

## **Welcome to the C.N.A. E-Bulletin Vol. 2, No. 23 – September 1, 2006**

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### **INTRODUCTION**

Following the C.N.A. Convention, I lifted a lot of heavy cartons and showcases, and I have a full garage and basement to prove it. It also did terrible things to my back which laid me up for a while. When I finally opened my browser, I received 1,550 e-mails. No kidding! I don't need to tell you that the greatest majority by far were unsolicited e-mails that I neither want nor whose products I need. Not only were the very same e-mails received 4 or 5 times, I received them at each of 5 different e-mail addresses. I still have to go through most of them one-by-one to extract the ones that I want. What a waste of time. There ought to be a law!

With the demise of my laptop computer, I also added [cnanews@look.ca](mailto:cnanews@look.ca) to my PC yesterday, receiving a further 758 e-mails. So if you do not see your e-mail published below, bear with me while I weed out the good from the junk.

### **WE HAVE MAIL**

From A. Subscriber: "In response to your column in the August 25, 2006 issue about cashing in a 20 Oz silver bars at banks, at one time I worked for the largest dealer in my area that handles bullion coins, silver bars, etc. We were contacted by a local bank whose client had a 100 oz gold bar that he wanted to sell. After contacting our smelter, we decided that we couldn't handle the transaction. We had no way to prove what we were buying. We would have needed to submit the bar to the smelter for processing. About six weeks later they would tell us the purity of the bar and how much gold it contained. The client could claim that he gave us .999 gold and we substituted something else. I learned from this that gold may be a great investment, but in large bars, it may not be very liquid."

From Jeff Wilson: "I would like to make a comment on the use of the word Quarter in an article in the C.N.A. E-Bulletin Vol 2 # 22 of 25 Aug 06. It was in the Introduction. I would like to make the comment on the use of the word Quarter. In Canada there is no such thing as a quarter. A quarter is a USA term used to describe their 25 cent piece. The word Quarter is written right on the coin while our coins have 25 cent written on them. I do realize that almost all Canadians do incorrectly call the 25 cent piece a quarter and they are wrong in doing this. But the likelihood of this changing will probably never happen. Here in the coin collecting world we should strive to educate people in the correct terms of usage. To be called a numismatist you should realize that there is no such thing as penny, nickel, dime, quarter and half dollar in Canadian Currency. Except for the penny which is defined as 2 cents and a British coin. The nickel, dime, quarter and half dollar are American terms and except for the nickel, the dime, quarter and half dollar are written on American coins. I am a strong believer that we as Numismatists should only be using correct terminology. In the Numismatic world there is only one set of coin terminology to describe our coinage and that is the use of the correct terminology. The use of Americana has no place on our great Canadian coinage. I prefer to use Canadian terms to describe our Canadian coins for I am Canadian and not an American. When I talk to people I do say 1 cent piece, 5 cent piece, 10 cent piece, 25 cent piece, 50 cent piece, 1 dollar coin and 2 dollar coin. I am also against the use of the term toonie to describe the 2 dollar coin for the 2 dollar coin does not have 2 loons on it. The 2 dollar coin has a polar bear on it, but that is another story. This is my 2 cents worth." - You are absolutely right. However, I venture to guess that when most of us speak to someone, be it a collector or not, we use the general accepted terminology that has crept into the Canadian language, including at coin club meetings. Even the Royal Canadian

Mint calls the two dollar coin a "toonie" (see column below). Other readers are asked to comment at [cnanews@look.ca](mailto:cnanews@look.ca).

From Mark Holton: "You are not alone, I too have noticed a wider-than-usual variety of commemorative and anniversary coins in circulation, including the RCMP quarter. But the coins I see here in PEI are not in pristine condition, rather they are the sort of coin one would have picked out of change in reasonably fresh condition and tucked away in the drawer somewhere. Obviously, the hoarder has had a change of heart, or has discovered that their treasures are not of any value, or the coins have passed on to someone who prefers to spend rather than save. I do not regret this, but welcome the rich variety of Canadian images we see daily in the marketplace." - I would not have reacted to a few commemorative designs in circulation, but there have been dozens going back as far as the 1973 Mountie and 1999/2000 series of quarters...excuse me, 25 cent pieces.

From Louis Fontaine: "Your mention of credit cards was interesting but did you know that Canadian Tire has 11 Basic types of cards (in denominations of \$10, \$25, \$50, \$100) and 7 no amount card designs. If you specialize, there are also another 38 cards with dates on the reverse. So, there you go, 49 cards for an up-to-date Canadian Tire card collection." - See the following write-up about my own discovery of the TD Canada Trust cards currently available.

#### **EXACTLY HOW MANY CREDIT CARDS ARE THERE TO COLLECT?**

We cleaned out our dresser drawer the other day and were surprised at the number of different credit cards TD Canada Trust has issued to me. I visited my local branch recently and picked up a brochure about TD Visa Credit Cards and realized that I will never be able to complete my collection of personal credit cards. The brochure listed seven cards currently in use:

- TD Emerald Visa Card - lower interest for those that always carry a balance
- TD Gold Travel Visa Card - for bonus points to earn discounts on travel
- TD Gold Select Visa Card - no annual fee card gets you savings on renting, insurance and more
- TD Green Visa Card - seems to me the same coverage as previous card
- TD Gold Elite Visa Card - one percent cash rebate on net purchases
- The GM Card - no annual fee card with 3% in GM Card Earnings
- TD U.S. Dollar Advantage Visa Card - no conversion fee since all purchases and payments are made in U.S. funds

Which leads me to the question: Just how many different credit cards are currently in use by the thousands of banks, credit unions, department stores, etc.? What is the record for current credit cards by one institution? Do you have any statistics? Let me know at [cnanews@look.ca](mailto:cnanews@look.ca).

#### **RCM MARKS 10TH ANNIVERSARY OF THE TWO-DOLLAR COIN**

It has been ten years since the introduction of the Canadian two-dollar coin into circulation and became part of Canadian culture and identity. The Royal Canadian Mint is celebrating this anniversary by launching a commemorative version of the "Toonie." Designed by Ontario artist Tony Bianco, the coin depicts the familiar polar bear in an updated pose. Up to five million commemorative two-dollar coins will enter into circulation.

In 1996, the two-dollar coin introduced a bi-metallic coin locking system patented by the Royal Canadian Mint. The outer rim is pure nickel, while the inner core is 92 per cent copper, six per cent aluminum, and two per cent nickel. Since the coin's inception, approximately half a billion two-dollar coins have been produced.

The launch of the commemorative two-dollar coin also marks the first Canadian circulation coin to bear the new Mint Mark. It will appear on the obverse of all standard denominations of circulation coins produced by the Royal Canadian Mint.

### **NAME THE TWO-DOLLAR POLAR BEAR CONTEST ANNOUNCED**

What is the name of Canada's most recognizable polar bear? This question has puzzled Canadians since the two-dollar coin was first launched in 1996. However, Canadians can now rest easier knowing they have the chance to name our iconic polar bear, which is featured on the special 10th anniversary commemorative Toonie just launched by the Royal Canadian Mint.

To celebrate the launch, the Royal Canadian Mint is running a Name Our Polar Bear contest. At long last, the nation will be able to sing a proper Happy Birthday to our world famous polar bear. Until October 5th, Canadians from coast to coast can participate by visiting [www.mint.ca/toonie](http://www.mint.ca/toonie) and voting for one of five names – Churchill, Wilbert, Makwa, Sacha or Plouf.

"I'm not going to lie, it's been a difficult 10 years," says the as-yet-unnamed Toonie polar bear when reached for comment on its ice field. "Not having a name is a lot more challenging than people might think. I'm really looking forward to having a cake that says more than Happy Birthday."

The Name Our Polar Bear contest grand prize is a trip for four to beautiful Manitoba. Winners will first be taken on a VIP tour of the Royal Canadian Mint's state-of-the-art Winnipeg facility - home of the Toonie. This facility produces up to 15 million Canadian circulation coins a day and has also produced circulation coins for 60 countries over the past 25 years. The winners will then travel to Churchill to observe real polar bears in their natural habitat. The prize package includes transportation, accommodation and spending money. Several runner-up prizes are also available. For full contest details please visit [www.mint.ca/toonie](http://www.mint.ca/toonie).

### **SPECIAL EDITION TOONIES**

Two special edition Toonies have been issued in the past. In 1999, the commemorative Toonie featured an Inuit drummer to celebrate the founding of Nunavut. As part of the Millennium coin series in 2000, the Royal Canadian Mint produced a Toonie featuring a polar bear and cubs and the words "KNOWLEDGE" in English and "LE SAVOIR" in French.

The original 1996 Toonie was designed by Brent Townsend of Campbellford, Ontario and the town has honored its local artist with a large Toonie monument standing 27 feet high.

Over the past ten years, approximately half a billion Toonies have been produced by the Royal Canadian Mint.

When the two-dollar coin was first introduced in Canada, a number of nicknames were suggested before "Toonie" was popularized. Some examples include Bearly, Deuce, Doubloonie and Polar.

### **CON ARTISTS FAVOR BANK WEBSITE FOR ILLEGAL GAINS**

According to my incoming e-mails, it seems that every bank in the whole wide world is having security problems. I am continuously receiving e-mails telling me that my accounts have been compromised and that they wish me to update my personal information. Because a third party from overseas has been attempting to access my account and all kinds of other reasons, I am supposed to supply confidential information to banks that I don't have an account with. Do these people really think that I would provide information to them if they disguise themselves as being

with the Bank of America, Firth Third Bank, Wachovia Online Banking, Bank of Montreal or dozens of others. Like I said in the introduction, there ought to be a law!

More and more people are also using PayPal look-alike e-mails to get you to click on "Cancel this Transaction" if you did not order the merchandise. This can be confusing if you have a legitimate PayPal account and are new to the Internet and are not wise to all the scams going on. For example, yesterday I received an e-mail purportedly from PayPal that reads as follows: "In a continuing effort to provide our users with the best possible online payment experience, we randomly select registered users, like you, to participate in surveys. Your feedback will help us enhance your PayPal experience. We appreciate you taking a few minutes to respond. To complete the survey, simply click on the Web address."

The other e-mail I just received is: "According to our terms of service, you will have to confirm your account every 6 month. Unless you don't want send us a copy of your personal id for verification, you have to confirm your account within 24 hours. You can confirm your account online now by the clicking here. After following the instructions in the sheet, your account will not be interrupted and will continue as normal. Sincerely, PayPal billing and Anti-fraud department."

I know they are not for real, because I cancelled my PayPal account last month (I set it up to receive C.N.A. membership payments when I was C.N.A. Executive Secretary). I also receive e-mails from eBay even though I have never had an account with them. Too bad that PayPal and eBay and the banks can't stop this sort of deception. Or is that the price we have to pay for the benefits of the Internet?

### **MAYBE THE ANTI-STUPIDITY PILL WILL HELP THE GULLIBLE**

I have the cure for all those people that keep sending money to the people claiming that you have won a lottery but they want you to send them some of your money first. Or the widows that want you, a God fearing, trustworthy individual, to take custody of their millions once you send them some of my money to show my good faith:

A scientist from Max Planck Institute of Molecular Genetics in Berlin, German, has tested a pill thwarting hyperactivity in certain brain nerve cells, enabling them to eliminate the loss of short-term memory. The pill is dubbed the "world's first anti-stupidity pill."

Do you think we can feed it to all the gullible people that want to part with their money so that we can put the scam artists out of business?

### **OUR FAVORITE ANA COLUMNIST RETIRES**

We all have a favorite author in the various publications that we subscribe to. It invariably is the column that we first turn to when we receive a publication.

It is with great sorrow that I read in the September 2006 ANA Numismatist that my favorite writer...the one I turn to first...is retiring after 20 years of writing the column Pearlman's Perspectives. I can sympathize, probably more than most people, what it takes to come up with an idea, put it down on paper, edit, edit some more...you get the idea.

Don Pearlman gave me quite a few laughs over the years. I for one will miss him.

While we are on the subject, who is your favorite columnist? Send the name, the publication and comments to [cnanews@look.ca](mailto:cnanews@look.ca) and we will give them the credit they deserve.

## **ZIMBABWE'S NEW CURRENCY IN SHORT SUPPLY**

Tony Hine has made us aware of an August 22 Reuters News Service release under the heading "Zimbabwe's banks chaotic at deadline for old notes" that states the following: "Zimbabwe's drive to replace its old currency with redenominated bank notes ended in a flurry of confusion yesterday, with rich and poor alike losing money in the process. Banks were jammed with people seeking to deposit anything from bagfuls of notes to small change before they became worthless at the end of the day.

He also sent us a release from Associated Press, dated August 23, under the heading "Shops in Zimbabwe run out of new currency." It reads "Confusion and frustration reigned as Zimbabwe switched to new currency yesterday to try to tame its hyperinflation, with shops throughout the capital handing out IOUs and candy in lieu of change after they ran out of low denomination bank notes. Old notes became obsolete at the close of trading Monday, and a new range of bills - with three zeros struck off the old denominations - replaced them. The government said the changeover was meant to curb inflation and rein in burgeoning money laundering and black marketeering."

## **IS THIS WHAT GAMES ARE ALL ABOUT?**

The following letter, written by Bob Hahn of Brampton, Ontario, was recently published in The Toronto Star: "Re Olympic medal count - When did the Olympic "medal count" become so important? Keeping track of which country won the most medals by combining the number of gold, silver and bronze each has been awarded. Is that what these games are all about?"

I thought the count was important to numismatists and militaria collectors to know how much to bid on an item if it comes up for auction.

## **CONCLUSION**

Thanks for your input. I should be caught up with your e-mails by the next issue.

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

*The Canadian Numismatic Association is a not for profit organization devoted to serving those who enjoy coin collecting/numismatics by promoting fellowship, communication, education and providing advocacy and leadership for the hobby.*

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