

Confederate Treasury Notes: *The Signers and Their Stories*

Charles Derby and Michael McNeil

The Confederate Treasury made a consequential decision upon its inception: to have the Register and Treasurer hand-sign each and every printed Treasury note. With the idea that this would deter counterfeiting and that the war would be short, this decision seemed reasonable. The first series of Treasury notes numbered a few thousand, all of large denominations – \$1000, \$500, \$100, and \$50 – and they were signed by Treasurer Edward Elmore and Register Alexander Clitherall.

However the U.S. Treasury decided to use machine printed signatures on their “green back” Treasury notes, so U.S. Treasurer Francis Spinner and Register Lucius Chittenden did no hand-signing. If the war



Confederate Treasury Note T1, \$1000, 1861, with hand-written signatures (left)
US Treasury Note Fr. 16c, \$1, 1862, with machine-printed signatures

were short, this decision to require hand signatures would have had little consequence.

However, the war dragged on for four years, and in the end, the Confederacy printed over \$1.5 billion in Treasury notes, many in small denominations of \$1 to \$20. This meant that the Confederate Treasury issued nearly 80 million notes, requiring almost 160 million signatures. Such a task was clearly impossible for two individuals, given all else that the Treasury needed to accomplish. To meet the challenge, a Treasury Note Division was created not only to contract the printing of notes but also employ clerks to sign, cut, number, date, and trim the notes. At first, the Treasury Department hired 19 men as civil servants, working in pairs, to sign notes. As the war progressed, however, many more men were hired. Indeed, with men needed in the army, the Treasury began to do what it never had before: hire women in government positions.

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Madison County Coin Club Meeting Changes

Beginning with the October 17, 2022 meeting, the Madison County Coin Club will change its meeting date, time and location.

The new location is: the South Huntsville Public Library, 7901-L Bailey Cove Rd SE, Huntsville, Alabama 35802

The new meeting time is: the 3rd Monday of the month, from 6:00 - 7:30pm
All meetings are open to the public.



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mkell@gamoney.org

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rewctts@gmail.com

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Rockdale Coin Club
BreedloveB3@earthlink.net

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Augusta Coin Club
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Mountain Coin Club
rjozefiak@gamoney.org

Gary Leonard
West Georgia Coin Club
678-777-5214

Dennis Schafluetzel
Chief John Ross
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Warner Robins Coin Club
dscheuneman@gamoney.org

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South Carolina
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TwoBuckRandy@Yahoo.com

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Show Calendar

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12/11

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Bob O'Brien: (770) 772-4359
atlcoin@hotmail.com, www.atlcoins.com

GNA 59th Annual Coin Show

April 14 - 16, 2023

Dalton Convention Center
2211 Dug Gap Battle Road, Dalton, GA
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Tom Youngblood: (770) 815-4042

Middle Georgia Coin Show

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Chip Davis at (478) 320-7850

Low Country Coin Show

February 3 - 5, 2023

Exchange Park Fairgrounds
9850 Hwy 78, Ladson, SC 29456
Richard Smith : (843) 797-1245

53rd Upstate SC Coin Show

February 17 - 19, 2023

Spartanburg Memorial Auditorium
385 N. Church St, Spartanburg, SC
David Burzinski: (864) 293-8416

Tennessee State Show

March 3 - 5, 2023

Camp Jordan Arena
323 Camp Jordan Pkwy, East Ridge, TN
Katie Williams : (423) 401-8363

Augusta Coin Show

May 19 - 20, 2023

Columbia County Exhibition Center
212 Partnership Drive, Grovetown, GA
David Chism: (706) 541-4143

Mack Martin Receives Glenn Smedley Award at 131st ANA World's Fair of Money

Georgia Numismatic Association (GNA) member **Mack Martin** received the American Numismatic Association's (ANA) Glenn Smedley award at the 131st ANA World's Fair of Money held in the Chicago area at the Rosemont Convention Center in Rosemont, Illinois.

The award was presented to him during the Member & Awards Celebration Program on Thursday, August 18, 2022. The Glenn Smedley award recognizes individuals who have devoted their efforts to the betterment of the ANA.

The award citation for Mack Martin reads:

“Martin’s decades-long journey pursuing Georgia paper money led to him into entering an exhibit at the ANA’s 2006 National Money Show in Atlanta, and his solitary pastime blossomed into a social adventure in which he’s become an instrumental member of several organizations. Martin became an ANA exhibit judge the following year and has continued to curate his own displays. He has been recognized with numerous exhibit awards and has contributed his knowledge of Georgian issues to multiple books. Martin received a Presidential Award in 2014.”

Congratulations to Mack Martin on receiving this award, and his continued dedication to the ANA and numismatics with the contributions he has made over many years.



Mack Martin (L) receives ANA Glenn Smedley Memorial Award from ANA Governor Mark Lighterman on August 18, 2022

Over the course of the war, the Confederacy hired 367 clerks to sign their Treasury notes, and many more to handle other Treasury jobs. By April 1864, all signing clerks were women. On final tally, about two-thirds of the 367 signing clerks were women, and of those women, about two-thirds were single. Many were young, in their teens or twenties. Most were of high social standing, privileged, educated, and with excellent penmanship. Financial need was important, but the clerkships typically went to a higher social class, often with nepotism.

What were the consequences of this decision by the Confederate Treasury to have two hand-signatures on each note? One consequence was an enormous administrative cost to the Treasury. It is estimated that the Confederate Treasury spent about \$75 million (adjusted to 2022 dollars) in salaries to the signers. Additionally there were salaries for other clerks who hand-numbered or hand-dated notes, plus the cost of the supplies for signing including pens, ink, and clamps. Furthermore, having signing clerks required infrastructure, such as offices, desks and other furniture, with all of this overseen by chief clerks who managed the signing clerks. These costs significantly raised the cost of affixing two hand-signatures on every Treasury note. The Confederate Treasury recognized this cost in dollars and effort, and recommended to the Confederate Congress to allow it to machine print signatures, but the Congress did not allow this. Why? One likely factor is that Congress considered the hiring of signing clerks as a form of welfare, of course for the upper class who found themselves in need. A second consequence of this decision to hand sign notes was not intended but was of enormous and long-lasting social consequences. The war-time Confederate government employment of Treasury ladies affected their roles and relationships at home, as it gave them experiences, opportunities, and responsibilities that women never had before. It also laid foundations for these women's post-war work opportunities and choices that women before them never had. Would those Treasury ladies who were single take the more traditional role of young women and get married and raise a family? Or would they choose to continue working, for the government or in other occupations and careers? If they chose to pursue a career, would they also be able to marry and have children? Perhaps they would choose to sacrifice that path, or even consider it a liberation. Susan Barber showed that while white wage-earning women comprised only 1.6% of the free labor in the Richmond workforce in 1860, by 1870 this figure had risen to 9.9%. As for the Treasury ladies, after the war, many of them had significant public lives and exceptional accomplishments. Some continued careers with the government, either state or national; while others had careers as writers, educators, school administrators, scientists, inventors, and community leaders. Many never married.



Confederate Treasury note signing clerks: Susan Archer Talley, Etta Kelly, Amy Yates Snowden, Mary Spear Nicholas Tiernan, Lizzie Elliott, and Henrietta Porcher Heriot.

These women were highly representative, even leaders, in the social transformation that occurred in the post-war South. For example, Susan Archer Talley was a writer and artist, friend and historian of Poe, and Civil War spy and seductress. Etta Kelly was an entomologist, U.S. agricultural commissioner, founder of Charleston Female Academy, educator, and mentor. Amy Yates Snowden co-founded the Home for the Mothers, Widows, and Daughters of Confederate Soldiers, which provided support for poor female dependents of Confederate soldiers, and a school was established for their children, the Confederate Home and College. Mary Spear Nicholas Tiernan was an acclaimed writer of novels, poetry, and short stories including *Two Negatives* about the lives and loves of the Treasury ladies and co-founder of Woman's Literary Club of Baltimore. Lizzie Elliott was a poet, teacher, and dean at Sam Houston State University. Henrietta Porcher Heriot worked in the U.S. Treasury Post Office and was a powerful role model for her daughters. Sanders Jamison, Chief of the Treasury-Note Bureau, in his report to Treasury Secretary George Trenholm on October 31, 1864, reflected on their experiment of employing women to do the work previously done by men. Jamison wrote, *"In closing this report I must be allowed to speak in the highest terms of the ladies and gentlemen who have been associated with me in getting out the work of the office. The experiment of employing ladies in the public offices, first instituted by Mr. Memminger, has not only proved a perfect success, but has been the means of relieving the necessities of many who have been driven from their homes and have lost all by the barbarous cruelty of our inhuman foe."* Indeed!

To learn more of the Confederate Treasury, see the information below for the full story.

New Book (available October 2022)

Confederate Treasury Notes. The Signers and Their Stories

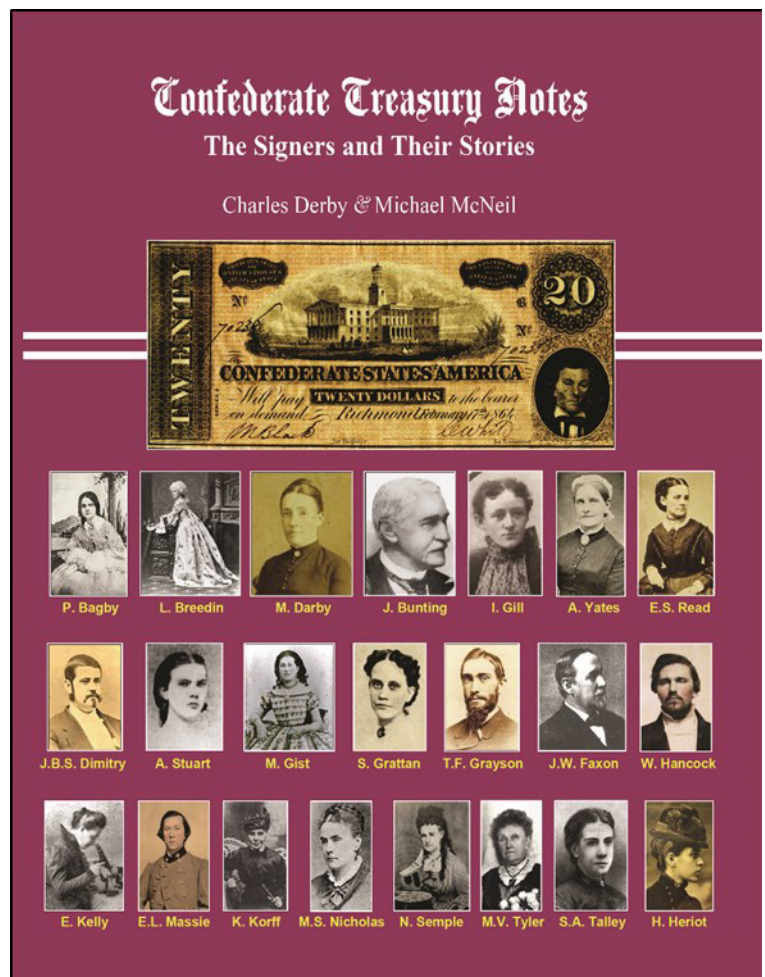
Charles Derby & Michael McNeil

Highlights:

- Original research on the 371 signers of Confederate Treasury notes, some of whom also signed bond coupons. The book includes photographs of the signers and their lives.
- Quick identification of the signer on any Confederate note.
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Low Country Coin Club election of 2023 Officers and Board

During their October 19th meeting, the Low Country Coin Club held their annual election of leadership. The positions will serve from November 1st through October 31, 2023.

The election results are as follows:

2023 Officers are: Randy Clark, President; Robert Brenner, Vice President; John Placko IV, Secretary and Chris Staubes, Treasurer.



2023 Board Members are: Alex Gilchrist, Don Beck, Frank Harris, Lowell Knouff and Maurice Snook.

Richard Smith will continue as our Show Bourse Chairman and Lowell Knouff will continue as Public Relations chairman.

When you are in the Charleston area, please drop in and join us. Our club meetings begin at 7pm on the 1st and 3rd Wednesday every month, except no meetings are held in December.

We meet at the Midland Park Community Center, 2429 Midland Park Road, North Charleston, SC 29406. To learn more about us, visit www.lowcountrycoinclub.com

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Bourse Chairman, Richard Smith

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“Did you know...volume 33”

by Chip Cutcliff

Did you know... that the that Bureau of Engraving and Printing (BEP) turned over management and control of their retail sales division to the U.S. Mint in September of 2018 and we haven't had any uncut currency sheets available since? Uncut currency sheets are historically available in 4,8,16 and 32 note options, from \$1 to \$100 denominations and have been available from the BEP for decades (\$100 bill option added February 2014). New printing presses being incorporated into BEP production are now able to print 50-note sheets, so we should start seeing 5-10-15-25-50 note uncut offerings (50-note \$1 sheets were printed just before the Mint takeover). For all uncut sheets, the 8-digit serial numbers start with “9” and the sheets are purposely printed with high serial numbers to distinguish these notes from those printed for general circulation. This distinction helps to prevent the fraudulent creating of paper money “cutting errors”, since the owner of a sheet could cut the notes into any configuration they want. On occasion, the notes offered are “Star” notes (asterisk at the end of the serial number instead of the 8th digit), indicating that they were created as part of the replacement note inventory for a particular denomination print run. A check of the U.S. Mint web site today shows promise. There are still no uncut sheets currently available, but rather than all options stating “out of stock”, there are now numerous notices of “coming soon” and “currently unavailable, remind me”. It's always fun to collect uncut currency sheets of all denominations. The larger size, smaller denomination ones make GREAT wrapping paper!

Did you know... that many coin and currency collectors are routinely confused about the differences between small size National Bank Notes and small size Federal Reserve Bank Notes? Both are dated 1929. National Bank notes were created in 1862 by the Union government to help finance the Civil War. After reconstruction, as the southern session states were allowed to rejoin the Union (Georgia being the last to rejoin), southern states incorporated National Banks also. The size of paper money changed to our current type and though first dated 1928, none were printed until Spring of 1929. National Bank note paper was generic in design and only the bank's name and charter numbers varied from bank to bank. The paper was preprinted in quantity and stored, ready for the final bank-designated overprint of name and charter number when a paper money order was placed. When the stock market crashed in October of 1929, there was a run on all banks, requiring a banking holiday, closing all banks to prevent insolvency. The Feds needed to get more money into circulation immediately. Rather than starting the printing process from scratch, the “National Currency” paper in storage, was used to print

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SCNA Celebrates 50th Anniversary Convention

The South Carolina Numismatic Association celebrated their 50th Anniversary Convention October 28 - 30, 2022 at the Greenville Convention Center in Greenville, South Carolina. A major highlight of the Convention was the ANA Road Show which brought one of five 1913 Nickels, one of eight 1804 Silver Dollars as well as a collection of errors and Bank Notes from the Southeastern US.

SCNA hosted the ANA Fundamentals of Grading class which was taught by Mr. Rod Gillis, ANA Director of Education. In total, 22 people completed the class and received certificates.

There were several presentations on Super Saturday. Rod Gillis spoke on how to Manage your Numismatic Estate; Mr. Doug Mudd, ANA Museum Curator, discussed how to navigate the new online ANA Museum, and Ms. Abby Zechman taught on finding, recruiting and retaining YNs for our great hobby. Benjamin Franklin and Uncle Sam made appearances throughout the show. There was a tribute set to honor all Veterans. The US Flag, MIA/POW Flag, Flags of all Military Branches, First Responders Flag were all included in the display, along with a working Gatling gun. SCNA offered several commemorative items including a set of 1oz Silver and 1oz Bronze 50th Anniversary Medals, as well as 50th Anniversary t-shirts in four colors.



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The awards banquet was held Sunday morning where Dr. Ralph Ross, ANA President, presented Honorary Life Membership Awards to Mr. Sam Norris and Mr. Bill Latour. They were only the 10th and 11th people awarded this honor in the past 50 years. Dr. Ross also presented SCNA Hall of Fame induction awards to Mr. Sam Norris and Mr. Pascal Brock. These gentlemen bring the SCNA Hall of Fame membership to 5 members.

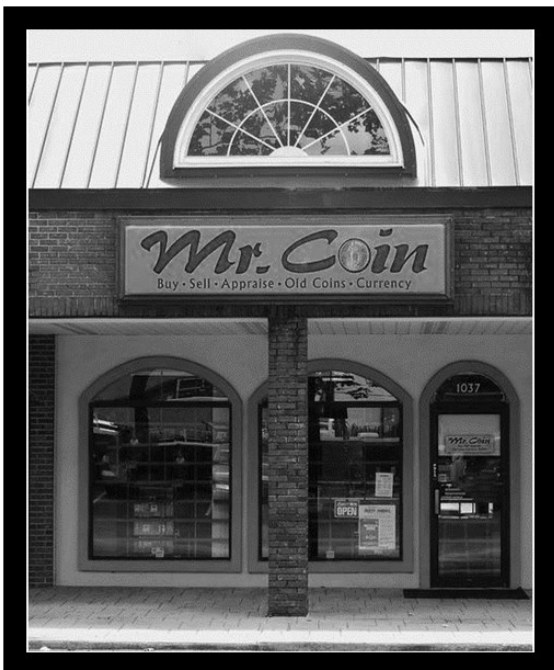
Approximately 2,200 persons attended the three day event.

Please be aware that our 2023 Convention will begin Thursday, October 26th and run through Saturday, October 28th. Many events are being planned and this will be another great show to attend.

Randy Clark
President SCNA

Federal Reserve Notes, calling them Federal Reserve Bank Notes (FRBN's rather than NBN's). Because National Bank Notes had signature lines titled "President" and "Casher", rather than "Treasurer" and "Secretary of the Treasury", as on all federal reserve notes, you will often find the private bank signature titles blacked out on these notes. Because the title line of both types says National Currency, you've got to read the text to see if it names a National Bank or a Federal Reserve Bank. As they say, the "devil is in the details". All National Bank notes are on National Currency paper, but not all National Currency paper ended up being a National Banknote!

Did you know... that the most common errors on paper money are slight printing alignment errors and offset transfers (AKA wet ink transfer)? Perfect 100% alignment through 3 printings of the same sheet will sometimes cause serials, seals, signatures and/or plate block numbers to be slightly out of position. Unless very dramatic, these minor differences are interesting but usually have no collector value as errors. Wet ink transfers (offsets), caused by the over-inked just-printed note transferring some or all of the just printed-design to the back (or front) of the note above it on the next stacked sheet can be valuable. Value depends on the % of off-set coverage and the darkness of the ink. Light ink and 5-10% offset may be face value. Heavy ink and full offset can be hundreds of dollars per note, with the value increasing dramatically with the value of the denomination printed. A \$100 bill with a 100% heavy ink offset is a winner! Crisp, uncirculated notes are the preferred grade.



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GEORGIA NUMISMATIC ASSOCIATION

GNA Scholarship Offered for ANA Summer Seminar

GNA is accepting applications for **two scholarships** to the **2023 American Numismatic Association Summer Seminar** that will be held in Colorado Springs. The scholarships are available to both young numismatists (YN), age 13 to 17, and GNA adult numismatists.

Completed **applications along with recommendations** from fellow GNA members must be **received by Saturday, December 31, 2022**. Each scholarship covers the minimum "On-Campus Fees" for a double occupancy dorm room boarding, tuition for one session plus air travel. Scholarships are awarded on a merit basis. Successful applicants will need to demonstrate their involvement, leadership and accomplishments in numismatics, as well as a desire to learn more about the hobby.

Summer Seminar features a lineup of classes to meet virtually every collector's educational needs. Class subjects include ancients collecting, paper money collecting and grading, counterfeit detection, coin grading, the Civil War exonumia, digital photography of coins, Colonial numismatics, hobo nickels carving, collecting medals and tokens, and more. Students learn from the hobby's most prominent scholars, rising young stars and successful business leaders. In previous years, over 300 students and instructors ranging in age from 13 to 87 participate in Summer Seminar. The two one-week sessions are scheduled for June 17-22 & June 24-29, 2023.

YN scholarship recipients will attend one week-long class of their choice, have lodging in a Colorado College dormitory with counselor supervision, and participate in seminar programs and events.

Scholarship applications are available at www.GaMoney.org (select "scholarship" on the main page). You can also apply by contacting the GNA scholarship committee at (423) 653-7908 or by e-mail at scholarship@GaMoney.org.

Scholarships will be awarded by January 31st

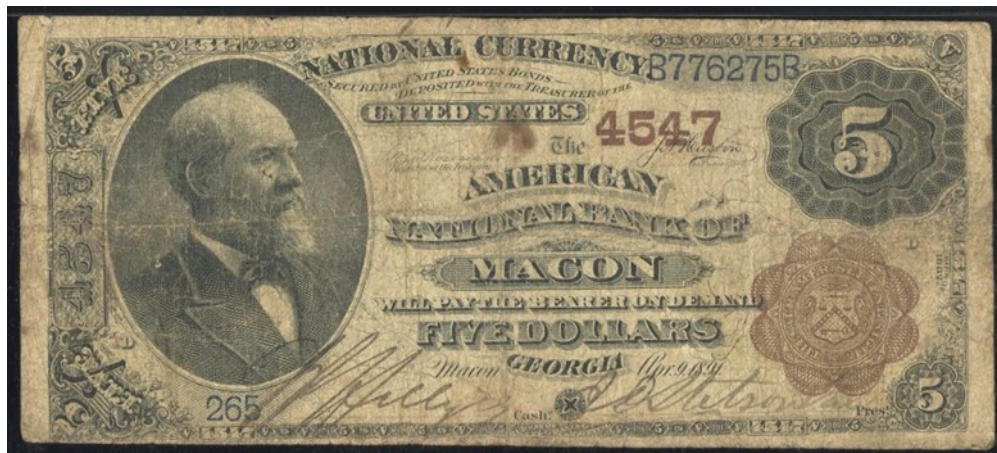
The Macon Brown Back: Search for a Signature

Raiden Honaker

Within the realm of collecting currency there should be little to no debate in stating that National Bank Notes possess a trait that separates these types of notes from the others, which is the ability to have a personal and direct relation with the collector themselves. This connection could vary, whether it being a National Bank Note from a bank charter located in the collector's hometown, or having a family member, friend, or an individual of local importance to serve as a bank officer and have their signature featured on these notes. This is what makes Nationals unique in their own way, by having these local officers sign these notes into circulation. The research and recognition of the bank officer signatures are vital to the collecting world and shouldn't be overlooked or discounted.



I am a very avid collector of Georgia National Bank Notes and the pairing ephemera, and while it is indeed a challenging state to collect, it is quite rewarding. I recall when the only National Bank Note I desired was from my hometown of Vidalia, Ga, which is located Toombs County, approximately an hour southwest of Macon. Once I finally acquired an example, I was hooked, and from there decided to collect the entire state, truly a daunting task. Why such a difficult task? Because out of the 165 issuing bank charters on Georgia, ¼ of the issuing charters are either unreported or unique.



Getting back on track, I recently made an addition to my collection in the form of a scarce 1882 Series Brown Back from Charter #4547, The American National Bank of Macon. The American National Bank of Macon was officially organized on February 2, 1891 and chartered two months later. This charter issued \$5, \$10, \$20, \$50, and \$100 Brown Backs as well as 1902 Series Date Backs and Plain Backs. Today, less than 20 examples are known between the Brown Backs and 1902 Series.

Continued on page 15

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"The Macon Brown Back" (continued from page 13)

Brown Backs in general are difficult to locate and acquire for Georgia, and there are less than 60 \$5 Brown Backs reported statewide. Once I received the note in hand, I immediately began inputting the note's information into my collection database: charter number, series, type, bank serial, treasury serial, and so forth. Then came time to input the bank officer signature combination. I recognized the signature of Cashier Llewellyn Philologus Hillyer (1862-1921), but could not immediately identify the President's hand signed signature. I researched the American National Bank's serving Presidents during the issuing period, who were Burden, Johnston, and Taylor, however this was nowhere near close to their signatures. That's when I took a much closer look, and identified a very faint "Vice" penned next to the printed President marker. Assistant Cashier and Vice President signatures are not commonly found on Georgia Nationals, so I was excited to have unknowingly acquired an instance of such. Records for who served as Assistant Cashier or Vice President were not generally kept, so I was determined to figure out who this individual was and their story.



I began searching archives of *The Macon Telegraph* with hopes of locating an ad of The American National Bank. Lo and behold, after searching countless newspapers I found an advertisement from the American National Bank in *The Macon Telegraph* dated April 18, 1891. Sure enough, along the top border of the ad was the name of the Vice-President at the time: J.D. Stetson.

Banks and Bankers.

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I looked back at my \$5 Brown Back and confirmed this was indeed hand signed by Vice President Stetson himself, the mystery was solved. Now that I knew his surname and initials of his first and middle name, I searched for and located his obituary, hoping to find out more about his life. James Daniel Stetson was born near Milledgeville on May 30, 1846 and passed away on March 18, 1901. After reading a bit further, I learned that he served as a captain during the later years of the Civil War, so now I have a Georgia National that was hand signed by a Civil War veteran! Interestingly,

his son, Eugene William Stetson, also became involved in the Macon banking business and served as President for Charter #8990, The Citizens National Bank of Macon, from 1910-1916. James Daniel Stetson also served as director of the Georgia and Alabama railroad, the Merritt Hardware Company, the Taylor and Peek Drug Company, and member of the board of trustees of Mercer University.

I knew this example was special, but with Vice President Stetson's signature and the significance of this find, I consider this great Georgia National to be a real peach!

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Directions to ROBINSON'S Coin Shop

From Atlanta,
take I-75 NORTH to
South Marietta Pkwy.
(Exit 263)

Looping under I-75,
go WEST for 2.7 miles
on S. Marietta Pkwy
(the South Loop)

Directly before passing
under the (railroad)
bridge, turn RIGHT
on Atlanta Street

Go NORTH for .3 miles,
Robinson's is on
the RIGHT before
entering the Marietta Square.

