



THE ONTARIO NUMISMATIST

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WATERLOO, ONTARIO

1969 - 1971

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Volume 9 September 1970 Page 66

QUOTE QUOTES (FROM ERVAR)

Did you know that there were once three-dollar bills? That money at one time could be eaten? Or that in South Carolina they once had legal tender you could drink? These are only a few of the many money innovations for which the creators of early currency deserve credit.

In 1856, in Kansas, there were three-dollar bills! The notes featured pictures of three cherubs!

Salt, valuable as a food preservative, was scarce, durable, portable and easy to divide. Early Roman soldiers, whose Latin word for salt was "sal", received a regular salt allowance (whence our word, "salary"), and African slaves were once sold for their weight in this precious condiment. Thus the expression, "worth his salt".

Liquors and other spirits have also served as money, beer was partial wages for miners in the 19th century England; a century before in South Carolina, rum was legal tender.

Tea, a common if blander money, was used for centuries in the Far East. For ease in handling, it was often shaped into bricks.

Tobacco automatically meant money to southern colonists during the 17th and 18th centuries. In time, tobacco warehouse receipts were used; but originally the actual leaves were circulated.

Over the centuries, money has been the subject of memorable quotations, "To have money is a fear, not to have it a grief", said English poet George Herbert in 1651. According to Benjamin Franklin in 1735, "Nothing but money is sweeter than honey". In 1807, Jonathan Swift wrote: "No man will take counsel, but every man will take money; therefore money is better than counsel". And an old Irish proverb had it that "a heavy purse makes a light heart".

We are indebted to money for several everyday expressions such as "getting your money's worth", "the root of all evil", "filthy lucre", "money talks", "putting your money where your mouth is", and "putting your two cents in". What is more, there are local sayings relating to money in different countries with differing monetary units.

To coin an expression, banks have become "money-splendored things", but a few depositors realize how much banking has changed. In the ancient world, instead of receiving interest on your savings, you'd have had to PAY a bank to keep your money safe for you.

Perhaps the earliest "bankers" were goldsmiths and silversmiths. They would accept coins for safe-keeping, lend them to qualified borrowers, and sometimes exchange one kind of currency for another. That was it - no other services were available.

In 1871, when a man named Robert Morris tried to organize the first modern bank in America, he tried to sell \$400,000 worth of stock in the company. All he could raise was \$70,000 - 17.5¢ for each dollar he needed -- but he borrowed what he needed from France, and made such a name for himself that almost any banker you visit to-day will know of him.

He really started something. To-day's banks and trust companies provide the kind of one-stop financial shopping that modern supermarkets offer housewives for their food and household needs. In other words, they are money supermarkets where customers can get car money, education money and house money as well as help with their budget, taxes and investment and insurance needs.

Banks to-day offer many types of accounts, from chequing accounts to help keep the household or business records straight to high interest paying term deposit accounts. The accent is on service, which ranges from helping you choose the right combination of accounts to serve you best through to banking by mail, withdrawals at night, and all-purpose charge accounts. And don't forget safety deposit boxes, foreign exchange, letters of credit, travellers' cheques, and money orders, all of which are available at your bank. A far cry from paying someone to keep your coins!

To-day you can't find money growing on trees, but once it did! In 13th century China, when under the rule of Kublai Kahn, the Chinese produced the world's first paper currency, printed on paper made from the bark of the mulberry tree.

In the South Pacific, island tribes have used the teeth of porpoises, whales and tigers in money. On the Isle of Yap, huge coin-shaped stones with a hole in the middle - far too heavy for one man to lift - serve as currency. (I'm sunk" a Yapper might have to say if he tried moving his money by canoe).

THE ONTARIO NUMISMATIST is published monthly by the Ontario Numismatic Association. The publication may be obtained with memberships in one of the following categories:- Life memberships-\$50., Regular memberships-\$3. yearly, Juniors-\$2. yearly, (up to 18 years of age), Husband and Wife (one Journal)-\$5. yearly, Club-\$10. yearly. Special O.N.A. Sterling Silver Lapel Pins (screw back or pin back) only \$2.50. Remittance (plus bank exchange if paid by cheque) payable to the Ontario Numismatic Association, P.O. Box 33, Waterloo, Ontario.

But few people know how an expression still used to-day began with an unusual form of payment in America's Wild West. Then, many a man would carry currency in the form of a bag of gold dust. He'd pay for things by allowing the seller to pick out one or more pinches of dust. And this is how we get the expression, "How much can you raise in a pinch?"

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PROPOSED COIN SHOWS

Listed below are proposed coin club annual shows and banquets. Please check to see if they conflict with YOUR club's forthcoming show.

- Sept. 20 - London Numismatic Society Annual Coin Show and Banquet. Details from the President, Lloyd T. Smith, 123 Arundel Street, London, Ont., or members of the Executive.
- Sept. 26 - Ingersoll Coin Club Canadian Currency Convention sponsored by the Canadian Paper Money Society who will award the trophies. Guest Speaker - Major Sheldon Carroll, C.D. Contact Alan MacNab, 249 Hall St., Ingersoll, or Harry Eisenhauer, 501 Chester St., London, re details.
- Sept. 27 - Bluewater International Coin Show at the Holiday Inn, Highway #7, Sarnia, Ont. General Chairman - Norm Scott. P.O. Box 89, Corunna, Ont. and displays - Fred Hurley. P.O. Box 89, Corunna, Ont.
- Oct. 3-4 - Hamburg, N.Y. Coin and Stamp Show at Leisureland, Camp Road, Route 20, Hamburg, N.Y., Thruway Exit 57. Open Saturday and Sunday from 10.00 a.m.
- Oct. 4 - Kitchener Coin Club Annual Show and Banquet in the Walper Hotel. Contact President, Albert Fuller, 80 Water St. North, Kitchener, Ont., or members of the Executive.
- Oct. 17 - St. Catharines Coin Club Annual Show and Banquet in Westminster United Church Hall, Queenston St., St. Catharines. Details re Bourse tables, contact E. Victor Snell, 6 Rosemount Avenue, St. Catharines. Speaker : John McKay-Clements.
- Oct. 18 - Brantford Numismatic Society Exhibition and Banquet to commemorate their 10th anniversary. Guest Speaker - Major Sheldon Carroll.
- Oct. 24 - Nickel Belt Coin Club Annual show at the President Motor Hotel. Further details from the Secretary, Mrs. W. Campbell, P.O. Box 593, Sudbury, Ont.
- Oct. 25 - Tillsonburg Coin Club 8th Annual Fall Show in the Orange Hall, Brock St., East, Tillsonburg, Ont. Contact Chas. B. Laister, No. 3 Highway, Tillsonburg, Ont.

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DID YOU KNOW -

The 1958 Totem Pole dollars are not Totems (objects of veneration) but rather heraldic devices proclaiming the owners legendary descent from beaver, eagle, wolf and bear. The poles were erected to establish status or serve as memorials. This design was deemed in the minds of the judges, a piece of work representative of the art of the western Indian.

THE CANADIAN NUMISMATIC ASSOCIATION
17th ANNUAL CONVENTION REPORT

By E. V. Snell

On Wednesday, August 5th, a pre-convention bus tour to Peggy's Cove with a buffet luncheon at the Shore Club at Hubbards Beach was taken advantage of by some fifty delegates and guests. Many enjoyed a swim in the ocean.

In the evening a "Get Acquainted" reception was well attended. A special aluminum token, previously distributed, was honoured for one drink. The obverse "Halifax Coin Club", the reverse "Good for one drink at the bar 1970 C.N.A. Convention". An interesting event of the evening was a visit from the "Jolly Tar Halifax" and his three sailor assistants who presented a number of the guests, including the writer, with a 'Certificate of Impressment' indicating the recipients had fulfilled all the requirements set to them by the Press Gang Society of the Board of Trade of the City of Halifax. A white sailor hat with an under-chin strap was also presented. Delicious clam chowder was served at the conclusion.

Executives and special guests were entertained at luncheon on Thursday by the Bank of Montreal. In the afternoon many delegates took the bus to the Oakfield Country Club for a wine and cheese party.

The Canadian Paper Money Society presented a draft guide to the standardized terms and definitions as established by the committee for the Standardization of Definitions Grading and Terminology-Canadian Paper Money.

Friday, an interesting bus tour of the city was enjoyed. At noon at a Canadian Paper Money Society luncheon an interesting illustrated address was given by Bill McDonald, editor of the Canadian Paper Money Society Journal.

Saturday morning thirty delegates at a breakfast meeting took part in an interesting discussion on ways the C.N.A. can assist clubs, and exchanged ideas for betterment of club programs. Professor Ross Irwin presented an interesting point system developed by the Waterloo Coin Society to create more participation in the club activities. Points are given at each meeting for attendance at meetings, securing new members, bringing a guest, introducing a prospective member, judging displays, sitting on registration desk, giving a talk, acting on coffee committee, house committee, or an auctioneer, membership renewal, purchasing club medals, going to annual banquet, all who help before and after banquet, exhibitor and gift to club. This seemed an excellent idea and is worthy of investigation by club executives. A monetary prize is given at the end of the year.

At the annual meeting President John Jay Pittman reviewed the activities of the C.N.A. during the past year, remembering by a moment of silence the members who had passed away during the year, including Past President A, Mitchell MacDonald and Doug Wark, who were missed at the convention.

Due to the large increase in postage rates and to provide funds for a development program for clubs and members the annual membership fee was increased from \$6.00 to \$8.00. Bob Low, editor of the C.N.A. Journal found it necessary to resign due to pressure of business. John Pittman announced the appointment of David Ash of Oakville as new editor.

Three interesting auction sessions were conducted by Frank Rose of Arcade. A prices realized record may be purchased for \$1.00 from Arcade Coins, 31½ Bloor St. West, Toronto. The bourse dealers were pleased with their business. Jim Charlton introduced his nineteenth edition (1971) of the 'Standard Catalogue of Canadian Coins, Tokens and Paper Money', which has been enlarged to include Canadian and Newfoundland chartered, broken bank and defunct notes and merchants' scrip.

Over fifty interesting displays were entered with over 100 cases being required. The best of Show trophy was won by Joe Shkwarek of the City of Ottawa Coin Club. A new trophy was introduced, donated by John McKay-Clements for competition by Juvenile members of the C.N.A. or members of clubs affiliated with the C.N.A.

125 delegates and friends enjoyed the banquet. A beautiful ice sculpture centred in front of the head table and reading C.N.A./70 was most impressive. A delicious fish dinner was served - the lights were lowered and the waiters marched in carrying sparkling baked alaska for dessert. The J. Douglas Ferguson 24 Karat Gold Medal announced last year was presented to Fred Bowman (1969) and Major Sheldon Carroll (1970) at Mr. Ferguson's request. It is a most beautiful 1½" diameter medal, and is now open for annual competition, to be given to the person considered to have done most for Canadian Numismatics during the year.

The guest speaker at the banquet was Commander L. B. Jensen, RCN(Rtd) who spoke on 'His Majesty's Frigate The Shannon' depicted on the obverse of the convention medal. The medal was struck in bronze and silver for general sale. Bronze \$3. and silver \$10. plus \$1. postage. The 32-page convention program was tastefully and well prepared. All agreed General Chairman Elliot Fineberg and his committee deserve the highest commendation for a most successful convention. The 1971 Convention will be held in Vancouver August 26,27,28.

Mr. W. R. Robertson of the Numismatic Section of the Royal Canadian Mint displayed a sample set of 1970 Canadian Decimal coins in an attractive holder developed by the Mint which they hope will be found suitable by numismatists for presentation on birthdays, wedding anniversaries or other special occasions. The suggested price is \$10. to cover packaging, mailing, etc. A form was prepared requesting comments regarding the acceptability of the sample.

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NEWS AROUND THE COIN CLUBS

CHAMPLAIN COIN CLUB -

The guest speaker at the last meeting was Rev. James Ailles, U.S.A., who gave a very interesting talk on his travels throughout the world. An interesting item of his talk was that American gold coins were much easier to get in and around Israel, than in the United States.

CITY OF OTTAWA COIN CLUB-

A report was given that the Coin Show held in the Chateau Laurier was a great success with many exhibits. The Club announced that they have a new editor, Al. Driega and assistant editor, Mrs. Ruth McQuade. Good luck to both.

HURONIA NUMISMATIC ASSOCIATION-

At the last meeting the Editor told of his trip to the Cabot Trail and the Island of Cape Breton and all the quaint little places he went through.. It made those present wish they had been on the trip also.

INGERSOLL COIN CLUB -

The highlight of the last meeting was a talk by Walter Griggs on the Hudson Bay Company and their tokens. He had various issues of tokens and a set of silver spoons engraved with the Coat of Arms of the Company and the "Nonsuch", the boat that sailed from London to Hudson's Bay in 1668. These spoons were one set of a very limited number that were presented this year to mark the 300th anniversary of the Company.

LONDON NUMISMATIC SOCIETY-

The main item at the last meeting was an Audio-visual presentation from the O.N.A. entitled "Canadian Fractional Currency" narrated by William English. Also Graham Esler read a small article from a paper about a possible mail fraud involving British North American Sales Company. Plans are going ahead for the Annual Show in September.

SARNIA NUMISMATIC SOCIETY -

The August meeting featured the O.N.A. presentation on "Yukon Trading Tokens" and the guest speaker was Harry Eisenhower on "History of Canadian Paper Money". Also plans are going forward for the Bluewater International Coin Show on Sept, 27th.

WATERLOO COIN SOCIETY -

The July meeting was called "Newfoundland Night" and the chief feature was the O.N.A. Audio-visual entitled "Coinage of Newfoundland" and there were displays of Newfoundland Coins and quotes of Newfoundland sayings such as: "Stay where you're at and I'll come where you're to".

(Most clubs take a two-month vacation in July and August so come the October Bulletin we will have more club news for you)

NEW MEMBERS

The following applications for membership have been received. If no written objections are received, their acceptance will be acknowledged in the October issue.

- C65 Kent Coin Club, c/o Walter Neuman, P.O. Box 35, Port Alma, Ont.
- 770 Raymond Morin, 1610 Bathurst Street, Toronto 178, Ont .
- 771 Ken MacIntosh, 805 - 8th Street East, Owen Sound, Ont.
- 772 Paul R. Johnson, 375 Roger Street, Peterborough, Ont .
- 773 Kevin DesRoches, R. R. #1, Marysville, Ont.
- 774 Arthur G. Bousquet, 6255 Air Base Squadron, P.O. Box 167,
APO San Francisco, 96320, California.
- 775 Cloyd Berryhill, 103 Ross Street, St. Thomas, Ont.

JUNIORS' CORNER

In our last bulletin Ye Ed requested articles from our readers suitable for the junior members of our hobby, but I guess everyone must be away on vacation 'cause we have not received any articles for the younger hobbyists. So here goes. I shall try to give you young enthusiasts something to think about.

Firstly, I think I should tell briefly how I became a coin collector-----Back in 1929, when times were hard and money scarce I had made friends with an old watchmaker who lived on Lansdowne Avenue in Toronto. He is long gone now, but he was a real artist who loved his profession.

As a hobby he had started to collect the little silver 5¢ pieces or "Fish Scales" as he called them, and every time any of his customers came in with his or her watch for repairs he asked them if they had any fish scales, and if so would they bring them when they came in for their watch. In this way he built a lovely collection of beautiful silver 5¢ pieces.

When I knew him he had built a special cabinet in which to keep his collection and to avoid rubbing, etc., he used old watch cases which he fixed to the bottom of the drawers and with felt lining fitted in each he was able to keep his "Jewels", as he called them, in nice condition, yet one could see them quite plainly.

I used to go once or twice a week to sweep out the store and dust the shelves, clean the windows inside as well as outside, dress the window and generally clean the store up for the old gentleman. One day after I had finished my weekly chores I found the old gentleman looking over his collection. Yours truly was fascinated at the sight of those lovely shining silver pieces. Taking time from his hobby he explained how he had started His hobby when one of his customers paid for watch repairs with \$3.00 worth of the fish scales, some of which were just like new. His collection, though far from complete, was indeed a sight to behold. Even to-day I can still see them all nicely laid out in their homemade exhibit case. Seeing I was interested the old gentleman chose six of his duplicates and gave them to me to start my own collection.

As the years went by until 1939 I had by this time most of the common dates and even some of the harder dates, and although I did not belong to any coin club-I doubt if there were such back in the '30's-I knew other collectors, some who saved the large cents or dimes or quarters, etc., and we traded among ourselves--sometimes even giving two or three of our duplicates for one we needed to fill a vacant date. Thus my introduction to coin collecting from 1929 to date.

I will close with a final note. When I left for overseas I placed my "nickels" in my kit bag for safe-keeping, while I was away. In 1946 upon my return and collecting my kit bag I found some dishonest person had removed the bottom of my kit bag (and probably hundreds of others) and taken my fish scales and re-sewn the kit bag. So I had to start all over again. By this time, these little gems had become collectors items and were hard to come by. I've never been able to replace them.

The lesson to be learned from my experience - you do not have to spend a lot of money to start your own collection. You will be surprised at the number of people who will find items you need, among your rela-

tives and friends. Also you can build your own exhibit cabinet to protect your coins. Finally, keep your collection safely, at all times, or you could lose them for good. Good luck and good hunting in this, the greatest of hobbies - Coin Collecting!

Pat Lambert

IN MEMORIAM

We regret that we have to report the loss of another of our members from Chatham, Ontario, Mr. William C. Waite. Our President and Executive and indeed all our members extend their sympathy to Mrs. Waite and the children in their sad loss.

We also note that former Mint Master, Mr. Williams of Ottawa, also passed away recently. To his family, we express the sympathy of our Executive and members.

PREPARING EXHIBITS

By Lloyd T. Smith.

Mr. William N. Clarke, Chairman of the upcoming L.N.S. Coin Show, has appointed me to serve as display chairman for this event. As the Executive Committee has also proposed that we have more displays at our regular meetings and more members are entering the competitive field at other shows, it seems rather appropriate that I should attempt to discuss the requirements for a good display and what is required to receive the most points on the judging forms.

Unfortunately, neither judging forms or the judges can be considered to be equal at all shows. At any particular show, some judges may be more lenient than others, some may be less knowledgeable than others, or some may even misinterpret the meaning of one or more categories in the judging guide. Because of this, it often happens that an exhibitor will win a first prize or even Grand Award at one show, only to place second or third at another. Displays, judging forms and even the judges have all improved over the years, so that we can now list some of the basic qualities that make for a good display.

To me, and I am only repeating what has been said by myself and others many times before, the numismatic exhibit is the show window of our hobby; it must inform the viewer, whether collector or non-collector, what it contains, its origins and historical importance and, to try to supply answers to some of the questions that he could ask. As all this must be accomplished within the confines of the display case, we can readily understand that much thought and preparation has been expended before a Grand Award winning exhibit is entered at a show.

The first considerations in the preparation of a display are the space requirement for your exhibit and the arrangement of the material within that space. It is far better to use a little too much space than not enough. If you have ever observed the effect of an overcrowded store window with that of a carefully planned group of just a few items, you will be able to strike a good balance of material to space. A display does not have to be huge to win top awards, as evidenced in many shows, where an exhibit of only two or three cases has won out over others of ten or more cases.

Now that we have decided on the number of cases required, we must

determine how much information about each coin is available and how much is pertinent to the display. Each specimen should be identified on its own holder or card and general information relating to the whole display should be placed separately in each case. Keep in mind that too little information will not answer the questions that could be asked about your display and too much information will not be read by either the viewer or the judge. Consider the bikini; it covers the subject, but does not bare the details. Try to research some interesting information about your display, but be sure it is correct.

Next for consideration should be neatness, eye appeal and originality. If we say that these requirements sound similar to those of good advertising, we are indeed right; we are advertising our exhibits and our hobby. Neatness and eye appeal should include background colours, spacing of specimens and placing of information. Originality is what adds the extra zing and makes one advertisement or display better and more eye catching than the others. Some judging forms place originality in a separate category, but it makes more sense to me that it be included with neatness and eye appeal, as these are all a part of the added perceptual value of the display. If these three qualities are kept as one category, it leaves more points for the numismatic qualities of the display, thus keeping all things in their proper perspective.

The numismatic aspect of each display should be based and built with these considerations; Is the display a good representation of the category in which it is to be entered? Is the general quality of the material low, average or good? Is the condition and rarity of the coins and the completeness of the theme well represented? Generally, a display containing a type set of the coins of a particular country will command more points from the judges than a date series of only one or two denominations of these coins. Likewise, if all coins in a display are above the average condition for that series or set, they will look better than if a few are uncirculated and the remainder in poor condition.

Rarity of coins has always been a controversial point between judges, because some feel that the owner of rare specimens only proves that he can afford the price asked for them. This is true, but, unless we are prepared to hold separate competitions for collectors of varying financial status, or even for those with more or less opportunity to acquire nice specimens, we must give some consideration for both rarity and condition. If we are to keep competition on a numismatic level, we must disregard the method by which the specimens were obtained (providing that it has been legal), and give full credit for each display on its own merits. If items in a display are either scarce or rare, this should be mentioned under the coin, as judges may not notice every detail. By the way, it is also advisable to place a rare coin in such a way that the judges can be sure of its rarity without question. For instance, if a 1921 Canadian 50 cent piece is displayed with the obverse side up, there is no proof that it is actually a specimen with that date. Most judges would feel compelled to consider the coin to be a George V 50-cent piece and no more.

Much more emphasis is now being placed on the "Theme" and how well it is represented in the display. The theme may be anything from Canadian Silver Dollars to Yap Stone Money, but once decided, you should try to make a good representation of your theme. Every collector can

help to advertise our interesting hobby by placing his collection in the showcase at our annual coin show.

(Thanks to London Numismatic Society Bulletin)

THIS 'N THAT

We must be getting near fall--Here it is C.N.E. time with everyone rushing to get an exhibit ready for the C.N.E. show in the new Hobby Building (near the Dufferin Gate)--at least I am hoping they are--I know I am and some more from St. Kitts are going to make this our best show yet--See that Bill McDonald and Jack Carpenter have taken up the reins of Editor and Assistant Editor of the C.P.M.S.--wish you both lots of luck and every success--it's a lot of work but can be very rewarding--I hear that P.Pres. Bill English and family had themselves a real ball at Expo 70 in Japan--maybe Bill will give us an article on his trip, etc? ?--We hope all our members and fellow coin collectors have had a real nice summer and vacation and all set to go for the latter part of 1970--speaking of summer, I note more clubs this year have kept their meetings going in July and August--maybe we should re-view our thinking here and follow the trend--Two interesting articles by Mr. Thomas of C.S.&A. News and Jim Charlton have appeared recently giving much food for thought--some of us at the St. Catharines Coin Club wanted some form of meeting during the summer but were voted down--so majority ruled but 13 weeks without a meeting does seem a long time--We shall have to give this serious thought for next year---By the way, I had no success with my appeal for articles for Juniors' Corner, although there was much enthusiasm for such an item for our junior members--so please, how about an article for the October issue? PLEASE--HELP YE ED --Speshul plea to Bill "E", Harry "E", John M-C-, Lloyd T."S", Bert "P", Albert "F", and any others who will take the time and trouble to do an article to further our hobby---again referring to "Fall"--this means more shows-Ingersoll-London-Sarnia-Kitchener-St. Catharines-Brantford-Tillsonburg- to name but a few--I hope to get to some of them, so will see you there, but please do not forget the mainstay of our hobby is exhibits--without these no show can ever be called a success--may we invite our members to start thinking about your exhibit for these many shows coming your way---Let's give "The Winners Every-time" boys a real run for their money---So long for now--remember "Snow Storms Ahead" so keep your coat and gloves handy, just in case--and finally a special "thank you" to Lloyd T. Smith of London Numismatic Society for his excellent article on Exhibits, which I have taken the liberty of repeating in full for the benefit of all O.N.A. members as this seems such an appropriate time for such an article.