



THE CHECK COLLECTOR
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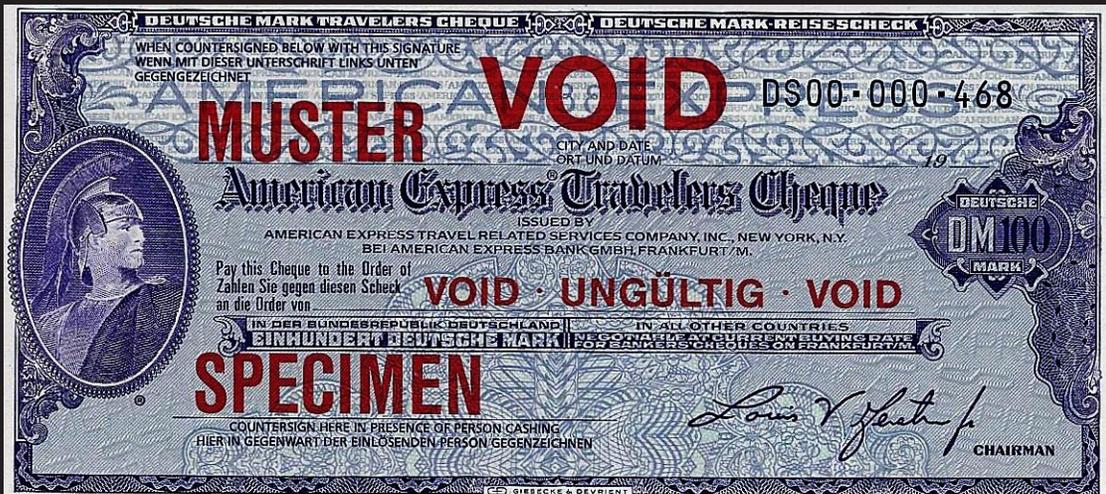
THE CHECK COLLECTOR

January - March 2016

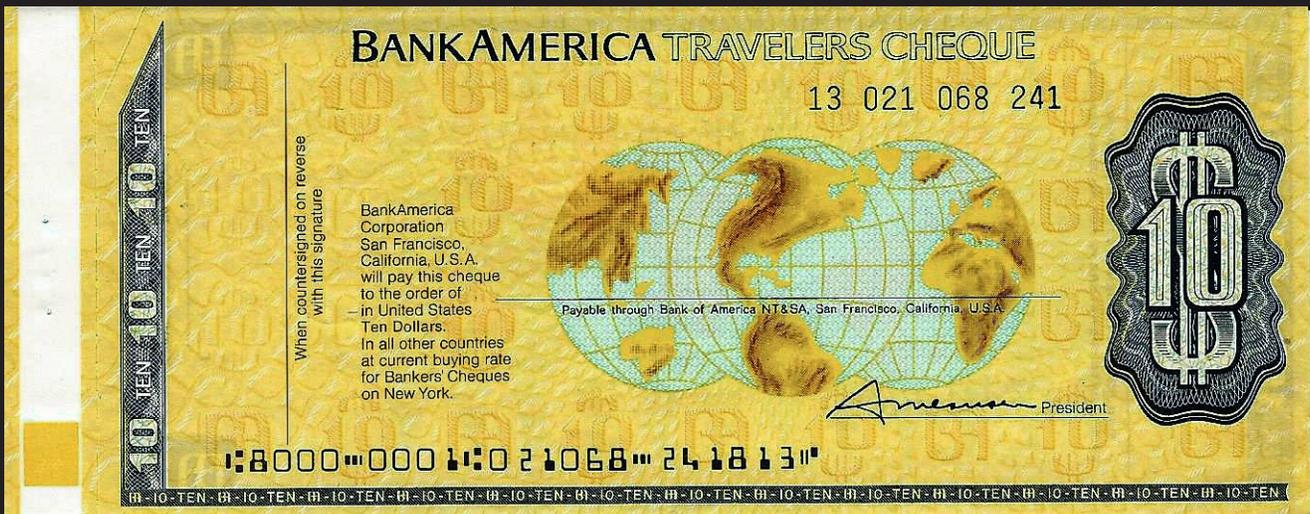
The Journal of

Number 117

THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.



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To our members:

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

We retype all material 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 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.

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All advertisements and payments should be submitted to the Treasurer.

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Color!

This is an experiment. It cost just over a dollar per member to do this, so we can't continue unless members find it worthwhile enough to raise dues to cover it. This would be on top of any increase necessary to even publish a magazine at our current low membership level, or at least one of 24 pages. See the Announcements for more details.

Don Woodworth's *Writing* article is in the nature of a Public Announcement, so it is followed by a real article he submitted. I did not publish his usual footnotes for *Banker's Row*, so if any of you would like to see them, go to our website and download the issue from there - they will be there.

Advertising rates are as follows:
One quarter page \$25.00/issue
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\$10 discount for four issues paid at once.

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middle column.

The Guide can also be downloaded or
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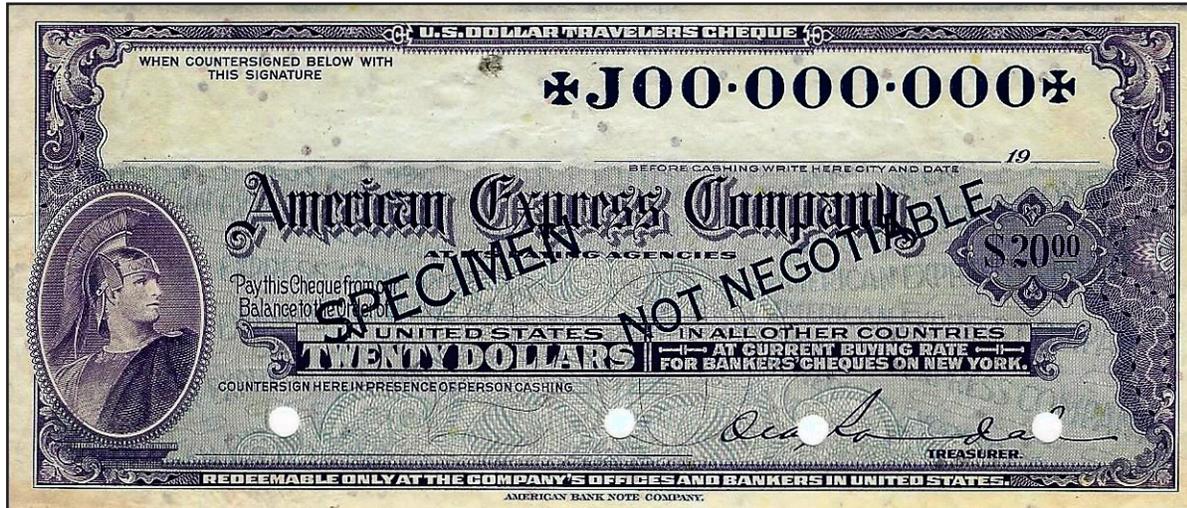
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- | | | |
|---------------------------|------------------------------------|--|
| 1. Checks, general | 5. Checks, Great Britain | 21. Autographs |
| 2. Checks, USA | 6. Checks, Canada | 22. Railroads, Steamboats, Mining |
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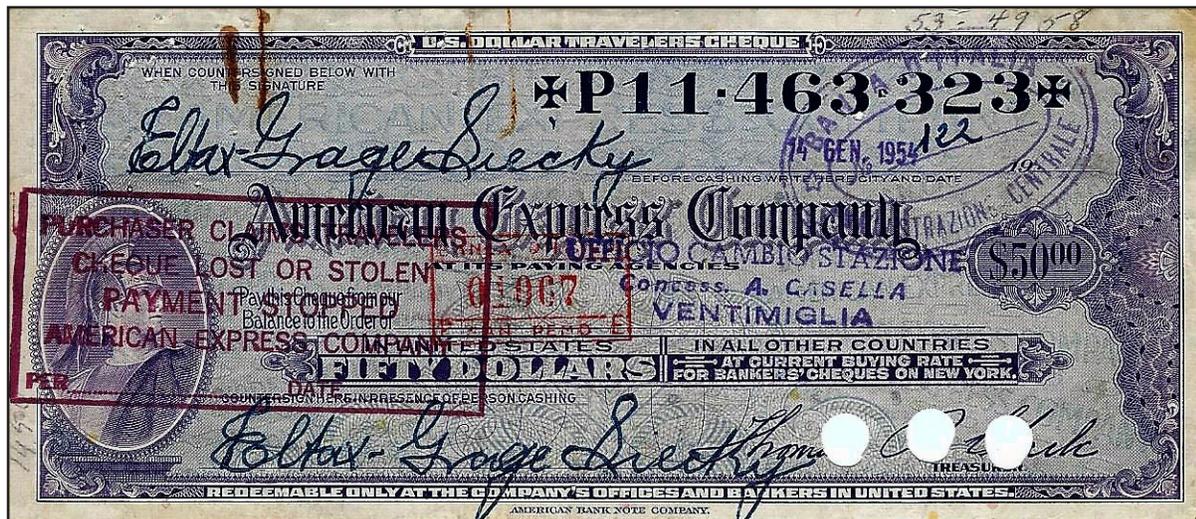
Travelers Checks

By David Shafer

Travelers Checks are not used anywhere near as commonly as in the past. The primary reason is that they have been replaced by credit and debit cards.



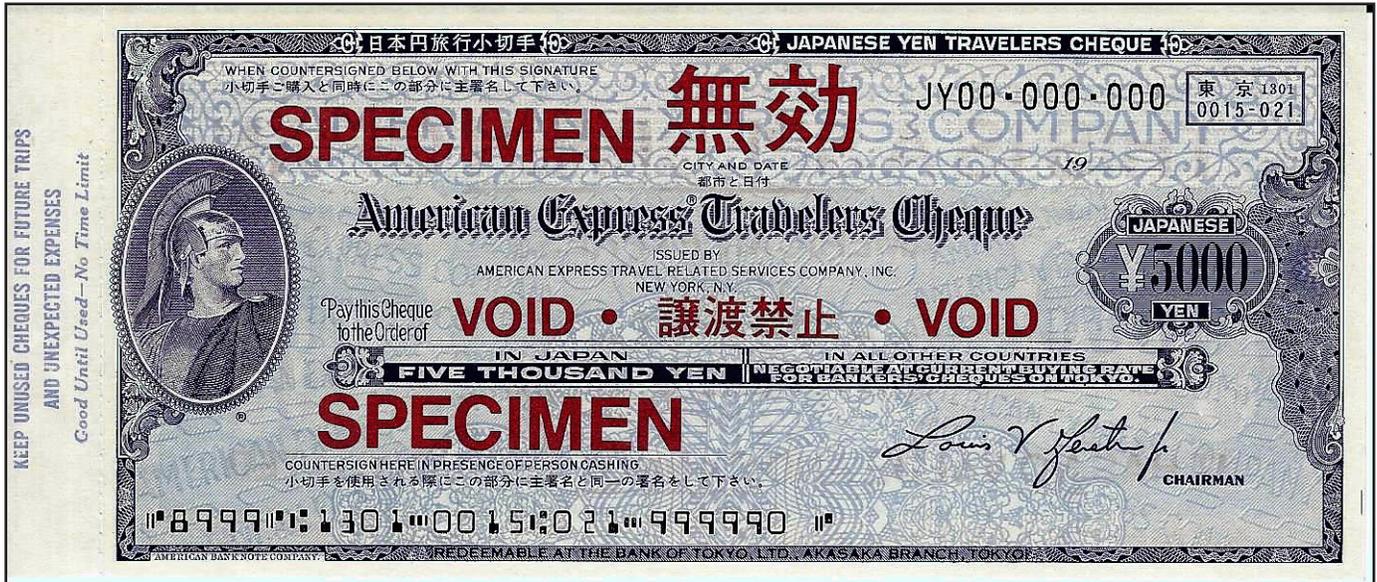
However some consumers still prefer them based on purchase fees and exchange rates, and merchants may prefer them based on foreign exchange rates and bank fees such as deposited item charges. You really don't see them used that often within a given country, but they are still used internationally in addition to or instead of plastic cards. This is sometimes due to the option of having a second source of payment, or maybe not having any plastic cards due to credit problems etc. TC's were very popular until credit cards came along and thereafter for some time. Americans traveling to Europe, for example, would often take TC's denominated in U.S. dollars, even though American Express in particular offered them in other currencies. (There were numerous ads featuring celebrities. Remember "Don't leave home without it" and "What will you do, what will you do?") As a result, massive amounts of TC's were shipped back from Europe and other locations, typically to New York City in the case of Europe, or perhaps San Francisco or Los Angeles. Then the receiving bank would credit the checks, along with other types of checks, to an account maintained by the foreign bank. Of course, a fee was assessed. Particularly in the case of the AmEx checks, the checks were often presorted, so the receiving bank could simply send the bundles of checks to Salt Lake City for presentment to AmEX. In other cases the incoming checks were mixed together, and thus had to be sorted by the receiving bank for an additional fee.



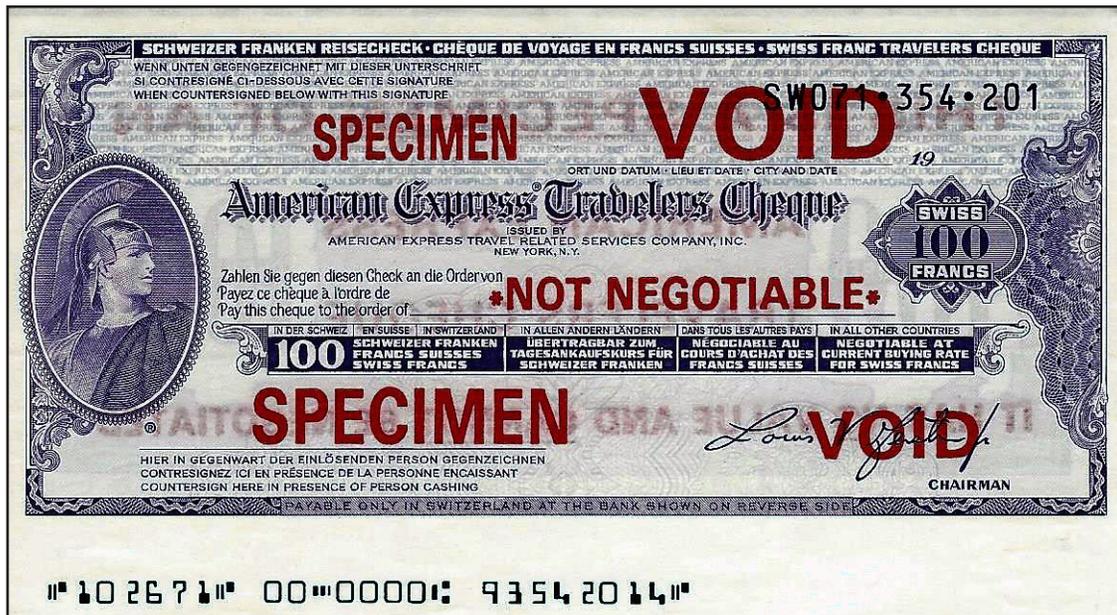
In the 35 years I spent working in check processing, I never thought to count the total number of checks flying across the Atlantic and Pacific, but I suspect it averaged over a ton a day, especially when you factor in packing materials. These were generally flown as checked baggage. (A lot of checks were lost in the Lockerbie bombing.)

Upon receipt in NYC or wherever, the local checks were presented to local banks or the Federal Reserve. Non-local checks had to be shipped to the appropriate major city. This would typically be a city with a Federal Reserve office but might also have been another major city such as Phoenix. In some cases this was via the Fed's Inter-district Transportation Service. Perhaps the majority of checks were flown by U.S. Check (later Airmet).

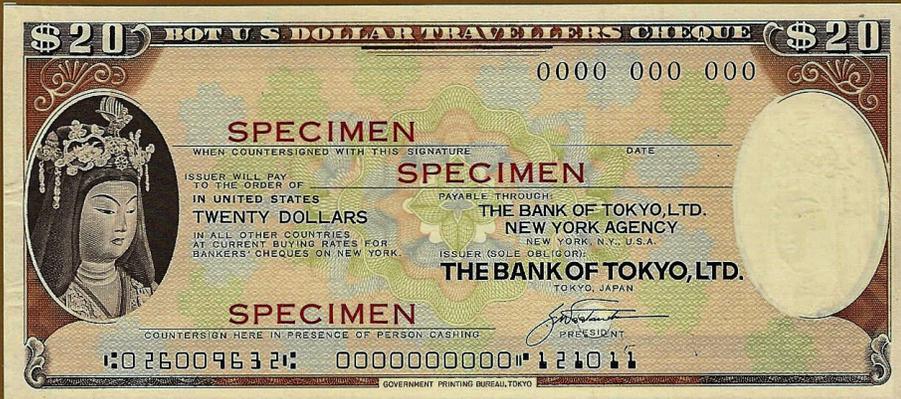
This all changed after 9-11. Congress and the Fed authorized the transmission of images via techniques such as Remote Deposit Capture. This effectively eliminated the need to transport millions of checks per day. The volume of checks was already declining due to plastic. Thus, the banking system has done its part to reduce carbon emissions at the expense of pilots, drivers, and airlines. This was on the heels of the decline in travelers checks.



So, back to travelers checks. The 2011 edition (the latest I have) lists nine issuers of travelers checks. The first one is Bank of America San Francisco. The transit routing number (i.e. magnetic ink) of the BA TC is 8000-0001-9. That last digit is relatively new (30 years or so). It is designed to catch and correct errors during automated processing. It can be calculated as follows. Start with 37137137, and multiply by the first 8 digits, one by one. This is an easy example. 3*8=24, and 7*1=7; 24+7=31. Round up the next multiple of 10 (i.e. 40) and you get 9, which is the check digit. So that's where the check digit comes from, and I'm not going to bother with it in the rest of the article.



SPECIMEN OF NEW ISSUE OF U.S. DOLLAR CHEQUE



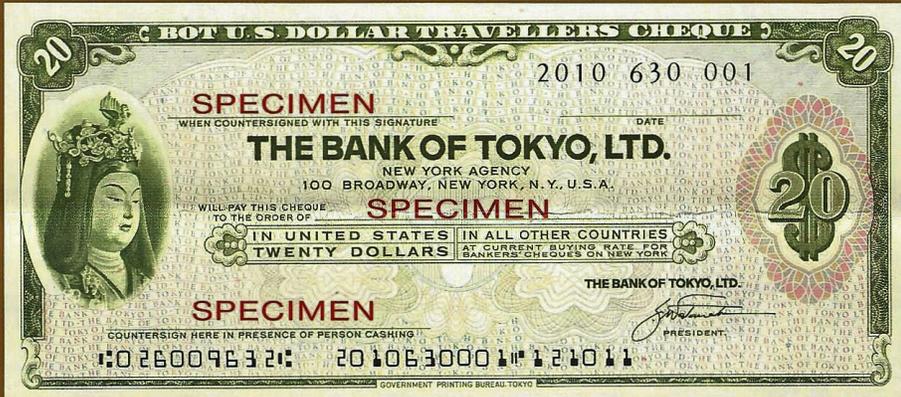
Selling agent name and logo may appear here

Light and shade watermark of "KISSHOTEN"

Intaglio printing

IN DENOMINATIONS OF \$10, \$20, \$50, \$100, \$500 and \$1,000

FACSIMILE SPECIMEN OF CURRENT ISSUE OF U.S. DOLLAR CHEQUE (front-actual size)



IN DENOMINATION OF \$10, \$20, \$50, \$100 and \$500

FACSIMILE SPECIMEN OF CURRENT ISSUE OF YEN CHEQUE (front-actual size)

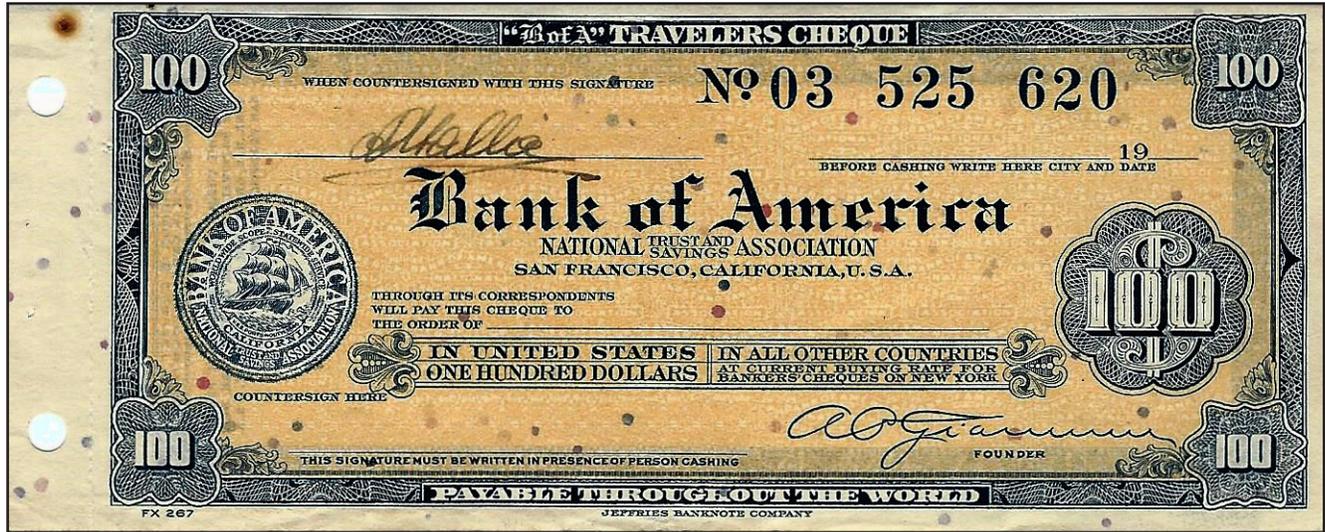


IN DENOMINATIONS OF ¥5,000, ¥10,000, ¥20,000 and ¥50,000

AmEx claims to have pioneered modern TC's in 1891. According to the Wall Street Journal, Amex sold \$22 Billion worth in 1988 (over half of the total market). But also according to the WSJ, Thos. Cook and Son created the forerunner in 1874. Prior to 1991, a variety of banks issued TC's. These include The Northern Trust Co. of Chicago, Wells Fargo, and Mellon Bank. I am sure that there are others that I am not aware of. There are also a variety of foreign banks issuing TC's, many payable in the U.S. See copies of Bank of Tokyo specimens above, two of which are payable in NYC, the other payable in Tokyo.

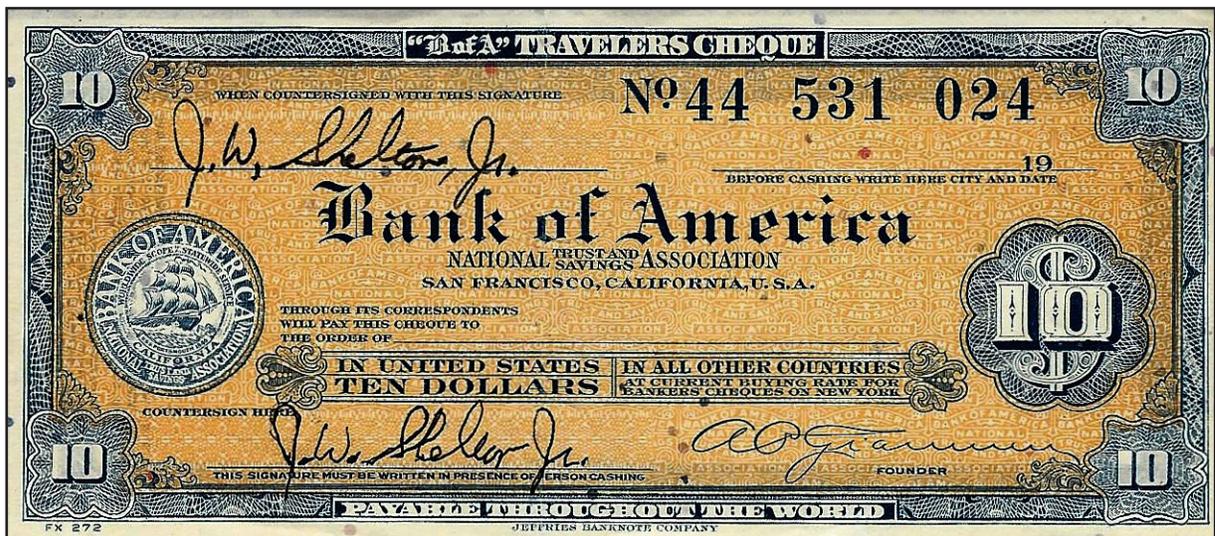
Current major issuers of RT's have generally been assigned an 8000 routing number. I will go through them in order.

BA 8000-0001



Based on the serial number, I think the \$100 check may be the oldest BA item I have. As in the case of other items, you to have to wonder why it wasn't cashed.

One theory is that it was reported as stolen, and then replaced. I imagine it's over 50 years old. The present value would be relatively significant.

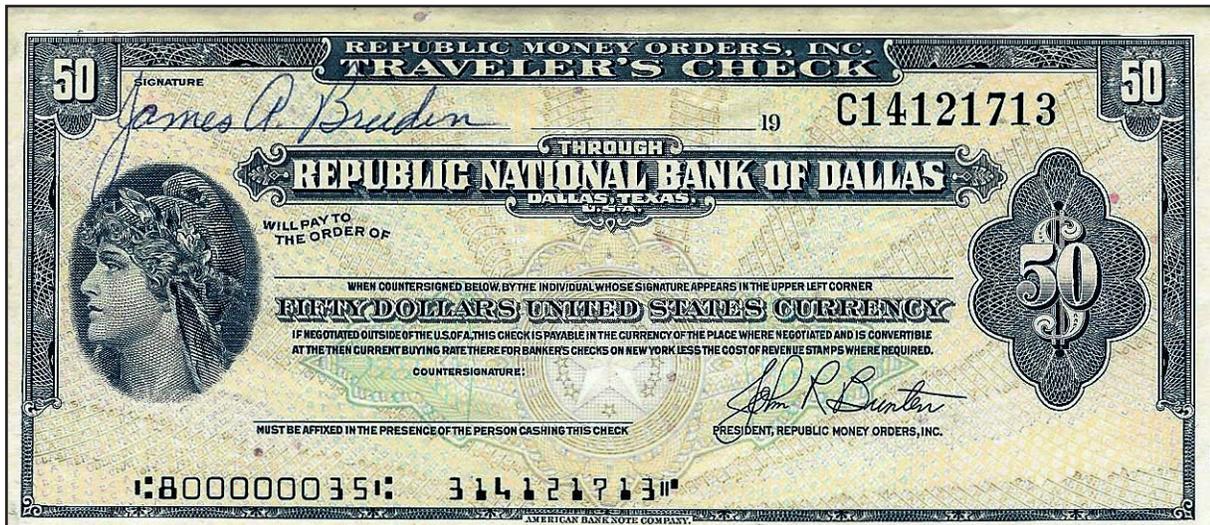


Next is another of older check for \$10, a denomination no longer issued. And see the cover of this issue for a totally different design.

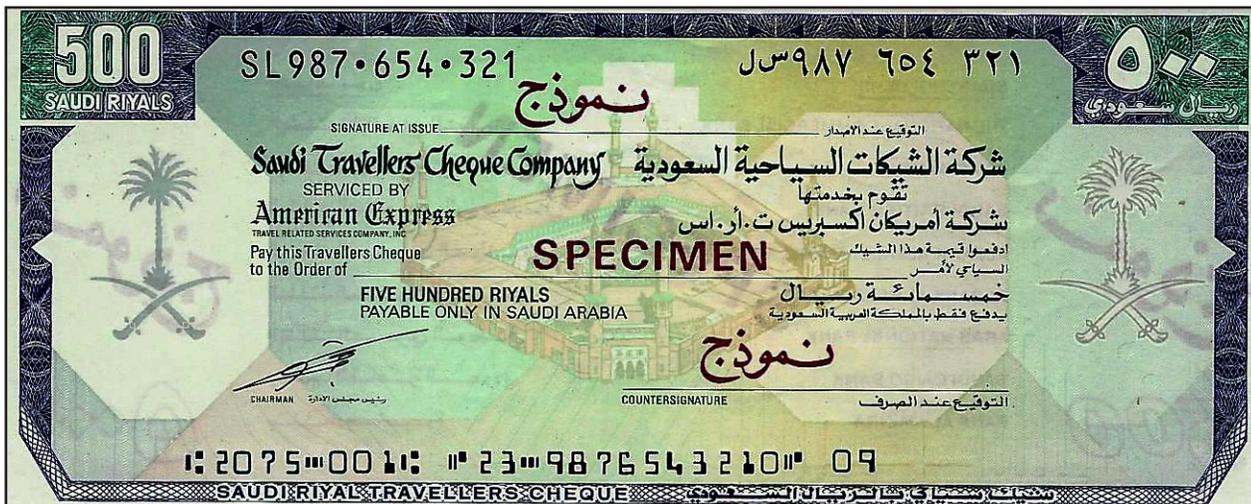
Next, we move into more recent times with MICR, but no check digit. On the cover there is another \$10, again without the check digit.

FNBC 8000-0002

The First National Bank of Chicago issued numerous checks prior to the 1990's They later became a part of Bank One, then JP Morgan Chase. I am not aware of any TC's being issued by JPMC.



Republic National Bank of Dallas 8000-0003. Now, ultimately, a part of BA. See copy.



American Express 8000-0005. Note the special design for Saudi Arabia.

Even though I suspect that AmEx still has the dominant market share, and have not been able to locate volume stats, you can look at the AmEx financial statements. There is a line item that shows “travelers cheques outstanding and other prepaid products”. This amount steadily declined from 2010 to 2014 to \$5.6B to \$3.7B. Now, this is not just TC’s, but is probably an index of the amount of outstanding TC’s. At the same time, it illustrates the value to the issuer of TC’s. It’s not just the initial fee, but also the free source of funds.

Thos Cook and Sons 8000-0006. See next page.

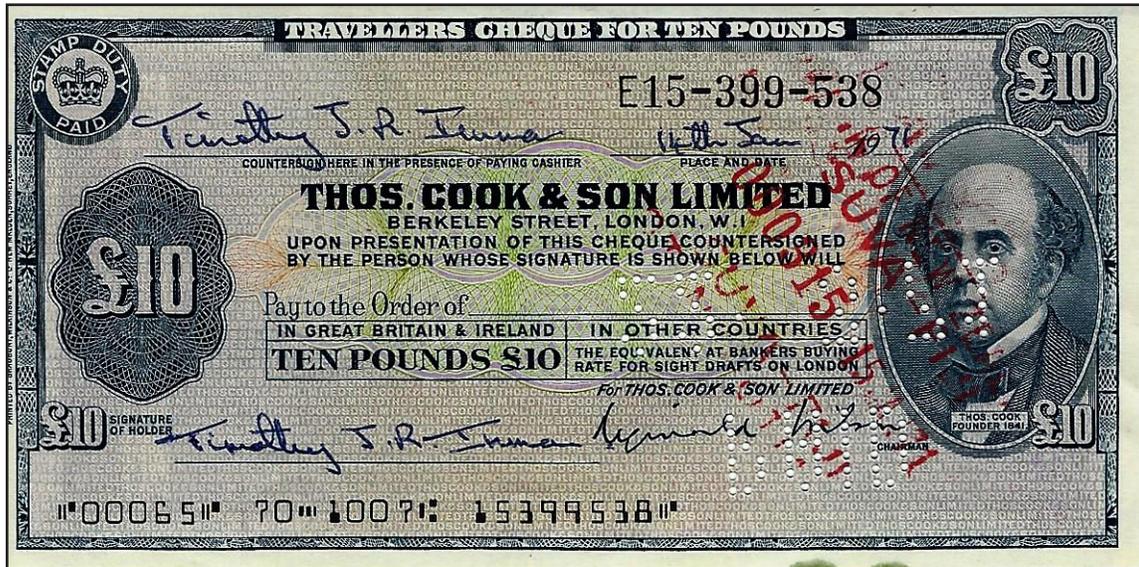
Citibank 8000-0008 One of the most popular issuers. See next page.

8000-0010 Interpayment Services

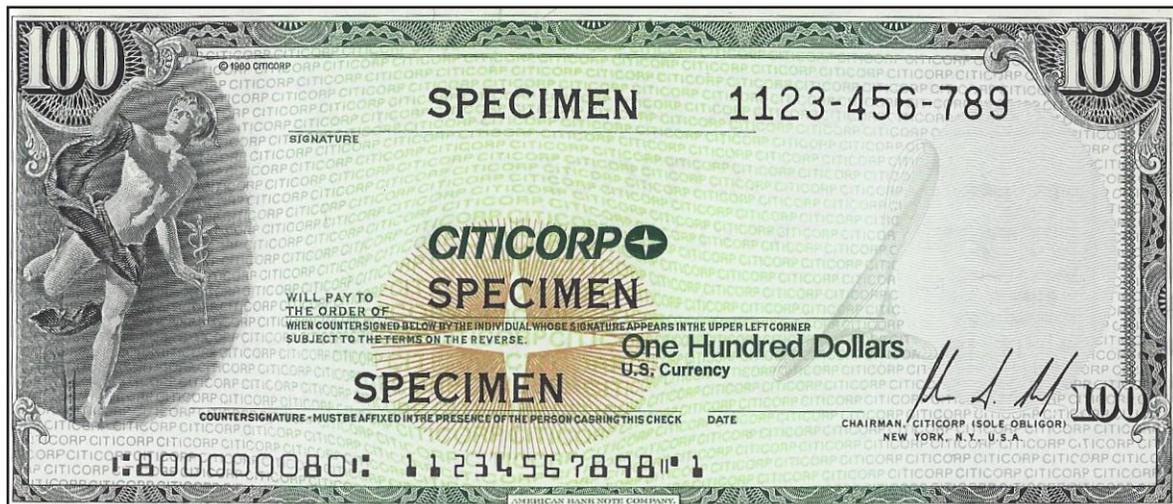
8000-0010 Mastercard International. See next page.

8000-0013 Arab Banking Corporation

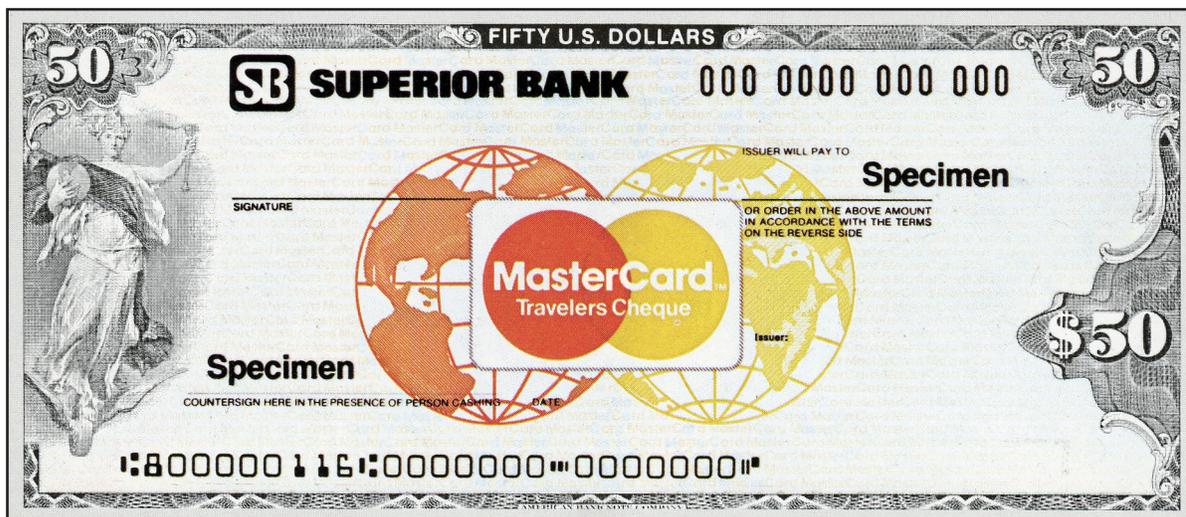
80000-0013 Sumitomo Mitsui Banking Corporation



Thomas Cook and Son.



Citibank.



Mastercard International

Questions/Comments welcome. DLS10MM@MSN.COM

Writing for *The Check Collector*

By Don Woodworth

If I were to do a census of author's names appearing in *The Check Collector* over the past several years, I could probably count the number on the fingers of both hands – a rather sparse count given the size of the membership of our group – perhaps 10% (plus/minus) of our membership. I guess this is typical of most organizations – clubs, churches, etc. – where 10-20% of the membership usually does 80-90% of the work. It wouldn't be useful to go into a rant about this situation but it might be helpful to write an article about writing an article to encourage other members to submit articles and help keep our editor's hair from going prematurely gray. (-: (-:

It is a given that readers wouldn't be members of the ASCC if they weren't interested in old checks and related documents. It is also a given that they wouldn't buy old checks that didn't interest them, as most rational people would not waste money in that way. So, by definition, every subscriber to *The Check Collector* must have items of interest in their collection. It's possible that these articles reside in albums where at least the owner can enjoy looking at them. More than likely, many more are stored in shoe boxes or other containers where, after being bought because they were "neat," they will abide until being re-sold umpteen years in the future.

Instead of allowing your prized possessions to gather dust in obscurity, why not dig out your best ones, write about them, and share your interest with other members. There is no end of topics that don't especially interest me and which I would not collect – BUT – I am still very interested in knowing about what other people like to collect.

It is easier to write an article than one would think. Begin with a little imagination and then just follow these simple steps:

1. Pick one of the items from your collection that is of greatest interest to you. The particular reason as to why it is so interesting is unimportant. The only important thing is that it's of interest to you. Then, please tell us about it – or – about a process involving it (printing, business practice, etc.)!
2. Consider the check shown in Figure 1 and the draft shown in Figure 2. These are examples of potential items about which you might want to write. These two documents from my collection both bear imprints of revenue stamps because that's what I collect. There is no need whatsoever to write about stamped documents. If you have interesting documents that don't bear stamps, no problem – just write about them!

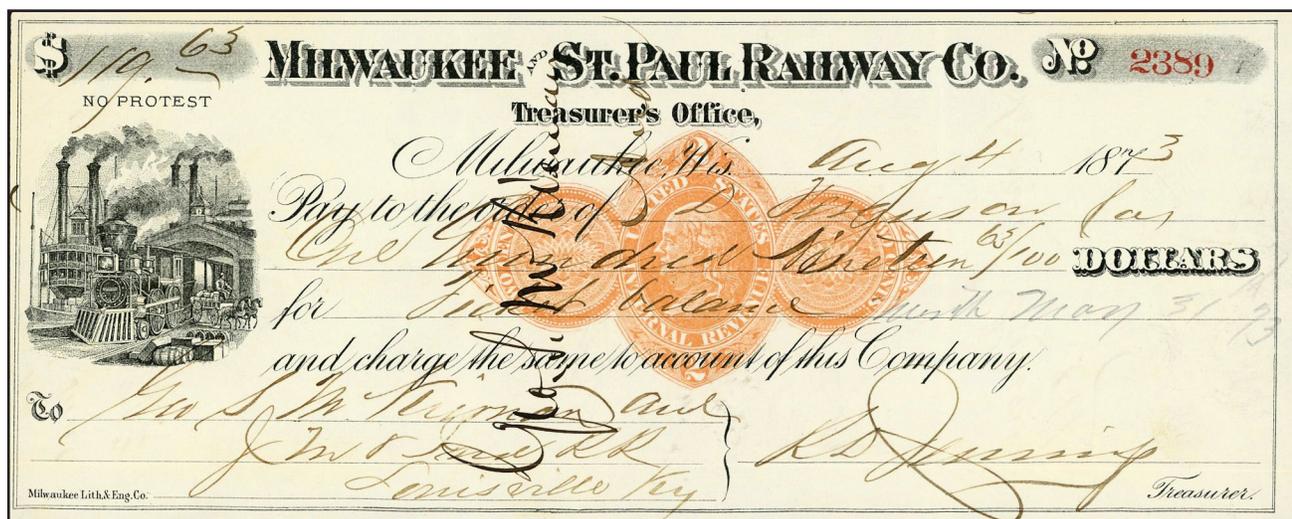


Figure 1. Milwaukee and St. Paul Railway Co. Treasurer's Office check No. 2389 written at Milwaukee, WI on August 4 1873 by Treasurer R. D. Jessing treasurer to D. Hughes. I have not agonized over deciphering these two names, which may or may not be correct. If I were writing this article about the particular check instead of using the check to illustrate the points I'm trying to make, I'd have broken out my Sanskrit Detector to figure them out for sure. (-:

a. The check in Figure 1 was issued by the Milwaukee and St. Paul Railway Co. at Milwaukee, WI on Aug 4 1873. The vignette on this check is a wonderful railroad and steamboat oriented design. I have deliberately not done my usual trick of trying to decipher the payer and payee on this check. I will only point out that it is sometimes a difficult

task to decipher the handwriting on old documents in order to drag the people involved with them out of obscurity after a period of 150 years or so. It is usually easier to decipher the name of the maker of the check. If a name is not immediately decipherable, some additional time spent trying to learn the names of company officials during the time the check was written may provide the clues that you need. Payees are tougher to learn about sometimes because there is no guarantee they were located in the same area as the maker of the check, but that's part of the interesting challenge of solving the puzzle.



Figure 2. Central Investment Company draft No. 3077 written at Milwaukee, WI on Dec 21 1900 on The Marine National Bank, Milwaukee, WI countersigned by Treasurer Wadewister Beeker and Secretary T.J. Durnier and made payable to Delaney Oil Lubricants. Note that the names of the Treasurer and Secretary may again be incorrect and require the use of my Sanskrit Detector as noted in the caption for Figure 1. Because of the vagaries of personal handwriting, the most time consuming part of developing an article is often related to trying to accurately decipher scrawled handwriting in order to have an accurate point of departure for research.

b. The draft in Figure 2 was issued by the Central Investment Company of Milwaukee, WI on the Marine National Bank of Milwaukee on Dec 21 1900. The name of the maker and payee on this draft are a tad easier to read, easing the task of decipherment. The unusual vignette of the mariner shown on this draft is excellent and adds to the overall interest of the document.

3. Using the documents in Figures 1 and 2 as examples, you will quickly note that there are common themes that require research: company name; bank name(s), maker, and payee. Anyone with even basic familiarity with the internet can use Google or some other search engine to do their research. A large number of books having information about companies and personalities from the Civil War and post-Civil War era are long out of copyright, so there is an ever growing amount of information appearing on the internet due to Google's wonderful project to scan this information on an industrial scale and make it readily available to people. Ancestry.com and related genealogy sites are very useful in researching personal names. Note that genealogy sites usually require a membership fee. It also does not hurt to have a home library with books covering the topic of particular interest to you, though public libraries can also be useful – especially the inter-library loan service the vastly expands the reach of one's local library.

4. To start a search on a topic, I usually begin by typing in what I want to find about in the Google search box using quotation marks at both end of the phrase. This tells the Google search engine to hunt just for this specific query. If I don't get any hits, then I remove the quotations to see what happens. Sometimes I get very lucky on the first try and find exactly the information that I seek. Other times, I may have to do multiple searches using various iterations of my basic phrase to see what the search engines turn up. It is not unusual to come up with just small bits of data, making it necessary to keep written or electronic notes on each little shred of information for later assembly into a finished product. In each case, I retain the text that I need along with details of the site upon which I found the information in order to build a bibliography for whatever I'm writing. Take a look at any of my articles in previous issues of The Check Collector and you'll see examples of such bibliographies.

5. I usually use at least one scan to illustrate my article. Scan your items at 300 dots per inch (dpi), save them as .jpg files (your scanner will do this automatically), and label them for reference. When writing your article, also include captions

for each illustration that you plan to use. Indicate where the figure(s) are to be included and write the necessary caption(s). I usually put the text of my caption in a different color to make it easier for the editor to separate captions from basic text. The editor changes the color back to black when setting up the article to print.

6. When you e-mail your article to the editor of The Check Collector, attach the Word file that is your article, and then attach each separate illustration figure. Do not embed the illustrations into the body of your article as doing so will make it difficult for the editor to set up the article to be printed because, without the ability to manipulate images for placement, it may not be possible to otherwise fit an article within the confines of The Check Collector's pages. Sending text and images as separate files helps to make the editor's life a lot easier.

7. Use Microsoft Word's Spelling & Grammar tool to check your spelling and grammar. Do not place total reliance on this tool however because it does not do context check. For example, it does not necessarily distinguish between the words "to," "too," or "two." If the word is spelled correctly, it passes digital muster – but it could still be an inappropriate use. It's up to you to catch things like this and help the editor. My own preference is to use the traditional two spaces between the end of one sentence and the beginning of the next, but the TCC editor's preference is for single spacing. Use the single spacing.

It usually takes me four or five days (not full time!) to write an article. Once I have completed an initial draft that is to my liking, I usually let it sit for a few days and then re-read it to double-check for errors or for where I may not have explained something as clearly as possible. I often ask my wife Donna to read the article as well as she is very good at noticing things that may have escaped my attention – like picking up my socks. (-: (-:

So that's it – seven simple steps to create an interesting and readable article. Sooooo – please go into your shoebox, find an item that you like, and share with the readership of The Check Collector. You will enjoy learning more about your item than you ever thought possible; you will make our editor's life a lot easier; and you will enlighten our membership with something new to their understanding. It's the perfect trifecta!!

I look forward to seeing your name in print!

Does this all seem to be too daunting? Don was a bit concerned that it might be, so he submitted the following article which does not go into the detail that is the usual hallmark of his style. While it is long enough to be spread over two issues, we felt it would be well to run it in conjunction with his recipe for the Full Monty above.

Banker's Row

By Col. Don Woodworth, USAF (Ret.)

I have collected the revenue stamped paper (RSP) of Connecticut for many years and have accumulated a sizeable specialist collection. I don't own everything Connecticut - yet – but I'm working on it! (-:

Living in Illinois makes it difficult to visit my home state as often as I'd like so I try to cram in as much activity as possible during my annual trip home every summer. One of the things that I like to do while back in Connecticut is to visit the various towns and cities from which I have examples of RSP to see if any of the representative banks still exist. I'm not much for larger cities, so I'm saving Bridgeport, Hartford, and New Haven for last while I whittle down my list of other places to visit. I've been working on this project for 5 or 6 years now, so my "must visit" place list is shrinking nicely. I'm always torn between railway photography (my first love) and visiting/photographing historical sites (my second love and where banks come into the picture) so it's usually a major balancing act whilst home to cram both specialties into my schedule.

One of the very best locations I've yet to find is the small city of Norwich at the head of the Thames River in eastern Connecticut. Like many towns, its downtown area has fallen on slightly hard times but it is still a very presentable area and holds a lot to interest a student of history. Norwich was once an extremely prosperous river trading town and this has resulted in a large number of paper artifacts from its heyday.

A free day and sunny weather happily coincided on 30 July 2011 and my wife and I were able to have a splendid day out in Norwich. I had not been to Norwich for a very long time and the reason for the long-ago visit was railway oriented so I

did not really pay attention to the city’s wonderful stock of architecture. I attribute this to the corollary of Murphy’s Law that states “You don’t see things for which you’re not looking.” How true. Well this time, I was looking for banks and did I ever find them! I discovered that Norwich has a small section of its downtown area referred to as “Banker’s Row” where many of its banks were clustered in the late 19th century – and happily still are! Other banks also exist in close proximity to the Banker’s Row core.

The light was perfect to photograph the majority of the banks that I had stumbled upon. My wife pretended not to know me as I went slightly nuts taking pictures. Rule Number 1 in such situations (especially if the sun is right): Take as many pictures as possible as quickly as possible before something unforeseen conspires to screw things up! In this spirit, I photographed every bank that I was able to locate. I also like to collect old postcards of Connecticut scenes, so I tried in as far as possible to take photos duplicating postcard views of Norwich banks from the early 1900s.

The Connecticut RSP that forms the basis for my bank hunting expeditions falls into two major categories: the period from 1865-1883 during which RSP was used in the post-Civil War era, and, 1898-1902 when RSP was used again during the Spanish-American War. As is to be expected, there is a higher probability of finding bank buildings from the latter rather than the former period - BUT - serendipity is a wonderful thing and in some cases not only do I find bank buildings still extant from the earlier period (often re-purposed) but sometimes still in business in their original premises. These latter instances are the crème de la crème of my bank-hunting expeditions.

In this article, I have deliberately not gone into the depths of information about the banks, companies, payers, and payees that I usually plumb with my articles about RSP. I have instead done something simpler and a perhaps a bit more fun by presenting illustrations (photo and/or postcard) of Norwich banks known to have used RSP plus representative example(s) of RSP that they used.

I have thus far recorded 56 individual Norwich RSP items issued by banks and other businesses in that city. Table 1 identifies the Types of RSP known for Norwich and lists them alphabetically with the number of known, discrete individual items. For example, there might be 200 items of a given Type (ex. Type B) of RSP known for a particular bank but this total would be counted as “one” for purposes of this table. Some of these items are receipts or other kinds of documents that do not bear the name of a bank.

Table 1. This tabulates known types of Norwich, CT RSP and the number (in parentheses) of discrete examples existing in my specialized Connecticut collection. There are, of course, many identical instances of the examples listed here so the actual number of existing Norwich items is higher than the basic foundation shown her

List of Known RSP Types for Norwich, CT – Total 56	
B1 (7), B1a (1), B17 (1), B23 (1)	G1 (16), G1S (1)
C1 (7)	L3 (2)
D1 (4)	M2 (2)
E4 (3)	M3 (3)
F1 (2)	X7 (6)

Table 2 lists only the banks associated with each Type of RSP currently known for Norwich. It excludes, for example, receipts issued by various businesses.

Type	Name of Bank or Company
B1	First National Bank; Norwich Savings Society; Second National Bank; Thames National Bank
B17	Norwich National Bank
C1	Merchants National Bank; Norwich Savings Bank; Thames National Bank; Uncas National Bank
D1	First National Bank; Merchants National Bank; Second National Bank; Thames National Bank; Uncas National Bank
E4	Norwich Savings Society; Second National Bank
F1	Second National Bank; Thames National Bank
G1	First National Bank; Norwich National Bank; Second National Bank; Thames National Bank
G1S (specimen)	Uncas National Bank

Type	Name of Bank or Company
L3	Uncas National Bank
M2	Thames National Bank
N3	First National Bank; Thames National Bank; Uncas National Bank
X7	Chelsea Savings Bank; First National Bank; Second National Bank; Thames National Bank

Table 3 presents the information in Table 2 in a different way, making it easy to quickly see which RSP designs were used by the various banks in Norwich.

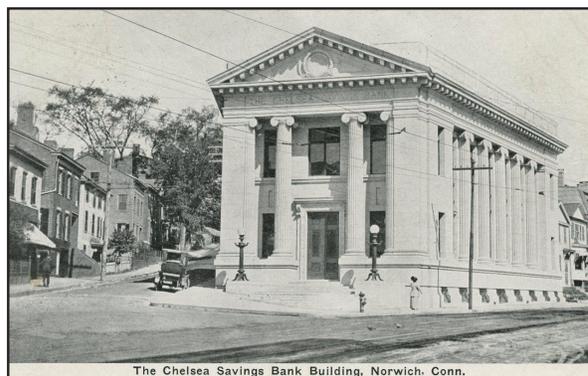
Bank	Types of RSP Used
Chelsea Savings Bank	D1, X7
First National Bank	B1, D1, G1, N3, X7
Merchants National Bank	C1, D1
Norwich National Bank	B17, C1
Norwich Savings Society	B1, E4
Second National Bank	B1, D1, E4, F1, G1, X7
Thames National Bank	B1, C1, D1, F1, G1, M2, N3, X7
Uncas National Bank	C1, D1, G1S*, L3, N3

* The Type G Specimen suggests that an as yet unreported Type G may exist

Table 2 and Table 3 show only checks and drafts issued by Norwich banks. Other RSP exists for various Norwich businesses in the form of receipts, etc. which are deliberately not included in the foregoing tables.

Figures 1 through 8 show representative items of RSP for each bank in this table, along with a photo or photos (actual or from a postcard) of the issuing bank. Each major entry has a thumb nail sketch of the bank’s history. I have deliberately not included every variety of RSP associated with each bank as this would take up too much space. Rather, I have tried to strike a balance by ensuring that the most interesting example(s) from each bank are shown. Those wishing to see something that I may not have illustrated are welcome to e-mail me at don.woodworth@att.net and I’ll be happy to send them a scan of whatever they wish to see. Please enjoy this RSP travelogue!

Figure 1 and Figure 1a. Chelsea Savings Bank. The Chelsea Savings Bank was founded in Norwich on June 1 1854 with a location in the Merchants Hotel building until April 1864. In May 1862, the Thames National Bank bought land on Shetucket Street for a new building, completed in 1863 with three sections: Chelsea Savings Bank; Thames National Bank; and Norwich Savings Association, and also housing the Quinebaug National Bank, Thames Insurance Co., and Norwich Fire Insurance Co. The Chelsea Savings Bank moved in Apr 1864 to the new facility on Shetucket St. (in 2016, called Chelsea



Harbor Dr.). The building on Shetucket St. was severely damaged by fire in 1909, causing a monumental Greek-style to be constructed as a replacement and occupied in 1911 at the corner of Cliff and Main Streets at the east end of Franklin Square. It replaced a Universalist Unitarian Church dating to 1841 that formerly occupied this location.^{1 and 2}

The bank building of 1911 still stands in 2016, though it has now become the Chelsea Groton Bank. The postcard view of the bank from 1913 (Fig. 1) is remarkably similar to the photographic view of 2011 (Fig. 1a) save for changes to the surrounding neighborhood, a substantial extension added to the rear of the bank, and the disappearance of the trolley tracks that once ran in front of the bank. The front of the building is wonderfully preserved.

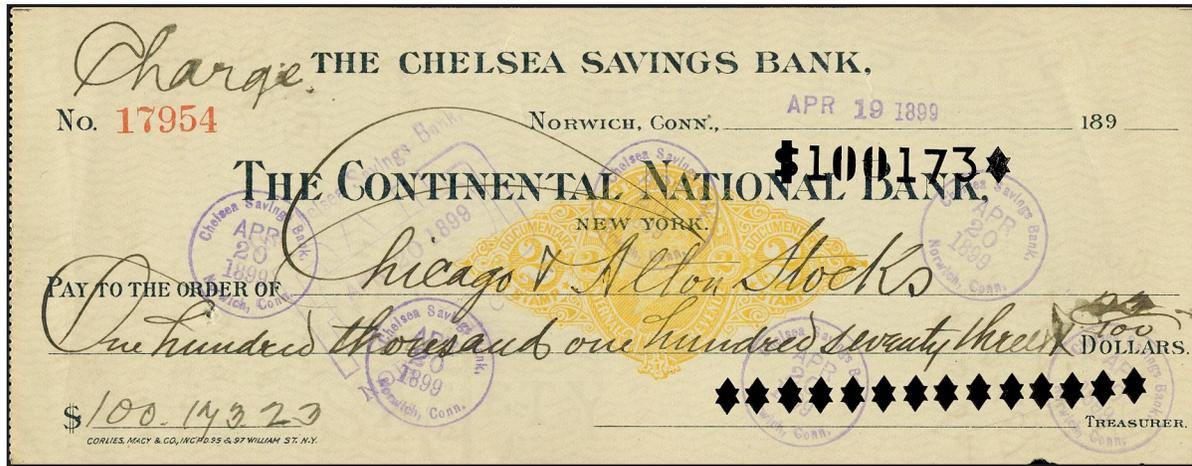


Figure 1b. Chelsea Savings Bank RN-X7. The 1899 draft shown here was issued about 12 years before the building illustrated in Figures 1a and 1b was put into use.



Figure 2. First National Bank. The First National Bank was originally the Quinebaug Bank, incorporated in May 1832 by act of the Connecticut General Assembly in New Haven. The first stockholder’s meeting was at Clark’s Hotel in Norwich on June 11 1833. Capital stock was set at \$500,00, with a special provision that \$200,000 of this amount be put in the capital stock of the Boston, Norwich & New London RR (later the Norwich & Worcester) – for which the bank was granted special privileges. The bank was converted to a national bank, the First National Bank (Charter No. 458), in June 1864, capital \$325,000, with Lucius W. Carroll as president. It occupied part of the Richards Building by lease in a location opposite the Norwich post office at 87-91 Main Street. It is possible that the First National Bank subsequently vacated these premises and moved to a new location on nearby Shetucket St., which it later sold to the Uncas National Bank but this is not certain. It remained in business until at least as late as 1922.^{3 and 4}

The building in which the bank was located still exists. The buff colored building with the 7 arched windows along its second and third stories at the center of this photo is the still extant Richards Building. It has obviously been repurposed but it still exists in good condition on the south side of Main Street in Norwich.



Figure 2a. First National Bank RN-B1. Check issued by the Hooper Manufacturing Company in 1869 on the First National Bank.

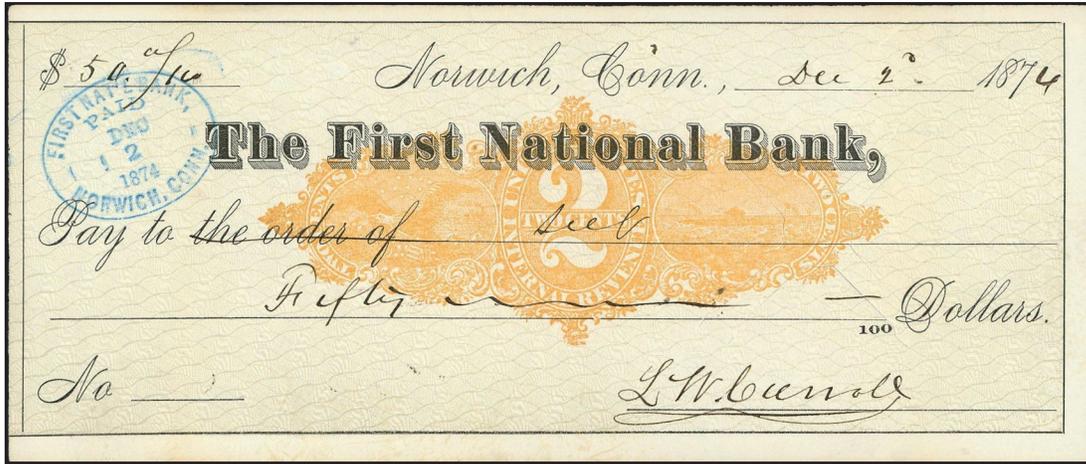


Figure 2b. First National Bank RN-N3. First National Bank check of 1874 using the attractive Type N3 design with a federal eagle in the panel to the left of the large numeral “2” and a Civil War ironclad monitor to the right.

Figure 3. Merchants National Bank. The Merchants National Bank, 71 Main Street, Norwich, CT was incorporated in 1833 and opened as a state bank in 1834 with capital stock of \$100,000. Its first president was J. Hunt Smith. It was reorganized under the national banking laws in 1865 (Charter No. 1481) as a national bank and was the oldest national bank in Norwich. It is unknown when it went out of business but the handsome little building, no doubt repurposed, still stands at 71 Main Street. The building would have been vacated by the bank ca. 1928 when it merged with the Uncas National Bank and moved into a larger facility on Shetucket Street.⁵

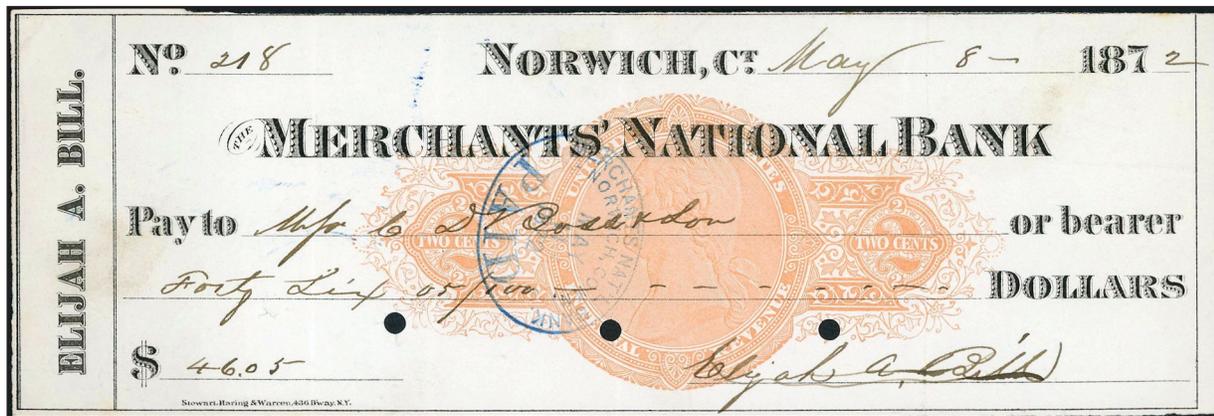
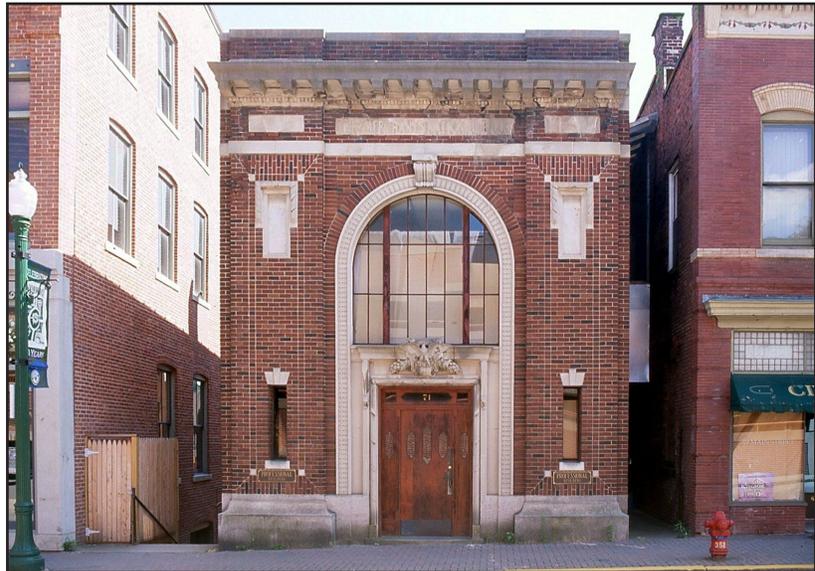


Figure 3a. Merchants National Bank RN-C1. An Elijah A. Bill check written on the Merchants National Bank in 1872.

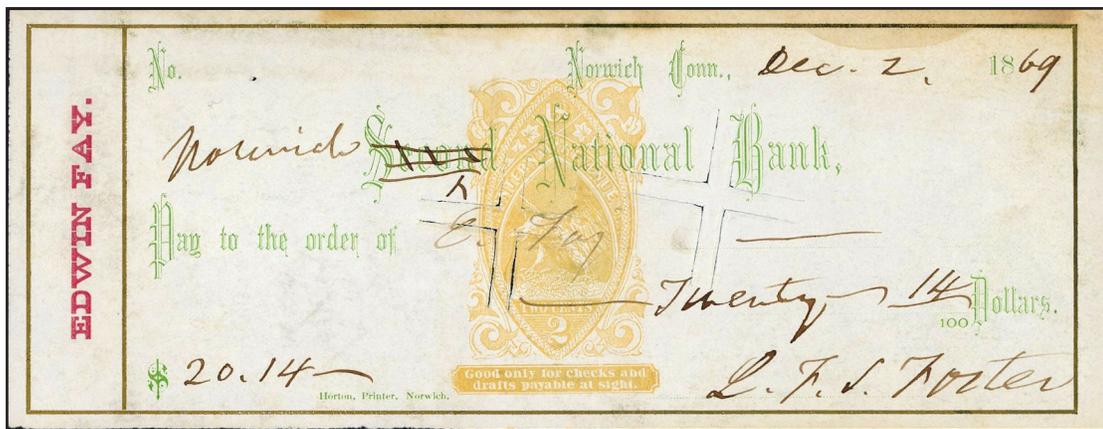


Figure 4. Norwich National Bank RN-B17. I could not find a photo or postcard view of the Norwich National Bank. The bank was organized on June 21 1796 and on June 24 1796, Ebenezer Huntington was chosen president. On Aug 1 of the same year, it was ordered that \$1,000 in small bills be printed and signed. The first dividend was declared (\$2.00/share) on Feb 23 1797. On Sep 14 1814, specie payment was suspended, likely because of the decline of New England trade during the War of 1812. Business later improved and the bank continued in operation until reorganized as a national bank on May 15 1865 (Charter No. 1358) – the Norwich National Bank under president Charles Johnson (president 1847-79) with capital of \$220,000. Its correspondent New York bank was the Merchants National Bank at 42 Wall St. The Norwich bank was located at the corner of Shetucket and Atlantic Streets and remained in business at least as late as 1889. The bank building no longer exists, a parking lot being in its former location. Edwin Fay wrote this Type B17 representing the Norwich National Bank in 1869.⁶



Figure 5 and Figure 5a. Norwich Savings Society. The Norwich Savings Society was established on May 24 1824. Its first president was Charles Rockwell. The first banking-room was in the rear of the present (1882) Norwich National Bank. The bank had only two business days per month, the first and third Mondays. It was several years before it opened daily. The first treasurer was voted \$100.00 after two years of service and the secretary allowed \$15.00 for office-room, fuel, stationery, lights, etc. to June 1828. The first dividend declared was 2.5 per cent on July 1 1825. The bank was organized with 40 trustees, holding to the same at present (1881), from which number are chosen its officers and directors.

The amount of deposits on Jan 1 1881 was \$7.5 million. From its humble beginnings, the Society erected what became the present (1882) Dime Savings-Bank Building on Main Street. This building was sold to Dime Savings when the Society built its present imposing banking-house at 162-164 Main Street (ca. 1882), the old building having become inadequate. As Connecticut's oldest state-chartered bank, it converted from a mutual savings bank to a capital stock bank in 1986. It was acquired by the Peoples United Bank in 1998 and continues in business under this name as of 2010.⁷



The postcard view of the bank from 1913 (Fig. 5) is remarkably similar to the photographic

view of 2011 (Fig. 5a). Note the splendidly restored Wauregan Hotel, where President Lincoln once stayed, to the right of the bank. The hotel no longer functions as such, having been turned into a senior living center.

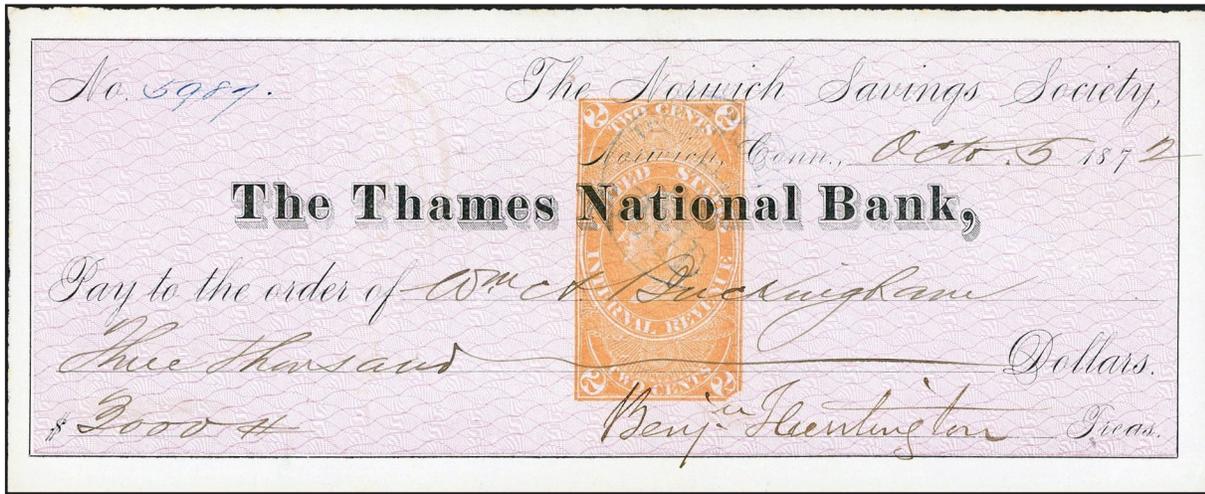


Figure 5b. Norwich Savings Society RN-E4. This is a draft written by the Norwich Savings Society on the Thames National Bank (less than a block away) in 1874.



Figure 6. Second National Bank RN-D1. The Second National Bank (Charter No. 224) was organized in Norwich in Mar 1864 with J. Hunt Adams as its first president and capitalized at \$300,000. It prospered and a new bank building was erected and occupied in 1880. The bank was in business at least as late as 1907. I have thus far found neither evidence of its location nor a photo or postcard view of it. This is rather surprising given the RSP paper train the bank has left behind.⁸

Charles P. Cogswell had been cashier of the Second National Bank since 1864, so it is not surprising to see his name associated with the bank. In the case of Figure 6, what appears to be his stylized signature appears on a Type D1 of 1874 along with his elegantly printed name at the left side of the check illustrated in this figure.

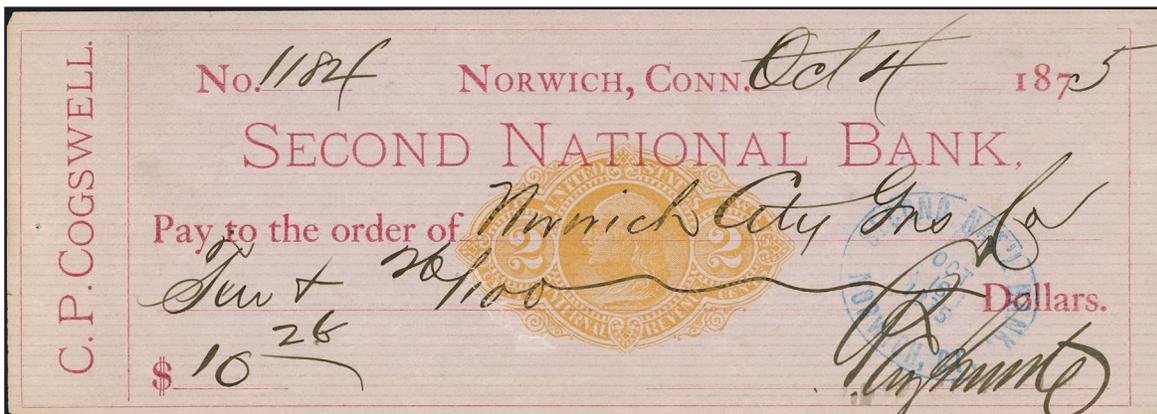


Figure 6a Second National Bank RN-F1. Mr. Cogswell was a very busy man, also serving as a notary public. Here is another example of his handiwork from 1875 on a Type F.

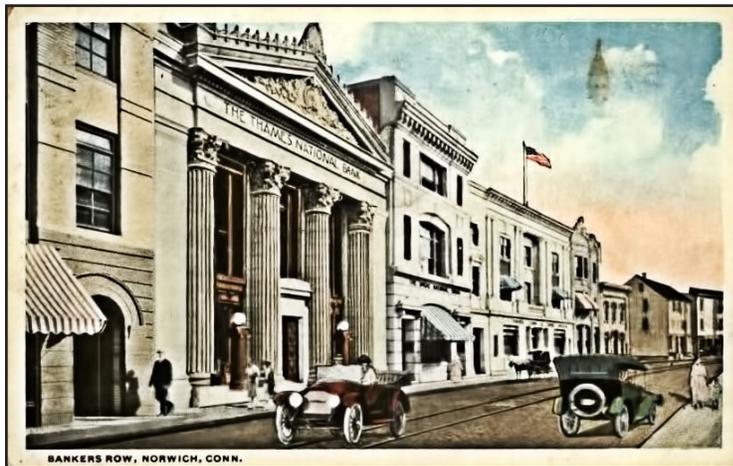


Figure 7 and Figure 7a. Thames National Bank. The Thames Bank was chartered in Norwich in 1825, capital \$200,000, as The President, Directors and Company of the Thames Bank, William P. Greene president. Its charter obliged it to buy the stock of the Norwich Channel Co. and to perform all duties of the company as to deepening the Thames River using tolls from vessels coming to Norwich. It 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 April of 1861, at the start of the Civil War, Governor Buckingham, a bank customer and resident of Norwich, 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% per year. This mandated larger facilities. In May 1862, the bank bought land on Shetucket St. for a new building, completed in 1863 with three sections: Chelsea Savings Bank; Thames National Bank; and Norwich Savings Assn., and also housing the Quinebaug National Bank, Thames Insurance Co., and Norwich Fire Insurance Co. It became the Thames National Bank in 1864 (Charter No. 657). In 1929, it went into liquidation 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. The photo of the bank shows its new building erected in 1910 and still extant.

The photo of the bank shows its new building erected in 1910 and still extant.

The postcard in Figure 7 is a contemporary view of Norwich's Bankers Row ca. 1915. The name Thames National Bank shows clearly on the pediment of the building. Immediately adjacent is the building of the Uncas National Bank. The photograph in Figure 7a is a contemporary view of the bank. Whether deliberately or as a result of weathering, the name of the bank has become less distinct over time, probably not a problem today as the building is currently occupied by a law firm.⁹

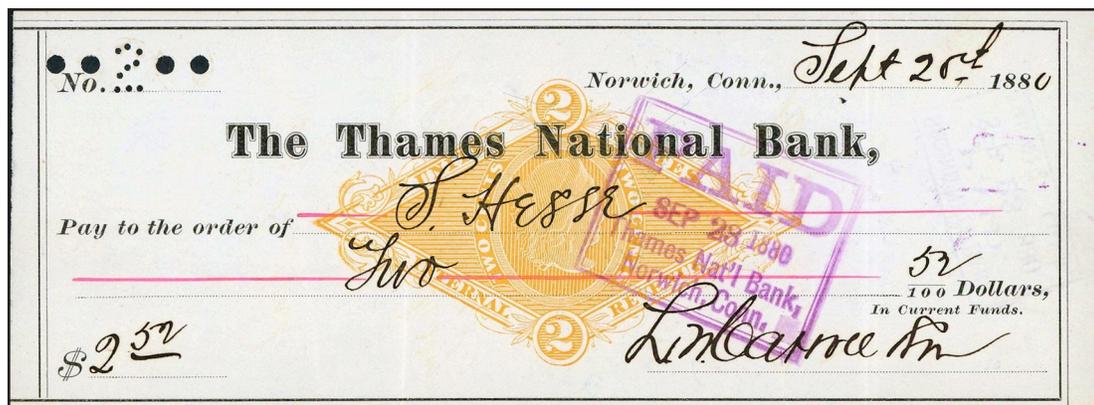


Figure 7b. Thames National Bank RN-G1. This is a perfect example of what I jocularly refer to as a "Plain Jane" check

written on the Thames National Bank is 1880. Only about 20 per cent of the Connecticut checks and drafts in my collection bear interesting vignettes. The remaining 80 per cent are roughly like this one, with no additional adornment.



Figure 7c. Thames National Bank RN-M2. This is an L. W. Carroll & Co. Type M check written on the Thames National Bank in 1880 and every bit as “Plain Jane” as the one shown in Figure 7b. Note that the Type M design is not infrequently confused with the Spanish American War Type X design. A quick look at the two designs will easily show why. As often as not, I refer to the date of the check to make the distinction – faster and easier than studying the design.



Figure 8. Uncas National Bank. The Uncas Bank was organized under the Free Banking Law of 1852 and incorporated in 1855. Its first president, James A. Hovey, served for 21 years. The bank suffered during the panic of 1857 and lost credit with its correspondent Suffolk Bank of Boston but recovered early in the following year. It was reincorporated as the Uncas National Bank in 1864 (Charter No. 1187). The bank moved to handsome new quarters on Shetucket St. in Norwich in 1913, having bought the property of the defunct First National Bank at auction. The Uncas National Bank merged with the Merchants National Bank (organized 1823) in 1928, becoming the Uncas-Merchants National Bank until totally losing its identity by being merged into the Hartford National Bank & Trust in 1955.¹⁰

If one looks closely at the postcard view of Bankers Row in Figure 7, the Uncas National Bank is readily visible just beyond the Thames National Bank. The photo in Figure 8 was taken in 2011



Figure 8a. Uncas National Bank RN-L3. Check written by Champion Bissell, a newspaper man and printer, on the Uncas National Bank in 1875. The Type L, along with Types F, M and N, are the most infrequently seen types from Norwich.

A missing link - checks or drafts should exist for the Dime Savings Bank, which is a long-time Norwich institution. If they do, I’ve not found one yet. If a reader of The Check Collector has one for sale, I’d definitely be interested in hearing from them. In the meantime, I hope readers of *The Check Collector* have enjoyed this short tour of Norwich, CT’s “Bankers Row.”

Pennsylvania Banks - 32 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
Tioga County						
Pomeroy Bros. & F.E. Smith of Blossburg	None	1884	CMC	D. Blue on White	Woman's head	222x175mm.
Seely, Coates & Co. of Knoxville	R15	1870	None	Red on White	Pink stamp block	200 x 72 mm.
Same	R135	1873	WmM	Brown on White	Woman w/wheat sheaves	200 x 72 mm.
Tioga County Bank of Tioga Wellsborough	None	1865	H&K	Black on White	Farmer, horses plowing	183 x 69 mm.
N. B. of Wellsborough	None	1891	JCH	Brown on Cream	The Corliss Safe	204 x 77 mm.
First N.B. of Wellsborough	C1	1872	CMC	Green on White	PENNSYLVANIA	203 x 73 mm.
Same	D1	1877	CMC	Black on White	Justice and acolyte	204 x 75 mm.
Same	G1	1877	CMC	Black on White	Justice and acolyte	202 x 75 mm.



Same	G1	1881	WmM	Black on White	Woman with scales and sword	200 x 74 mm.
Same	G1	1884	CMC	Black on White	Rectangle	
Same	R152	1898	WmM	Black on White	Horace B. Packer	
				or R155b		
Same	R164	1900	FRM	Black on White	Horace B. Packer	
Same	R164	1898	Illegible	Red on Violet	Rectangle	
Same	X7	1901	FRM	Black on Yellow	Rectangle	209 x 78 mm.
Same	X7	1901	FRM	Black on White	E.H. Owlett	210 x 79 mm.
Same	X7	1904	FRM	Black on White	None	178 x 75 mm.

To be continued

Announcements

Finance and Membership. As you can see from Dick Naven's Treasurer's Report we finished 2015 with an operating surplus of \$1,063. However, this was possible only because we received donations of \$1,666, most of which was a one time gift of inventory from Suzanne and Dick Naven. But for the donations we would have had an operating deficit of \$603. This equates to roughly \$5 per member, assuming a membership of 125. See Lyman Hensley's Secretary's report for the exact current membership. We have an accumulated surplus of just over \$5,000.

This issue is printed in color as a one time trial, at an additional cost of about \$150, or \$600 annualized for four issues.

We obviously cannot operate at a \$600 annual deficit indefinitely. We also cannot print each issue of TCC in color given the present level of membership and level of dues. Donations are wonderful, especially those received in 2015, but we cannot rely on donations to fund regular operating costs. We must have reliable, recurring income at least equal to our operating costs. Other than for this issue in color, operating costs have been reduced as much as possible if we are to continue to produce the quality journal you are used to.

In the near future the Board will have to take some steps to deal with the situation. Please help us decide what to do by providing answers to the following questions.

Are you willing to pay an additional \$5 in annual dues to continue receiving a hard copy of TCC?

Are you willing to pay a further \$5 in annual dues for the TCC to be printed in color?

Would you prefer to convert TCC to an electronic only publication at a reduced level of dues, currently \$13? All in color.

Please let me know your thoughts on these questions, as well as any suggestions you might have.

Hermann Gwenter

Treasurer's Report

January 1 to December 31, 2014

Beginning Treasury Balance:		\$4,528.44
Plus: Income:		
Dues:	\$1,930.00	
Advertising:	270.00	
Interest Earned:	17.55	
Donations:	1,665.50	
	\$3,883.05	
Total Income:		+3,883.05
Less: Expenses:		
Postage:	\$601.68	
Printing:	1,980.00	
Office Expenses:	101.80	
Fees, PayPal:	21.73	
Fees, filing	85.00	
Fees, NSF Check	15.00	
Dues, ANA:	15.00	
Total Expenses:	2,674.07	-2,820.21
Ending Account Balances:		
Checking:	\$2,520.48	
CD (36 month):	1,587.41	
CD (12 month):	1,483.39	
PayPal Account:	0.00	
Treasury Balance:	\$5,591.28	\$5,591.28
Notes 1)	\$3,883.05 - 2820.21 = \$1,062.84 Net Operating Gain.	

Current checking account balance: \$2,008.68 as of February 21, 2016

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 Raugh**, 4217 8th Avenue, Temple, PA 19570-1805.

Wanted: "Manuscript" aka completely handwritten checks. All states and dates (generally pre-1900. **Sheldon Rabin**, 1820 Sheep Ranch Loop, Chula Vista, CA, 91913-1659, 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	128	New Members	
New Members	3	1930	Anthony Ventura 2(TX),3,21,23 1318 Dove Trails Tomball, TX 77375
Reinstatements	0		
Resignations	0		
Deaths	0		
Undeliverable	0	1931	Susan Rouleau South Dakota PO Box 50 Piedmont, SD 57769
Dropped - Not Paid	0		
Current Total	131	1932	David Scantling 342 Barnstable Rd Akron, OH 44313

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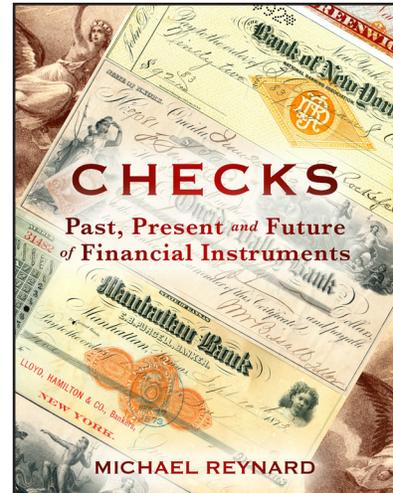
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Collector _____ Collector/Dealer _____ Dealer _____

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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Warrants | 11. Refund/Rebate Checks |
| 5. Checks, Great Britain | 12. Other: _____ |
| 6. Checks, Canada | 14. Counter and Modern Checks |
| 7. Checks, World
Region or Countries of Interest:
_____ | 20. Vignettes |
| | 21. Autographs |
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| | 25. Check Protectors and Cancel Devices |
| | 26. Wells Fargo History |
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