Florida may recognize its successor corporation - the ubiquitous and highly successful convenience store Wawa. Living in the heart of "Wawa country", the check was an interesting piece of local history - however, what I found the most intriguing was the payer name: "The Millville National Bank, For Treasurer M.S.B. Association". I own several banknotes from Millville National Bank but tried as I may, I could not identify the "M.S.B. Association". At first I thought it may have been for Millville Savings Bank; however, that theory proved to be incorrect. Then, the following dividend check lands in my hands answering the previous two hundred and thirty dollar question.



At this point, having identified the Wawa connection as the (very) successful half of this feature, it should not be too hard to figure out what role The Millville Stock Building Association is playing. The implosion was so large it garnered press from as far away as North Carolina and Indiana.

#### The Millville Stock Building Association

The MSBA started in 1874 and a basic overview of its purpose and structure is as follows: In order to promote home ownership amongst the working class, MSBA formed and used the regular aggregating of small sums from many members to provide an accessible source of funding. It raised capital by selling stock to members who then paid in a nominal Monthly fee based on the number of shares owned. The funds were then used to acquire a home which was put up for open auction to the stockholders. The winning bidder would borrow against their shares owned in the association, pay a premium to obtain the loan and grant a mortgage on the subject property as collateral. They would continue to pay their nominal monthly fee as well as interest on the loan. The Monthly payment would equate to a comparable rent; however, at the end of the term the borrower owns the home.

A mathematical example would look like this: the stockholder borrows \$1,000 against their stock and pays a discount rate of 20% resulting in net loan proceeds of \$800. The property is mortgaged at an interest rate of 6% on the total loan of \$1,000 and the member pays the regular \$1.00 Monthly fee per share plus interest of \$5.00. The MSBA would then distribute the profits as dividends to the members, and therein lays the supposed reason for their collapse.

According to the press, MSBA's corporate Secretary, Mr. R.L. Howell (a signor on the featured checks) was erroneously accounting for all of the loan repayments as income when in fact, only the interest portion of the payment is income to the lender - the principal portion is a return of the original funds lent. As such, profits were overstated and the MSBA effectively bankrupted itself by paying dividends on the inflated amounts when essentially it was paying out its own capital. The press had a field day sensationalizing the unfortunate event with the November 26, 1902 issue of the Reading Times of Reading, PA sharing the dire situation of one elderly investor. "Mrs. Lydia Sheppard, aged 93 years old...has lost \$500, every cent she had. The family fears that if she is made acquainted with this fact it may result fatally." The November 27, 1902 issue The North Carolinian of Elizabeth City, North Carolina, offered the following headline: "Association Wrecked. \$105,000 LIABILITIES REVEALED The Secretary of the Concern Has Disappeared. The Failure brings Distress to Many - Poor

Persons” and provided the following description of the scandal “Mr. Howell, who had charge of the bookkeeping, had made a practice of crediting all money received to the account of profit. So when loans had been repaid he had added the principal to the profit account...it is a fact that for years the capital of the association has been used to pay dividends.” The article then goes on to report that Mr. Howell conveyed his personal property over to the Directors for liquidation; however the value still left a shortfall on the organization’s books.

To the contrary of newspaper accounts, an industry publication known as THE STANDARD- A WEEKLY INSURANCE NEWSPAPER DEVOTED TO THE INTERESTS OF SOUND UNDERWRITING printed a scathing indictment of Howell “...a man occupying the positions of prominence and trust that Howell did would never stoop so low as to steal a red hot stove because that would be petty larceny. But, an opportunity to get away with \$100,000 as Howell did was a different matter.” Ironically, the piece also alludes to his connection with the aforementioned Whitall Tatum “Howell... while robbing the building and loan association was hired as an honest man by the Whitall Tatum Glass Company to verify the accounts of their corps of bookkeepers.”

The Millville Stock Building Association ceased to exist in 1903 and while the stockholders were left with essentially nothing, collectors were left with interesting mementos of a small town financial disaster that made headlines throughout the country.

SOURCES:

Articles / Books:

The Wawa Way- How A Funny Name & 6 Core Values Revolutionized Convenience By- Howard Stoeckel with Bob Andelman. Running Press 2014.

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The North Carolinian: Elizabeth City, North Carolina. Issue Date: November 27, 1902, Page 4

Swayzee Press: Swayzee, Indiana. Issue Date: Thursday, November 27, 1902, Page 6

THE STANDARD- A WEEKLY INSURANCE NEWSPAPER DEVOTED TO THE INTERESTS OF SOUND UNDERWRITING IN ALL ITS BRANCHES VOLUME LI, July 1 1902 to January 1 1903.  
60 INDIA STREET BOSTON MASS 1903

Websites:

[www.wikipedia.org](http://www.wikipedia.org).

[www.millvillesavings.com](http://www.millvillesavings.com)

Images:

Checks: the personal collection of Todd R. Sciore

Building:

Title: Millville Mfg. Co., Millville, N. J.

Creator(s): Garrison, E. B., copyright claimant , Date Created/Published: c1907.

Medium: 1 photographic print (postcard)

Summary: Postcard shows view of Millville Manufacturing Company in Millville, New Jersey.

Reproduction Number: LC-DIG-ds-02557 (digital file from original item)

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Repository: Library of Congress Prints and Photographs Division Washington, D.C. 20540 USA <http://hdl.loc.gov/loc.pnp/pp.print>

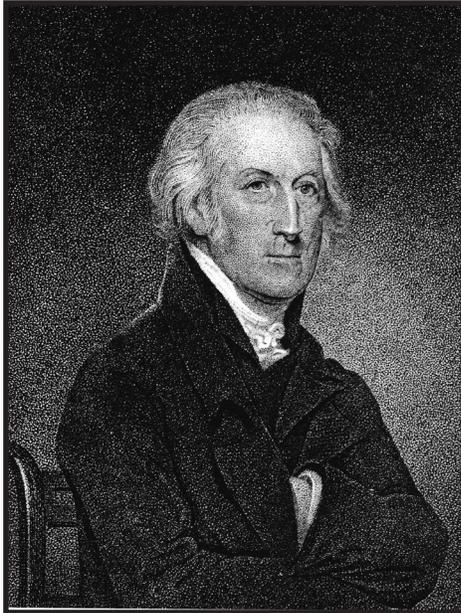
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# George Clymer

## REVOLUTIONARY PATRIOT

By Marvin A. Wurzer



Checks in excess of two hundred years in age are hard to find. The 1809 check which follows in this article is entirely handwritten by George Clymer, a sometimes forgotten American patriot. Clymer holds the distinction, with six other patriots, as not only having his signature on the Declaration of Independence but also on the United States Constitution.

Orphaned within the first year of his life, Clymer was adopted by his uncle, a close personal friend of Benjamin Franklin. In his youth, he met George Washington many times, reinforcing his early patriotism. In 1773, he was the chairman of the Philadelphia Tea Party.

Inheriting the business and fortune of his uncle, he used his wealth to help fund the Revolution, placing his money at risk for the cause of independence. "My dearest wish is for my country to become independent."<sup>1</sup> He became one of the first Continental Treasurers, displaying his support for the Revolution by converting all of his specie to Continental currency - a show of patriotic support that was a true economic sacrifice. In 1777, a "continental" had an exchange rate of 2 continentals for a silver coin. Within 4 years, the value of the continental collapsed with the exchange rate ballooning to 1,000 continentals for one silver coin.<sup>2</sup>

In 1776, he was one of the delegates from Pennsylvania who signed the Declaration of Independence. In 1780, he helped found the "Bank of Pennsylvania," formed to finance and equip the revolutionary forces until the close of the war. He was a member of the Federalist Constitutional Convention and signed the United States Constitution with fellow Pennsylvania delegate Benjamin Franklin. In 1788 he was elected to the first Congress of the United States.



Autograph Check Signed "Geo Clymer", July 20, 1809.  
Orders "Pay GC or bearer Twelve Dollars".

Drawn on the



"Philadelphia Bank".

The Philadelphia Bank was formed six years prior to the date of the above handwritten check and Clymer was instrumental in its formation. His was the first signature appearing on the 1803 Articles of Association of the Philadelphia Bank, and he was one of the sixteen original directors of the bank. He was unanimously elected as the first president of the bank, a position he held as of the date of this check and until his death in 1813.<sup>3</sup>

"The founders and Directors [of the Philadelphia Bank] were men of the highest integrity, of great intelligence, and much practical business sagacity, fully comprehending the principles on which all sound Banking ought to be predicated, and in order to give character to the Institution, they selected and elected for their President [George Clymer], a gentleman of an exalted character, a patriot of the Revolution ...."<sup>4</sup>

<sup>1</sup><http://foundingfathersblackhills.com/founding-fathers-bios/george-clymer/>

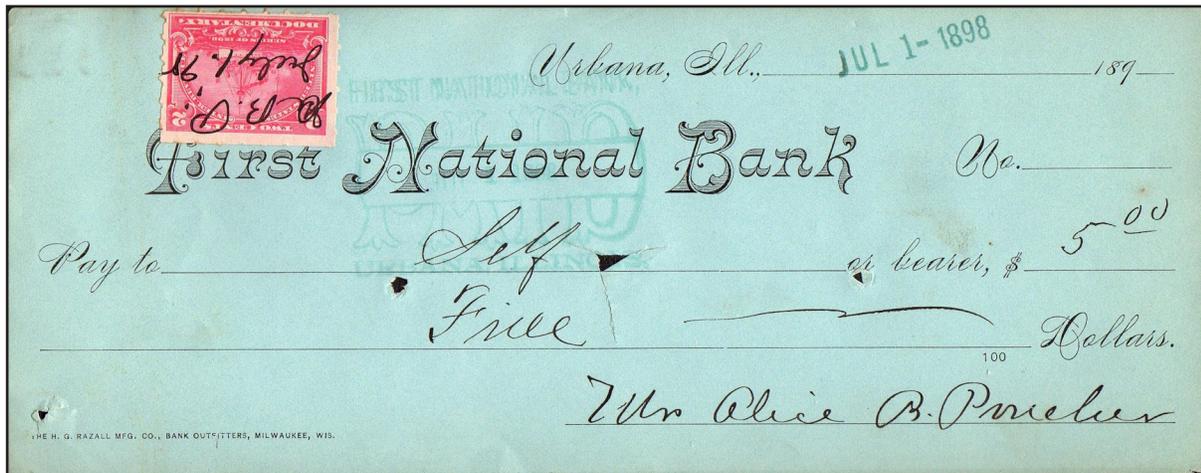
<sup>2</sup><http://thismatter.com/money/banking/history/bank-of-the-united-states.htm>

<sup>3</sup>Cook, Joel (1903). The Philadelphia National Bank: A Century's Record 1803-1903, Philadelphia. P. 26-27.

<sup>4</sup>Ibid., p. 45-46.

## Inventory Update - Two-cent Battleship First Day Use by Lyman Hensley

One to add to the census.



The date on the stamp is corroborated by the bank handstamp of July 1, which is difficult to see since it is blue against a blue-green paper.

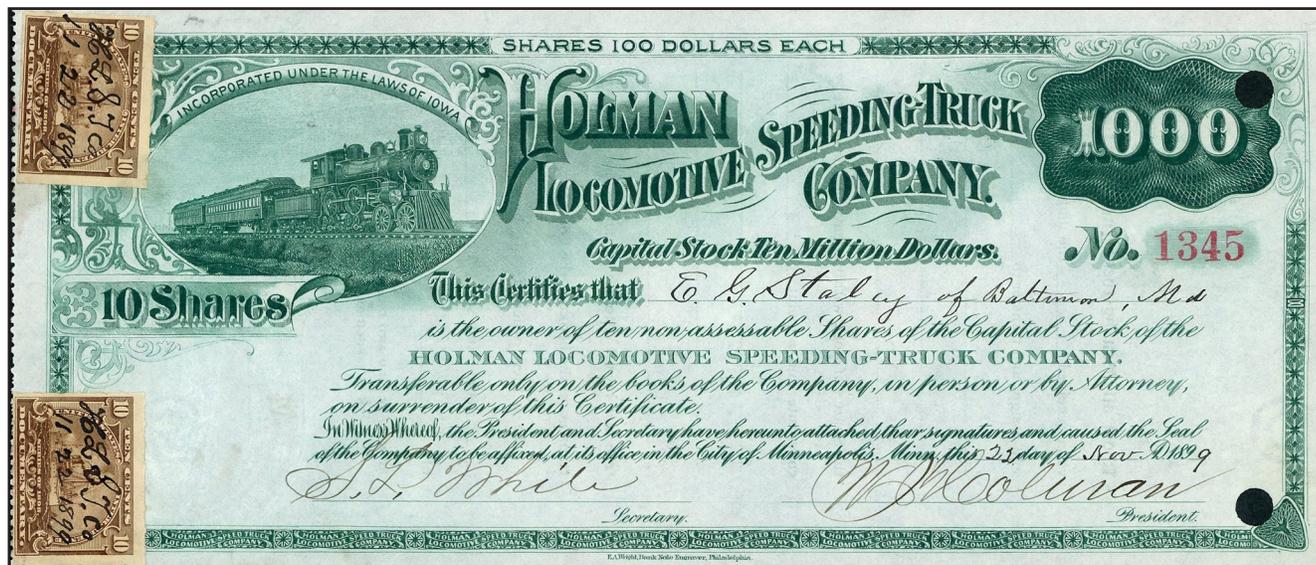


Bank handstamp date enhanced.

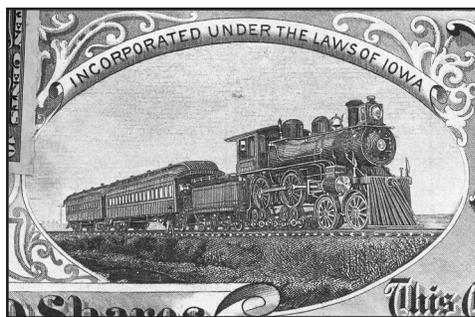
# The Holman Locomotive Speeding-Truck Company

By Don Woodworth

If there is anything I like better than stamps and old checks, it's railroads. It is not uncommon to find old checks and items of revenue stamped paper bearing attractive images of steam locomotives - BUT - it is uncommon to find them bearing images of unorthodox machines that never really made it into actual workaday service. Thus it was with immense glee that I recently bought the illustrated share of stock of the Homan Locomotive Speeding-Truck Company showing one of the two specialized and highly unorthodox steam locomotives built by the respected Baldwin Locomotive Works of Philadelphia, PA on behalf of this firm.



**Figure 1.** A ten share, \$1,000.00, stock certificate of the Holman Locomotive Speeding-Truck Company. The company offered a total of \$10,000,000 of its capital stock. It is unknown as to how many hapless investors purchased this stock. Note that the two 10-cent R168r dark brown “battleship” revenue stamps affixed to the certificate are both cancelled with the initials of the company “H L S T Co.” and bear the same date as that on the stock certificate.

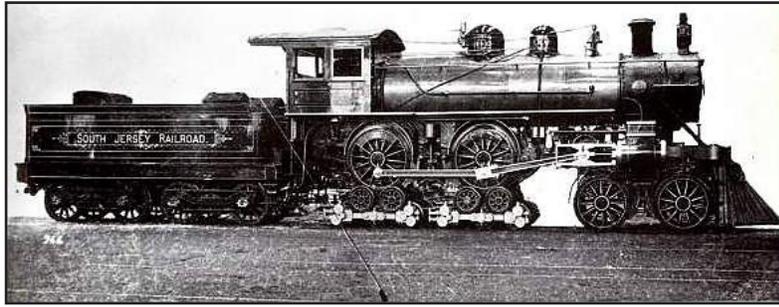


**Figure 2.** Enlargement of the vignette showing the second of two locomotives built by the Baldwin Locomotive Works of Philadelphia, PA to the specifications of the Holman Locomotive Speeding-Truck Co. in 1897. Note the driving wheels of the locomotive resting upon an intermediate set of power-transfer wheels resting upon two sets of final power delivery wheels riding upon the track.<sup>1</sup>

The illustrated stock certificate is dated Nov 22 1899. In actuality, it should have been dated April 1 because it is extremely unlikely that any of the hapless souls that invested in this company ever received a return on their investment. They might as well have chucked their hard-earned money into the firebox of the locomotive. “Why?” you might ask. The answer thereto is the subject of this story.

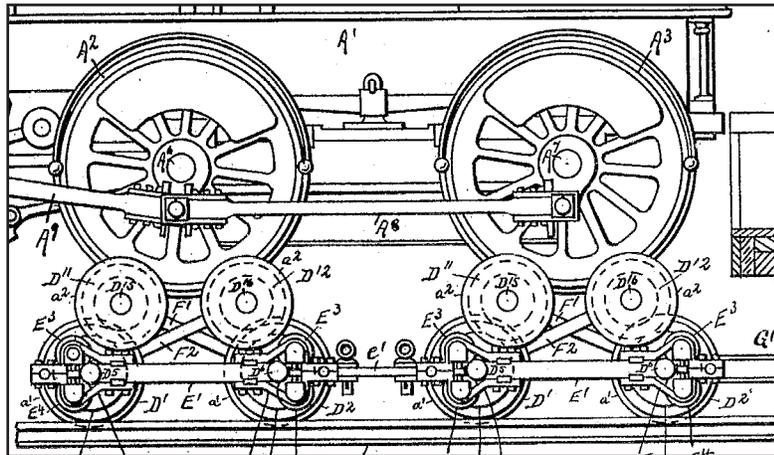
Ever since the inception of what most people would recognize as a steam locomotive in the 1830s, inventors, master mechanics, and tinkers continuously labored to improve upon the basic machine. Sadly, charlatans were sometimes also to be found in this mix of talent. The Holman Locomotive Speeding-Truck Co., founded by William Jennings Holman of Minneapolis, MN, was in the latter camp.

As in the case of such things as perpetual motion machines, inventors were perpetually trying to wring more power or speed out of steam locomotives through greater efficiency derived from improved combustion; improved steam delivery and use; or improved mechanical transmission of power from an engine's cylinders to the rail. The Holman approach to this "something for nothing" approach akin to the quest for a perpetual motion machine is embodied in the locomotive illustrated on this stock certificate.



**Figure 3.** Photograph of the second of two prototype locomotives built on behalf of the Holman Co. The first was built in 1887. The one pictured was built in 1897 and later sold to the bankrupt South Jersey RR.<sup>2</sup>

The Holman Locomotive Speeding-Truck consisted of two sets of wheels, three below and two above the lower ones, with the drivers of the engine resting upon and engaging with the upper pairs. The wheels of the truck were of such size that the engine advanced twice the distance that a single revolution of the drivers on the rail would carry it. The promoters claimed that the advantage of this highly unorthodox wheel arrangement was that it would double the speed of the locomotive and that the speed of all trains can be doubled by its use.<sup>3</sup>



**Figure 4.** This detail, taken from a patent filed by Holman with the federal government, shows the detailed arrangement of the complex sets of wheels used by this locomotive. In the harsh world of day-to-day railroading, such a complex arrangement was literally an invitation to problems.<sup>4</sup>

It would be an understatement to say that practical enginemen of the period were highly skeptical of the Holman claim. Their general conclusion regarding the contraption was that the only rational claim that could be made for the Holman speeding truck was that it distributed the weight lightly over a long wheel base – with a major caveat. In order to obtain this small advantage, the inventor added ten extra axles, twenty additional wheels and all the necessary appliances to hold them in place. This was contrary to the purpose of any competent designer, whose purpose would always be to reduce the moving parts to the smallest practicable number. If there was any kind of a machine where restriction of parts and simplicity of mechanism were particularly essential to success, it was in railroad equipment.

Yet in contradiction to this basic precept, Mr. Holman (perceived as an amateur locomotive designer) more than doubled the normal parts of the running gear of a locomotive which were most troublesome to keep in repair. Beyond the added expense of keeping such a complicated running mechanism in good repair, the high center of gravity of the locomotive occasioned by its exceptionally high mounted boiler would likely have made it unstable at speed as well as offering clearance problems in many situations.

The resultant locomotive was referred to as, amongst other names, the "Holman Horror." The prevailing opinion in the technical journals of the time was that the Holman locomotives were a humbug aimed more at parting investors from their money than in deriving a practical new form of motive power. This can best be summed up in the following excerpt from the Engineering and American Railway Journal of 14 April 1897 which stated: "We paid our respects to the "Holman Locomotive Speeding Truck Co., capital stock \$10,000.00." in our issue of Feb. 25, at the time the company inserted huge advertisements of its stock in the Philadelphia daily papers. The New York Herald, of April 4, contains another quarter page advertisement, from which it appears that the subscription books, which were to open on Feb. 25 last "and close without notice" are to open again on April 22nd, and again "close without notice."

"From the advertisement it appears that the company has offices in New York, Philadelphia, Minneapolis and Sioux City, which indicates apparently that it is more interested in selling stock than in selling locomotives. Probably it is easier to sell stock. The contract to equip two locomotives for the South Jersey R. R. is thus far the only tangible evidence which the company offers as a reason for its enormous capitalization. It is interesting to note in this connection that the South Jersey R.R. is 66 miles long, owns 7 locomotives, and is in the hands of a receiver. What Justification can there be for a court which permits the frittering away of money that belongs to the creditors of a corporation on such devices as the Holman speeding truck? Or for that matter what justification is there for a newspaper which permits the use of its advertising?"<sup>5</sup>

The first Holman locomotive, built in at this company's request by the respected Baldwin Locomotive Works of Philadelphia, PA in 1887, had quietly disappeared by 1897 when the Holman firm perpetrated their second Baldwin-built humbug upon the railroad and investing communities. This quirky machine was subsequently re-built into a conventional locomotive and re-sold. The evanescent Holman Company disappeared.

The sum positive result of all this effort was most likely the contribution of twenty cents per share on the sale of Holman Locomotive Speeding-Truck Company stock to the treasury of the United States in the form of Battleship revenue stamps applied at the time of sale to the public.

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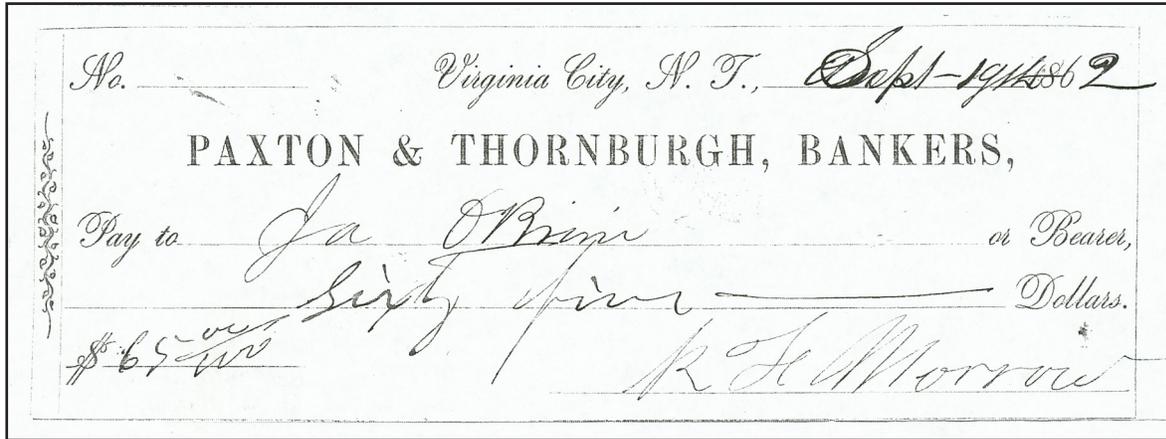
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2. Locomotive photo.  
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# Collecting Territorial Paper - Part 9

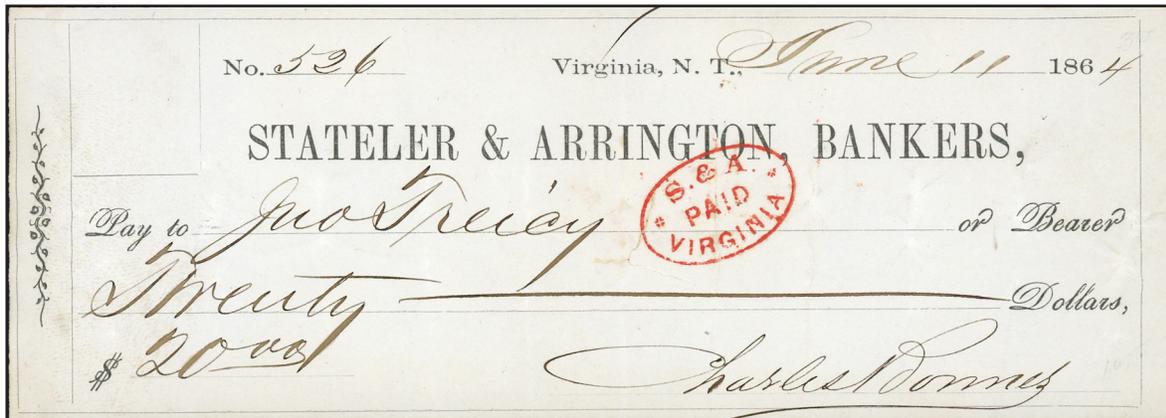
By Jim Adams

Nevada territorial paper is more elusive than one would suspect. After all, we were treated to a long series of articles featuring Nevada checks and drafts bearing revenue stamps in this very magazine. However, virtually all, if not all, of those documents were issued after Nevada became a state, since its time as a territory was only from March 2, 1861 until October 31, 1864.

The great Comstock discoveries occurred as early as 1859, but much of their banking activity was dominated by the Bank of California. Several other banks were active in Virginia City as well.



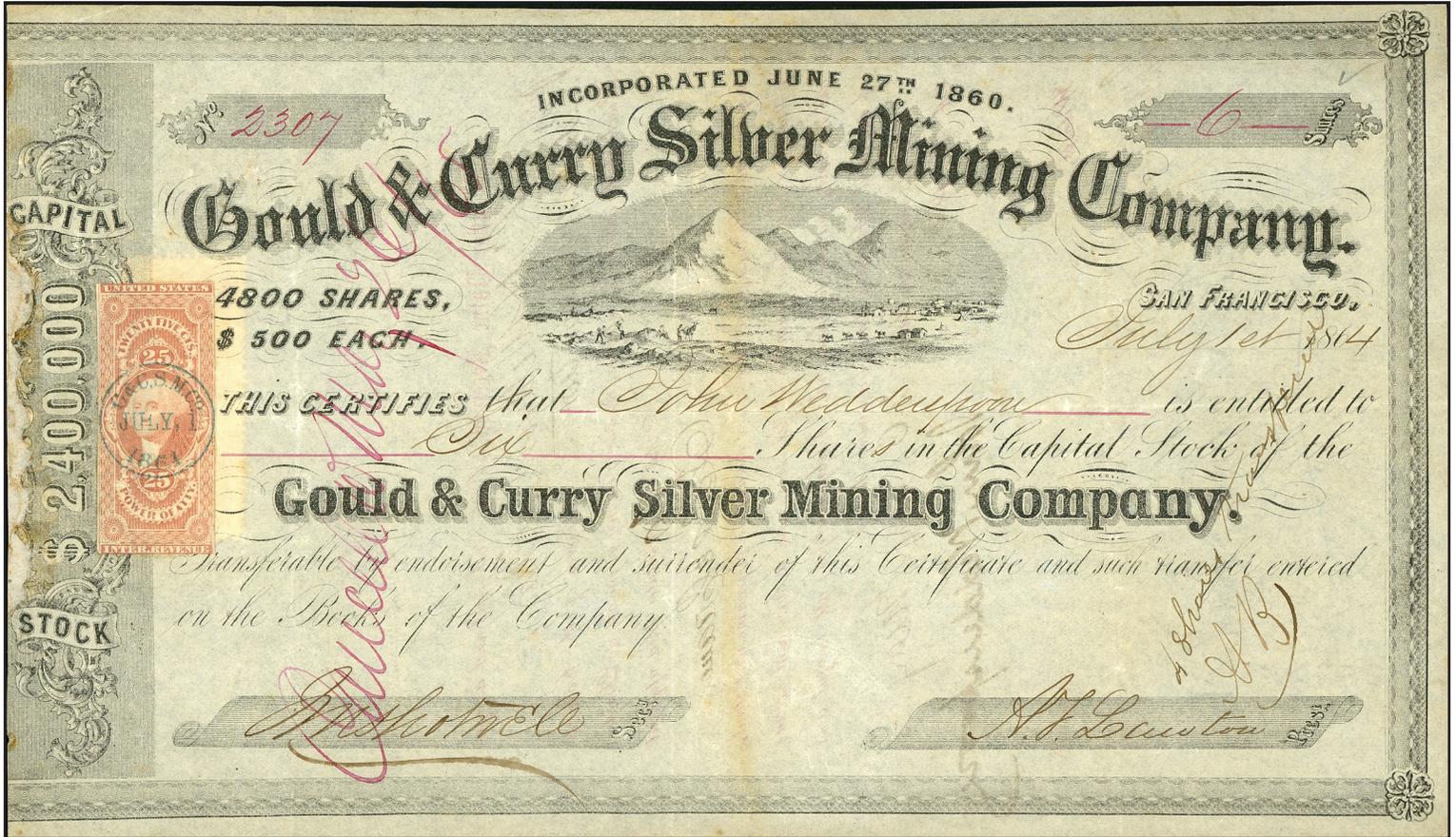
Paxton and Thornburgh built their office in Virginia City in 1862. Two years later they began their move to Reese River. Later Paxton went together with Allen Curtis to form Paxton and Curtis, Bankers in Austin. The famous (or infamous) Manhattan Silver Mining Company scrip named Paxton and Curtis as payors.



Stater and Arrington were an odd couple of businessmen. Stater was described as being "arrogant and ruthless" by a fellow banker, and Arrington apparently was an alcoholic, dominated by his partner. Their bank was secured by William Ralston in San Francisco, but it suddenly failed around the middle of 1864. Their major client was the Gould and Curry Silver Mine, which was rapidly descending from its boom period about that time.

The S&A failure was one of the arguments for establishing a branch of the Bank of California in Virginia City. The story is told in much more detail in *The Infamous King of the Comstock: William Sharon and the Gilded Age in the West*, by Michael J. Makley. This can be found at <http://preview.tinyurl.com/kdrkf7g>.

Mining stock issued during the short Territorial period is more easily found than checks are. The following example is from the mighty Gould and Curry, issued about the time that its great burst of activity was coming to a close. This certificate was traded in May of 1865, probably at a loss.



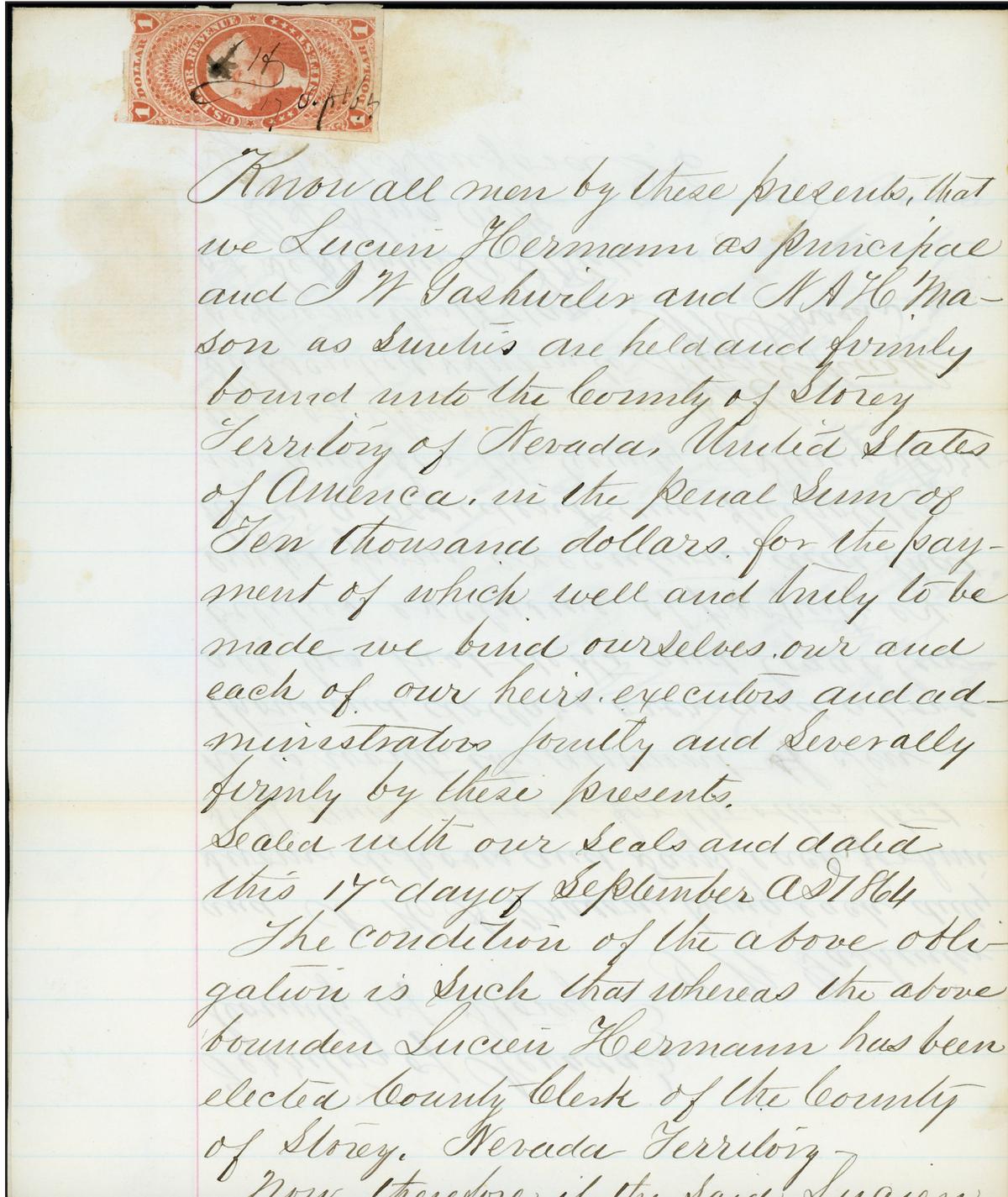
By the time this stock certificate was issued neither Mr. Gould nor Mr. Curry were involved with the mine, nor did either ever profit from it. Gould was the first person to find silver and stake a claim in the area of the mine. Curry reportedly jumped the claim, forcing Gould to take him as a partner. Gould tried to interest a group of prospectors in developing the claim, and was somehow swindled out of his share. Curry had a bit more luck, selling his share to one Henry Meredith, who did not live long afterward.

Some interesting shuffles of investors orchestrated by George Hearst ensued, and the Gould and Curry was on its way. Gould stayed on in Nevada until 1865, when he went to Montana to try his luck there. Then Wyoming, Utah, and California, where he peddled fruit.

The Gould and Curry mine, circa 1874. The original is in the University of Nevada library.



Other types of territorial paper can occasionally be found, such as this handwritten bond filed to allow Lucien Hermann to take his elected office of County Clerk for Storey County, Territory of Nevada, in September of 1864. Just prior to that time Mr. Hermann was superintendent of the California Mine, and perhaps he still was when he took office.



This document has been cropped in order to get it onto a scanner, but it is a full two-pages. The bond posted was \$10,000.

Finally, here is a tax receipt for Esmeralda County, Nevada Territory, altered in pen to be used within the first year of statehood.

Esmeralda County, N. T. *Oct 10<sup>th</sup>* 1865

RECEIVED of *Sam. Wallace & Co. Proprietors* the sum of *Three hundred & thirty five & 25/100* Dollars,

*State* in full of Territorial and County Taxes, for the year A. D. 1865

Real Estate valued at	\$ <i>1,250</i>	
Improvements valued at		
Personal Property "	<i>15,111</i>	
Total Valuation,	\$ <i>3,350</i>	
<i>State</i> Territorial Tax 60 cents on the one hundred dollars		\$ .....
Soldiers Fund Tax 20 cents on the one hundred dollars		.....
County Purposes Tax 80 cents on the one hundred dollars		.....
School Tax 10 cents on the one hundred dollars		.....
Court House and Jail Tax 30 cents on the one hundred dollars		.....
Total		<i>113 75</i>

**Description of Property.**

*Lot 22 by 100 on the east side of Antelope St between G. R. & Co and Amber. Personal Property*

*J. H. Woodard* TAX COLLECTOR.

By..... DEPUTY.

It looks like the tax rate was 3.5% of total valuation, which doesn't seem to match the written-in amount of 60¢ on the hundred dollars, nor the sum of the various tax rates. Perhaps there were different tax rates on real estate and personal property that happened to equal 3.5% of the sum.

Esmeralda County today has the second lowest population per square mile of any county in the United States. In the last census, the county population was below eight hundred, spread over 3,589 square miles.

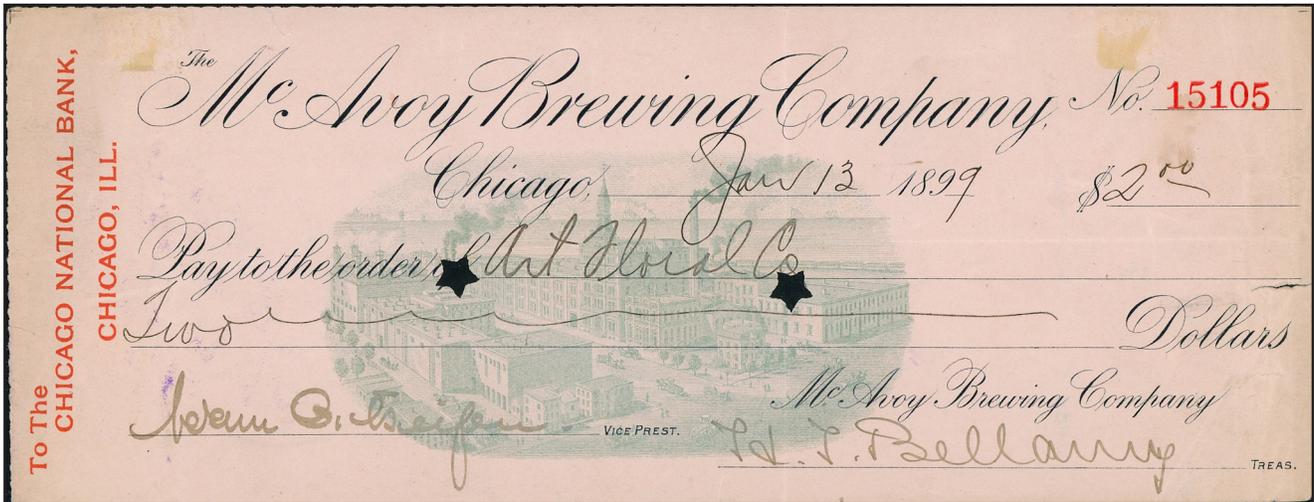
To be continued.

# RN Inventory - X7a by Bob Hohertz

X7a is the Scott Specialized Catalog number for the Spanish American War imprinted revenue occurring on a check or draft on the back only. The catalog shows entires for used and unused copies, which raises an interesting question that we will address later in this article.

### Used

I am aware of six different actual users of checks or drafts with the imprint on the reverse side. Two of these are shown on the cover of this issue.



The McAvoy Brewing Company had the imprint placed on back to avoid a centrally placed light green vignette of their brewery. The check is printed on pink paper, and the bank name at left is in red. The imprint is centered on the back. I see no reason to picture the imprint here, as there is nothing unusual about it.

This is the only copy I am aware of, though, having said that, several more will probably show up on eBay.



The Dobler Brewing Company of Albany also had the imprint placed on the back to avoid a light olive overall advertising design. The color is so light that special treatment was necessary to bring it out for this illustration.

Again, the imprint is centered on the back, right-side up. I am currently aware of two copies of this check.

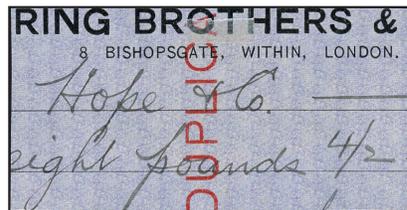
Marks left by hinges show up on both of the checks, suggesting that they were once before in the same collection. In neither case are these traces nearly so obvious on the actual checks, and I probably would never have noticed if I had not prepared greyscale versions for publication here.

### A Crying Shame

I purchased the cut square shown below as part of an eBay lot of cut squares thinking that it probably came from one of the odd books of imprints on various, mostly unsuitable, papers. When it arrived I found that was not the case.



What it is a cut square of a foreign draft (some would classify it as a bill of exchange, but I would not - which is another story for another time.) Someone cut it down to have an example of Type X, which was a crying shame. I deeply hope an entire copy is out there somewhere and will turn up.

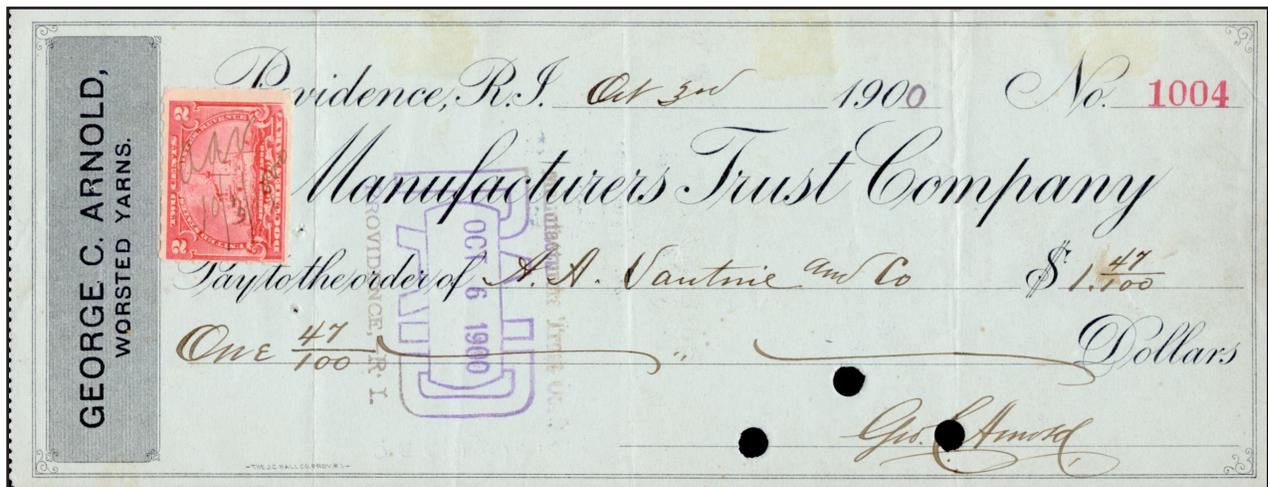


The front of the cut square.

### On the Back in Error? Or Not?

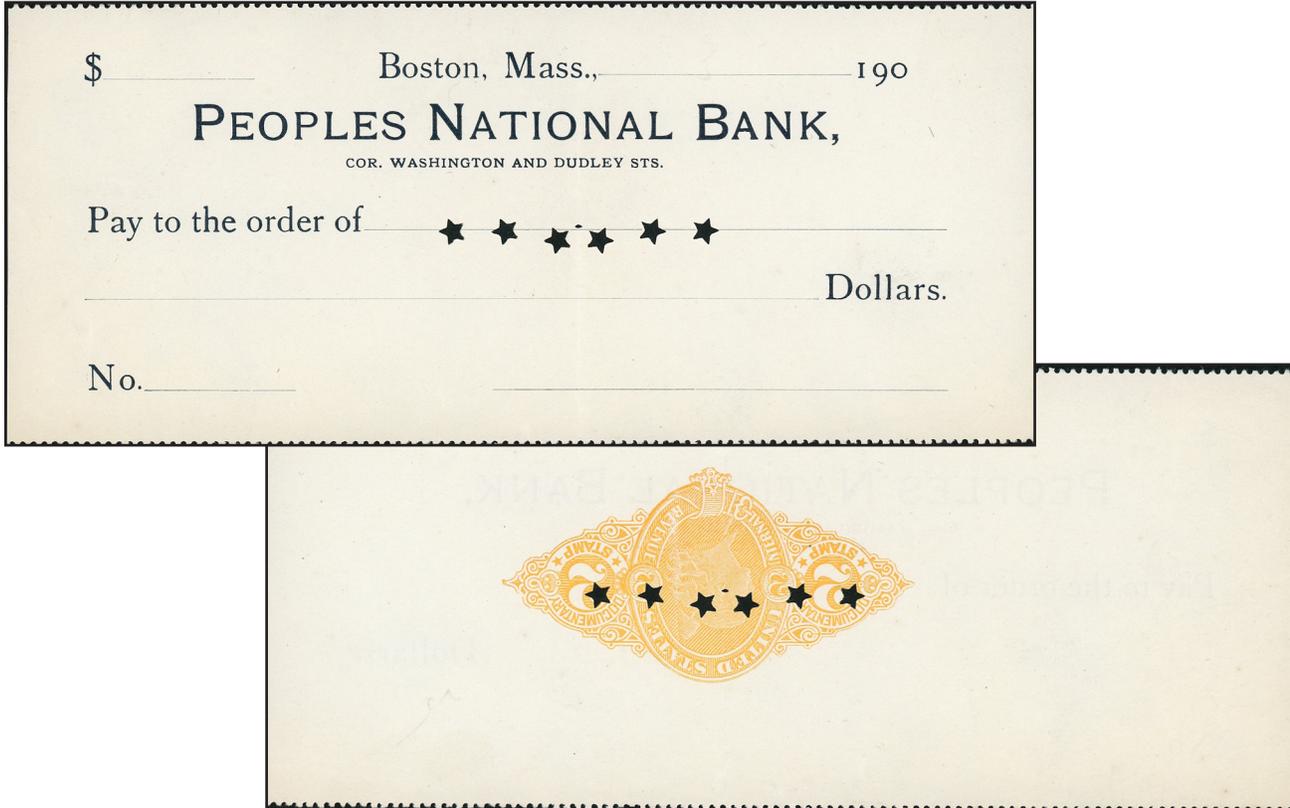
Until recently I felt that the imprint on this check was put there in error, as the user did not know it was there and added a battleship revenue on the front to pay the tax, and I knew of a second copy, also with a battleship adhesive added. I was wrong on two counts. First, the extra battleship adhesives were not added because the user did not know the imprint was on the back. In fact, they were not added by the user on either check, but by the payees, who made them payable to second banks. Second, I have now seen a third copy, which has no added battleship, so the user did know of the imprint on the back.

Since there is no reason to have the imprint on the back I suppose it could still be an error, but I've never seen this check with an imprint on the front, either. Incidentally, note that this copy was also hinged into an album.



The Unused X7'a's

The unused X7a's are a different kettle of fish. And there is something rather fishy about them. I own two and have seen a different third, and all have an arc of small star punches through the imprints, the same punches that grace a number of other oddities among the X's. Also, the imprints on the reverse side on two are inverted in relation to the face printing. At least the two I own have plain enough faces so that there is no good reason for putting the imprint on the back in the first place, and the third is questionable.



My other copy, datelined Puerto Rico, is similar. I have never seen or heard of an unused X7a that is not one of these star-punched oddities. If anyone has one, please let me know at my email address in the front of this issue, as I may eventually get a chance to revise the catalog listings and the unused listing may be flagged somehow if no normal copies show up.

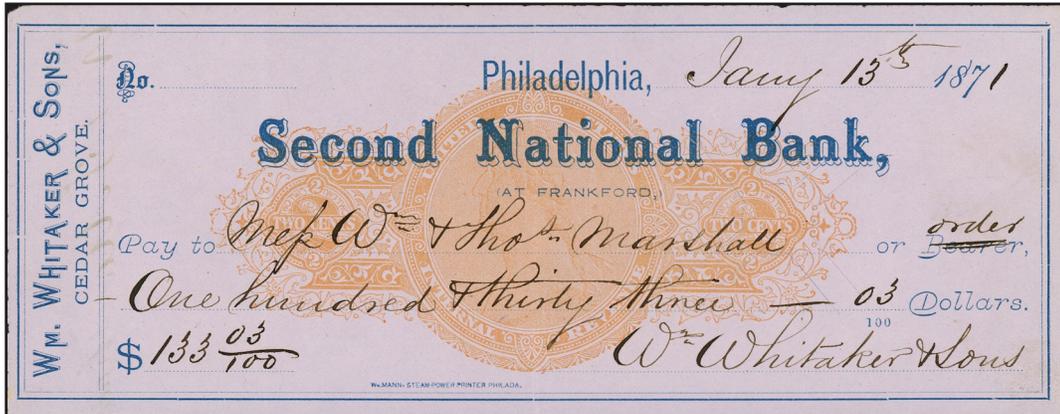
Dateline	Bank, User	Colors	Printer	#*
Checks, used:				
IL, Chicago	Chicago NB, McAvoy Brewing Co	Black, R, G on pink		1
NY, Albany	Nat'l Commercial B, Dobler Brewing Co	Blue on olive	FoC	2
NY, Auburn	Nat'l Exchange B, Dallas, D.M.Osborne	Black, G on white		1
RI, Providence	Manufacturers Trust, George C. Arnold	Blue on blue-green	JCH	3
Draft, used				
NY, Buffalo	Northern Steamship Co	Black on white	NiL	1
Checks, unused				
MA, Boston	Nat'l Webster B, Calumet & Hecla Mining Co	Black on white	ABN	1
MA, Boston	Peoples NB	Black on white		1
PR, San Juan	Brown Bros, NY, DeFord & Co	Black, R on gray tint		1

\* These numbers reflect the number of copies I have seen or know have come on the market in the last ten or so years. If anyone has copies of these or other X7a's, please let me know via mail or email, as I would like to keep a census.

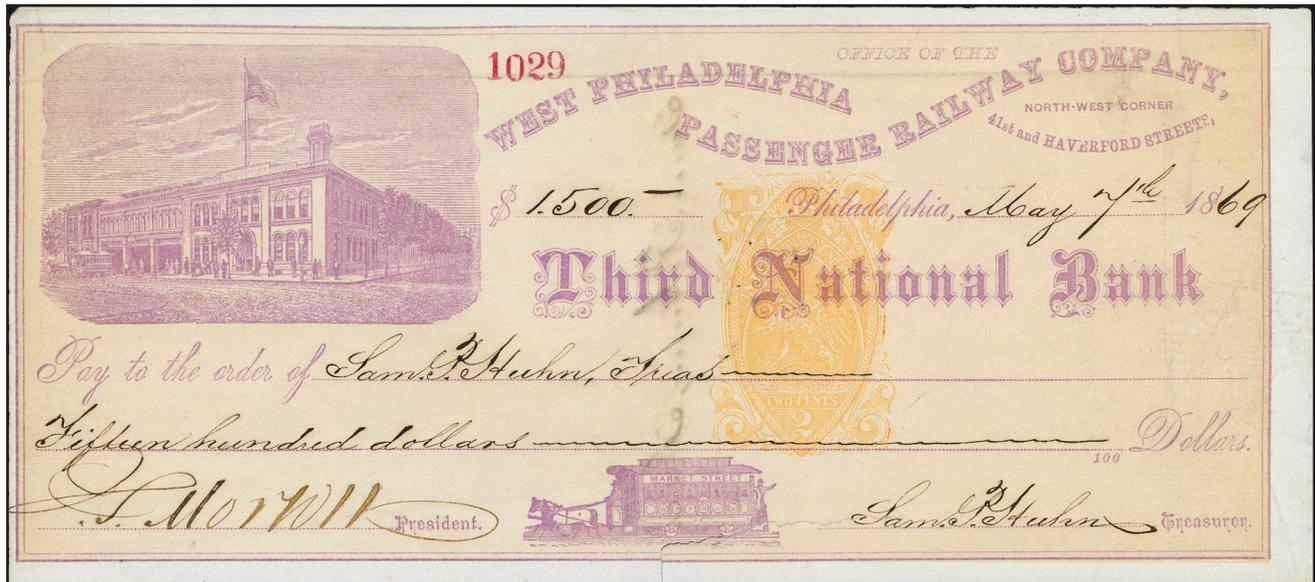
**Pennsylvania Banks - 28 by Peter Robin**

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
<b>Philadelphia - part 13</b>						
Second N. B. of Phila.	R15	1867	Hae	Green on White	Bank building	122 x 73 mm.
Same	R15	1871	WFM	Red-Orange on White	FRANKFORD, 23rd Ward	175 x 70 mm.
Same	C1	1871	WmM	Blue on Violet	Wm Whitaker & Sons	178 x 68 mm.



Same	C1	1873	WmM	Blue or Red on Lavender	Ornamental design	177 x 65 mm.
Same	G1	1880	LeB	Black on Blue	FRANKFORD	205 x 87 mm.
Third N. B. of Phila.	R6	1869	Bry	Black on White	Ornamental design	186 x 66 mm.
Same	B1	1869		Violet on Tan	West Phila Ry Co	216 x 97 mm.



Same	H3	1870	WFM	Green on Rose	None	135 x 65 mm.
Same	H3	18__	WFM	Green on White	Bank building	190 x 75 mm.
Same	H3	1872	None	Black on White	1424 MARKET STREET.	166 x 68 mm.
Same	J4	1872	None	Black on White	1424 MARKET STREET	
Same	J5	1873	None	Black on White	1424 MARKET STREET	

Same K6 187\_ WFM Blue on White 1428 Market Street 185 x 70 mm.



Same J4 1874 JBL Black on White Nelson Gavit, 3 women, machine 220 x 81 mm.



Same R135 1875 FSc Black on White Bank building 208 x 75 mm.  
Same L5 1875 FSc Black on White Bank building 215 x 69 mm.



Same G3 1876 None Black on White Nelson Gavit, 3 women, machine 220 x 80 mm.



Same      G1      187\_      WFM      Black on Olive      None      170 x 61 mm.



Same	G1	1880	WmM	Black on Buff	Bank building	204 x 68 mm.
Same	G1	1883	WmM	Black on Buff	S.W.Broad & Market Sts.	
Same	R155	1898	WmM	Black on Buff	L. ASHLEY FAUGHT	

To be continued.

## Announcements Hermann Ivester

**Election of Board Members.** Coleman Leifer has been granted status as an emeritus Board member and given up his Board seat. We extend our warmest thanks to Coleman for his faithful service to and support of the ASCC. We also have one other vacancy on the Board. Fortunately, two members have expressed their desire to run for the Board, Myron Ross, Endocino, CA, who advertises under Heroes & Legends in TCC, and Chris Jones, Westmoreland, TN, a long time check collector. Board members who are standing for reelection are Dick Naven and Donald Woodworth. Therefore, the four candidates for the four positions up for election are Dick Naven, Donald Woodworth, Myron Ross, and Chris Jones. Your ballot is printed on the inside cover of this issue's mailing wrapper. Please note that you may send it to the Secretary, Lyman Hensley, by mail, or by scanning a completed ballot and emailing to Lyman, or you may simply email your vote. Please do so by April 30, 2015. This is the only ballot you will receive.

**Financial Results and Dues.** The Treasurer's report reflects that we had a \$31.64 surplus in our 2014 operating results. Without the \$115.00 donated by several generous members we would have had a small deficit. The Secretary's report reflects a current membership of 152, but does not show that 55 members have not paid their dues for 2015. You can see from the financial report that it is very important for those who have not already done so to send in their dues.

**Memphis International Paper Money Show, June 19-21, 2015.** We will have a general membership meeting at Memphis at 10:00 a.m. on Saturday, June 20, 2015. It is always an enjoyable time and I encourage you to attend.

*Hermann Ivester*

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### Treasurer's Report

January 1 to December 31, 2014

Beginning Treasury Balance:		\$4,498.63
Plus: Income:		
Dues:	\$2,210.00	
Advertising:	360.00	
Interest Earned:	20.17	
Donations:	115.00	
Total Income:	\$2,705.71	+2,705.71
Less: Expenses:		
Postage:	\$613.14	
Printing:	1,980.00	
Office Expenses:	39.00	
Fees, PayPal:	16.93	
Fees, Filing:	25.00	
Total Expenses:	2,674.07	-2,674.07
Ending Account Balances:		
Checking:	\$1,200.98	
CD (36 month):	1,571.62	
CD (12 month):	1,481.89	
PayPal Account:	273.95	
Treasury Balance:	\$4,528.44	\$4,528.44

Notes 1)  $\$2,705.71 - 2,674.07 = \$31.64$  Net Operating Gain.

Current checking account balance: \$1,497.88 as of March 12, 2015

Respectfully Submitted,  
Dick Naven, Treasurer

*Dick Naven*

**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

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	147	<b>New Members</b>	1923
New Members	7	1918 RR, ANNCo checks, IA	John Dietrich
Reinstatements	0	Marvin Wurzer	10088 Poplar Hall Ct
Resignations	3	8610 Red Pheasant Ct	Mechanicsville, VA 23116
Deaths	0	Houston, TX 77040	1924 Letterless printed checks
Undeliverable	0	1919 19 Cent Rev on checks	Gordon Rouze
Dropped - Not Paid	0	Rusty Cargill	815 Lakespur Dr
Current Total	151	4316 Zenith Ave S.	Sugar Land, TX 77479
		Minneapolis, MN 55410	1925 Checks, banking history
<b>Resignations</b>		1921	Michael E Marotta
#238 Jon C Cook		Bernard Smith	6800 West Gate Blvd #132-227
#025 Ira Rezak		1-3891 Ness Ave	Austin, TX 78745
#1030 Suzanne Naven		Winnipeg, MB R2y 1T3 Canada	
		1922 HI checks, US bank	
		checks	
		Edward Millerd	
		4738 Lantana Ave	
		Livermore, CA 94551	

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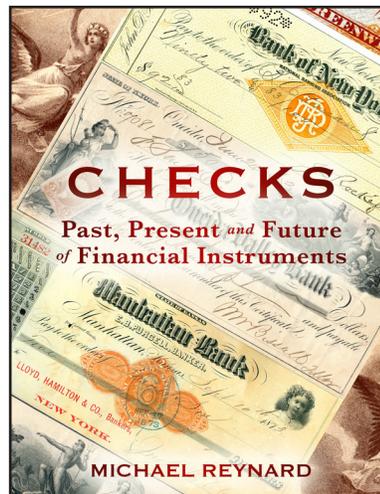
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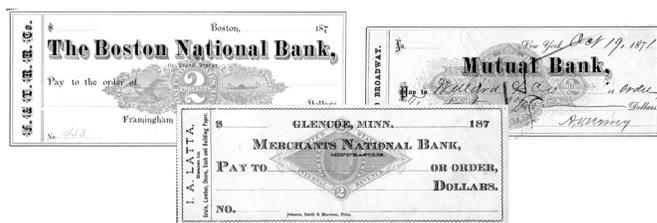
Checks is a comprehensive resource that describes the history, variety and popularity of checks as collectible treasures. This beautifully illustrated ebook appeals to anyone interested in finance, art and technology as it relates to the development of checks.

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[www.ericjackson.com](http://www.ericjackson.com)

# THE AMERICAN SOCIETY OF CHECK COLLECTORS

## MEMBERSHIP APPLICATION

The undersigned hereby applies for membership in the American Society of Check Collectors, Inc., and agrees to comply with its Charter and By-Laws

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](http://www.ascheckcollectors.org).

Name: \_\_\_\_\_

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**

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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   | 8. Travelers Checks and Money Orders    |
| 2. Checks, U.S.<br>Region or States of Interest:<br>_____  | 9. Specimen Checks                      |
| 3. U.S. Government Checks  | 10. Ration Checks                       |
| 4. Miscellaneous Fiscal Documents<br>Bank Drafts<br>Bills of Exchange<br>Certificates of Deposit<br>Promissory Notes<br>Receipts<br>Warrants | 11. Refund/Rebate Checks                |
| 5. Checks, Great Britain   | 12. Other: _____                        |
| 6. Checks, Canada  | 14. Counter and Modern Checks           |
| 7. Checks, World<br>Region or Countries of Interest:<br>_____  | 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                     |

