THE CHECK COLLECTOR

April - June 2006 The Journal of THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.

Number 78





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

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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. Illustrations require an **original** or a **good**, **clear**, **black and white copy**, **preferably as large as can be obtained**. 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 August 15.

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

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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I have always thought this was one of the most fascinating vignettes on any draft in my collection. The cover of this issue shows it used on drafts with two different imprinted revenues, Type D and Type G. The top one is a generic form with no printed secondary bank.

A different version is included as an example in this issue's article on some basics of check collecting, courtesy of Steve Whitfield.

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.

THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.

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

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Michael S. Turrini (2007)

- 1. Checks, general
- 2. Checks, USA
- 3. US Government Checks
- 4. Miscellaneous Fiscals:

Bank Drafts

Bills of Exchange Certificates of Deposit

Promissory Notes

Warrants

Receipts

- 5. Checks, Great Britian
- 6. Checks, Canada
- 7. Checks, World
- 8. Travelers Checks & Money Orders
- 9. Specimen Checks
- 10. Ration Checks
- 11. Refund/Rebate Checks
- 12. Other
- 14. Counter & Modern Checks
- 20. Vignettes

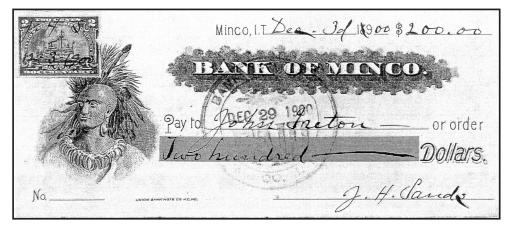
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- 31. Revenue Stamped Documents
- 32. Emergency Scrip

A Question Answered The El Meta Bond College by Jim Adams

A couple of years ago at the CPMX shown in Rosemont, Illinois I came across this El Meta Bond College promissory note. It appears to be a personal loan by one Meta Chestnutt on an altered College note written in 1904. Since Indian Territory checks and other fiscal paper are a collecting interest of mine I bought it and then tried to find out more about it.

\$ 5 vor	Minco, I. T., Seft 9, 1904 Orfan 1, 1905 after date, I, we, or either of us, promise to pay to the order of El Meta Bond College Mutu Chust mutt
BOND	at the EL META BOND LLEGE, Minco, I. T., for value received, with interest at the rate of 8 per cent. per annum maturity until paid, and in case of legal proceedings on this
COLLEGE	note, I, we, or either of us, agree to pay 10 per cent on the amount for attorney's fees.
No.	Due fan 1, 1901

I already owned this Bank of Minco (the town of Minco is believed to be named after the great Chickasaw chief and warrior, Iwatumba Minco) check in my collection, which added to my interest in finding out more about the El Meta Bond College note.



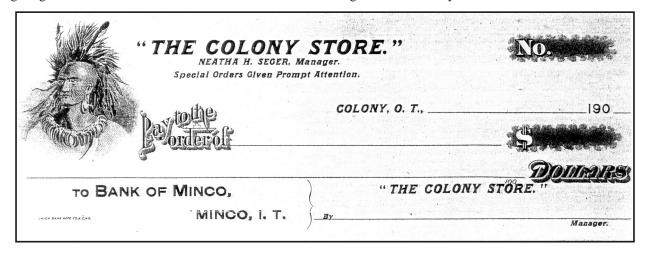
All mysteries were solved when I sent copies of both Minco pieces to fellow ASCC member Richard Chadwick of Davis, Oklahoma. Richard is the "expert" on Indian Territory fiscal paper. He kindly sent me a copy of a 1958 Chickasha Daily Express article about the extraordinary woman Meta Chestnutt. This is a summary of the article:

As a young woman living in Raleigh, North Carolina in the late 1800's, Meta Chestnutt heard lurid tales about the lack of educational facilities in Oklahoma Territory and inquired whether there was anything she could do to help. She was invited to set up a school at Silver City, "a raw cow town on the Chisholm Trail." When she went to buy a train ticket to Oklahoma City the agent in Raleigh told her there was no such place, so she had to go to Richmond to get one.

She opened her first school in Silver City at the age of 26. It had seven pupils to begin with, but grew in popularity. When Minco was founded as the temporary terminal of the Rock Island Railroad in 1890 she was asked to found a school there, which she opened in 1894. One of the prominent benefactors of the school was J.H. "Uncle Jimmy" Bond, so the school was christened the El Meta Bond College.

It had seventy-five pupils, but as its reputation grew the local settlers began to send their children and enrollment grew to 200. Miss Chestnutt not only taught and arranged to import other qualified instructors from the East, but also cooked and did manual work around the college. In 1906 she married a young music teacher, J.A. Sager.

The school prospered, but when Oklahoma became a state, newer and more modern schools were established and the college began to decline. It closed in 1920. Mrs. Meta Chestnutt Sager lived until early 1948.



This "Colony Store" unused check is in Richard Chadwick's personal collection. He considers it a "triple whammy" item since it has an appropriate vignette on an Indian Territory check, but was used by a business in Colony, Oklahoma Territory.

Collecting territorial checks is great fun since it seems that they all have an interesting story to tell about the early development of our great country.

Bibliography:

http://freepages.history.rootsweb.com/~minco/fotos/el_meta_bond_college.htm

A Find in the Marketplace

Actually, a find in the auction of the first part of Bob Pyne's collection that member David Beach held in May.



The "stamp redeemed" overprint is horizontal, not reading upward as it was supposed to have been applied. There are relatively few accounts with checks showing this misapplication.

Negotiable Paper by Steve Whitfield

The development of commerce gave rise to a need for different forms of negotiable paper. Business functioning required credit and the transfer of credit and money by a paper method. The advantage of such a system lies in the fact that title to the credit or moneys may be transferred from one person to another simply by indorsement and delivery, or sometimes by delivery alone. Bills of Exchange were probably first used around 1350 AD, followed somewhat later by the promissory note. Ultimately all the examples of fiscal paper we are now familiar with would be developed; which led, of course, to the first "check and draft collectors".

This article is intended to help the beginning collector of checks and other fiscal paper to understand some of the things that confused this writer for a long time. The first part will address "negotiable paper": i.e. those items that most check collectors seek. Since there are many other fiscal paper collectibles, a future article will attempt to address those items.

Some useful terms:

- 1. "Inland" and "Foreign" Exchange: If a draft, or bill of exchange, was specified to be cashed or collected in the same jurisdiction, i.e. state or country, that it was drawn in, it was considered "Inland Exchange". If the drawing jurisdiction and the paying jurisdiction were different, e.g. a draft was drawn in Illinois to be paid in New York, that was considered "Foreign Exchange".
- 2. "Value Received": A term commonly used in negotiable paper, but not essential. When used in a note it indicates that the value owed and to be paid was received from the payee by the drawer, or maker, of the note.
 - 3. "At Sight": Means the instrument was to be paid as soon as it was presented for payment.
- 4. "Without Recourse": A term that, if used by an indorser of negotiable paper, allowed him to escape liability if the instrument was refused and not paid.

Promissory Notes: A promissory Note is an acknowledgement of a specific monetary debt (can not be goods or other property). It must include a "promise to pay" the debt. If interest before maturity is to be collected, the interest rate must be specified in the note. The amount to be paid has to be certain, i.e. without any contingency.

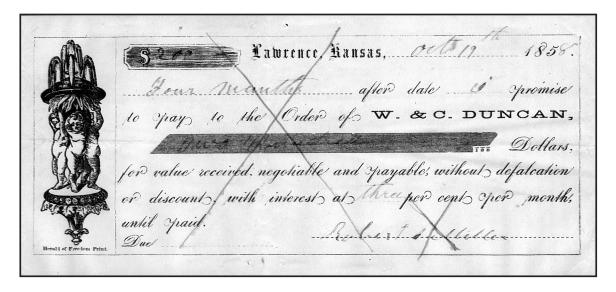


Figure 1. Promissory note from Lawrence, Kansas dated 1858. Note that interest was charged at 3% per month.

Due Bills: Due Bills are an acknowledgement (and evidence) of a debt. They always begin with the word "Due". They may be payable in money, goods or personal property. They can be payable at sight, on demand or at a specified date in the future. They are one of the simplest forms of negotiable paper.

Drafts: Drafts are a paper means to transfer funds from one entity; through a third party, to another person or entity; to the recipient's order, or to the bearer. Drafts were to be either payable at sight, payable on a specified date, or specified days after sight. Drafts would be presented to the payer as early as possible, for "acceptance". If the draft was payable at sight, no acceptance was necessary. If accepted, the payer would write, or stamp, "accepted"; the date of acceptance, and sign his or her name across the face of the draft, usually in red ink.

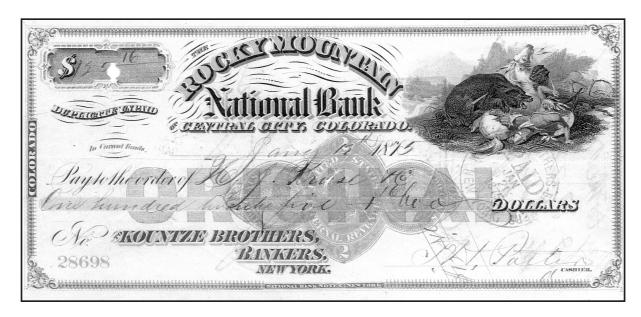


Figure 2. A typical draft. Note the difference between this example and the one on the cover: this one is payable only by Kountze Brothers in New York.

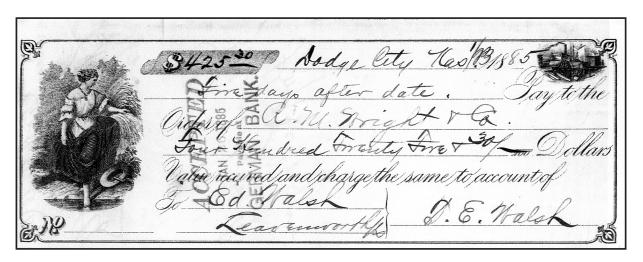


Figure 3. In inland time draft, payable five days after date. Note the "accepted" handstamp.

If the draft was a "foreign" bill and not accepted, the presenter had to protest the non-acceptance through a Notary Public. Each party conditionally liable was then notified that the holder of the draft intended to seek restitution from them. Protests, along with the protested draft, or a facsimile of the same, may occasionally be found by collectors and make a nice addition to a collection.

When remittances were sent to foreign countries, they were normally prepared and sent by different means, in sets of two or three. The first one to get there would be paid, which would cancel the others. In this way, if one was lost, another would replace it. See **Bills of Exchange**.

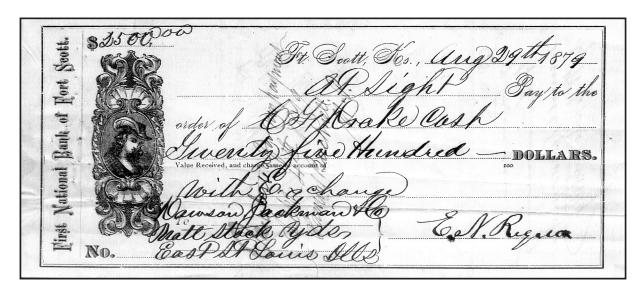


Figure 4. A protested "foreign" draft or bill of exchange. The handwriting across it reads, "Protested for non payment Sept 4th 1879, Samuel Bucknell, N.P."

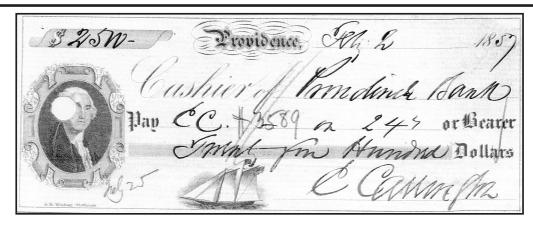
Checks: A check is a written order on a bank to pay a certain amount of money to a person: to that person's order, or to the bearer. It may or may not be "negotiable". If it contains the words "to order" or "to bearer", it is considered as negotiable paper. Checks were always drawn on banks and were always payable at sight, therefore no acceptance was required. There are several categories, or types, of checks that may be collected.



Figure 5. A typical check of the 1860's.

<u>Counter checks</u> were made available at banks for the convenience of their customers. These included a blank space where the customer could write in any bank upon which he chose to draw funds. They did not include the bank name where they were obtained.

Figure 6 (on following page). A typical counter check that would serve as negotiable paper.



<u>Certified Checks</u>: In order to guarantee that a check would be paid, funds from an individual account could be set aside, or held by the bank. The cashier would then indorse the face of the check as "certified", or "good when properly indorsed" and sign his name to it. In this way anyone who received the check could be certain of the availability of funds. The cashier could also certify the check on his own recognizance, thereby making the bank responsible for payment even if the maker had insufficient funds in his account when the check was presented for collection.

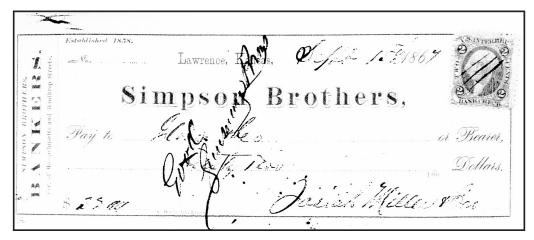


Figure 7. A certified check, 1867, where the certification is handwritten.

<u>Checks with Internal Revenue stamps</u>: At certain periods of our history, such as the Civil War and the Spanish American War, the federal government required that tax stamps be affixed or printed on checks, drafts and other commercial paper. This is a separate collectible area largely inhabited by stamp collectors. Many of the items acquired by the check collector will have these stamps, either affixed or printed directly on the check form.

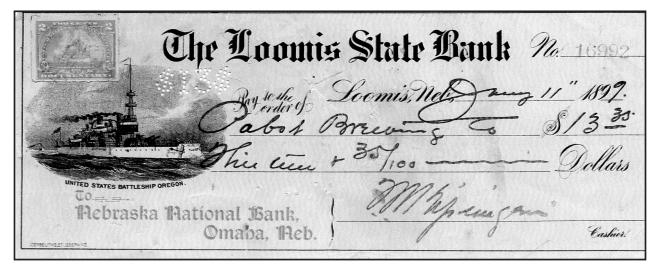


Figure 8. A check with a Spanish American War revenue affixed.



Figure 9. A check with an imprinted revenue stamp (RN J4).

Certificates of Deposit: These are receipts for the deposit of a specific amount of money; normally at interest and for a specified period of time. Highly collectible, these were sometimes made to look like bank notes so they could be used as such but get around federal provisions against the creation of money.

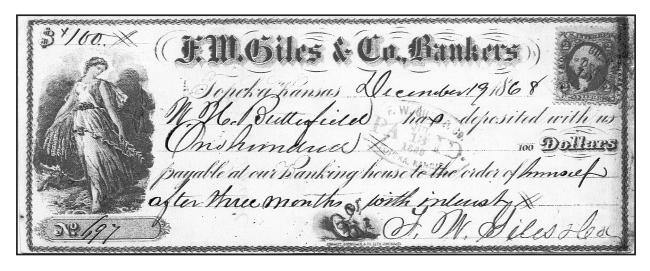


Figure 10. A three-month certificate of deposit, interest to be paid at no specified rate.



Figure 11. A certificate of deposit designed to look like and be used as a bank note. As it was not a bank note it would avoid the federal restrictions on creation of money.

Bills of Exchange: These are the same as drafts. Their commercial use is identical. They are either prepared as Inland Bills or Foreign Bills. They will usually be prepared in duplicate or more copies as described under **Drafts**.

Proof and specimen checks, drafts, and certificates of deposit were often made to check the progress and quality of the Engraving process. They are the crème-de-la-crème of collectible, "negotiable paper". Some dealers carry these and occasional auctions will have one or two. Check stamp dealers also.

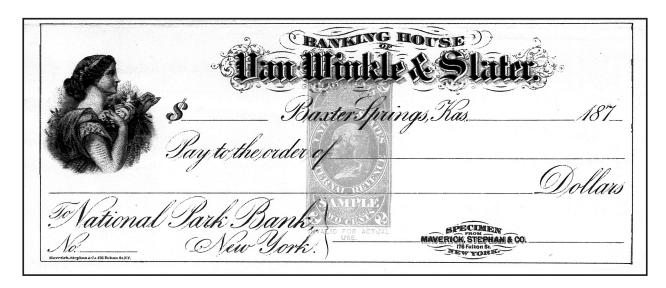


Figure 12. A specimen draft bearing a sample revenue imprint.

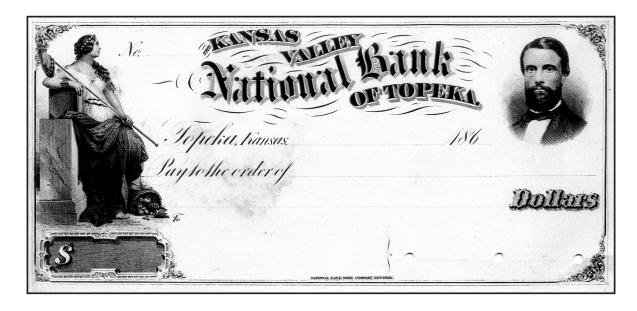


Figure 13. A proof draft. Note the punches on the signature line.

Note: Bank Bills and Treasury Notes used to be negotiable paper but are no longer issued as they were all replaced by federal reserve notes.

By Bob Hohertz (Part 4)

Two-Cent Imprint Usage Early Dates

It is unlikely that imprinted paper could have been ready by July 1 of 1898, given that plates had to be made for 28 printers and distributed early enough to have checks printed and delivered by that date. Best information available indicates that earliest use may have been around July 14.



July 19, 1898, very early use of imprint on a check where date is confirmed by bank handstamp. It is number seven, so earlier dates may yet be found. Prior earliest reported date was August 2.



Ardmore, Indian Territory check dated July 23, 1898. Bank cashed it on August 5. Earliest known use from a territory.

Two-Cent Imprint Usage Personal Checks

Excerpt from SCHEDULE A. STAMP TAXES: "Bank check, draft.... or order for the payment of any sum of money, drawn upon or issued by any bank, trust company, or any person or persons, companies, or corporations at sight or on demand, two cents."

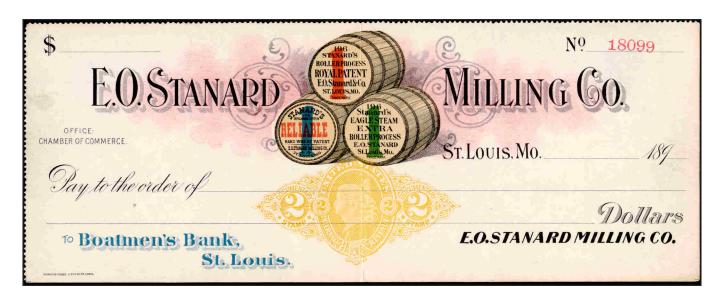


A great number of the personal checks of the period were small and simple, such as this unused one from a South Dakota bank.

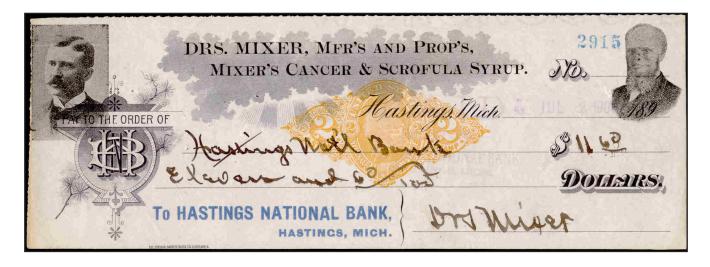


A used personal check from Arkansas. Any revenue stamped paper from there is uncommon.

Two-Cent Imprint Usage Merchants Checks



Merchant's checks were often large and elaborate, looking more like drafts than checks, with the bank name printed in the lower left corner rather than across the top. This Saint Louis check was printed in four colors, almost unheard-of at the time.



An unusually elaborate merchant's check from a patent medicine company in Michigan.

Two-Cent Imprint Usage Merchants Checks



Some merchant's checks were straightforward with the bank name in the expected position, as on this one from a "Thirst Parlor" in Cripple Creek, Colorado.



Other businesses, such as this mining company in Montana, simply handstamped their names on their checks.

Two-Cent Imprint Usages Special Purpose Checks

Though each of these checks had a different, specified purpose, they were payable on sight and taxed two cents per check.



Check used to redeem bond coupons. Note that payee's name is printed and only date and amount are variable.



Cashier's check from the Packers National Bank.

Two-Cent Imprint Usages Special Purpose Checks

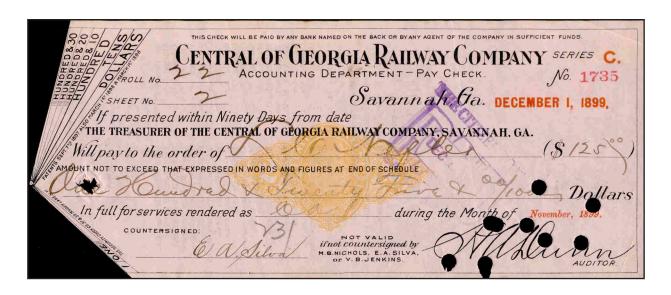


This sight draft has no bank or location indicated. It was designed to be placed in a collection envelope as a convenient means of making a donation to the Missionary Society of the Methodist Episcopal Church.

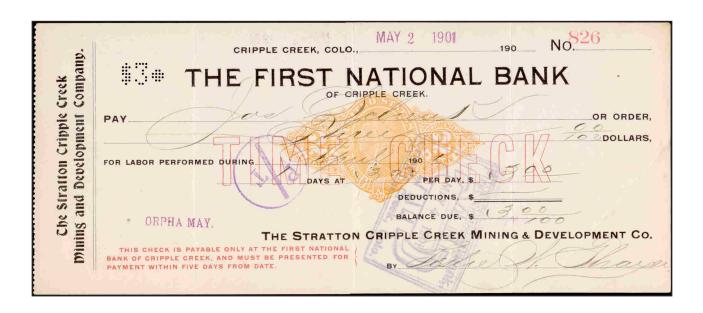


Dividend check of the California Street Cable Railroad Company.

Two-Cent Imprint Usage Paychecks



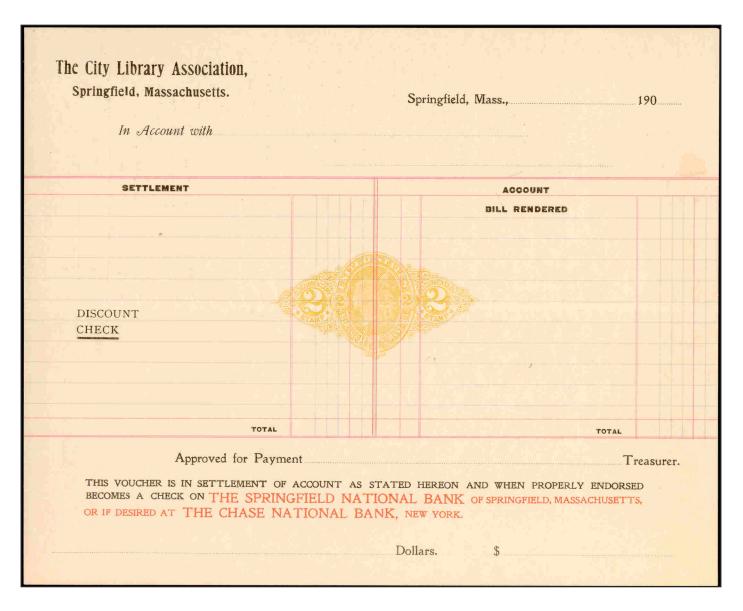
Railroad paycheck with a list of 22 banks on the back, any of which would honor it. Payable within 90 days, but as payable on sight or demand, tax rate was still two cents.



Paycheck for mine work. Specification that it must be presented within five days did not change the tax payable.

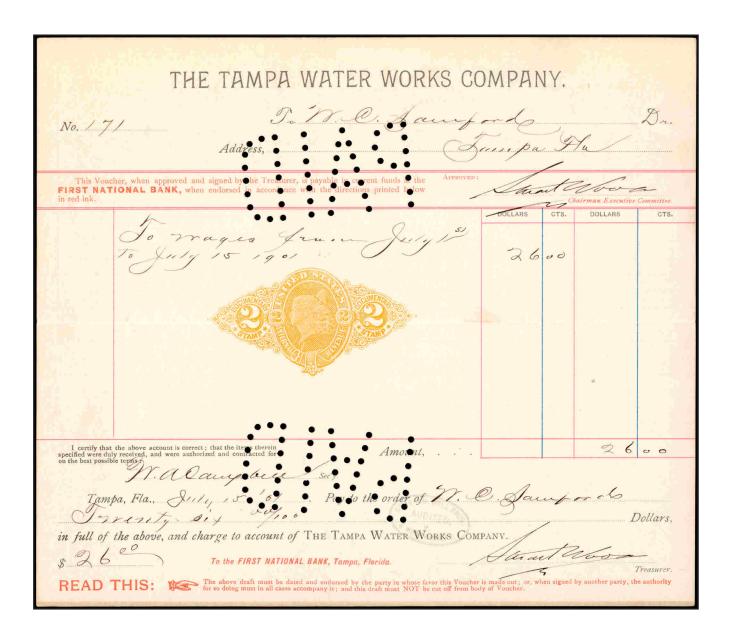
Two-Cent Imprint Usage Voucher Checks

Voucher checks were combinations of bills and checks, taxed as checks.



An unused voucher check from the City Library Association of Springfield. It served as an invoice, check and receipt.

Two-Cent Imprint Usage Voucher Checks



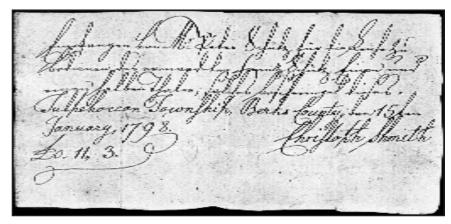
A used voucher check of the Tampa Water Works.

This is the fourth installment in a series designed to reprint the editor's gold-medal winning exhibit of Spanish American War revenue stamped paper.

An Unusual Item from Pennsylvania

Two Decades to Solve the Puzzle by Sheldon Rabin

They say that many checks, especially the handwritten/manuscript ones, can tell a story, often with a human interest angle. The item below, drafted in 1798 in Tulpehocken Township, Berks County, Pennsylvania, probably did, too. But, when I bought it many years ago in 1985, the dealer wasn't sure about it; he guessed it was a promissory note based on its structure and appearance, however, with its difficult to read handwriting and its equally arcane old German language, he threw his hands up in the air and wished me luck in trying to find out just what that story really was. Since I don't read much German (oh, why couldn't this have been in Spanish, French or even Polish for that matter!), I quickly gave up the effort and put it aside for awhile. What I didn't realize at the time was that it would remain in my "To Be Examined" file for fully two decades, the only one of over three hundred manuscript checks and receipts in my collection I simply could not decipher.



What prompted me to pick up this item again in 2006 was that we were able to trace my wife's family tree (Zeh/See lineage) to Palatine, Germany (near Frankfurt) in the early 1700's, exactly when the Palatine Germans who settled in Tulpehocken began to emigrate to the US. They all settled first in the area around Schoharie, New York before moving on. Some, as most of my wife's Zeh ancestors did, went south, ultimately ending up in Virginia and Maryland. Others went west and settled along the Tulpehocken Creek, 15-20 miles west of Reading, PA. The Palatine Germans who moved to Tulpehocken are believed to have retained their customs and language far longer than did those who moved to Virginia; that may explain the German language on the note.

When I picked up the note again, therefore, the first task was to get it translated. As before, this was easier said than done. I asked several of my colleagues at the U.S. Department of State who have near-native German fluency to give it a try, but the colloquial old Southern German expressions used by the drafter over two hundred years ago remained a challenge. Finally, I contacted Ms. Nancy Freehafer, who coordinates the Berks County Rootsweb site. She kindly came to the rescue, translating the key expressions and also pointing out several Palatine German research sites that might contain information on the people mentioned in the note.

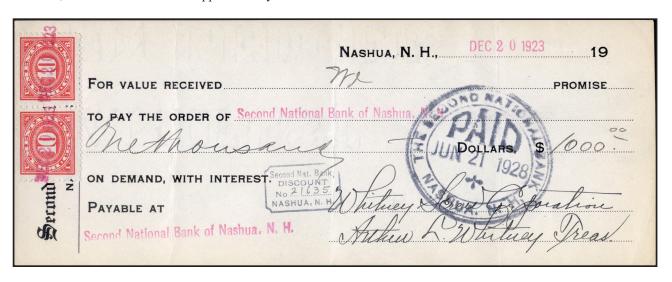
In fact, it turned out that this was not a promissory note at all, but more likely a receipt for services. It now seems that this note was drafted by a Mr. Christoph Shmith, who acknowledges receiving the sum of eleven shillings and three pence on January 15, 1798 from Mr. Peter Schutz as payment for Shmith's expenses in the funeral (casket and other burial costs?) of Mr. Franz Schutz. The one point in the receipt that still needs clarification is the reference tucked in the middle of the text to "one and a half Taler", a taler being one of a series of silver coins minted in various German states from the 15th to the 19th centuries. Could the funeral costs have been calculated locally in terms of old German coinage, one and a half taler; and if so, was this sum the equivalent at that time of the eleven shillings and three pence?

As for the three Tulpehocken Germans, recent research confirms that both Shmith and Peter Schutz came to the US on board the ship "Patience", which sailed from Rotterdam (with a stopover in England) in July 1750 and registered its complement of 124 Palatine immigrants at the courthouse in Philadelphia, PA on August 11, 1750. Franz Schutz, perhaps Peter's brother, came over two years later, also registering on the Philadelphia tax rolls before heading west to Tulpehocken. Based on the available federal census data for 1790, 1800 and 1810, it seems that Shmith died sometime after 1800, leaving behind two daughters and his wife. Not sure what happened to Peter Schutz, but perhaps further research using parish, land or other civil records in the Tulpehocken area would be productive. There is always more to do, but after all, isn't that why check collecting is such a rewarding and educational hobby?

Letter to the Editor

Bob,

Re our exchange of e-mails enclosed are three five-year interest bearing notes by the Whitney Screw Corp payable to the Second National Bank. Each has the appropriate 1917 war tax stamp - rate of 2¢ per \$100. Although no interest rate is indicated, I believe the same to be approximately 6%.



Founded in 1922, the Whitney Screw Company was primarily engaged in the manufacture of wood screws.

From a large coil, wire was fed automatically ito a machine which cut the wire to its proper length. These blanks were next shaved and slotted and transported to the next machine which cut the threads. Final operation was that of cleaning the screws by washing in a hot bath of soda water and dried with clean sawdust.

Metal rulers and small specialty hand tools were also manufactured by the company. Operations ceased five years ago.

ık,	Nashua, N. H., AUG 2 0 1923 19
1 Aaml	FOR VALUE RECEIVED Mitney Grew Corporation PROMISE &
三 豆 .	TO PAY THE ORDER OF Second National Bank of Nashua, N. H. Doughest \$ 4000.
cord Nation	ON DEMAND, WITH INTERESTAL Sank, DISCOUNT NO 24 440
~~	econd National Bank of Nashua, N. H. Authur Buchsey Treas.



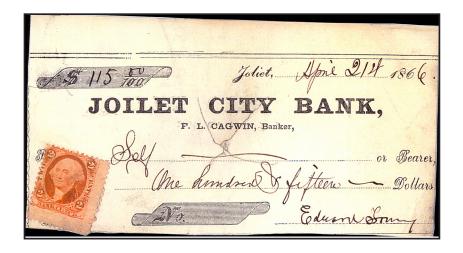
Regards,

Don Pickering

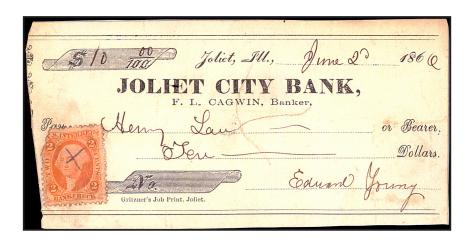
Letter to the Editor

Dear Mr. Hohertz,

Thought this recent spelling error find of mine might be of interest to the ASCC membership. I had the lower, correctly spelled check in my collection already, so the incorrectly spelled name really jumped out at me.



What really struck me as odd was that the city name is spelled correctly on the date line. The printer must have been asleep on this one. I wonder how many of the misspelled ones got out before someone noticed. Not many, I bet.



Before moving to Baraboo, Wisconsin we lived in Frankfort, Illinois which is near Joliet.

Regards,

Jim Adams

Announcements

Postage. Postage rates for periodicals may be increased significantly again next year if the post office gets the rate schedule it is asking for. It may be time for us to put the magazine on the internet for those who are willing to download it or read it there and print out for themselves any portions they want to keep in that form. I have some definite ideas on how this should be done if we go that route, having tried to read Linn's Stamp Magazine online for a while before switching back to paper. We will explore this further if necessary.

TCC. Notice that we did not have room for an index in this issue. Thank you to those who responded and sent articles.

Minnesota Stamp Expo 2006. Normally a stamp show would not be of great interest to check collectors - particularly this one, which usually does not have many or any checks for sale. However, for any of you who are collectors of revenue stamped paper, this one may be a rare chance to see Ron Lesher's exhibit of Civil War material and my exhibit of Spanish American War paper in one place.

The show will be held from Friday, July 21 through Sunday, July 23 at the Crystal Community Center, 4800 North Douglas Drive, Crystal, Minnesota, which is suburban Minneapolis. Show hours are 10 a.m. to 6 p.m. Friday, 10 a.m. to 5 p.m. Saturday and 11 a.m. to 4 p.m. Sunday. If anyone plans to attend and would like a personal walk-through of my exhibit, please let me know.

My other acquisition from the auction of part of the Pyne collection is the following American Bank Note Company draft from Sedalia, Missouri. It was trimmed, perhaps because the margins were not in the best of shape, but it is quite attractive in spite of that.





Secretary's Report **Lyman Hensley**

Reinstated

1317 John Steinbach 0632 Tom Sheehan

Deceased

387 Tolman, Henry

New Members

1804 Curtis Conner 2 (all early checks),20,22,26,31,32

4965 Corby From Coin World

Omaha, NE 68104

1805 Robert M Hawes 1,2 (Florida),3,4

PO Box 214005

So Daytona, FL 32121

1806 Alan J Gaites 1,20,23,24,31

79 Quail Run East Islip, NY 11730

Address Changes

Stanwood Bolton 57 Mott Ln Brookhaven, NY 11719

Michael Sanford 107 Navaho Trail Huntsville, AL 35806

Alvan Jones PO Box 708 Southborough, MA 01772-0708

Kevin Thorburn 217-90 Camelot Lane Halifax, NS B3M 4H9

Resigned

1772

487 Mark Haley

Resigned Non-payment of dues

1791	Quagliana, Fred	1762	Edwards, Paul
1782	Carnahan, George	1757	Gerry, George
1781	Harris, Bradley	1746	Marrin,George

1780 **Beck Stamp Auctions** Wyder, Edward

THE CHECK COLLECTOR is a quarterly publication of the ASCC.

continued

Member Exchange

Four different India Hundi (Bills of Exchange) with revenue imprints for two U.S. checks with two vignettes I need, or \$10. **Neil Sowards**, 548 Home Ave., Fort Wayne, IN 46807-1606.

Wanted: US Government checks and Wisconsin financial documents. **James A. Downey**, 1534 Pennsylvania Street, Sturgeon Bay, WI 54235. E-mail mufelika@itol.com.

Trade/buy/sell any financial paper from any USA town named Wausau, Wausa, Warsaw or Poland. **Terence Kafka**, 885 Spring Rd., Mosinee, WI 54455.

Collector seeking St. Louis, Missouri checks from the following National Banks: Twelfth Street, Telegraphers, Broadway and Washington. **Ron Horstman**, 5010 Timber Lane, Gerald, MO 63037.

New member is interested in pre-1950 Wisconsin checks. Will purchase or trade for any needed. **Tom Casper**, 3581 S. 75 St., Milwaukee, WI 53220-1137. E-mail tcasper57@hotmail.com.

Collector needs old Philippine TREASURY checks, 1900-1915, with portrait of Gen. LAWTON or Pres. McKINLEY. Top prices paid for nice examples, \$100 and up. Send checks or photocopies for my offer. **C.M. Nielsen**, PO Box 71005, Salt Lake City, UT 84171-0005.

Wanted - Checks and related memorabilia from US branches of Canadian banks (Bank of British Columbia, Bank of British North America, Bank of Montreal, Bank of Nova Scotia, Canadian Bank of Commerce, Merchants Bank of Halifax, Royal Bank of Canada.) Also pre-1910 Canadian checks. Please contact **Stephen Oatway**, PO Box 7325, Riverview, NB E1B 4T9 Canada. E-mail soatway@nb.sympatico.ca.

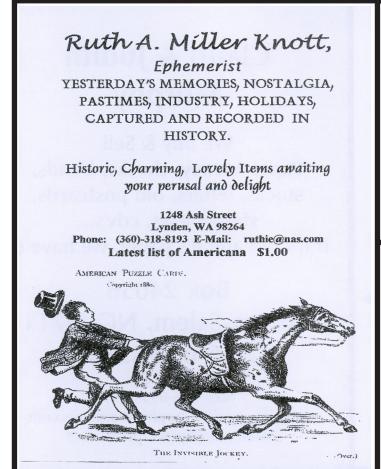
Wanted: MEXICO checks and financial documents with Mexico revenue stamps affixed or imprinted. **Bob Bergstrom**, 1711 Driving Park Road, Wheaton, IL 60187, USA. E-mail: bobanne@sbcblobal.net

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.

Resigned Non-payment of dues, continued

1741	Hovey, John	801	Johnson, William
1733	Sonne, Peter	763	Sweeny, P.
1723	Summer, Colin	743	Heritage Collectors Society
1713	Becker, John	687	Wisconsin Historical Society
1614	Carson, Tom	662	Smith, Bruce
1609	Bohrer, David	497	Angus, Fred
1572	Cassidy, Vincent	189	Tansky, Robert
1523	Flannery, John	37	Friedman, Herbert
1510	New York Public Library		
1504	Smith, R.		
1471	Nunes, Dr John		
1432	Kaarlela, James		
1418	Showers, David		
1334	Bevers, Billy		
1300	Wells Fargo Bank		
1123	Carlson, Ken		
949	Murphy, Judith		



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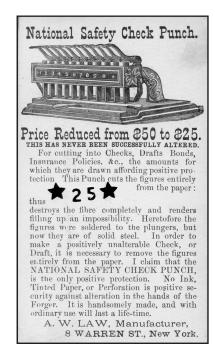
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Conatct: SPMC Membership Director, PO Box 117060, Carrollton, TX 75011

A Conversation Piece

A postcard advertising a check punch. Unfortunately, the postmark only shows a strangely misaligned '18' which could indicate 18 or 1918.





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