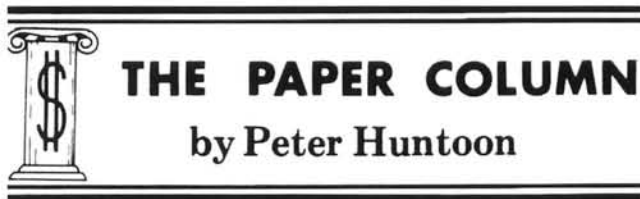


Brown Back Plate Varieties for the National Bank of Commerce In New York

OBJECTIVE

THE PURPOSE OF THIS ARTICLE IS TO DESCRIBE THE rich trove of plate varieties found on the Series of 1882 issues for The National Bank of Commerce in New York, New York (#733). This remarkable suite of varieties was created because the huge emission from the bank required the use of many plates. The 20-year period between 1885 and 1904, during which this bank issued Series of 1882 notes, spanned the most fertile period of innovations in plate manufacture, so the plates reflect both major and many minor changes.



INTRODUCTION

The National Bank of Commerce in New York was one of the largest note issuing banks in the country. Among its milestones, it was the only bank in the country to utilize the Original Series and Series of 1875 500-500-500-500 and 1000-1000-1000-1000 plate combinations. Later it became the first bank to reach bank serial 1,000,000 on a sheet combination when the one millionth 5-5-5-5 Series of 1902 Date Back was numbered on September 9, 1913.

The Series of 1882 Brown Back issues for the bank were impressive as well. They involved 679,000 5-5-5-5 sheets, 396,600 10-10-10-20s, and 12,133 50-100s totaling \$35,229,950. This volume required numerous replacement plates that were rife with varieties.

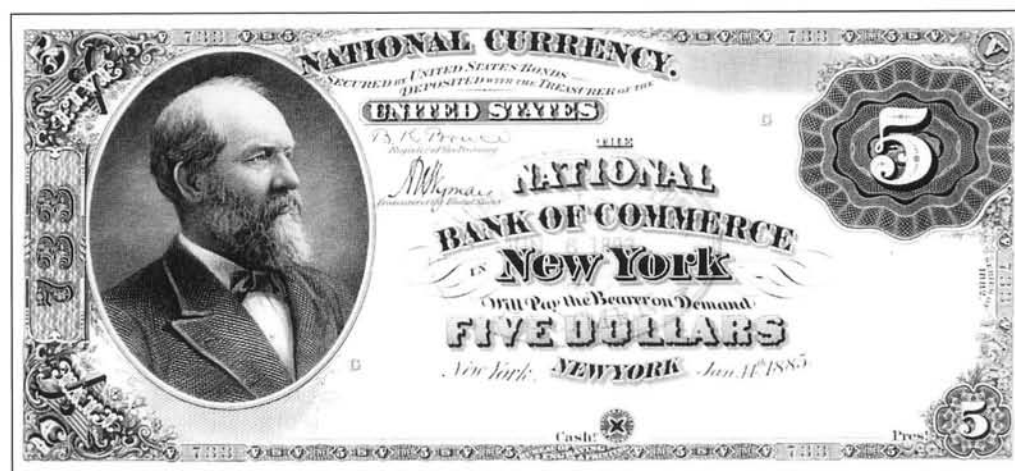
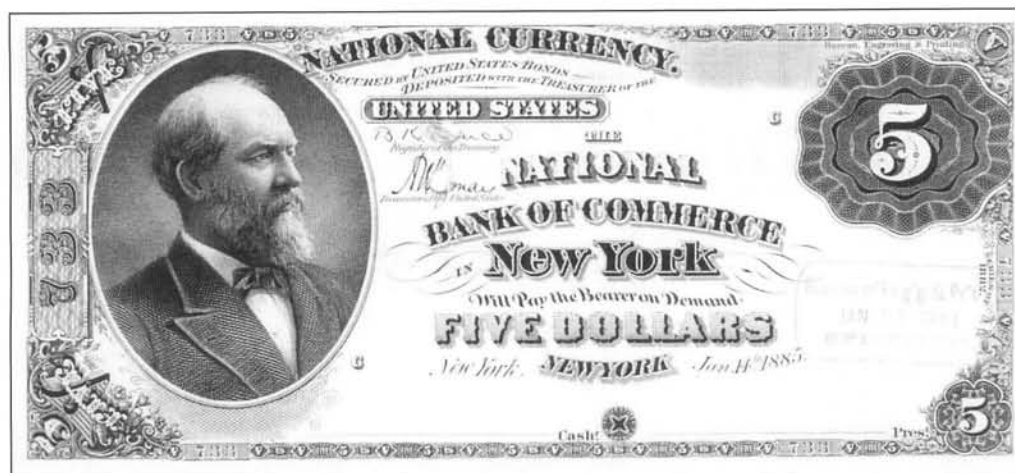
PLATE VARIETIES

Table 1 lists all the Series of 1882 face plate varieties for the bank.

The Smithsonian proofs reveal that three different title blocks were used on the 5-5-5-5 combination, the largest number for any bank in the country. In addition, the first comes with two placements of the Bureau of Engraving and Printing imprint, yielding a total of four \$5 varieties. Similarly, there were four varieties for the 10-10-10-20 combination. Features that changed were: (1) title blocks; (2) the arrangement of the counters and charter number in the top left border of the \$10 subjects; (3) the placement of the Bureau imprint; and (4) addition of hidden stars. The final title blocks on both the 5-5-5-5 and 10-10-10-20 plates were identical. They were adopted in 1902, giving a uniform appearance to the last of the low denomination Brown Back issues.

\$5 TITLE LAYOUTS

The early \$5 Brown Backs have always been popular among collectors for the artistic flair and innumerable variations found in the title blocks. Those with the most unusual layouts, and layouts with quaint designs, are also characterized by treasury signatures that are stacked one above the other to the left of



At top: First \$5 title block with Bureau imprint in the upper right corner.
Above: First \$5 title block with Bureau logo in lower border.

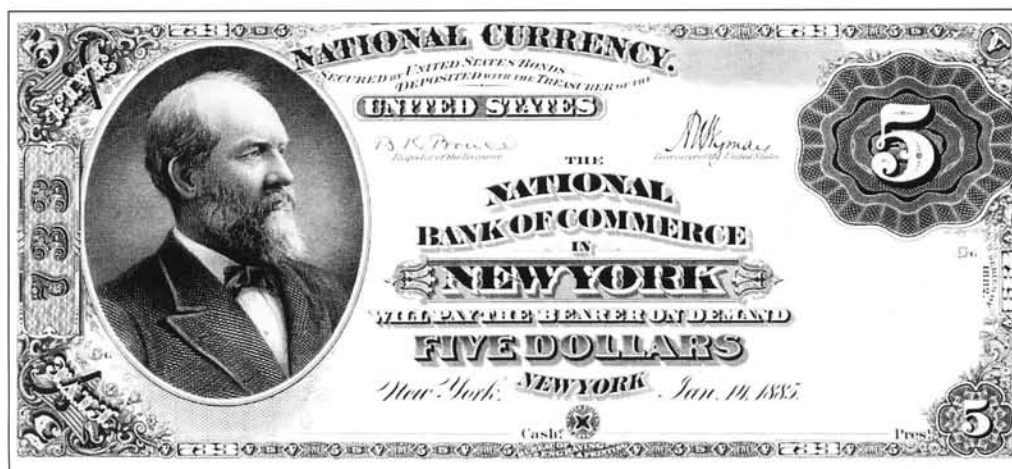
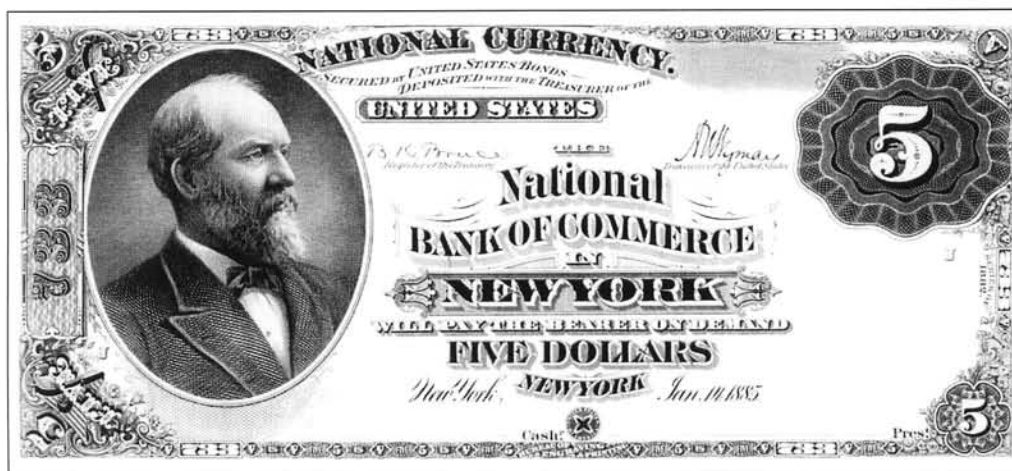
the bank title. The stacked signature varieties were used for plates designed prior to the end of January, 1887. The 5-5-5-5 A-B-C-D plate for The National Bank of Commerce was such a plate, having been completed in January, 1885. It also sports the early placement of the Bureau imprint (Bureau, Engraving & Printing) in small letters just inside the upper right border in the small space to the right of the treasury serial number.

The A-B-C-D plate wore out in May, 1893, and was replaced by E-F-G-H, which also utilized stacked signatures. However, the Bureau imprint was relocated to the center of the lower border thus creating a second variety.

Series of 1882 \$5 face plates ordered by new banks after the middle of November, 1886, were fundamentally redesigned. Most noticeable were: (1) a rearrangement of the treasury signatures to an in-line position above the bank title; and (2) adoption of considerably more uniform styles for the layout of the bank titles. The Bureau of Engraving and Printing began a systematic, but slow, program to replace the stacked signature plates for existing banks with in-line substitutes. When the E-F-G-H 5-5-5-5 stacked plate for The National Bank of Commerce wore out in 1896, Bureau personnel seized the opportunity to replace it with such an in-line variety.

The motivation was that by 1886, Bureau of Engraving and Printing personnel began to consider the early \$5 Brown Back title layouts to be inferior. Edward O. Graves, Chief of the Bureau, summarized this position in a letter dated April 25, 1888, to J. Abrahams, Deputy Comptroller of the Currency, explaining the preparation of a new plate for a Kansas bank:

...the change in the plate...was made for the reason that the engraving of the



title...was inferior and inartistic, being produced by the patent lettering process, and that a new plate engraved in a more artistic style was prepared, not as a favor to the bank, but for the credit of this Bureau. This course has been pursued at the discretion of the officers of the Bureau to the extent that the state of the work permitted with those national bank notes plates on which the lettering was conspicuously inferior (Bureau of Engraving and Printing, various dates-b).

Consequently, the I-J-K-L for The National Bank of Commerce made in August, 1896, had a totally new look. It sported in-line treasury signatures and a new title block. Two minor changes were also made: (1) hollow charter numbers replaced the smaller, solid numbers used previously within the borders; and (2) the plate letters were moved to an outward position. The new plate carried the identical plate date and treasury signatures as its predecessors, respectively January 14, 1885 (date of extension) and Bruce-Wyman. The next four plates were the same. A careful reading of Table 1 reveals that M-N-O-P was approved a year after Q-R-S-T. The explanation is unknown; it could represent a mistake in assigning the letters, or a delay in completing the plate.

A third, even more modern, title block was used when the Bureau prepared the 7th plate (A_A-B_B-C_C-D_D) in July, 1902. This title block also was used on the 5th 10-10-10-20 plate made at the same time. Consequently the last six 5-5-5-5 and last three 10-10-10-20 faces had uniform title blocks. This layout has a turn-of-the-century look wherein the earlier artistic flairs are gone. The plate date and treasury signatures again were left unchanged as was customary for replacement plates.

At top: Second \$5 title block. Also notice the redesigned hollow charter numbers in the border.

Above: Third \$5 title block.



\$10 AND \$20 VARIETIES

At top: First \$10 title block with upper left border counters arranged as:

10 -TEN-10-character number-TEN-10.

The 3rd 10-10-10-20 plate is identical.

Above: First \$10 title block with upper left border counters arranged in the scarcer format:

10-TEN-character number-10-TEN-10.

An infrequently used arrangement of the counters inside the top left border on the \$10 subjects on some early Series of 1882 10-10-10-20 plates reads:

10-TEN-character number-10-TEN-10,

whereas the more common variety is:

10-TEN-10-character number-TEN-10.

Doug Walcutt advised that the last use he observed of the scarcer variety was on a proof bearing an approval date of August 18, 1893.

Comparison between the two arrangements for the border counters. The last observed use of the 10-TEN-character number-10-TEN-10 variety was on a plate approved for use August 12, 1893.





Oddly, the second (D-E-F-B) 10-10-10-20 plate for The National Bank of Commerce carries the scarce variety. It was one of the last made with the variety, being approved for use August 12, 1893. All the rest of the plates have the common arrangement. Consequently, the style and placement of all elements on the first and third plates are identical.

Many early Series of 1882 10-10-10-20 faces made from American Bank Note Company rolls were altered or replaced as the series wore on. The early plates had the American Bank Note Company logo in the center of the bottom border, and the words "Printed at the Bureau, Engraving & Printing, U. S. Treasury Dept" in small letters inside either the upper left or upper right border depending on whether the note was a \$10 or \$20. When the plates were altered or replaced, the Bureau logo was substituted for the bank note company logo in the lower border, and the "Printed at the Bureau, Engraving and Printing, U. S. Treasury Dept" was removed. The title layout on many replacement plates was totally redesigned as well.

No 10-10-10-20 plates for The National Bank of Commerce were altered. Rather the conversion to varieties with the Bureau logo in the lower border took place with the manufacture of the J-K-L-D replacement in 1901. The title block was not changed at this time.

Hidden stars were incorporated into the border designs on 10-10-10-20 Series of 1882 proofs approved on or after April 16, 1900. No one has discovered the significance of the stars, but whatever led to their use represented an abrupt occurrence. The last proof observed without the stars was approved on April 18th, 2 days after they first appeared. The hidden stars occur on the J-K-L-D plate for The National Bank of Commerce, which was made in 1901.

At top: First \$10 title block with Bureau imprint in the bottom border, and hidden stars. NBCstar10 & NBCstar20:

Above: Second \$10 title block. Also notice the hollow charter numbers in the border.

Below: Details showing the locations of the hidden stars found on plates approved on or after April 16, 1900. The significance of the stars is unknown.





Only title block used on the \$50 and \$100 denominations. The plate was never modified by removing the American Bank Note Company imprint and moving the Bureau logo.

The G-H-I-C plate, approved April 3, 1900, missed having them by less than two weeks.

The 5th 10-10-10-20 plate (M-N-O-E) was approved July 31, 1902, the same day as the 7th 5-5-5-5 plate (A_A-B_B-C_C-D_D). The title block on it was the same modernized version used on the 5-5-5-5. Hollow charter numbers replaced the solid numbers in the borders on the 10-10-10-20, making them consistent with the \$5s.

50-100 PLATE

Only one 50-100 plate was made for the bank, a plate approved on January 9, 1885. The title block on the plate is typical of designs produced by the American Bank Note Company for the Original Series \$50s and \$100s. It was produced from rolls made from American Bank Note Company dies. This plate was never modified by removing the American Bank Note Company logo, or moving the Bureau imprint.

DISCUSSION

Large banks offer innumerable opportunities for variety collecting because the huge emissions from them required numerous replacement plates. Major and minor changes in successive plates reflect evolving practices in plate manufacture. Three different title blocks were used on the \$5 Series of 1882 Brown Back face plates for The National Bank of Commerce in New York (733), a number that was otherwise unprecedented. The first comes with two placements of the Bureau imprint. Two title blocks were used on the 10-10-10-20 Brown Back faces. The first is accompanied by variations in border counters and logos, and eventually the use of hidden stars.

If you desire a challenge, select a large metropolitan bank and concentrate on one series issued by it. Starting with plate varieties, add in other features that interest you such as charter number placements, use or non-use of geographic letters, use or non-use of treasury serials, engraved bank signatures, different bank signatures, or various types of backs, even including different state seals made for some states for the Brown Backs, and you will have a lifetime collecting pursuit.

ACKNOWLEDGMENT

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Table 1. Series of 1882 Brown Back 5-5-5-5 and 10-10-10-20 plate varieties for The National Bank of Commerce in New York, NY (733). Data from Bureau of Engraving and Printing (various dates-a,c).

	Plate Letters	Date Plate Approved	Date Plate Canceled
5-5-5-5	1st title layout, stacked signatures, BEP imprint inside upper right border, plate letters inward, ornate solid charter numbers in lined field:		
	A-B-C-D	Jan 8, 1885	Nov 19, 1894
	1st title layout, stacked signatures, BEP logo in lower border, plate letters inward, ornate solid charter numbers in lined field:		
	E-F-G-H	May 25, 1893	Jan 25, 1897
	2nd title layout, in-line signatures, BEP logo in lower border, plate letters outward, hollow charter numbers in solid field:		
	I-J-K-L	Aug 26, 1896	Nov 9, 1901
	M-N-O-P	Jan 22, 1900	Feb 26, 1901 ^a
	Q-R-S-T	Jan 24, 1899	May 27, 1901
	U-V-W-X	May 27, 1901	Aug 4, 1902
	3rd title layout (same as 2nd 10-10-10-20 layout), in-line signatures, BEP logo in lower border, plate letters outward, hollow charter numbers in solid field:		
	AA-BB-CC-DD	Jul 31, 1902	Jun 29, 1903
	EE-FF-GG-HH	Aug 5, 1902	Sep 17, 1903
	II-JJ-KK-LL	Jun 27, 1903	Jun 25, 1904
	MM-NN-OO-PP	Jul 8, 1903	Apr 12, 1905 ^a
10-10-10-20	QQ-RR-SS-TT	Sep 16, 1903	Apr 12, 1905 ^a
	UU-VV-WW-XX	Jun 24, 1904	Apr 12, 1905 ^a
	1st title layout, BEP imprint inside upper border, 10-TEN-10-733-TEN-10 in upper right border on \$10s, ornate solid charter numbers in lined field:		
	A-B-C-A	Jan 9, 1885	Nov 19, 1894
	1st title layout, BEP imprint inside upper border, 10-TEN-733-10-TEN-10 in upper right border on \$10s, ornate solid charter numbers in lined field:		
	D-E-F-B	Aug 12, 1893	Mar 29, 1901
	Same as A-B-C-A plate:		
	G-H-I-C	Apr 3, 1900	Mar 29, 1901
	1st title layout, BEP logo in lower border, ornate solid charter numbers in lined field, hidden stars:		
	J-K-L-D	Mar 27, 1901	Aug 4, 1902
	2nd title layout (same as 3rd 5-5-5-5 layout), BEP logo in lower border, hollow charter numbers in solid field, hidden stars:		
	M-N-O-E	Jul 31, 1902	Apr 12, 1905 ^a
	P-Q-R-F	Aug 5, 1902	Apr 12, 1905 ^a
	S-T-U-G	Jun 4, 1904	Apr 12, 1905 ^a
50-100	Title layout similar to 10-10-10-20 A-B-C-A plate, BEP imprint inside upper border, ornate solid charter numbers in lined field:		
	A-A	Jan 9, 1885	Apr 12, 1905 ^a

a. The date of cancellation was omitted from the ledger; date shown is when the plate was destroyed. The corporate life of the bank was extended on January 14, 1905, hence the plates destroyed on April 12, 1905, were rendered obsolete.