

Welcome to the C.N.A. E-Bulletin Vol. 2, No. 10 – March 20, 2006

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INTRODUCTION

Hey, put away the snow shovel and bring out the rake. Wheel the snow blower back into the garage and get out the lawn mower. Put the salt back under the porch until next December only to throw it out because it turned into one solid rock. Spring is here!

While you're at it, get out your calendar and mark in all the area coin show dates listed on numerous websites. Don't forget the ANA National Money Show in Atlanta, Georgia on April 7-9 and the ANA World Fair of Money in Denver, Colorado on August 16-19. The Ontario Numismatic Association Convention in London, Ontario on April 21-23 promises to be a super affair (the C.N.A. will man an Information Table). Then there is the C.N.A. Convention in Niagara Falls, Ontario on July 20-23 and whose details will be published in the CN Journal mailed to all members, the C.N.A. Website at www.canadian-numismatic.org and in an upcoming C.N.A. E-Bulletin.

TIM HORTONS IN NEWS AGAIN - PART TWO

In the last bulletin (Vol. 2, Number 9 - March 10), we made you aware of the dispute between a kid who found a Tim Hortons coffee cup and her friend who was asked to help her turn up the rim. No, I take that back. It is the kids' parents that are in dispute. And Canada's favorite coffee shop is getting tremendous publicity as a result.

After a 10-year old girl found the cup in the garbage bin and she could not roll up the rim on her own, she asked a 12-year-old schoolmate to help her. It turned out to be a winner of a Toyota RAV4. The father of the 10-year old laid claim to the prize. The mother of the 12-year-old felt that her daughter's helping hand deserved some recognition. A teacher claimed she was the one who threw the cup into the garbage in the first place so its her prize. A Tim Hortons spokesman said that as far as they were concerned, the winner of the prize is whoever submits the cup's tab. Because the girls are minors, he noted, neither of them can claim the RAV4 as a prize. We asked you to tell us how you would rule, based on the above information.

In view of the lack of response from anyone, it is left up to your editor to express an opinion. I predict that:

- a. although it appears obvious that the 10-year old girl who found the cup in the first place deserves the prize, when greed (and stupidity?) kicks in truth and fairness don't matter.
- b. The mother of the 12-year old will consult a lawyer to find out what her and her daughter's rights are, ignore all advice and go to small claims court to obtain a judgment for half of the selling price of the RAV4.
- c. The father of the 10-year old will renew his original offer to sell the vehicle and give a portion to the mother of the 12-year old, but will tell her to bug off after she demands to negotiate for a higher stake.
- d. The teacher who claims to have thrown the cup away into the garbage can in the first place will be laughed out of court after she is unable to prove it was her cup.
- e. the principal of the school will say that since he is in charge of the property on which the cup was found, he should be entitled to a portion of the proceeds as well.

- f. The Quebec Provincial Government will appoint a commission to investigate why the Federal Government cannot step in and settle the matter...by giving everyone their own RAV4.
- g. After months of delays due to motions involving dispute over jurisdiction, the judge rules against moving it from civil court to criminal court because “backstabbing” doesn’t qualify as a criminal offence.
- h. The judge will rule to divide the prize proportionally. The finder of the cup gets the motor and wheels, the 12-year old the chassis. The taxpayer who is footing the bill, as usual, gets the shaft.
- i. The total cost of the court case, involving trial costs, legal fees, appeal to the Quebec Superior Court to force Tim Hortons to translate their name into French, new lawsuits by the parents against each other claiming mental anguish, will exceed the selling price of the prize at least a hundred-fold.
- j. Tim Hortons will print up some more winning cups and discard them into garbage bins all over Canada, figuring the publicity is worth a lot more than the cost of a few RAV4 vehicles. Management votes themselves a raise due to record profits but turns down the idea of rewarding each of the two kids’ parents their own RAV4.
- k. Readers of this bulletin will wonder where point “i” went
- l. Your editor will wake up tomorrow morning and wonder if this column that didn’t mention the Poppy quarter even once was worth a whole page.

If you have any other thoughts, let us know. No hurry, since the case is expected to last until the kids are old enough to claim the prize themselves.

THE MINT IS NOT GOING TO LIKE THIS

In the news this past week was the fact that the City of Toronto is in the process of investigating costs for purchasing and installing “cashless” parking meters. Meters would accept credit and debit cards whose encoded information would be transmitted via the new WiFi network - that’s the wireless network that lets laptops get connected anywhere in Toronto simply by the click of a couple of buttons - to a central computer. Although there are “hot spots” now in parts of the downtown core where you can sit in a coffee shop and “be connected,” the whole of Toronto will soon be able to receive this E-Bulletin anytime, anywhere.

WHAT THOROUGH CHECKS BY CREDIT CARD COMPANIES?

Driving late one evening last week for my bedtime dose of Tim Hortons coffee, I turned on CFRB Talk Radio and heard a caller tell us about an episode he had with a credit card company. He had received in the mail, unsolicited, a credit card application which advised him that he had been pre-selected (note that the word is pre-selected, not pre-approved, meaning that millions on their mailing list received the same offer). Since all details about him were pre-printed on the form, it suggested that if he was not going to take advantage of the offer, he should tear it up before disposing of it. He did tear it up into tiny little pieces, he said, then promptly taped it up again. In the section where it stated that he should insert any changes to the pre-printed information, he wrote “Save a Tree” (his way of asking them to remove his name from their mailing list) and returned it in the postage-paid envelope.

A few weeks later, he received a letter thanking him for his credit card application. Glued to the bottom of the letter with the peelable glue that all companies use when sending you credit cards, was his spanking new credit card...made out to “Save A. Tree.” A closer look at the covering letter, stating that he had been approved for \$5,000 credit, showed that it was addressed to “Mr. Save A. Tree,” with the salutation of “Dear Mr. Tree.”

IDENTITY THEFT

The above reminds me of an article in The Toronto Star written by Robert Aaron, former coin and stamp columnist and currently their real estate law columnist.

IT'S DIFFICULT TO DETECT BOGUS ID

by **Robert Aaron**

Once upon a time, real estate lawyers could assume with confidence that the clients sitting in their office were actually who they said they were. All that changed in 1996 when an Ontario court ruled that a lawyer was negligent for failing to verify the identity of a woman in his office pretending to be Saeko Yamada, before she signed a mortgage. The real Mrs. Yamada knew nothing of the forgery. The unlucky lawyer who failed to check the identity of the borrower got hit with damages of \$145,000 to pay off the forged mortgage.

That case sent shock waves through the real estate law community. Lawyers were forced to ask all clients for proof of identity. A similar shock wave hit several hundred lawyers attending a real estate law summit in April when a fraud detective told them that every type of ID can be forged. The speaker with the scariest presentation at the event, sponsored by the Law Society of Upper Canada, was detective Ben Hengeveld of the major fraud bureau at York Region Police. Forged ID, he explained, is based on a genuine document with altered details. Counterfeit ID is completely bogus.

Social insurance cards are easy to counterfeit and cheap to purchase, said Hengeveld. As a result, it is dangerous for lawyers to rely on them for identification purposes. The same applies to the old-style Canadian citizenship cards which have few security features. Even Canadian passports — despite all their security features — are vulnerable to alteration.

Ontario driver's licenses are difficult to counterfeit, but easier to forge. Hengeveld pointed out numerous security features on provincial licenses which separate the good from the bad cards. Another problem for lawyers and other real estate industry stakeholders is the proliferation of ID factories which produce anything from counterfeit Ph.D. diplomas to passable driver's licenses from every U.S. state and Canadian province.

In order to test the quality of one of these factories, Benjy, my faithful Lhasa Apso companion and office assistant, recently ordered a "novelty" (translation: counterfeit) Ontario driver's license for himself. The realistic result shows his name, address, photograph, height (25 cm), sex, and birthdate in September, 2000 — along with a passable license number.

The point of Benjy's little prank is that if he can parade around with a realistic but counterfeit license, so can many Ontario crooks whose intentions are less honourable. Relying on a driver's license for proof of identity these days can be a risky proposition.

According to a Law Society report on mortgage fraud published in April, with just one piece of phony ID, a fraudster can engineer a title transfer to a home without the knowledge of the owners. The new "owner" then arranges a mortgage for half the real value of "his" property, and walks away with a few hundred thousand dollars in proceeds from the counterfeit mortgage.

Losses to the provincial Land Titles Assurance Fund (paid for with taxpayer dollars) and Ontario title insurance companies have run into the millions of dollars in recent years.

Statistics published by Phonebusters, an anti-fraud call centre operated by the RCMP, the Ontario Provincial Police, and the Competition Bureau, show that in 2003, 5,772 people in Ontario alone reported being victims of identity theft, to the tune of \$12.6 million.

Homeowners who have been targets of identity theft and title fraud eventually get their titles restored, but are often forced to spend tens of thousands of dollars in legal fees to do so. While it is impossible to avoid being the victim of title fraud, wise homeowners purchase title insurance to cover the costs of having their titles restored.

TitlePLUS, Stewart Title and FCT Insurance all offer policies to protect existing property owners who did not purchase title insurance when they bought their homes.

For a picture of a Driver's License showing Benji, Aaron's cute dog, go to www.aaron.ca/columns/2005-06-04.

For additional information on Identity Theft, go to www.aaron.ca/columns/ident-e or www.aaron.ca/columns/2002-11-09.

CAMOUFLAGE BANDIT AT IT AGAIN

In the last bulletin, we told you that police suspect that the same man was responsible for 20 bank robberies across Greater Toronto and southwest Ontario, usually wearing sunglasses, a toque and army pants. No sooner had we sent out the bulletin when we heard that he is credited with another bank robbery at a Canadian Imperial Bank of Commerce branch in Mississauga.

Hey, Recipe Bandit, if you are reading this, I think that the Camouflage Bandit is trying to beat your record of 31 robberies that police allege you committed and are currently before the courts for. But don't worry, the police have pretty good pictures of him so they are bound to catch him before he can beat your record, especially since the Canadian Bankers Association is offering a \$10,000 reward for his capture and conviction in addition to rewards offered by various Crime Stoppers programs.

HOW RIGHT WAS I?

I typed the above prediction last Wednesday evening. On Thursday morning, I read in the Toronto Sun that the Camouflage Bandit has been apprehended. Danny William Miller, 41, of Mississauga, ON, arrested by heavily armed Peel police, faces 41 charges. The soft-spoken Miller appeared in Brampton court last Tuesday, but the case was adjourned for a "special bail hearing."

According to the Toronto Sun, lead investigator Det. Sgt. Bruce Chapman said a fingerprint left by a suspect on the handle of a door to a Mississauga bank robbed last week led to the arrest. The print was matched against another in a police database. Miller was convicted of illegally using a credit card in February 2004 for which fingerprints would have been taken and kept on file. Maybe I should have put this under the heading of "Stupid Criminals" as I have in the past.

Det. Sgt. Chapman alleged the accused has close ties to Kenneth Calver, 36, dubbed the Recipe Card Bandit because his hold-up notes were on recipe cards he was arrested last November and faces 31 robbery charges. The two men lived in separate quarters inside a Mississauga rooming house last summer, but Miller moved out before the Recipe Card bandit robberies began in August. Both men remain in custody.

FRIENDS FALL OUT OVER \$5M WIN

Didn't we warn you on previous occasions about money ruining friendships? Here is another one, from Canadian Press.

A \$5-million lottery win has pitted two St. Catharines friends against each other in court. Paul Miller is suing pub owner Daniel Carley for half the winnings of an Ontario Big Game scratch ticket bought last month. Miller claims he and Carley agreed they would pool funds to buy tickets and share any winnings between them. But Carley says in court documents the first he heard of it was when he was served. "It's not even the money," Carley said. "I'm going to lose a friend. I was more than willing to buy him a home. It just hurts from being friends so long. There would have been fun trips and everything else."

We just have to ask: what was put in writing? Nothing, I bet. Did Miller get a copy of the ticket he claims they pooled? No, I bet. Why did Carley offer to buy Miller a home? Because it is cheaper than having a court determine that since they have agreed to share tickets in the past, Miller is therefore entitled to \$2.5M, I bet.

IT MUST HAVE BEEN A SLOW DAY AT CUSTOMS

The Sun Wire Service published the following last week: "Los Angeles - The counterfeit money looked great, but there was one flaw. There's no such thing as a \$1 billion bill. Customs agents found 250 bogus \$1 billion bills while investigating a man charged with currency smuggling. Tekle Zigaretta, 45, pleaded guilty."

The way the article reads, I can only assume that they refer to those souvenir notes that I have to admit I brought to Canada from a Michigan State Numismatic Association show. A guilty plea? For souvenirs? But then I read a Reuters release that shed some additional light on whether or not I would have the RCMP knocking on my door charging me with possession of a counterfeit \$1 billion note:

"You got change for a Grover Cleveland, pal? - The counterfeit money looked good, but there was one flaw. There's no such thing as a one billion dollar bill. U.S. Customs agents in California said on Tuesday they had found 250 bogus billion dollar bills while investigating a man charged with currency smuggling. Tekle Zigaretta, 45, pleaded guilty to three federal counts of trying to bring cash, phony bills and a fake \$100,000 gold certificate into the United States in January. Further investigation led agents to a West Hollywood apartment where they found the stash of yellowing and wrinkled one billion dollar bills with an issue date of 1934 and bearing a picture of President Grover Cleveland. "You would think the \$1 billion denomination would be a giveaway that these notes are fake, but some people are still taken in," said James Todak, a secret services agent involved in the probe."

Golly, those people that Todak says would be "taken in" must have a lot of money to be able to give change for a billion dollars. Or do they simply exchange them for one \$500 million and two \$250 million notes?

130-YEAR OLD CANADIAN VARIETY DISCOVERED

Gail Baker, Manager of Market and Brand Development for the American Numismatic Association, was kind enough to send us the following press release involving a Canadian coin. Michael Fey is a member of the C.N.A.

ANA Governor Michael Fey has discovered that a die sinker may have used inverted Vs in place of As in the word, "Canada," on an 1874 H Canadian quarter, thus creating re-engraved

As over inverted Vs. The discovery, which will be listed as a variety in the 62nd edition of "Charlton Standard Catalogue of Canadian Coins" to be published in 2007, probably indicates that an engraver inadvertently used an inverted V punch for all the A letters in Canada and, realizing his mistake, crudely scratched the die by hand to make a crossbar to create an A.

"The As in 'Canada' look very different than the As in the words 'Victoria,' 'Gratia' and 'Regina,'" Fey said. "Based on my experience with U.S. coin die varieties, I feel pretty confident of what I'm seeing on this coin." His discovery has been corroborated by other coin experts, including former ANA Governor Bill Fivaz, variety expert Ken Potter and Washington quarter specialist Jose Cortez. "To me the fact that all three As show clear hand engraving of a crude crossbar that varies from each other is evidence enough that they (the crossbars) were placed intentionally and individually to correct the mistake of using an inverted V as As," Potter wrote.

"The work that went into making a die was at that time very time consuming and costly to produce," wrote Cortez. "So, when an error during the making of a die occurred it was usually given to the die maker for corrections to be made."

Fey said he was inspired to inspect his 1871 and 1874 Canadian quarters because an 1872-H A/V 50-cent piece is listed in the Charlton catalogue, and there was talk of a new 1872 H quarter with an inverted A/V. However, the latter does not appear to be a new variety as a die break within the serif of the A may have caused what appears to be a crossbar. "When I picked up my 1874-H, I exclaimed, 'Oh my God,'" Fey said. "This is a very cool discovery." Later, he added, "This will add to the knowledge base of numismatics and, more importantly, will allow people to revisit their coins and enjoy them in a whole new light." Fey also said the discovery helps people understand how die sinkers and engravers made coins in the late 19th century. "In this situation, they didn't want to throw out a valuable die."

Fey said there is no way to know how many of the coins were made, and no way to price the coins without first knowing how many are out there or whether there's any demand. "The most important thing we can do is to share the discovery with collectors and see what kind of feedback we get," he said. Fey submitted the discovery piece to Canadian grading service ICCS, where it graded VF-20. Once there, Scott Cornwall took extensive photographs and made overlays. Brian Cornwall, founder of ICCS, referred Fey to William (Bill) K. Cross, editor of the Charlton Standard Catalogue.

Images, courtesy of [Scott Cornwall, ICCS](#), can be viewed through the [ANA website](#).

MASC SCHEDULES MEETING AND MEDAL SALE

The meeting of collectors, designers, manufacturers and other enthusiasts of medals will be held between 9:30 a.m. and 4:00 p.m. on Saturday, April 1 at Neilson Park Studio A, 56 Neilson Drive, Etobicoke, Ontario (this is a change of address from what was announced previously), according to Eileen Millen, Membership Secretary of the Medallic Art Society of Canada.

The agenda includes coffee/tea/juice and muffins/bagels, followed by a presentation by Del Newbigging entitled "What is a Medal" (which includes a demonstration of lettering for a medal) and Holly Atkinson on "Making a Mold for a Double sided Medal." This will be followed by a viewing and sale of medals.

Cost, which also includes lunch consisting of select sandwiches, is only \$10.00 for MASC Members and \$15.00 for non-members. So that they can assure sufficient seating, morning refreshments and lunch requirements, please contact Eileen Millen at (905) 453-4572 if you are

planning to attend. She will be pleased to send you a registration form and photos of the medals for sale.

Information about Neilson Park can be found at www.neilsonparkcreativecentre.com

Your C.N.A. E-Bulletin editor attended last year's meeting of the Association and can attest to the fact that not only is it a great deal as far as cost is concerned but, more importantly, the presentations are excellent. And you get to meet well-known artists such as Dora de Pedery-Hunt, Anne Mirvish (her and her husband of Honest Ed's fame) and many more. Their work, which is donated, can sometimes be obtained at the auction at a fraction of the going price.

GET WELL WISHES

To Bob Armstrong, recuperating at home from a heart attack while ice fishing near North Bay. Thanks to the technology of cell phones, an ambulance was waiting for him when the sled being towed by a snowmobile brought him to shore. Following a stay at a local hospital, he was flown to a hospital in Owen Sound and recently released to the care of his wife, Joyce. Undisputedly the most respected coin dealer in Canada, we wish him a quick recovery and look forward to seeing him behind his tables at coin shows.

2006 C.N.A. CONVENTION NEWS

We have been keeping self-promotions to a minimum, but I must tell you that I feel so excited about the upcoming C.N.A. Convention that is turning out to be the biggest C.N.A. Convention in total in its 53-year history. It will have the second-largest bourse ever (the only one larger was 25 years ago) and boasts more complimentary draw prizes, more give-ways and more meetings in C.N.A. history. It will also offer the largest registration kits for main, spousal and young collectors. We will be devoting a whole issue of this E-Bulletin sometime in April to make you aware of all the details.

CONCLUSION

We published the speech I gave at the Ohio State Numismatic Association banquet about the late Jack Veffler and the S.O.B. Numismatists. In view of the e-mails we received about that column, the next C.N.A. E-Bulletin will contain more.

John Regitko
Your C.N.A. E-Bulletin Editor
Canadian Numismatic Association

The Canadian Numismatic Association is a not for profit organization devoted to serving those who enjoy coin collecting/numismatics by promoting fellowship, communication, education and providing advocacy and leadership for the hobby.

If you have a comment to make, or would like to submit an item for publication, email:
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