

# THE CHECK COLLECTOR

January - March 2006

The Journal of  
THE AMERICAN SOCIETY OF CHECK COLLECTORS, INC.

Number 77



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

*The Check Collector* (ISSN 1066-3061) is published quarterly by the American Society of Check Collectors, 473 East Elm, Sycamore, IL 60178-1934. Subscription only by membership, dues \$13 per year in the US (\$17 per year in Canada and Mexico, \$23 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 April - June issue of *The Check Collector* is May 15.

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

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

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

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

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VISIT OUR WEB PAGE  
<http://asccinfo.com>



A check of the Carson & Colorado Railroad, begun by the same officials as the Virginia & Truckee, featured in our lead article.

Articles also touch on check writing woes of a century ago, a comedian, an aviator, and baseball.

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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MISTAKES IN BANKING

BY SAMUEL WOODS

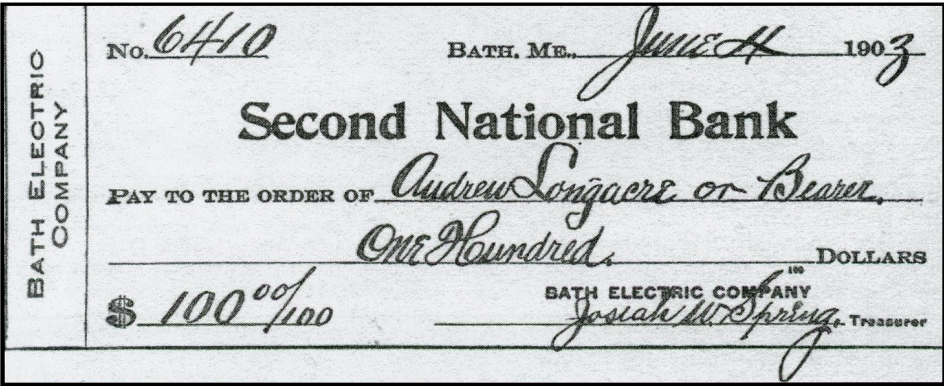
MEMBER OF THE AMERICAN INSTITUTE OF BANK CLERKS

INSTANCES, TAKEN FROM COURT RECORDS, OF COSTLY ERRORS IN CONNECTION WITH CHECKS, NOTES, AND CERTIFICATES OF DEPOSIT - TRAPS INTO WHICH ANY ONE WHO HAS A BANK ACCOUNT MAY FALL.

*This article was originally published in the November, 1905 edition of Munsey's Magazine. Two pages containing the material shown were purchased on eBay one hundred years later, and are presented here for your reading pleasure.*

Many a man or woman has lost heavily by not knowing the A B C of the banking business. One wrong word, or figure, or letter - the right thing in the wrong way or the wrong place, the scratch of an eraser or the alteration of a word - any one of these things, in the making or cashing of a

But it is not the unique and novel swindle that is most dangerous, either to a bank or an individual. It is the simple, ordinary mistake or the time-worn trick that makes continuous trouble.

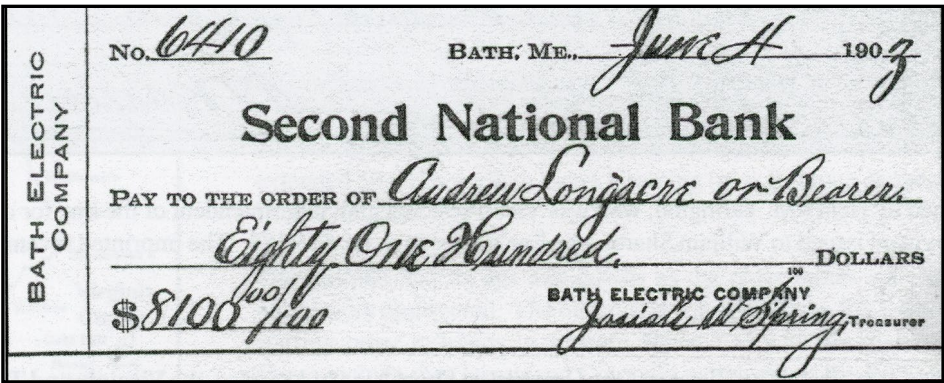


A CARELESSLY DRAWN CHECK THAT WAS THE BASIS OF A RECENT LAWSUIT - THE AMOUNT BEING WRITTEN IN THE CENTER OF THE CHECK, IT WAS EASY TO WRITE IN ANOTHER WORD AND FIGURE.

check, is liable to become as expensive as a racing automobile.

The paying teller of a bank, like a Mississippi pilot, must keep his eyes open for new dangers as well as old ones. The

Apparently, every new generation contains a number of dishonest people who lay the same traps, and a number of careless people who fall into these traps in the same old way.

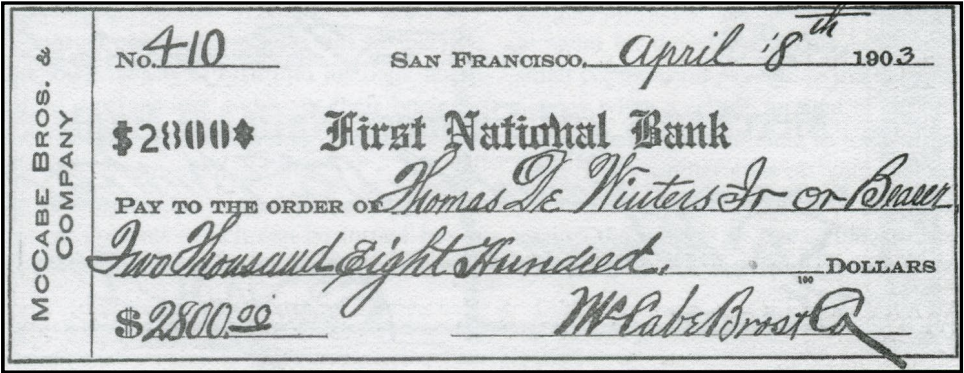


THE SAME CHECK WITH THE AMOUNT RAISED - THE BANK PAID IT, AND THE COURTS DECIDED THAT THE ELECTRIC COMPANY, NOT THE BANK, SHOULD LOSE THE EIGHT THOUSAND DOLLARS, ON ACCOUNT OF "GROSS CARELESSNESS" IN DRAWING THE CHECK.

CHECK-RAISING MADE EASY.

cleverest crooks in the country are pitting their brains against his. After he has learned the proper guard for all the well-known tricks and forgeries, it is still possible that an entirely new combination may leave him minus cash and plus experience.

One of the first lessons, for instance, that a depositor should learn before he is qualified to own a check-book, is to commence writing the amount as near as possible to the extreme left of the check. Those who forget this are often



A BUSINESS MAN LEFT THIS CHECK WITH HIS BOOKKEEPER, DATED APRIL 18, TO MEET A NOTE DUE THAT DAY. THE BOOKKEEPER ERASED THE FIRST FIGURE OF THE DATE, CASHED THE CHECK ON APRIL 8, AND ABSCONDED. THE BANK HAD TO REFUND THE MONEY.

reminded of it in a costly way. Some one “ raises “ their check by writing another figure in front of the proper amount. “Five hundred” might be “raised” to “twenty-five hundred” in this way even by an unskilled forger.

At one bank of which I was cashier there was an old lady who gave us more annoyance than all the rest of our depositors put together. She had invented an odd rule never to write a check for more than one hundred dollars. If she owed three thousand, she would send a little bundle of thirty checks in payment. And in spite of all our warnings, she persisted in writing the amount in the exact center of the check. “All you have to do,” she would retort sharply, “is to remember that I never draw a check for more than one hundred dollars.”

The highest court has recently decided that a bank cannot be held responsible when it pays a “raised” check, if the maker of the check failed to write it out correctly in the first place. The treasurer of the Bath Electric Company, of Bath, Maine, had written a check for one hundred dollars, which was raised to eighty-one hundred dollars and cashed. The court held that the company, and not the bank, should lose the eight thousand dollars because of the treasurer’s “gross carelessness” in drawing up the check.

We had another lady depositor whose account gave us more trouble than profit. Her balance was usually a small one, but it was her habit to come to the bank every Monday morning, as soon as the doors were opened, draw out the entire amount,

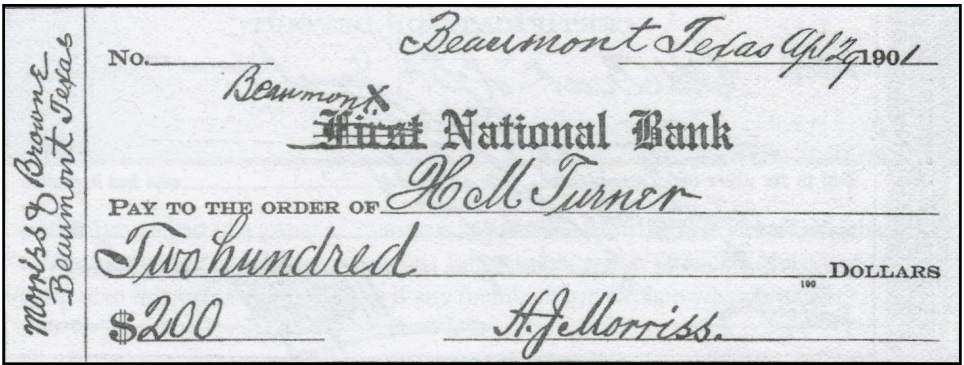
count it, and then deposit it again at the receiving teller’s window. We christened her “ the bank examiner.”

ALTERED WORDS AND FIGURES IN CHECKS.

Much loss and litigation has been caused by alterations in the wording of notes or checks. The altered check is the bane of the paying teller’s profession. Sometimes a change is made so cleverly that a hawk’s eye might not detect the forgery. A “1” may be developed into a “9,” or a “6” into an “8.”

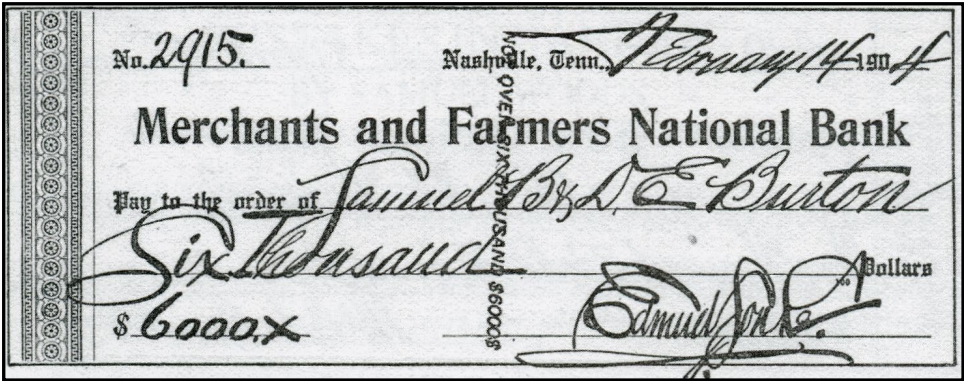
The First National Bank of San Francisco lost twenty-eight hundred dollars in 1903 because its cashier failed to notice a change that had been made in the date of a check. A business man had a note for twenty-eight hundred dollars coming due on April 18, and as he was called out of the city at the beginning of the month, he wrote a check for that amount, dating it the 18th, and left it with his bookkeeper. The bookkeeper waited until April 8, then scratched out the figure “1” from the date, cashed the check, and absconded. The court compelled the bank to refund the money, holding that the paying teller should have noticed the erasure.

A bank in Beaumont, Texas, involved itself in a costly and wrangling lawsuit because its cashier accepted a check on which the name of the bank had been altered. This case was so unusual that for weeks it transformed the town into a debating society. H. J. Morriss had bought two hundred



A CHECK THAT FIGURED IN A PECULIAR DISPUTE - IT WAS ORIGINALLY DRAWN ON THE FIRST NATIONAL BANK, BUT TO PREVENT ITS PAYMENT MORRISS TRANSFERRED HIS ACCOUNT TO THE BEAUMONT NATIONAL. TURNER CHANGED THE CHECK ACCORDINGLY, AND CASHED IT; AND WHEN MORRISS SUED THE BANK HE LOST.





WHEN THIS CHECK, PAYABLE TO SAMUEL B. BURTON AND D.E. BURTON, WAS INDORSED AND PRESENTED BY SAMUEL B. BURTON, IT WAS PAID IN FULL. THE BANK SUBSEQUENTLY HAD TO PAY THREE THOUSAND DOLLARS TO D.E. BURTON.

TRAPS FOR PAYING TELLERS.

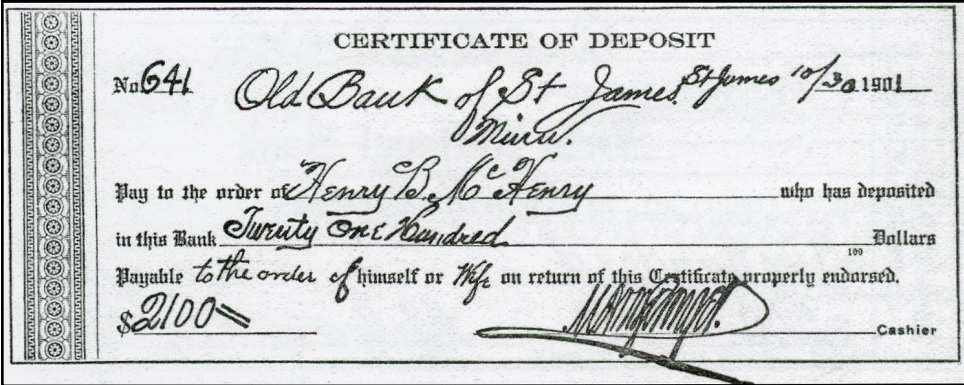
dollars’ worth of oil stock from H. M. Turner, and paid for it with a check on the First National Bank. An hour afterward he changed his mind about his purchase, and to prevent Turner from cashing the check he drew all his money out of the First National. Learning that Morriss had transferred his account to the Beaumont National Bank, Turner scratched out the word “First” on his check and wrote “ Beaumont.” The Beaumont Bank paid the check, whereupon it was sued by Morriss. On the first trial of the case Morriss won, but the Court of Appeals decided in favor of the bank.

In Newark, New Jersey, a bank president not long ago paid three hundred dollars to learn that a note is worthless if any alteration has been made in its date. A borrower presented a note for renewal. It was drawn for four months, but the president said: “I will renew it for two months only.” As he spoke, he drew his pen through the word “ four” and wrote “ two” above it. The note was not paid, either after two months or after four months. The bank sued. In defense, the borrower’s lawyer pointed out that the document had been altered, since it was signed, by the president of the bank; and the court decided in favor of the borrower.

Another short-cut to bankruptcy is to cash checks that are not properly indorsed. Even a check that is made payable to bearer should be indorsed by the payee, so that the check may become a complete voucher for the money that has been paid. When two names appear in the body of the check, it must be indorsed by both, otherwise the person whose name has not been signed may collect his half from the bank.

This last point was recently decided in Nashville, Tennessee, in the case of D. E. Burton versus the Merchants & Farmers National Bank. The bank had cashed a six-thousand-dollar check which had been made payable to Samuel B. and D.E. Burton, although it was endorsed by Samuel B. Burton only. For this mistake it was obliged to pay three thousand dollars to the wronged half-owner of the check.

The habit of writing the word “wife” on a certificate of deposit, instead of the woman’s name, has caused all manner of legal complications. A bank in St. James, Minnesota, cashed a two-thousand dollar certificate of deposit for a widow who was not mentioned in the paper by name, but merely designated under the title of wife. The executor of her husband’s estate brought suit against the bank and compelled it to pay the certificate a second time, as it rightfully belonged to the estate, and was not properly indorsed when signed by the widow.

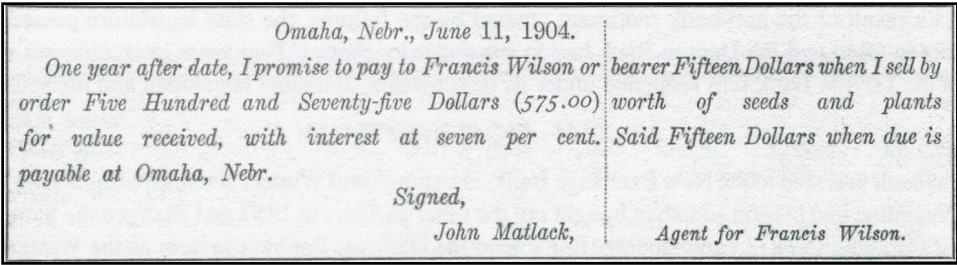


THE USE OF THE WORD "WIFE" IN THIS CERTIFICATE OF DEPOSIT CAUSED A PECULIAR COMPLICATION. MRS McHENRY INDORSED IT AND PRESENTED IT A FEW DAYS AFTER HER HUSBAND'S DEATH, AND THE BANK PAID IT - IMPROPERLY, AS THE COURTS RULED, SHE BEING HIS WIDOW, NOT HIS WIFE.

In matters of finance, unfortunately, it is always necessary to be on guard against strangers. Especially will a banker be suspicious of unknown men who rush into his bank about five minutes before closing time and want their business hurried through. Generally, when a man says “Be quick!” to a banker the banker says to himself “Go slow!”

Perhaps the most dangerous fraud perpetrated upon farmers is a form of contract which can be turned into a promissory note. On the face of it, the contract appears to be

a highly profitable bargain for the farmer, who is invited to act as agent for the sale of plants, seeds, or machinery, with a small commission payable to the man who secures him the agency when a certain amount of sales have been secured. The farmer signs his name to a document like that on this page. The swindler goes off with the tract, cuts it into two pieces, and one piece proves to be a perfectly worded note against the farmer. He cashes the note at the local bank and travels on for new prey.

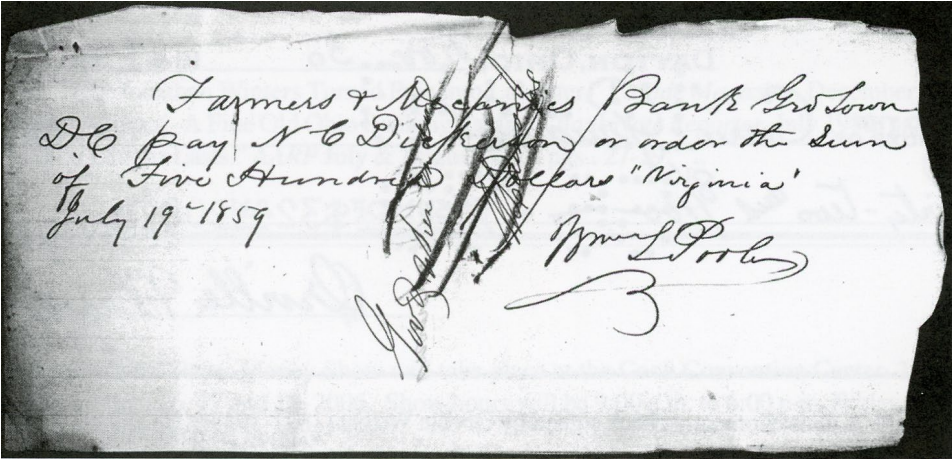


AN INGENIOUS SWINDLE BY WHICH MANY FARMERS HAVE BEEN VICTIMIZED - BY CUTTING IT AT THE DOTTED LINE, WHICH OF COURSE DOES NOT APPEAR IN THE ORIGINAL, AN APPARENTLY HARMLESS DOCUMENT IS TRANSFORMED INTO A NOTE.

The original article may have gone on beyond this point, but only two pages were present in the eBay lot. I hope this did not give anyone any ideas..

A Find in the Marketplace - and a Question

I only collect manuscript/handwritten checks (talk about being specialized!) and while most of them are routine, many tell an interesting story about what they were for, what goods or services were provided, and the like.



This one, purchased on eBay as part of a group of 25 manuscript checks from the Farmers and Mechanics Bank of Georgetown, D.C. in the 1850's, caught my eye for a different reason. It has an unusual reference to the payment of "five hundred dollars "Virginia'." I have not seen this before, and wonder if any members can explain what it meant.

Best Regards,  
  
Sheldon T. Rabin



Bankers, a Comedian and a Flight Pioneer

by Lee E. Poleske

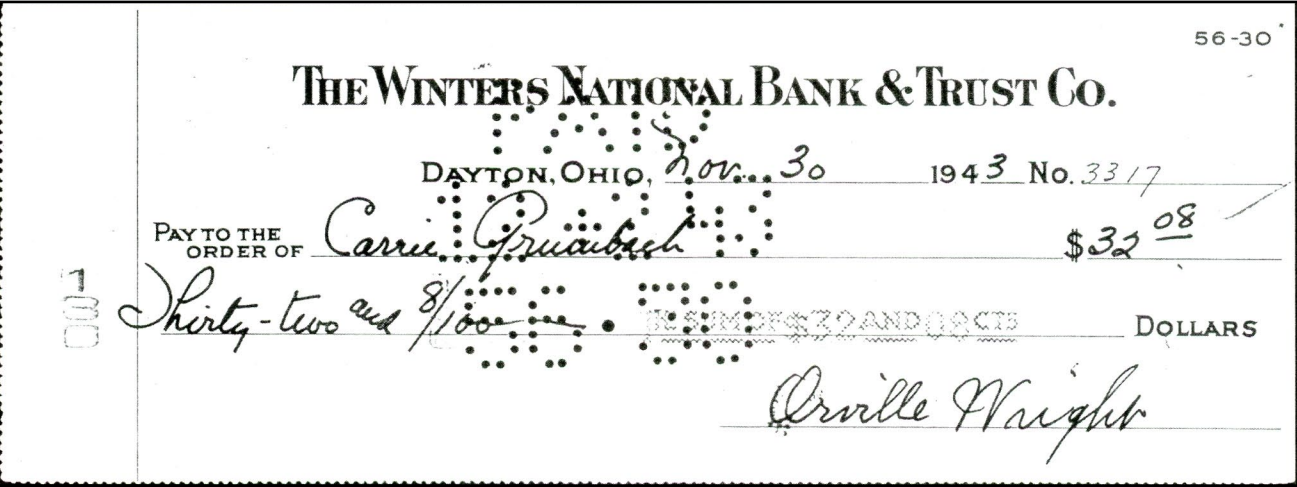
What is the connection between these two celebrity checks? One signed by a famous comedian and the other by one of the Wright brothers? A look at the bank name on the Wright check gives a good clue.

The Winters National Bank & Trust Company of Dayton, Ohio had its start in 1814 as the Dayton Manufacturing Company. The company never made anything, it was a banking business. In 1833 the name was changed to Dayton Bank. Ten years later Valentine Winters was employed as a clerk in the bank. In that same year a depression brought about the failure of many banks in Ohio. As a result of the anti-bank sentiment created by the failures, the state legislature passed a bill that made banking impossible in Ohio and the Dayton Bank had to surrender its charter. Two years later, changes were made in the banking laws and the Dayton Bank was reopened under its new owners, Jonathan Harshman and his son-in-law Valentine Winters.

In 1852 the Dayton bank was sold to the New Exchange Bank. Harshman and Winters became partners with R. R. Dickey and James R Young. Valentine and his son Jonathan bought out the other partners in 1857 and changed the name to V. Winters & Son. They made it through the 1873 panic and in 1881 joined the National Banking system as the Winters National Bank. Valentine died in 1890; his son Jonathan succeeded him as president. The bank continued in the family until 1924 when a deep recession forced the Winters family to sell the bank to Charles F. Kettering, the inventor of the electric starter for automobiles.

Kettering added a trust department and changed the name of the bank to Winters Bank & Trust Company. The bank survived the great depression and continued to do business until 1983 when it was acquired by Banc One Corporation.

The most famous customers of the Winters Bank were Wilbur and Orville Wright. There was also an association between Charles F. Kettering and Orville Wright. Kettering and Edward A. Deeds formed the Dayton-Wright company in 1917 to manufacture airplanes. Orville Wright was hired as a technical advisor. In 1920 the company was sold to General Motors who closed it soon afterwards.

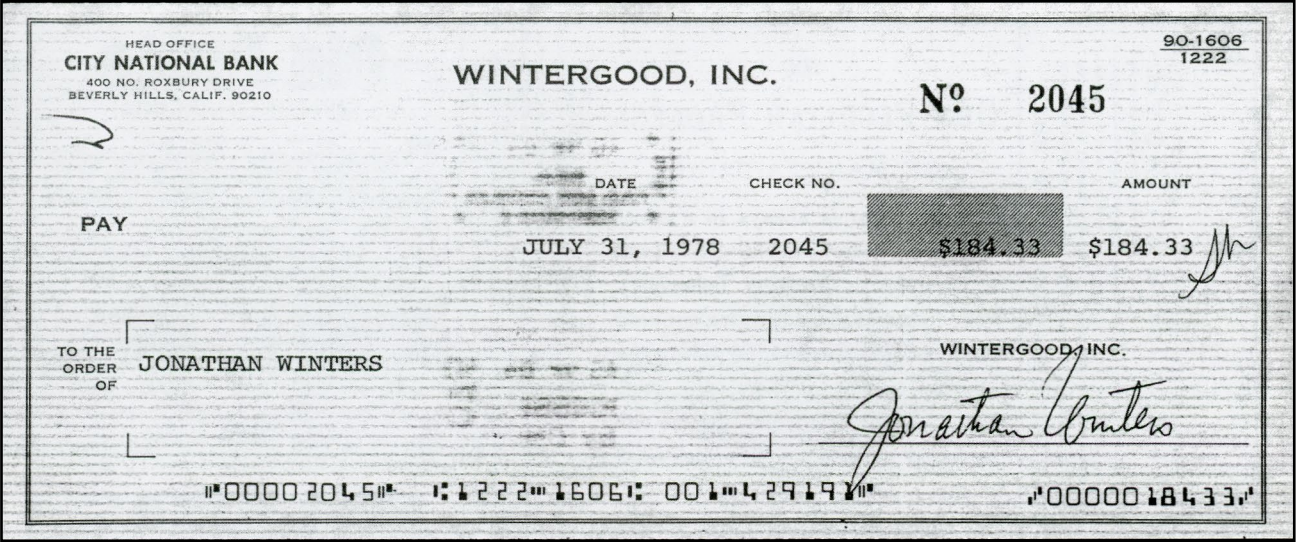


A Winters National Bank & Trust Company check signed by Orville Wright (1871-1948). He and his brother Wilbur (1867-1912) made the world's first controlled and sustained flight at Kitty Hawk, North Carolina on December 17, 1903.

Valentine Winter’s son Jonathan had a son Jonathan Harshman Winters, who married Alice Kilgore and their son Jonathan Winters, the famous comedian, was born November 11, 1925. Jonathan Harshman was an alcoholic and he and Alice were divorced when Jonathan was seven. He and his mother moved to Springfield, Ohio, where she did a radio interview show and became a local celebrity.

In 1943 Jonathan quit high school and joined the Marines. After the war he studied cartooning, worked as a radio DJ, won a local talent contest and in 1954 he went to New York to become a comedian. After an appearance on “Arthur Godfrey’s Talent Scouts,” he was hired by Garry Moore. This was followed by appearances on the Tonight show with Steve Allen and later Jack Paar. His subsequent successful comedy career included both television and movies. In 2000 he was awarded the Kennedy Center Mark Twain Prize for American Humor for his significant contribution to the world of American comedy.

He says his paternal grandfather Jonathan’s “eccentric extrovert antic behavior was a major formative influence on his comic ability.” One of his characters, the financier, B. B. Bindlestiff, was based on his grandfather. Jonathan didn’t do jokes, he did people. Two of his most famous characters were Grandma Frickert and Elwood R. Suggins. George Burns said, “He’s the only one of us who never has to worry about somebody stealing his stuff. Nobody else could do it.”



A City National Bank, Beverly Hills, California check signed by Jonathan Winters, whose family owned the Winters National Bank from 1857 to 1924.

Sources:  
Amory, Cleveland. “How Jonathan Winters Turned Pain into Laughter.” *Parade Magazine*, December, 281987, pgs.. 4-7.  
Finney, Frederick M. “Winters - A Fine Old Ohio Banking Family.” *Bank Note Reporter*, July 1982, pg. 6.  
Sager, Mike. “He Who Laughs Lasts.” *AARP* July & August 2003, pgs.. 27-29.

The 30th Annual International Paper Money Show will take place at the Cook Convention Center, 255 North Main Street, Memphis, Tennessee on June 16, 17 and 18, 2006. Show hours will be 9:00 a.m. to 6:00 p.m. Friday, 9:00 a.m. to 5:00 p.m. Saturday and 9:00 a.m. until 4:00 p.m. Sunday.

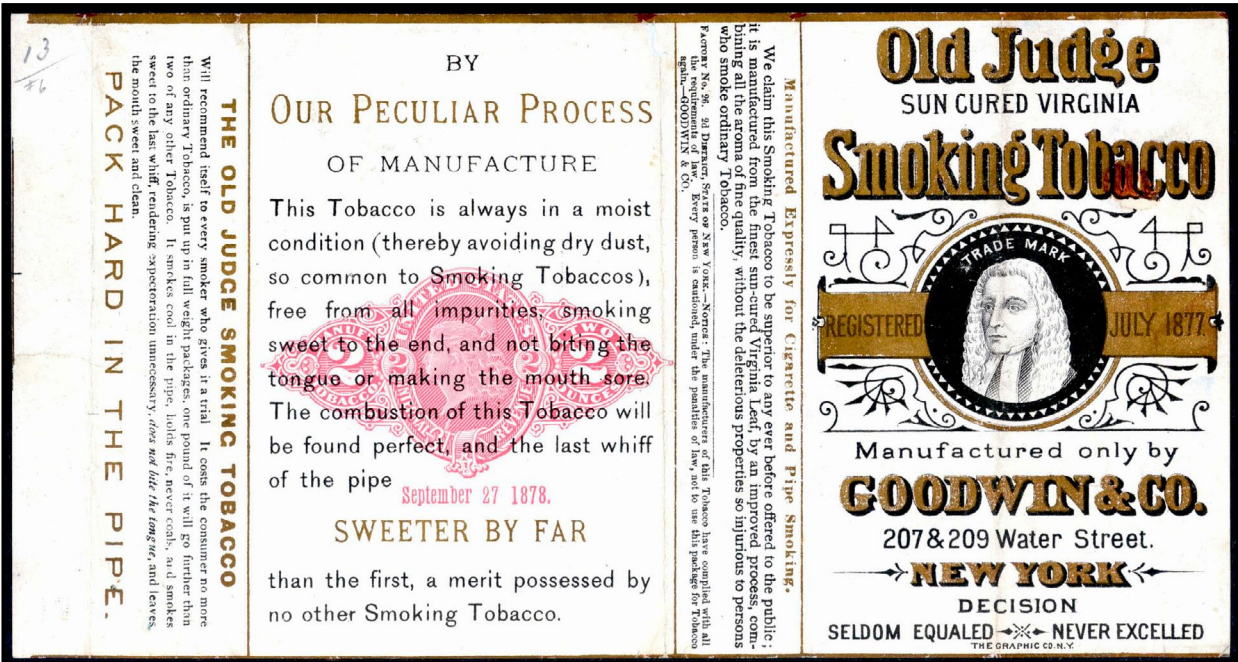
It is uncertain as to whether there will be an ASCC meeting in connection with the show. It will be listed in the show program if so.



Revenue Stamped Paper  
of the Spanish American War Tax Era

By Bob Hohertz  
(Part 3)

Two-Cent Imprints  
Source



Two-cent versions of the design were also known on tobacco wrappers as early as 1878. Use was continued on tinfoil wrappers up to 1898.

The main differences between the two-cent wrapper imprint and the later revenue imprint are the wording surrounding the two numerals of value and the fact that this wording is in white on color on the wrapper imprint and in color on white on the revenue imprint.

[This page is not a part of the current exhibit, but is based on one from an earlier version.]

Revenue Stamped Paper  
of the Spanish American War Tax Era

Two-Cent Imprint  
Proofs

Two-cent imprints were produced for use with checks, drafts, bills of exchange, and any other documents where there was a two-cent base tax.



The only two-cent trial color proof listed in George Turner's *Essays and Proofs of United States Revenue Stamps*.



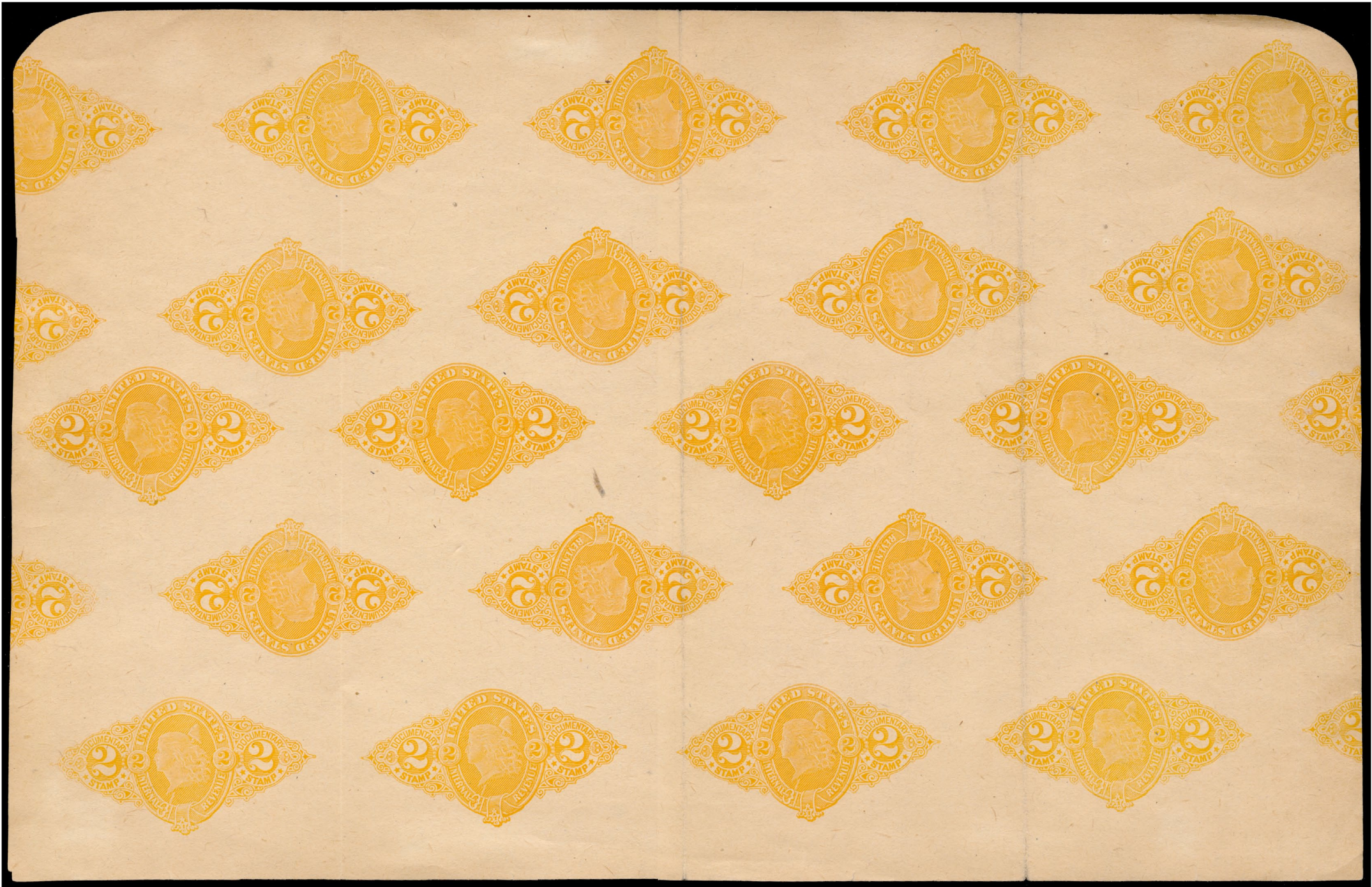
A black trial color proof of the two-cent imprint, not recorded in Turner.



Revenue Stamped Paper  
of the Spanish American War Tax Era

Two-Cent Imprint  
"Printer's Waste"

A number of items exist which have been printed on cheap brown paper, often with overlapping or multiple impressions of the imprint. These are not printer's waste in the sense that they were errors that occurred while trying to print a normal job. Instead, they appear to have been experiments by the local printers or runs to test inking of the plates. They may consist of one impression, or several impressions that overlap. This, featuring the two-cent imprint, is one of the more spectacular examples.

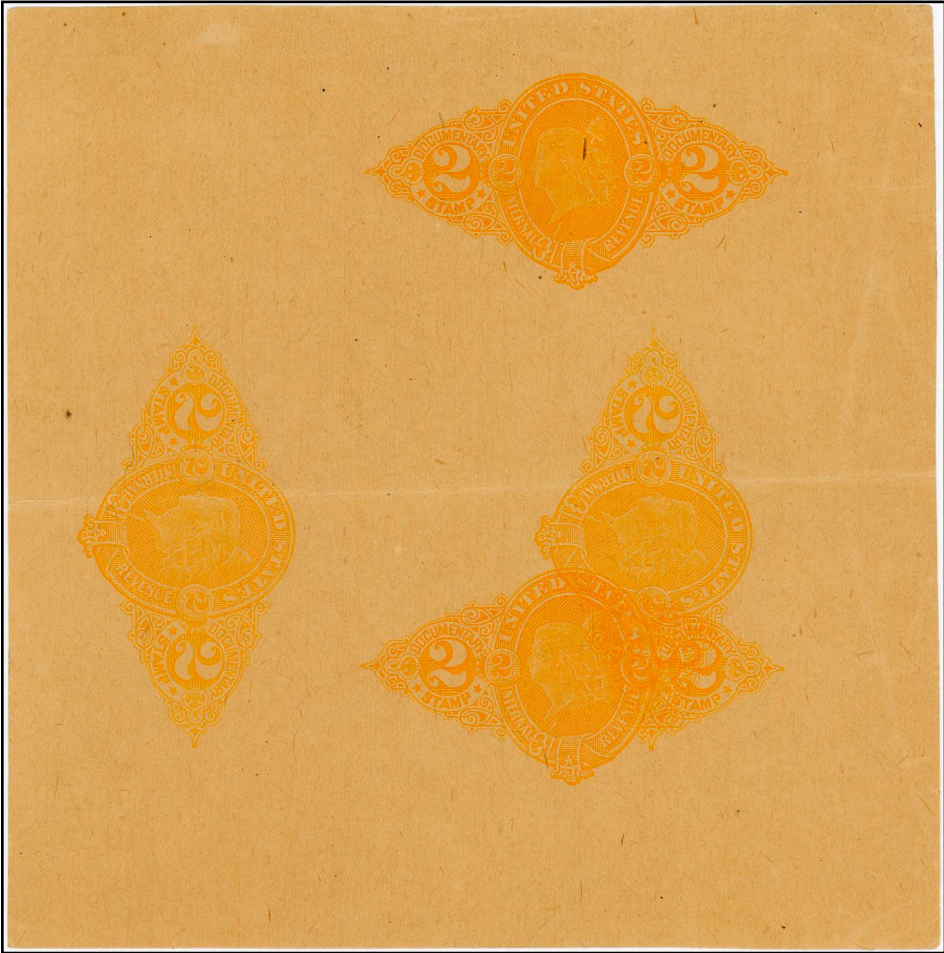




Revenue Stamped Paper  
of the Spanish American War Tax Era

Two-Cent Imprint  
"Printer's Waste"

The item to the right is one of the more fanciful types of printer's waste.



Booklets with the one- and two-cent imprints on various sorts of paper were produced by some unknown printer. The imprints all were in orange, but the papers ranged from tissue, to foil, to wallpaper (see below), to marbled, to imitation leather. The purpose is obscure, since most of these papers would not have been suitable for any known use.



[This is not a page from the exhibit.]

Revenue Stamped Paper  
of the Spanish American War Tax Era

Two-Cent Imprint  
Colors

Two-cent imprints were printed in shades of yellow and orange, ranging from pale yellow to dark apricot. The imprint on one check is considered to be olive green.



The only known check with an imprint classified as olive green.

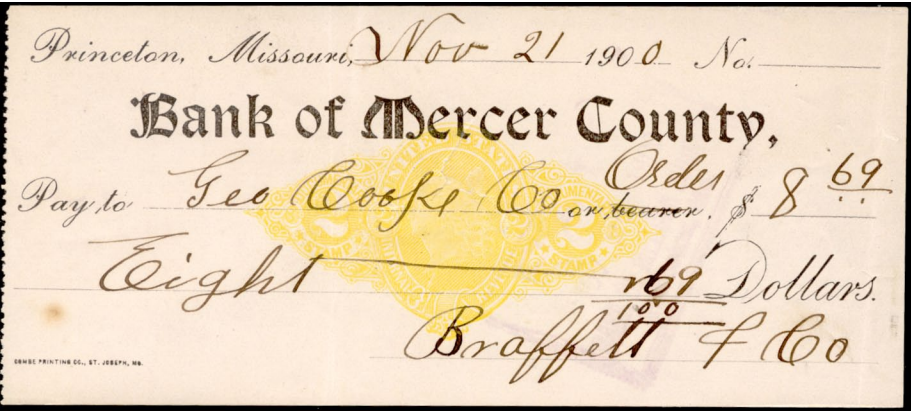


Other imprints with an olive cast can be found, but are considered to be a dull orange. The ink used for these imprints is not known to oxidize.



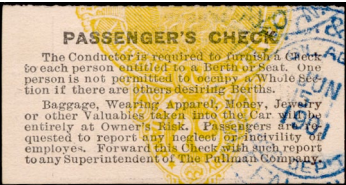
Revenue Stamped Paper  
of the Spanish American War Tax Era

Two-Cent Imprint  
Colors



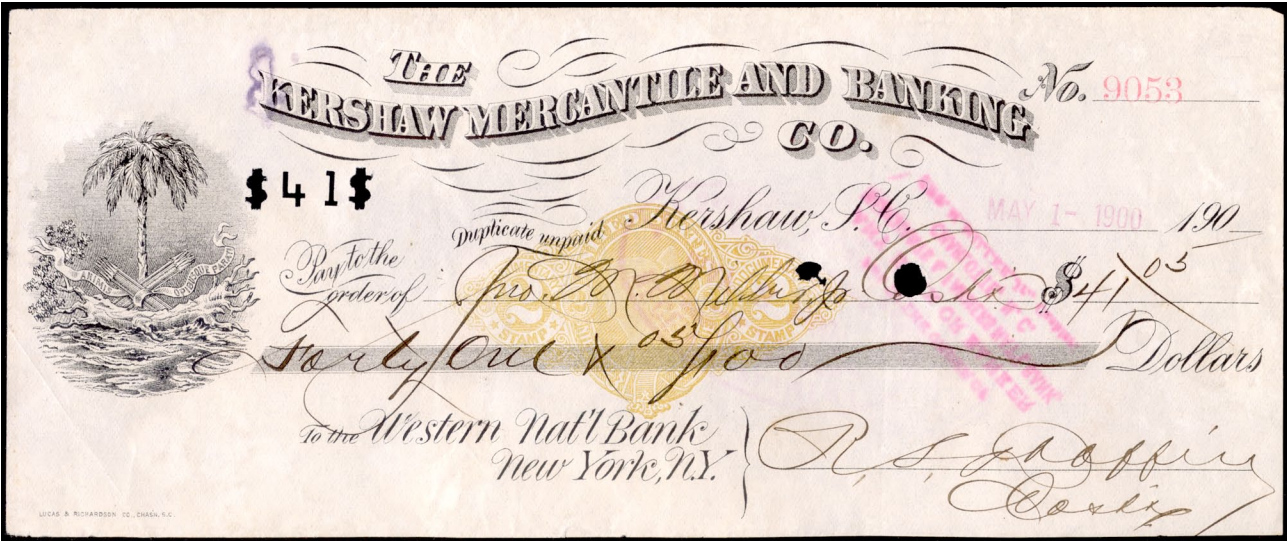
Revenue Stamped Paper  
of the Spanish American War Tax Era

Two-Cent Imprint  
Colors



Top left: yellow imprint on a Missouri check.  
Center left: orange imprint on a Kentucky check.  
Bottom left: dark orange imprint on a Wisconsin check.

Top right: golden-yellow imprint on a stub from a Pullman ticket used for a double berth.  
Center right: dull-yellow imprint on a South Carolina bank draft.  
Bottom right: apricot imprint on a bank draft from Virginia.



This is the third installment in a series designed to reprint the editor's gold-medal winning exhibit of Spanish American War revenue stamped paper. Comments in brackets were added to supply information about color.



Check Collectors Search Engine Problems

A Modest Proposal

by Neil Sowards

One of the problems faced by check collectors is that there is no word commonly used by check dealers that enables a check collector to find them. If you punch in “Bank Check” in Google, you get 16,200,000 hits. If you use “Bank Checks” it cuts it down to 7,110,000 hits. If the words “Bank Checks for collectors”, it reduces the number of hits to 121,000 which is clearly still too many.

If you look for checks on eBay under “Revenues” you find checks with revenue stamps or revenue imprints and that is helpful. But where on eBay do I list nice collectable checks that have no revenue stamp or imprint? It appears to me what is needed is a new word or coined word that check sellers can insert in their website, ads, and eBay lots so check collectors using a Search Engine can find them. If The Check Collector and check collectors were to unite behind that word and use it and push the use of it, the problem might be solved.

It seems to me the first step is to make up a word that communicates. Such a word might be “Numischeck”, “Numismati-check”, “checksforcollectors”, “checol”, “hischefcol” (as in historic checks for collectors). I think numischeck might be a good choice. At this point in time when numischeck is entered into Google, there are no hits so the word does not have extraneous meanings.

Once a word has been selected, then it could be inserted by sellers into their website and eBay lots. That would enable collectors to find their listing. If a few check collectors e-mailed check sellers and encouraged them to use the search engine word, I think its use would spread widely and quickly.

I inserted all of the above words in an eBay lot selling a Certificate of Deposit on Gold Hill, Nevada and then tried to find that lot using one of the search engine words. All five words led me to the lot. I tried Google but it did not find the lot within eBay. The chosen word needs to be inserted into a website to see if Google can find it.

You might test it on eBay by going to Advanced Search and typing in numischeck and then checking the box for “Titles and Descriptions” and then Search. I will try to have at least one check always listed.

The same problem exists for stocks certificates for collectors, etc. Perhaps “numisstock” could be used by those selling stock certificates and “numisfinpaper” by those selling **numismatic Financial Paper**. Neither of these words have any hits on Google so are clean words.

A Find in the Marketplace

courtesy of Don Pickering

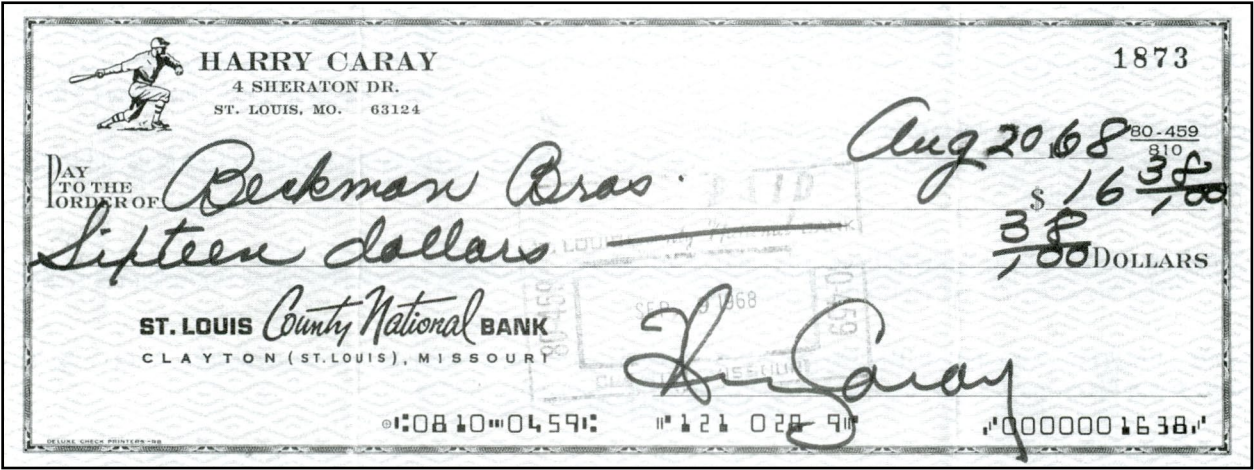


A recent find at a stamp show - does this qualify as a FAC - a facsimile of a revenue imprint? It is after the Spanish American War imprint time, but looks a bit like the Graphic Company, New York design of the Civil War tax period.

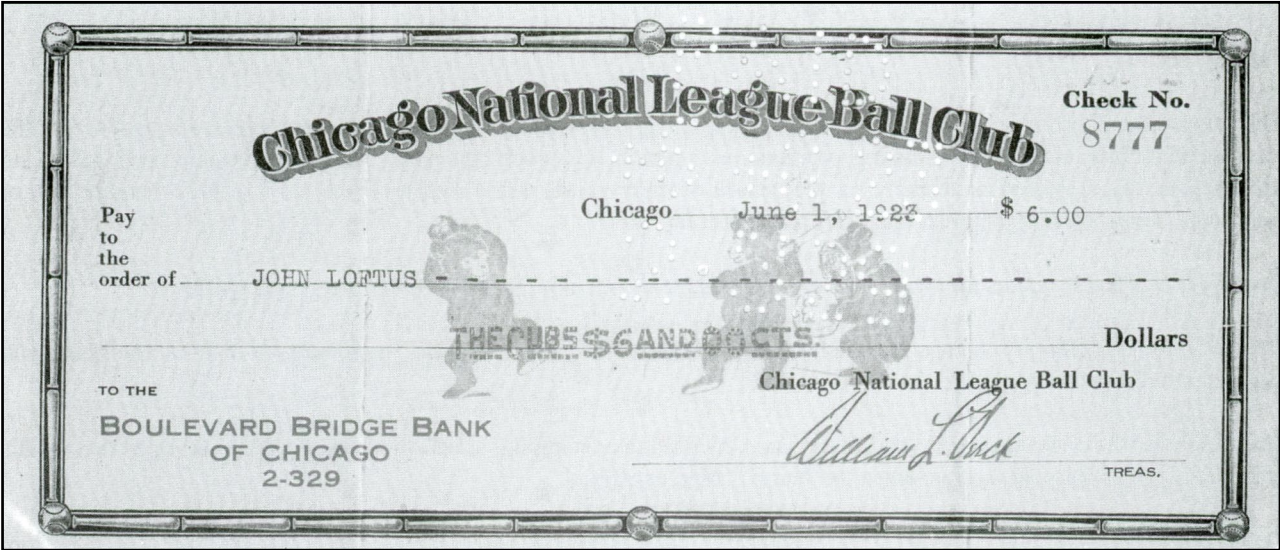
Two Baseball Checks

by Jim Adams

Spring is coming, and so is baseball. Here are a couple of interesting items: a nice "celebrity" check and an interesting baseball check.



Harry Caray was an announcer in Saint Louis for many years before he went to Chicago and became the Cubs announcer, with a few years announcing for the White Sox in between. This check was written during his Saint Louis Cardinals years.



The Cubs check is signed by William Veeck, the father of wildman Bill Veeck. William L. was interesting as well. He was President/Treasurer of the Chicago Cubs (1917-33) and had many innovative ideas. He suggested his friend Judge Kenesaw Mountain Landis for Baseball Commissioner after the 1919 Black Sox scandal and started Ladies Days as an attendance booster. The Cubs were the first sports team to ever draw over a million fans in a season in Chicago, and this record stood until 1960 when the White Sox, owned by his son Bill, broke it.

William L. was also the first to broadcast baseball games on the radio.

His son Bill also worked for the Cubs as Treasurer & Assistant Secretary for some years. Bill was responsible for planting the ivy vines at the base of the Wrigley Field walls.



Letter to the Editor

While I was looking through past copies of Seward, Alaska’s newspapers, as a part of some local research, I came across the following items:

“The Seward Gateway” October 31, 1917 page 4:  
“A stamp tax is included in the schedules of the war tax bill that was passed by Congress and approved by the President October 3, though it does not carry as many items as the stamp tax act for the raising of money for the Spanish-American war.”

There follows a long list of items to be taxed including:  
“Drafts, checks and other bank paper not payable at sight and all promissory notes must pay 2¢ for each \$100 or fraction thereof.”

An article on page 4 of “The Seward Gateway” dated November 30, 1917 states:  
“The war stamp tax goes into effect tomorrow...”

Looking through the books and articles I have on checks, I could find no mention of this 1917 tax on checks. After the Spanish American War tax on checks, the next one mentioned in the literature is the 1932 tax.

As luck would have it not long after reading about the stamp tax in the 1917 newspapers, I saw, in a list of military books for sale, a 19 page booklet entitled *Federal War Tax Law Analysis of an Act to Provide Revenue to Defray War Expenses and for Other Purposes Approved October 3, 1917* put out by the First National Bank, Syracuse, New York. I bought the booklet, which covers the Federal War Tax of 1917 in great detail. The law dealt with a wide variety of taxes: personal and corporate income taxes, taxes on excess profits, estates, beverages, admissions, public utilities and tobacco products, but the section of special interest to check collectors is on page 17 of the booklet:

“Stamp Tax

This takes effect December 1, 1917, Federal, States, municipal and foreign obligations are exempted when issued in the exercise of a strictly Governmental taxing, or municipal function, also stocks and bonds issued by co-operative building and loan associations, operated exclusively for the benefit of their members and making loans only to their shareholders, or stocks and bonds issued by mutual ditch or irrigating companies.

Evasion of or fraud in connection with this tax is punishable by not more than \$100,000 fine for each offense.

Re-use or counterfeiting of stamps is punishable by a \$1,000.00 fine or five years imprisonment or both, the stamp and stamped articles to be forfeited to the Government.

The user or affixer of the stamp is to cancel the same, by writing or stamping or causing to be written or stamped thereon his or its name., or initials and the date when the stamp is used or affixed.”

There follows a list of items covered by the stamp tax: bonds, debentures, surety bonds, parcel post, stock transfers, custom house entry and withdrawals, passage tickets, proxies, powers of attorney, playing cards and drafts or checks.

“For drafts or checks payable other than at sight or on demand, promissory notes,except bank notes issued for circulation the tax is two cents per hundred dollars or fractions thereof.”

Under Administrative Provisions on the same page, it states: “Persons liable to tax or the collection thereof most keep records and make returns according to regulations prescribed.”

Does anyone have any more information on the 1917 tax or better yet a check or bank statement showing the collection of the tax?

Sincerely,  
Lee Poleske

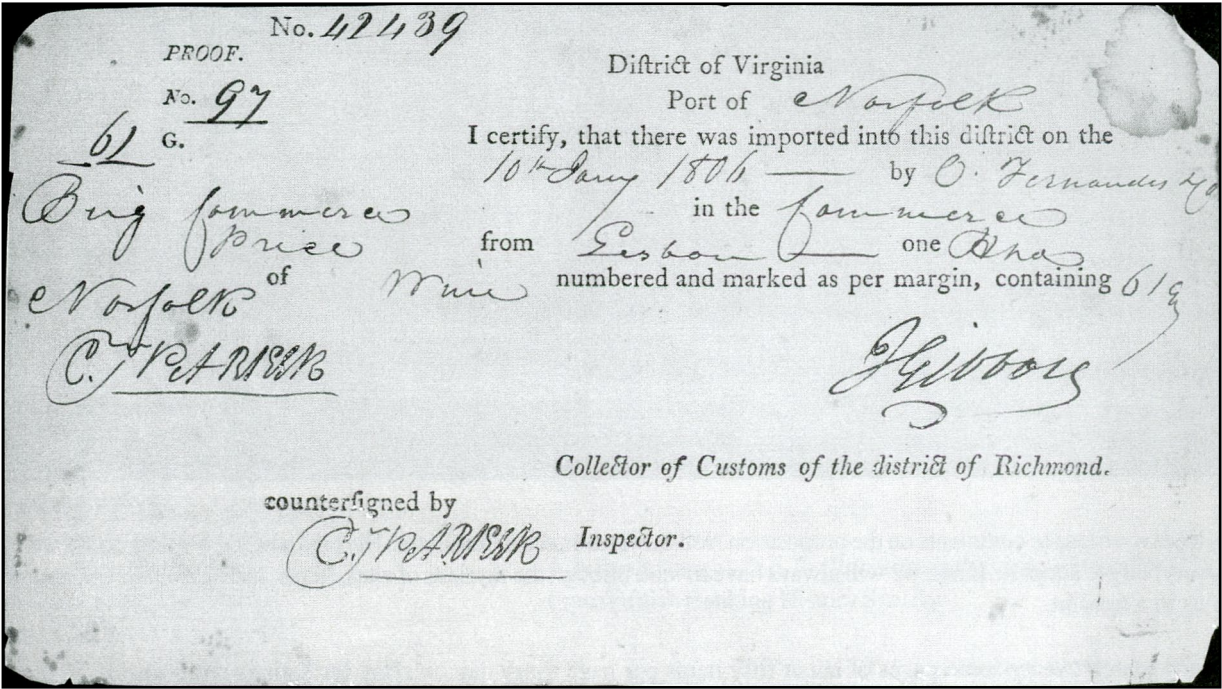
Editor's response:

Lee, the primary reason that the 1917 check tax is not considered in the same category as the Civil War, Spanish American War and 1932 check taxes is found in the section of the law you quote: “For drafts or checks payable other than at sight or an demand, promissory notes,except bank notes issued for circulation the tax is two cents per hundred dollars or fractions thereof.”

The operative phrase is "other than at sight or on demand." The vast majority of checks written were and are payable on sight or demand, and would not have fallen under the provisions of that particular tax act. Only time drafts were being taxed, and these would have been quite uncommon.

If anyone has an example of a time draft taxed under the 1917 Federal War Tax Law I will be happy to run a picture of it in TCC.

Letter to the Editor



District of Virginia, Port of Norfolk, 1806 Customs receipt for one (1) hogshead of wine (61 gal.) from Lisbon (Portugal.)

Rememered I had this item in my collection & thought you might like to see it - another very old commodities piece. I love this kind of stuff.

Regards,  
Jim Adams



## Announcements

**Website.** Our website has been moved to [www.asccinfo.com](http://www.asccinfo.com). It looks the same, but we have a lot more room if anyone has any ideas for expanding it - and the skills to put them in place.

**Board Members.** Being no nominations of any kind, the existing members whose terms would have expired this year, that is, Messrs Hensley, Hohertz, Kazanjian and Poleske, were re-elected for another two year term.

**TCC.** A few faithful writers have been keeping the magazine afloat for the last several issues. If some others of you don't find anything to submit, there will be an index in the next issue. This is not an idle threat.

Lyman Hensley pointed out to me this gorgeous Saint Louis bill of exchange that ran on eBay recently. I would never have found it, as the lister, being from Italy, had used "cheque" in the title.



This leads me to make comments on the proposition Neil Sowards made in this issue. His idea would be wonderful **if** we could get everybody to adopt it. If not, we will always have to look through the myriads of sites, items, listings, whatever, that might lead us to a treasure.

I already search twenty-some pages of about fifty items per page every day on eBay for listings with "check" in the title, weeding out a lot of other words that would make me page through all the "Hot Item - Check It Out" listings, but I still did not find the "cheque" above. I even thought I would search on "cheque" from now on, since that should only return 'numischecks,' right? Not so. eBay returns everything with "check" in the title if one searches on "cheque." Whoever thought of embedding that translation in the search engine needs a new job.

Back to my main comment, the seller of that cheque would never have used 'numischeck' - he knows nothing about checks and just happens to have a few for sale. So I need to go looking for his items on his terms, and hope I find them. Or a friend does.

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**Secretary's Report**  
**Lyman Hensley**

**Resigned**

1697	John Storm
1777	Frank Bennett
1065	Earl Priddis

## Deceased

258 Herbert Schingoethe  
1488 William Aquilino

## Reinstated

1140 Thomas Buda

## New Members

1796 Howard C Pardee  
4 Betty St  
Waterford, CT 06385

2 (Shelby American Inc), 21  
From Coin World

1797 Allen Berk  
150 E 69 St #20E  
New York, NY 10021

1, 4, 7, 8, 9, 10, 11, 20, 21, 22, 23, 30, 31, 32  
From SPMC

1798 Jim Armstrong  
27 Marielle Ct  
Ottawa, Ont Canada K2B 8P3

1, 6, 23, 30, 31  
From Coin News

1799 Roy Putze  
11079 Great Meadows Drive  
Mechanicsville, VA 23116

2 (Richmond VA), 21 (from famous people)

1800 Peter A Hunt  
21276 Meekland Ave  
Hayward, CA 94541

2 (train vignettes), 20, 22  
From Coin World

1801 Peter Sanderson  
31  
High Barn, Shaw End, Paton  
Kendal, Cumbria UK LA8 9DU

4 (bills exchange), 5, 6, 7, 12 (credit cards, visa cash cards),

From British Banking History Society

1802 Chris Spannbauer  
140 Washington St  
Barre, VT 05641

31  
From Roger Paterson

### Change of Address

Arri S Jacob  
PO Box 8140  
Gardnerville NV 89460

Stephen Oatway  
PO Box 7325  
Riverview NB Canada E1B 4T9



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](mailto: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](mailto: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](mailto: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@sbcglobal.net](mailto:bobanne@sbcglobal.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.

continued on page 26  
Change of Address continued

Peter Martin PO Box 4503 Danbury CT 06813	Raymond Trupiano PO Box 668 Farmington, MI 48332
---	--

Guy Kraus  
PO Box 6344  
Diamondhead, MS 39525

Larry Marsh  
2508 Althea  
Montairie, LA 70003

Frank Daigle  
8145 E Camelback Rd Apt 135  
Scottsdale, AZ 85251

Number 77

THE CHECK COLLECTOR

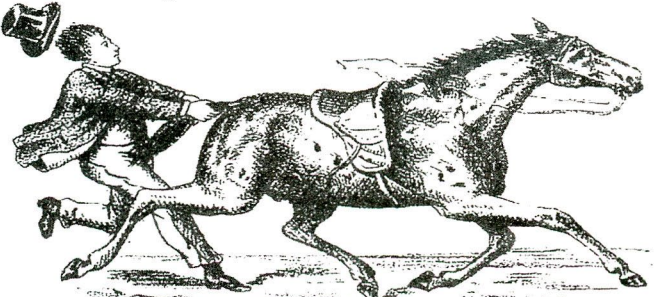
January-March 2006

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*Ephemerist*  
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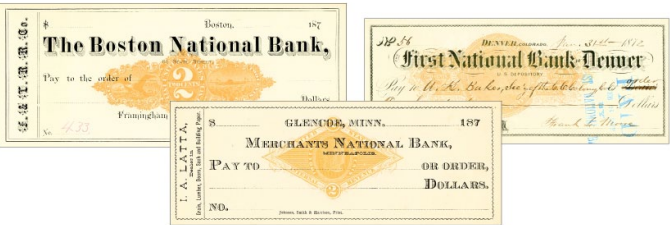
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