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President's Message

Well members I do hope you had a long and enjoyable summer as I did. I attended the C.N.A. in Calgary, excellent show, met a lot of old friends and a few new ones too. The O.N.A. received a medal from the C.N.A. for donating funds and supporting the Canadian Coin Course 101 for the kids, which was produced by one of our own members, Fred Freeman with help from other C.N.A. members. Congratulations Fred from the O.N.A. executive and members, job well done.

I was over whelmed by the variety of the exhibits:

Tokens and Coins-Canadian Bank Notes-Foreign Coins& Notes-Exonumia-Replacement notes-Civil War errors-HBC Memorabilia. I am mentioning these displays as I would just love to see a cross selection like this at our O.N.A. Conventions at all times or maybe a quarter of them would do. Exhibits like these make a show worthwhile, and get you thinking about something else besides just coins and paper money to collect.

The Saskatchewan and Alberta quarters were launched there also. One of the RCM engravers of the Terry Fox dollar Alan Willen was present along with the artist of the Alberta quarter Michelle Grant. It is always interesting to see how the coins are designed and made.

Attending conventions you will come away with more knowledge, great ideas, but most of all new friends. C.N.A. and the Calgary Numismatic Association you showed us what numismatics and collecting are all about. Show well done.

I am going to try and get to as many club meetings as possible, for I do have some door prizes, which I obtained in my travels this summer.

Don't forget the O.N.A. convention next year will be in London, hosted by the St Thomas Numismatic Association. Please plan to attend and bring a friend for we are planning a good auction and exciting bourse, along with a larger exhibit with the help of our members.

NOTICE

Make sure your club keeps in mind the insurance for next year is coming due in November. We will try and keep it the same as last year. "I say we will try".

Tom Rogers

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Membership Report

The application for membership which appeared in the July/August issue of the Ontario Numismatist has been accepted. We welcome Tony Hine.

The following application for membership has been received. If there are no objections, he will be accepted into ONA Membership and his acceptance published in the next bulletin.

1842 Carl Ziegler, Little Current.

Bruce Raszmann,
ONA Membership Chair

Club Reports

Champlain Coin Club (Orillia) - This club hosted the local Scout Troop in April. What a great way to share information to a group of young potential coin collectors.

St. Thomas Numismatic Association - Has agreed to host the 2006 O.N.A. Convention to be held at the Best Western Lamplighter Hotel in London, Ontario on April 21, 22 & 23, 2006.

Woodstock Coin Club - Advises that well known Collector and Club Member, Jack Griffin, turned 91 on April 1st.

Oshawa & District Coin Club & The Stratford Coin Club - Both are celebrating their 45th year in 2005!

Funnies

Doctor - "How is the boy who swallowed the Silver Dollar?"

Nurse - "No change yet Doctor."

News Flash...Mint Employees on strike to make less money.

Coin Dealer - "You can have this roll of George V cents for \$5.00."

Coin Kid - "Does it have any of the scarce 1923 cents?"

Coin Dealer - "No, but it has some 1932 cents. All you have to do is re-arrange the number."

Courtesy of the Woodstock Coin Club

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Upcoming Shows

Sept. 10-11, NIAGARA FALLS

T.L. Coin Show, Ramada Suites Hotel, 7389 Lundy's Lane. Hours: 10:00 to 5:00 p.m. (both days). Admission \$3, seniors and students \$2. Children under 12 are free. Free parking. For more information contact Linda Robinson (905) 309-5967, lindann@sympatico.ca or Tom Kennedy at (519) 271-8825.

Sept. 18, LONDON

London Numismatic Society Annual Coin Show, Ramada Inn, 817 Exeter Rd. (Hwy 401 & Wellington Rd.) Hours: 9:30 to 4:30 p.m. Admission is \$1, includes draws. Sponsor: London Numismatic Society. For more information contact Len Buth (519) 641-4353 or lbuth@webmanager.on.ca.

Sept. 23-25, HAMILTON

TNS, Ramada Place Hotel, 150 King St. E., Level P3. Dealer set-up Friday from 2:00 p.m. Early bird admittance and show pass \$20. Public admittance Sat. & Sun. At 10:00 a.m., Adults \$4, seniors and young collectors \$2. Auctions by Jeffery Hoare Auctions, Inc. Numismatic auction on Sat., Militaria

auction Sun. For more information contact Terry MacHugh at (905) 570-2434, rscoins@cogeco.ca.

Sept. 25, LEAMINGTON

First Annual Coin Show, Real Canadian Superstore, Community Room, 201 Talbot St. E. Hours: 10 a.m. to 4 p.m. Free parking and admission. Sponsor: Essex County Coin Club. For more information contact M. Clarke at (519) 735-0727, mclarke@wincom.net.

Oct. 1, GUELPH

South Wellington & Waterloo Coin Societies Coin Show, Col. John McCrea Royal Canadian Legion, 919 York Rd. Hwy#7. Hours: 9:30 to 4:30 p.m. Penny draw prizes, free parking, free admission. Coins, medals, tokens, banknotes, trade dollars. For more information, contact SWCS c/o Lowell Wierstra, 8 Smart St., Guelph, ON.

Oct. 1, OSHAWA

Coin-A-Rama 2005, 5 Points Mall, 285 Taunton Rd. E. Hours: 9:30 a.m. to 5:00 p.m. Free admission, featuring coins, paper money, tokens and medals. Free dealer draw, member draw and public draw. Sponsor: Oshawa & District Coin Club. For more information, contact Sharon or Earl at (905) 728-1352 or email: papman@idirect.com.

Oct. 2, TILLSONBURG

43rd Annual Tilsonburg Coin Show, Mt. Elgin Community Centre, Highway #19 (south off 401). Hours: 9:30 to 4:30 p.m. Free admission. Sponsor: Tillsonburg Coin Club. For more information, contact Wayne MacFarlane at (519) 842-6666.

Oct. 23, STRATFORD

Stratford Coin Club, Festival Inn, 1144 Ontario St. Hours: 10:00 to 4:00 p.m. Admission \$2. Penny draw. Sponsor: Stratford Coin Club. For more information contact Larry Walker, (519) 271-3352.

Oct. 29-30, TORONTO

Torex, Radisson Admiral Hotel, 249 Queen's Quay West, Admiral's Ballroom. Hours: Sat. 10 to 5 p.m., Sun. 10 to 3 p.m.. Admission \$6. For more information, contact Brian Smith at (416) 861-9523 or visit www.torex.net.

Nov. 26, NIAGARA FALLS

COIN-A-RAMA, Our Lady of Peace Hall, 6944 Stanley Avenue, Niagara Falls. 9:00 - 4:00 p.m. Coins, tokens, jewelry, paper money, medals and more. Free parking, \$2.00 admission, free gold draw. For more info call N.I.C.F. at (905) 356-5006.



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No small change for coin

City artist designs centennial quarter

By SARAH KENNEDY
Calgary Sun

It's not easy for an artist to work on a canvas only two centimetres wide, but Michelle Grant's commemorative 25-cent coin design has really paid off.

The Calgarian was chosen from four different artists all vying to have their design mark the province's centennial on the back of a quarter.

The fact Grant's design was chosen by average Canadians — the first time the Royal Canadian Mint has allowed the public to participate in the selection of a coin design — means even more to her.

"Now I know how Canadian Idols feel," she said, laughing. "Average Canadians were drawn to the design and I find that very reassuring."

Entitled *Big Sky Country*, the coin features an oil derrick with cattle grazing at its base under Alberta's big sky. It encompasses all that Grant believes represents the province.

"I asked myself what depicts Alberta and then I tried to include all the elements," she said.

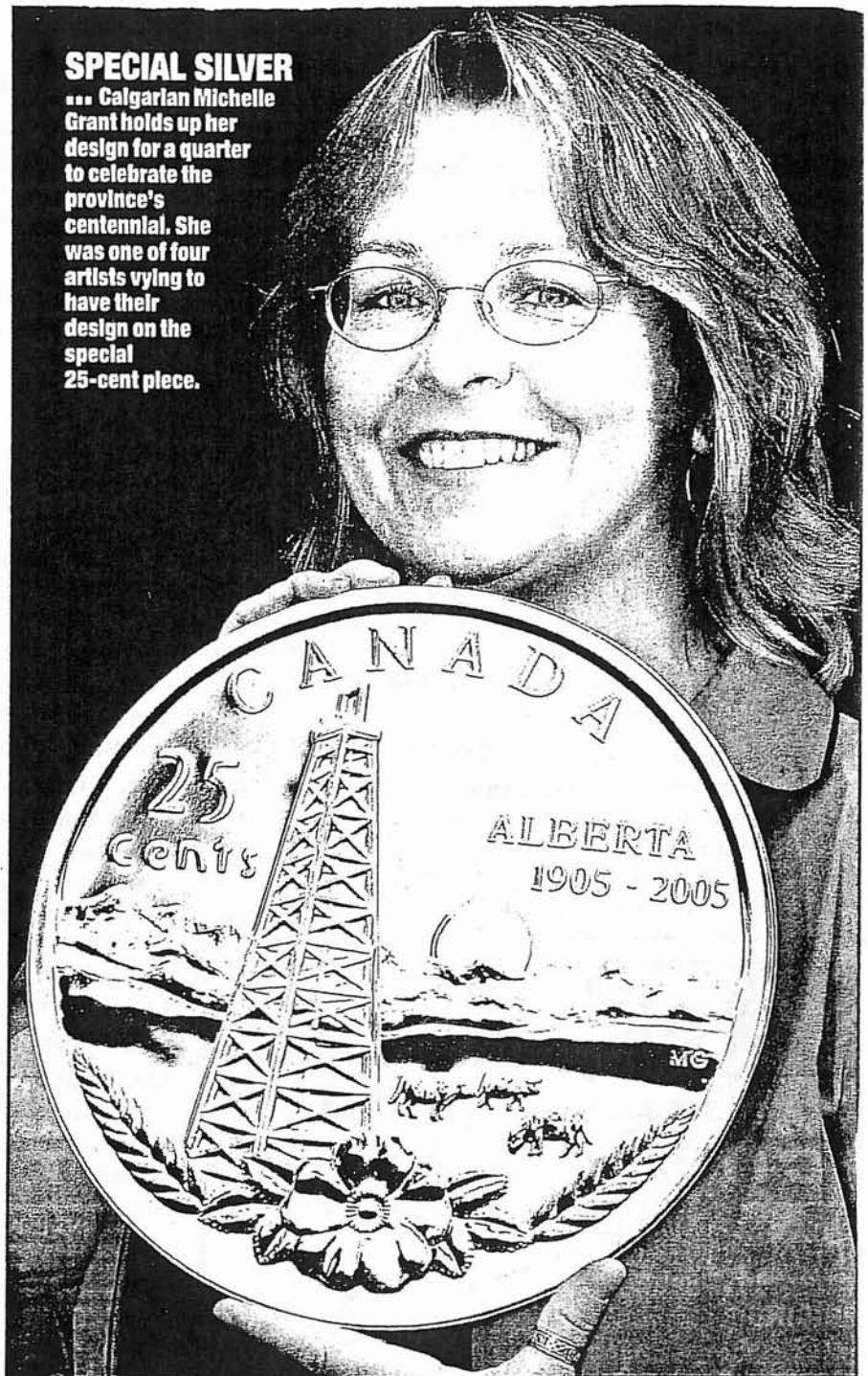
It's a daunting task when you're working with the diameter of a quarter, Grant added.

Those too curious to wait for the coin to pop up in their change can pick them up at any one of the 210 Credit Union branches in Alberta.

sarah.kennedy@calgarysun.com

SPECIAL SILVER

... Calgarian Michelle Grant holds up her design for a quarter to celebrate the province's centennial. She was one of four artists vying to have their design on the special 25-cent piece.



— AL CHAREST, Calgary Sun



The new commemorative circulation coin celebrating the 100th anniversary of Saskatchewan joining Confederation.

Internet Security

By Steve Woodland, COCC Programme Director

My talk on *The Impact of Computers and the Internet on Coin Collecting* at the last meeting of the COCC generated a lot of discussion, much of it related to *eBay* and Internet security. Since we plan to have a discussion on *eBay* and other auction sites sometime in the future, I will try and answer some questions and clarify some issues with respect to Internet security. There are three rules to security:

First, the cardinal rule: **YOU** are responsible for security on your computer. It is not the vendor, the manufacturer, your Internet Service Provider (ISP), your email service or anyone else; only the person you see when you look in the mirror. Corollary: If you think someone else is responsible, re-read this rule.

Second rule: Security is an ongoing issue, so be vigilant at all times. It is not a one-time fix that you can implement and forget. You have to stay on top of it continuously to minimize the risk to your computer, your programmes, your data and your reputation. Run your security programmes (see below) frequently and watch your computer to see if it is doing things it shouldn't be doing. Read the fine print when you install downloaded programmes. Delete junkmail immediately without reading it, and never reply using the "unsubscribe" function in junkmail.

Third rule (good things always come in threes!): Always keep your software UP-TO-DATE! Go to the manufacturer's website periodically and check for updates, run the programme's "update" function, or implement the programme's "automatic update" feature. This includes your operating system and all your software programmes, not just the ones mentioned below.

As I mentioned last meeting, there are several things we can do to minimize the security risks to our computer. Here are a few pointers:

Backup Your Data: Keep copies of your critical data on DVD, CD-ROM, tape or floppy, do your backups regularly, and store them off-site. In our hobby, critical data could include your collection inventory, your contacts list, your research, electronic reference material, records of club activity, club nominal rolls, etc. You are the one who must define "critical." Remember, if you can't afford to lose it: Backup!

Use a FireWall: A FireWall puts up a barrier between your computer and the Internet so that you can control what electronic information flows between your computer and the Internet. It can also control which programmes have access to the Internet from your computer. They come in the form of hardware devices or software programmes. For most of us a software FireWall installed on the computer is sufficient. My recommendation is the free programme *ZoneAlarm* (download at <find.pcworld.com/46222>). It is simple, easy to install and effective. Other free software FireWalls include: *Kerio Personal FireWall* <find.pcworld.com/46212>; *Outpost Firewall* <find.pcworld.com/46216>; and *Sygate Personal Firewall* <find.pcworld.com/46220>.

Use Anti-Virus Software: This protects your computer from being infected by viruses, worms and Trojan horses (all of them bad news!). And if you do get infected somehow, it can help you clean up the mess. The recommendation here is get the best you can afford, but watch out for the cost of update services! I use *McAfee AntiVirus* and have never had a problem. Free programmes include *Avast 4 Home Edition* <find.pcworld.com/46229> and *AVG Antivirus* <find.pcworld.com/46224>.

Use Anti-SpyWare Software. These programmes prevent “AdWare” (annoying pop-up ads) and “SpyWare” (programmes that secretly load onto your computer while you are online and then send information about you, your data, your programmes, and your web-surfing habits back to the “spy”). Not only are they annoying and a security risk, they often slow down your computer and your web-surfing. I use two free programmes, *SpyBot Search and Destroy* <find.pcworld.com/46230> and *Ad-Aware SE Personal Edition* <find.pcworld.com/46229> to protect my computer from both SpyWare and AdWare respectively. Other free programmes include: *HiJack This* <find.pcworld.com/46238> and *Spyware Blaster* <find.pcworld.com/46234>.

Use a Better Browser. Most of us use *Microsoft Internet Explorer* when we browse the web. This programme is notorious for its security flaws. I recommend a free alternative that is great: *Mozilla FireFox* <find.pcworld.com/45706>. It is faster, more flexible, and less vulnerable to attack by hackers. What more can you ask for from a freebie?

Get Another Email Programme. Again, most of us use one of *Microsoft's* two e-mail programmes: *Outlook* and *Outlook Express*, both of which are prone to security attacks. A great (and free!) email programme is *Mozilla Thunderbird* <find.pcworld.com/47106>. It is speedy, easy to use and flexible. Another good freebie is *Qualcomm Eudora* <find.pcworld.com/47110>. An alternative solution is to use a free online email service like *HotMail* or *Yahoo*. Let them deal with all the junk & hackers first! This allows you to screen all your email through the online service and then only forward the ones you want on your own PC to your personal email.

These are just a few suggestions to improve the security of your computer when using the Internet. I hope you find them useful. Feel free to pass them on to your friends so that they can be protected too. If you have any questions, just see me at one of the club meetings.

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Canadian Town Marks 125th Anniversary With Token

The Town of Mississippi Mills, Ontario, has issued a 3-Dollar municipal trade token to commemorate the 125th anniversary of its founding. The token has currency value, at participating merchants within the town, until December 31, 2005.



The obverse shows: REDEEMABLE IN ALMONTE, ON, CANADA ALMONTE UNTIL DEC. 31, 2005 / \$3 / (coat of arms) / 1880 2005 while the reverse shows: CELEBRATING 125 YEARS / (clock tower).

The Royal Canadian Mint struck the token, from designs by local artist Murray Guthrie, in the following metals: 10,000 on nickel plated steel blanks (\$4.75), 125 copper plated bronze (\$17.00) and 125 in brass plated steel. It is available from the exclusive distributor, Bonavita, Box 11447, Station H, Nepean, ON K2H 7V1 CANADA, tel: +1-613-823-3844, fax: +1-613-

825-3092, Email: bonavita@eligi.ca, at the price indicated in parentheses. S&H is extra. Canadian resident must add the applicable taxes.

In 1819, a young Scotsman named David Shepherd started to build a sawmill on his 200-acre lot. When his efforts where in vain, he sold his land claim, in 1821, to an American named Boyce, from Brockville (Ontario). Boyce's son-in-law, Daniel Shipman, built a crude log house and finished the sawmill and built, in 1822, a gristmill. Known as Shepherd's Falls, the area's population grew quickly and eventually came to be known as Shipman's Mills. Shepherd's Falls, Shipman's Mills, Ramsayville, Victoria, Victoriaville, Waterford... Choosing a name for the town became a long and controversial affair. When the decision was made to call it Waterford, the residents were informed by the Post Office Department that it could not be used as some other community had already taken it. Finally, in desperation, the name Almonte was chosen, after Mexican general Juan Almonte. On September 25, 1880, Almonte was incorporated as a town. Following new provincial legislation, the Town of Almonte was amalgamated with the Townships of Ramsay and Pakenham on January 1, 1998 to form the new town of Mississippi Mills (as Almonte sits on the Mississippi River).

For more info: Serge Pelletier, serge@eligi.ca

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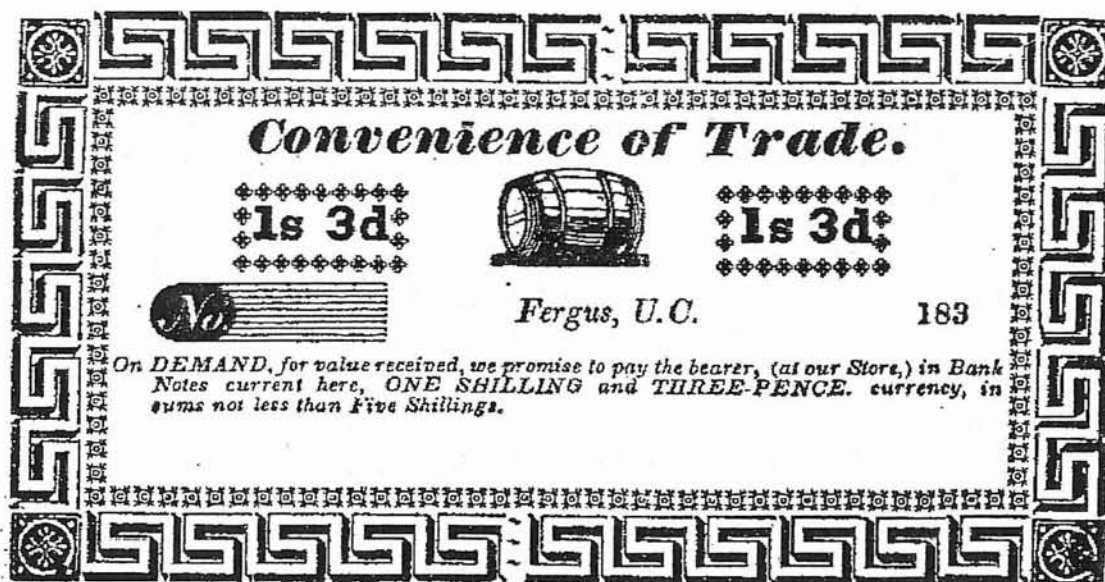
Convenience of Trade (Private Note, Fergus, U.C.)
Courtesy of the South Wellington Coin Society

CONVENIENCE OF TRADE (PRIVATE NOTE, FERGUS, U.C.)
(submitted by R. Irwin)

The following article represents a tale of local numismatic finds from the Wellington area!

The unknown trade paper, 112 mm x 60 mm, has been acquired by the Wellington County Museum and Archive. It is a very early note for the time.

The note is uniface, on white paper now somewhat soiled. Note the Grecian type border. No merchant is identified, other than "at our Store". The value of the coupon is rather high at "1s 3d". The coupon is dated "183_" with a blank for the issuer to pen in the final digit. The coupon was printed by C.A. Worrall, at Dundas.



C. A. Worrall, Pr. Dundas.

My thoughts on the coupon. Upper Canada existed from 1792 to 1842 although many post office hand stamps used the "U.C." designation into the 1860's.

The first storekeeper and postmaster in Fergus was Thomas Young who opened up in 1835. Young left about 1837 but the store continued. The coupon was probably issued between May 1837 and November 1839 during the suspension of specie payments by the banks in Lower and Upper Canada. The coupon is an unissued remainder.

Convention ramblings from my diary...

By Murray Smith, O.N.A. Area Director

Friday, April 15, 2005

1:00 p.m. What a beautiful day for a drive to Sudbury. The O.N.A. map was really easy to follow, light traffic and pleasant conversation all the way.

4:00 p.m. The hotel is bright, spotless and we were greeted with enthusiasm! We even had help at the doors with volunteers from the Sudbury club. Great security and warm greetings.

8:00 p.m. Off to the "Hospitality Room" where we met the O.N.A. executive, dealers and many other collectors. They made us feel right at home! We even got some tips on what to look for on the bourse tomorrow. The volunteers have done a great job with the refreshments too. Time for bed, the bourse opens tomorrow!!!!

Saturday, April 16

8:00 a.m. Up early after a good, quiet sleep. Went down to the registration table and picked up our name tags, lots of Sudbury souvenirs and the beautiful convention medal.

10:00 a.m. The bourse opened on time with lots of people lined up waiting to find that special coin. There are dealers from Ontario, Quebec, U.S.A., local dealers and many other numismatic related people here. What a great selection of people and merchandise! I couldn't believe it when I saw more of the Nickel Belt Club volunteers giving out snacks, refreshments and sandwiches to the dealers, at no charge! That shows class!!!!

12:00 a.m. After a quick stop for a sandwich at the Hospitality Room, I headed back to the O.N.A. conference room. Tom Rogers ran an informative and interesting meeting for everyone that attended. Elections, discussions and the appointment of a new director for Area 6 were the highlights.

1:45 p.m. Back to the bourse and then to the Hospitality Room for a quick coffee. I met a group of token collectors there and we headed down to the meeting.

2:00 p.m. Settled into the Token Collectors meeting, met some more collectors and discussed a variety of topics.

2:45 p.m. Headed back to the bourse but went to see the displays that other collectors have brought in to the convention. Canadian Tire money, Byzantine and Roman displays, Trade dollars, medals and Canadian silver dollar collections were the highlights. It's nice to see what other collectors are doing with their research and materials.

Back to the bourse where I had some tough decisions to make but I finally settled on a few upgrades to my collection. The dealers were always willing to take the time to discuss a coin and make a good deal.

I noticed that some dealers and the C.N.A. had specific merchandise available only for young collectors. It is a super way to start a new generation of coin collectors.

6:30 p.m. We head down to the banquet facility and meet with some new friends. Naturally, the talk is about coins, the convention and the friendliness of the Sudbury Club members and the community. We all hope that another convention or coin show will come back here soon.

7:00 p.m. What a banquet! The meal is buffet style with a wonderful selection. We have been entertained by a unique Master of Ceremonies with non-stop stories, jokes and Newfoundland "quips and quotes". Over coffee and dessert we listen to the key speaker.

Cont'd...Convention ramblings

His personal stories and anecdotes leave a lasting impression and gives everyone a lot to think about.

The evening closes with the presentation of medals for the volunteers, O.N.A. achievements, door prizes and more chuckles from the Master of Ceremonies. This banquet has been a great success and everyone has had a terrific evening. Good friends, good food, good entertainment and lots of coin talk. What else could you want?

Sunday, April 17

9:00 a.m. Another good night but I have to get up early to get to the O.N.A. executive meeting. Discussions about finances, internet auctions, future dates and responsibilities are all dealt with. Everyone present agrees that the Nickel Belt Club has done an outstanding job with this convention.

10:00 a.m. Back to the bourse and guess what? I had overlooked one or two of the display cases (or maybe the dealer re-filled it before the crowd came in). It is busy again and the dealers seem to be quite happy about the arrangements, the collectors, the free refreshments and the always present security guards.

1:30 p.m. We have packed up, loaded the car and said our good-byes to both new and old acquaintances. It is time to head south but we just have to make a quick round of the bourse before we go. Yes, we find two small filler coins for our collection. The trip home is filled with a sense of joy. We're glad we made the effort to come to Sudbury for the convention. The organizers should be very proud of their work. Now, I just have to find the calendar and fill in the dates for next year's O.N.A. convention. I wonder if they take reservations a year in advance?

Thanks O.N.A.

Thanks Nickel Belt Coin Club

Murray



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A Memorial Medal for Jérôme H. Remick

By Yvon Marquis

Thanks to the collaboration and generosity of Alan Trammell of Pressed Metal Products, Vancouver, a great looking die has been cut at no charge to commemorate the memory of the late Jérôme H. Remick III. This die can be used free of charge by those interested in having a personalized medal struck to rend a tribute to Jerry. Jerry was a well known Canadian numismatist who passed away March 2005.

The die shows Jérôme's portrait in the center flanked by symbols representing the beginning and the end of life and the dates 1928 and 2005 respectively below each. JÉRÔME H. REMICK, III appears above the design with a fleur-de-lys at left and a maple leaf at right. Below the portrait is the Latin expression IN MEMORIAM centered between two symbols representing the transmitted heritage, and with words NUMISMATIST to the left and NUMISMATE to the right. The latter highlights the fact that Jerry used both languages, English and French, on a daily basis as a geologist and a numismatist.

According to his last wishes, Jérôme requested that donations be made to an organization instead of sending flowers, etc. This inspired the present project by which, those who wish to participate would strike a number of personalized medals employing the memorial die, retain a few for personal use, and donate the remainder to Les Apprenp'tits Numismates (Apprentice Numismatists) as a fund raiser. This numismatic organization was dear to Jerry, and works to promote numismatics among juniors in several Canadian provinces.



Les Apprenp'tits Numismates will offer the personalized memorial medals in appreciation for a donation with the funds used to create the Jérôme Remick Bourse. Proceeds from the bourse will be awarded as an annual prize to a winning young student of a literary contest organized by Les Apprenp'tits. The contest would be open to any youth attending a Canadian school. Students would submit their text to Les Apprenp'tits Numismates in either English or French.

The purpose of this literary contest is not to compete with other numismatic literary awards but rather make students aware that there is more to currency than a medium of exchange. To achieve this goal and to open the contest to as wide an audience as possible, students would prepare a text that need not be numismatic but rather would be inspired by the theme and imagery of a coin or note. A three person Award Committee organized by Les Apprenp'tits Numismates would judge the submissions. An independent three person Management Committee would manage the bourse and develop future fund raisers as required.

If you already have a personalized die with Pressed Metal Products or if you plan to order one, we invite you to be part of this Jérôme Remick's memorial project. Those interested in obtaining the medals from Les Apprenp'tits should be able to do so during the fall of 2005. Details regarding the list of issuers and the process to obtain them will be available at that time.

For additional details regarding the preparation of a personalized die or to obtain the cost of producing personalized medals, one may visit the Pressed Metal Products web site at www.pressedmetal.net or contact Alan Trammell at alan@pressedmetal.net or tel: 866-922-5500. For any additional information regarding Les Apprenp'tits Numismates, one may visit their web site at www.apprenptits.org or contact info@apprenptits.org.

Two True Stories...

Last month, Tim Crebase of Methuen, Massachusetts, hit the jackpot in his backyard. Tim and a friend were trying to dig up a small tree when they found a box stuffed with cash and gold and silver certificates, some more than a century old. They found a 60 cm. wide box with nine rusted cans that contained 1,800 bills. The old stash included more than 900 \$1 bills, 200 \$2 bills, and 300 \$20 bills dated from 1899 to 1929.

Could it be someone's life savings that they buried for safekeeping or is it the loot from some turn-of-the-century crime? It doesn't matter to Tim because the local police have charged him with theft and fraud. Apparently, the stash of bills was found in an old home that the pair were helping to renovate.

A man from a small town near Orillia drove to a farm to pay for a piece of equipment. He noticed a few boxes of books outside the house. After inquiring about them, he was told they were going to the local dump. The farmer was glad to get rid of the books because it saved him a trip to the dump.

The new book owner got a pleasant surprise when he discovered the books contained many 1954 twenty, fifty and one hundred-dollar bills, all in uncirculated condition.

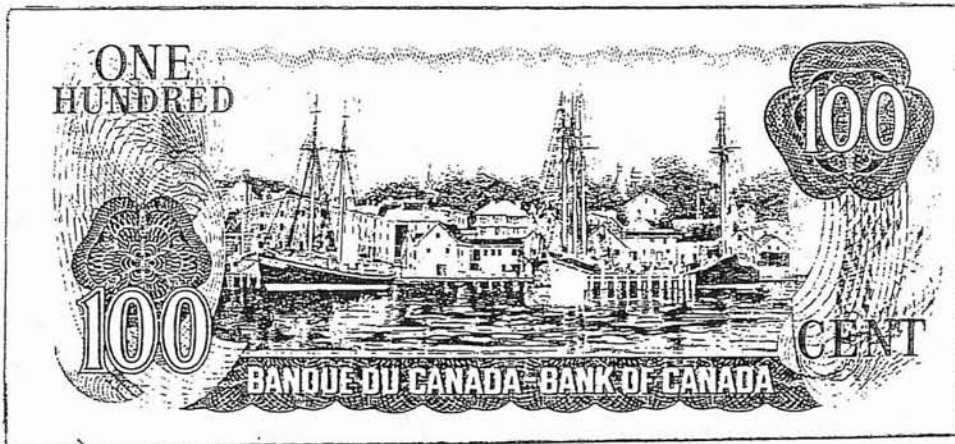
Who knows what other treasures are in someone's library or attic!

Lunenburg Waterfront in Jeopardy! Courtesy of the Oshawa & District Coin Club

One of the most scenic and colourful sights in Nova Scotia is in danger of disappearing. The historic Lunenburg waterfront, which appears on the 1975 hundred dollar bill, has been put up for sale by Clearwater Seafoods. The property consisting of 24 buildings and 8 wharves and covering 8 acres has been listed on the real estate market for \$9,625,000.

The Town of Lunenburg, founded in 1753, has been designated both as a UNESCO World Heritage Site and a National Historic Site, based chiefly on the charm of its waterfront. The waterfront with its restaurants, fisheries museum and specialty shops is one of the main tourist attractions on Nova Scotia's South Shore.

The Lunenburg Heritage Foundation is endeavouring to raise the necessary funds to buy and preserve the property. If they fail the scenic waterfront could become just a wonderful memory and a picture on an old Canadian hundred dollar bill.



Tracing The History of the Yap Stone In The National Currency Collection by David Bergeron Courtesy of the Ottawa Coin Club

The stone money of Yap Island remains to this day one of the most fascinating and unusual forms of money ever to be used. Stone discs, known to local islanders as "fei," ranging in size from a few inches to over eight feet in diameter were quarried and transported imported from Palau Island located several hundred miles away. The stones were used as a form of cash settlement among families, and as a store of wealth. The value of the stone was based on quality and size. Quality was measured through colour, cleanliness and shape. As for size, the larger the stone, the greater the value, for it was more difficult to transport the larger stones, some which weighed over three tons.

Undoubtedly, stone money was made and transported by primitive means. Theories differ on how the Yapese islanders gained permission to quarry the aragonite stone from the distant island. One theory claims that visitors placed themselves in the servitude of the king for a period of time to earn a stone of the size they desired. Other claims state that visitors paid a fee that was owed to the island's chief. It is believed that David O'Keefe, an Irish-American adventurer who found himself stranded on the island in the 1870s, took advantage of the Yapese reverence for the stone discs, bought a Chinese junk and brought in the larger stones, which were traded for copra (dried kernels of coconut). Of course, as the means of acquiring the large stones became easier, their values significantly decreased.

As seen in photographs of travelers to the island, Yap stones were proudly displayed in front of families' homes. The stones were exchanged in transactions, however many of them were too large to move and thus remained undisturbed in their original locations. It was unnecessary for the owner of the fei to have it in his own possession. Legend portends that a stone

that sank to the bottom of the sea during a storm continued to be used in transactions. Witness testimonies affirmed the existence of the stone and natives continued to recognize and respect the wealth of the stone's owner since it was lost through no fault of his own.

There was definite interest among collectors to acquire the odd and curious form of money. In the late 1960s, the Micronesian government sought to protect the heritage of the Yap stones and banned the export of all stones from the island.

The proposal and the acquisition of the Yap stone located in the garden court of the main office of the Bank of Canada in Ottawa are well documented. In 1975, the Bank of Canada acquired what is the largest Yap stone to be located outside the island. The idea of purchasing the stone came as a result of the construction of the large garden court following the erection of the two glass towers that flank the original concrete building. An artistic centerpiece was requested to complete the exotic look of the garden. Major Sheldon Carroll, then curator of the National Currency Collection, proposed that the Bank acquire a Yap stone to act as that centerpiece. He felt that the stone would tie in nicely with the Bank's numismatic collection and the Currency Museum, whose plans for construction were well underway. The Secretary and Deputy Governor of the Bank were keenly interested in the proposal and supported Major Carroll's effort to acquire a stone.

The Yap stone was originally offered to the Bank from a coin collector in Florida. Major Carroll had been in close contact with the collector and expressed the Bank's interest in acquiring the stone. Discouraged with paying the high storage fees and anxious to find a home for the stone, the American collector accepted to sell it. The Bank took advantage of the opportunity to purchase the stone and sent Major Carroll to Florida to

Cont'd... The History of the Yap Stone

inspect it. On his recommendations, arrangements were made to acquire the stone and have it shipped to Ottawa. The Yap stone was delivered in March 1975 without any problems. It was kept in storage until it found its permanent home among the tropical plants in the garden court. Today, the Yap stone remains the focal point of the garden court and remains one of the greatest treasures of the National Currency Collection.

In early 2002, for the first time in over the 25 years, the Yap stone was moved

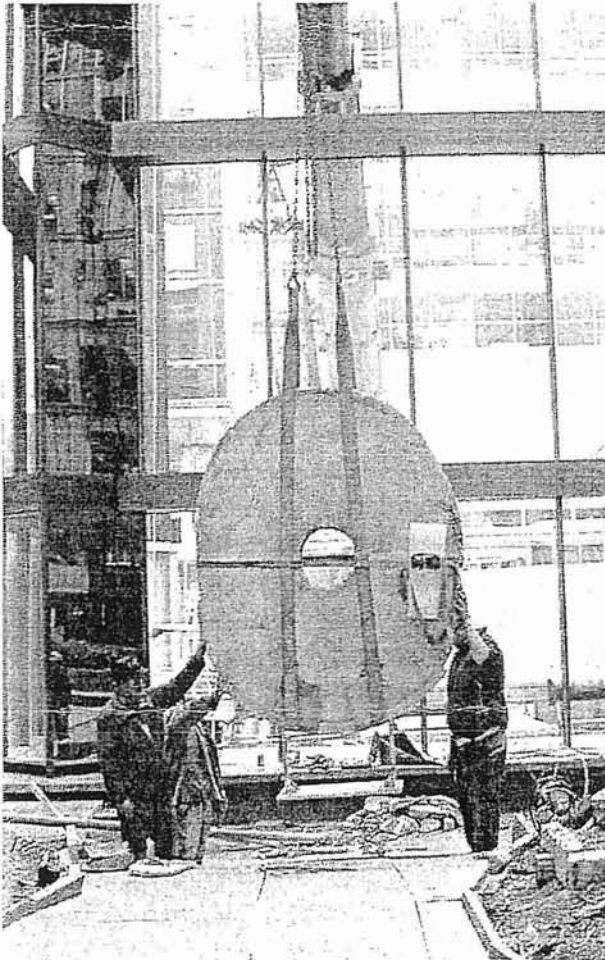
to carry out renovations in the garden court. The mount in which the stone rested was refurbished and for the first time ever, the stone was accurately weighed: 3,968.32 pounds.

References:

Bank of Canada, National Currency Collection correspondence, 1975-1976.

Becker, Neil Kent. "Yap stone 'money' faces sure extinction." Coin World. (September 18, 1974). p.22.

Wood, Howland. "The Stone Money of Yap" The Numismatist. 19, 1 (January 1906) p. 7-11.



Moving the Yap Stone. The boom of the crane was threaded through a window pane in the side of the building to hoist the 4,000 pound stone. (April 4 2002)



The Yap stone in its natural environment.

Green Bananas

a story by James Antonio

It languished for years in amongst all the other dusty, old, and mismatched items in a small store called David's Curiosity Shoppe on Congress St., E. in Detroit, Michigan. David Houseman liked to do little more than sit in the window of the store gazing vacantly out at the traffic or the trickle of people shuffling on by, very few of whom ever came in. He liked it this way, good and quiet, and always managed to pay his bills despite the chronic lack of business. It was the ideal situation for him and he was perfectly happy. Why, all he had to do was lift his cumbersome body out of the armchair several times a day and make one or two sales, or buy a piece of the past for a pittance, and the bills would get paid. He was 46 and still lived with his mother and father in a little run-down house with green siding and a crumpled TV antenna not three blocks away from the store. Never did he walk to work, if work it could be called, not even on the nicest Michigan day. He took the bus instead and, for a few of his mother's homemade cookies or a piece of cake now and then, he managed to get the driver to drop him off right at the door.

David Houseman, despite his shiftless ways, was nonetheless a very knowledgeable fellow when it came to antiques or any other knickknack from the past. He liked to read in the evenings in a sunken corner of the sofa while nibbling on just about anything and slurping soft drinks like a thirsty bear. He had black hair, long and stringy, and it always fell down over his forehead into his big blue eyes. Despite his unappealing looks, his horn-rimmed glasses, and his eternal shadow of a beard that lingered like a long dark night, he was very smart, worldly so and bookish too, and, with very few exceptions, remembered everything he read, or saw, or heard, or touched. And even smelled.

People liked to hang around David's Curiosity Shoppe, the ones that had nothing better to do, and it wasn't unusual for a person to pop in and stand there blabbering away like some mad puppet for an hour or two. David didn't mind intrusions at all, and he was a good listener. Usually, the chitchat got going with the weather and then maybe sports and gradually progressed on to antiques and collectibles (if any friends or relatives had died, obituaries came first). David wasn't one to dispute or argue and was docile and agreeable to mostly everything--except if a fact was glaringly wrong. Then the rebuttal was merely diplomatic. His motto was 'The less said, the less mended'. Oh, he'd nod or shake his head every once in a while, or grunt, and even mutter a few words just to be polite. Over time, he'd alienated the taciturn with his own taciturnity so that he was left with the chatterboxes.

One afternoon in mid-July a black man strode into the store with a big grin on his face. He looked like he'd just gotten the better of someone and his teeth were white as new piano keys there in the lurking dusk.

"I juz got my money, Davey," he drawled, slapping one of his hands down flat on the cluttered counter. "I tole you he was gonna pay me, yessir I did....And you was right when you tole me them there Wings was gonna win that there Cup."

David nodded, a shy smile hidden in the puffy folds of his face. "Yup."

The black man, whose name was Anthony, slowly leaned over the counter like a falling tree. "Say," he said, "you sho seem tuh know everythin', you do, so maybe you can tell me somethin' I need tuh know."

"Shoot."

"My lady's thinkin' on goin' tuh L.A., see, 'n she don't like flyin' none. How far wouldya say it is?"

"1987 miles. As the crow flies," David said.

"Wow! You know even that right off the top o' yo head?"

"Yup."

"Say, Davey, I was tryin' tuh remember sumpin': when was the last time them there Wings won dat Stanley's Cup?"

"1955."

"Yeah?"

"Yup."

"'Nother question: who played left wing from 1944 tuh 1957?"

"C'mon, Anthony, give me something to sink my teeth into!... Ted Lindsay."

Anthony lingered around like a cold and did all the talking, most of it triviality. He never stood still for more than a few moments, lurching through the store like a lost crane and poking his face into the deepest corners and crevices to glimpse just about everything. Whenever he spoke, David rarely replied, not once even turning his head away from his sidewalk show to see where Anthony was or listen to what he was talking about. Until he mentioned 'it'.

"Hey there, whatchya gotta get for this here thing? It's bin here for a long, long time."

"A hundred and fifty."

"You kiddin'?"

"Nope."

"My nephew Nehemiah's lookin' for somethin' cheap tuh keep his bootleggin' money in but he ain't gonna wanna pay no one-fifty."

"National Cash Register Company, Dayton, Ohio," David grumbled, staring at a blond in a mini-skirt skipping into the sub-shop across the street. "Early part of the century. Screws loose inside. Works perfect."

It was a surprise to David when a few days later Anthony came in with his nephew. Nehemiah was short and stocky, a fearsome looking man with bloodshot eyes and a brushcut. Throwing hot, angry glances around like darts, he slapped a hundred and fifty dollars on the counter and, with Anthony leading the way through the maze of old things, picked up the cash register and trounced out of the store. Not one of the men uttered even a word.

In 1923, the cash register was brand new. It had a home in a small grocery store in Courthouse Square in Goderich, Ontario. The store was filled with fruit and vegetables set out neatly in big trays all along one side and the produce gave the otherwise glum

interior its wonderful life and color. On this somewhat cool day in September a stocky man in a white grocer's apron looked anything but pleased. He bit off the end of a big cigar, stuck it in his mouth and lit it. He turned and glared at the big stocks of bananas hanging on hooks. They were as green as the grass in the park across the street, and it irked him to know they wouldn't be ripe for a while--if ever. Why, he'd already had them two days and there wasn't a fleck of yellow! He set his meaty hand on his waist and puffed on the cigar, and little clouds of smoke began hovering over his wavy hair. When he saw that he'd left the cash register drawer open, he shoved it closed, belatedly catching a glimpse of the heap of bright new pennies he'd just dumped into the bin. At about the same time as the drawer jingled to a stop at the end of its track, he noticed the big inky blue blotch on the bleached hardwood floor in front of the counter. Juice had seeped out of the baskets of wild blueberries that had come in just hours ago from the north. He had asked his son to please clean it up but the boy was gone, over in the park somewhere scampering with his friends, and now the grocer felt a rush of anger; whether or not the bananas got ripe or a few coins had fallen out of the bins and underneath the drawer of the cash register was neither here nor there for the time being. All he could think of was his son and just wait until the little so and so stuck his head back in that door!

In the late 1940's the grocer moved the whole kit and caboodle to Niagara Falls, setting up a nice bright store in a busier part of town. Things went along well until plazas started popping up in the 60's and soon, not only because business had dropped off sharply but because of his age, the grocer closed the store.

The cash register with the clinking innards found a home several blocks away in a bar close to one of the bridges that crossed over into Niagara Falls, U.S.A. It seems that some antique dealer from the United States stopped in one hot July day for a cool one and made a proposition to buy the thing. It was 1984 or 1985. Business not being what it should have been, the owner of the bar gave in, though not without plenty of coaxing first and some solid rationalization on his own part that the old 'cash box' just wasn't up to snuff anymore.

"I'm not much at arithmetic," he said, "and the prices just keep goin' up and a new cash box'll figure things out better so I can just serve drinks 'n not worry about givin' out the wrong change 'n makin' a lot o' errors in my 'rithmetic."

A couple of years went by and there was an antique and collectible show in Buffalo. Every Tom, Dick, and Harry from practically everywhere turned up with fistfuls of cash to buy a lot of old things that were either no good at all or only valuable because they looked pretty old, or things that were technically unable to satisfy modern whims. David Houseman, like a bear emerging from a deep winter somnolence, had roused himself enough to make the trip east from Detroit to attend the show. He bought the cash register, even though there

was something jingling around inside, and took it and a few other things back to his Curiosity Shoppe in the hearse-like back of his Ford stationwagon.

Nehemiah Jefferson ran his bootlegging operation out of an old two-story frame house not far from Hastings Street, benefitting from the overflow of all-nighters pouring out of Paradise Valley after the shows were over. Despite his intimidating mien, Nehemiah was actually quite a likable young man, kind and generous in every way, usually willing to give ample credit or even a loan if a customer was a little down on his luck or between jobs or just "a little short". He kept a cat, just an ordinary black and white one, that he called Percy and Percy was kind of like the mascot for the private little club he had going in the dank basement of the dingy two-story. The club was know as Paradise Found and in order to get in you had to know the password, which you gave to either one of two rugged looking sentinels just inside the front door. Newcomers were certainly more than welcome but you had to come with references from regulars to make sure you weren't from the law or anything like that. After-hours drinking wasn't the only thing that went on in 'Paradise'; you could play cards too, or get to know any number of pretty young women.

Nehemiah was a real good businessman, no question about it. He greeted everyone personally with a smile, or a handshake, or a peck on the cheek if you were a lady, and always addressed you by your first name. He bought your first drink every time you came in, perhaps with the belief that you would feel guilty if you didn't stay there and buy a few more. Drugs were the one thing he did not permit on the premises and he was proud to say that he had some sense of morality.

One night, through the smoky blue haze and the babel of voices, he heard a man giving one of his ladies a hard time. He was swearing at her, yelping obscenities like a rabid dog, and Nehemiah could see how disruptive it was, what with practically everyone turning to see what was going on and hushing right up. He charged up from behind the bar like a knight on a steed and in little more than the blink of an eye was face to face with the unruly patron, asking him to please leave.

"You're disturbin' us, suh," he said, his eyes feverish as ever, "n don't come back to Paradise until you ready tuh behave yuhself."

The man shoved Nehemiah backwards and that was the beginning of the scuffle. Of course Nehemiah just lost it and his temper flared up like tinder. He wouldn't back down from anyone, no matter how big they were, and this here delinquent could hardly be called small or short or anything even indicating the diminutive. On the contrary, he was bulky and tall and he towered over Nehemiah like some modern Goliath. He got to shove Nehemiah one more time before the proprietor kicked him a hard one in the groin. The fellow clasped himself

for a brief moment but straightened right up when he saw the next blow coming. He got out of the way just in time and, glimpsing the old cash register, picked it up effortlessly and threw the heavy thing at Nehemiah like it was no more than a soap box. It brushed Nehemiah and crashed down hard on the floor with a loud shivering jingle.

The fight was over, because at this juncture the big boys from the front door arrived and grabbed the monster by the arms, instantly showing him the way out.

Nehemiah was bent over the cash register, relieved to see that it was okay, still intact, nothing apparently broken, except that the cash drawer had come off its tracks and lay by itself upside down, paper money and just a few quarters, like lost silver eyes, scattered about on the floor. Too, and much to his surprise, Nehemiah saw three pennies off a way by themselves, like shy girls at a dance. He never took in any pennies and he was bewildered as to where they'd come from. He picked them up and looked at them one by one and, because of the sheer surprise on his face, a number of people had gathered round to see just what had caught his attention.

The one-cent coins, he saw, were all dated 1923 and were Canadian, in "real good shiny" shape. One was bright red, except for a few dark little spots, and could have easily been made yesterday. The other two, glossy brown as they were, looked new to him as well and the first thing he wanted to know was whether or not they were worth anything.

"Say, y'all," he said, glancing around for an answer, "any o' you know anythin' 'bout ole coins?"

There were puzzled pouts, stitched brows, inquisitive glances, shrugged shoulders, heads wagging, but not a single positive response. Though the room was just about full of people, it was as quiet as it was at 10:00 in the morning and yet the silence was as loud as a jet roaring down a runway.

The next afternoon Nehemiah drove over to David's Curiosity Shoppe where his uncle had bought the old cash register to see if the "hunky" there knew anything about old coins.

"Nope. Nothin' at all," came the answer.

"These here's in good condition, brother."

"Helps."

"Thaz it?"

"Yup."

"How cin I find out?"

"Coin shop."

"Where, brother? Where's one at?"

In ten minutes Nehemiah was standing in front of a glass counter display case talking businesslike to a plump little coin dealer named Allen. Nehemiah had worn his best clothes, a scarlet red suit, clean and well-pressed, a black tie over a white shirt, and black patent leather shoes--an ensemble certain not to miss. While the coin dealer examined the cents with a loupe, Nehemiah inquired as to whether or not you could sell Canadian coins in "these here United States of America".

"Or do I have tuh go on over dat dere bridge, suh?"

"Not necessarily, Mr....uh...I don't believe I got your last name?"

"Jefferson, suh. But you don't have tuh go callin' me 'Mister'. Just Nehemiah'll do fine."

"Nehemiah then....You know, these are valuable coins. Where did you get them?"

"In my cash, suh."

The coin dealer set the cents on a slip of velvet and stepped back, beginning to fear that this Mr. Jefferson here had stolen them. "Someone spent them? All three of them, you're telling me? At your place?"

"Yes, suh. They was in my cash register so I'm figurin' they was spent in Paradise. Where else would theya come from then?"

"Paradise?"

"It's my business."

"I've never heard of it. And your story seems highly unlikely to me: three rare pennies of the same date, 'brand new' as you probably refer to them, turning up in the same bit of change."

"You not sayin' I'm lyin'?"

"Oh no no. Not at all."

"Then what is it you sayin', suh?" Nehemiah leaned over the counter menacingly. He could tell the little dumpling didn't believe him, and he was just about ready to reach out and grab him by his yellow shirt. "You sayin' I'm a liar? I know you is....Yuh want these here pennies or do yuh not? If you don't I'm gonna take 'em on over tuh Canada 'n sell 'em. Now what's your answer, suh?"

Allen, shrewd little businessman that he was, couldn't resist a deal and he knew the man didn't know anything about coins. It turned out, after no negotiation whatsoever, that he got the three cents for a hundred and fifty dollars. Not five minutes after the man in the red suit had swaggered out the front door, he closed shop for the day and pranced about in the back with his fists raised in the air chanting out loud, "Yes! Yes! Yes!"

In an auction in Toronto several months later, and not very far at all from Goderich, the three 1923 Canadian one-cent coins sold for a total of four-thousand dollars. Back in Detroit, Nehemiah liked to tell everyone how he got "a hundred and fifty bucks for three lousy cents".

"That hunky sho must be bananas! Whoever heard o' the like, a hundred and fifty bucks for three lousy cents? Even if they was ole 'n shiny!"

End

A Note from NBCC President, Alan McQuistin

Just a short note to let you know that the Nickel Belt Coin Club's (NBCC) hosting of the 43rd Annual Ontario Numismatic Association Coin Convention on April 15th, 16th, and 17th of this year at the Radisson Hotel in Sudbury was a major success. Our Club also hosted the ONA's 9th Annual Convention in 1971. Tom Rogers (ONA President) and Gerry and Roly Albert (Past President and Secretary of the NBCC) provided the overall direction and we had a total of 28 dealers from many provinces in Canada and from the USA in attendance. The number of paid admissions was 664 (generating \$1993.00) and some dealers were so busy that NBCC members were asked to help "man" their tables. We had 88 pre-registrants and our medals struck for the occasion were sold out well in advance. The hospitality suite was always quite active and the banquet was a huge

success. Ticket sales amounted to a total of 513 books and the Club's share of the final profits amounted to just under \$2,000.00. Our Club would like to extend our sincere gratitude to Tom and Lois Rogers for all of their help in making this event a huge and unqualified success and our Club looks forward to hosting another ONA convention again soon. Lastly, just a brief note to let you know that the NBCC elected it's new Executive for September 2005 to June 2006 and we will soon have a website up and running which will detail the dates and location of Club meetings, a history of the Club, the Club's Constitution and By-Laws, the Monthly Newsletter, and contact information.

Thanks for your time.

Alan McQuistin, President, NBCC

HOW I BECAME A MEMBER OF THE CTCCC BY HAZARD!

by Paul-Yvon Clément #652

I am a stamp collector and I have enjoyed this hobby for over forty years. My wife collects Canadian and American money and she also has for several years. In September 2001, I had a few Canadian Tire notes in my possession and I asked my wife if she would be interested in having them for her collection. She categorically refused, so I, being a collector, hung on to them.

October of the same year was the first time I heard of a huge Collector's event taking place at the Olympic Stadium in Montreal. We went together, her looking for money and me stamps. We actually found more than we bargained for.

While visiting the various stands that catered to the money collectors we came upon a stand that was devoted entirely to Canadian Tire money. We were both unaware that Canadian Tire money was a collectable or that there was a Club dedicated to such a hobby. Ovide Bilodeau and Jerome Foure took the time to explain the beautiful displays that they had and also how I could become a collector of Canadian Tire money. I bought my first Bilodeau Guide paid my dues and received the Club pin and "Voilà" I was a new member of the CTCCC. When I got home I could barely wait to go through

my stash of Canadian Tire money. I quickly realized that I had quite an assortment of notes. My collection was off and running. My wife, however, was still not interested in collecting it or becoming a member at this time.

About one month after that I attended my first Club meeting. Of course my wife tagged along as usual and she was surprised to meet several other spouses at this meeting. She was finally hooked and joined the Club. Since then we started asking all of our friends and family to buy their hoards of CTC money to help us build up our CTC collection.

In the Fall of 2002, I was approached to accept a nomination as Club Director for the Quebec region. I accepted and I started as Director in January of 2003. It is now 2005 and I am in my second term as Director.

We are now both very interested in the hobby. We visit flea markets, bazaars and garage sales looking for all types of CTC paraphernalia. You wouldn't believe the stuff that is out there just waiting for a collector to scoop up. We really enjoy being members of the Club, it has given us a chance to meet other people that share our passion.



INTRODUCE A FRIEND TO NUMISMATICS TODAY

Courtesy of the Ottawa Coin Club

A Brief History of Credit Cards in Canada*

by
David Bergeron

Part 1: The Origins of Credit Cards

The history of credit cards in Canada has yet to be officially documented. Their importance in the establishment of an electronic payment system cannot be overestimated. Credit cards built consumer and merchant confidence in using alternative monies, which was paramount in the general acceptance of electronic money, first in the form of machine read credit cards, then debit cards and later smart cards.

Credit cards originated in the 1920s with the rise of the automobile. As people began traveling longer and further away from home, oil companies issued loyalty cards to encourage their patrons to buy gasoline and other products from any service centre belonging to the company. Patrons could use their card to purchase gas and payment was deferred until the end of the month when the patron received a bill in the mail. The system was convenient for customers, and for the oil companies it insured customer loyalty. Furthermore, it relieved its gas retailers of the burden of maintaining customer accounts. The downside to the system lurked in the accounting. Before the introduction of electronic payment systems, all transactions were paper-based and account-reconciliation was a long, arduous process for card issuers. Despite a few shortcomings, the concept of issuing credit to loyal patrons became a mainstay. Early on, credit cards were really a product for the social elite. The vast majority of cardholders were well-to-do urban dwellers. Progress in the issue of credit continued after the Second World War when retailers began to issue revolving credit and permitted their clients to carry a balance month over month to which an interest rate was charged.¹ Issuing credit thus became a profitable business, especially when customers opted to make the minimum payment and run a balance that incurred interest.

In 1950, Diners Club introduced the first third-party-issuer credit card in the United States. On top of charging interest to cardholders on balances owing, Diners Club charged a finder's fee to merchants for the service and convenience of bringing new business to their establishment. The problem that Diners Club and subsequent credit card issuers faced is what David Evans and Richard Schmalensee, in their book *Paying with Plastic*, have

called the "chicken and egg" problem: "Consumers do not want cards that merchants do not take, and merchants do not want cards that merchants to do have."² As Evans and Schmalensee claim, credit card issuers had to offer incentives to both cardholders and merchants in the way of discounts on fees and rewards programs. At first, issuing credit cards was not a cost-effective business for the issuer, but it was imperative to attract clients. As subscriptions and membership increased, Diners Club began turning a profit.³

The next steps in the development of credit cards were the introduction of a rigid substrate and the addition of a magnetic stripe. American Express (founded in 1891), whose main business prior to credit cards was issuing travelers cheques, rolled out the first plastic card in 1959. In 1968, International Business Machines (IBM) developed the magnetic stripe as a cost-effective method for storing digital information. American Express was the first company to enjoy electronic payments. American Express had long since been in the Canadian market with offices in Toronto and Hamilton selling other services. BankAmericard launched its first credit card in 1958 and through the help of iBANCO made its product available outside the USA. VISA was born when iBANCO changed its name to Visa International in 1976. Visa was introduced in Canada in 1973 when it took over "Chargex," the first Canadian credit card issued by Royal Bank, CIBC, TD Bank and la Banque Nationale in 1968. The third major credit card issuer, MasterCard, was founded in 1966 as the Interbank Card Association. In 1969, the California Association purchased "Master Charge" and in 1979 the MasterCard brand was introduced. It too arrived in Canada the same year as Visa in 1973. Next we will examine the issues surrounding the general acceptance of credit cards.

* Extract from an essay entitled "The Death of Mondex in Canada" presented to the History Department of the University of Ottawa, April 2005.

² David S. Evans and Richard Schmalensee, *Paying with Plastic: the Digital Revolution in Buying and Borrowing* (Cambridge: MIT Press, 1999), xi.

³ *Ibid.*, 141. In its first year of operation, Diners Club cards were issued to 200 members and were accepted in 27 restaurants in New York City.

¹ Lewis Mandell, *The Credit Card Industry* (Boston: Twayne Publishers, 1990), 17-18, 23-25.

Coin Clubs in Ontario

First Tuesday	London Numismatic Society Midland Coin Club Mississauga - Etobicoke Coin, Stamp & Collectibles Club
First Wednesday	South Wellington Coin Society Scarborough Coin Club Sarnia Coin Club
First Thursday	Champlain Coin Club (Orillia)
Second Sunday	Oshawa & District Coin Club
Second Monday	St Thomas Numismatic Society Windsor Coin Club
Second Tuesday	Waterloo Coin Society Pembroke Coin Club
Second Wednesday	Wasaga Beach Coin Club Peterborough Numismatic Society Leamington & District Coin Club
Second Thursday	Woodstock Coin Club Lake Superior Coin Club
Third Sunday	Watford Coin Club Brantford Numismatic Society St Catharines Coin Club Nickel Belt Coin Club (Sudbury)
Third Monday	Ingersoll Coin Club Toronto Coin Club
Third Tuesday	Tillsonburg Coin Club Alliston Coin Club
Third Wednesday	Stratford Coin Club Kent Coin Club (Chatham) Niagara Falls Coin Club
Fourth Monday	Cambridge Coin Club City Of Ottawa Coin Club
Fourth Tuesday	Collingwood - Georgian Bay Coin & Stamp Club North York Coin Club
Clubs Not Listed	Nipissing Coin Club North Bay Timmins Coin Club Polish-Canadian Coin & Stamp Club Mississauga Troyak Polish Canadian - Markham



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