

## **Welcome to the C.N.A. E-Bulletin Vol. 2, No. 37 – December 15, 2006**

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### **INTRODUCTION**

We have received reports from some recipients of the C.N.A. E-Bulletin that they do not receive every issue of the bulletin. They might go for months receiving it, and then miss the odd issue. A few people have not received any directly all year (they tell us they have someone else forward it to them, or go to the C.N.A. Website at [www.canadian-numismatic.org](http://www.canadian-numismatic.org) to view them).

We would like to hear from everyone reading this to tell us what your history has been. Have you received every issue okay (they are numbered so you know if you missed any or not)? Have you missed them occasionally? Do you know which specific issues you missed? Please take a couple of minutes to let us know at [cnanews@look.ca](mailto:cnanews@look.ca).

The problem with today's complicated technology is that sometimes things work a little too well when people try to outdo the people that do things that we do not wish them to do. If you have set the spam filter in your computer to "high" to weed out a lot of junk mail, it will catch the odd mass-mailing that you might have wanted to receive. If your Internet Service Provider is doing a good job trying to weed out viruses, spam, pop-up ads and other unwanted stuff, they will sometimes intercept bulletins whose content might contain a word or two that are on the list of words to be "blocked." For example, words like "Viagra" (that is why you receive so many e-mails intentionally misspelling the word), possibly "Nigerian" (because of all the appeals for your personal information), even common names like the 2007 C.N.A. Convention's Bourse Chairman Dick Dunn (this actually has been blocked on two occasions) or "Randy" Nelson. Or possibly you told your computer to block our C.N.A. E-Bulletin's e-mail address, in error we hope?

So how would David Letterman handle this? How about...

### **TOP TEN REASONS WHY YOU MIGHT NOT RECEIVE THE C.N.A. E-BULLETIN!**

10. You changed your e-mail address and didn't tell us
9. Your incoming mailbox is full
8. Your ISP has my ISP on a block list
7. Spam blocker on your ISP has caused a block before you receive it (according to the technical people at Look Communications, this happens to about 1% of every e-mail, so theoretically, when we sent out 2,300 bulletins, 23 of you will not receive it)
6. There could be a networking issue between our ISP and your ISP causing your e-mail to be lost (not received, not returned, but simply disappears)
5. Your anti-spam program deleted it before you received it
4. Your incoming mail server could have had problems at time of sending/receiving
3. Look Communication's outgoing server could have had problems sending some of the 2,300+ e-mails at one time
2. You have not listed the C.N.A. E-Bulletin as a "Save Sender"

And the number one reason why you might not receive our bulletin:

1. Your name is Dick Dunn or Randy Nelson or we included a joke about a male chicken!

If there are other reasons we haven't thought of, please let us know at [cnanews@look.ca](mailto:cnanews@look.ca).

I contacted Wayne Homren, Editor of the E-Sylum, an electronic publication of the Numismatic Bibliomania Society, about his experience on missing e-bulletins from his mailing list of over 1,000 recipients. His reply: "I hear a few times a month of someone not getting their E-Sylum. As you already know, it's a tough problem to fix because it's out of our hands. Once I confirm that their e-mail address is correct, there's not much else I can do. Some people can add the E-Sylum as a Safe Sender and that does it. Others have to call their ISP. Some just switch to an e-mail address at a different ISP such as a work address or Gmail. Sometimes the problem is intermittent and they just start getting the issues again without having done anything. This is one reason why we also post our back issues on the web. People can always go there to read them as a last resort, and I know some people do that."

Since I was receiving over 100 "junk" e-mails a day, I changed my security setting from low to high. As a consequence, over half of the e-mails I receive now go directly into the "Junk" folder which still gives me the opportunity to review them. The problem now is that a number of them I actually want to receive, so I have to take steps to "Add sender to safe senders list." Some of the ones that were dumped into the "Junk" folder are The History Channel, A&E, Law Enforcement E-News, Canadian Ski Council and, on occasion, e-mails from the ANA and Numismatic News.

So, when you do not receive the C.N.A. E-Bulletin, please do not automatically assume that we either cut you off for non-payment of dues (because there is no charge for receiving this e-bulletin and you do not have to be a member of the C.N.A.) or did something wrong from our end. There could be multiple reasons. If we could determine that the fault lies with our ISP and the equipment they use, we would not be opposed to changing our ISP to assure that you receive the bulletin each and every time it is sent out! However, that will simply not resolve the problem of the odd e-bulletin getting to its destination.

You can view all back issues of the C.N.A. E-Bulletin at [www.canadian-numismatic.org](http://www.canadian-numismatic.org). Our Associate Webmaster, Dan Gosling, usually posts them within a couple of days of being sent out. Since our plans call for us to publish every Friday evening, please let us know if you have not received it by Saturday morning so we can see if there is any sort of a trend we can identify. Please, send us a brief e-mail about your experience.

Next issue, I should address the funny characters some of you are receiving!

### **NEW BOOK IS A "NUMIS WORTHY" READ**

C.N.A. member Eric Leighton has produced a new 220-page hardcover book crammed full of numismatically related information from the 18th century. It has 181 pages of excerpts from Nova Scotian newspapers from the very first one in 1752 to 1800. Topics are far ranging, and though mainly dealing with the coins of the day, also carries articles on counterfeiting, coin hoards in England, the grossly inflated paper monies of both the new United States and revolutionary France, medals, banks, and much more. The index alone has over 15 double columned pages. The Forward is written by C.N.A. member Wayne Jacobs, a Fellow of the Canadian Numismatic Research Society.

The distributor's Website's introduction states: "Contemporary eye witness accounts of coins, currency, exchange, etc. used in colonial North America as viewed through the medium of newspaper reports, letters to their editors, notices, and advertisements. Actual history while it was being made."

It is available directly from [www.lulu.com](http://www.lulu.com). Simply type the name of the book "Numis Worthy" or the author "Eric Leighton" into their search feature, near the top of the home page. You can purchase a hardbound copy directly from Lulu, or download a copy at a greatly reduced price.

### **BANK OF CANADA TO LIMIT TIME TO CLAIM MONEY**

Although this is interesting background on the Bank of Canada, the federal government agency that controls our Canadian money supply, I thought that some of you might also be lucky enough to get some monetary gain out of it.

Current Canadian law says that if there has been no activity in a bank account by the owner for 10 years, and the bank or financial institution cannot contact the owner, the balance is turned over to the Bank of Canada. The central bank then takes responsibility as custodian on behalf of the owner. The central bank must hold all unclaimed balances of under \$500 for 20 years, and all accounts of \$500 or more forever. Balances can include savings accounts, bank drafts, certified checks, deposit receipts, money orders, GICs, term deposits, credit card balances or traveler's checks held by a federally regulated bank or trust company.

The federal government has tabled legislation saying that if you leave a bank account inactive with less than \$1,000 in it, you have 40 years to claim it. If you or your heirs don't claim amounts of \$1,000 or more in it within 100 years, the money goes from the Bank of Canada into the receiver general's consolidated revenue fund, which is where taxes and other government revenue goes.

Banks are required to mail two letters to a customer's physical address, after an account has been inactive for two years and then five years. The government would also like banks to send an e-mail message to customers with inactive deposits if they have e-mail addresses for them.

If you think that this is legislation that affects just a few people, look at these statistics: At the beginning of this year, there were around 854,000 unclaimed balances worth about \$270 million on the Bank of Canada's books. About 88 percent of them were worth less than \$500, but those only represented 22 percent of the value outstanding. That means about \$210 million worth of the unclaimed balances came from accounts that had at least \$500, according to statistics given to The Toronto Star by a Bank of Canada spokesperson.

The oldest balance the Bank of Canada currently holds is from an account that hasn't been active since December 1900. That balance was transferred to the Bank of Canada (which was only founded in the 1930s) in the 1940s. Last year, the bank paid \$9.8 million to cover claims from 5,700 accounts. It handled more than 34,000 inquiries about old balances.

With people living to well over 100 (a lady aged 116 just passed away), I wonder when the first person will come along looking for his or her money that they deposited over 100 years ago?

### **SIGN OF THE TIMES**

Sign seen in a Tijuana shop window: "Antiques made while you wait."

### **THE SMELL OF MONEY**

The following is sent to us by Tony Hines, who has just been elected a director of the North York (Ontario) Coin Club:

"Decades ago, says reader Ken Suelzle in the Globe and Mail, his grandmother often noted the similarity in smell between male children and money, explained that this was because having

boys allowed parents to hang on to their money, whereas having girls caused it to be spent. We have often been reminded of the wisdom of her words in noting that strangely, boys often do (at least before the age of deodorant and cologne) carry that same metallic smell as money.”

Your editor has certainly been accused of smelling a lot of times, but never like money.

### **ANA ANNOUNCES YN, ADULT ADVISOR RECIPIENTS**

Congratulations to Sam Spiegel, recipient of the 2006 Young Numismatist of the Year award; and Daniel “Tiny” Cross, recipient of the 2006 Adult Advisor of the Year award. The winners were chosen for their uncommon dedication to strengthening the future of numismatics through accomplishments and youth outreach initiatives.

Fifteen-year-old Spiegel has been collecting coins since he was 5 years old. In 2005 Spiegel received the Abe Kosoff Memorial Literary Award for his paper, “Introduction to the Coinage of Alexander the Great.” He has published papers and presented talks on Three-Cent Pieces, Mercury Dimes, Ptolemaic Coinage, and the Four Essential Freedoms, to name a few. His talent as an exhibitor has led to numerous awards at ANA conventions.

Cross, president of the Ozarks’ Coin Club in Springfield, Mo., has led several initiatives to promote numismatics to the children of central Missouri. He has arranged for youth to attend ANA Summer Seminar, led field trips to the Gallery Mint in Eureka Springs, Ark., and organized involvement in paging at several conventions. He has served as a mentor by teaching classes and helping youth prepare numismatic exhibits and educational presentations.

### **JUDGE JUDY RULES ON EUROPE LOTTERY SCAM**

Judge Judy - you know, the program where “the people are real, the rulings are real, the decisions are final!” - recently ruled on a case involving the Europe Lottery out of London, England. What, not Nigeria?

Dianna Lewis was suing Sheria Blanks for recovery of \$2,998.98 that she loaned Blanks after Blanks told Lewis of her lucky win in the European Lottery.

Blanks initially responded to the e-mail notifying her of her good fortune and was told NOT to send any money, but wait until she receives the check from them before sending them the same amount as a “processing fee.” When Blanks received the check, she asked Lewis to cash it for her because nobody, including her own bank, would accept it and give her the cash right away. Because of Lewis’ good credit rating, the bank gave Lewis the cash immediately without waiting for the check to clear. Lewis turned the cash over to Blanks who purchased a money order with it and sent it to the lottery company.

Guess what? The check that Lewis cashed at her bank bounced. The bank took the \$2,998.98 out of her account. She asked Blanks for her money back. Blanks refused, saying that she accepted the lottery check in good faith and the bank should not have given Lewis the money until they made sure it was good. She suggested to Lewis that she should go after the people that issued the fraudulent check.

Defendant Blanks told Judge Judy that she does not feel she has to repay anything because she did not gain from the transaction and how was she supposed to know it wasn’t real. Blanks further stated that she did not understand why Lewis came after her because she herself was defrauded!

When asked by Judge Judy who should reimburse Lewis, Blanks said that since she was not a participant to any scam, Lewis should not be suing her. When Judge Judy tried to explain to her that right now Lewis is out close to \$3,000, Blanks reiterated that she did not receive any money and therefore should not have to pay.

After Judge Judy exclaimed that Blanks just doesn't get it, she asked Blanks how many children she had. After receiving an answer of three, Judge Judy asked the court officer to tear a sheet of paper into three pieces. The three pieces were handed to Blanks who was asked to hand them to Plaintiff Blanks. Judge Judy then made the point that the analogy is similar, that the three children still exist, but now they are in the hands of someone else. Why, Judge Judy asked, would that make a difference? Blanks stated that her children are now in the hands of someone else. Exactly, Judge Judy retorted: "You are out the three children, just like Lewis is out \$3,000. And you want your children returned, don't you?"

Now for the twist: It turns out that Blanks and Lewis are sisters, where one sister was out \$3,000 and the other was even. Judge Judy ruled that plaintiff Lewis knew what the check was all about because Lewis had admitted that she went onto the lottery company's website and printed out a copy of the rules of claiming the funds. Therefore, she was an equal participant in their "willingness" to be defrauded. Judge Judy's ruling called for the defendant to pay the plaintiff only half of the amount, namely \$1,500.

Defendant Blanks said she found out that there are 18 other people who were promised \$95,000 and are in the same boat as she, to which Judge Judy responded that they must all belong to the same mentor group and that it was "an exercise of dumb and dumber."

Judge Judy also suggested that if Blanks can't find the people to get her money back, that she should go to Afghanistan and find them. Judge Judy obviously meant London or Nigeria, no?

Now I understand why I receive so many offers from Nigerians and others offering to send me millions, why I keep winning all kinds of lotteries. It is because there are, as the above incidence showed, a lot of people so gullible, so full of greed, that they do not see a downside to obtaining a lot of money for nothing...until it is too late!

## **COUNTERFEITING IN THE NEWS**

According to the latest statistics, counterfeit products represent at least 7 percent of global trade, or about \$500 billion annually. It's an international problem that's been called the world's fastest-growing crime wave.

Business leaders and police gathered in Markham, Ontario, just outside of Toronto, to discuss the magnitude of counterfeiting in Canada. One thing that they all agree with is that Christmas shoppers can find counterfeits of virtually anything at a good price at a lot of malls, flea markets, discount stores and even big retail chains. A recent article in The Toronto Star singled out the Pacific Mall located in Markham, where you can purchase counterfeit watches, handbags, jewelry, cell phones, CDs, furniture and even shark fins. Because of recent police raids and charges, some merchants in the mall are placing signs in English and Chinese in their windows proclaiming "We sell only original brand names - Counterfeit is not available."

Some counterfeits are downright dangerous, such as Christmas lights, batteries, faulty electrical cords, pharmaceuticals, inflammable children's clothing and some toys.

How does Canada stack up to other countries? Poor, the International Anti-Counterfeiting Coalition says, who has put Canada on a watch list, painting it as a mecca for counterfeit goods.

In all the discussions and newspaper articles that I have seen about counterfeiting, never was mention made of counterfeit coins or paper money. Although that might not rate high on the radar of investigators, we know that coin dealers and collectors are not only vigilant, but they refuse to accept any numismatic items that are even suspected of being counterfeit. We should all take a collective bow for having a relatively “clean” hobby!

### **MONEY-LAUNDERING LAWS TO BE STRENGTHENED**

The Canadian federal government has introduced legislation to toughen laws on money laundering and terror financing, and give more teeth to the Financial Transactions and Reports Analysis Centre of Canada (Fintrac), the agency that monitors suspicious money movements. It would strengthen “know your client” standards, extend reach to money service businesses that wire money or issue travelers’ cheques, increase requirements for compliance, monitoring and enforcement, and expand intelligence roles.

It would also mean that banks, insurance companies, securities dealers and money service businesses would be required to identify and monitor the transactions of foreign nationals and their immediate family who hold prominent public positions. They would also have to report people who even attempt suspicious transactions, as well as any electronic international transfer of more than \$10,000 and any cash transactions over \$10,000. We assume that will also include coin dealers who make major purchases overseas.

The law already requires organizations and people who handle major transactions - from banks and credit unions to securities dealers, foreign exchange dealers, real-estate firms and even casinos - to keep tabs on who is using their services and report questionable transactions. The legislation would also remove a clause from the law that tried to force lawyers to blow the whistle on suspicious transactions by their clients. Law groups won a court injunction against that provision, saying it threatened solicitor-client privilege.

Fintrac last year uncovered more than \$5 billion in suspicious deals, including \$250 million in suspected terrorist financing, according to Canadian Press wire service.

I guess the 3 Euros, 57 cents in loose change and the box full of One Euro pieces in the form of gold-covered chocolates about 6” in diameter which I brought back from Europe last month came under the radar.

### **ANA EXPANDS CONVENTION OFFERINGS**

Gail Baker of the ANA tells us that they have significantly expanded its educational course offerings in conjunction with the Charlotte National Money Show, March 16-18.

For the first time, the convention will offer professional development seminars and convention workshops, and features an increased number of pre-convention seminars.

Registration is required by Feb. 26 for all seminars and workshops at \$295 for members registering by Jan. 31, and \$345 for members registering after Jan. 31. ANA convention workshops are free.

The extensive list of courses being offered and registration details on both the pre-convention seminars and professional development seminars are available at [www.money.org](http://www.money.org). Select "ANA Conventions" from the "Numismatic Events" drop-down menu.

### **COLLECTING VARIETY CATALOGUES**

Mints, as any other production facility, sometimes make mistakes. They are known to strike errors that, fortunately for error collectors, manage to escape into circulation. But mints do not have the monopoly on "numismatic mistakes."

An unusual numismatic collectible has come out of the woodwork from a somewhat unusual source, albeit unintentionally: Charlton Press.

I recently e-mailed Dan Gosling: "I have a spiral-bound Charlton Canadian Coins catalogue, 58th edition 2004, which is collated from beginning to page 108, then 77 to 108, then 141 to the end at page 420 and back cover. That means pages 108 to 144 are completely missing and pages 77 to 108 are inserted twice."

Dan, who I know collects numismatic books and catalogues, e-mailed back: "I got the same year catalogue from a fellow in Colorado, which starts with the pages up to 76, then pages 293 to 324, next pages 109 – 420 and back cover."

Dan further states, tongue-in-cheek: "It sounds like you have the missing pages 77 to 108 that I need. I will "trade" you my extra pages 109 - 141 for your pages 77 - 108."

Being a genuine researcher, Dan further asks:

- Which are the rare or scarce pages?
- Are there any "rookie" pages I should be on the lookout for?
- Does Brian Cornwell at ICCS "slab" the high grade, rare pages?
- Do you think the value of the rare pages will increase rapidly once the collector community discovers them?
- Is any dealer going to specialize in the rare pages and promote them?
- Is Charlton Press going to bring out a special non-circulating collectors edition?
- Can I buy the rare pages in "press sealed boxes"?
- Is there any way to tell if the rare pages are an example of a "back door job"?
- How does the newly formed Canadian Error and Variety Numismatic Association (CEVNA) categorize "collating mistakes"?
- Has anyone discussed the idea of starting the Society of International Literature Errors Enthusiasts (SILEE)?

I just know that you are going to your book shelf to take a look at your 2004 Charlton Canadian Coins Catalogue to see if you have a low-mintage "error" issue. I wonder, since they are spiral bound (rather than glued, which is called perfect binding), if fraudulent copies will appear on eBay?

### **CONCLUSION**

I believe I heard a news report a few days ago that mentioned you, although not specifically by name. The report stated that more than 70% of married people age 40 and over don't hug their spouse on a daily basis.

Do we need mistletoe all year round?

Go and hug your spouse. Right now!!!!

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

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