



# THE ONTARIO NUMISMATIST

OFFICIAL PUBLICATION OF THE ONTARIO NUMISMATIC ASSOCIATION

WATERLOO, ONTARIO

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bulletin)

## CANADIAN TOKENS AND MERCHANT CARDS

by Lloyd T. Smith

Many of our modern coin collectors have given little thought to the earlier coins of Canada and some who have must wonder why there are so many different types, and why a few numismatists have devoted so much time and effort to collect, assemble and research these now obsolete pieces.

First, let us define tokens and merchant cards. Token comes from the Anglo-Saxon word "tacen," meaning a sign or symbol. A token in numismatics is a piece of metal, in size, shape and type resembling a coin, issued usually without government authority, and generally at a time when coin of the realm is in short supply; it is intended as a pledge, to be redeemed either in goods to the value it represents or in corresponding coin of the realm. It is usually of lower intrinsic value than a coin.

Merchant cards are an unofficial combination of trade medium and advertising pieces. Many of these were struck more as collector curiosities and souvenirs rather than as currency. For this reason, it is easy to find many in uncirculated condition. Usually included in this group are the many private tokens struck in limited numbers by individuals and clubs as numismatic oddities or gifts to friends.

You will note that most token displays include Wampum, Card Money, Spanish 8 real pieces and doubloons, and French denier and billon pieces. Just as a book has an introduction, these pieces form the introduction to the tokens and merchant cards of Canada. We sometimes skip the introduction to a book, but almost every numismatist when speaking on the tokens of Canada or when displaying them, precedes the actual topic by mentioning these examples of Canada's earliest currency and trade media. It is necessary to include these pieces, historic in the annals of Canadian currency, as they are all a part of the reason and purpose of the later token issues.

Wampum and Card Money for example, are both token money; the first, a proof of man's ability to devise a medium of exchange where only a barter system had previously existed, and the second, proof of man's ingenuity;

which in this case amounted to a substitute form of money when real or hard money was not available. We know now of course, that the use of so-called emergency card money was actually extended for a period of about 75 years. If we ask why card money was introduced, we have part of the answer for the introduction of many later token issues.

Here, we come to those other coins we mentioned earlier; the Spanish 8 reales and doubloon and the French denier and billon pieces. These, along with Mexican and Portuguese coins, formed the varied currency circulating in the French colonial settlements. The famous Spanish "Pieces of Eight" and "gold doubloons" were being used in many countries of the then known world, much of which was under the domination of Spain.

As the French colonies grew, their trade also grew, with the result that there was a continual shortage of hard money to pay for the imported goods. As fast as more money arrived from France, it left the colonies in payment for these goods. It was this shortage that led to the introduction of card money, and in fact, the future requirements of many other imported and locally produced tokens.

One advantage of the card money as a local trade medium was that it was not acceptable outside of the immediate area of issue; but this also proved a disadvantage as no other country would recognize the medium.

Following the defeat of Quebec by the British in 1759, many merchants in an attempt to resolve the coin shortage, began issuing a variety of tokens. These merchant tokens, the forerunners of future semi-official and official tokens, were known as "Bons", which short for Bon Four, good for. They depicted some facet of the merchant's trade and usually circulated amongst other merchants as well as the firm that issued them. Inscriptions and values appeared in both English and French, or the size and weight of the token would be about equal to others of known value.

Most of the original merchant tokens were ordered from England and were of full weight and value, but others were made locally and were often of brass or short weight copper. As there have been thousands of different tokens issued during the past 200 years or so, we cannot describe them all in this paper, but we shall try to mention just a few examples of type or of particular interest.

The first Quebec token was the Magdalen Island penny. These were brought to the island by Sir Isaac Coffin, who had been granted this possession following the American Revolution. He visited the island in 1815 and even brought a coining press from Birmingham, England with the intention of issuing half pennies as well. He was very unpopular with the people and soon sailed for England, never to return and leaving us just the one penny tokens to remind us of his stay in this country.

Cont'd.

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An early example of a form of passenger ticket is represented in the tokens of the Montreal and Lachine Railway, used by the workers on the Lachine Canal and holed so that they could be strung on a wire by the conductor.

A token was issued by Thomas and William Molson of Montreal, distillers then and now; but no token ever appeared to remind us of their father, John Molson, who owned the steamboat "Accommodation," the first to run on the St. Lawrence, leaving Montreal in November, 1809 and arriving in Quebec City after a voyage of 36 hours. In 1812, John Molson launched a second boat, the "Swiftsure," and the two boats were used to transport troops between the two cities during the war of 1812-14.

Our largest token was issued by the private firm of Lesslie and Sons, druggists of Toronto and Dundas, a rather scarce piece today as it is said that they were often holed and used as large washers for farm equipment, a great loss to our present day collectors.

The first Bank Tokens were issued in 1836 by the Bank of Montreal, after all light weight and brass tokens had been declared illegal. These bank tokens were the first of a large series known as the Bouquet Sous, and were subsequently issued by the City Bank and La Banque du Peuple. Many of these were lighter in weight and so many varieties finally appeared that they were suppressed in 1838.

At almost this same time, 1837, tokens of a more official nature began to appear with the Habitant issues of the Bank of Montreal, La Banque du Peuple, the City Bank and the Quebec Bank. These were followed by the rare side-view tokens of the Bank of Montreal, the front-view issues by the same bank and the 1852 Quebec Bank tokens.

Just as important as the Bank of Montreal tokens which originated in Lower Canada, were the St. George tokens. These were issued in Toronto by the Bank of Upper Canada following the riots of 1849 and the burning of the Parliament Buildings in Montreal. The capital of Canada was transferred to Toronto and the Bank of Upper Canada gained the right to coin copper. Pennies and half pennies were issued in 1850 and 1852 and further issues were again released in 1854 and 1857 after the capital was fixed at Ottawa.

These tokens were very plentiful, probably the commonest of all Canadian tokens. Eleven tons of them were found in the vaults of the bank in 1867 when the Bank of Upper Canada failed. They were sold as scrap metal and supposedly melted down, but the number of uncirculated specimens in the hands of collectors suggests that they did not all reach the melting pot.

We note that many of the merchant tokens issued in the maritimes depict sailing vessels or the goods of trade of merchants in hard goods, as the whole life of these people depended so much on fishing and shipping.

There were also a number of tokens that express the sceptical attitude of the people for the lightweight and brass issues and the introduction of various forms of paper currency. These tokens proclaim in their inscription "Pure Copper Preferable to Paper," an indication that there was little backing for those early paper issues.

To conclude this extremely short account of a few of Canada's tokens and merchant cards, we must jump around a bit and still undoubtedly skip over many important and interesting pieces.

The Hudson's Bay Co. issued several different tokens, the first for the trading posts to the east of Hudson's Bay. These are the Made Beaver brass tokens used by the Indian trappers, with values of 1, 1/2, 1/4 and 1/8 Made Beaver, the prepared pelt of the beaver. Later Hudson's Bay Co. issues were of aluminum and include the St. Lawrence, St. Lawrence and Labrador and the 1946 issue, which includes the 1 White Fox value of square

design. These were used to help the Eskimos to learn a decimal system of coinage.

There is a series featuring the Duke of Wellington and bearing references to his Victories against Napoleon. Many of these began as anonymous private tokens in England and were sent to Canada after being withdrawn from circulation in England. Some are lighter in weight and were probably issued in Canada.

The merchant tokens include a vast array of items used for trade in almost every type of business from dairies and bread companies to hardware and grocery stores, from canning companies and die and stencil makers to clothiers, hatters and beer parlours. The list is almost inexhaustible and I can only suggest that most such tokens are self-explanatory, yet most interesting.

The field of merchant cards also includes many pieces that were similar to today's calling card. These were often issued by clubs or private individuals, including many numismatists, and were sometimes used as a form of pass token to enter clubs or just to distribute amongst friends or to exchange with other collectors.

A close examination of the many types of Canadian tokens and merchant cards available to the collector will reveal at least a few from almost every city, type of business and field of endeavour right across Canada and from those earliest days of trade in our country right down to the present day. We might say that they form a picture of the growth of our country and its people. No study of Canadian coinage or collection of the same could possibly be considered complete without the inclusion of our tokens and merchant cards.

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#### COMING EVENTS

- May 28 ST. THOMAS NUMISMATIC ASSOCIATION 3rd. Annual Coin Exhibition, Grace United Church Parish Hall, Balaclava St. (near Talbot), St. Thomas, Ontario. Banquet tickets - \$2.25; General admission - 25 cents. Trophies for best display in each of the following classifications: 1. Junior Members; 2 Foreign coins; 3. Tokens; 4. Medals; 5. Miscellaneous; 6. Paper money; 7. Canadian coins; 8. Best display. Guest speaker - Mr. Howard Whitfield. Auction - 8:00 p. m. -- 75 choice lots.
- June 18 VICTORIA-SIMCOE NUMISMATIC ASSOCIATION Annual Banquet, Legion Hall, Woodville, Ontario. Tickets: \$2.50 complete with dinner, Bourse tables \$5.50 dinner included. Guest speaker - Mr. Donald Flick, Oakville, Turkey dinner at 6:00 p. m.
- July 24 OWEN SOUND COIN CLUB 6th Annual Coin Show, Sauble Beach Pavilion, Sauble Beach, Ontario. Fifteen bourse tables available. Write: Bourse chairman, Ken MacIntosh, Box 94, Owen Sound, Ont. General Chairman - Elliott Jephson; Display - Jim Lougheed; Auction - Harold Stobbe; Judging - Del Curtis; Publicity - George Grimoldby.
- August 25, 26, and 27 CANADIAN NUMISMATIC ASSOCIATION 13th Annual Convention, New Marlborough Hotel, Smith St. & Elliott Ave., Winnipeg, Man. General Chairman - Albert Stern, 457 Main St., Winnipeg, Man.
- October 15 ST. CATHARINES COIN CLUB Annual Banquet, Queensway Hotel. Co-Chairmen: Pat Lambert and Sam McMullen.

NEW MEMBERS

Applications published in the April issue of the Ontario Numismatist have now been accepted. The following applications have been received. If no written objections are received, their acceptance will be acknowledged in the June issue of the Ontario Numismatist.

- 536. William E. Barrow, 3 Torrance Cres., Guelph, Ont.
- 537. L. McMonagle, R. R. #4, London, Ont.
- 538. Arnold Linetsky, 20 Shallmar Blvd., Apt. 210, Toronto 10, Ont.
- 539. Richard C. Lond, 1766 University W., Apt. 9, Windsor, Ont.
- 540. Miss Agnes Watt, 1604 Goyeau St., Windsor, Ont.
- 541. Geo. H. Moore-Gough, P. O. Box 543, Kingston, Ont.
- 542. Mrs. Geo. H. Moore-Gough, P. O. Box 543, Kingston, Ont.

CLUB NEWS

BRANTFORD COIN CLUB is planning a very interesting meeting for April ... Mr. Jim Turvey will show slides on his trip behind the 'Bamboo' curtain in Red China. Unfortunately, due to technical difficulties, "Wampum to Decimal", Part III was unable to be shown at the March meeting.

HURONIA NUMISMATIC ASSOCIATION announces another Coin Show and Banquet, held April 2. Mr. J. J. Pittman was the guest speaker at the banquet. Display winners were: Best of Show - Brewery Bay, Orillia; Best of Show (non-member) - Arnold Linetsky, Toronto; Canadian Decimal - 1. Bob Scruton, 2. and 3. Arnold Linetsky; U. S. A. - 1. Bob Scruton, 2. Harry Norton; Foreign - 1. and 2. Brewery Bay, 3. Bon Faber; Paper - 1. Ken Hart, 2. Rod Smith, 3. Barry Prophet; Miscellaneous - 1. John Regitko; Junior - 1. Steven Howcroft, 2. Martin Hurlock.

JINGERSOLL COIN CLUB had thirty members and guests out to their March meeting to hear Mr. John Shaddock talk on "Indian Head Pennies". This was the first time anyone has talked to the club on U. S. coinage and the audience was very enthusiastic.

OAKVILLE COIN CLUB had an O. N. A. Audio-Visual coin quiz presented at their March meeting with Ed. Schroeder acting as emcee. The April meeting was membership night.

SARNIA NUMISMATIC SOCIETY Vice-president, Earl Davis chaired the March meeting in the absence of President Moore. Phil Pratt made his debut as auctioneer. Feature of the programme was a short talk on "Advanced Coin Collecting," by Earl Davis.

ST. THOMAS NUMISMATIC ASSOCIATION, April 12th, had as their guest speaker Mr. Leslie McGregor who talked on "Gold Coins" and President W. R. Pressey displayed coins in keeping with the topic.

TORONTO COIN CLUB had Inspector Hather as guest speaker at their March meeting. The club's bulletin is carrying some very interesting and informative numismatic articles. The last covered Maundy Money and its distribution, also an article on the Soho mint.

WATERLOO COIN SOCIETY planned an evening of extreme interest for April 19. There was a talk and demonstration on how to make displays. Display winners for March were Albert Fuller and Agnes Whetham.

ONTARIO NUMISMATIC ASSOCIATION MEDALS

Medals of the Fourth Annual Convention bearing the O. N. A.'s original insignia on one side and the crest of the City of Windsor on the other side are available from the Ontario Numismatic Association, P. O. Box 33, Waterloo, Ontario.

These medals are available as follows: bronze \$3.50; Sterling silver \$6.00; 10K Gold Plate \$15.00; 10K Solid Gold \$40.00. Sets of medals in gold inscribed plastic holders are available at the following prices: bronze \$4.75; sterling silver \$7.50; bronze and sterling silver \$11.00; bronze, sterling silver and 10K gold Plate \$26.00; bronze, silver and 10K solid gold \$52.00 or a set of all four medals in a plastic case at \$68.00.

As the O. N. A. crest has been revised, this will probably be the last time that the original insignia is used on our medals. Order now and avoid disappointment later on.

CENTENNIAL COINS: A GALLERY OF OUR WILDLIFE

Toronto Telegram release: A Canadian artist whose style has been described as "magic realism" turned to nature for the design which will adorn the special issue of 1967 Centennial coinage. Alex Colville, of Sackville, N. B., an internationally-known painter whose design won out in a two-year competition, pictures a speeding rabbit for the five-cent coin, a wolf in mid-howl for the 50-cent coin, a sleek mackerel for the 10-cent coin, a prowling wildcat for the 25-cent coin, a Canada goose for the silver dollar and a dove in flight for the one-cent coin.

U. S. A. MINT SETS

Orders for Proof-like sets of the new coins, half-dollar, quarter, dime, five and one-cent pieces will be accepted. Coins will be dated 1965 but will contain no mint mark. Sets will be sold in lots of one, two, five, or ten sets only, and are made at the San Francisco Assay Office. The price is \$4.00 per set. Send orders to: Officer in Charge, United States Assay Office, Numismatic Service, 350 Duboce Avenue., San Francisco, California, 94102.

BONES

The body of every organization is made up of four kinds of bones:

1. There are the "Wishbones", who spend all their time wishing someone else would do the work.
2. There are the "Jawbones", who spend all their time talking, but very little else.
3. There are the "Knucklebones" who do all the knocking and knock everything that everyone else tries to do.
4. Finally there are the "Backbones" who get under the load and do all the work.

(Coin Comments, Bay of Quinte Numismatic Association, Belleville).

Off-struck coins occur when the blank coin planchet is being fed into the coin press. Due to the speed of the machinery involved, the blank is not fed properly into the collar which normally holds it. The blank either over- or under- shoots the collar and only the part of the blank lying between the dies receives an impression when the dies forces the unstruck part of the coin slightly out of circular shape.

ONTARIO NUMISMATIC ASSOCIATION CONVENTION

Major Sheldon S. Carroll 1966 Ontario Medallist

The Fourth Annual Ontario Numismatic Convention is now history. For those that attended a well-rounded programme of numismatic events filled the complete showtime. Information from the history of the coins of China delivered at the Banquet by R. C. Willey, to the story of the formation of the Canadian National Money Museum by Major Sheldon S. Carroll, and an audio-visual presentation on mint errors was also shown.

Mr. Willey's address will be reprinted in the following issues of the organization's publication "The Ontario Numismatist".

Major Sheldon Carroll was presented the highest honour of the Association, that of being named "Medallist of the Ontario Numismatic Association for 1966." The inscribed gold medal was presented by Rod. R. Rekofski, the Founding President of the O. N. A. and last year's recipient.

All who attended the show agreed that it was a success, but unfortunately due to the present conditions the financial result was not as encouraging. Since no general admission was charged, an accurate count of attendance could not be kept, but approximately one thousand people attended the show.

The calibre of displays was excellent and the winners in respective categories were: Canadian \* Mr. J. McKay Clements "Winner of Best of Show as well"; Miss A. Watt; and Mrs. Eleanor O'Brien.  
Tokens \* Mr. John Regitko, second.  
U. S. A. \* Mr. J. Regitko, Toronto; Mrs. Shirley English, Waterloo.  
World Coins \* Mr. Vince Doran, Toronto; Miss A. Watt, Windsor; Mr. A. Fuller, Kitchener.  
World Currency \* Mr. Walter Allen, Bronte; Mr. Tom O'Brien, Grand Blanc, Mich.; Mr. J. McKay Clements, Haileybury.  
Miscellaneous \* Mr. Bill Clarke and Graham Esler, London; Tim O'Brien, Mrs. Betty Howells.  
Junior \* Miss Sherry English; John English, Waterloo.

The Windsor Coin Club is to be congratulated for putting on a well-organized and smoothly run show. As a matter of interest, over fifty worthwhile prizes were drawn for during the show. Even I won one - a car baby bottle warmer.

Bill English,  
Publicity Director.

- 0 -

The new U. S. silverless dimes and quarters are seven percent lighter than the coins they replace.

- 0 -

Holder's of the U. S. Medal of Honor are eligible for a pension of \$100 a month for life when they reach age 50.

- 0 -

All collectors should be aware that the first numismatic rule is NEVER to clean a coin, since many more coins have been spoiled by polishing.

- 0 -

Australia still mints about 2,000,000 Maria Theresa silver dollars each year, for use in underdeveloped countries.