

Welcome to the C.N.A. E-Bulletin Vol. 2, No. 9 – March 10, 2006

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INTRODUCTION

I just came back from Niagara Falls, site of the upcoming C.N.A. Convention, and I am excited and pleased how everything is falling into place. A lot of details are published in the Convention section at www.canadian-numismatic.org.

ANOTHER CREDIT CARD COLUMN

For those of you that collect credit cards, we have been publishing a lot of negative background on the problems the industry is facing. Someone who is asked to speak about their credit card collection at a local coin club might wish to incorporate some of them in their speech. Here is another one:

New York based Citigroup Inc. recently said that money belonging to some of its customers in Canada, Russia and the United Kingdom was illegally withdrawn from their accounts last year after their security codes were obtained through another company. After they began monitoring the affected accounts, the bank in mid-February detected several hundred fraudulent cash withdrawals. The bank said it is notifying customers who have been affected by the fraud and replacing their debit cards. The bank did not say how many customers have been victimized nor the amount of money that had been illegally withdrawn.

You know how to avoid being scammed by someone through fraudulent withdrawals from your credit card?

Here is the answer you never see in print, except maybe from your local bank whose credit card you are using at maximum interest: Keep your balance at the maximum and no-one will be able to charge anything on it!

What? You already do?

Incidentally, the announcement by Citigroup happened at the beginning of Fraud-Prevention Month. Debit-card fraud cost Canadian financial institutions \$70-million in 2005. About 10 million debit card transactions take place a day in Canada, among the highest per capita number of transactions in the world. Victims of fraud are usually reimbursed by the financial institution.

LET'S KNOCK THE BANKS SOME MORE

You remember a few different issues of past C.N.A. E-Bulletins had backgrounders on banks sending faxes to all the wrong people and they got raked over the coals for it?

The Canadian Imperial Bank of Commerce (CIBC), already the subject of several embarrassing privacy breaches, recently admitted that they have inadvertently been faxing confidential information intended for the brother of one-time hockey enforcer Marty McSorley. The Mississauga woman who received the faxes, Christine Soda, is now the subject of legal action launched by CIBC and Flite Hockey, owned by Gerry McSorley, which claim she refused to return the documents after the bank discovered its mistake.

According to an article in The Toronto Star, Soda said "At first it was bad because I was wasting paper and toner and getting these faxes that I couldn't stop because there was no cover sheet

with a contact number. Now I get smacked with a lawsuit over it.” The woman said she had been receiving these faxes for 18 months. She said she did not return the documents because her husband, Liugi Soda, needed them for a wrongful dismissal suit against his former employer - who in an unlikely twist happens to be Soda’s mother. Apparently, Soda’s husband had taken the misdirected faxes to his work and that when his employer noticed these faxes the employer assumed that Mr. Soda was engaged in inappropriate outside activities and fired him. He now wants to retain the faxes in his lawsuit for wrongful dismissal.

CIBC previously sent faxes to a West Virginia scrap yard with confidential registered savings plan information intended for someone else after being alerted repeatedly by the yard’s owner of the mistake for 3 years.

Just weeks after that bombshell, the Toronto-based bank said it had also been sending faxes that contained customer names, home addresses, social insurance numbers and account numbers to a Montreal businessman.

No wonder CIBC took the unusual step of announcing it would suspend all faxes from its network of 1,200 branches, and instead would use courier services to transmit customer data while it considered alternative technologies.

Is anything in life ever uncomplicated?

CAMOUFLAGE BANDIT HITS HIS 20TH BANK

A man suspected in a string of bank robberies across Greater Toronto and southwest Ontario hit his 20th bank last week, a Bank of Montreal branch on Woodbridge Ave. in Vaughan, located just north of Toronto. He has become known as the Camouflage Bandit because he has worn army pants at some banks, according to an article in The Toronto Star.

In what has become his trademark, the man, wearing a dark toque and sunglasses, passed a bank teller a note indicating he had a gun. After the robbery, he fled through the front door and was last seen running behind the building. The prolific robber has eluded capture despite being caught on video surveillance systems and the coordinated efforts of police across eight jurisdictions. He was nearly caught last month after staff at an Oakville Scotiabank recognized him, but he became nervous after noticing employees watching him and fled.

The robberies began at a Guelph bank on December 21 and have reached as far west as London and the Niagara region. Banks in Hamilton, Grimsby, Kitchener, Oakville, Burlington and Mississauga have also been hit.

In almost every case, he wore a dark nylon jacket, dark toque and sunglasses. In some cases he has a beard and in others, he is clean-shaven. He appeared to be talking into a cell phone while standing in line at the bank in some robberies.

The Canadian Bankers Association has offered a \$10,000 reward for his arrest and conviction, which would be in addition to rewards offered by various Crime Stoppers programs. So if it’s you, let me know so I can turn you in and collect the reward. I’ll split it with you.

TIM HORTONS IN NEWS AGAIN

After we couldn’t get any more Poppy Quarters from our favorite coffee shop, we thought that there would be nothing to report about Canada’s favorite meeting place. But we just have to tell you about two families fighting over who the winner of a Toyota RAV4 is.

Each year, Tim Hortons runs the popular “Turn up the Rim to Win” contest, where one in 9 cups contains a prize when you...what else...turn up the rim, from free cups of coffee, donuts, bicycles, microwave ovens and automobiles. Two Montreal-area schoolgirls discovered a Tim Hortons coffee cup last week that awarded its holder one of the 30 Toyota RAV4 sports utility vehicles, but now two families are fighting over it.

The dispute began after a 10-year old girl found the cup in the garbage bin of her St. Jerome, QC school. Remembering the doughnut chain’s popular contest, she tried to roll up the rim. Her small fingers were unable to loosen the tough cardboard, so she enlisted the help of a 12-year-old schoolmate. The other girl rolled up the rim which revealed the win of a Toyota RAV4. The two girls took the cup to the school’s daycare service and a teacher called both parents. The first parent to arrive at the school, which was the father of the girl that found the cup, took the winning cup. The mother whose 12-year-old daughter helped roll up the rim felt that her daughter’s helping hand deserved some recognition, so she called a local radio station to ask for the name of a lawyer so that she could obtain legal advice. Although the father was willing to sell the car and give some of the proceeds to the other family, the radio station stated that other family wanted everything so he withdrew the offer.

We should also point out that someone else is getting into the act by claiming they were the ones to throw the cup into the garbage in the first place and, therefore, deserved the prize.

We want our loyal C.N.A. E-Bulletin readers to tell us at cnanews@look.ca how you would rule, based on the above information. We will publish responses in the next issue.

WHY DID THE ROYAL CANADIAN MINT PICK TIM HORTONS FOR DISTRIBUTION OF THE POPPY QUARTER?

At a recent meeting of the Mississauga-Etobicoke Coin Stamp Collectibles Club, your C.N.A. E-Bulletin Editor figured out why the Royal Canadian Mint picked Tim Hortons to distribute its Poppy Quarters. We thought that it had something to do with the fact that there is a Tim Hortons on every corner of every town across Canada and would, therefore, get excellent distribution. Or the fact that the Mint supports any organization that employs thousands of Canadians. But that’s not it either.

At the meeting, one of the members made the audience aware of the fact that someone in front of him wanted to pay for 9 cups of coffee they had ordered via credit card. They were told that Tim Hortons did not accept credit cards. And that is why the Royal Canadian Mint picked Tim Hortons!

Don’t you get it? The Mint is simply supporting the largest organization in Canada that supports the Mint’s aims and objectives, namely, the use of its products exclusively. No credit cards. No debit cards. No credit purchases.

Just hard cold cash manufactured at the Royal Canadian Mint!

THE CASE OF FOOL’S GOLD

In a recent case on People’s Court, Judge Marilyn had to rule on a case involving a buyer and seller through eBay. It illustrates in spades that life is getting more complicated...or weirder!

A couple sued the seller of two 1855 Indian gold coins for the return of the \$1,737 they paid for them. The buyers had sent them to what they described on the program as “the most respected

professional coin grading service" who normally "put them into body bags, or flippies," and return them with a rating. The grading service, however, returned them with the opinion that they were counterfeit.

When the buyers called the seller, they were told to return them to him. They mailed them back via the U.S. Postal Service, paying extra for the proof of receipt service. They received the proof, however, the seller claimed that he never received it. He claimed that the proof only confirms that the package was received at the local postal station, not by him. In a bit of irony, the seller works for the Postal Service and did not wish to accuse his fellow postal employees of stealing it.

And if that is not unusual enough, we found out that the buyers insured the package for \$6.00, since they said that is all the two coins were worth. It would have been fraud to insure them for the \$1,737.00 that they originally paid for them when they believed they were genuine.

Then it got even more weird. The seller brought along a copy of an eBay posting which showed that the buyers were selling one of the identical coins, in support of his contention that the buyers not only did not return the coins to him, but were actually trying to sell one of them as a genuine piece. The couple countered with blow-up illustrations of the coin they were trying to sell as well as a blow-up of the illustration of the eBay posting from whom they purchased the coin, proving that the coin they were selling was not one of the two counterfeit coins. They proved to the judge's satisfaction that the scratches were identical and, therefore, not one of the two counterfeit coins they had bought.

Not only did the buyers admit to posting a negative report on the seller's site, but the seller posted a nasty (libelous?) negative report on the couple's page, claiming that they were trying to sell one of his coins. This, they claimed, made it necessary to reduce their selling price from the original \$866.50 to \$760.00.

The judge then made her ruling: The couple had proven that the coins were indeed counterfeit, based on the third-party grading service, and awarded them the \$1,737.00. They also proved that the coin they were offering for sale was not one of the two coins but purchased from another seller. Therefore, based on the negative posting by the seller of the counterfeit coins on the couple's website which forced them to reduce the selling price from \$866.50 to \$760.00, they were awarded a further \$106.50 to cover the difference.

I suspect we will never find out where the two counterfeit coins went. Maybe someone will try to sell them to a recipient on this distribution list, remember this column and contact the police. We have a feeling that it will be an employee of the U.S. Postal Service alright, but not someone from the local postal outlet that signed the delivery confirmation!

NON-NUMISMATIC HUMOR RECEIVED FROM NUMISMATISTS

Here is another bit of non-numismatic humor received from one of our numismatic friends, Tony Hine of Toronto, under the subject of "God's E-mail:"

One day God was looking down at Earth and saw all of the rascally behavior that was going on. So he called one of His angels and sent the angel to Earth for a time. When the angel returned, he told God, "Yes, it is bad on Earth; 95% are misbehaving and only 5% are not."

God thought for a moment and said, "Maybe I better send down a second angel to get another opinion." So God called another angel and sent him to Earth for a time too. When the angel

returned he went to God and said, "Yes, it's true. The Earth is in decline; 95% are misbehaving, but 5% are being good."

God was not pleased. So He decided to e-mail the 5% that were good, because He wanted to encourage them, give them a little something to help them keep going. Do you know what the e-mail said????

Okay, just wondering; I didn't get one either!

YN KIT OFFER STILL STANDS

A number of recipients of this E-Bulletin have taken advantage of our offer to ship a box full of goodies to any new junior member. Without exception, everyone opted to pay the full \$16.50 (Canadian funds to Canadian addresses, US funds to US addresses) and receiving a copy of the 2006 Charlton Catalogue of Canadian Coins selling for \$16.95, rather than deducting \$5.00 and only receiving the 2003 catalogue. One Grandpa ordered 4 for his grandchildren, two others two each as gifts.

If you were one of the people that took us up on the offer from the previous E-Bulletin, don't be concerned about the slight delay in receiving them. We had to accumulate a few additional items to put into the kits before packing them up.

STORE REJECTS U.S. SERIES 1914 NOTE IN PAYMENT

The following might be a bit old by now, but we enjoyed reading it so we thought we would pass it on to anyone that might intend to try to spend those million-dollar notes that can be bought from novelty stores or coin dealers.

According to an article appearing in a recent issue of Coin World and reprinted in the Ontario Numismatist, official publication of the Ontario Numismatic Association, the owner of a taxicab company in Ocala, Florida faces a retail theft charge for leaving a drugstore with a package of suppositories after leaving a Series 1914 \$10, large size Federal Reserve note on the counter as payment.

The owner of Checker Cab said his arrest at Revco Drug Store was a false arrest and that he intends to sue the City of Ocala and the drug store chain after pleading not guilty at his arraignment on the theft charge. Apparently the clerk refused to accept the \$10 note for payment of a \$2.39 package of suppositories, but the customer placed it on the counter and walked out of the store.

The clerk didn't recognize the bill as legal tender and, according to the Assistant State Attorney, had the legal right to refuse service even if the customer provided legal tender for a debt. The customer stated: "The note says that it is legal tender good for all public debts. It doesn't say 'except at Revco.'"

That might be the end of the article in other numismatic publications, however not in the C.N.A. E-Bulletin. Your Editor is wondering:

- a. If the transaction did not involve suppositories, would it have gotten the same press play?
- b. The customer stated that he obtained the note and other numismatic material at an area coin show recently and still had it with him. The note was appraised by a coin dealer as being worth \$50.00. If he is a collector that obviously paid well over face value, what sort of suppositories

would make him give up something that would have to be pried out of our clutched fist on our dead body if we owned it?

c. Is it normal for him to leave a \$7.61 tip on a \$2.39 purchase? At a drug store?

d. The Assistant State Attorney stated that a business could refuse to accept payment as long as it does not violate federal discrimination statutes involving race, religion, creed...or sex. If the suppositories were for sexual dysfunction or a similar problem, would that qualify?

e. Rather than all the time he spent at the police station and in court, wouldn't he have saved a lot of time if he just waited the four hours or so it would have taken an employee of the Secret Service to show up to verify for the clerk that it is indeed legal tender that can be deposited at the local bank? Would the Secret Service agent just happen to be a coin collector who would have been glad to solve everyone's problem by agreeing to exchange the note for face value?

f. If the clerk had accepted it, would the store have had the same problem passing it off at the bank?

Enough questions!

CONCLUSION

Having just returned from out-of-town and wanting to get this bulletin out on time, I did not do any research on upcoming coin shows, including the 2006 C.N.A. Convention. We'll make up for it in the next issue.

Good thing there is a lot of weird background about money in the news. This issue proves it again.

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

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