#### Chapter 18

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## **Protocols**

**Governing Treasury Signatures, Plate Dates and Plate Letters on** 

### Series of 1875 National Bank Notes



Figure 1. The Treasury signatures were updated on duplicate Series of 1875 plates made during 1875-1884, yielding two signature combinations for the same plate combination for affected banks. Top, Allison-New on plate A-B-C-A; bottom, Schofield-Gilfillan on D-E-F-B.

#### **Purpose**

The purpose of this article is to document the protocols developed at the Bureau of Engraving and Printing to handle the choice of Treasury signatures, plate dates and plate letters on Series of 1875 national bank note plates.

#### **Findings and Introduction**

Table 1 summarizes my findings. You will find that eight distinct situations had to be addressed. The protocols for some of them changed over the life of the series.

This article greatly expands and revises information on this topic that I have published in the past. This revision was made possible by an incredible crowd-sourcing effort undertaken in 2016 and early 2017 by volunteers working under the auspices of the Smithsonian Transcription Center. They painstakingly cataloged the 45,231 Bureau of Engraving and Printing large-size national bank note face plate proofs housed in the National Numismatic Collection. These data have been assembled into a readily searchable

# Table 1. Protocols adopted by the Bureau of Engraving and Printing for handling the Treasury signatures, plate dates and plate letters on the Series of 1875 national bank note plates for a given bank.

#### 1. Alteration of serviceable Original Series plates into Series of 1875 forms

**Treasury Signatures** 

updated to the officials in office when the plate was altered

Plate Dates

retained as found on the Original Series plate

Plate Letters

retained as found on the Original Series plate

#### 2. Replacement of unserviceable Original Series plates by new Series of 1875 plates

**Treasury Signatures** 

officials in office when the plate was made

Plate Dates

copied from the Original Series plate being replaced

dates were June 25, 1875 or earlier

Plate Letters

incremented from the Original Series plate being replaced

#### 3. First Series of 1875 plates for new banks after the Original Series stopped being used

began with charter 2282

**Treasury Signatures** 

officials in office when the plate was made

**Plate Dates** 

batch date corresponding to when the plate was authorized

dates wereJune 28, 1875 or later

Plate Letters

began at A for each denomination on the plate

#### 4. Duplicate Series of 1875 plates

Involved 5-5-5-5 and 10-10-10-20 plates only, the first made in 1878, last in 1898 1878-1884

**Treasury Signatures** 

officials in office when the plate was made

**Plate Dates** 

copied from the Series of 1875 plate being replaced

**Plate Letters** 

incremented from the Series of 1875 plate being replaced

1885-1898

**Treasury Signatures** 

copied from the Series of 1875 plate being replaced

Plate Dates

copied from the Series of 1875 plate being replaced

Plate Letters

incremented from the Series of 1875 plate being replaced

#### 5. Title changes on Series of 1875 plates

New plates were made

1875-Jun 15, 1882

**Treasury Signatures** 

officials in office at time of the title change or conversion of gold bank

Plate Dates

batch date corresponding to when the plate was authorized

Plate Letters

began at A for each denomination on the plate

Feb 16, 1882-forward

**Treasury Signatures** 

officials in office at time of the title change or conversion of gold bank

Plate Dates

date of the title change or conversion of gold bank

Plate Letters

began at A for each denomination on the plate

#### 6. Alteration of Series of 1875 plates when territories gained statehood

**Treasury Signatures** 

officials in office on statehood day

Plate Dates

statehood day

**Plate Letters** 

unchanged from the territorial version of the plate

#### 7. New plate combinations ordered mid-series

first in 1881; none in 1894, 1897 or after 1900,

1881-1891

**Treasury Signatures** 

officials in office at the time the plate was made

**Plate Dates** 

copied from other current plate(s) in use for the bank

Plate Letters

began at A for each denomination on the plate

1892-1896

**Treasury Signatures** 

officials in office at the time the plate was made

Plate Dates

when the plate was made

Plate Letters

began at A for each denomination on the plate

1898-1900 - Gold Standard Act plates of 1900

**Treasury Signatures** 

copied from other current plate(s)

Plate Dates

copied from other current plate(s) in use for the bank

**Plate Letters** 

began at A for each denomination on the plate

#### 8. Reentered Series of 1875 plates

1878 - three plates in June, July and November

Treasury Signatures

officials in office at the time the plate was reentered

**Plate Dates** 

unchanged

Plate Letters

unchanged but a star or asterisk was placed next to upper plate letter on the reentered subjects

1878-1896

**Treasury Signatures** 

unchanged

**Plate Dates** 

unchanged

**Plate Letters** 

unchanged but a star or asterisk was placed next to upper plate letter on the reentered subjects

Plates that were reentered without an asterisk or star next to the upper plate letter on the reentered subjects are invisible to us

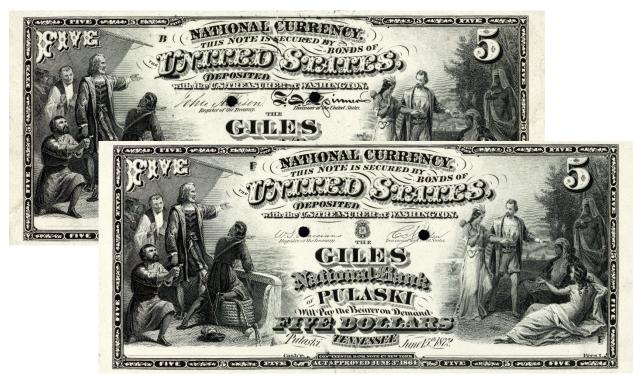


Figure 2. Unserviceable Original Series plates turned over to the BEP were replaced with Series of 1875 plates bearing Treasury signatures current at the time the plate was made and, in addition, incremented plate letters that stepped off from the Original Series plates being replaced (Situation 2). This Pulaski was the last such plate made, an event that occurred during the Rosecrans-Jordan era of 1885-7, over ten years after the series began.

and sortable EXCEL spreadsheet that is publicly available for download without charge from the Society of Paper Money Collectors website.

There were 5,262 Series of 1875 proofs. The data from them were used in conjunction with other comprehensive national bank statistical data sets on the SPMC website to more accurately and comprehensively screen the Series of 1875 proofs to produce Table 1.

#### Origin of The Series of 1875

The Series of 1875 was created when Congress directed the bank note companies to turn over their national currency printing plates to the nascent Bureau of Engraving and Printing beginning in 1875. The new series distinguished the BEP notes from the Original Series bank note company notes. By then, there were more than two thousand issuing banks.

The bank note company dies, rolls and plates descended on the BEP as a deluge. Not only did Bureau personnel have to sort all this material, they had to put some of it into immediate production without missing a beat. In fact, the very first Series of 1875 plates that the Bureau finished were works in progress begun at the bank note companies.

The Bureau personnel not only had to quickly develop a protocol for altering the usable plates they received but also develop protocols for handling all the plate-making and refurbishing functions attending their management of the new series.

Eight situations had to be handled as listed on Table 1. The following numbered sections coincide with the listings one the table and explain fine points or develop useful context.

#### 1. Alteration of serviceable Original Series plates into Series of 1875 forms

The vast majority of Series of 1875 plates were bank note company plates altered into Series of 1875 forms. This was accomplished by changing the Treasury signatures to those current at the time the plates were altered, and adding a printed at the BEP statement. The latter was placed just inside one of the

borders on all denominations face plates except the fives where it appeared in a distinctive medallion directly above the bank title block.

The plate dates and plate letters were left unchanged. Consequently, there was no relationship between the Treasury signatures and plate dates on the altered plates.

These alterations were not carried out at once at the startup of the Series of 1875 for all the issuing banks. Instead, the alterations were undertaken when the Original Series stock for one of the sheet combinations for a bank started to run out at the Comptroller of the Currency's office. Usually, all the existing plates for the bank were altered at that time. This work lasted over a decade.

The highest charter number to receive Original Series notes was 2280 for The Citizens National Bank of Ashland, Pennsylvania. The last plate date used on an Original Series note was June 25, 1875. It reappeared on the Series of 1875 notes for Newport, KY (2276). Boston, MA (2277), Pittsburgh, PA (2278), Pittsburgh, PA (2279) and Ashland, PA (2280) after those plates were altered into their Series of 1875 form.

#### 2. Replacement of unserviceable Original Series plates by new Series of 1875 plates

Not all the Original Series plates that were turned over to the BEP by the bank note companies arrived in serviceable form. New plates had to made in these situations. There weren't many of them and all that I could recognize are listed on Table 2.

The Treasury signatures on them were updated to those in office when the plates were made but the plate date was copied from the Original Series plate being replaced.

A major innovation with them was the handling of the plate letters. The letters on the new plates were increment from those on the plates being replaced; that is, the new 5-5-5-5 bore letters E-F-G-H and 10-10-10-20s D-E-F-B. The plates listed on Table 2 are distinguished from the Original Series plates that were altered during the handover by carrying these increment plate letters.

In the extreme, the last plate in this group to be made was a 5-5-5-5 for The Giles National Bank of Pulaski, Tennessee (1990). It replaced an Original Series Allison-Spinner plate received from the Continental Bank Note Company in 1875 that had become damaged. The work was carried out in 1886 during the Rosecrans-Jordan era so their signatures along with incremented E-F-G-H plate letters appeared on the plate. The first printing from it consisted of sheets 1 to 200 received by the Comptroller of the Currency on May 8, 1886.

#### 3. First Series of 1875 plates made for new banks after the Original Series stopped being made

The first charter number assigned to a bank after the Original Series ceased was 2281 for The Smithfield National Bank of Pittsburgh, Pennsylvania. It was a short-lived bank chartered on June 26. 1875 and liquidated December 16, 1878. It issued only from the Series of 1875 50-100 combination.

The plate date on its notes was June 28, 1875, the first used for such a bank. The next to be used was July 15, 1875 on the plates for Franklin, OH (2282), Atlanta, IL (2283), and Westminster, MA (2284). These notes carried Allison-New Treasury signatures.

Table 2. Cases where the Original Series plate was not altered into a Series of 1875 form, but rather a new Series of 1875 plate was made where the plate letters were incremented from those on the Original Series plate.

Ch No	Location		Bank	Combo	Plate Ltrs	<b>Treasury Signatures</b>	
1275 1778	NY LA	Cambridge New Orleans	Cambridge Valley N B New Orleans N B	10-10-10-20 10-10-10-20	D-E-F-B D-E-F-B	Allison Allison	New New
1444	NJ	Hoboken	First N B	10-10-10-20	D-E-F-B	Allison	Wyman
2082	KS	Atchison	Atchison N B	5-5-5-5	E-F-G-H	Allison	Gilfillan
16 1649 2227 2239	OH MTT PA NY	Sandusky Helena Williamsport Amsterdam	First N B First N B Lycoming N B Manufacturers N B	5-5-5-5 10-10-10-20 5-5-5-5 5-5-5-5	E-F-G-H D-E-F-B E-F-G-H E-F-G-H	Scofield Scofield Scofield Scofield	Gilfillan Gilfillan Gilfillan Gilfillan
1990	TN	Pulaski	Giles N B	5-5-5-5	E-F-G-H	Rosecrans	Jordan

#### 4. Duplicate Series of 1875 plates

The only duplicate plates that were made in the Series of 1875 were for the 5-5-5-5 and 10-10-10-20 combinations. The first of these came along in 1878. From 1878 to April 1884, the protocol was to update the Treasury signatures from those on the existing Series of 1875 plates to the officials in office when the duplicates were made. This obviously paralleled the protocol of updating signatures when Original Series plates were altered into Series of 1875s. This practice was carried out during the joint tenures of Scofield-Gilfillan and Bruce-Gilfillan, and slopped into that of Bruce-Wyman.

The updating of the signatures was numismatically significant because it created two signature combinations for the same plate combination for the affected banks within the same series. These occurrences are listed on Table 3. It was possible to go into the Comptroller's receipts ledgers to determine the changeover sheet serial numbers between the varieties when plate certification dates were written on the proof with the new combination.

There was little logic behind the signature updating, so the practice was discontinued in 1884 during the Bruce-Wyman era. From then on, the signatures were copied from the plate being replaced.

Eventually, a handful of 5-5-5-5 I-J-K-L and 10-10-10-20 G-H-I-C duplicates were required. All were made after updating of signatures ceased so all carry the same combinations as found on the respective E-F-G-H and D-E-F-B plates for the affected banks.

#### 5. Title changes on Series of 1875 plates

The official definition of a bank title as used by the Comptroller of the Currency was the name of the bank plus town, but not that of the state/territory. After some fits and starts during the Original Series, the protocol for handling title changes was to prepare new plates bearing the new title, plate dates for the title change and Treasury signatures of the officers serving at the time.

The plates attending the conversion of California national gold banks into regular national banks were treated as title change situations because gold was dropped from the bank names. New plates generally were called for bearing updated Treasury signatures, plate dates for the conversion and plate letters that began at A for the different denominations on the plates. However, in the case of The First National Gold Bank of San Francisco (1741), the existing gold bank plates were altered to carry the new information.

#### 6. Alteration of Series of 1875 plates when territories gained statehood

The handling of plates for banks involved in the transition to statehood was distinct from bank or town name changes because it involved the territory/state label that lay outside the Comptroller's definition for a bank title. Although it seemed that new plates were called for as with title changes, this was not the case. Instead, the territorial plates were altered into new state forms.

This was accomplished by updating the Treasury signatures to those current on statehood day, setting the plate date to statehood day, but leaving the plate letters as found on the plates at the time of the alteration.

The technical difference between title change plates and territory to state conversions was how the plate letters came out. They were restarted at A for the different denominations on title change plates but remained as was on the territorial to state conversions. I doubt anyone involved ever noticed. It's just the way things worked out.

#### 7. New plate combinations ordered mid-series

Bankers had the option of ordering new plate combinations to serve their needs. The protocols for handling such new plates during the Series of 1875 progressed through the three stages outlined on Table 1. Not many such plates were ordered before 1900.

However, things got very interesting in 1900. The Gold Standard Act of March 14, 1900 contained several amendments to the National Bank Act designed to boost the issuances of national currency and improve its profitability for the bankers. One minor provision was a requirement limiting the fraction of \$5s that bankers could issue to one third of their circulation. This had nothing to do with profitability but rather a desire on the of the part of the Treasury to create room for the circulation of \$5 silver certificates. Previously, the bankers could take out their entire circulations in \$5s, which was popular

To view the following table, set your viewer to two-page view. Table 3 is split between 2 facing pages.

# Table 3. List of the Series of 1875 duplicate plates made changed to the officeholders at the time the plate was plate being replaced.

The Treasury signatures were not changed on successive duplicates . This listing includes the bank sheet serial number ranges for the

Ch No	Locat	tion	Bank	Combo
6	NY	Syracuse	First NB	5-5-5-5
43	ОН	Salem	First NB	5-5-5-5
98	ОН	Ironton	First NB	5-5-5-5
127	ОН	Cardington	First NB	5-5-5-5
151	NY	New Berlin	First NB	5-5-5-5
155	MI	Ypsilanti	First NB	5-5-5-5
181	MA	Springfield	Second NB	5-5-5-5
194	VT	North Bennington	First NB	5-5-5-5
227	CT	New Haven	Second NB	5-5-5-5
230	WI	Monroe	First NB	5-5-5-5
261	MA	New Bedford	First NB	5-5-5-5
280	NY	Cooperstown	First NB	5-5-5-5
322	MA	Boston	Second NB	5-5-5-5
341	NY	New York	Fifth NB of the City	5-5-5-5
379	MA	Boston	NB of the Republic	5-5-5-5
497	CT	Suffield	First NB	5-5-5-5
502	CT	South Norwalk	First NB	5-5-5-5
536	MA	Boston	Eliot NB	5-5-5-5
543	PA	Philadelphia	City NB	5-5-5-5
657	CT	Norwich	Thames NB	5-5-5-5
672	MA	Boston	NB of North America	5-5-5-5
677	MA	Boston	Maverick NB	5-5-5-5
725	MN	Saint Paul	Second NB	5-5-5-5
772	RI	Providence	Fourth NB	5-5-5-5
814	MD	Baltimore	Third NB	5-5-5-5
891	NY	New York	N Park B	5-5-5-5
948	RI	Providence	Phenix NB	5-5-5-5
1029	MA	Boston	Columbian NB	5-5-5-5
1080	NY	New York	Merchants Exchange NB	5-5-5-5
1202	CT	New Haven	N Tradesmens B	10-10-10-20
1220	NJ	Newark	Newark City NB	5-5-5-5
1231	NY	New York	Importers and Traders NB	
1319	RI	Providence	Commercial NB	5-5-5-5
1389	NY	New York	Continental NB	5-5-5-5
1942	ОН	Cambridge	Guernsey NB	5-5-5-5
2111	MA	Boston	Manufacturers NB	5-5-5-5
2171	KY	Louisville	Third NB	5-5-5-5
2291	PA	Philadelphia	Keystone NB	5-5-5-5

# between 1878 and 1884. The Treasury signatures were made and the plate letters were incremented from the

for these banks but the plate letters were incremented. different signature varieties when they could be determined.

1st Plate: Sigs & Sheet Serials			2nd Plate: Sigs & Sheet Serials				
unknown		1 - 12500	Scofield	Gilfillan	12501 - 22500		
Allison	New	1 - 3000	Scofield	Gilfillan	3001 - 2975		
Allison	New	1 - 5800	Scofield	Gilfillan	5801 - 6800		
Allison	New	1 - 5500	Scofield	Gilfillan	5501 - 6335		
Allison	New	1 - 4250	Scofield	Gilfillan	4251 - 6945		
Allison	New	1 - 4500	Scofield	Gilfillan	4501 - 4285		
Allison	New	1 - 5000	Scofield	Gilfillan	5001 - 7456		
Allison	New	1 - 13250	Scofield	Gilfillan	13251 - 12915		
Allison	Wyman	1 - 8000	Scofield	Gilfillan	8001 - 11753		
Allison	New	1 - 4000	Scofield	Gilfillan	4001 - 5745		
Allison	New		Scofield	Gilfillan			
Allison	New	1 - 9125	Scofield	Gilfillan	9126 - 12280		
Allison	Gilfillan	1 - 10200	Scofield	Gilfillan	10201 - 15700		
Allison	New	1 - 5250	Scofield	Gilfillan	5251 - 13140		
unknown		1 - 9500	Scofield	Gilfillan	9501 - 28000		
Allison	New	1 - 5000	Scofield	Gilfillan	5001 - 8500		
Allison	New	1 - 5250	Scofield	Gilfillan	5251 - 6690		
Allison	New	1 - 13250	Scofield	Gilfillan	13251 - 14500		
Allison	New	1 - 9000	Scofield	Gilfillan	9001 - 16324		
Allison	Gilfillan	1 - 9000	Scofield	Gilfillan	9001 - 23000		
Allison	New	1 - 14500	Scofield	Gilfillan	14501 - 25960		
Allison	New	1 - 16000	Scofield	Gilfillan	16001 - 18000		
Allison	New	1 - 7500	Scofield	Gilfillan	7501 - 15000		
Allison	New	1 - 5000	Scofield	Gilfillan	5001 - 12400		
Allison	New	1 - 16000	Scofield	Gilfillan	16001 - 22670		
Allison	Gilfillan	1 - 10000	Scofield	Gilfillan	10001 - 11990		
Allison	New	1 - 8900	Scofield	Gilfillan	8901 - 17212		
Allison	New	1 - 3100	Scofield	Gilfillan	3101 - 66250		
Allison	Wyman	1 - 13000	Scofield	Gilfillan	13001 - 25830		
Allison	New	1 - 2288	Scofield	Gilfillan	2289 - 8888		
Allison	New	1 - 11250	Scofield	Gilfillan	11251 - 14303		
Allison	New	1 - 23000	Scofield	Gilfillan	23001 - 90550		
Allison	New	1 - 18000	Scofield	Gilfillan	18001 - 34276		
Allison	New	1 - 29000	Scofield	Gilfillan	29001 - 42575		
unknown		1 - 3450	Scofield	Gilfillan	3451 - 3660		
Allison	Wyman	1 - 25500	Scofield	Gilfillan	25501 - 84799		
New	Allison	1 - 11000	Scofield	Gilfillan	11001 - 31850		
New	Allison	1 - 12750	Scofield	Gilfillan	12751 - 21333		

29	NY	New York	First NB of the City	5-5-5-5
69	PA	Kittanning	First NB of	5-5-5-5
107	IA	Ottumwa	First NB	5-5-5-5
108	IL	Rock Island	First NB	5-5-5-5
124	WI	Whitewater	First NB	5-5-5-5
143	PA	Conneautville	First NB	5-5-5-5
157	WI	Fort Atkinson	First NB	5-5-5-5
179	NY	Chittenango	First NB	5-5-5-5
186	CT	Rockville	First NB	5-5-5-5
200	MA	Boston	First NB	5-5-5-5
205	IL	Springfield	First NB	5-5-5-5
268	MA	Merrimac	First NB	5-5-5-5
407	MA	Salem	First NB	5-5-5-5
428	MA	Easthampton	First NB	5-5-5-5
478	PA	Pittston	First NB	5-5-5-5
482	IL	Rockford	Second NB	5-5-5-5
486	CT	Hartford	Charter Oak NB	5-5-5-5
493	IA	Decorah	First NB	5-5-5-5
529	MA	Boston	N Exchange B	5-5-5-5
554	MA	Boston	NB of Commerce	5-5-5-5
601	MA	Boston	Washington NB	5-5-5-5
638	MA	Lynn	First NB	5-5-5-5
716	MA	Boston	Mount Vernon NB	5-5-5-5
753	MA	Lowell	Railroad NB	5-5-5-5
873	WI	Elkhorn	First NB	5-5-5-5
972	NY	New York	Saint Nicholas NB	5-5-5-5
988	MA	Springfield	Chicopee NB	5-5-5-5
1125	VA	Richmond	NB of Virginia	5-5-5-5
1151	RI	Providence	Old NB	5-5-5-5
1295	MA	Boston	N Revere B	10-10-10-20
1392	NY	Utica	Oneida NB	5-5-5-5
1489	MD	Baltimore	N Uninn B	5-5-5-5
1640	GA	Savannah	Merchants NB	5-5-5-5
1756	NC	Fayetteville	Fayetteville NB	5-5-5-5
1859	KY	Covington	Covington City NB	5-5-5-5
1007	RI	Providence	Mechanics NB	10-10-10-20
1137	VA	Norfolk	Exchange NB	10-10-10-20
1469	MA	Boston	Everett NB	10-10-10-20

Allison	Wyman		Bruce	Gilfillan	
unknown		1 - 1750	Bruce	Gilfillan	1751 - 2175
Allison	New		Bruce	Gilfillan	
Allison	New	1 - 2000	Bruce	Gilfillan	2001 - 2660
Allison	Wyman	1 - 4250	Bruce	Gilfillan	4251 - 6120
Allison	New	1 - 2200	Bruce	Gilfillan	2201 - 2900
Allison	New	1 - 2250	Bruce	Gilfillan	2251 - 3885
Allison	New	1 - 11500	Bruce	Gilfillan	11401 - 12765
Allison	New		Bruce	Gilfillan	
Allison	Wyman		Bruce	Gilfillan	
Allison	Gilfillan	1 - 3500	Bruce	Gilfillan	3501 - 4405
Alliaon	Wyman		Bruce	Gilfillan	
Allison	Wyman	1 - 2500	Bruce	Gilfillan	2501 - 2500
Allison	New	1 - 3650	Bruce	Gilfillan	3651 - 6371
Allison	New		Bruce	Gilfillan	
Scofield	Gilfillan		Bruce	Gilfillan	
Allison	New	1 - 2500	Bruce	Gilfillan	2501 - 3055
Allison	Wyman	1 - 3750	Bruce	Gilfillan	3751 - 5040
Allison	New		Bruce	Gilfillan	
Allison	New	1 - 13250	Bruce	Gilfillan	13251 - 22000
Allison	New	1 - 8800	Bruce	Gilfillan	8801 - 8045
Allison	Wyman		Bruce	Gilfillan	
Allison	New	1 - 11000	Bruce	Gilfillan	11001 - 16384
Allison	New	1 - 10000	Bruce	Gilfillan	10001 - 12000
Allison	Wyman		Bruce	Gilfillan	
Allison	New		Bruce	Gilfillan	
Allison	New	1 - 8500	Bruce	Gilfillan	8501 - 12480
unknown			Bruce	Gilfillan	
Allison	New	1 - 11000	Bruce	Gilfillan	11001 - 17745
Allison	Gilfillan	1 - 25400	Bruce	Gilfillan	25401 - 34400
Allison	New	1 - 15500	Bruce	Gilfillan	15501 - 18000
Allison	New		Bruce	Gilfillan	
Allison	Gilfillan		Bruce	Gilfillan	
Allison	New		Bruce	Gilfillan	
Scofield	Gilfillan	1 - 2500	Bruce	Gilfillan	2501 - 7033
Allison	New	1 - 7000	Bruce	Wyman	7001 - 9698
Allison	Wyman	1 - 4000	Bruce	Wyman	4001 - 5700
Allison	Wyman	1 - 7340	Bruce	Wyman	7341 - 9040

Table 4. Series of 1875-issuing banks circulating only \$5 notes that were required to order higher denomination plates to comply with the provision in the Gold Standard Act of 1900 limiting \$5s to one-third of a national bank's circulation.

Ch No	Locat	ion	Bank	Plate Combo	Treasury S	ignatures	Pl Cert Date	Sheets Issued
2504	MA	Brockton	Brockton NB	10-10-10-20	Scofield	Gilfillan	7/11/1900	173
2505	PA	Canton	First NB	50-100	Scofield	Gilfillan	6/7/1900	274
2510	NY	Gouverneur	First NB	10-10-10-20	Scofield	Gilfillan	6/20/1900	101
2511	IA	Cedar Rapids	Merchants NB	50-100	Scofield	Gilfillan	7/21/1900	108
2519	IL	Quincy	Ricker NB	10-10-10-20	Scofield	Gilfillan	6/30/1900	5300
2521	TX	El Paso	State NB	10-10-10-20	Scofield	Gilfillan	4/12/1900	94
2525	MA	Pittsfield	Third NB	10-10-10-20	Bruce	Gilfillan	4/11/1900	468
2526	PA	Kennett Square	NB	50-100	Bruce	Gilfillan	6/30/1900	178
2527	NJ	Atlantic City	Atlantic City NB	10-10-10-20	Bruce	Gilfillan	8/6/1900	230
2533	IN	Crawfordsville	Citizens NB	10-10-10-20	Bruce	Gilfillan	6/25/1900	209
2543	NY	Bainbridge	First NB	10-10-10-20	Bruce	Gilfillan	7/10/1900	294
2544	ОН	East Liverpool	Potters' NB	10-10-10-20	Bruce	Gilfillan	6/21/1900	266
2545	VT	Poultney	First NB	10-10-10-20	Bruce	Gilfillan	6/4/1900	430
2550	MI	Quincy	First NB	10-10-10-20	Bruce	Gilfillan	6/23/1900	211
2567	MN	Crookston	First NB	10-10-10-20	Bruce	Gilfillan	6/26/1900	255
2569	MN	Moorhead	First NB	50-100	Bruce	Gilfillan	7/30/1900	41
2579	IA	Charles City	Charles City NB	10-10-10-20	Bruce	Gilfillan	6/26/1900	138
2590	MN	Brainerd	First NB	10-10-10-20	Bruce	Gilfillan	4/9/1900	333
2595	IA	Storm Lake	First NB	10-10-10-20	Bruce	Gilfillan	7/27/1900	874
2603	WI	Neenah	Manufacturers NI		Bruce	Gilfillan	7/21/1900	729
2608	NY	New York	Lincoln NB of the	10-10-10-20	Bruce	Gilfillan	6/5/1900	3633
2609	PA	Saltsburg	First NB	10-10-10-20	Bruce	Gilfillan	7/30/1900	382
2610	NY	Salamanca	Salamanca NB	10-10-10-20	Bruce	Gilfillan	7/26/1900	65
2618	MA	Hudson	Hudson NB	10-10-10-20	Bruce	Gilfillan	4/12/1900	1616
2626	NY	Tarrytown	Tarrytown NB	10-10-10-20	Bruce	Gilfillan	4/9/1900	1891
2628	ОН	Van Wert	Van Wert NB	10-10-10-20	Bruce	Gilfillan	6/6/1900	319
2632	NY	Friendship	Citizens NB	10-10-10-20	Bruce	Gilfillan	6/13/1900	761
2646	KS	Topeka	First NB	10-10-10-20	Bruce	Gilfillan	6/11/1900	4071
2647	WI	Waukesha	N Exchange B	10-10-10-20	Bruce	Gilfillan	7/1/1900	65
2676	IL	Bloomington	Third NB	50-100	Bruce	Gilfillan	7/10/1900	145
2681	IL	Streator	Streator NB	50-100	Bruce	Gilfillan	8/17/1900	115
2686	CO	Gunnison	First NB	10-10-10-20	Bruce	Gilfillan	7/19/1900	657
2706	NE	Crete	First NB	10-10-10-20	Bruce	Gilfillan	6/25/1900	234
2725	WI	Beloit	Second NB	50-100	Bruce	Gilfillan	6/6/1900	348
2758	KS	Atchison	Exchange NB	50-100	Bruce	Gilfillan	8/28/1900	142
2766	IA	Villisca	First NB	50-100	Bruce	Gilfillan	8/29/1900	278
2767	TX	San Angelo	Concho NB	10-10-10-20	Bruce	Gilfillan	6/13/1900	432

This resulted in a crash program for affected bankers, forcing them to order a 10-10-10-20 or 50-100 plate so the Comptroller of the Currency could rebalance their circulations. Thirty-six Series of 1875 issuers required such plates. The protocols followed for their production are those on Table 1 for the 1898-1900 period. Table 4 is a listing of the "gold standard" Series of 1875 plates that were ordered. Typically, these issues were very short lived because the plates came along so late in the series, which would terminate in 1902. Numismatic rarities were the result.

#### 8. Reentered Series of 1875 plates

Worn plates were often restored to productivity by reentering worn elements, mostly portraits. This was accomplished by using transfer rolls—steel cylinders that carried a mold of a particular engraved element on its surface—and re-rolling that element into the worn plate.



Figure 3. The Treasury signatures were updated on this reentered Series of 1875 plate in 1878, one of only three such occurrences. An asterisk was placed next to the upper plate letter, a forerunner to the use of five-pointed stars. Top, Allison-New; bottom, Scofield-Gilfillan. The plate date and plate letters were left unchanged.

Shortly after the Series of 1875 came on line, the Comptroller of the Currency requested the Bureau to notify him of plates that were to be reentered so he could offer his approval. The resulting correspondence allowed for a compilation of many if not most of the reentered Series of 1875 face plates between 1878 and 1896.

Owning to this special attention, the Bureau adopted a protocol of adding at first a free-hand engraved asterisk next to the upper plate letter, and in short order a formal little five-pointed star to denote the subjects on a plate that had been reentered. In due course, such reentry became so commonplace, so no one wanted to be bothered authorizing it or fooling with the little stars. The authorizing correspondence was the first to go by the end of 1896 and the little stars not too long after.

Collections have long treated notes with reentry stars as highly desirable. However, more significantly, the Treasury signatures were updated on three of the plates during 1878, thereby yielding two signature combinations for the affected plate combinations. These occurrences are listed on Table 5. They rank in importance up there with the updating of signatures on the early duplicate plates.

#### **Deviations**

Protocols are rules governing how a task should be carried out. Over 5,200 Series of 1875 plates were used during the 28-year period 1875-1902 when the Series of 1875 was current. You would expect to find occasional deviations or mistakes in their application in this huge population, but that isn't the case.

## Table 5. List of the Series of 1875 reentered plates where the Treasury signatures were updated to the officeholders at the time the plates were made.

The Treasury signatures and bank sheet serial number ranges for the different varieties are listed.

Ch No	Loca	tion	Bank	Combo	Unalter	ed Plat	e	Reentered	d Plate	
510	MA	Weymouth	Union NB	5-5-5-5	Allison	New	1-5750	Schofield	Gilfillan	5751-14490
468	NY	Newburgh	NB	5-5-5-5	Allison	New	1-4500	Schofield	Gilfillan	4501-7685
414	MD	Baltimore	Second NB	5-5-5-5	Allison	New	1-6250	Schofield	Gilfillan	6251-16250





Figure 4. The \$5 Series of 1875 E-F-G-H duplicate plate for The Commercial National Bank of Providence, Rhode Island (1319), was one of two certified on January 5, 1881 with the wrong plate date. The dates on both should have been copied from the plate being replaced but instead ended up with dates reflective of when the plates were made. January 5, 1881 on this proof should have been August 1, 1865 passed down from an Original Series plate.

I have been able to document only one deviation that impacted two duplicate plates that were made at the same time. This occurred during the 1878-1884 period when Treasury signatures were being updated on duplicate plates. The lapse involved the plate dates. The protocol was that the plate date on the duplicate was to be copied from the plate being replaced but, in this instance, the dates were batch dates reflective of when the plates were made.

Involved were the E-F-G-H 5-5-5-5 replacements for The Maverick National Bank of Boston, Massachusetts (677) and The Commercial National Bank of Providence, Rhode Island (1319). The plates being replaced bore plate dates of January 2, 1865 and August 1, 1865, respectively. The dates used were January 15, 1881 and January 5, 1881. Telling is that both plates were certified on January 5, 1881.

#### Legacy

The Series of 1875 was the first series of national bank notes that the Bureau of Engraving and Printing produced to reach circulation. Two subtle but consistent practices persisted into the future. The Bureau didn't change plate letters when they altered plates. However, when a new plate was made, they incremented the plate letters from predecessor plates.

The use of incremented plate letters was a Bureau of Engraving and Printing innovation for national bank note plates. From the outset of the Series of 1875, every subject on a plate was assigned a unique plate

letter. An alphabet was assigned to each denomination that caried like images. The letters sequentially tracked that subject from plate to plate as successive plates were made. Shown below is how it worked.

1 <sup>st</sup> plate	10-10-10-20	A-B-C-A
2 <sup>nd</sup> plate	20-20-20-50	B-C-D-A
3 <sup>rd</sup> plate	50-100	B-A
4 <sup>th</sup> plate	10-10-10-20	D-E-F-E

There was one exception to the handling of plate letters on altered plates. The plate letters on every Series of 1882 and 1902 face plate in use in 1908 when the Aldrich-Vreeland Emergency Currency Act was passed were incremented. This coincided with revision of the securities obligation to the fact that national bank notes could be backed by softer securities than U.S. Treasury bonds in accord with the provisions of that act.

The production of the Series of 1875 and 1882 national bank notes overlapped between 1882 and 1902. The protocols listed on Table 1 were applied to the Series of 1882 plates as well during that interval.

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