Welcome to the C.N.A. E-Bulletin Vol. 2, No. 28 – October 10, 2006

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INTRODUCTION

My wife and I spent a wonderful 11 days traveling through Europe, visiting Germany, Austria and Italy. Unfortunately, we ran out of time and didn't make it to all the places we wanted to see, including Switzerland. You really need two weeks for each country to do it justice. The first thing I learned upon my return was the passing of my mother the day before, so between the two events, I know you will forgive the fact that the previous C.N.A. E-Bulletin was sent out on September 25.

WE HAVE MAIL

From James Moulton: "In the past 5-6 years I have received two suspicious \$10.00 notes, both in a coffee shop. On the first occasion I had given my daughter a \$20.00 bill to buy us some drinks. I saw the washed ten in the change and returned to the counter to be informed that the note was never theirs. I had made a mistake. Perhaps I would like to talk to the manager? I said quietly. "Your clerk just handed my 10 year old this and I refuse to accept it." The manager suggested that we call the police. I replied that if they thought that was the right thing to do....Go ahead. They implied that is was my mistake not theirs, why should they get stuck with it? Then in a loud voice, not angry, not a holler or a bellow, just loud enough so that their other patrons could hear. "YOUR CLERK JUST HANDED MY 10 YEAR OLD THIS AND I REFUSE TO ACCEPT IT. PLEASE EXCHANGE IT FOR ANOTHER." Then they decided that it was not their policy. "I WOULD LIKE YOU TO EXCHANGE THIS." With a great deal of muttering and complains about the lack of change, all they had to offer was a twoonie, 5 loonies and the rest in quarters. I smiled, held out my hand, said thank you and meant it. The second time (I look at all my change), I noticed that washed-out look, like the bill had been put through a washing machine. I simply handed it back to the clerk and said "I don't like this bill, can I have another? The clerk took a look, shrugged her shoulders, put the offending bill back in the till and handed me another. Incidentally, I seldom ever have anything more than a \$20.00 bill. A debit card is my main means of paying. Most stores in my small bedroom community will not accept \$50 bills or \$100s. Enjoy your newsletters!" - No matter what the Bank of Canada might have thought, people don't want to handle \$50 and \$100 bills just because most counterfeits today are in the \$5 and \$10 denominations. People don't want to get burned by accepting counterfeit note in a larger denomination....although I know a lot of collectors wouldn't mind receiving a counterfeit note in the lower denominations.

From Richard Stockley: "As of 16 October, my email will be restockley@videotron.ca. I don't want to miss any E-bulletins. I enjoy reading them and appreciate your efforts in putting them together." - Richard is a dealer in numismatic, philatelic and business/banking history books. If you want specific books or just browse, check him out at:
www.abebooks.com/home/stockleysbooks.

From Thomas Oliver: "Greetings, I Need Your Assistance for safekeeping of the sum of US\$6.2 million, Do Get Back To Me For more Details. Regards." - Gee, normally people tell us their sad history of having their loved ones killed in an airplane crash, being a bank manager with millions in unclaimed accounts or a finance minister of a country whose government's overthrow is imminent. Thanks for keeping it short so I didn't have to read much before deleting it. Incidentally, exactly how many finance ministers does Nigeria have?

From Alan Roy: "Regarding my exhibition prize upgrade, I keep reading about 'grade inflation,' I just thought this was another example. I too want to mention how much I enjoyed CNA 2006. I met a lot of old friends and found some neat stuff for my collection." - Sorry, Alan. As I explained in the last E-Bulletin, we reversed the 2nd and 3rd winners in your category.

From Colin R. Bruce II: "In our post offices there is a sign stating that it is illegal to reuse uncancelled stamps. I clip stamps from some of our business mail and see some envelopes from Canada with one hand cancel, an occasional one having machine and hand cancels and many with no cancels. I have about C\$ 30.00 in uncancelled stamps I would gladly trade for a new C \$5 and \$10 banknote. What a deal, eh???? I could even include a new GLUE STICK. (chuckle)" - How does one know if a stamp has actually been used, just because the glue is missing? I prefer to err on the side of....savings!

SHADES OF THE LUCKY LOONIE

Okay, everyone, put up your hand if you actually think that the \$1 coin buried in the ice was responsible for Canada's win, and not the talent of the players.

In a recent episode of "Who Wants to be a Millionaire?" Meridith asked one of the contestants about the lucky coin he was holding. The contestant stated that his Grandpa Lewis gave it to him and he brought it along to bring him luck.

So how did he do? He was at the \$25,000 level when the following question was asked that would give him either nothing if he was wrong, or \$50,000 if he guessed right. "In Dante's Inferno, which of these is not one of the three men devoured in the lowest levels of Hell: Judas, Nero, Brutus or Cassius?"

The response: "I'm going to walk!"

The Contestant obviously was not Canadian. We believe in Lucky Loonies!

SMART KID

Having lost her handbag in the bustle of shopping at a busy mall, a woman was delighted when it was found and returned to her by an honest little boy. When she opened her purse, however, she commented: "That's funny. There was a \$20 bill in here. Now there are 20 loonies."

The boy quickly replied. "That's because the last time I found a lady's purse, she didn't have any change for a reward."

AND I THOUGHT S.O.B. NUMISMATISTS WAS AN UNUSUAL NAME

I committed blasphemy a couple of weeks ago when I had lunch with a group of stamp collectors. One of them mentioned a California stamp collectors group with the name of "Geezers with Tweezers." When I commented that I liked that name and it reminded me of the name of S.O.B. Numismatists, one of them suggested another name for coin collectors: "Asses with Glasses."

You will have to forgive them. They are only stamp collectors!

If you know of other groups with unusual names, or if you want to come up with your own for coins, stamps or other collector groups, drop us a line at cnanews@look.ca.

EXACTLY WHAT IS IT THEY ARE SELLING?

And speaking of stamp collecting, if you subscribe to Canadian Stamp News, did you catch the faux pas in the October 3 to 16, 2006 (Volume 31, Number 11) issue?

In the column "Exhibitors, dealers set for Stampex" by Bret Evans, he mentions that this Fall's Stampex Show will be significantly different than last year's event because the Canadian Stamp Dealers' Association and the Greater Toronto Alliance of Philatelic Associations have combined their efforts, which will add significant depth to what had previously been a bourse-only event. He quotes CSDA spokesman John Sheffield as saying that they will have a number of new dealers attending for the first time." The article then continues:

"The presence of new feces on the bourse also means that collectors will have a chance to look at new material."

I don't know about you, but if I were the proofreader at Trajan, I would have let that typo slip by intentionally because it is bound to be a conversation item. I just hope that they are not trying to compete with the feces we usually publish in the C.N.A. E-Bulletin!

And if you don't believe me that people catch little typos, Canadian Stamp News subscriber Rick Penko has created a short list of some of the reasons why Stampex has that certain aroma. We do point out that his tongue was firmly in his cheek when he came up with it, and not done to embarrass the author or the newspaper. Penko adds: "Humorous mistakes like this can sometimes sell more newspapers."

EIGHT REASONS WHY STAMPEX HAS THAT CERTAIN AROMA

- 8. "New feces means new material"...and I produce new material every day...I didn't think I would have to show it.
- 7. Talk about an article going down the toilet. I would be "browned off."
- 6. Perhaps the title should have said "Exhibitors, dealers bracing for DUMPEX.
- 5. Puts a whole new light on the "Penny Brown." (A common nickname for a stamp.)
- 4. It's a good thing stamps are now self-adhesive. Licking could pose a challenge.
- 3. Maybe the new dealers specialize in "Pooh Pooh New Guinea"?
- 2. I'm talking about "Grassroots Philately" not the fertilizer!!
- 1. I know Garfield wants people to "strut their stuff" but this is ridiculous.

If you want to add anything to the list, e-mail cnanews@look.ca.

We asked Bret for comments. Here is his response:

"John: Thanks for giving me the change to comment on that unfortunate typo. Typos are an inevitable part of publishing; no matter how hard you try a few always slip in. There's an old saying that doo-doo happens, in this case quite literally! I apologize for this mistake and want to assure everyone that I have never seen any feces, new or old, at any bourse."

ANA ANNOUNCES 2007 NATIONAL COIN WEEK THEME CONTEST

Each year during the third week of April, the ANA celebrates National Coin Week with exhibits, presentations and other activities at civic centers, libraries, and schools to let the world know about the joys of collecting and studying coins, paper notes, and other forms of money. Each National Coin Week has a theme chosen to engage people in learning more about money's role in culture, art, history and science. The theme for 2006, *A Penny Saved is a History Learned*, celebrated the accomplishments of Benjamin Franklin and his contributions to numismatics.

The American Numismatic Association is holding a contest to decide the next theme for National Coin Week, April 15-21, 2007. This contest is open to everyone, with the top three themes announced in early December. First place will receive a one-ounce American Buffalo 24-karat gold bullion coin, second place a one-half-ounce gold American Eagle bullion coin, third place a one-fourth-ounce gold American Eagle bullion coin.

The deadline for submissions is Nov. 1. Anyone interested in participating should send their theme and, in 100 words or less, the reason why it should be selected as the theme for the 2007 National Coin Week. Be sure to include your name, address, telephone number, age and e-mail address. Mail, fax or e-mail your idea for a theme to: American Numismatic Association, National Coin Week Contest, 818 North Cascade Avenue, Colorado Springs, CO 80903. Their fax number is 719-634-4085, or e-mail at ncw@money.org.

THERE IS A SUCKER BORN EVERY MINUTE

For those of you that don't sit in front of the TV all day, let me tell you about the case People's Court dealt with the other day:

A lady was being sued by her (former) friend, Miguel, for \$4,863, the amount of a cheque that was described in court documents as being "counterfeit."

The lady, whose name I don't recall so I will call her Mary, received an e-mail from Capital Lotto Prize Inc. advising her that she had won \$50,000. They asked her not to send them a "processing" fee until they sent her \$4,800, because it was illegal to ask for money up front before sending them the prize. She was asked to provide her contact information, which she did. They sent her a cheque for \$4,800 as promised, as the first part of her winnings, and asked her to then send her own cheque to them as the required "processing" fee. They would then send her the balance of her winnings of \$50,000.

When Mary received the first cheque of \$4,800 from Capital Lotto Prize Inc., she asked her friend, Miguel, to cash it for her because she did not have a bank account. Miguel took the cheque to his bank and cashed it.

Lo and behold, the bank notified Miguel 7 days later that the cheque was "counterfeit." It came back from the bank on which it was drawn since they did not have such a customer or account. The bank took out \$4,800 from his account, plus NSF charges.

Mary had taken the \$4,800 that she received from Miguel and paid her cell phone bill and credit card debt. So when Miguel asked for his \$4,800 back, she said she did not have it and he should sue his bank who should not have cashed the cheque if it was no good. The bank told him that they did not wait for the cheque to "clear" because of his past dealings with them and his credit worthiness. The bank also advised him that they are not responsible for NSF or fraudulent cheques.

Miguel went to his local police station. They arrested Mary who was jailed overnight but released the following day when charges were dropped because the district attorney ruled that since she was not part of the scheme to defraud, it was a case for small claims court - hence the televised case on People's court.

Judge Marilyn asked Mary why she didn't take the \$4,800 and send it to Capital Lotto Prize Inc. so that she would receive the balance of \$50,000. Mary said she needed to pay the cell phone bill so that it would not be disconnected, and she owed the credit card company money. The judge advised Mary that she must have known that she was targeted by scam artists because she didn't send the \$4,800 to get \$50.000. Judge Marilyn also stated that there was a picture of Mary in Webster's Dictionary beside the words "Crook" and "Ingrate," a reference to the fact that Judge Marilyn felt that it was Mary that was trying to pull a scam on her friend Miguel.

The Judge awarded Miguel the \$4,800 he was out, as well as \$63 in bank charges.

C.N.A. JOURNAL EDITOR'S LONG-LOST RELATIVES FOUND

We received an e-mail from Paul Fiocca, Editor of the Canadian Numismatic Association's Journal, which made us aware of the fantastic news that he will soon inherit some of the money that, for a change, I have not been promised by the Nigerians.

"Hard to believe a Fiocca can be next of kin to a Vander Lockhart," Paul comments with respect to an e-mail he received through yahoo.co.uk. It was from a legal firm from the U.K. (well, maybe not, because the return address is from Lagos and the money is in Nigeria), has the same problems in grammar as the Nigerians, South Africans and just about anyone else that wants to send millions of dollars to you. It reads in part:

"Regarding Mr Vander Lockhart, following my previous research, I am very happy to inform you that I have a good news for you as per regards to the current development of my deceased client who bears the name of Mr. Vander Lockhart, a native of your country who was my trusted, wealthy client whom died in the January 27th Bomb blast here in my country.

"However my client was a very wealthy business tycoon formerly working with the Nigeria airways for over 20 years till this date before his sudden death in the January 27th 2002 Bomb blast that rocked his residence in Steven Toba street, G.R.A Ikeja, here in my country, view of this please kindly view the BBC web page below to know the reality of this urgent matter that I have contacted you for.

"On Sunday, 27th of January 2002, my client, his wife {Lady Julie and their three children{Elizbeth,Benny and James} were involved in terrible bomb blast that took live of innocent souls and unfortunately over 1000, people lost their lives and my client and his family were part of this people that lost their lives. In view of this please view the web page below http://news.bbc.co.uk/1/hi/world/africa/2698081.stm

"Frankly and authoritatively speaking I am very happy to let you understand that my client left over One million nine hundred thousand {USD1. 9 M} United States of America dollars here in the Access bank of Nigeria Plc which is the main point to drive home that made me to contact you as I believe that we both can act like two matured adult in coming to the actualization of this transaction for the betterment of us and family.

"Be rest assured that as you comply to my directing this transaction will be executed in a legitimate arrangement that will prevent you from any breach of law in your country as it would

be back with official documentation endorsed by the supreme court of Nigeria to legalize the claim of this transaction.

"I have made all attempts to locate any of my client's relative but all attempts have proved unsuccessful that's why I am counting you and I need you to give me a good courage and faith that we can work as two partners in progress in coming to the realization of this transaction for the betterment of us and family.

"Finally, all I need from you is your honest cooperation as this transaction is not related to Imagination or internet Scam but pure and for real. I crave your indulgence to present you as the surviving next of kin to the deceased so that we can reap from the fruit of this old man labor before some group of bad and corrupt leaders in my country get rid of this money and share it for their own selfish interest instead of the both of us sharing it for the betterment of us and family.

"I am awaiting your expedient response with some good news!!!!! That you are ready to work hand to hand with me, Thanks and God bless you,

"Truly yours, Barrister Paul Pablow."

DEBIT VERSUS CREDIT CARDS

Here is a little item that Martina Wood published in "Hold on to Your Money" from Blue Spruce Publishing:

"The banks have done a wonderful job convincing customers that debit cards are so convenient that it's worth paying a fee every time they use one.

"You don't pay a fee, you say? If you deal with a major bank, you probably pay for a monthly service package, or you avoid the service fee by maintaining a required minimum balance. In either case, you are still paying.

"While debit cards do offer the convenience of paying for your purchases immediately without having to carry cash, so do credit cards. And credit cards have the added advantages of no transaction fees for the user and payment that is not due for 20 or 30 days. Given that you can buy almost anything today with a credit card, there just doesn't seem to be a good reason for using that debit card."

If that is the case, who pays the fee the credit card companies charge when the merchant processes the credit card payment? Answer: you do, when you buy the goods that have been marked up to take the extra overhead into account. Wouldn't the author or the editor at Blue Spruce Publishing know that?

WHERE DOES YOUR MONEY GO WHEN IT DIES?

In a white stone building on Ottawa's Wellington Street is a laboratory manned by eight scientific sleuths. The lab is one of three (the other two being in Verdun, Que., and Mississauga) devoted to the inspection and evaluating of mutilated banknotes.

The Bank of Canada's currency coroners analyze banknotes that have decomposed, been burned, shredded or otherwise damaged. The most common causes of mutilation are fire, floods, chemicals, and explosives, deterioration by burial, animal, insect or rodent damage.

Generally, the more that remains of your banknote the more you'll be reimbursed. For a near-intact specimen, you'll get 100 percent. Half a bill usually brings 50 percent of its nominal value. In an average year, they recommend reimbursements to individuals and businesses to the tune of \$3 million. Commercial banks are not required by law to exchange damaged notes for usable one.

For information on how to have your mutilated banknotes evaluated, visit: www.bankofcanada.ca/en/banknotes/mutilated/index.html.

OLD HABITS DIE HARD

Overheard at a coin club meeting, where a member of another club invited members to his club's meetings. This actually happened recently.

"We meet in the meeting room at a local shopping mall. Your wife can do some shopping while you are at the meeting."

LAWYER GETS 15 MONTHS FOR MONEY LAUNDERING

Peter Shoniker, 51, who had many high-placed friends in provincial politics, pleaded guilty last month to laundering \$750,000 that an undercover Royal Canadian Mounted Police officer told him was stolen pension money. Money laundering is a criminal code offence that means taking money derived from an illegal act and making it appear legitimate. And where did this money come from? Would you believe the RCMP Pension Fund?

He also admitted to skimming \$50,000 in RCMP funds that he falsely claimed he had used to pay off police officers.

Shoniker was shown in evidence to be a man who was caught in a police sting. Although he was not the target of the original police investigation, he "took the bait" and ran with the money, the judge noted.

Now, I figure I don't have to be too smart to know that stealing from the RCMP is not the brightest idea because of their huge investigative resources. That would rate just a notch below stealing from the mob whose system of justice is a little swifter...and lasts longer than 15 months.

NON-NUMISMATIC JOKE FROM NUMISMATIST

This submission, from Ralph Trimble, is published to honor our American friends who have not exactly seen eye-to-eye with French politics:

An American tourist in London decides to skip his tour group and explore the city on his own. He wanders around, seeing the sights, and occasionally stopping at a quaint pub to soak up the local culture, chat with the lads and have a pint of Bass.

After a while and number of pints, he finds himself in a very high-class area -- big, stately residences, no pubs, no shops, no restaurants, and worst of all...NO PUBLIC TOILETS. He really, really has to go, after all those pints of Bass.

He finds a narrow side street, with high walls surrounding the adjacent buildings and decides to use the wall to solve his problem.

As he is unzipping, he is tapped on the shoulder by a London Bobbie, who says, "I say, sir, you simply cannot do that here, you know."

"I'm very sorry, officer," replies the American, "but I really, really HAVE TO GO, and I just can't find a public toilet."

"Ah, yes," said the Bobbie, "Just follow me." He leads him to a back delivery alley, then along a wall to a gate, which he opens. "In there," points the Bobbie. "Whiz away sir, anywhere you want."

The fellow enters and finds himself in the most beautiful garden he has ever seen: manicured grass lawns, statuary, fountains, sculptured hedges and huge beds of gorgeous flowers, all in perfect bloom. Since he has the cop's blessing, he unburdens himself and is greatly relieved.

As he goes back through the gate, he says to the Bobbie, "That was really considerate of you. Is that what you call "British Hospitality?"

"No sir," replied the Bobbie, "That is what we call the French Embassy."

ACCUSED BANK ROBBER'S SONS TURN HIM IN

Here is a tough one. We wonder if you had the intestinal fortitude to do the same.

William Ginglen was a family man who taught his three sons a sense of duty, the sons now say. William Ginglen served in the Marines and even raised a son who is now a police officer. So when Jared Ginglen went online and saw his father's picture on the sheriff's Web site naming his father as a suspect in a string of Central Illinois bank robberies, he was shocked. "For our family, it was devastating," Jared Ginglen, a police officer, said.

Jared Ginglen read an article about the robberies in the newspaper and the description of the suspect's car matched his father's. He consulted with his brother Garret, who went onto the same site and literally threw up when he saw the photo. "It was just a quick panic," said Garret Ginglen, who was at work when he saw the picture. "I knew immediately that it was my father."

Along with their other brother, Clay, the Ginglens decided to confront their father at his home. Since he was not there when they arrived, they decided to turn him in. Ginglen, 64, is accused of stealing more than \$56,000 between November 2003 and July 2004. He admitted to the robberies and a federal judge delayed his sentencing, giving his attorney more time to make a last request for leniency from prosecutors.

The Ginglen brothers, who all have their own families, said their father had come to them several times asking for money. He never told them why he was in need, they said. "He was hugely low on money, it was a situation that was out of control," Clay Ginglen said.

Clay Ginglen also said his father was often away from home and told his family that he was working as a collection person for a company that distributed video poker games to bars. "I had no reason to doubt him," Clay Ginglen said. "At the same time, it sounded sort of a dubious way to earn a living."

Despite his crimes, Ginglen's attorney hopes that his client, who he says is a family man, will be able to see his sons and grandchildren soon. "I love my sons," Ginglen said. "I think they could have helped me get through this thing easier. I could have turned myself in and probably would

have but I didn't really have a chance to do that. They did what they thought was right. I can't fault them for that." But their relationship has certainly suffered. Clay Ginglen is the only son who still talks to Ginglen, but never about the robberies. It is mostly small talk, Clay Ginglen said. They never visit. They say their mother, Donna Ginglen, has suffered the most though the ordeal.

Despite his legal transgressions, the Ginglen sons say their father raised them to be good citizens. "It was his ultimate demise," Garrett Ginglen said. "He taught us to do the right thing, and that got him caught."

So what would you have done? Would you also have turned him in? Would you have waited until he came home and tried to convince him to turn himself in? Would you have simply disavowed any knowledge of the situation? If you want to comment or come up with a creative answer, e-mail us at cnanews@look.ca.

Me? I would have asked him to cut me in for part of the loot!

AND YOU DIDN'T WANT TO ACCEPT \$20 BILLS BECAUSE THEY MIGHT BE COUNTERFEIT!

A small factory in Repentigny, north of Montreal, Quebec, is being probed for manufacturing counterfeit loonies and toonies.

Repentigny police stumbled on the fake \$1 and \$2 coins while executing a search warrant as part of an unrelated investigation last month. One person was arrested and questioned but was later released. The RCMP said it expects to make more arrests in the near future.

Just like the counterfeit subway tokens of the Toronto Transit Commission, here is another item I would like to add to my collection but will, no doubt, be unable to do so:

ARE YOU HUNGRY FOR GOLD?

To mark its 125th anniversary, Duerr's of Manchester has potted a jar of marmalade. The hand-crafted crystal decanter contains perfect, finely-cut Seville oranges. They are spiced with a few slugs of rare Dalmore malt whiskey, and a splash of vintage Pol Roger champagne. All to be eaten on elegant white toast, we are advised, not that clumsy whole-wheat stuff. And with real butter.

The jar, which costs US\$10,000, will be auctioned off on the Internet for the Manchester Kids charity.

Oh, yes. The marmalade is garnished with edible flakes of 24-karat gold. If you're into gold, you might consider a bid. Breakfast was never so bittersweet.

CONCLUSION

One of the most important responsibilities of a C.N.A. Convention Chairman is to make sure that volunteers are thanked publicly. The next C.N.A. E-Bulletin, on October 15, will do exactly that!

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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