

# NUMMUS

A MAGAZINE FOR THE COLLECTOR OF COINS, TOKENS, BANKNOTES, MEDALS, AND ALL RELATED ITEMS



**Lest We Forget:**  
Symbols of remembrance  
on Canada's coins

TB

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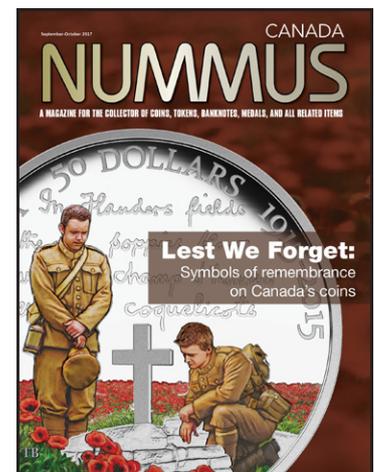
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John McCrae's poignant poem and the poppy are symbols of remembrance.

Steve Woodland

## A CHANGE OF SEASON... AND A CHANGE OF EDITOR?



With September's arrival comes a change of season, but also a (temporary) change of editor. Our Editor-in-Chief, Serge Pelletier, is taking some well-deserved time off and has left things in my hands. Moving up from Assistant Editor to the head honcho has been a daunting challenge, but with the help of some great people, Volume 1 Number 5 of *NUMMUS Canada* comes your way.

Some might say "When the cat's away...", but in the absence of our Editor, the team has worked diligently to put together a solid issue.

We start off with an examination of the use of vignettes and allegories. This art form has long been employed on all forms of paper money and security certificates, but is seldom seen on coins. The article looks at some well-known allegories featured on world coins, as well as recently issued collector pieces from the Royal Canadian Mint.

Serge contributes an article on Remembrance, looking at the history behind the famous poem *In Flanders Fields*, penned by Canadian Lieutenant-Colonel John McCrae, and how the poppy became a worldwide symbol of remembrance. Canada has struck several circulation and collector coins with a remembrance theme; Serge uses these to illustrate his article.

Regular contributor Scott Hopkins offers an intriguing option for those seeking something new to collect – blank coins. He describes the difference between blanks and planchets (known as "non-upset blanks" and "upset blanks" respectively, by our American readers), how they might escape a mint's quality-control measures, and some thoughts on pricing and displaying.

The issue closes with an article that examines where collectors can buy coins, with the pros and cons of each, and then offers observations to help the novice collector get the most out of the buying experience by avoiding surprises and disappointment.

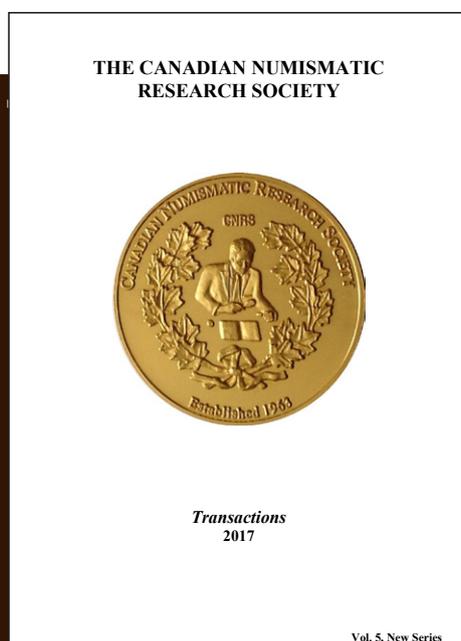
Enjoy the fall colours!

## 2017 CNRS TRANSACTIONS NOW AVAILABLE

The 2017 edition of *Transactions*, a publication of the Canadian Numismatic Research Society, is now available. Edited by Scott Douglas, Volume 5 (New Series) consists of 62 pages of numismatic research and recollection by four contributors:

- In Memoriam – Leslie C. Hill, by Ron Greene
- An Early Document of the Halifax Banking Company, by Eric Leighton
- Those Other "Blacksmiths": A Preliminary Listing of Period Cast Counterfeits of Colonial Coins and Tokens, by Chris Faulkner
- A Collection of Canadian Swimming Awards, by Stan Clute

To purchase a copy (\$37 postpaid) contact Scott Douglas at [sdouglas333@gmail.com](mailto:sdouglas333@gmail.com).



# NATIONAL POSTAGE STAMP AND COIN SHOW

## FALL SHOW: October 28 & 29, 2017

**HOURS:** Saturday: 10 a.m. to 5 p.m. | Sunday: 10 a.m. to 4 p.m.

**ADMISSION:** Sat: \$3 | Sun: FREE | Children under 16 FREE

**LOCATION:** Hilton Mississauga/Meadowvale - 6750 Mississauga Road, Mississauga, Ont.

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**\*do not pay parking meters; register vehicle licence # at SHOW admission desk.**



### Canada 150 \$1 coin designer to autograph, meet collectors

**Saturday, Oct. 28 • 11 a.m. - 2 p.m.**

The designer of the Canada 150 \$1 coin will be attending the National Postage Stamp and Coin Show to autograph and meet informally with collectors.

The Canada 150 loonie, entitled Connecting Canada, was designed by Wesley Klassen, of St. Catharines, Ont. His entry was selected by the Royal Canadian Mint as part of a contest open to all Canadians last year to enter designs for the 2017 Canada 150 circulating coins.

### SEMINAR SPEAKERS

**Saturday, Oct. 28 @ 1 p.m.**

“When was the last time a stamp gave you chills?”

Liz Wong, design manager for Canada Post, will be joined by award-winning designer Lionel Gadoury to present a hair-raising journey fraught with challenges and reveal how the Haunted Canada series took form, from early ethereal sketches to its final press run. The duo will also be handing out Haunted Canada first-day covers to the first 25 attendees of the presentation.



Lionel Gadoury



Liz Wong



John Regitko

**Saturday, Oct. 28 @ 2:15 p.m.**

“Backdoor Jobs from the Royal Canadian Mint”

Long-time error and variety collector and *CCN* columnist John Regitko will offer a revealing presentation that uncovers coin errors known to have been helped along in their production and “escaped” from the Mint undetected, winding up primarily in the hands of one dealer.

**Sunday, Oct. 29 @ 9 a.m.**

“Meet the *Trends* Editor”

*Trends* editor Michael Findlay, who's also the owner of Certified Coins of Canada and the founder and publisher of the *Canadian Coin Dealer Newsletter*, will be giving an informal presentation on *CCN Trends*. This is an opportunity for collectors and dealers to have a casual conversation with Michael regarding any questions they may have about *Trends*.

**Note: Dealer bourse does not open until 10 a.m.**



Michael Findlay



Daniel Roettele

**Sunday, Oct. 29 @ 11 a.m.**

Need a walkthrough on some of the most important hobby supplies? Daniel Roettele, senior national sales manager at Lighthouse Canada, is giving an informative presentation focused on setting up and using optical aids such as microscopes, ultraviolet lights, watermark detectors and magnifiers.

**YOUNG COLLECTORS AUCTION • SUNDAY, OCT. 29 @ 1 P.M.**

**stampandcoinshow.com**

# VIGNETTES, PERSONIFICATIONS, and ALLEGORIES on Coins

Allegorical comes from the noun allegory, which, in its simplest form means “a symbolic representation.” *The Canadian Dictionary of Numismatics*, defines allegorical as: “Said of a human representation of an idea or a concept with the appropriate attributes.” So an allegorical vignette, for the purposes of this article, could be defined as “an image, a picture, or artwork that represents or symbolizes an idea, a person, or an event and generally has an undefined edge rather than a specified border or frame.” I think you get the picture, so why don’t we look at some key allegorical images.



While I consider myself to be primarily a coin collector, with a sideline interest in medals, I have always been fascinated by the beautiful artwork found on bank notes, particularly that found on the back of notes of the late 19th and early 20th centuries. The stunning artwork, the artist's imagination, and the engraver's skill are simply marvellous; and with the addition of colours, the effect is even more impressive. Collectors should take the time to examine some of these striking images, to appreciate their beauty and meaning, and even add a few to their collection.

This got me wondering – does this style of art have a name? And is it found on coins? Here is what I discovered.

These images are called “allegorical vignettes,” but what is a vignette and what makes it allegorical? Let's find out. When I first heard the word “vignette” I thought of a small vine. My friends got a good laugh out of that! Actually, I wasn't far off the mark, as the original meaning was

“something that may be written on a vine-leaf.” In terms of art, vignette is used to describe an image that is smaller than the original. In philately, however, it refers to the central part of a stamp's design, often surrounded by a frame in a different colour. A similar interpretation exists within numismatics, with a particular emphasis on bank-note artwork:

**vignette** – 1. *Strictly speaking, the pictorial element of a paper note fading off into the surrounding unprinted paper rather than having a clearly defined border or frame.*

2. *Nowadays, applied generally to the picture portion of a bank note, as opposed to portrait, armorial or numeral elements.* (The Canadian Dictionary of Numismatics)

### BRITANNIA

One of the best known allegorical figures is Britannia, which traces its origins to Roman times. Portrayed as a beautiful, young woman in a long flowing gown, she can be found standing or seated, usually with a spear or trident and a shield, wearing a helmet, and often accompanied by a lion. Britannia is the personification of Britain, both the nation and

the island itself, and many say her personification is similar to that of the goddess Minerva. While she is featured continuously on British coinage since 1672, Britannia first appeared on the copper coins (called “asses”) of Emperor Hadrian, who reigned from AD 117 to 138 and visited Britain in AD 122 to build his famous wall.

The image of Britannia does not change significantly during the more than 325 years she appears on British coinage. For her debut in 1672, she appears seated, with spear and laurel branch on the reverse of a Charles II copper farthing. This is also the first time that base metal coins (copper halfpennies and



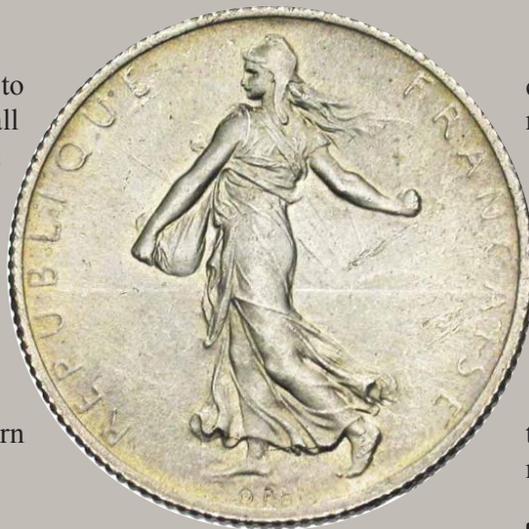
farthings) are issued in England, to relieve a severe shortage of small change that, to this point, had been provided by privately issued tokens.

More recently, Britannia has been featured on the British Silver Bullion series of 2-pound proof silver coins issued annually since 1997. This beautiful series depicts many traditional and modern views of Britannia.

## MARIANNE

France also has its important allegorical figures, the most well-known being Marianne, an allegory of Liberty and Reason that represents the French state and its values. A female figure, she is typically depicted either seated or standing, accompanied by various attributes such as the cockerel, the tricolour cockade, and the Phrygian cap. Considered to be a personification of the French republic, Marianne is THE symbol of France. Intriguingly, she does not enjoy official emblem status, that honour belonging only to the country's flag as described in the French constitution.

Unfortunately, Marianne's origins are uncertain. Many claim she evolved from artist "... [Honoré] Daumier's controversial 1848 painting *La République*, where a Marianne of Rubenesque proportions is shown



breastfeeding Romulus and Remus." Others are equally convinced she originated from sculptor François Rude's grouping *Départ des volontaires de 1792* (*Departure of the 1792 Volunteers*, commonly known as *La Marseillaise*), on the Arc de Triomphe in Paris. Whatever the real influence, in 1792 the National Convention of the Première république decided the new seal of the state would comprise a standing woman holding a spear and wearing a Phrygian cap, breaking the traditional, male-dominated imagery of the Ancien régime.

With the advent of the Deuxième république in 1848, two Mariannes are authorised. The first is a bare-breasted warrior, reminiscent of the Greek goddess Athena, her arm raised in a gesture of rebellion, wearing the Phrygian cap and a red corsage. The second, more conservative and quiet, wears Antiquity clothes, has rays of sun about her head, and is often accompanied by the attributes of wheat, a plough, and a fasces. These two allegorical images represent the two views of the Republic at the time: the bourgeois and the social democratic. Regardless, whether warrior or conservative, Marianne is always portrayed as a beautiful woman who symbolises Liberty, Reason, and the civic virtues of the Republic. Marianne first appears on French

## OTHER ALLEGORIES

The attribution of personal qualities, especially the representation of a thing or abstraction, by a human or imaginary being, is called "personification." Britannia and Marianne are personifications of the United Kingdom and France, respectively. A particularly interesting coin, struck by the Royal Mint in 2004 to commemorate the centennial of the Entente cordiale between Britain and France, features images of both Britannia and Marianne on the reverse.

Many other allegorical images exist. Popular examples on money include: a horn of plenty, or cornucopia, to represent prosperity; farming tools, animals, and produce create an agricultural allegory to represent a nation's rural roots; ships, trains, and planes are often used in transportation allegories; women, often with a breast exposed or a nursing child, are used in fertility allegories; while modern inventions, such as the radio, the telephone, and electricity, depict an industrial or scientific allegory.

Allegorical images feature prominently on Canadian coins and bank notes, and due to our British and French heritage, the images of both Britannia and Marianne have had a strong influence on the designs depicted on our currency. One well-known example is the Dominion of Canada series of 25-cent fractional notes, or "shinplasters," which features a different vignette image of Britannia on each of its three issues:



helmeted bust with spear (1870), seated with a trident and shield (1900), and helmeted bust with trident (1923). Originally conceived by Minister of Finance Sir Francis Hincks to counter the “American silver nuisance,” this little note became so popular that over 15 million notes were printed before they were withdrawn after the first Bank of Canada issues of 1935.

So, what about allegorical images and vignettes on Canadian coins? A good argument could be made for the reverse designs on our circulation coinage as being representative of Canada; however these are not true allegorical images, as they do not have a human form. Other examples in circulation coinage include the reverse designs of the 2001 10-cent “Year of the Volunteer” piece and the 25-cent coins of the 1999 and 2000 Millennium series.



The majority of allegorical images, however, are found on collector pieces. The three images of Britannia, mentioned above, are found on the reverses of the three-coin “Vignettes of the 25-cent Fractional Notes of the Dominion of Canada” series issued by the Royal Canadian Mint in 2005-2007. Fewer than 1,000 of each of these 300-dollar 14-karat gold pieces were struck in proof finish. Another example is the “Canadian Banknote Vignettes” series, issued in 2010 to commemorate the 75th anniversary of the first notes issued by the Bank of Canada in 1935. Struck in four different denominations (10, 20-, and 50-dollar in proof silver; 500-dollar in proof gold) the reverse designs reflect the original allegorical vignettes found on the banknotes of the same denomination.

In 2013, Canada issued three coins with the “Miss Canada” allegory on the reverse: a 3-dollar piece in bronze and two 25-dollar pieces, one in silver and one in gold. First introduced in 1867, the Miss Canada allegory appeared in political cartoons,

advertising, literature and film. Originally portrayed as Britannia’s obedient daughter, the allegory saw little use after the Second World War due to the changing relationship between Canada and Britain. Laurie McGaw’s design features a left-facing Miss Canada seated on an outcrop of the Canadian Shield, a wreath of maple leaves on her head, a staff topped with a maple leaf in her left hand and her right hand raised in a welcoming gesture. Symbols emblematic of Canada surround her in the coin’s field.

Learning about vignettes and allegorical images has been an enlightening journey for me. I hope you have enjoyed it as well. ❖



# Lest We Forget



*In Flanders fields the poppies blow  
Between the crosses, row on row,  
That mark our place; and in the sky  
The larks, still bravely singing, fly  
Scarce heard amid the guns below.*

*We are the Dead. Short days ago  
We lived, felt dawn, saw sunset glow,  
Loved and were loved, and now we lie  
In Flanders fields.*

*Take up our quarrel with the foe:  
To you from failing hands we throw  
The torch; be yours to hold it high.  
If ye break faith with us who die  
We shall not sleep, though poppies grow  
In Flanders fields.*

All across France, the bells are ringing... It is the eleventh hour of the eleventh day of the eleventh month of 1918, a magical moment that has marked the world for the past century. At the front, the sound of bugles resonates from the trenches, calling the Cease fire, the Stand up, the Call to the colours, followed by the God Save the Queen and the Marseillaise. For the first time in four years, Allies and Germans can look at one another without killing. That morning at 5:15 a.m., the Allies and the Germans signed an armistice. Germany has capitulated; it is the end of the Great War, the war to end all wars. Unfortunately, we know this conflict as the First World War.

This war reached a scale and intensity heretofore unknown, killing 9 million combatants and



maiming some 8 million more - in other words, about 6,000 dead each day. The last day of the war claimed some 11,000 killed, injured, or missing in action. The last British soldier to die was George Edwin Ellison, killed at 9:30 a.m. while conducting a reconnaissance. The last French death was Augustin Trébuchon, a dispatch rider of the 9th Company of the 415th Regiment of the 163rd Infantry Division, killed at 10:30 a.m. while delivering a message to his captain. The last Canadian killed was George Lawrence Price, at 10:58 a.m., two minutes before the cease fire. Finally, the last Allied soldier killed was American Henry Gunther, who died at 10:59 a.m.

#### HOMAGE AND COMMEMORATION

This war was so brutal that people felt it essential to remember it, so it might never happen again. Almost a year after the cease fire, on November 7, 1919, King George V proclaimed November 11 to be "Armistice Day," a day dedicated to those in the armed forces that made the ultimate sacrifice. Since then, the countries of the Commonwealth that provided troops have joined in this commemoration. In later

years, November 11 became "Remembrance Day" to pay homage to those killed in all wars.

#### FROM FRAGILE FLOWER TO POWERFUL SYMBOL

Throughout the world today, a frail flower with petals thinner than paper, the poppy, is the symbol of remembrance and homage to those who died in conflict and to veterans. The seed that germinated the conversion of this fragile flower into a powerful symbol was planted by Lieutenant-Colonel John McCrae, a Canadian military surgeon.

It is the spring of 1915, at the Battle of Ypres. Although McCrae has been a military surgeon for some time, having served during the Boer War, he cannot get used to the suffering, the screams, the blood that constantly surround him in his dressing station. He has been treating wounded soldiers – Canadians, Brits, Indians, French, and Germans – for 17 days, an ordeal he had thought impossible.

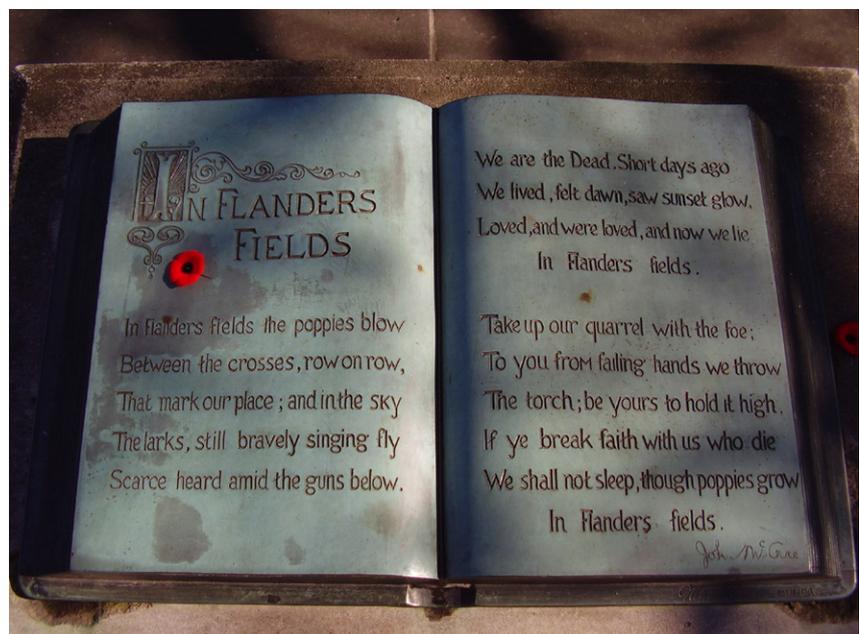
About this McCrae wrote: "I wish I could embody on paper some of the varied sensations of that seventeen days... Seventeen days of Hades! At the end of the

first day if anyone had told us we had to spend seventeen days there, we would have folded our hands and said it could not have been done."

But one death affected him more than the others, that of a young friend and former student: Lieutenant Alexis Helmer, of Ottawa, who was killed by a shell burst on May 2, 1915. Helmer was buried the same day in a small cemetery next to McCrae's dressing station. In the absence of a chaplain, McCrae performed the funeral ceremony.

The next day, while sitting on an ambulance besides the Yser Canal, just north of Ypres, McCrae assuaged his anguish by composing a poem. From where he sat McCrae could see the cemetery where his friend was buried and the poppies growing there. He took 20 minutes of his precious rest time to scribble 15 lines in a notebook ... the now famous *In Flanders Fields*.

Sergeant-Major Cyril Allison, a 22-year-old soldier, was delivering mail. He saw McCrae writing and approached slowly. McCrae raised his head, looked at him, and continued writing as Allison





watched. Allison remembered: “His face was very tired but calm as we wrote. He looked around from time to time, his eyes straying to Helmer’s grave.”

When McCrae finished five minutes later, he grabbed his mail from Allison’s hands and without uttering a word, gave him the notepad in which he had penned the poem. “The poem was exactly an exact description of the scene in front of us both,” recalled Allison, “he used the word blow in that line because the poppies actually were being blown that morning by a gentle east wind. It never occurred to me at that time that it would ever be published. It seemed to me just an exact description of the scene.”

But where does the tradition of wearing a poppy in remembrance originate? We owe this to Moina Michael, an American, who worked for the War Secretary.

Two days after the Armistice, on November 13, 1918, Mrs. Michael was in New York for an annual conference of the War Secretary. She read

McCrae’s poem in the *Ladies Home Journal*. She was so moved by it that she decided to wear a red poppy forever to pay homage to the dead of this horrible war.

The delegates at the conference gave her ten dollars to thank her for her hard work. She took the money and bought 25 silk poppies, pinning one to the lapel of her coat. When she returned to the office, she distributed the remainder to her co-workers.

Mrs. Michael decided to campaign to make the poppy a national symbol of remembrance. Two years later, at its annual conference, the National American Legion (the American equivalent of the Royal Canadian Legion) adopted it as such.

A French woman present, Mme E. Guérin, saw in the poppy an opportunity to help the children living in the war-torn areas of France. French widows living in the United States made poppies and sold them to raise funds. In 1921, after millions of these poppies had been sold, Mrs. Michael sent delegates to London (England). Field Marshall Douglas Haig, a

senior commander during the First World War and a founder of the Royal British Legion, was sold on the idea, as were veterans’ groups in Canada, Australia, and New Zealand.

#### THE COINS OF REMEMBRANCE

The poppy has become an important symbol in the United Kingdom and throughout the Commonwealth countries. In 2004, when the Royal Canadian Mint decided to pay homage to veterans on the occasion of the 90th anniversary of the beginning of the First World War and the 60th anniversary of the Landing in Normandy, it chose the poppy as the main device on a commemorative circulating coin: a coloured 25 cents, a Canadian first. The piece shows, on the reverse, a large maple leaf with, below, a ribbon with the words REMEMBER / SOUVENIR and, in the centre, a 9.0 mm granulated circle on which a poppy is painted in red and black. The centre’s granulation is to protect the paint during circulation. A total of 28.5 million were issued. It is the first mechanically produced coloured circulating coin in the world. There is also another version of the 25 cents on which the poppy is in relief and has been plated with gold. This piece was only available

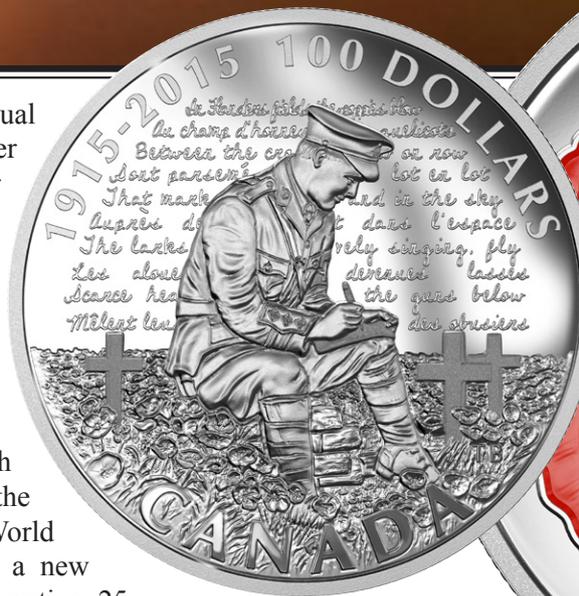


with the RCM's Annual Report. A fine silver (99.99%) silver 1-dollar piece was also issued with a similar design, with the exception that the poppy is in relief.

The year 2008 marked the 90th anniversary of the end of the First World War; Canada issued a new circulating commemorative 25-cent piece, as well as a collector 1-dollar piece. The designs are similar to those of 2004 with the difference that these pieces bear the mention ARMISTICE and the double dates of 1918 – 2008. In addition, a commemorative set was issued that included another, larger (33.0 mm) 25-cent piece on which three First World War soldiers, an airman, a sailor, and a soldier, guard the Tomb of the Unknown Soldier.

In 2010, to mark the death of the last surviving veteran of First World War and the 65th anniversary of the end of Second World War, the Royal Canadian Mint issued two pieces: a circulating commemorative coloured 25-cent and a collector sterling silver (92.50%) 1-dollar.

The 25-cent piece shows, on the reverse, an Army sergeant wearing his dress uniform with a Canadian C-7 rifle. He is in the "reverse arms" position and is flanked by two coloured poppies. Below is a ribbon with the word CANADA. A large maple leaf is in the background. On either side of the top of the maple leaf are the denomination 25 / CENTS and the dates 1945 / 2010. The silver dollar shows, on the reverse, a poppy coloured red and black in front of a field filled with poppies, in relief.



To mark the 100th anniversary of the penning of *In Flanders Fields* in 2015, the Royal Canadian Mint issued two commemorative circulation coins and three collector ones.

Designed by Tony Bianco, the first circulation piece is a 25-cent coin that shows a poppy up close with a poppy field in the background, and the legend CANADA at top and REMEMBER – SOUVENIR at the bottom. This coin was issued in both regular and coloured versions. The second circulation piece is a 2-dollar coin that shows Lieutenant Colonel McCrae writing his poem.

The first collector piece is a breath-taking silver 1-dollar coin that shows two soldiers, standing at the grave of a friend, with a large enamelled poppy in the background. The second piece is a 50-dollar coin that is 65 mm in diameter and contains 5 Troy oz. of fine silver. Like the previous piece, it shows two soldiers visiting the grave of a friend; one is standing while the other is kneeling. The soldiers and the poppy field surrounding the grave have been coloured. In the background, one can read the first words of

McCrae's poem. The last collector coin is a 100-dollar piece that is 76 mm in diameter and contains 10 Troy oz. of fine silver. It shows McCrae, seated in the middle of a poppy field, writing the words that will forever echo on Remembrance Day. The obverse of all three collector coins bears the portrait of King George V, who was on the throne during the war.

While there is no world war, nearly one hundred years after the Armistice, the world remains at war. Sadly, we are slow to learn from our past. Nevertheless, we must remember and be thankful to those who served and those that continue to serve in foreign lands and at home in the goal of peace.

Lest We Forget ❖

## Drawing a Blank? Collect them instead!

Some of the most easily overlooked error coins are blanks and planchets for circulation coins. This is because they are simply unstruck coins. However, they offer beginning error collectors an affordable option to start their collections. This brief article will look at what blank coins are, how they occur, and why one might wish to collect these interesting pieces.

Before circulation coins are struck, large sheets (or ingots) of metal must be processed and punched to create the blank planchets that are the size, weight, and thickness required for the coin. Once these blanks are produced, they pass through a vibrating set of perforations to allow blanks that are underweight or misshaped to fall through. These rejected pieces are collected as scrap to be melted and re-used.



These error pieces arise when blanks and planchets manage to make their way out of the mint in spite of strict quality control measures. They can be divided into two general classifications based on how far they

have moved through the striking process. A Type 1 error is a blank that has only been punched from the sheet of metal, also known as a “not upset blank” in American numismatics. A Type 2 error is a blank that has moved through the rimming machine to become a planchet, i.e., a blank with a rim raised, called an “upset blank” by numismatists south of the border. The difference is easy to distinguish – you can feel and see the existence or absence of a rim. A special designation, “burnished,” is made for blanks and planchets that have been tumbled to receive lustre before being struck.

A common source of these unstruck pieces for collectors results from blanks and planchets getting stuck in storage bins during their journey through the mint. When bins containing these pieces are emptied at the next step in the striking process, some can remain stuck to the sides or caught in corners. They can eventually enter circulation by remaining in the storage bins and later becoming mixed with struck coins.

Another source of blanks and planchets is mint employees. Given the volume of coins struck, it is not unusual for pieces to fall on the floor.

### GLOSSARY

Blank:

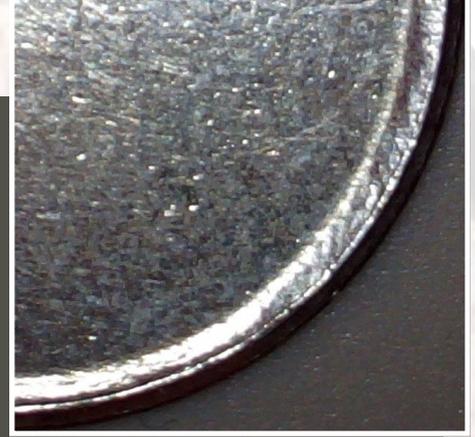
Piece of metal, cut or punched out of a rollerbar or strip, and prepared for striking to produce coins, medals or tokens. Once it has been rimmed it is called a planchet or a flan.

Burnishing:

The action of polishing the surface of a metal.

*Source: The Canadian Dictionary of Numismatics (Pelletier, 2008)*

At first glance, this planchet (Type 2 – Upset rims), appears to be for a Canadian 10-cent circulation coin. However, with a weight of 1.16 g and a diameter of 16 mm, it is half the weight and slightly smaller. It is likely that it was to be struck into a Netherlands Antilles 5-cent coin. It is essential, therefore, to weigh your blank planchet using a precise digital scale and digital calipers to determine the authenticity of the piece. While the source of the planchet cannot be confirmed with certainty, the Royal Canadian Mint does strike this coin for the Netherlands Antilles.



An employee could possibly pick up the fallen blanks and planchets and, through haste or inattention, inadvertently put them into a bin containing struck coins.

While a new collector of circulation coins might be intimidated by the recent proliferation of high quality forgeries of key date coins, such is not the case with blanks and planchets. Since they are relatively inexpensive, costing only a few dollars at most, there is little incentive to counterfeit them for the collector market. That being said, an accurate digital scale, calipers, and microscope are essential tools to any coin collector. With these tools, and the appropriate numismatic references, one can easily compare the specifications of their blank or planchet with those of a corresponding circulation coin to confirm authenticity.

When it comes to value, error coin pricing is based primarily on two criteria: the likelihood of the error occurring, and the visual appeal of the error. An unlikely error that is striking to look at, e.g., a triple-struck silver dollar, will command a much higher price than a “normal” error, e.g., a clipped planchet.

In the case of blanks and planchets, physically larger pieces are rarer because they are more difficult to lose or misplace in the minting process. They are also often used in the striking of

higher denomination coins, so are comparatively rarer than smaller ones used for lower denomination pieces. Among modern Canadian circulation coins, the blanks and planchets employed in striking nickel dollars and 50-cent coins are the most sought after.

Type 1 errors (blanks) are generally worth more than Type 2 errors (planchets), with a typical price differential of 15-25%. The opinion of blank error collectors is that it is more difficult for a blank to make it into circulation, having to avoid quality control at both the rimming and striking steps, than a planchet, which only escapes being struck. Burnished pieces command a premium as they are intended for collector and commemorative and

collector coinage, where production standards tend to be more stringent and mintages are smaller.

What makes collecting blanks and planchets so special? As has been mentioned, they are relatively inexpensive, making them a wonderful entry point into error collecting for both young collectors and those on a restrictive budget. Blank and planchet collections are also generally small; there is no need to collect one coin of each denomination of each date with all their varieties. A collection of blanks and planchets corresponding to a series of circulation coins having the same size, weight, shape and composition would comprise only two pieces: one without a rim (Type 1 - the blank) and one with a rim (Type 2 - the planchet). A burnished piece could be included only if available and affordable.

Such a collection would display nicely as well. Imagine framing a set of blanks and planchets along with their properly minted circulation equivalents; such a display is likely to elicit conversation. “How did you get those?” “Are those real?” “How does the mint let that happen?” In each case, you are able to educate your friends and family on a fascinating element of the numismatic hobby and show off your treasured collection; two of the main reasons we love to collect. ❖





# WHERE TO BUY

## AND WHAT TO EXPECT TO PAY

I am frequently asked two important questions:  
“Where can I buy coins?” and  
“How can I determine the price to pay?”

### WHERE TO BUY

Options on where to buy your numismatic items abound and the advent of the internet over the last 20 years has greatly increased the ability for buyers and sellers to connect and do business. While there are many more places to buy, we will look at four key possibilities.

**Other collectors.** This is often the best and least expensive way to purchase coins, notes, medals, tokens, and books. Other collectors usually have the least amount of “overhead” in their sales and will frequently give a fellow collector a break on the sale price. Purchasing this way also gets you more involved with the hobby and can often lead to long-lasting friendships. You can meet other collectors at local clubs, online, at numismatic events, and even via classified advertisements in numismatic publications.

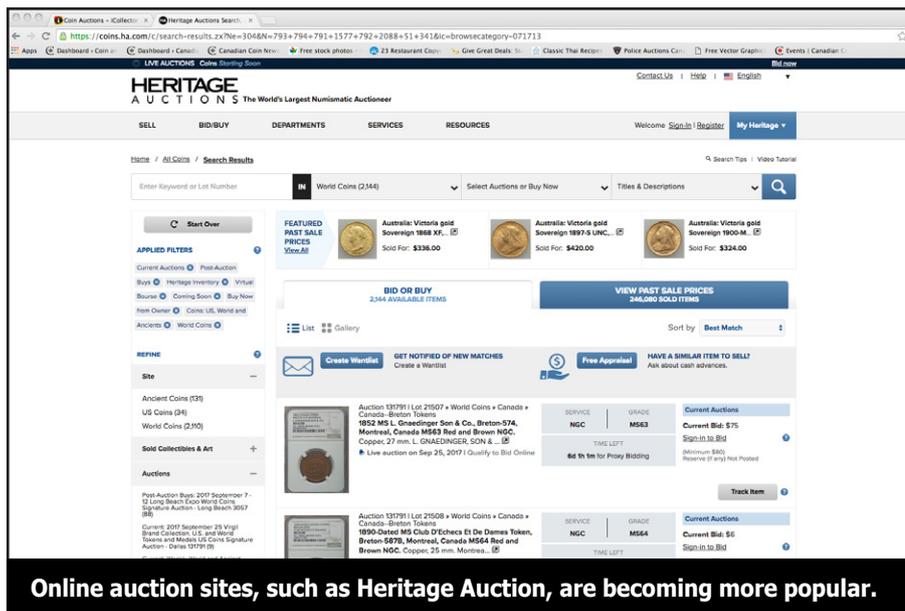
**Dealers.** There are three types of dealers: storefront, online/mail order, and vest-pocket. Many are often a combination of the first two or the last two, taking advantage of the reach of the internet to enhance marketing and sales.

A storefront dealer is a commercial enterprise with a physical store accessible to the public and people to serve you. Because of the high overhead of maintaining a store and employees, this is often one of the more expensive places to buy. However, they generally have a wide selection of items, including supplies; you can examine items before you buy; they provide lots of free advice; and they are very supportive of local clubs and collectors. Additionally, once you have established a relationship with them, they will sometimes let you purchase an expensive piece via a layaway plan, allowing you to pay over several

months. They will also often accept your “want list” and look for hard to find pieces via their network.

Online and mail-order dealers frequently have the largest inventory from which to choose. Their websites, advertisements, and catalogues provide the collector with detailed descriptions, photos, and pricing of a wide variety of numismatic items. They are also an excellent source of supplies for storing, protecting and documenting your collection. Read their terms and conditions carefully to avoid disappointment due to high fees and restrictive return and exchange policies. (We’ll cover this in more detail in the What can I expect to pay? section below.)

Vest-pocket dealers are individuals who sell numismatic items on a smaller scale, usually online, via mail order, and at local and regional clubs and shows. The name comes from the



idea that they can carry a small inventory of items in the vest pocket of their suit jacket, ready for sale wherever they go. They are a key element in the buyer-seller mix, and are often some of the most knowledgeable and dedicated people in the hobby. They have the desire and ability to offer a more personalized service, and their prices are usually very competitive.

**Numismatic auctions.** Purchasing at a numismatic auction is often an excellent way to obtain a rare piece that commands a premium price. However, multiple eager bidders can quickly drive up the price to stratospheric levels. While this, in combination with high overhead (we'll cover this in more detail in the What can I expect to pay? section below), usually makes an auction the most expensive way to purchase, it is not always the case. A poorly attended auction can often lead to bargain prices. Online auctions, such as those offered by large auction houses such as Heritage Auction and Elsen & ses fils, or at auction sites for individuals (e.g., eBay) are becoming more popular, as they can attract bidders from around the world. Again, read all terms and conditions carefully before bidding.

**Numismatic shows.** Special events hosted by numismatic associations and clubs provide an excel-

lent opportunity to find the treasures you seek. Bourse floors, featuring multiple dealers, offer a wide variety of choice, condition and price from which to choose. Watch for special "event pricing" to get a good deal. These events also give you the chance to meet and interact with both dealers and collectors, enabling you to learn more about the hobby of kings and to become more involved.

**Flea markets.** Flea markets and antique auctions, while not usually offering a great selection, can sometimes yield a real treasure at a great

price to a sharp-eyed and knowledgeable collector. But be careful, they are often used to sell fraudulent material.

### WHAT CAN I EXPECT TO PAY?

The sale or purchase of a numismatic item is essentially a commercial transaction, between a motivated seller and a motivated buyer, and is governed by the tenets of supply and demand. In such a transaction, there are two components to consider: the base price, and the purchase price.

The base price is the amount a reasonable and knowledgeable seller (buyer) can expect to receive from (pay to) a reasonable and knowledgeable buyer (seller) as influenced by market trends existing at the time of the sale. In other words, this is the value of the numismatic item. However, this is not normally the final amount you will pay.

The purchase price, in addition to the base price, also comprises any fees paid and taxes that must be collected. For clarity, fees include the cost of packaging, shipping and handling, consignment charges and buyer premiums in auctions, and insurance, to name just a few. In addition to this, government mandated



taxes at the federal and provincial/territorial/state levels must be added, as must any applicable import/export duties and commercial carrier brokerage fees when shipping across international borders.

This gives us the following equation for the price a buyer will have to pay:

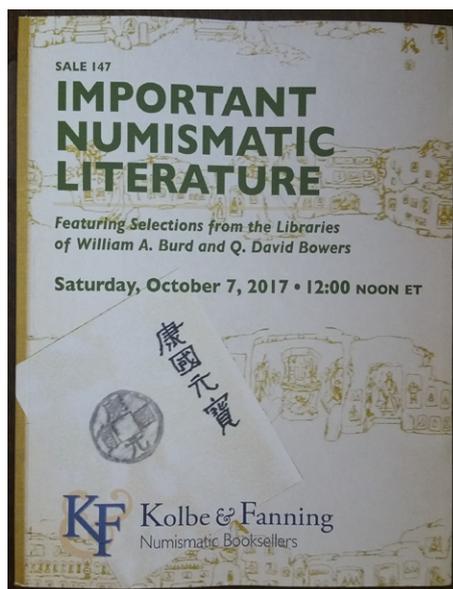
**purchase price = base price + fees + taxes.**

When all of the extra costs are taken into account, the purchase price can vary considerably from the base price, or value, that we initially determined from our analysis; sometimes up to 50%! So keep your wits about you and determine clearly what the final price will be before you agree to buy.

### PROTECTING YOURSELF

Here are a few suggestions on how to enhance your buying experience.

**Knowledge.** A knowledgeable buyer will avoid bad deals and capitalize on good ones. Watch for un-attributed varieties and items that are under-graded. One sharp-eyed young collector I know picked up Canada 1884 large cent, obverse 1 variety, in Very Fine condition (a \$300+ coin) for only \$10 because the seller had missed the variety. Knowing as much as you can about what you collect is the best way to avoid disappointment.



**Fee calculation.** Study carefully how fees are calculated and confirm what the final price will be (with all fees and charges included) before agreeing to buy. A reputable seller should be prepared to give you a written quote for large purchases. Read the fine print...twice!

**Unbelievable deals.** If the price of an item seems “too good to be true”, then it probably is. Examine the item carefully, ask lots of questions, and even seek a second opinion before agreeing to purchase.

**Counterfeits and “doctoring”.** Learn how to detect counterfeits and “doctoring” techniques used to make a numismatic item appear to be what it is not. Read books, talk to others, take courses, and look at examples so you can recognize items that are not original.

**Superlative claims.** Be wary of claims of “unique,” “rare,” or “seldom seen.” Watch for statements of un-documented varieties. These are areas of particular concern when buying online, where you can’t examine the item directly.

**Affordability.** Buy carefully, buy smartly, and buy only what you can afford. Starting a collection you can’t complete because of too high a price will become a frustrating disappointment. Getting into debt should not be part of your hobby experience.

**Emotions.** Listen to your “gut feel.” If something doesn’t “feel” right, then stop and reconsider; don’t rush into a deal when you are uncertain. Be careful not to be too eager to purchase an item; patience and shopping around will often get you a better deal. Also, when bidding at auction, don’t get caught up in a “bidding war”; set your top price and stick to it.

**Reputation.** If you don’t know a particular seller or buyer, ask around

**Numismatic publications can help educate collectors to avoid bad deals and capitalize on good ones.**

## FEES ADD UP!

Here is an example from a recent numismatic auction held in Canada that offered both floor bidding and online bidding. As set out in the Terms and Conditions, the fees added to the Hammer Price (the amount the winning buyer bid, or base price) included: a Purchaser’s Commission (Buyer’s Fee) of 20% for online bidders and 15% for floor bidders; a fee of 4% to cover bank costs for Credit Card or PayPal payments; shipping was a flat rate of \$30 in North America and \$75 elsewhere; insurance was \$5 per \$1000 of value insured; appropriate GST or HST for delivery in Canada; and a 2% conversion fee for payment using non-Canadian funds. Using these numbers, an online buyer from Ontario who wins an auction with a \$1000 bid, insures the shipment, and pays with PayPal or Credit Card would see an invoice of nearly \$1450 once all fees were calculated. **Caveat emptor!**

to learn about them. If possible, read any ratings or feedback available about them (e.g., eBay seller/buyer feedback). Read their return policy and refund policy. Talk to them and form a personal opinion. Are they respectful and serious about you as a client? If you don’t feel comfortable, go elsewhere. Remember too, that you don’t get a second chance to make a first impression; your reputation is on the line as well as theirs, so act accordingly.

This has been a quick stroll through of some of the possibilities available for purchasing your numismatic items, a look at how much you will pay when you buy, and a few hints on protecting yourself when buying. ❖

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## CANADIAN STAMP NEWS

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**Canadian nature, history highlight Mint's March releases**

The Royal Canadian Mint has issued its March numismatic catalogue, and it's all things Canadian in the lead up to the country's sesquicentennial celebration this summer. Among the highlights of the March catalogue is the Silver Maple Leaf™ which highlights the beautifully varied Canadian maple species.

Each maple is defined by unique characteristics and is typically identified by the shape of its foliage, especially when it comes to the deeply cut "V" recesses of the silver maple leaf (left) and the more rounded, lobed leaf of the Norway maple (right). The leaf's distinctive silver with underside shimmer on the reverse of the Silver Maple Leaf™ coin. The coin's reverse design, by Canadian artist Margaret Best, brings together two silver maple leaves, both of which are depicted in a downward position as they often appear naturally when attached to a branch. The space of the leaf's upper surface dominates the field, slightly cutting at the tips, it bears the deeply veined pattern that produces an intricate, almost lace-like appearance. The crossover of the two stalks adds a sense of layering as the focus transitions to the second leaf, which presents its silvery underside.

The 2017 Zodiac series, with its features, sparkling Swarovski crystal embellishment is in alignment with the traditional glyph of ram's horns, which is the zodiac symbol for Aries.

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The 2017 Zodiac series, with its features, sparkling Swarovski crystal embellishment is in alignment with the traditional glyph of ram's horns, which is the zodiac symbol for Aries.

**Rare 1760 British medal offers interesting look at pivotal moment in Canadian history**

A rare 275-year-old bronze medal struck to commemorate the Battle of the Plains of Abraham was among the most interesting items on the lot at the recent Torex show in downtown Toronto. Ontario dealer Gary Miller, owner of Lindquist Coins, bought the medal from a U.S. dealer for an undisclosed price.

**1935 Series \$100 note highlights recent Torex auction sale**

According to auctioneers, another example graded Gem Uncirculated-65 by Canadian Coin Certification Service (CCCS) previously sold for more than \$40,000.

Lot 364 sold on Feb. 24 for \$33,750 after a starting bid of \$5,000. Its pre-sale estimate was \$60,000-\$80,000.

"Due to the increased volume of consignments, the sale was comprised of five sessions, including a pre- and post-Torex sale to better manage the sheer volume of material to be sold," said auctioneer Marc Verret, who added the first three sessions included more than 700 lots a piece.

"Overall, the results were quite positive and the auction attendance and the registered internet bidders were strong throughout," he added. "We thank all the participants, consignors and buyers and look forward to our next sale."

**SESSION ONE**

Other sessions one highlights included Lot 94, a \$100 Canadian note (DC-16) issued in 1900. Ac.

Continued on page 20

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**CP stamp issues dropped 30% in 2016, but values up**

The number of stamp products offered by Canada Post in 2016 has dropped again, with just 82 items, compared to last year's 115. However, the total cost of acquiring one of each item was up to \$400.30 from last year's \$235.50.

One reason for the increase is the greater number of pricey uncut press sheets. The two sheets issued for the Star Trek stamps alone totalled \$200. Collections looking for one of each could eliminate the various sheets. Also, since 1990, the number of uncut press sheets has increased by 100%.

Continued on page 3

**Carlson sale nets 'strong' bids**

Another success with strong bidding and prices realized. The sale was held in a single day on Feb. 25 in Halifax, N.S. "The whole sale was strong," Vikarna Tanguay told Canadian Stamp News. "The Carlson bids did very well, and the fancy cancellations were very hot."

The Carlson sale helps to a close a stamp story that started in 1932 when Ralph O. Carlson, a collector who discovered he liked buying and selling stamps more than collecting them, opened up the Carlson Stamp Company, in St. Stephen, N.B. At first he worked out of a room on the family farm, but by the 1950s the company had its own building and more than 50 employees. The company continued to grow, moving into a larger building in 1962.

Much of Carlson's business was done in the United States. St. Stephen is a border town, and Carlson used a post office box in Calais, Maine, to sell U.S. stamps to customers. He was an aggressive advertiser, appearing in newspapers, magazines, and came books all over North America.

Continued on page 11

**Special supplement inside for stamp and coin show**

Included in this edition of Canadian Stamp News is a pull-out section for the National Postage Stamp and Coin Show. The 12-page section provides details on the five-day show, located by Titan Publishing, which covers CSI and Canadian Coin News, which will also carry the section.

The March 25-30 show is being held this year at a new venue - the Ithaca Mississauga Meadows (located at 8750 Mississauga Road, in Mississauga, Ont. The Saturday and Sunday show will feature all philatelic and numismatic dealers from across Canada. As well, the show is offering a live and online auction of philatelic and numismatic materials. The live auction will be held on Saturday, March 25 at 6 p.m., with viewing throughout the day. Bids will be taken from the floor as well as online at auction.auctionnetwork.ca/auctionists.asp.

Continued on page 12

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