I. NOTES ON MONEY OTHER THAN UNITED STATES ISSUES USED IN LANCASTER COUNTY, PENNA

In presenting to you the paper on this subject it is the author's intention to record in the files of our Society information which has been gathered by a search covering a period of a few years extending from individuals to Metropolitan Museums, Mints, Banking Institutions and Numismatist Societies, on money used in our County prior to and aside of any U. S. issues.

As a background to this subject let me mention the following facts showing the motley variety of native money brought to our County by emigrants from various countries, in limited quantity however, many having spent their last money enroute thankful though that they landed in America with "body and soul together" or, the confusing terms or values they were confronted with in this country.

Diedrich Fahrenstuck buried at the Cloister, Ephrata, whose anglicized name is Dietrich Fahnestock progenitor of the family of this name in our County under date of Oct. 25, 1728, wrote a letter to his father in Germany, the following excerpts of which are germane to this subject—"I have bought no land it is high and I have no money. I leased a farm for five years for which I am to pay 12 Rix Dollars every year as rent. As you think of coming over bring along gun such as you pay Five Rix Dollars for, they cost 13 or 15 here. A good mower gets 48 Stivers a day, a woman binding 36 Stivers per day, a carpenter gets a Rix Dollar per day". The Fahnestock family historian states Dietrich Fahnestock arrived in New York on Michaelmas Day 1726, spent a year or more in New Jersey thence removed to a tract of land at the confluence of the Middle and Cocalico creeks now known as Millway, this county, where he lived some few years before survey and grant of land was made to him Oct. 12, 1735, of 329 acres, survey being made by John Taylor.

The Rix Dollar a silver coin, of England, Holland, Germany and Denmark was worth from 60c to \$1.08 according to the mint of these several countries. Queen Anne issued a proclamation June 18, 1704, reducing to a uniform rate, coins circulating in her colonies which due to various values in different colonies worked prejudice to the trade of her subjects. The old Rix Dollar of the Empire weighing 18 pwt. 10 gr. was one of eleven various coins mentioned in the Queen's proclamation and to be of 4 s 6 d value. The Stiver was a small copper piece worth 2c presumed to have originated in Holland to furnish small change for Dutch merchants in New Amsterdam. The migration about 1700, of many Mennonite families from New York to Pa. a number of whom came to Lancaster County likely brought Stivers and Rix Dollars into this section aside of those referred to by Dietrich Fahnestock.

Robert Coleman pioneer ironmaster of our county landed in America with but three Guineas in his pocket.

Benj. Furley, Penn's principal agent for the sale of land in the Province stated in a letter Mar. 6, 1684—"to those who have enough money to pay expenses of passage for themselves, wives, children and servants, but no more money with which to buy lands the Governor gives full liberty, each to take 50 acres at an annual rent in perpetuity of an English Dernier for each acre which is less than a Dutch Sol. After the term of service of servants expired Mr. Furley suggested renting 50 acres to them for two Escalins which amounted to less than a farthing an acre." Such rentals were directed to Lanc. Co. as James Logan, Penn's secretary stated in a letter dated Nov. 25, 1727—"We have many thousands of foreigners mostly Palatines so called, already in ye country of whom nearly 1500 came this last summer. From the north of Ireland 8 or 9 ships last fall discharged at New Castle. Both these sorts sit frequently down on any spot of vacant land they can find without asking questions. They should be obliged to settle either backwards to Sasquehannah or north in ye country beyond the other settlements." Logan in 1730 complained that the Scotch Irich of Conestoga Manor were acting in a very disorderly manner possessing 15,000 acres of the best land in Lanc. Co. which he claimed in view of their actions, against the laws of God and Nature since so many Christians wanted it to labor on and raise their bread.

Andreas Bausman who took up land along the present Millersville pike in 1755 of 317 acres paid 1700 Guilders for it.

Quite a number of Redemptioners came to Lanc. Co. many of whom were sold in Amsterdam for 3 Florins or a Ducat, while the merchant in Phila. received 60 to 80 Florins for such person. Others obliged to labor upon their arrival to pay passage money of 7½ Pistoles. The traffic in Redemptioners was the darkest blot on emigration to Penna. These terms show quotations of value of these immigrant slaves, and with their periodic arrival in Phila. a new crop of spurious 20 s Phila. bills were put in circulation. Owing to no uniform standard of currency trade was always disturbed. Alongside the English Sterling money was a medlay of coins of all Nations, especially the Spanish Piece of Eight. The above references show the terms of value, of interest to early Lancaster County covered nearly the entire category of coins of Western Europe. Our County being part of a Province under British law could expect nothing else than official business being in British terms of value as will be seen from the following receipt dated prior to organization of our County:

Philadelphia, 11-7-1712.

Received of Maria Warenbuer 20 S Sterling for one years quit rent of 2,000 acres of land laid out to her at Strasburg in this Province. (Signed) James Logan, Receiver.

Other quit rent receipts in the possession of several Lancaster County families of years shortly following the above, of course, show them given in British terms of value, notably those of the Bomberger family of Lititz. The first surveys of land for the Herr's, Mylin's, Kendig's and others show the British system of \pounds s. d. used in quotation of the price of such lands.

Penna. did not pass any Act authorizing a coinage, there were therefore no coins of Penna. mintage in circulation in our County. The lack of money was also a great element of disturbance in Colonial affairs, most payments having to be made by barter. A law in the early days of our Province read "Whereas there was a necessity for the sake of commerce in this infamy of things that the growth and product of this Province should pass in lieu of money, that therefore all merchantable wheat, rye, Indian corn, barley, oats, pork, beef, tobacco should pass current at the market price."

When Gov. Keith proposed that Penna. should issue paper currency there was much opposition, but Keith's plan was adopted in 1723 with happy results due to the fact that no bills were issued without ample security. The first issued was for 15,000 \pounds , the bills varying from 15 to 20S. The method substantially was that any owner of plate or unincumbered real estate could procure those bills by pledging property and paying 5%. Loan on plate being for one year only while on real estate it could be made for 8 yrs. one-eighth of the loan having to be paid yearly. This was the start of issue of paper money in our Province which later resulted in extensive issues running up in amount and down in purchasing power, and was the forerunner of the voluminous issues of paper money known as Continental Currency in which Lancaster County has considerable interest to which I will later refer.

Trade between our County and Phila. was started very early as is shown by Rupp's account of Hans Graef dealing in blankets and other merchandise which he procured in Phila. and took to Harris' Ferry having begun this business early in the 1700s, and, the further account that on Oct. 19, 1739, Ulrich Brackbill of near Strasburg died suddenly while on a Phila. street with his wagon. By the above accounts and the fact a road was opened from Lanc. Co. to Phila. soon after the first settlements in this vicinity we do not need to draw on the imagination as to how money of those early issues came to our county.

In the absence of coins of Penna, mintage English half-pence soon found their way to our country and were found convenient for use of the inhabitants for small change. The Penna. Gazette of 1741 contains an article recognizing that half-pence had already long been found convenient for small change but no value or rate at which they should pass had been settled by any authority which bred disquiet among the inhabitants and was injurious to trade. often being accepted at too high a value by which large importations of them from other colonies was made. Fifteen for one shilling was judged the nearest value to prevent such importation or vice-versa and all were requested to receive them on this basis for small payments or be deemed a Disturber of the Public Peace of the Province. This action allayed much suspicion as to the genuineness and conjecture as to the value of these coins. Frequently some of these and other coins of small value are found in our county some bearing the following inscription Georgius II or III Rex, and Britannia or Hibernia. Quite a number of these have been found of late vears on the farm of Mr. L. B. Huber between Landis Valley and Eden in This farm is part of a tract of land taken up by Martin Manheim Two. Wevbrecht who I believe was the second settler of that township. Many residents of our county during the time of greatest circulation of these coins had plenty of counterfeits passed to them, as they were imitated in base metal and imported into the Province in large quantities. In view of this fact notwithstanding the above stated action taken in 1741 people were continually in difficulty in knowing whether the coins in their possions were valuable or valueless. Most of the base metal coins were made in Birmingham, Eng., from there shipped to Pa. by the thousand causing more valuable metal coins to give place to these base imitations. Copper at this time was worth about 1/8th dollar a fb. in America. The half-pence made at the British mint ran 48 to the lb. while the Birmingham imitations ran 72 to the lb. but taking the material from which made into consideration were costing about six times their value. In spite of a public proclamation July 14, 1781, placing a ban on these coins the trouble seems to have continued until the establishment of the U.S. Mint. The remoteness of our County during the decades of 1750 and 1760 and even later, the fact that no banking institutions were in operation here made it a fertile field to flood with imitations of any coin. Louis Ray Wells in his "Industrial History of the U. S." printed by the MacMillian Co. states the metallic currency of the Colonies was almost wholly French. English, Portuguese and Spanish since most trade was with these countries or their colonies, and, even after the Revolution continued in use for a long Values were generally figured in Pounds, Shilling or Pence but paid time. in any available currency.

Of all various coins in circulation the Spanish silver dollar, one or more of which was found among the effects of most every Lanc. Co. family years ago, was considered the best standard, being legal tender in the U. S. until 1857, and it was from this coin the first silver piece with which to make change was made. These large silver dollars were cut by silversmiths into four or eight pieces. Expert cutters made five-fourths on nine-eights out of these dollars until the public became "wised up" and took this small change by weight only. Old residents of the County have told me of the making of change in this manner.

In the Dreer collection of paper money in the museum of the Penna. Hist. Society at Phila. are a number of bills bearing the signature of a Lancaster man of which the following are a few:

a 2 S 6 d bill No. 17221 (Half a dated 3rd day of Apr., 1772	crown Signed by	Adam Hubley John Mifflin Jos. Evans.
a 20 S bill No. 5124 dated 20th day of July, 1775	Signed by	Adm. Hubley James Mease Will A. New.
a 10 S bill No. 2588 dated 20th day of July 1775	Signed by	Will Allen Jr. James Mease Adam Hubley.

A note similar to the first named one, and of the same date, bearing Mr. Hubley's signature with that of Messrs. Mifflin and Evans was among the Zerbe collection exhibited at the Lancaster Trust Co. in May, 1924.

Congress passed a resolution May 10, 1775, authorizing an issue of paper maney. This was issued in dollar denominations, its issue following the battle of Bunker Hill, and was the first issue under authority of the Continental Congress. Hall & Sellers, printers, of Phila, had the contract to print the bills. Due to the large issue they sublet the printing of some of them. The Cloister at Ephrata had quite a reputation for printing and secured a subcontract, by which a large number of these bills were printed at that place during 1777-78 while the Continental Congress was in session at Lancaster and York. This fact is attested to by Rev. Zerfass present pastor of the Seven Day Baptist Church and Curator of the Cloister museum at Ephrata, and, by the late Dr. J. H. Dubbs in an article on the work of this printing press which appears in Ellis & Evans History of the County, and other authorities.

Evidently Congress authorized the printing of too much paper currency as while it passed for face in Sept. 1777, it steadily depreciated until 1780 or 1781 when it was practically worthless. This accounts for the expression frequently heard locally "not worth a Continental" Lancaster County suffered heavily through the depreciation of this currency which condition was the subject of much correspondence between Adam Hubley of Lancaster and Jos. Reed Pres. of the Supreme Executive Council. As an example of this let me mention the experience of Peter Becker a Revolutionary Soldier who had received \$300.00 in gold for his services, which, he frequently carried with Some person or persons approached him offering him Continental Curhim. rency for the gold coin urguing that it would be less burdensome to take care of especially since he often carried the coin with him. The persuasive arguments caused Peter Becker to exchange resulting in his having nothing when Continental Currency reached zero. Mr. Becker went from the farm where he was working, near Manheim, after a dispute with the farmer on those issues, to Valley Forge to enlist. He is buried near Manheim. A descendant of his Mr. David M. Baker is a conductor in the employ of the Conestoga Traction Co. on the Lititz line. Some pieces of this currency are still held by the Baker family. A number of other Lanc. Co. families also have a piece or more of this currency.

Continental Currency was also printed by Francis Bailey near Christiana. The late Hon. H. U. Hensel pointed out the location of this former Bailey print shop to Mr. R. Conyngham who advised me that Mr. Hensel had referred to this fact in an article for this Society. I have been unable however to locate the said reference.

At Skiles' hotel near Gap, a few years ago was a hostler by the name of Wayne. Upon an introduction to Mr. R. Conyngham, Mr. Conyngham asked him rather jokingly whether he was a descendant of Mad Anthony whereupon he answered he was. He later pulled, to the surprise of the several persons standing thereabout, a roll of currency of the Revolutionary period from his pocket among which were some of the Bailey notes. This currency was much pocket worn.

Prof. Van Tyne in Wells' History of the U. S. states the want and starvation in the winter camp at Valley Forge might seem to indicate famine in the surrounding country but in Phila. not a days journey distant the British had no difficulty in getting fresh provisions from all the country around. Howe paid gold for supplies while Washington paid paper and it was a hardy patriot who was blind to the difference. This statement strikes a great truth and explains Washington's order requiring all the farmers within 70 miles of Valley Forge, which included all of the present bounds of Lancaster County, to thresh half of their grain by the first of Feby. and the remainder by the first of March under penalty of having the whole seized as straw. In this manner he commendecred the necessary foodstuff which was paid for at a fair price but in paper. What amount of currency came to our county by this procedure is a matter of conjecture but large supplies were furnished by our county under the above order.

As evidence of the varied money in use and payments being made with it but figured in Pounds Sterling, let me quote the following from the diary of Rev. Colin McFarquhar of Donegal fame:

Apr. 3, 1780 Recd. from Wm. Wilson in the name of the Congregation in part payment of stipend for the year 1779-80, six half-joannes, one 30 pieces, two guineas and a silver dollar, in all 21£ 12s 6d.
May 20, 1780 Recd. from Wm. Miller one-half Joannes, from Wm. McKean, one Guinea, from Benj. Milns, one-half Joannes.
Sept. 15, 1780 Gave Mrs. Scott four hard dollars.

In 1791 Alexander Haailton made a report on such conditions to Congress and the next year this body established a system of coinage and authorized the erection of a mint. By an Act of Apr. 2, 1792, all accounts of public offices and the Courts of the U. S. were changed from \pounds s. d. basis to the decimal system used today.

Lancaster holds particular interest in the series of Washington cents or coins, several varieties of which were struck in 1792. Three dies from which these pieces were struck were made by Peter Getz of our city, a skillful mechanic and engraver. The following information concerning him was given by a grandson. Peter Getz, was born near Lancaster about 1768. He is said to have constructed the first fire engine ever made in the U. S. He belonged to the Masonic order and made jewels for the lodge in Lancaster which up to some years ago were preserved by the lodge. It is also related by him that upon one occasion an English Engineer visited Lancaster to survey some lands and had the misfortune to break one of his most valuable instruments which at that time it was impossible to replace in this country. While lamenting that he would be obliged to lay idle for many months until he could replace it from England he was told that Getz could repair the damage. The Englishman laughed incredulously, but concluded to let the Dutchman try his hand at the job. It was done to the perfect satisfaction and agreeable surprise of the engineer who as the account relates rewarded Getz's skill by pouring his hands full of gold.

Getz's skill was widely known and with the establishment of the Phila. mint he was an applicant for the Directorship. David Rittenhouse, the great mathematician and scientist, who resided in Lancaster from Sept. 26, 1777 to June 18, 1778, the period of Howe's occupancy of Phila. being State Treasurer then having come to Lancaster for safety, was appointed. His memoirs contain the following tribute to his opponent for the position. Peter Getz was lately a self taught mechanic of singular ingenuity in the borough of Lancaster, where he many years exercised the trade of silversmith and jeweler and was remarkable for the extraordinary accuracy and elegance of the workmanship he executed. This person was a candidate for the place of chief coiner or engraver in the Mint and on that occasion he offered to present Dr. Rittenhouse in the summer of 1792 a small pair of scales commonly called gold scales of exquisite workmanship as well as great exactness as a specimen of his skill as an artist. Mr. Rittenhouse not wishing to accept the scales as a present paid Mr. Getz \$20.00 for the scales.

The series of Washington cents highly prized by Numismatists for which Mr. Getz made the dies attests his skill as an engraver. Mr. Getz died from the results of an accident at the early age of 36 years. The Noah L. Getz family on the Harrisburg Road are distant relatives.

For many years after the establishment of the U. S. Mint silver and other coins of France, Spain and Mexico were in circulation in Lanc. County, being retired only when U. S. issues reached larger amounts and were more generally circulated. This accounts for the older generation recalling the use of fips and bits, levees, Mexican and Spanish dollars, English six-pences etc. Six-pences seemed plentiful. In 1814 some forty Indians passed through Reinholdsville, this County from farther west, on their way to Phila. to draw their annual dues for their lands. While stopping at this village they amused the whites by shooting six-pences, which they seldom missed, from sticks in the ground and split at the top to hold the coins. The whites put up the coins and when struck belonged to the Indians.

On Jan. 13, 1925, the writer interviewed Mr. Abram R. Beck, of Lititz, then past ninety-one years of age. He stated he definitely recalls the small Spanish silver coins in general circulation known as fip and bit and levee, the former worth about 6¼ cents, the latter 12½ cents. The levee was the popular price of admission to circuses which then traveled in vans. About 1840 one was showing at Manheim. At the close of the day the wagons were loaded and left stand for the night, removals being by day only. In the morning the person in charge of the cash van found it had been robbed. That same day several boys strolling through Brandt's woods near the town noticed a string laying or extending on top of some leaves. In pulling the string discovered several bags of money, that was stolen from the van. These bags no doubt contained many levees. Mr. Beck also recalls common use of the Spanish dollar and the "shinplasters" prior to the Civil War, the recipient of the latter often not knowing which pieces were worthless.

In the years between the establishment of the mint and the close of the Civil War a great quantity of paper money or currency was issued in our County and in general circulation. In this period no U. S. currency was issued. That locally issued was by various banks, banking firms, Lancaster City, boroughs of the County, and, by private parties, in a few instances during periods of crisis. That issued by banks was the regular paper money of the day and was in too general and extensive circulation to warrant but a passing reference in this article. Due to its instability trade was disturbed and persons accepting such currency had continually to be on guard to know which of such bills to refuse Such conditions likely bred ideas such as that of Reuben Chambers who moved to Bethania, Salisburg Twp. Lanc. Co. from Chester County about 1831 where he established a weekly paper called the Palladium. He was quite an influential man in the community through his paper, bookbindery, pottery and other business, and writings, also as a Thompsonian practitioner of medicine, but held peculiar views on currency maintaining that barter was the true system on which to conduct business. He lectured on the "Opressive Money System" in a neighboring school house shortly prior to his accidental death by fall from an apple tree about 1851.

On Aug. 4, 1924, the writer interviewed Mr. J. R. Windolph, who stated his father kept a store in Marietta during the boom days of rafting. Hundreds of men came down stream with rafts, their pockets full of money much of which was spent upon arrival in Marietta. Upon learning of their arrival Mr. Windolph carefully scanned a currency bulletin periodically received to determine which banks had recently suspended in order to know which of the raftsmen's currency to refuse.

The notes of the Lancaster Banks were in high repute in the financial world. Mr. Henry Harner likely dean of the Lancaster bankers, recently deceased, informed the writer Nov. 19, 1923, that Lancaster bank notes were frequently at a premium. Some Lancaster people were interested in an anthracite development prior to the Civil War and took Lancaster bank notes to the coal regions in payment of bills, due, to the small amount of discount to be stood on exchange between the coal region and this city. Mr. Harner recalls many fips and bits and levees in circulation. These coins were in quite general circulation and use up to the close of the Civil War. The writer has a book purchased by his father containing the following entry "Bought Feb. 26, 1862 cost 31¼ cts." showing fips and bits were then in use as one must have been used in payment of the book since no money of one-fourth cent value was issued at any time by the U. S. Government. I recall father referring to the use of these coins upon a number of occasions.

Congress in 1863 chartered a system of National banks and soon thereafter laid a 10% tax on the notes of State Banks which drove those notes out of circulation and caused many of those banks to accept National Bank charters.

Lancaster City issued 10-121/2-25 and 50c notes from 1837 to 1841.

Adamstown Borough issued 121/2 and 25c notes in 1839.

Marietta Borough issued 25 and 50s notes. On May 25, 1922, Mr. Barr Spangler, of Marietta, then past 100 years of age, speaking of these notes advised the writer that the notes were signed by John Auxer, J. P. A party or parties, at Elizabethtown issued several thousand counterfeits of these notes. Marietta borough later redeemed all of the notes excepting those detected to be counterfeit. Mr. Spangler, remarkable for his keen memory, also stated that the Tide Water Canal Co. operating between Columbia, Pa., and Port Deposit, Md., issued currency or notes in 1–2 and \$3. denominations. These were freely circulated in this vicinity. The canal company failed and holders of these notes received 50c on the dollar in settlement of the canal company affairs.

Notes were also issued by the borough of Elizabethtown during the financial stress of 1837 in amounts of $6\frac{1}{4}-12\frac{1}{2}-25$ and 50c. These were printed on an old Franklin press by a German named Leith at Elizabethtown who also had printed those for Marietta. When Marietta redeemed its notes, in footing accounts found they had redeemed about \$600.00 worth, more than they had issued. In detecting the counterfeits suspicion pointed to the Elizabethtown printer and steps were taken towards his arrest. Leith doubtless suspected results as one morning a large fire occurred in his printing

shop chimney which citizens suspected destroyed the wood cuts. Leith later left the town. Mr. Barr Spangler's recollection of these events was substantially correct.

The author while visiting one of the largest coin dealers in the U. S., recently in Phila. saw one of the most beautifully engraved notes of its period. A $12\frac{1}{2}$ c note of the McCalls Ferry Co. This party also had a 25c and a \$1.00 note of the same issue, but the $12\frac{1}{2}$ c note was by far the most beautifully engraved. All are dated in 1841.

Other issues were made by the Marietta & Susquehanna Trading Co. about 1812, Chickies Furnace, Mishler Bitters Co., Columbia Borough, Columbia Bank & Bridge Co., Farmers Bank of Lancaster, Strasburg Borough, etc., aside from the banks and banking firms doing business in our city and county, each of which would furnish interesting material for an historial essay. The author will endeavor to list these with probably a few cuts of some of them, in the pamphlet.

I now come to probably the most highly interesting portion of this paper, money issued in our County by private parties, as in spite of the large agricultural and business development of this County by the years in which the following referred to notes were issued, and acute inconvenience resultant from lack of small coin, few persons have had the honor to have issued any notes or coin that passed current in this vicinity, and specimens of such issues are exceedingly rare some commanding large premium if at all to be had. They were resorted to only in times of unusual financial stress as during Jackson's bank troubles in the 1830s, again following the financial revulsion in 1857 when banks suspended specie payments, and, during the Civil War. I will make brief mention of each such known issues hoping to have a cut of each of them as supplementary to this essay, in the pamphlet.

John K. Raub, merchant, New Providence, Pa., issued 5-10-15-25 and 50 notes dated Jan. 1, 1863. These notes were printed by Harris, 4th & Vine Sts., Phila. They read "payable on demand in merchandise or currency when presented in sums of \$1.00." The writer has a beautiful specimen of each. Mr. G. J. P. Raub, Quarryville is a relative.

Barr Spangler, Marietta, Pa., issued script several times to meet emergencies, at times when no coin was to be hed. One issue was of 10-20-25-50c and \$1.00 and \$2.00 denominations, dated July, 1837. In my interview with Mr. Spangler in 1922 he stated he again issued script during the Civil War when no coin was to be had. The receipt in Marietta of 5,000 coppers from Baltimore in one shipment during the War gave temporary relief.

Earl Township Farmers & Merchants Loan issued $10-12\frac{1}{2}-25c$ and \$1.00 notes dated Mar. 31, 1838.

Jacob Hershberger, Indiantown, Manor Twp. issued $12\frac{1}{2}$ and 25c notes dated 1837. They were redeemable in Merchandise at his mill.

John Hildebrand, Merchant, New Providence, also issued notes during the Civil War period.

Francis McClure, Pequea, Lanc. Co., issued notes in 1863. Mr. Henry Harner had a five cent note, which is still in the Harner family, issued by Mr. McClure. The top of the note has an engraving of the Keystone of States. The note being No. 34, is dated Jan. 14, 1863, and reads "payable by John Geyer & Co. Bankers, Lancaster. Payment to be made to bearer on demand in currency when presented in the sum of one or more dollars." These notes were printed by Harris, 4th & Vine Sts., Phila., who appears to have printed many notes during that period. Mr. Harner had this note framed and hanging by his desk for many years at the First National Bank. About 18 yrs. ago a stranger came into the bank and asked to have a check cashed. The teller in view of no identification, referred the matter to Mr. Harner who noticed the similarity of signatures on the 1863 note and the check and called the gentleman to his desk, whereupon is was found he was the same Mr. McClure who had resided at Pequea, Pa., during the Civil War. At the time of this incident he was residing in Kansas.

Henry Stauffer, merchant, Adamstown, Pa., issued 10c notes dated Jan. 20, 1863. These were due and payable to the bearer on demand. One of the few copies of these notes in existence is in my possession.

The scarcity of coin during the Civil War led to the general practice to cut a U. S. One Dollar note into two pieces to make 50c change. Old residents of the County recall this practice. As a specific example let me state the following—Jacob Shirk, prominent citizen of Schoeneck, died Aug. 11, 1862. After the funeral his son, Michael, then County Treasurer, paid the hostlers one-half dollar each by cutting dollar bills into two. Henry Druckenbrod who served as one of the hostlers is still living and recalls the incident.

As a closing paragraph I refer to the only coins issued by a Lancaster party, which passed current, that have come to my attention. These are the Zahm cents. They were issued by S. H. Zarm in 1863 at which time he had a book store on S. Queen St. These are the following metal or composition—

> One of Copper One of Brass One of White Metal One of Silver.

-all of which are very rare, the one of silver being excessively rare.

THE END.

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