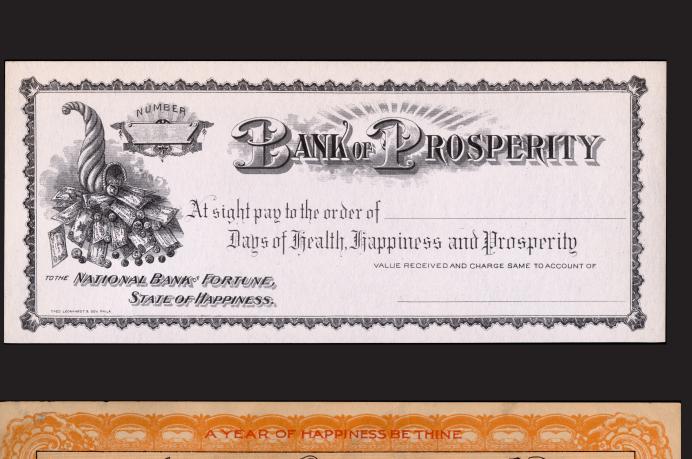
THE CHECK COLLECTOR

Number 88

October - December 2008 The Journal of THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.



ATEAROPHAPPINESSBETHINE ATEAROPHAPPINESSBETHINE ATEAROPHAPPINESSBETHINE ATEAROPHAPPINESSBETHINE ATEAROPHAPPINESSBETHINE ATEAROPHAPPINESSBETHINE January 1 st 1909 January 1 st 19 Number 88

Editor:

Robert D. Hohertz PO Box 808 Northfield, MN 55057-0808

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. 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 October -December issue of *The Check Collector* is November 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 Christmas Club Checks Graber
- 7 Christian, Bro. & Co. Hohertz
- 9 Postcard Check Blackmore
- 10 Nevada Stamped Checks McHugh
- 14 Letter to the Editor Adams
- 15 Follow up to Letter Hohertz
- 16 Pennsylvania Banks Robin
- 18 Secretary's Report
- 18 Announcements
- 19 Member Exchange

VISIT OUR WEBSITE http://asccinfo.com

This issue highlights some Christmas Club checks and the reasons banks offered them, plus a look at the front and back of a Minneapolis merchant's draft.

There was an index in this issue, but that has been omitted since an up to date one can be downloaded from this ASCC website. Four pages of the McHugh exhibit have been taken from the online version of TCC 86 and placed here, as the pages run in this issue were set too small and are repeated in TCC 88.

Advertising rates are as follows:One quarter page\$25.00/issueBusiness 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)

President:

Robert D. Hohertz PO Box 808 Northfield, MN 55057-0808 rdh@northfieldmail.com

Vice-President:

Michael S. Turrini PO Box 4104 Vallejo, CA 94590

Secretary:

Lyman Hensley 473 East Elm Sycamore, IL 60178-1934 ilrno2@netzero.com

Treasurer:

Dick Naven 6802 S. W. 33rd Pl. Portland, OR 97219 ascctreasurer@qwestoffice.net

Directors:

Lyman Hensley (2010) Robert D. Hohertz (2010) Hermann Ivester (2010) M. S. Kazanjian (2010) Coleman Leifer (2009) Dick Naven (2009) Phillip G. Ryman (2009) Michael S. Turrini (2009) Lee E. Poleske (Emeritus)

Membership Interests

- 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

Departments:

Attorney: Hermann Ivester 5 Leslie Circle Little rock, AR 72205-2529

Check Pool:

Phillip G. Ryman 859 Park Circle Harrisonburg, VA 22802 pgryman@shenandoah.k12.va.us

Editor, *The Check Collector*: Robert D. Hohertz - see above

Librarian:

Charles V. Kemp PO Box 71892 Madison Hts, MI 48071

Membership Directory:

Lyman Hensley - see above

Security Printers:

William G. Kanowsky 1417 Savannah Dr. Evansville, IN 47714

Slide Program:

Larry Adams 812 1/2 Story St. Boone, IA 50036

Website: http://asccinfo.com

Dues:

US: \$15 per year Canada, Mexico: \$20 per year Elsewhere: \$25 per year US First Class Mail: \$20 per year

Security Printers Guide:

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

Electronic form from Lyman Hensley free via e-mail or send diskette and return postage. Address in first column.

- 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

- 21. Autographs
- 22. Railroads, Steamboats, Mining
- 23. Banking History
- 24. Security Printing & Printers
- 25. Check Protectors & Cancel Devices
- 26. Wells Fargo History
- 30. Stock & Bond Certificates
- 31. Revenue Stamped Documents
- 32. Emergency Scrip

Christmas Club Checks by John Graber

Some people love Christmas, and others dread it as they don't know what to get for presents and don't like shopping. What's worse is not having the money to go shopping, Nowadays the credit card gets pulled out and it's caution to the wind. Many years ago, banks started people saving for Christmas with the introduction of Christmas Club accounts, No one knows for sure exactly when Christmas Club accounts were started, but it seems they started in the early 1900's.

The banks used enticements to get customers for these new accounts. They offered premiums and advertising items such as tokens which displayed their name and address. A mini-satellite industry sprang up which offered the banks banners, window displays, fancy checks and other advertising supplies needed for promotion of the new accounts. The banks were not without motive as they had many rules, restrictions, and strings attached to the Christmas Club accounts. They often-times had a passbook fee, early withdrawal penalties, and fees for mailing deposit reminders. Not that the banks wanted to punish customers, but they weren't shy about trying to produce income.

In 1920, 758 banks reported that a little over one million people became Christmas Club members that year and about 60% were still members at year's end. In the mid 1920's New Orleans could boast of having about one out of every five citizens as members of a Christmas Club account. Banks promoted these accounts heavily from Thanksgiving to the first few weeks of January. Participants would contribute until around the end of October or the first part of November at which time they were issued a check for their deposits throughout the year along with any interest earned. The checks issued were often very colorfully decorated with Christmas symbols. Santa Claus -was very popular on these checks along with Christmas trees and decorations. The following are some of these checks from my collection.



Figure 1. Negaunee, Michigan, 1923.

The check above and the first one on the next page, issued by the Negaunee State Bank, are six Christmases apart and written to two different people, but notice the amount for each check was exactly the same, Could they have saved exactly the same every week and was the interest rate the same?" Who knows'? \$25.37 in the 1920's, when adjusted for inflation, would be about \$300 today.

Negaunee is in the upper peninsula of Michigan, The UP of Michigan an is a land which almost became the 51st state. It would have been called Superior.

		mas Club e State Bank	
	Negaunce, Michig		
	No_173	\$ 25.3	7
	Pay EXACTLY TWENTY FIVE	ARSTHIRTY SEVEN	Dollars
	Mr. Thomas J. Northey,	NEE CONTRACT	
No. Contraction	Lincoln Street,	1 Cole	
	Negaunee, Michigan.	MICH.	A CASHIER

Figure 2. Negaunee, Michigan, 1929.

Editor's interruption:

Looking at the following example, issued in 1923 as well, we might get some insight into how the bank arrived at the same amounts on two different accounts in two different years.

CLASS 200 No 51 No 51 O 000 No 000 O 000
Mr. Y. S. Heinonen, Cityl Cityl Cashier

Figure 3, Negaunee, Michigan, 1923.

The amount paid was \$101.48, which is exactly four times \$25.37, the amount paid on the other two checks. The 1923 checks have "Class" figures at upper left - 50 on the first, 200 on the second, again four times. Apparently the bank offered its packages in units, with 50 being about a \$2 deposit each month, depending on the interest rate and whether there were eleven or twelve deposits made. A bit of trial and error could give us some logical scheme, but my monthly annuity factor books are safely packed away somewhere.

At any rate, the bank probably offered various plans, each with some logical number of units. It is almost certain that the interest rate they offered stayed the same between 1923 and 1929, and ten units resulted in the identical amounts seen on the first two checks.

Back to the article, with apologies for the interruption. - Editor

THE CHECK COLLECTOR is a quarterly publication of the ASCC.

Three checks from the Anacostia National Bank of Washington, D.C., showing designs they used in 1957, 1959 and 1960.

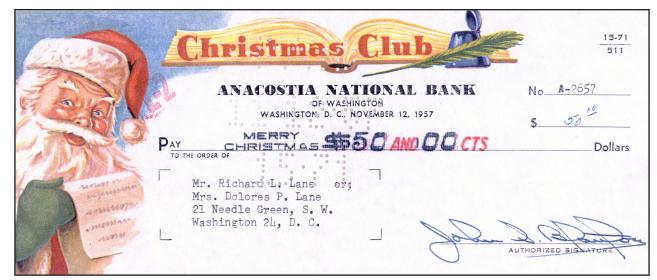
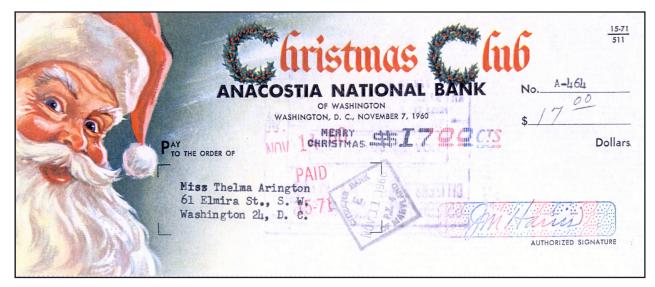


Figure 4. Washington, D.C., 1957.

CHRISTMA	S CLUB	<u>15-71</u> 511
OF WASHINGTON, D. C	ATIONAL BANK SHINGTON ., NOVEMBER 9, 1955 Y AS 5547 2000	No. <u>A 3099</u> \$ <u>4 7 00</u> \$ Dollars
Mrs. Annie I. Kelly 1207 Que Street N.W. Apt 4 Washington 9 D.C.		Authorized Signature

Figures 5 and 6. Washington, D.C., 1959 and 1960.



Sources: Dollars Through the Doors by Richard N. Germain; the internet; and Lee Poleske.

THE CHECK COLLECTOR is a quarterly publication of the ASCC.

From Christmas to Christian, Bro. & Co. by Bob Hohertz

The check, or merchant's draft, shown below came with a revenue stamped check from Minnesota that I didn't have in an eBay lot. At first glance it was something to put with the bunch that will eventually find their way to the ASCC Check Pool, but on second glance the fact that it has a postcard pinned to it caught my interest.

Again, at first glance, it seems to be from Christian Brothers and Company of Minneapolis. There is such a company, I believe making hockey sticks, but it was founded in the 1960's. However, there is a comma after "Christian" and one is not sure whether there is one Brother or multiple Brothers. The vignette is dominated by a building simply labeled "Office" and some lumpy objects are being loaded on a horsecart. Closer attention shows that the Office was located next to a river, presumably the Mississippi.

My best guess is that this is a merchant's draft from a flour-milling company that was once known as George H. Christian & Co. Christian was a mathematics teacher who came to Minneapolis in 1867 as a flour broker and ended up in a partnership with General C.C. Washburn. Their company, under Christian's name, used the "big mill," second largest in the United States, but presented their product as being manufactured in Saint Louis! Eventually Minnesota flour came into its own and the subterfuge was abandoned.

In 1875 Christian retired and sold his interests to his brothers, J.A. and Llewellyn, one of whom is probably the "Christian" and one the "Bro." in the company name in 1882.

Minneapolis, Minn Bety 9th \$ 203.700 bristian, Pro. & Oo. Say to the order of Arsight Sille Cashrer Thurdred and three 1100 value received and charge to account of 6.4, Barndtot Per Kiomen National Bank christian 1694

The merchant's draft is asking C.G. Barndt of Telford, Pennsylvania to deposit \$203 into an account at the Perikomen National Bank of East Greenville per an attached invoice. What is now pinned to the draft is a postcard from the bank, asking Barndt if the transaction is correct.

This is interesting in itself, as one might think that the draft would first have been sent to the firm owing the money, in order to be verified. However, the form-letter format of the postcard indicates that the request for verification was routinely done by the bank.



Number 88

Capital \$ 100,000. Perfinmen. Antional Bank. Case Greenville Pa., 1882 Dear Sin Your favor of the with stated enclosures is received. Moff 200 my form	MATTONAL BANK. TY YORK. TONAL BANK, SIDIA BANK, ATIONAL BANK, KALOUIS, MISN. KALOUIS, MISN. KALONA, MISN. KALONA, MISN	A LANE, Cashur
Stated encussives is received. Anof 200 you from Laidin Brosky 18/2 Hached Accepto Weeks My JOHN N. JACOBS, CASHIER.	Pay FOURTH MATION Provention and and the pay PRST PAY FIRST	

The back of the merchant's draft with the postcard mailed to the payor, and the payor's acceptance and signature.

My mental model of the drafts being sent to the payor first came from may of the railroad drafts sent between companies to collect ticket or freight balances around 1900. Upon inspection, those were payable to the railroad itself, so there was no third party involved. Drafts from other types of company do name banks as payee. The draft below is dated June 7, 1900 and the acceptance by Mark Shultis of Boston is dated June 9, surely with no time for it to have been received by a bank in between. (But it was. The bank would have sent a messenger to bring it to Shultis or his accounting staff.)

Incidentally, Shultis must have been the sort of person who wore both belt and suspenders, or he simply did not believe that an imprinted revenue paid the tax on the draft, as he always added a battleship revenue. (Again wrong. Once the draft received acceptance, payable at a particular bank, tax law considered this as a separate "pay to" transaction requiring a second stamp.)

sbu	MC CIARY BIAND GRAIN CO. 19324
DTEST. I bill of ladi ment of draf	Gight - Day tothe Chereland (JUN -7 1900 181- Bay tothe of Start - St
NO PRO attached Iy on pay	Marine Brochund charge to and the to the for the second for the Dollars
	To The Cleveland Grain Co. Jo The Cleveland Grain Co. Por Huller wh
	Century Linin Ca, Develand, 2

The information on the Christians was found in the book *A Half Century of Minneapolis*, written by Horace Bushnell Hudson in 1908. It can be downloaded in pdf format from books/google.com.

A Late Postcard Check courtesy of Gary Blackmore

We have had pictures of checks written on the back of postcards before, but this one was used much later than those I recall - 1958! The Twin Cities, until very recently, has been an area where people were accustomed to writing checks for many things. Not all that long ago I saw a young woman write a check to pay a parking garage hourly charge as she sat at the cashier's window, and another to pay for her burger and fries.

YOUR POSTAL BANK CHECK
FROM: WILLIAM P. LAIRD 219 Meadow Lane North Minneapolie 22, Minnesota, PAY TO THE Selbert, Anc. \$3,20 ODDER OF See Selbert, Anc. \$3,20 DOLLARS FIRST National Bank Payable only at its Main Office



Dr. Blackmore, not a member of A.S.C.C., is an active member of the Collector's Club of the Twin Cities, and, knowing I was interested sent me a copy of this unusual check. - Editor.

Nevada Revenue Stamped Checks - Part 2 David McHugh

The Banking Industry

The booming Nevada economy needed access to a banking system to both finance the expanding business operations and to provide for the timely movement and investment of the vast profits. At that time the banking center of the Western United States was San Francisco, which was the base of the Bank of California and the Nevada Bank of San Francisco. Several San Francisco banks opened branch operations in the Nevada mining areas.

Agency of the Bank of California

The Bank of California was founded in San Francisco on July 5, 1864, by William Chapman Ralston and Darius Ogden (D. O.) Mills. It was the first commercial bank in the western United States. It was the second richest bank in the nation and was instrumental in developing the West. William Sharon was the Nevada agent for the Bank of California. The bank made loans to Comstock Lode mining companies in Nevada. Through Sharon, the bank formed the Union Mill and Mining Company, which was used to accumulate the mines of the Comstock Lode acquired through foreclosures. Ownership of these mines was lucrative.

1867 bill of CANTINE DERV exchange was subject to a 2¢ Federal and 5¢ Nevada tax. The 5¢ Nevada tax Nevada. stamp is required because the This DUPSTRAPS (draft is payable y to the order outside of Nevada and under Nevada law Value received which charge to account was treated as a foreign exchange on Francisco, as advised by draft. It is payable in GOLD COIN. MESS" LEES & WALLER 33 Pine Street NEW Wadark It is signed by William Sbaron.

William Sbaron (January 9, 1821 - November 13, 1885)

William Sbaron was born in Smithfield, Jefferson County, Obio, in 1821. He studied law in St. Louis and was admitted to the bar. He moved to California in 1949 and engaged in business in Sacramento. In 1950 be moved to San Francisco and was a dealer in real estate. He moved to Virginia City in 1864, being sent by William Ralston to manage the branch of The Bank of California in Nevada. By the 1870's Sharon had established an empire. He controlled many of the richest mines, most of the milling operations, and the Virginia & Truckee Railroad. He was a U.S. Senator from Nevada from 1875 to 1881.

Gold Hill

A few miles out of Virginia City is the little town of Gold Hill. This is the town where the actual gold strikes began just before to the biggest gold and silver strike ever (called the Comstock Lode) occurred in Virginia City. Gold Hill started as a mining camp in 1859 and was incorporated December 17, 1862, to prevent annexation by Virginia City. At one point it bad 8,000 residents. The town prospered until 1888. The Gold Hill post office remained in operation until 1943. Currently it is a gbost town. Agency of the Bank of California (continued)

Geld Hill. Her. 1869 certificate of deposit for \$100, subject to a 2¢ Federal 10738 and 2¢ Nevada tax because the deposited in this . 15 amount did not exceed \$100. It is payable in DOGGARS Gold Coin. payable on the return of this Bertficate property endersed at the BANK SANFBANCISCO or at this Office in U.S. GOLD COIN. It is issued to Thomas Moran, a sboe maker born in Ireland in 1842, and is signed by W. H. 1501 Blauvelt. The Bank of aliphun INH CALIFORNI Hill Mer. 1871 certificate of deposit for \$525, subject to a 5¢ 13127 Federal and 5¢ Nevada tax because had deposited in this !! amount exceeded \$100. It is payable Hive hundred & free in Gold Coin. DOGGARRY payalle or order It is issued to Thomas Kelly, a miner born in on the return of this Serly icate property endersed at the Ireland in 1830, and is signed by W. H. lice in U.S. GOLD COIN. SAN FRANCISCO (1 di this Blauvelt. Vanie The Nanke Californi

William Chapman Ralston (January 12, 1826 August 27, 1875)

William Chapman Ralston was born in Wellsville, Obio in 1826. He came to California in 1854¹. He was a San Francisco businessman and financier, and the founder of the Bank of California. He was known for baving a nothing-is-impossible attitude. He built Ralston Hall in Belmont, California as a summer bome. Several places and streets are named after Ralston. The town of Modesto was to be named for Ralston. However, be declined and it was called Modesto as one of the Spanish speaking workers at the naming ceremony for that town said he was "Muy modesto" or very modest. Agency of the Bank of California (continued)

1865 draft, subject to 2¢ Federal and 5¢ Nevada tax, payable through gELIG; account at the Bank of California in San Francisco. The 5¢ Nevada tax stamp 1860 is required because the draft is payable crorder outside of Nevada and under Nevada law was treated as a foreign exchange draft. The use of a and charge this Agency as advised 4¢ stamp is an underpayment of the tax, and a very THE BANK OF CALIFORNIA. rare usage. Jan Francisco. The Bank of California It is signed by W. H. Blauvelt.



William Hutton Blauvelt (October 16, 1830 - October 1918)

W. H. Blauvelt was born October 16, 1830.⁴ In 1849, be and 99 other men formed a "company" in New York City to go west when gold was discovered in California. He was just 18, the youngest of the group. They bought a boat, the bark "Strafford," which had been built in Maine. They hired a captain and a small crew. They re-fitted the boat and stocked it with food for two years. Then they set out around the Horn for San Francisco. After seven months they sailed into San Francisco Bay! In 1867 he married Anna Gertrude Adams in San Francisco. Anna was born in Chillicothe, Obio on February 23, 1849.⁵ After various adventures, he was taken into D. O. Mills' bank in Sacramento, where he learned the banking business. Later the Bank of California bought the Mills' Bank, and he and another man had charge of a bank in Virginia City, where he settled in the banking business. He died in Virginia City in October 1918.⁵

Agency of the Bank of California (continued)

Unused check intended for use at a time that Po. 187 would have made it subject to a 2¢ Federal and 2¢ Nevada tax (Imprint Type B16a, which consists of Federal **B-type imprint with** addition below it of rectangular tablet or Bearer, inscribed "Good only for checks and drafts payable Dollars. at sight" plus orange red Nevada imprint). 1876 draft, BANK BALIFO NB 38641 (DECED) subject to 2¢ Federal tax, drawn on an account at the 16 Agency of the Bank of California in Gold Hill, but payable through The Bank of **California in San** charge this Agenci as adi Francisco. It is payable in Trade THE BANK OF CALIFORNIA. Dollars (silver). auver For Sun Grancisco The Bank of California It is signed by W. H. Blauvelt. 492 Ca 01 1877 check, subject BLOCK. to 2¢ Federal tax (Imprint Type D1). AGE Frankel & Block was a 68 stock brokerage firm. RANKEL. Sol Frankel was born hearer in 1840 in Baden; bis father was born in Bavaria.

To be continued. Due to the format available, the reproduction of the exhibit may not be top quality. If this turns out to be the case with this issue a different method may be explored for future. If the reproduction is not good enough to be read comfortably these first pages may be run again in a subsequent issue.

Letter to the Editor

Dear Bob,

The David A. Brase article on drug store banking was interesting, especially using the mother's maiden name as identification. I didn't realize this form of identification was used so long ago.

Pharmacy / druggist checks with interesting vignettes are something I also collect. Here are a few from my collection.

No. 55 Shirt STREET	212139 Non Sondon, Ct. Jaw. 11 the 1890. Antional Bank Commerce, Pay to Justin Hohlarth and or Commerce, Pay to Justin Hohlarth or Commerce, Con order Derland 13 100 Dollars
	BIOTON BIOTON Smentherne Se St St

An 1890 check of Nichols & Harris, Apothecaries, of New London.

RENT	SOUTH BEND, WASH. JAN 1 8 1919 191 No. 887
10	JOHN B. SEMPILL PHARMAGIST
OSIT BOXES	ON WILLIADA HARBOR PAN TO THE PACIFIC Jef & Def. Co - 5
E DEPO	Du V Dollars
SAF	To PACIFIC STATE BANK 98-76 SOUTH BEND, WASH.
	NI MAJAYA MOZA CO. TAGOMA

This check of a South Bend, Washington pharmacist does have a vignette, but not one that has anything to do with his profession.

		000000000000000000000000000000000000000	
	NORTH AV	VENUE PHARMACY	No. 185
		DECEMENT.	
	DAY TO THE ORDER OF	MILWAUKEE, WIS.	137/
Pune Day	Milwander El	atoly. + the ball	\$4 /100
	Joen + 37/10	ion I	Dollars
	STATE BANK,	* P ollo	
	IILWAUKEE, WIS.	of Alak / vit	eparon

I especially like this North Avenue Pharmacy check made out to the Milwaukee Electric Railway and Light Company, a street car company that ran in Milwaukee, as might be expected.

Regards,

Jim Adams

Another Druggist Check

CN:	tire of Mavilands & Ferris Druggists,
	First Hational Bank
Par Par	wenty for the DORGNES
Jalar Glava 82 Pro-Nam Sh New York.	Harsiel & Hairland guardian

A check of Havilands & Ferris, Druggists, Glens Falls, New York. It was signed by Harriet E. Haviland as guardian. Note that her signature does not have the 's' at the end of Haviland. Odd that the name of the firm is not Haviland & Ferris?

Pennsylvania Banks - 7 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	Size in mm
Fayette County						
1 ST N.B. of Dawson	X7	1900	Wm. Mann	Gray on White	JAS. COCHRAN, SONS	208 x 74 mm.
Peoples Bank of Fayette Cty. Uniontown	R155b	1899	Stephens Litho & Eng	Gray on Cream	St. Bernard dog and child	202 x 85 mm.
1 st N.B. of Uniontown	R155b inv. ovp	1901	J. Ottmann	Black on Blue- green	M. M. Hopwood	193 x 76 mm.
Forest County						
U U	R164					
Forest County N. B. Tionesta		1901	Wm. Mann	Black on Yellow	Lawrence & Smearbaugh	
Franklin County						
Chambersburg Deposit Bank	G1	1881	Wm. Mann	Black on White	None	
Franklin County Bank Chambersburg	R15	1871	Wm. Mann	Black on Lav- ender	Kennedy & Stewart	201 x 71 mm.
Same	E4	1872	Wm. Mann	Black on Lav- ender	Ornamental scroll	196 x 71 mm.
Same	C1	1871	Wm. Mann	Black on Lav- ender	Ornamental scroll	210 x 74 mm.
Same	R135	1872	Wm. Mann	Black on White	Ornamental scroll	184 x 76 mm.
Same	R104	1872	Wm. Mann	Black on White	Ornamental scroll	184 x 76 mm.
Same	D1	1873	Wm. Mann	Black on Lav- ender	Kennedy & Stewart	193 x 69 mm.
Same	D1	1877	Wm. Mann	Black on Violet	None	195 x 70 mm.
Same	D1	1874	Major & Knapp	Black on White	Indian on horseback	210 x 88 mm.
Same	G1	1878	Wm. Mann	Black on Violet	None	195 x 73 mm.
N.B. of Chambersburg	B1	1868	None	Black on White	Ornamental scroll	173 x 67 mm.
Same	H3	1869	Wm. F. Murphy	Green on White	None	187 x 72 mm.
Same	J4	1873	Wm. F. Murphy	Blue on White	Pennsylvania at left	178 x 80 mm.
Same	D1	1874	None	Red on White	Ornamental pattern left	175 x 70 mm.
Same	D1	1874	Wm. Mann	Green on White	None	182 x 71 mm.
Same (on Franklin County	G1	1881	Wm. Mann	Black on Violet	None	195 x 72 mm.
check)	01	1001	vv III. Iviuiiii	Didek on violet	T tone	195 A 72 IIIII.
Same as previous	G1	1882	Wm. F. Murphy	d. Blue on Violet	Ornamental scroll	183 x 71 mm.
Same	G1	1877	Wm. F. Murphy	Violet on Beige	Ornamental scroll	179 x 72 mm.
Same	G1	1879	Wm. F. Murphy	Blue on Violet	None	
Same	R152	1882	Wm. F. Murphy	Blue on Violet	Ornamental scroll	180 x 69 mm.
Same	G1	1883	Lehman & Bolton	Black on White	None	190 x 73 mm.
1 st N.B. of Franklin	B1	1870	Wm. Mann	Green on White	Chas. W. Mackey	194 x 74 mm.
Same	C1	1871	Wm. Mann	Green on White	None	167 x 74 mm.
International Bank	D1	1874	Ashby &	Black on White	Ornamental scroll	153 x 64 mm.
Franklin			Vincent			
Savings Bank of Franklin	D1	1873	Ashby & Vincent	Black on White	Ornamental scroll	165 x 65 mm.
Same	G1	1884	None	Gray on White	CHARLES W. MACKET	225 x 83 mm.
Same	L5	1876	Wm. Mann	Blue on Blue		165 x 65 mm.
1 st N.B of Greencastle	R151	1874	W. W. Geer	Black on White	PENNSYLVANIA	194 x 69 mm.
by hand to Franklin Cty.						,

THE CHECK COLLECTOR is a quarterly publication of the ASCC.

THE CHECK COLLECTOR

Bank Name	Stamp	Years	Printer	Colors	Vignette	Size in mm
1 st N.B. of Grove City	None	1896	Speed Mftg.	Black on White	GENERAL MERCHANDISE	203 x 77 mm.
1 st N.B. of Shippensburg Bank of Waynesboro	R15 R164	1869 1900	Wm. F. Murphy Wm. Mann	Blue on White	None None	183 x 72 mm.
Citizens N.B. of Waynes- boro	R164	1899	Wm. Mann	Red-brown on White	None	167 x 64 mm.
The Peoples N.B. of Waynesboro	X7	1903	Wm. F. Murphy	Black on Pink	Bank building	218 x 70 mm.
1 st N.B. of Waynsboro	R5	1871	Chas. F. Ket- cham	Orange on White	Ornamental design	183 x 70 mm.
Same	R15	1871	Chas F. Ket- cham	Orange on White	Ornamental design	183 x 70 mm.
Same	R152	1877	Wm. F. Murphy	Black on Violet	Pennsylvania	197 x 75 mm.
Fulton County						
1 st N.B. of Dushore	X7	1899	J.H. Warner	Gray-blue on Gray-green	M.A. Rogers & Son	215 x 78 mm.

NEVELONBILL BEDYLK& CIGDYL Chambersburg. Pa Cashier of the CASHIER. p Eng Mfg &Lith.Co.71 By

The Fifteenth Annual Chicago Paper Money Exhibition will be held March 5 - 8 at the Crowne Plaza Chicago O'Hare on North River Road, Rosemont, Illinois. Hours are 10:00 a.m. to 6:00 p.m. Friday and Saturday, and 10:00 a.m. to 1:00 p.m. on Sunday.

Special entry for Thursday, March 5, is available for \$50.

NEW MEMBERS

Secretary's ReportLyman Hensley

NEW MEMBERS	
1843 Debbie Williams PO Box 384 Roanoke, TX 76262 by R W Chadwick	1
1844 Larry D Schutts3830 Glenwood AveBirmingham, AL 35222by Web search	1, 9, 31
1845 Mark Drengson 1235 Ramona Dr. Newbury Park, CA 91320 by Bank Note Reporter	1 (MN,SD early Nat banks), 20, 21, 23

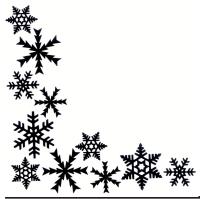
Announcements

After eleven years as President of the ASCC (where does time go?), I am resigning the position effective as of the end of this year. I am running for President of the American Revenue Association, and do not want to hold both positions at the same time.

My successor will be chosen by the Board of Directors and must be a current member of the Board, according to our bylaws.

This is my sixtieth issue as Editor of TCC, and I will remain in that position for the foreseeable future. I am also serving as de facto webmaster for the ASCC site until we can find a replacement. This brings up a very real problem: if only one person is able and willing to run the communications vehicles for a society, what happens if that person is no longer available? Does the Society stop communicating, and come to a halt? Surely somebody must know enough about websites and have the time to maintain ours. And surely somebody must be able and willing to learn how TCC is put together, with the thought of eventually taking over. Or do we continue to just cross our fingers and hope?

Elections. On a different subject, I neglected to call for nominations for the Board in the last issue. If our Secretary, Lyman Hensley, or I do not hear from anyone wishing to run by the end of January the current members whose terms expire will be reelected. These members are Coleman Leifer, Dick Naven, Phillip Ryman and Michael Turrini.



THE CHECK COLLECTOR Member Exchange

Long-time collector seeks checks signed by hostorical personalities. **Michael Reynard**, 1301 - 20th Street #260, Santa Monica, CA 90404. E-mail reynard@ucla.edu.

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

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.

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: New York State/City; Connecticut early checks especially if issued by National Banks. Send on approval/ email lcsilver@optonline.net. Leon Silverman, 237 Mamaroneck Ave., White Plains, NY 10605

Collector seeks old Philippines Treasury Checks, 1900-1915 with portrait of Gen Henry Lawton. Willing to pay top prices for nice examples. Send photocopies and correspondence to: **Craig Williams**, 3014 N W Euclid Ave, Lawton OK, 73505

Member seeks any paper items regarding the Smith-Condit Arms Co., Standard Arms Co., Cramps Gun Works, and Artillary Fuse Co., all Philadelphia, PA or Wilmington, DE area. **George Fink**, PO Box 4, Viola, DE 19979 (302-233-8171).

Wanted: Checks from dealers in Indian relics or fossils - or signed by archaeologists or paleontologists. Or other related paper. Write: **Stan Raugh**, 4217 *th Avenue, Temple, PA 19570-1805.

Early checks, etc. with Old West themes. Trains, Indians, Cowboys, Buffalo, Horses. Send photocopy or email with offer. **Buck Major**, 522 Mourning Dove Cove, Temple, TX 76502-5043, buckleymajor@yahoo.com.

Check Collector back issues wanted, and all periodicals issued by coin clubs relating to all subjects of United States numismatics. Please send list. **Harold Thomas**, PO Box 7520, Beaumont, TX 77726-7520. 409-466-0781

Wanted: "Manuscript" aka completely handwritten checks. All states and dates (generally pre-1900. Sheldon Rabin, 2820 Breckenridge Circle, Aurora, IL 60504, sheldonrabin@yahoo.com

Exchange postings will be taken from ASCC members who are collectors only. Postings of 20 words or less are free; please remit \$3 each issue for postings of 21 to fifty words. Name and address do **not** count toward the 20 words.

Neither the Editor nor the ASCC can be responsible for compliance with any promises made in postings, or in response to them. Be very clear as to the value you place on your material when discussing a trade. Fairness and common courtesy are to be expected, but common sense must rule.

UNITED STATES REVENUE STAMPED PAPER

RN-A8 to RN-X4a and a good selection of RM documents

> We're Fiscally Responsible as Both Buyers and Sellers

We Handle

- All Scott-listed U.S. Revenues
- Other U.S. Back-Of-The-Book
- Canadian Revenues

How do we sell?

- Through net price lists published six times a year and offering thousands of individual items
- By approval

How can we help you?

RICHARD FRIEDBERG STAMPS

310 CHESTNUT STREET, SUITE 106, MEADVILLE, PA 16335 PHONE 814-724-5824 FAX 814-337-8940 EMAIL <u>FRIEDBERG2@EARTHLINK NET</u>

www.oregon-pioneer.com



Welcome! Our menu:

- SafeKeeper Albums
- Multi-Ring Binders
- Flexible Albums
- Mylar Sleeves & Pouches
- Custom Products
- Archival Repair Tape
- Stocks & Bonds
- Checks & Drafts
- Revenues on Documents
- Banknotes & Scrip
- ABNCo Engraved Sheets
- Reference Books
- Bank & Banking Histories
- Books on Engraving, Counterfeiting, More.....

Oregon Paper Money Exchange opmc@teleport.com 503-245-3659 Fax: 503-244-2977 Since 1983 FAST CASH FOR:

books, transcripts, finance, reports, journals, records, accounting, treaties, documents relating to bail bonds, leasing, banking, insurance, bonds, instruments, mortgages, trust deeds, royalties, easements, notes, law, and security instruments.

Richard Hopp (818) 902-0532

www.RichardHopp.com

To learn more about the paper money of the U.S. and the world, join the

SOCIETY OF PAPER MONEY COLLECTORS

Six annual issues of PAPER MONEY, the journal of the SPMC Annual and regional meetings

Annual dues: U.S. Residents......\$30 Canada & Mexico......\$35 Other Countries......\$40 Conatct: SPMC Membership Director, PO Box 117060, Carrollton, TX 75011

Announcing:

An extensive stock of Revenue Stamped Paper is now available. Purchase online at our website or send for our FREE price list today!



When it comes to finding the difficult material you need (like wonderful early checks) always turn to us first – especially now that we feature revenue stamped paper on our website. And Don't Miss The Bi-Monthly Auctions At Our Site!



P.O. Box 728 • Leesport PA 19533-0728 (610) 9266-6200 • Fax: (610) 926-0120 Email: eric@revenuer.com

www.ericjackson.com

THE CHECK COLLECTOR is a quarterly publication of the ASCC.



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 US mailing of *The Check Collector* by First Class Mail, \$25 for Canada and Mexico, \$25 for other foreign countries) Please make remittance in U.S. funds only payable to: *The American Society of Check Collectors, Inc.*

Name:	
Address:	3
City: State:	Zip: Country:
E-mail address:	
New Applica	ation Reinstatement
Collector	Collector/Dealer Dealer
Signed:	Date:
I found out about the ASCC through:	
Please complete this form, enclose remittance for	or membership and mail to the Secretary:
Landari Haradari A	72 E El- Guerra II 20170 1/04
Lyman Hensley, 4	73 East Elm, Sycamore, IL 60178, USA
- -	
Please circle the numbers that indicate your area name on our membership roster.	as of collecting interest. This information will be listed v
Please circle the numbers that indicate your area name on our membership roster. 1. Checks, General	as of collecting interest. This information will be listed v 8. Travelers Checks and Money Orders
Please circle the numbers that indicate your area name on our membership roster. 1. Checks, General 2. Checks, US	as of collecting interest. This information will be listed v 8. Travelers Checks and Money Orders 9. Specimen Checks
Please circle the numbers that indicate your area name on our membership roster. 1. Checks, General	as of collecting interest. This information will be listed v 8. Travelers Checks and Money Orders 9. Specimen Checks 10. Ration Checks
Please circle the numbers that indicate your area name on our membership roster. 1. Checks, General 2. Checks, US Region or States of Interest:	as of collecting interest. This information will be listed v 8. Travelers Checks and Money Orders 9. Specimen Checks 10. Ration Checks 11. Refund/Rebate Checks
Please circle the numbers that indicate your area name on our membership roster. 1. Checks, General 2. Checks, US Region or States of Interest: 3. US Government Checks	as of collecting interest. This information will be listed v 8. Travelers Checks and Money Orders 9. Specimen Checks 10. Ration Checks 11. Refund/Rebate Checks 12. Other
Please circle the numbers that indicate your area name on our membership roster. 1. Checks, General 2. Checks, US Region or States of Interest: 3. US Government Checks 4. Miscellaneous Fiscals	as of collecting interest. This information will be listed v 8. Travelers Checks and Money Orders 9. Specimen Checks 10. Ration Checks 11. Refund/Rebate Checks 12. Other 14. Counter and Modern Checks
Please circle the numbers that indicate your area name on our membership roster. 1. Checks, General 2. Checks, US Region or States of Interest: 3. US Government Checks 4. Miscellaneous Fiscals Bank Drafts	as of collecting interest. This information will be listed v 8. Travelers Checks and Money Orders 9. Specimen Checks 10. Ration Checks 11. Refund/Rebate Checks 12. Other 14. Counter and Modern Checks 20. Vignettes
Please circle the numbers that indicate your area name on our membership roster. 1. Checks, General 2. Checks, US Region or States of Interest: 3. US Government Checks 4. Miscellaneous Fiscals Bank Drafts Bills of Exchange	as of collecting interest. This information will be listed v 8. Travelers Checks and Money Orders 9. Specimen Checks 10. Ration Checks 11. Refund/Rebate Checks 12. Other 14. Counter and Modern Checks 20. Vignettes 21. Autographs
Please circle the numbers that indicate your area name on our membership roster. 1. Checks, General 2. Checks, US Region or States of Interest: 3. US Government Checks 4. Miscellaneous Fiscals Bank Drafts Bills of Exchange Certificates of Deposit	as of collecting interest. This information will be listed v 8. Travelers Checks and Money Orders 9. Specimen Checks 10. Ration Checks 11. Refund/Rebate Checks 12. Other 14. Counter and Modern Checks 20. Vignettes 21. Autographs 22. Railroads, Steamboats, Mining
Please circle the numbers that indicate your area name on our membership roster. 1. Checks, General 2. Checks, US Region or States of Interest: 3. US Government Checks 4. Miscellaneous Fiscals Bank Drafts Bills of Exchange Certificates of Deposit Promissory Notes	as of collecting interest. This information will be listed v 8. Travelers Checks and Money Orders 9. Specimen Checks 10. Ration Checks 11. Refund/Rebate Checks 12. Other 14. Counter and Modern Checks 20. Vignettes 21. Autographs 22. Railroads, Steamboats, Mining 23. Banking History
Please circle the numbers that indicate your area name on our membership roster. 1. Checks, General 2. Checks, US Region or States of Interest: 3. US Government Checks 4. Miscellaneous Fiscals Bank Drafts Bills of Exchange Certificates of Deposit Promissory Notes Receipts	as of collecting interest. This information will be listed v 8. Travelers Checks and Money Orders 9. Specimen Checks 10. Ration Checks 11. Refund/Rebate Checks 12. Other 14. Counter and Modern Checks 20. Vignettes 21. Autographs 22. Railroads, Steamboats, Mining 23. Banking History 24. Security Printers and Printing
Please circle the numbers that indicate your area name on our membership roster. 1. Checks, General 2. Checks, US Region or States of Interest: 3. US Government Checks 4. Miscellaneous Fiscals Bank Drafts Bills of Exchange Certificates of Deposit Promissory Notes Receipts Warrants	as of collecting interest. This information will be listed w 8. Travelers Checks and Money Orders 9. Specimen Checks 10. Ration Checks 11. Refund/Rebate Checks 12. Other 14. Counter and Modern Checks 20. Vignettes 21. Autographs 22. Railroads, Steamboats, Mining 23. Banking History 24. Security Printers and Printing 25. Check Protectors and Cancel Device
Please circle the numbers that indicate your area name on our membership roster. 1. Checks, General 2. Checks, US Region or States of Interest: 3. US Government Checks 4. Miscellaneous Fiscals Bank Drafts Bills of Exchange Certificates of Deposit Promissory Notes Receipts Warrants 5. Checks, Great Britian	as of collecting interest. This information will be listed v 8. Travelers Checks and Money Orders 9. Specimen Checks 10. Ration Checks 11. Refund/Rebate Checks 12. Other 14. Counter and Modern Checks 20. Vignettes 21. Autographs 22. Railroads, Steamboats, Mining 23. Banking History 24. Security Printers and Printing 25. Check Protectors and Cancel Device 26. Wells Fargo History
Please circle the numbers that indicate your area name on our membership roster. 1. Checks, General 2. Checks, US Region or States of Interest: 3. US Government Checks 4. Miscellaneous Fiscals Bank Drafts Bills of Exchange Certificates of Deposit Promissory Notes Receipts Warrants 5. Checks, Great Britian 6. Checks, Canada	as of collecting interest. This information will be listed v 8. Travelers Checks and Money Orders 9. Specimen Checks 10. Ration Checks 11. Refund/Rebate Checks 12. Other 14. Counter and Modern Checks 20. Vignettes 21. Autographs 22. Railroads, Steamboats, Mining 23. Banking History 24. Security Printers and Printing 25. Check Protectors and Cancel Device 26. Wells Fargo History 30. Stocks and Bonds
Please circle the numbers that indicate your area name on our membership roster. 1. Checks, General 2. Checks, US Region or States of Interest: 3. US Government Checks 4. Miscellaneous Fiscals Bank Drafts Bills of Exchange Certificates of Deposit Promissory Notes Receipts Warrants 5. Checks, Great Britian	as of collecting interest. This information will be listed v 8. Travelers Checks and Money Orders 9. Specimen Checks 10. Ration Checks 11. Refund/Rebate Checks 12. Other 14. Counter and Modern Checks 20. Vignettes 21. Autographs 22. Railroads, Steamboats, Mining 23. Banking History 24. Security Printers and Printing 25. Check Protectors and Cancel Device 26. Wells Fargo History