

The **PERFINS** Bulletin

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Whole Number 549

Notes on Bank Check Numbers

From a response by Stephen Tauber (#2949) to Chuck Spaulding

Revenues are not among my collecting interests, but (along the lines of the quotation, "Nihil humani mihi alienam puto," included in a mural at the student union of Cornell University where I expect to attend my 50-year reunion in June) I read Chuck Spaulding's article "Progress Report on the Rev-Perfs Project" with interest.

The hyphenated number that was highlighted (56-101) indeed does identify The Old National Bank. On modern checks (since at least the 1950s) there is a second number separated either by a slash (/) or by a horizontal line, with the numbers formatted like a fraction. This latter number consists of 3 or 4 digits. The first 1 or 2 digits designate one of the 12 the Federal Reserve Districts. The Federal Reserve Banks for these districts are located in:

- | | |
|----|------------------|
| 1 | Boston |
| 2 | New York |
| 3 | Philadelphia |
| 4 | Cleveland |
| 5 | Richmond |
| 6 | Atlanta |
| 7 | Chicago |
| 8 | St. Louis |
| 9 | Minneapolis |
| 10 | Kansas City, Mo. |
| 11 | Dallas |
| 12 | San Francisco |

You can see a map of the Federal Reserve Districts at <http://www.federalreserve.gov/otherfrb.htm>. Note that I indicate the Kansas City reserve bank as being in Missouri, not Kansas, based on the telephone area code given in that bank's telephone directory, also found on the Web.)

The Fourth Federal Reserve District, headquartered in Cleveland, includes Western Pennsylvania, where evidently The Old National Bank was located. (I can

not read the town name or state abbreviation in the illustration.) That ties in with the '4' printed on the check. A modern check would have the 4 as the first digit of the number under the horizontal line or after the slash. The last two digits of this number are related to the number of steps (i.e., clearing houses) there are along the route to the Federal Reserve Bank and the number of days to clear. The number under the line for checks issued by the United States Government is '000'.

The number preceding the hyphen in the bank number is indeed a geographic indicator. Major banking cities (perhaps only Federal Reserve Bank cities and possibly Federal Reserve Branch cities?) have distinct designations. The Kansas City Federal Reserve Bank, for example, has branches in Denver, Oklahoma City, and Omaha. The other prefixes are for a state or for a part of a state. Thus, all banks in Boston have a '5' before the hyphen. Banks elsewhere in Massachusetts have '53'. New York (City) banks have a '1', banks in the District of Columbia have '15'.

It would be reasonable to expect that states which are split between two Federal Reserve Districts (e.g., Pennsylvania, Wisconsin, New Mexico) would have at least two prefix numbers. I have not, however, verified this hypothesis.

Somewhere among my deeply buried old papers there probably are checks that were cancelled by being punched with the date of clearing my account. By the time that I was doing banking, however, there was no longer an excise tax on checks; they thus do not qualify as revenue documents.

Some of this information, I hope, is of use in clarifying the context of bank check punches.

Perfins Website Updated

By Joe Coulbourne (#2574)

I have updated the web pages concerning the Perfins Club (including the last update received from David Lightle about publications for sale.)

I still maintain my aol account (<http://members.aol.com/perfins/perfclub.htm>), but have switched all of my files over to:

<http://www.perfins.com/perfclub.htm>

If you click on any link at the aol account it will whisk you out to the new perfins.com site. You may want to change your records and bookmark to the new URL. (I will keep both for many years as many people have the aol account URL "bookmarked").

From the President

Bob Szymanski (LM-145)

The year-end financials for 2001 have just been forwarded to me by our Treasurer, Bill Gersch.

I am pleased to report that we are solvent and in good financial shape. This is due to the past leadership and direction of former Club officers and directors, and the dedication and hard work of the Sales Managers, Catalog Chairmen, and committee members.

With this solid groundwork as a start, the current officers have been able to keep Club finances moving in the right direction. Our income exceeded expenses by \$4,631.31 for the calendar year 2001. The comparisons to the 2000 financials are very similar in every respect and indicate that at present the Club can keep membership dues at current rates.

Thank you to all who work and have worked in various capacities to keep our Perfins Club serving our membership and to those who have participated in both the auctions and stamp, cover, and publication sales. Each of these activities bring needed dollars to our Club and allow us to more than balance the books (though Club expenses continue to be slightly greater than the membership dues.)

An Early British Security Endorsement Cover

By Dick Mewhinney (LM60)

The cover shown below is my most prized philatelic item. Also, the most expensive I ever purchased. I acquired it in London during the summer of 1977 from Stanley Gibbons for £40 (then \$1.91/1£.)

I am not a cover collector and have only two others of note. The other two, also British, are a penny black (Great Britain, Scott #1) cover and a Multiready design imprinted cover.

As perfiners know, or should know, the British O.U.S. overprint was a forerunner of perfins. This overprint was applied by the post office with their approval. After a short period of time overprinting was discontinued since the process tended to obscure the head of the queen. Then, for a while, the British post printed the designs on the back of the stamp prior to the gumming of the sheets. There are 13 known backprint designs.

When the post office discontinued this process many companies printed their designs on top of the gum. Unfortunately, when these stamps were licked, stuck to, and subsequently soaked from an envelope the design went away with the gum. Designs on the gum of mint stamps are extremely scarce and bring big prices. Fortunately, I have 8 of the designs on cancelled stamps (that is 8 of 51 known designs.) I also have a copy of the only design which was printed on the back and also perfinned.



The Case of Charles G. Francklyn and His Perfin

by Michael J. Morrissey, American Revenue Association

(This article is reprinted from the May-June 2001 issue of *The American Revenuer* by permission of the author and editor. [Copyright 2001 by The American Revenue Association. For information about membership in the ARA and its publication contact The Editor, *The American Revenuer*, Box 56, Rockford, IA 50468-0056.]

Perforated initials or insignia, commonly called PERFINs in philatelic circles, are made by a series of perforating pins arranged in a device in such a fashion as to form a design unique to the person or entity to which it belongs and once punched into the face of a stamp securely identifies that stamp as belonging to that user, thereby discouraging pilferage.

In Great Britain in the 1860s there were no such things as postal money orders and people often resorted to sending small sums of money through the mail in the form of unused postage stamps. The British Post Office knew this and made a practice of buying back unused postage stamps from the public. This knowledge and the temptation that it engendered proved too great for some messengers and office clerks, who pilfered postage stamps from their employer's

stocks and resold them to the post office, thereby supplementing their meager incomes. It must be remembered, in those days even a penny had real buying power. Sometime in the 1860s one Joseph Sloper made a proposal to the British Post for permission to perforate stamps with distinctive initials or designs for security purposes. Permission was slow in coming and some stamps were perfinned and used without official permission.

The first Sloper perfins appeared in 1867 and were used by the London drapery firm of Copestake, Moore & Crampton. The indicia used were the letters S.C., which were the initials of a member of that firm. Sloper had jumped the gun in anticipation of having the scheme approved. He was wrong and the British Post was quite angry.

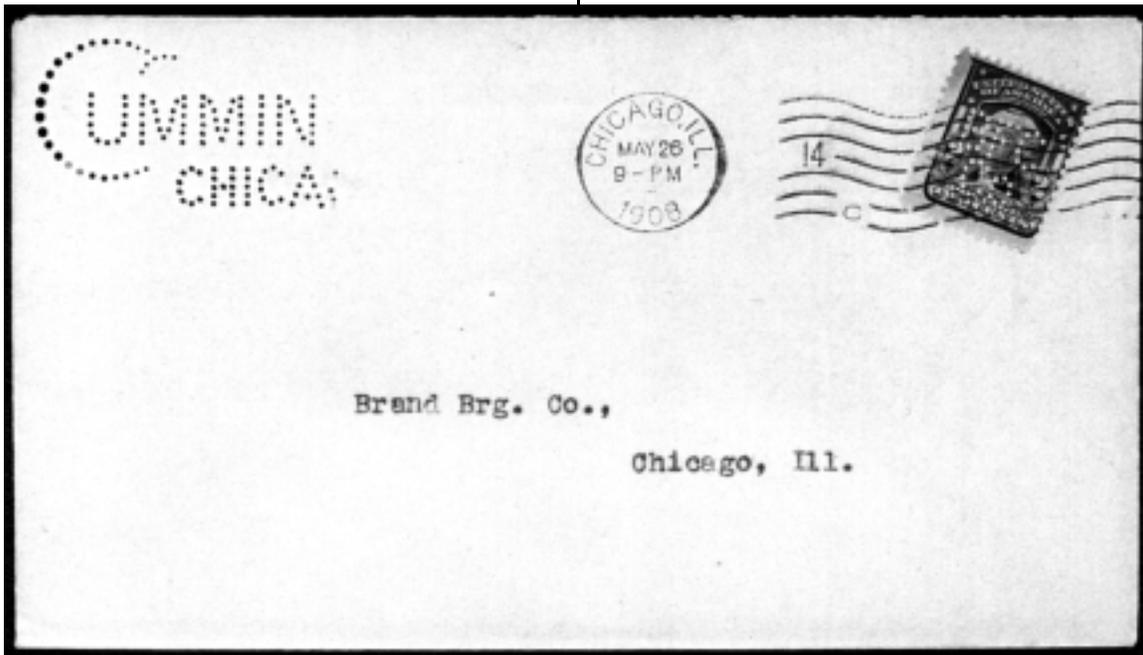


Figure 1: The B.F. Cummins Co. cover bearing a perfinned copy of the 1903 definitive used May 26, 1908, from Chicago. This is the second oldest U.S. perfin usage recorded. Courtesy Paul H. Gault.

However, in the wake of a major theft of postage, Sloper's compelling arguments and the backing of large postal consumers, the postal authorities relented and perfins were officially sanctioned in 1868. Sloper held the patent on the stamp security perforator and initially would supply the stamps to the users perfinned to order on a contract basis. This way he controlled the use of the device and thereby the profits. He decided that he could make more money doing it this way than by selling the perforator and allowing the individual firm to do the job themselves. Sloper did quite well until 1872 when his British patent expired. After that his competitors cut heavily into his business.

Perfins caught on quickly however in other parts of the world. Belgium approved their use in 1872 and in 1878 Denmark, France, Germany and Switzerland followed. It was not until May 7, 1908, however, that perfins were finally sanctioned by the United States Post Office Department.

The first American postal perfins were made on a device manufactured by the B.F. Cummins Company of Chicago, Illinois. Figure 1 illustrates a Cummins covers bearing both their perforated corner card and a 2¢ carmine postage stamp of the 1903 issue (Scott 319) bearing the perfinned letters BFC/Co. in two lines. The May 26, 1908, date in the cancellation represents the second earliest recorded usage of a perfinned postage



Figure 2: The author's discovery copy found with piece of a passage ticket, \$3 Third Issue, Scott R147.

stamp in the United States.

Having reviewed the history of the perfin and the earliest use on postage stamps in the United States, the question arises, what is the earliest recorded use of a perfin security device on a U.S. revenue stamp? It is the purpose of this article is to answer that question.

About five or so years ago I acquired a \$3 Third Issue documentary stamp (Scott R147) illustrated herein as Figure 2. I was amazed that it bore set of perforated initials C G F being in overall size about 23 1/2 mm long by 8 mm high. (See Figure 3.)



Figure 3: The C.G. Francklyn perfin design.

The perforation holes were the same size as the gauge 12 perforations used by the Philadelphia printer Joseph R. Carpenter which produced the stamp itself. Fortunately there was also a reasonably well-struck blue, double oval ribbon-dater cancellation reading: C.G. FRANCKLYN MAY / 21 1872 / 4 BOWLING GREEN, N.Y. Figure 4 illustrates the cancel traced from the \$2 Mortgage (Scott R82c) shown in Figure 5 which



Figure 4: The C.G. Francklyn double oval ribbon cancel known thus far only in blue. This tracing was made from the \$2 Mortgage, Scott R82c, shown in Figure 5.

was without perfin. A piece of paper clung to the reverse of the stamp that gave every indication of being a piece of the original document. This piece of document, however, was not perforated. If it was indeed a piece of the original document it would prove beyond any doubt that rather than being a mere punch cancellation that the perforated initials were a true security device.

If this was the case, then it would predate the first U.S. postal perfin by 36 years and would have been only 5 years after the Sloper experiment in Great Britain.

Figure 5: \$2 mortgage bearing well-struck Francklyn cancel. Note: no perfin and no cut cancel. This represents the earliest Francklyn cancel recorded by the author.



Figure 6: The piece of Cunard Line passage ticket found on the back of the stamp illustrated in Figure 2.

Carefully, I soaked the paper away from the stamp to reveal what is shown herewith in Figure 6. Clearly it was a piece of a passage ticket of the Cunard Steamship Line. The ticket was printed in

red (Cunard) and navy blue (The British) on white paper and was the thickness of slick heavyweight stationery of the period. Figure 7 shows a Cunard ticket issued in 1862 shortly before the imposition

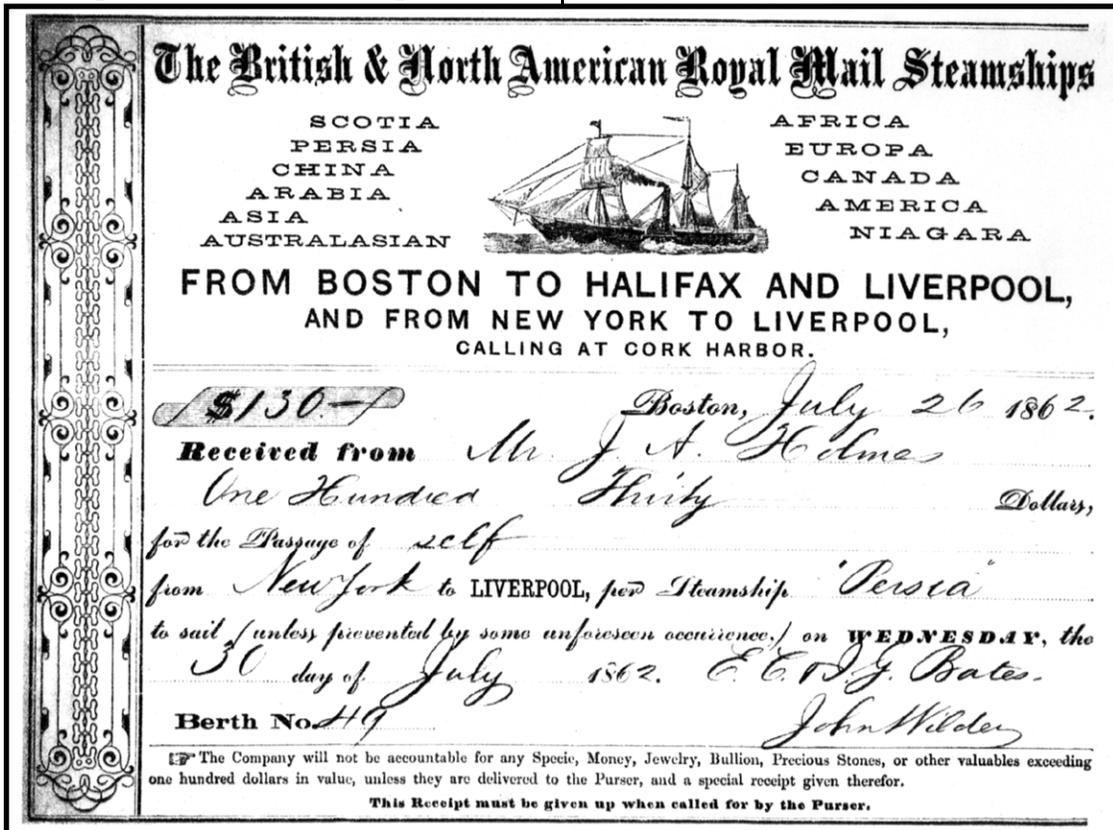


Figure 7: 1862 Cunard passage ticket used shortly before the imposition of the Civil War stamp tax. The piece of ticket in Figure 6 came from a ticket that probably looked much like this.

of the Civil War revenue stamp tax. Note that the actual corporate name was The British and North American Mail Steamship Company, a rather grandiose title. Is it any wonder that it was usually referred to merely as the Cunard Line?



Figure 8: *Francklyn perfin placed horizontally on \$2 Third Issue, Scott R145. Cancel dated FEB 25 1872.*

It is not presently known whether the Commissioner of Internal Revenue gave official sanction to this perfin as no reference can be found in the law, regulations or decisions of the time. In all likelihood no permission was sought and the usage probably never came to the attention of any revenue collector or other official. Within months of the dates on the perforated stamps all of the documentary taxes,



Figure 9: *\$2 Third Issue bearing perfin and cancel dated APR 17 1872.*

save the Bank Check tax, were repealed and at that point the issue would have become moot.

Other Francklyn cancellations have been noted in Table 1. Inasmuch as no perfin has been found earlier than February 25, 1872, and a Francklyn cancel is known on a stamp without perfin as late as January 16, 1872, it seems safe to assume that the perfin came into use between those two dates. Perhaps this window can be narrowed a bit if readers of this piece will refer to their collections and report their findings in print.

All of the Francklyn cancellations found by the author thus far are on stamps denominated either

Table 1: *Known Francklyn cancellations.*

Face Value	Description	Scott Catalog	Cancel Date	Colorless Cut Cancel	Face Perfin	Back Perfin
\$2	Mortgage	R82c	Apr. 16, 1870			
\$2	Conveyance	R81c	May 4, 1871	•		
\$3	2 nd Issue	R125	Nov. 6, 1871	•		
\$3	2 nd issue	R125	Nov. 7, 1871	•		
\$2	2 nd issue	R123	Dec. 4, 1871	•		
\$2	2 nd issue	R123	Jan. 6, 1872	•		
\$2	2 nd issue	R125	Jan. 11, 1872	•		
\$2	2 nd issue	R123	Jan. 16, 1872	•		
\$2	3 rd issue	R145	Feb. 25, 1872	•	•	
\$2	3 rd issue	R145	Feb. 25, 1872	•	•	
\$3	3 rd issue	R147	Apr. 17, 1872	•	•	•
\$3	3 rd issue	R147	May 21, 1872			

\$2 or \$3. This should not be considered unusual. The rates on passage tickets applied to voyages from the United States to any foreign port with the exception of those situated in British North America. The rates originally enacted in 1864 still applied in 1871-2 and were as follows:

Ticket Price up to \$35.00	\$.50
Over \$35.00 to \$50.00	\$ 1.00
Each added \$50.00 or fraction	\$ 1.00

It was also possible to book the passage of more than one person on a single ticket.

Figure 10 is a Cunard Line advertisement which appeared in the New York Times on April 17, 1872.

SHIPPING.

CUNARD LINE.

THE BRITISH AND NORTH AMERICAN ROYAL MAIL STEAMSHIPS, BETWEEN NEW-YORK AND LIVERPOOL, CALLING AT CORK HARBOR, FROM NEW-YORK.

CHINA.....	Wednesday, April 17, '72
RUSSIA.....	Wednesday, April 24, '72
CUBA.....	Wednesday, May 1, '72
SCOTIA.....	Wednesday, May 8, '72
JAVA.....	Wednesday, May 15, '72
CALABRIA.....	Saturday, April 20, '72
ABYSSINIA.....	Saturday, April 27, '72
BATAVIA.....	Saturday, May 4, '72
ALGERIA.....	Saturday, May 11, '72
PARTHIA.....	Saturday, May 18, '72

and every following WEDNESDAY and SATURDAY from New-York.

RATES OF PASSAGE.

Cabin, \$80, \$100 and \$130, gold, according to accommodation.

Tickets to Paris, \$15, gold, additional.

Return tickets on favorable terms.

Steerage.....\$30, currency.

Steerage tickets from Liverpool and Queenstown and all parts of Europe at lowest rates.

Through Bills of Lading given for Belfast, Glasgow, Havre, Antwerp, and other ports on the Continent, and for Mediterranean ports.

For freight and cabin passage apply at the Company's Office, No. 4 Bowling-green.

For steerage passage at No. 111 Broadway, Trinity Building.

CHAS. G. FRANCKLYN, Agent.

PASSENGERS PER STEAM-SHIP

CHINA embark from the Cunard Wharf, foot of Grand-st., Jersey City, at 1 P. M. on WEDNESDAY, April 17.

CHAS. G. FRANCKLYN,
No. 4 Bowling-green, New-York.

Figure 10: Cunard Shipping Line shipping notice as it appeared in the April 17, 1872 edition of the New York Times.

The cabin rates from New York to Liverpool were \$80 (tax \$2), \$100 (tax \$2) and \$130 (tax \$3) in gold according to the nature of the cabin's size and amenities. Tickets to Paris were an additional \$15. Note that steerage passages were \$30 and could only be purchased at 111 Broadway in the Trinity

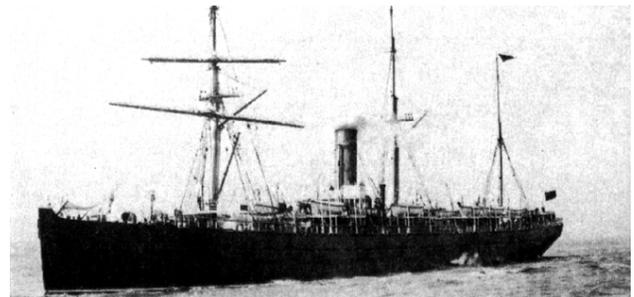


Figure 11: Photograph of Cunard steamer S.S. Bothnia, circa 1874.

ESTABLISHED 1840.

1876. CUNARD LINE. 1876.

NOTICE.

With the view of diminishing the chances of Collision, the Steamers of this Line take a specified course for all seasons of the year.

On the Outward Passage from Queenstown to New York or Boston, crossing Meridian of 80 at 43 Lat., or nothing to the North of 42.

On the Homeward Passage, crossing the Meridian of 50 at 42 Lat., or nothing to the North of 42.

THE BRITISH AND NORTH AMERICAN

Royal Mail Steamships

BETWEEN
LIVERPOOL, BOSTON, AND NEW YORK,
Calling at Cork Harbor.

THREE SAILINGS EVERY WEEK.

ABYSSINIA, ALEPPO, ALGERIA, ATLAS, BATAVIA,	BOTHNIA, CALABRIA, CHINA, CUBA, HECLA,	JAVA, KEDAR, MALTA, MARATHON, MORocco,	OLYMPES, PALMYRA, PANTULA, RUSSIA,	SAMARIA, SARAGOSSA, SCOTIA, SCYTHIA,	SIBERIA, SIDON, TARIFA, TRINIDAD.
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RATES OF PASSAGE.

<p>From Liverpool to New York or Boston.</p> <p>By Steamers not Carrying Steerage.</p> <p>First Class, \$20</p> <p>Second Class, 18</p> <p>By Steamers Carrying Steerage.</p> <p>First Class, 15, 17 and 21 Guineas,</p> <p>According to Accommodation.</p>	<p>From New York or Boston to Liverpool.</p> <p>First Class, \$80, \$100 and \$130, Gold</p> <p>According to Accommodation.</p> <p>Return Tickets issued on favorable Terms.</p> <p>Children between two and twelve years of age, half fare.</p> <p>Tickets to Paris, \$15 Gold, additional.</p> <p>Steerage Passengers at very low rates.</p>
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Passengers Booked to and from all parts of Europe at Very Low Rates.

<p style="text-align: center;">EUROPEAN AGENCIES.</p> <p>D. & O. MAC IVER, 8 Water St., Liverpool</p> <p>D. & O. MAC IVER, Fitzpatrick's Quay, Queenstown</p> <p>D. & O. MAC IVER, 6 St. Helen's Place, Bishopsgate St., and 28 Pall Mall, London.</p> <p>G. & J. BURNS, 59 Jamaica St., Glasgow</p> <p>G. & J. BURNS, Baltic St., Dundee</p> <p>BURNS & MAC IVER, 12 Place de la Bourse, Paris</p> <p>BURNS & MAC IVER, 22 Quai d'Orleans, Havre</p> <p>J. HARTMAN & CO, Antwerp</p>	<p style="text-align: center;">AMERICAN AGENCIES.</p> <p>WILLIAM CUNARD, Halifax, Nova Scotia</p> <p>FORBES & LOWENBROUGH, Toronto, Canada</p> <p>JAMES ALEXANDER, 99 State St., Boston</p> <p>JAMES HOGAN, 339 Chestnut St., Philadelphia</p> <p>P. H. DU VERNET, Cor. Clark & Randolph Sts., Chicago, Ill.</p> <p>GRUMB & BARKLEY, Cleveland, Ohio</p> <p>H. MATTHEWSON & CO, St. Paul, Minn.</p>
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CHARLES G. FRANCKLYN,
4 Bowling Green, NEW YORK.

Figure 12: 1876 Cunard advertisement.

Building, due north of the Bowling Green offices. Steerage was inferior accommodations deep below cabin decks, so named because they were near the operational decks with all the noise and lack of clean air or sunlight. It becomes clear that Cunard did not want the less desirable steerage passengers appearing at the posh, upscale Bowling Green cabin and freight agency offices. (See Figures 13 and 14.)

Just where did Francklyn get his perfin-making device? Assuming the perforating was done in-



Figure 13: Bowling Green looking south. Circa 1898. The Cunard agency building is the one at left with the horse and wagon in front.

house and not contracted out, he may have acquired a Sloper device. This is probably a safe bet for if there were a person doing security perforating stamps on a contract basis one would expect to see many more and varied devices on the revenue stamps of the era. This is just not the case. Sloper applied for an American patent for a perforating machine on February 6, 1874. (See Figures 15 and 16.) This may be the same device for which his British patent had expired in 1872. In any case it appears that Francklyn acquired a Sloper security perforator or a clone thereof. Inasmuch as neither the Boston ticket agency operated by James Alexander, the Philadelphia agency operated by James Hogan, the Cleveland agency operated by Crumb & Baslington nor the Chicago agency operated by P.H. Du Vernet used a perfin security device on its revenue stamps, we must conclude that the concept was born not with the Cunard Line but with Francklyn himself. Exactly what the inspiration was we may never know. Perhaps it was a theft of his stamps. In any case Charles G. Francklyn must go down in philatelic history as the father of the perfin in the United States.

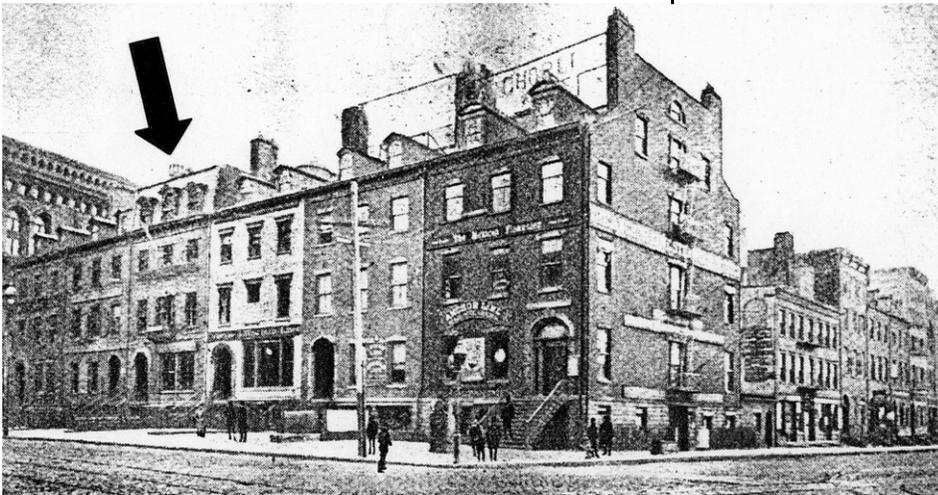


Figure 14: Row of shipping agency offices at Bowling Green and State Street as they appeared in the nineteenth century. The arrow identifies No. 4 where the Cunard Agency was located for many years.

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Hyde, F. E. *Cunard and the North Atlantic, 1840-1973, A History of Shipping and Financial Management*. London and Basingstoke: The Macmillan Press, Ltd., 1975. Reprinted Atlantic Highlands, NY: Humanities Press, 1975.

King, M., Ed. *Kings Handbook of New York City, N.Y.* New York City, NY: Moses King, 1893.

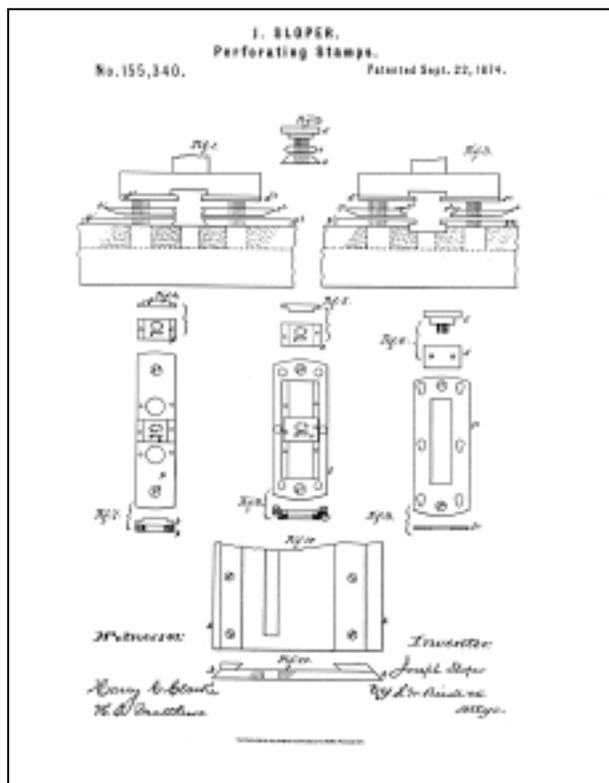


Figure 15: Page 1 of Sloper U.S. patent drawing

Mahler, M. *United States Civil War Revenue Stamp Taxes*. Pacific Palisades, CA: Castenholz & Sons, 1988.

McKee, R. and B. Tomkins, Compilers and Eds. *The Perfins of Great Britain: A Catalog-Album*. Harvey Tilles, 1975.

The Monitor Guide to Post Offices and Railroad Stations in the United States and Canada. New York City: E. W. Bullinger, 1876.

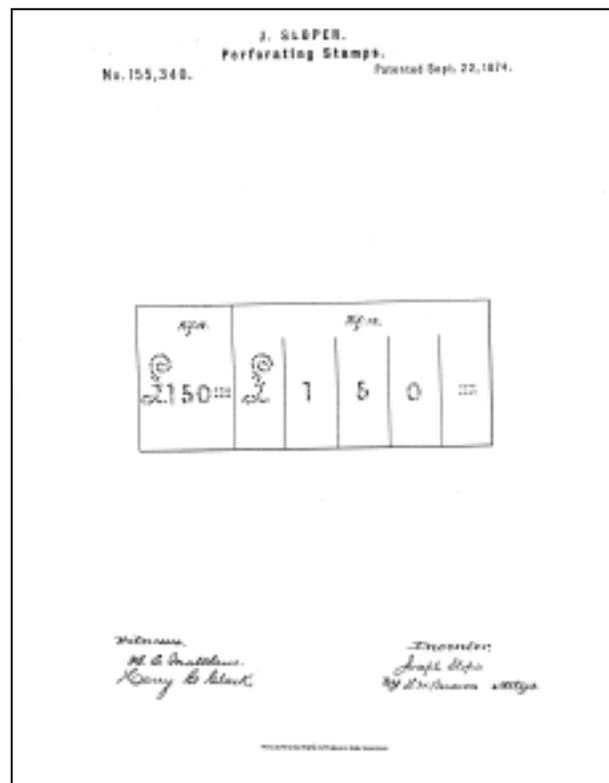


Figure 16: Page 2 of Sloper U.S. patent drawing

Randall, John M. *Catalog of United States Perfins*. The Perfins Club, 1998.

Spaulding, Chuck. New catalog of U.S. perforated revenues: a progress report. *The American Revenue* 2000 November-December; 54:126.

(Editors Note: Special thanks to Kenneth Trettin, Editor of the American Revenuer, for his effort in getting me the permission to reprint this article.)

An e-Bay Concern

By Robert Szymanski (LM 145)

Over the past year, I have purchased about 100 items on e-Bay. By far most of these purchases have been trouble free transactions that have brought me many items for my perfin collection. Unfortunately, there have been five transactions that have not been trouble free. All these had something in common. The seller requested cash be sent and each of these destinations was to a foreign country. It is claimed that the money never arrived.

Is there anyone else among our members who has had any transactions on e-Bay that have not been free of problems? Please mail or e-mail me (see last page for addresses), if you care to share any of these with any details. If I receive several member stories, I will summarize all the experiences, without attaching names to them, to give other members a caveat on e-bay transactions.

Maine Perfins - Recent Discoveries

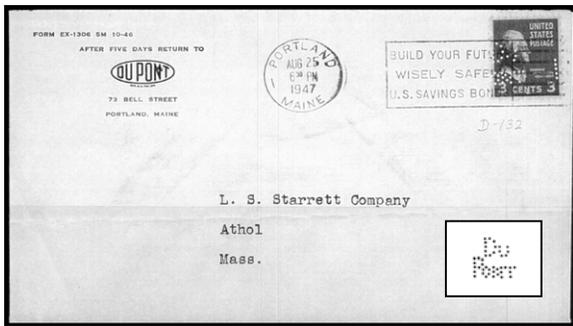
By Vince McDermott (#1787)

Since the publication of Adele Ottenheimer's *Catalog of United States by Location*, a number of new usages from the state of Maine have surfaced. These include :

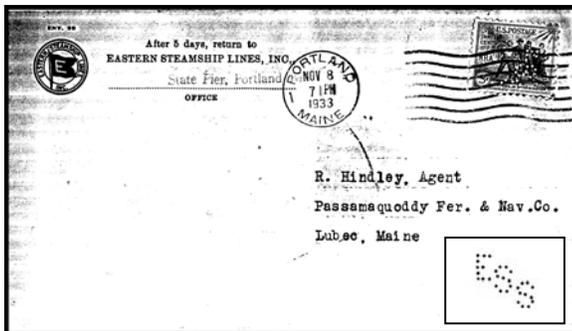
- D132 - DuPont – Portland
- E119 – Eastern Steamship Lines – Portland
- T81 – Travelers Insurance – Portland
- W199-36 - Western Union – Portland

The covers establishing these usages are reproduced below. All appear to be legitimate within corporation/company usage, just done at previously unreported offices.

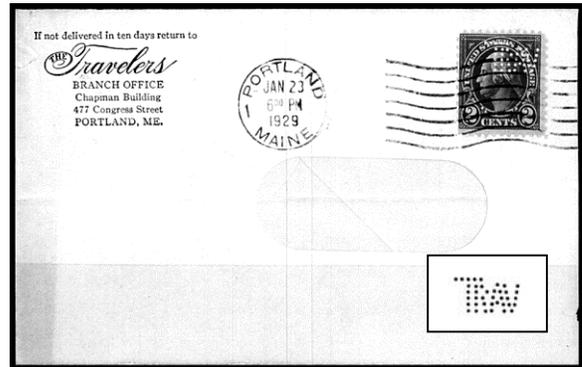
The DuPont perfin (D132) on this cover was used from DuPont's Portland office on August 25, 1947.



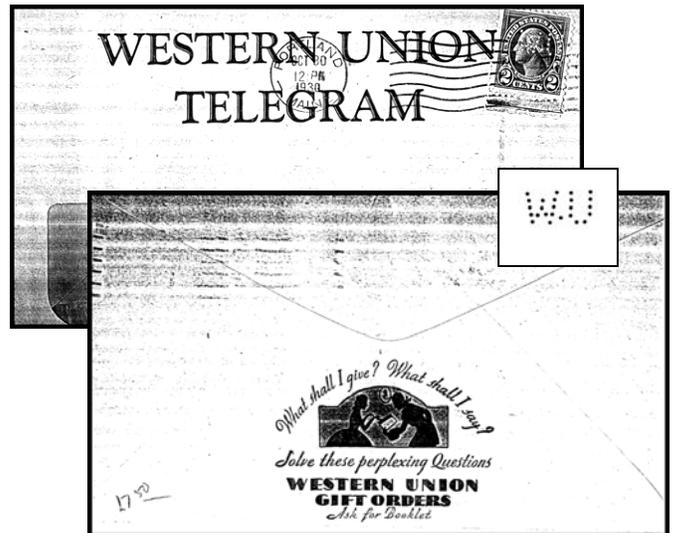
E119: Note in this cover that the return address "State Pier, Portland" was typed in a space left blank for just that purpose. This envelope suggests a generic "form" envelope usable in offices other than New York (as listed in the current US Catalog).



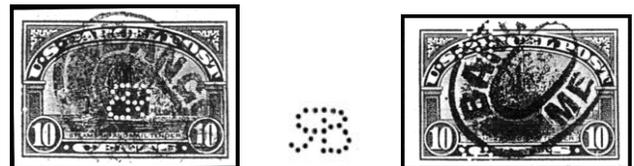
Use of a T81 perfined stamp by the Travelers (Insurance Company's) Branch Office in Portland on the 23rd of January 1929 (above right).



Use of W199-36 by Western Union (Telegraph Co.) in Portland on the 30th of October 1930. The back of the envelope (also shown) is more interesting than the conservative front. Also note on the back, \$17.50 was the cost of this item reflecting the telegraph usage, not the perfin value.



Shown below are two parcel post stamps with Bangor postmarks. Both are perfined with pattern R16. This is a clear probable for the city of use; none is shown for this pattern in the Randall US catalog.



And, in closing, I have US H177 (Hayden Stone Co., Portland, ME) perfined stamps used in New York and Massachusetts. Hayden Stone, a brokerage firm, had offices in a number of states. Does anyone have covers confirming legitimate usage in any of the locations other than Portland?

A Cartooning Member

Magnus Werner (#1308) has sent a note in which he states "For no particular reason, I now and then indulge in drawing cartoons..." Two examples were enclosed and are definitely worth including (even though they are not perfin specific). Below is the first of Magnus' cartoons. Enjoy!!



Want Ads

Wanted: Beacon (Scott # C11) perfin cover. Cash or trade (with bonus for right cover). Dave Bize (#766), 16055 W. Wildflower, Surprise, AZ 85374.

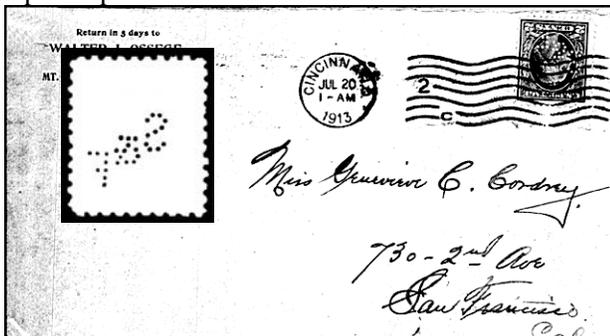
Wanted: Perfins, on and off cover, of ALL MUSIC COMPANIES (US & foreign). All stamp issues and denominations. Examples include (US): C254 – Conn Band Instruments, E82 – Eiler's Music Co., P137 – Plaza Music Co., and W110 – Wing Piano Co. (plus many others not listed). Send for a list of my wants and needs. Albert Spencer, 25585 Van Leuven, Apt. 256, Loma Linda, CA 92354

Advertisements are published without charge for members on a space-available basis. Members are entitled to one free ad per year. Additional ads will be accepted at the following rates: one insertion at \$0.10 per word (do not count membership number and heading); three consecutive insertions of the same ad at \$0.20 per word; six insertions of the same ad at \$0.40 per word. Paid ads relating to perfins are accepted from non-members. Non-member rates are \$0.15 per word for a single insertion, 0.30 per word for three consecutive insertions, and \$0.60 per word for six consecutive insertions of the same ad. Neither the Perfins Club nor the editor accepts responsibility for the validity of the advertisements. Payment for the ads should be made payable to 'the Perfins Club' and sent to the editor with the request for advertising space.

S&F Mystery – Some Notes

by Joe Laura, Jr. (#1238)

The cover below confirms again that corner cards do not necessarily definitively identify the owner of a perfin punch.



- The cover is franked with the S (S334) which has been discussed past several months in the Bulletin.
- This pattern is attributed in the catalog of US perfins to W.S. Aldrich, St. Joseph, MO. But, Mr. Aldrich is neither an S nor an F.
- The illustrated cover was used by Walter J. Ossege of Cincinnati, Ohio.
- Later usage from New York City has been seen; Scott 556, 584 and 585 have all been identified perfined S&F with New York, NY cancels.

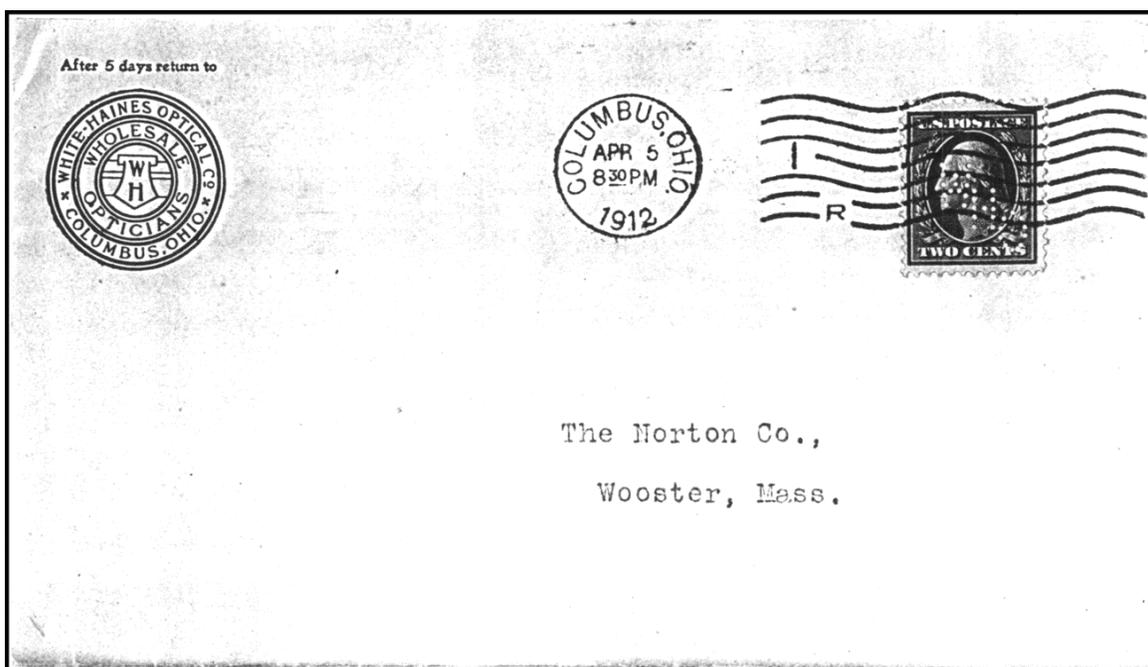
-
- Is it possible that this perforator moved around to a variety of owners due to take-over by similar types of businesses?

[Editor's Note: Later in this issue of the Bulletin Vince McDermott pulls a lot of speculation into a unified theory of what may have happened with this pattern.]

W103 User Identification

Contributed by Vince McDermott (#1787)

Below is shown a cover documenting the (unknown till now) user of US pattern W103 – WHO. Clearly seen is the printed return address of the White Haines Optical Company of Columbus, Ohio, wholesale opticians. In an e-mail prior to mailing the photocopies of his new cover, Vince observed that this cover turned up in a local club auction. Thanks to Vince for his sharp eyes!



Some thoughts on the S&F (S344) Mystery

Vince McDermott (#1787)

Jacob Kisner provided some valuable clues to the solution of the S344 mystery in the Jan.-Feb. (2002) issue of the Bulletin. His information, combined with previous data published in articles listed in the Index to Perfins Bulletin Volume 55, plus some guesswork, leads to the following speculation.

Arthur F. Simionescu was a stamp dealer living in Hackensack, NJ, in the first quarter of the 20th century. He dealt in perfins, had a perfin machine, and used his perfin on his correspondence. He used self-addressed-stamped (with perfins)-envelopes,

some of which were pre-printed. He sent these envelopes, along with stamps for sale, to his customers. Remittance and unwanted stamps were returned to him in them. He might also have sent perfined postage to customers or other dealers as payment for stamps being purchased or for other reasons. This would account for the variety of covers bearing the S&F perfin being used by persons other than Simionescu.

The 'F' in the pattern might refer to his middle initial, the first initial of a partner (if he had one), or

it is possible that he purchased the device from a prior owner for whom the 'F' had a meaning (also suggesting an as yet unidentified prior user).

Several problems are raised by these suggestions:

- If Simionescu was the initial user of the

machine, why didn't he use 'AS' as the pattern?

- If the above solution is correct, why are there no covers sent BY Simionescu?

Everyone check your covers again and we might finally solve this mystery.

St. Louis in Late July ++

By Gary Hedren (#2490) Chairman

The local committee is hard at work putting the finishing touches to this summer's convention. Plans include an "early bird" session on Monday (July 29, 2002), a reception Tuesday evening, business meetings, convention photos, tours, a Saturday evening banquet, and a Sunday morning (August 4, 2002) "die hard" breakfast to name a few of the activities.

If you are arriving early or staying after the convention, here are some of the day trips possible in the area. These may be helpful for the non-collecting spouse, relative, or friends who accompany you.

A trip to the southwest and west of St. Louis will take you to a number of Missouri's best wineries located in the rolling hills and along the Missouri River bluffs. Each of the wineries offer free tastes of the wines they produce to help visitors select one (or more), and most offer tours of the facilities. One can also visit the Daniel Boone home near Augusta, which happens to have many unique craft and antique shops.

Traveling south one can retrace the heritage of early settlers and explorers along the Mississippi. Old Kimmswick offers a taste of times past along with craft shops and fine restaurants. Further down river there are many prominent buildings and sites to see in Ste. Genevieve, the oldest settlement in MO. Several Bed & Breakfast Inns welcome visitors.

Traveling north along the Mississippi there are several towns in some of the most picturesque hills and valleys that skirt the state's northern section of the river. The formerly bustling river ports of Clarksville (Louisiana) and Hannibal were founded

in the early 1800s and offer a glimpse into their historic past. Of course, you may remember that Mark Twain is related to Hannibal and there is a museum (the Curator is an avid stamp collector) and a cave to help remember the stories of Mark Twain.

In Illinois you can take a splendid drive along the Mississippi River on the Great River Road above the Lock and Dam at Alton. There is also a bike trail that runs along the Great River Road for 20+ miles. The old river towns of Elsa and Grafton offer a glimpse into their rich past. Pere Marquette Park is the terminus of the bike trail. Alton offers many antique shops.

If you weren't in Springfield, IL, at the PSS convention a few short years ago, you may want to make the 100 mile trip there as it offers many reminders of Abe Lincoln's past. Springfield offers the largest collection of Lincoln sites in the country.

Traveling southeast of St. Louis, there is a storied heritage spanning several centuries that lives on in the towns of Collinsville, Cahokia, Belleville and Okawville. Cahokia Mounds State Historic Site offers a glimpse into the ancient Indian settlement that once occupied the site. You may want to stop at the National Shrine of Our Lady of the Snows near Belleville. To the south as you explore the region further, visitors will discover that much of southwestern Illinois' history was influenced by the French.

These and other day tours are mentioned in great detail in a publication called "Day Tours from St. Louis" that I acquired from the AAA of MO. Contact me at 314-576-5261 or g2hslm@msn.com for more information.

Club Stuff

Cover Sales

Turn your unwanted or duplicate perfin covers into cash! Find that cover you need for your collection! Millard J. Drscoll, Cover Sales Manager for the Club, is always on the lookout for new sellers and buyers of perfins on cover. U.S. and foreign covers are available from \$1. Call, write, or e-mail Millard.

Perfin Sales

Got perfins you don't want? Need perfins for your collection? Perrfined stamps are available through the Perfins Club Sales Manager, Bob Combs. Priced consistent with scarcity (catalog ratings when available), U.S. and foreign stamps are available from Bob. Contact him for further details.

Club Library

The Perfins Club maintains a fairly extensive library for the use of its members. Club librarian Doug Turner, in the process of organizing the Club's holdings, is ready to mail out requested materials. If you are unfamiliar with the Club's holdings, the Perfins Club web site (<http://www.perfins.com/perfclub.htm>) contains a listing of current holdings. Or see the July/August 1999 Bulletin.

Publications for Sale

Dave Lightle is the current Publications Sales Manager for our Club. He has available for sale

many recent catalogs of interest to perfins collectors. The list of available books is printed periodically in the Bulletin (most recently p.144 of the October 2001 issue.)

Vote on the Constitution & Bylaws

In the March Bulletin a revision of the Club's Constitution & Bylaws was proposed. About 1 in 10 of the members of the Club have cast their vote. That means that there are 9 of 10 of you who haven't! The Club is all of ours – take time to participate in this important vote. Send your ballot – from the March Bulletin - to Ken Rehfeld (Club Secretary).

The Bulletin is Hungry!

The first flush of ideas is almost exhausted – in fact the backlog of items for the Bulletin may be gone by the time this issue is ready for the printer. If the Bulletin is to continue to provide items of interest, I need your help! Send in items **or ideas** of interest and see them in print.

Addresses

Club's officers and their addresses are printed on the last page of the Bulletin (along with e-mail addresses where available).

Perfins Seen in Other Places

Two recent articles seen in Linn's relate to our shared hobby.

In an article about the scarcity of mailed funeral invitations (Haessler, Rob. 2002. Mailed funeral invitations are seldom seen. Linn's Stamp News [3/18/02]: 32.) there is an illustration of a three line 'PAID' perforation on a post card used as a check to make a \$3 payment.

And a little older article by Michael J. Morisey (2002. Perfins appear on federal and state revenue stamps. Linn's Stamp News [2/11/02]: 20) discusses and illustrates several perfins in revenue stamps. It also gives mention of the ongoing effort by Chuck Spaulding to generate a catalog of revenue perfins.

Corrections to the Australian Catalog Info

I received a note from John Matthews (Secretary of the Perfins Club of New Zealand and Australia) in which he offered the following corrections to the Jan/Feb article on Australian catalogs.

- “The First Update of...” listed as being by John Grant was actually authored by John Matthews.
- It is a true supplement to the 1992 book not an updated version of it [Ed. Note – similar to our A&C pages for the U.S. catalog, it is not a complete listing of all patterns.]
- Bryan Troop is the second (unlisted) editor for the book “Victorian Government Punctures...”

John thinks that this catalog may still be available for about A\$11 and has offered to check for anyone interested. He suggests an e-mail query as a start. And that led to the third point he made.

- John’s e-mail address has changed to JohnMa@ise.canberra.edu.au and, as a couple of you have found out, his old e-mail simply bounces, it does not forward. So, if you wish to correspond with John, use the new address.

Thanks John for the e-mail update and for the corrections to the citations.

SECRETARY’S REPORT

Ken Rehfeld, Club Secretary

New Members:

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320 E 42nd St, #1604
New York, NY 10017-5965
Beginner, Banks, Railroads & Universities

3688 Ann E. Lake
c/o June Nightengale
7 Greenbriar Dr, Apt 208
North Reading, MA 01864-3153
Beginner, U.S.
Recommended by Chuck Spaulding

3689 Edward A. Weinberg
27 Bridgewater Way
Pleasant Hill, CA 94523-2062

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3383 Wayne E. Holland
20179 W Good Hope Raod, Box C-8
Lannon, WI 53046-9776

3363 Dr. Irving Portnoy
10 Sharet
Netanya, Israel 42245

The Royal Philatelic Society
zip is W1G 6JY.

3659 David Begin
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LM 68 Gerald Soutar
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J oe Coulbourne’s new Perfins Club Web site
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627

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