

## **Welcome to the C.N.A. E-Bulletin Vol. 2, No. 35 – December 1, 2006**

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### **INTRODUCTION**

I mentioned to my wife when we were touring Europe recently that, since we were not able to purchase our usual extra-large French vanilla hot cappuccinos and hot chocolates from two of our local Tim Hortons locations, I wondered if they would still be in business when we got back? As a minimum, would they have to lay off some employees? Would the stock market crash as a result of Tim Hortons shares dropping through the floor? Would I be responsible for Tim Hortons going out of business? Oh, no, where will we get our commemorative quarters in the future? Would they still call me if they discovered a few cases of the Poppy Quarters tucked behind some frozen dough?

If you don't think I had an impact on Tim Hortons during my absence, the following is absolutely true:

A few weeks after my return, Tim Hortons made an announcement that net profit had fallen a whopping 22 per cent during my absence. Net income fell to \$51.8 million from \$66.3 million. As a result, Tim Hortons shares fell 35 cents to \$31.65 on the Toronto Stock Exchange. Was the timing just coincidence?

But now that I am back, they sure are doing everything to get me back as a regular customer. For example, every time I obtain change, I receive another circulating commemorative quarter or two, such as the Poppy, 1973 Mountie Quarter and the quarters from 1999 and 2000, or the latest batch of special-design nickels and quarters produced by the Royal Canadian Mint. I am still wondering why I receive so many special-design coins in change from them, but not from other places I do business with?

Not only was the impact of my absence affecting Tim Hortons profit, but it even spilled over to Starbucks, the world's biggest coffee-shop chain, whose profit fell for the first time in almost five years. Coincidence? You decide!

### **WE HAVE MAIL**

From Carl Schwenker: "I have read your CNA Bulletin for some time and enjoy the information and interesting stories. I am the volunteer chairman of the Greater Houston Coin Club's "Money Show of the Southwest." Over the past 5 years, we have grown the show from a dinky local show in questionable venues to a large regional numismatic event in a world class convention center. That's great because any profit that is made is spent on scholarships and educational programs for kids and/or teachers of kids. We have always had as an objective to bring in dealers from outside the continental U.S.A., specifically Canada, Mexico, Alaska and Hawaii. Mexico is now represented as is Spain and we are working hard on the other non-contiguous states. We really want a Canadian dealer or two, but have made little headway so far! We are really friendly hosts and try to make all dealers feel like guests in our home. Some of the things we do to make you feel like a guest is to provide an "out-of-this-world" East Texas BBQ dinner after dealer set-up, Starbucks coffee and donuts in the morning, vehicle loading and unloading assistance and a security room for dealer bags prior to the show. Our hotels are new or like new and our convention center is one of the best I've seen. The Houston weather is normally warm and sunny (not on Sunday of this past show when it poured, but then that was get-away day!) and certainly a pleasant change from Canada's winter weather! You

might even get a sunburn (but not in the bourse!) Do you have any suggestions as to how to lure a Canadian dealer or two to the Money Show?" - No wonder Canadian dealers don't come. You have to stop serving that strong Starbucks coffee and switch to Tim Horton's, Canada's #1 brand by a country mile. Seriously, though, as I pointed out in an e-mail, you are plain out of luck this coming January, since the Canadian coin dealers that are known to travel great distances are committed to the CAND Show, hosted by the Canadian Association of Numismatic Dealers, on the same week-end. If any dealers or collectors are interested in obtaining more information about your show, they should contact Carl Schwenker at [texadcoins@houston.rr.com](mailto:texadcoins@houston.rr.com). If you are near Hamilton, Ontario that week-end, go to the CAND website at [www.cand.org](http://www.cand.org) for details.

### **LOTTERY CORPORATION IN HOT SEAT AGAIN**

In the last C.N.A. E-Bulletin, we reported that the Ontario Lottery & Gaming...excuse me...Gaming Corporation was investigating why so many retailers were winning large amounts of money, while the average Joe's odds were so low in comparison. The decision to appoint a committee was made following an expose on CBC's "fifth estate" TV program.

The Canadian Broadcasting Corp. reported new security concerns over instant scratch-and-win tickets last Wednesday. It was reported that retailers are collecting about 10 percent of the winning scratch tickets with prizes greater than \$50,000. One scam that retailers could use to increase their chances of winning is to "pin prick" the ticket, the broadcaster said. This refers to attempts to uncover codes printed on the tickets under a latex coating that show which card is a winner.

Teresa Roncon, a spokeswoman for the province's Ontario Lottery and Gaming Corp., was quoted in a Reuters press release as saying that there were just 30 complaints on instant scratch tickets from 1999 to 2006. Nine cases warranted internal investigations, with winnings totaling C\$3,629. Charges were laid by police in just one instance.

The Ontario Lottery & Gaming Corporation said it has tightened security procedures and is installing devices at retailers so customers can check their own tickets.

### **BANKS REFUSING 50 CENT AND DOLLAR COINS**

In a recent conversation with a couple of friends, they mentioned that their bank is refusing 50 cents and \$1 nickel coins because there is no demand for them from merchants. Merchants state that there is no place in their cash registers for them.

One of the friends who does business at the main branch of one of Canada's major banks, told me that they are telling the branches not to accept them, since it simply ties up "non-circulating" money and creates problems with storage and transportation costs

Have you had first-hand experience with your bank? If so, let us know at [cnanews@look.ca](mailto:cnanews@look.ca).

### **U.S. "\$2 BILL SHEDS PLAY-MONEY IMAGE**

So reads the headline in a recent Toronto Star article, followed by the following article:

America's little-used \$2 bill, which occasionally turns up in birthday cards and souvenir drawers, is on a roll. From mom-and-pop retailers to strip club owners, the bill is shedding its play-money image and turning up in more and more wallets.

In 2005, depository institutions ordered \$122 million (U.S.) in \$2 notes, according to Federal Reserve Board statistics. That is more than the average amount ordered from 2001 to 2004. "We noticed the increase in demand beginning in 2001," said Michael Lambert, assistant director for cash at the Federal Reserve. That year, banks ordered \$92 million in \$2 notes and ever since, the orders have grown.

Much to the puzzlement of foreign coin fanatics and domestic experts, the U.S. \$1 bill remains far more popular, even though it's more likely to clog a wallet.

### **ATM FEES HIT A RECORD HIGH**

You know those ATM machines that sometimes dispense Canadian Tire Money by mistake or short-change you a \$20 bill...but by some fluke of nature never give you more?

According to a new survey, the average surcharge at automated teller machines, or ATMs, has jumped to an all-time high of \$1.64 per transaction. We all know that ATM surcharges can be avoided if we plan ahead and get cash from our own bank's machines, not those of other institutions, but when we need cash for some impulse buying, we don't seem to care, do we?

### **BOUNCED CHECK FEES ALSO HIT RECORD HIGH**

The fees for when you make a mistake with your checking account and accidentally overdraw can also cost you a lot more money these days. A survey of banks in 25 large American cities by Bankrate.com, an online financial information service, covering nearly 250 financial institutions, found that the average fee for a bounced check has hit a record \$27.40.

The average monthly service fee for interest-bearing accounts was \$10.74, while the average fee for non-interest-bearing accounts was \$2.50, the same study showed.

### **GOING POSTAL ON LETTER CARRIER**

We Canadians are a peaceful lot. We don't shoot our postal employees, although we might just curse the odd coin dealer. But in the U.S., following a number of shootings by postal employees, revenge is being sought from unlikely sources:

According to The Star Wire Service, a Pennsylvania letter carrier is undergoing rabies shots after a squirrel attack. Barb Dougherty, 30, told Oil City's Derrick newspaper, "I saw it there on the porch, put the mail in the box...and it jumped on me."

### **CNA EDITOR TAKES ON OSNA EDITORSHIP**

I wonder what the Canadian Numismatic Association's Journal Editor will think when he reads that headline. He will wonder who appointed him to that position without telling him first. But it's not him!

We have made complimentary comments about the work of young numismatist Katie Heinrich, editor of the C.N.A. namesake, the award-winning Cincinnati Numismatic Association (CNA). She attended the recent C.N.A. Convention in Niagara Falls to collect her runner-up prize in the "I Want to Go to the C.N.A. Convention" contest.

As a member of the Ohio State Numismatic Association, I received their Winter 2006 "The OSNA Journal" a few days ago and note that Katie has also been appointed as their editor. If the content and layout of this issue is any indication of things to come, we can look forward to announcing another award for her down the road.

## **BURIED TREASURES**

No, this is not a column about pirates and their loot. It is a column excerpted from an article published in The Toronto Star about something we should all be concerned with.

Some 100,000 historic objects are tucked away behind an unmarked blue door in a bank building so ancient, it has a hand-operated elevator. The artifacts are stored carefully in acid-free tissue paper, cardboard boxes and Ziploc bags in the building's darkened rooms, far away from the public eye.

Owned by the City of Toronto, the objects range from 18th-century military medals and uniforms, 20th-century milk bottles, Blue Jays memorabilia, fine art items and medals relating to Toronto. They make up the core collection around which the proposed Humanitas (Latin for humanity) museum will be built in the next five years. There are also a million archaeological fragments that will find a home there.

Open a storage drawer or take a box from one of the shelves and the objects seem to speak. On the third floor, you will find nine small walnut-wood boxes carved 167 years ago in prison by the rebels of 1837, after they lost their struggle for responsible government. The 400 patriots who assembled at Montgomery's Inn on Yonge St., led by Toronto's first mayor, William Lyon Mackenzie, were quickly dispersed or captured by British colonial forces, 1000 strong, and sent to the penal colony of Australia or executed. While awaiting their fate they made these touching keepsakes for their wives or children. Two of the nine boxes were displayed at Fort York ten years ago, then went back into plastic bags.

The public cannot see these extraordinary objects because Toronto has no major museum where the curve of its history can be followed in its entirety, from the first Indian camps along the shores of the Humber, to the arrival of Lord Simcoe, the burning of the city by the Americans in 1813, the Rebellion, right up to the new City Hall, construction of the subway, its world-renowned parades and amalgamation.

At the moment, selected items from the collection make an occasional appearance at the 10 widely scattered historical sites operated by the city or at the Market Gallery above the St. Lawrence Market. The historical sites together attract an unimpressive 180,000 visitors, with the largest portion (63,000) going to Fort York.

Humanitas is likely to attract 450,000 visitors in 2010, the first year it will be opened, according to a feasibility study. It is estimated that it will cost between \$147 million and \$188 million to build, including the creation of the exhibitions.

As collectors and historians, we should applaud the City of Toronto for proceeding with a central museum. Perhaps then we will finally be able to put on display the fantastic collection of medals about Toronto that Rose Becker donated to the City of Toronto following the passing of her husband, Larry Becker, who ran North Toronto Collectibles that, itself, looked more like a museum than a store!

## **MASTERCARD PROFIT NEARLY DOUBLES**

More proof that cash transactions are losing out to credit cards comes from Reuters News Agency:

Mints are churning out billions and billions of circulating coins yearly, while some people are predicting the phasing out of money in favor of debit and credit cards. Not only are more and

more people using their credit cards, but a lot are also betting their money on the credit card companies and the banks that own them.

Credit-card company MasterCard Inc. has posted a stronger than expected 82 per cent increase in profit. MasterCard said yesterday third-quarter earnings increased to US \$193 million, or \$1.42 a share, from \$106.1 million, or 79 cents, a year earlier.

The number of transactions processed rose 18.9 per cent, helping to fuel a 13.9 per cent increase in revenue to \$901.97 million.

MasterCard shares rose \$13.07, or 17.6 per cent, to \$87.17, their highest level since the company went public in May at \$39 a share, in a deal that raised \$65 million.

### **UK SEEKS TO REGULATE INTERNET GAMBLING**

What gaming (or is it gambling?) industry costs you more money than any other? It is no longer your local bookie. It is no longer the mutual booths at your local race track. Although money might make the world go round and quarters make the slot machine dials go round, it is not your friendly one-armed bandits and card tables at your local Gambling...sorry, Gaming Corporation outlet. It is not the money you "gamble" on acquiring material for your coin collection because, in the long run, it is a solid investment. It is the Internet "gaming" sites so easily accessible from your computer. Day and night, 7 days a week, year round, also known as 24/7!

Britain's Culture Secretary has asked 32 nations to back a code of principles on Internet gambling, the first major international measure to regulate this very lucrative industry. They will try to agree on a code of conduct for companies that offer gambling over the Web. Online gambling companies' global value is estimated to be worth \$13 billion per year.

U.S. officials were invited to the meeting but declined, instead opting to impose a ban that would criminalize it. British-based online gambling companies began selling off their U.S. operations last month after U.S. President George W. Bush signed a bill aimed at restricting Internet gambling in the U.S. Bush also signed a law on October 13 barring credit card companies from collecting payments for online bets. Sportingbet PLC and Leisure & Gaming PLC each sold their American operations for a token \$1, while World Gaming PLC directors resigned, leaving the company in the hands of administrators.

The world's biggest Internet gambling companies lost \$7 billion of market value in a day after the U.S. congress passed legislation on September 30.

Good thing I don't gamble, because if I did I might have to reactivate my numbered accounts in Switzerland or ask the Nigerians for help in getting some money to the Internet Websites. Instead, I will just continue to acquire coins, surely a better decision than 99% of us losing our discretionary disposable income to online gambling. At least at the end of the day, I still have my collection!

### **C.N.A., CSN, STAMPEX NOT ALONE**

In the October 10 issue of this E-Bulletin, we mentioned Canadian Stamp News' faux pas in a column in which they mentioned the fact that the Fall Stampex Show will be significantly different than last year's event because "the presence of new feces on the bourse also means that collectors will have a chance to look at new material." We added the fact that we hoped that they are not trying to compete with the feces we usually publish in the C.N.A. E-Bulletin! Well, maybe we were onto some new trend.

Antiques and collectibles experts Ralph and Terry Kovel, who publish an award winning newsletter, write a syndicated weekly newspaper column and have authored more than 95 books on collectibles, say that even when you're shopping for a brand new doll, you should think about what it could be worth years from now. They use the new Barbie doll set called "Barbie and Tanner the Dog" as an example. What's so special about this doll?

"The set includes Barbie, her dog Tanner with moveable ears, mouth, head and tail, and a great collection of accessories: dog bones and biscuits, chew toys, trash can, pooper scooper - and some realistic miniature dog doo. Barbie doll accessory buyers pay big prices for old, tiny items because they are easily lost and so become rare. Sunglasses, shoes, gloves, and even girdles sell for over \$50 apiece today. Which makes us wonder about Tanner's poop. In years to come, will it set a record? We predict the entire Tanner set will go up in price because it is such an unusual addition to a doll's wardrobe."

Then there were the interviews on a segment on the Jay Leno Show entitled "Pitching to America" that featured the Pet Show that recently took place, I believe, in Las Vegas. One of the pitches was for "Chocolate Dog Doo" (I kid you not!), that consisted of a quarter pound of luscious chocolate in the shape of...well, what you would expect to find on the sidewalk or park left behind by a really large dog. Jay Leno asks the audience if they think it was sold by the pitchmen or not. Virtually nobody except me guessed that it was indeed sold. Coming to a confectionery store near you shortly!

So there you have it. Not only is Barbie being accompanied by feces which the Kovel's think will be worth something in the future because it might get lost because of its size, but we also have a facsimile coming to a Laura Secord, Godiva, Hershey, Russell Stover or Wal-Mart near you.

Now where else would you read such ground-breaking news except in your C.N.A. E-Bulletin? You do see the connection to numismatics, don't you? Huh?

### **ANA ACCEPTING YN SCHOLARSHIP APPLICATIONS**

The American Numismatic Association is seeking applications from young numismatists ages 12 to 22 for scholarships to attend the annual Summer Seminar educational conference in Colorado Springs, home of the ANA Edward C. Rochette Money Museum and the Dwight M. Manley Numismatic Library.

Scholarship recipients will attend a week-long class of their choice, stay in a Colorado College dormitory with experienced chaperons, and participate in seminar programs and special events. Dates for the two one-week sessions in 2007 are June 24-29 and June 30-July 6.

The ANA has been awarding Summer Seminar scholarships to YNs since 1973, and in the past 10 years, more than 100 juniors have received full or partial scholarships. YN Scholarship applications are available on the ANA website at [www.money.org](http://www.money.org) (click on "Young Numismatists" from the "Explore the World of Money" drop-down menu). Applications are due February 16 for a review by a selection committee.

### **COIN THEMES FROM RCM RATED TOPS**

As a subscriber to both Canadian Coin News and Canadian Stamp News, I notice one big difference as far as Canada's coins and stamps are concerned: While The Royal Canadian Mint announces the unveiling of new collector coins on the day they are released (although circulating coins are announced a bit in advance), Canada Post publishes a whole year's worth

of stamp designs in advance. Although I do not particularly care which way it goes, I did notice something that is dear to my heart.

In looking at the website of the U.S. Postal Service recently, I note that the themes selected do not even come close in importance to what has been issued by the Royal Canadian Mint. I realize that the U.S. Postal Service issues more stamps than the RCM issues coins, but in a discussion with some friends, both numismatists as well as non-collectors, everyone agrees that the Royal Canadian Mint's designs are a country-mile ahead of other government issues, be it coins or stamps...and not just in North America!

I mean, what exactly is an EID or Kwanzaa or Star FP? American Presidents, okay, but Judy Garland and Elvis and Mickey Mouse? And American clocks on stamps don't exactly stimulate my libido.

### **CHASING PIRATE TREASURE**

Oh, how we all dream of finding pirate treasure! This desire is due to our interest in numismatics, but is also fueled by the many movies that feature pirates and pirate treasure. Other recent movies that had a numismatic connection, such as "National Treasure" and "Sahara," add to our longing to take off to some exotic island known to be former havens for pirates. The Travel section of The Toronto Star recently published a list of destinations that might interest you if you are inclined to go chasing pirate treasure...or at least the dream of finding Blackbeard's treasure.

- Key West, Florida: The Pirates in Paradise Festival ([www.piratesinparadise.com](http://www.piratesinparadise.com)) November 30 to December 3. Events include the National Walk the Plank Championships; a sunset sail and pirate attack aboard a schooner; and a pirate scuffle with British redcoats at Fort Taylor Historic State Park. You can also swap tales of pillaging and plundering at the park's Village Thieves' Market.

- North Carolina: Track pirates along the Outer Banks, which saw plenty of action by Blackbeard and his cohorts. At the Banks' southern tip, board the free ferry to Ocracoke Island, where you can stay at the Blackbeard's Lodge ([www.blackbeardslodge.com](http://www.blackbeardslodge.com)), check out the Blackbeard exhibits at Teach's Hole, pick up some pirate paraphernalia at the museum's shop ([www.teachshole.com](http://www.teachshole.com)) and dig around the beaches for his lost treasure.

- Beaufort, N.C.: See Blackbeard's House or take a Blackbeard tour around the historic town ([www.tourbeaufort.com](http://www.tourbeaufort.com)). Offshore, wreck divers can scope out Queen Anne's Revenge, Blackbeard's supposed flagship that sank in Beaufort Inlet.

- Disneyland (Calif.) or Disney World (Orlando) ([www.Disney.go.com](http://www.Disney.go.com)): Step inside a Johnny Depp-charged "Pirates of the Caribbean." The recently expanded attraction has additional characters and movie-based enhancements.

- Las Vegas: Book a room at Treasure Island ([www.treasureisland.com](http://www.treasureisland.com)), then hit the sights: "Pirates 4D" show at Luxor; the "Sirens of TI" located outside Treasure Island resort, which includes pirates.

- Plymouth, Mass.: Take to the seas on a pirate-themed cruise. Lobster Tales ([www.lobstertalesinc.com](http://www.lobstertalesinc.com)) sets the scene with a mystery involving treasure, a lobster pot, and a 44-foot vessel.

- Barbados: Help raise the skull-and-crossbones flag of the Jolly Roger, a pirate-party tall ship that serves barrels of Pirate Punch and more ([www.funbarbados.com/Tours/jollyroger.cfm](http://www.funbarbados.com/Tours/jollyroger.cfm)).

- Mexican Riviera: Whodunit Productions ([www.whodunitcruises.com](http://www.whodunitcruises.com)) has paired with Royal Caribbean to create mystery cruises with pirate characters and bounties in the midst.

Or if you just want to acquire some Spanish doubloons, check out your friendly coin dealer!

### **US MINT TAKES ANOTHER RUN AT DOLLAR**

We have always said that every time the Royal Canadian Mint releases another circulating commemorative coin, people are drawn towards the first step of numismatics (to refresh your memory, step one is to accumulate coins in a drawer, step two is organizing the accumulation, step three is finding out their history). Tony Hines, our number one correspondent for passing on numismatic things he reads in The Globe and Mail, the National Post (both of which we don't subscribe to) and other places, made us aware of a lengthy article in The Globe and Mail about the fact that the U.S. Mint is planning to put past presidents on new dollar coins. Although the information is available in all numismatic publications around the world, the fact that it appears in the daily press can be a boon to the hobby, just like the coin columns that appear in many daily and weekly papers.

### **AND POLAND TAKES A RUN AT THE EURO?**

Polish central bank governor Leszek Balcerowicz said the country's European Union membership means it has to adopt the euro, countering government proposals to put the idea to a national referendum.

"From a constitutional point of view Poland already made the decision on the euro when it joined the EU," Balcerowicz said. "And with the euro, Poland's growth could be 0.2 to 0.4 percent higher, so it's harming us to stay out."

### **PRECIOUS METALS FUNDS LED PACK IN 2006**

You have been hearing about the price of the lowly metals of copper and nickel nearly reaching the height of gold and platinum. Well, maybe not quite.

But what led the pack in investments in 2006 were precious metals. The precious metals sector, boosted by soaring gold prices, has been by far the top performing group for most of this year. On average, precious metal funds have led the pack, rising 35 percent for the 10 month ending October 31, according to mutual fund research firm Morningstar Canada.

The top funds in precious metals are led by the Sentry Select Precious Metal Growth fund with a 98.1 percent return in the past year. Not far behind is the AGF Precious Metals fund with an 82.1 percent one-year return. Both invested heavily in Canadian stocks. Well back in performance are the European equities, which as a group, clocked in with a 20.9 percent return.

With the increase in selling prices of precious metals, expect continued increases in selling prices for collector coins.

### **DETERRENT FOR THEFT OF CASH**

Anyone that watches the CSI programs on TV, especially the Miami series, knows that a) there is a miniature GPS tracking unit in every package of money being transferred by armored cars, and b) there is an exploding paint bomb in every teller's cash drawer that, when the thieves handle it, sprays paint all over the notes and the robber's hands, face and clothing.

I have a personal theft prevention device in my wallet. No money!

## **DECEMBER COIN CLUB MEETINGS**

What has your local coin planned for the December meeting?

Traditionally, most clubs hold a special program for their December meeting. If the meeting normally takes place in the 2nd half of the month, they move the meeting date up so as not to interfere with the holidays when everybody is usually too busy with family.

If your club is holding just another regular meeting, you are in the minority. If you are meeting at a restaurant or are ordering in a take-out meal, you are like most clubs. In our neck of the woods, Swiss Chalet Chicken is what gets voted in by the membership. If you ask members to bring desert, you will have a great variety and a good time while gaining a few pounds.

If you schedule a numismatic program, nearly half the audience might be bored since usually about half of the collectors bring their spouse. If you include the reading of the minutes of the last meeting and treasurer's report, they will get even more bored. With the dinner, draws, gift exchange and fun & fellowship, you can do without numismatic activities for one meeting.

Anyone disagree?

## **CONCLUSION**

I know that everyone of you belongs to a few local coin clubs and regional, national and international numismatic associations. Most of us appear to be in the habit of sending out our checks later rather than earlier. Why wait? Do it now!

If you pay via credit card or through PayPal, the C.N.A. membership can be renewed by going to [www.canadian-numismatic.org](http://www.canadian-numismatic.org) and following the links to "Join." Since membership in the C.N.A. is on a calendar basis, if you are not currently a member, you might consider joining at this time!

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

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