

## **Welcome to the C.N.A. E-Bulletin Vol. 2 No. 2 – January 10, 2006**

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### **INTRODUCTION**

We hope that, if you were celebrating it, you had a good New Year.

We found it interesting to read in a Reuters news release that, according to an insurance claims manager, the average New Year party claim on insurance companies costs around \$1,500, but they have had to deal with incidents at teenage parties that have cost much more. One teenage party got so out of hand that the claim for theft and malicious damage came to over \$10,000.

The insurer said its more memorable New Year party claims included the man who danced so vigorously that he lost his balance and fell through the patio doors of the host's house. The claim came to \$3,500.

Barclays said a fifth of New Year party hosts ended up replacing crockery and glasses after their parties and 1 in 20 have had to replace electronic gadgets such as televisions and stereos. Not many have had to replace an entire ceiling however, although that is what happened to one beleaguered host after a reveler decided it would be a good idea to hang from the ceiling light. The whole lot came down and cost \$1,800 to repair.

I must be hanging around with the wrong crowd, because I never had to lodge a claim. The worst that happened to me on New Years is I dropped a slice of pizza and strained by neck trying to lick the cheese off the floor.

### **WE HAVE MAIL**

From Ralph H. Estey, C.N.A. Member #258: "I am a Canadian senior citizen who has been collecting coins, off and on, for more than 60 years. I have been personally acquainted with some of the pioneer Canadian numismatists, including Fred Bowman, and such present-day giants of Canadian numismatics as Geoffrey Bell. I provided that bit of background information just to inform the reader that I probably knew a bit more about numismatics than the average citizen before enrolling for the Canadian Numismatic Correspondence Course. I enrolled in that course in 2004, when I was 88 years of age, and I will never regret it. It renewed my interest in Numismatics, and brought me up to date in the whole field of coin collecting and the care of collected coins. As everyone knows, one is never too old to learn a bit more." - (Ralph has been a member of the C.N.A. for 55-years, having joined in 1951 when the annual membership fee was \$1.00. He has made cash donations annually for the past 25 years, for which the Association is grateful.)

### **BRINKS TRUCKS - PART TWO**

In the last E-Bulletin, we suggested that you should go out and buy a Brinks Truck because they can, apparently, park almost anywhere and not risk getting a parking ticket. We hope that you didn't act too hasty in doing just that, because there has been a new development.

We hear that, following the expose by The Toronto Star staff reporter, that rush hour traffic is moving more smoothly along Yonge Street in Toronto, now that Brinks Canada's armored vehicles have found a better place to park. The reporter spoke to Staff Sgt. Bill Bosward of the parking enforcement unit, who agreed that Brinks was holding up traffic for too long, agreeing to investigate it.

When both the reporter and Staff Sgt. Bosward went back to check it out later, the Brinks trucks were parked out back, in exactly the spot the reporter suggested.

We must assume that in the future, even Brinks trucks will get ticketed, so I will have to trade in my newly acquired Brinks truck for a surplus police cruiser. Too bad it is illegal to paint back on the insignia that they removed before selling it.

### **MASC SCHEDULES SALE OF MEDALS**

The Medallic Art Society of Canada (MASC) is holding a sale of medallions on April 1st at the Beaux-Arts Brampton Gallery located in Brampton, Ontario.

In order to give members and collectors the opportunity to buy medallions made by their favorite sculptors and medal makers at an extremely affordable cost, the selling price will be set at the cost of casting plus \$10.00 to cover postage. The medallions will be sold on April 1 to the first person that meets this set price, according to a press release received from Eileen Millen, MASC Membership Secretary.

Sounds good to us. We will provide updates, including the availability of the medallion price list with photos, closer to the event.

### **NORTH WEST MOUNTED POLICE CAP BADGE**

Every once in a while, John Sewell, a former mayor of Toronto, writes about numismatic objects in his column "So, What's it worth?" in the Saturday Toronto Star. One of the letters he published recently is another way the hobby gets exposed to the general public.

"I am 98 and the oldest living member of the RCMP. I was training in the Regina RCMP Depot when a recruit gave me this North West Mounted Police cap badge in 1931." The cap badge is illustrated in the article.

Part of the response, which we are publishing here because of the history told in just a short paragraph: "The North West Mounted Police, as they were first called, were established in 1873. The pay was a whopping \$1 per day for constables. The badges, however, weren't used until 1876. This one, which was worn on a hat, has a buffalo head in the centre and the motto 'maintien le droit,' which means 'uphold the right.' That motto is still being used today, however, 'maintien' is now spelled 'maintiens.' It wasn't until 1920 that the name was changed to Royal Canadian Mounted Police."

### **\$7 MILLION LOTTERY WINNERS SAY NOTHING WILL CHANGE**

We're always fascinated by people's reaction to money. Here is another example.

When Jose and Antoneta Dias found out their Lotto 649 numbers won \$7,359,178, they decided to wait more than two months to claim their winnings "while they figured out what to do next." The Pickering, Ontario couple explained the family chose not to come forward in October because "we just needed time to think and see what our next step was going to be."

They stated that they don't see any vast changes in their lives, at least for the time being, "apart from replacing their four-year-old van, some home renovations and travel." The wife also stated that she will keep working for at least 2 months.

Who are they kidding?

This is a test: How many of you need two months to figure out what to do with \$7 million? Personally, I need about 2 seconds to figure out to claim the prize and put it into the bank, 30 seconds to look up the telephone number of my real estate agent dealing in million-dollar homes, 30 seconds to call my travel agent dealing in exotic vacations to warm climates.

Oh, yes, and I would write out a donation to the C.N.A., just before calling the President of the C.N.A. asking him to draft an ad for the vacancy of a position that is about to be vacated.

### **STUPID CRIMINALS**

Here is another installment of stupid criminals, but first the question: what would you do after you successfully impersonated a security company's employee, pick up the cash from an electronics store and succeed in getting away? Somewhere in that answer would be that you dump the uniforms, hide or get rid of the gun and other equipment you wore, lay low and possibly change your appearance such as growing a moustache or beard.

According to Canadian Press, police say thieves dressed in the uniforms of Garda Security, a well-known Montreal security company, walked into a downtown Future Shop teeming with Boxing Day bargain hunters. Then they faked the paperwork for what was a scheduled cash pickup and made off with the cash from what the store said were record sales on December 26.

The heist was pulled off with such expertise that store employees didn't realize they had been robbed until well after. Even police were willing to admit the robbery was on the verge of being a perfect crime. And that's the smart part for Monday.

And here comes the stupid part for Tuesday. A witness called police after spotting a handgun on the seat of a car. After trailing the vehicle to a quiet residential neighborhood, members of Montreal's police SWAT squad searched a home and discovered fake guns that led them to the crime. Officers also arrested an individual in a car where they found \$35,000 cash, weapons, security guard uniforms and other equipment. Eight people were arrested on December 28.

We try to be helpful to everyone. So our advice is: If you are going to rob a bank or store, don't leave guns...or fingerprints...around for someone to see. And don't drop your wallet at the scene!

### **SO HOW DO YOU JUDGE THE SUCCESS OF YOUR CLUB?**

In reviewing a number of club bulletins recently, we notice that there are still a few people that feel the success of a club is based on how much money they made during the past fiscal year.

Fortunately, they are in the minority, with most clubs expressing concern about the number of paid-up members and the number of people attending their monthly meetings.

Maybe they can be persuaded to use some of their substantial wealth in promoting their club or giving some of it back to members by improving the quality and/or quantity of door prizes, serving better cookies during coffee break, sponsoring juniors in various ways, or making a donation to the C.N.A. And don't forget to tip the worker at the Hall that sets up your meeting room.

## **MORE SECURE CHIPS FOR BANK CARD USERS**

In past issues, we have been writing about the new technology in credit cards, debit cards and gift cards for those of you that collect these different types. We also mentioned the fraud involved with these cards, as well as their collecting opportunities.

Canadian Press has issued a release stating that MasterCard Canada will introduce new chip-enabled payment cards in Canada by 2010, promising greater security to consumers who are increasingly falling victim to fraud scams. A chip card contains a microchip akin to a small computer processor with memory, logic and a set of software applications. The bank estimated the transition to chips in Canada will cost about \$1 billion. Because it is a small computer on the card rather than just a magnetic stripe, you can make it as secure as you like, according to MasterCard's chip technology expert. He also states that with public-key cryptography built into the chip, it is next to impossible to counterfeit the card.

Instead of a magnetic stripe card being swiped through a reader, the new chip-based card will be dipped into a reader and shoppers will be asked to enter a four-digit personal identification number instead of a signature to verify a payment. This system is already widely used in Europe, Asia and parts of Latin America.

A company willing to spend \$1 billion dollars must have a pretty good reason to do so. Possibly, the following statistics have some bearing on it: In 2003, Canadian financial institutions reimbursed customers for about \$44 million after scams compromised 27,000 bank cards. The following year, total reimbursements jumped to \$60.2 million affecting some 48,900 cards. Last year, Visa and MasterCard wrote off a total of \$163.1 million in fraudulent accounts, up from \$138.6 million the year before. The announcement by MasterCard about the secure chip-based cards follows another debit-card skimming scam when dozens of Christmas shoppers in Ottawa fell prey to a thieving grinch over the weekend. So far, only a few dozen customers were affected and they would be reimbursed for their losses.

## **QUICK TESTS TO KEEP FAKE CASH OUT OF YOUR WALLET**

With more than half a million counterfeit bills in circulation in Canada - almost three times as many as there were just a few years ago - you could easily be in a lineup at the checkout counter when the clerk holds up your \$5 bill and proclaims it a fake.

The worst part is that once you know a bill is a counterfeit, you're supposed to hand it over to the police and take the loss. No, you can't put it into your paper money collection without potential consequences. A recent issue of MoneySense Magazine provided some tips of how to make sure you don't get stuck with a fake. Our American friends especially might appreciate this simple checklist.

1. If you're given one of the older bills with birds on the back, look at the little square gold stamp on the front. If it's real, when you tilt the bill the stamp should change from gold to green.
2. If you're given one of the newer \$5 or \$10 bills with a scene on the back, check out the cluster of three gold leaves on the front, near the bottom right. As you tilt the bill, the leaves should glow then fade away.
3. Instead of the three gold leaves, the newest bills have a holographic stripe running down the left side of the front. When you tilt the bill, you get that 3D holographic effect. The \$10, \$20, \$50 and \$100 bills all have this stripe.

4. If you really want to level the playing field, get your own pocket ultraviolet currency checker, a smaller version of the kind the stores use. The article states that you can buy them online from Photon Light at [www.photonlight.com/products/ultraviolet\\_phton.html](http://www.photonlight.com/products/ultraviolet_phton.html) for \$19.95 (U.S.).

### **eBAY IN THE NEWS AGAIN**

A 44-year-old German businessman whose digital camera was stolen at a restaurant was relieved when he managed to buy exactly the same model on the eBay Internet auction site to match his accessories.

But he became suspicious when it emerged the seller came from his home town. It proved to be the same camera.

Police said Thursday they were questioning the 34-year-old vendor who, a statement said, "claims he got the camera at a flea market, but was also offering other cameras on the Internet."

### **BANKING EVOLUTION**

When most of us think of a bank, we conjure up a place where we sit down to open our account, sign a few papers and walk away with a cheque book in hand. Inside, tellers and a loan manager tap away at computers — tools of the trade, we thought.

"Think again," an article in the "@Biz" section of the Toronto Star says. "In fact, turn that whole image inside out." Those computers aren't just tools of the bank. Increasingly, they ARE the bank. "Many banks don't realize that if I turn off the computer, I don't have a bank," says Gabriel David, managing director of Global Capital Markets at EDS, a technology service company.

Canadians are among the world's top digital bankers. Eighty-six per cent of us have used bank cards to make a purchase in the past year, according to Interac, the association linking the computers of banks and trust companies. In fact, we use debit cards more often than cash. "Without the computers, there are no banks," says Joseph Paradi, executive director of the University of Toronto's Centre for the Management of Technology and Entrepreneurship.

The recent troubles in the Province of Ontario's welfare system shows that the computer is more than a tool of the welfare system, it IS the welfare system. And when it's broke, so is the system. The Royal Bank learned that lesson the hard way. A recent glitch shut down the computers at the country's largest bank, preventing any transactions from being recorded. The problem rippled through the entire banking industry as customers who deal with both the Royal and other banks were affected.

He says that in this modern age, when convenience is no longer defined by the proximity of the local branches but by the ease and reliability of the banks' computers, all banks need to realize how vulnerable they are to such troubles and ensure their computers live up to their hype. "In the end," he says, "all a bank has is its brand name and its computer."

### **PROBLEM SOLVING OF LOST LOTTERY TICKETS**

This bulletin would not be complete if it didn't have at least one short article about lottery tickets. After all, there is more money in them than anything else covered in this bulletin.

You buy a quick-pick lottery ticket. You lose it (hey, it happens to all of us). You look at the paper a couple of days later and you think that the winning numbers are the ones you seem to recall were the ones the machine picked for you. A few days later, you read that someone in the vicinity of where you bought the ticket won the grand prize. You will never know if it was your

ticket. And you will go through the rest of your life hating that person because they might have cashed in your winnings.

Here is our tip: play the same numbers all the time as a start, because they say your chances are a bit better of hitting winners than when you play random numbers. And sign your ticket in ink! If you know your numbers and you know that the lottery people have the ticket with your signature on it, you certainly have a better chance of proving what happened.

Now, where did I put that ticket from last week whose numbers sound suspiciously similar to that PowerBall draw?

### **COINS WOULD HAVE SOLVED PROBLEM WITH NAUGHTY KIDS**

If you were shopping around eBay recently, you might have stumbled cross a few Nintendos that were being auctioned off by a father who was punishing his children, ages 9, 11 and 15, for fighting with one another, using vulgar language and gesturing obscenely. The last we heard was that the minimum bids were not received, possibly because people might have felt sorry for the children, although the father said he would return them to the store if they were not sold on eBay. Or it could also have been that at the time 540 others were selling Nintendo DFS items (this figure is fact, not an exaggeration by your editor).

We have always said that if you want your children to behave, give them numismatic items such as coins, supplies or catalogues. I know it worked for me.

So did you give your children, grandchildren, nieces or nephews, brothers or sisters some numismatic items for Christmas? Your local dealer would have been a good start to make suggestions. Or the Royal Canadian Mint, U.S. Mint or BEP Websites, whose links can be obtained from [www.canadian-numismatic.org](http://www.canadian-numismatic.org).

A junior gift membership in the C.N.A. makes a terrific gift, since it includes a Canadian coin catalogue, Municipal trade token catalogue, 100 2x2 coin holders, some back-issues of the CN Journals, a quantity of wooden nickels, a supply of Canadian and foreign coins, tokens, medals, and more. This kit is mailed to all junior applicants, in addition to the 10 Journals that will be mailed out as they are published during the course of the year. All for \$16.50 (Canadian funds to Canadian addresses; U.S. funds to U.S. addresses). And that's not all. Here is a deal you should find hard to resist:

We want you to think of a few juniors that might appreciate a gift subscription to the Canadian Numismatic Association. If you are a dealer, you might want to send it to a few of your young customers. If you are a collector, surely you know a few kids that are developing an interest in the hobby. For the next month, we will include with each new gift membership for 2006: a) all 10 Journals published in 2005, b) due to a donation from Albert Kasman, a Toronto collector with a good heart, reduce the junior membership fee to you by \$5 each or, alternatively, upgrade to a 2006 Charlton Standard Catalogue of Canadian Coins (normally, we include the catalogue that is a year or two old), and c) include a card advising the recipient who the gift membership is from if you tell us your relationship to the junior (or include your own card when you send us your cheque and we will include it). Note that you must refer to this promotion to receive the bonuses.

When you consider that the price of the coin catalogue sells for \$14.95 plus tax, shipping cost of the kit is \$8 to \$12 depending where it is going, and the shipping carton itself costs \$1.25, you can see that the C.N.A. is trying to do its part in getting young collectors interested in the hobby.

Send you money order or cheque, payable to the C.N.A., to C.N.A., 4836 Yonge St., Suite 601, North York, ON M2N 6S3 Canada, along with the junior's name and mailing address.

### **TO CATCH A THIEF**

We read an interesting statistic the other day about burglaries and burglar alarms. An article in MoneySense Magazine ([www.moneysense.ca](http://www.moneysense.ca)) states that there was one home break-in for every 200 people in Canada last year. It also stated that an economics professor at Temple University in Philadelphia, Simon Hakim, found that home security systems almost never catch burglars. Why? Despite what ads say, cops don't rush over with sirens blazing when your alarm sounds. Instead, they take a leisurely one to four hours to respond - because police know that 95% of home alarms are false.

So why bother spending a few hundreds dollars on a home alarm system? Despite their dismal record at catching bad guys in the act, burglar alarms can be well worth the price, because on its own an alarm is more effective at deterring burglaries than all other reasonable security measures combined. If you don't have an alarm and you live in a detached house in the suburbs, your chances of being broken into are three times higher than if you do have a security system.

Alarms earn their keep by convincing burglars to bypass your home. "When burglars see the alarm company sign out front, it reduced the odds that they'll select your house to rob," says Hakim. Alarms also help to reduce the amount stolen if you are burgled. With alarm bells sounding and lights flashing, burglars don't stay as long, so they take less stuff. Insurance companies know this, and many will reduce your premiums if you install an alarm.

The article also states that a recent survey by a British security company found that convicted burglars are almost twice as likely as the general population to use an alarm system on their own homes when they go on holidays. In this case, it's safe to say that burglars know best.

### **CONCLUSION**

The first C.N.A. E-Bulletin was published on January 15, 2005. To commemorate the event, we intend to publish a special bulletin that will include some of the material that we had to delete during the year, as a result of having too much material on hand. The next regular issue will be published on January 20. We hope to have ironed out the problem with Look Communications of non-receipt of this bulletin by a lot of people. If not...Binhost here we come!

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

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