Connecticut Challenges the Definition of "Town" on National Bank Notes

CONNECTICUT NATIONAL BANK NOTES, LIKE THOSE from other northeastern states, are rich in early types. However, what is particularly fascinating about the issues from the banks in this state are the innumerable twists associated with the eight banks there which experienced nine place name changes, either through moves or renaming.

Windham County, in the northeast corner of the state, accounted for six of the place name changes involving five different banks! The stories of those banks provide significant insights into what constituted the definition of a "town" in the eyes of the Comptroller's office.

The types of place names that appeared on notes were inconsistent. Consequently, these Connecticut examples challenge our assumptions of what

**The Paper Column
by Peter Huntoon
and Bob Kvederas**

should appear as the home of a bank on a national bank note. We even find that the concept of town is ambiguous in some cases!

This article will profile three of the banks in Windham County where place name changes produced unexpected or peculiar results. The insights that will be developed here apply elsewhere in the country, especially in New England.

Place Names on Nationals

Typically, when people attempt to determine the location from which a national bank note was issued, they first look for the place name in the tombstone or its equivalent in the title block. The next option is a place name that might appear in the bank name. Neither of these approaches is reliable.

The problem is that many place names that appear in titles are geographic areas that the bankers wish to be identified with, but which were not necessarily the actual locations of the banks.

The redeemability of national bank notes was a central consideration in their design, as well as in the marketing of the concept of national currency to the public. The Comptroller's office gave serious consideration to redeemability, and took pains to reveal on the notes just where the note holder should go to find the bank.
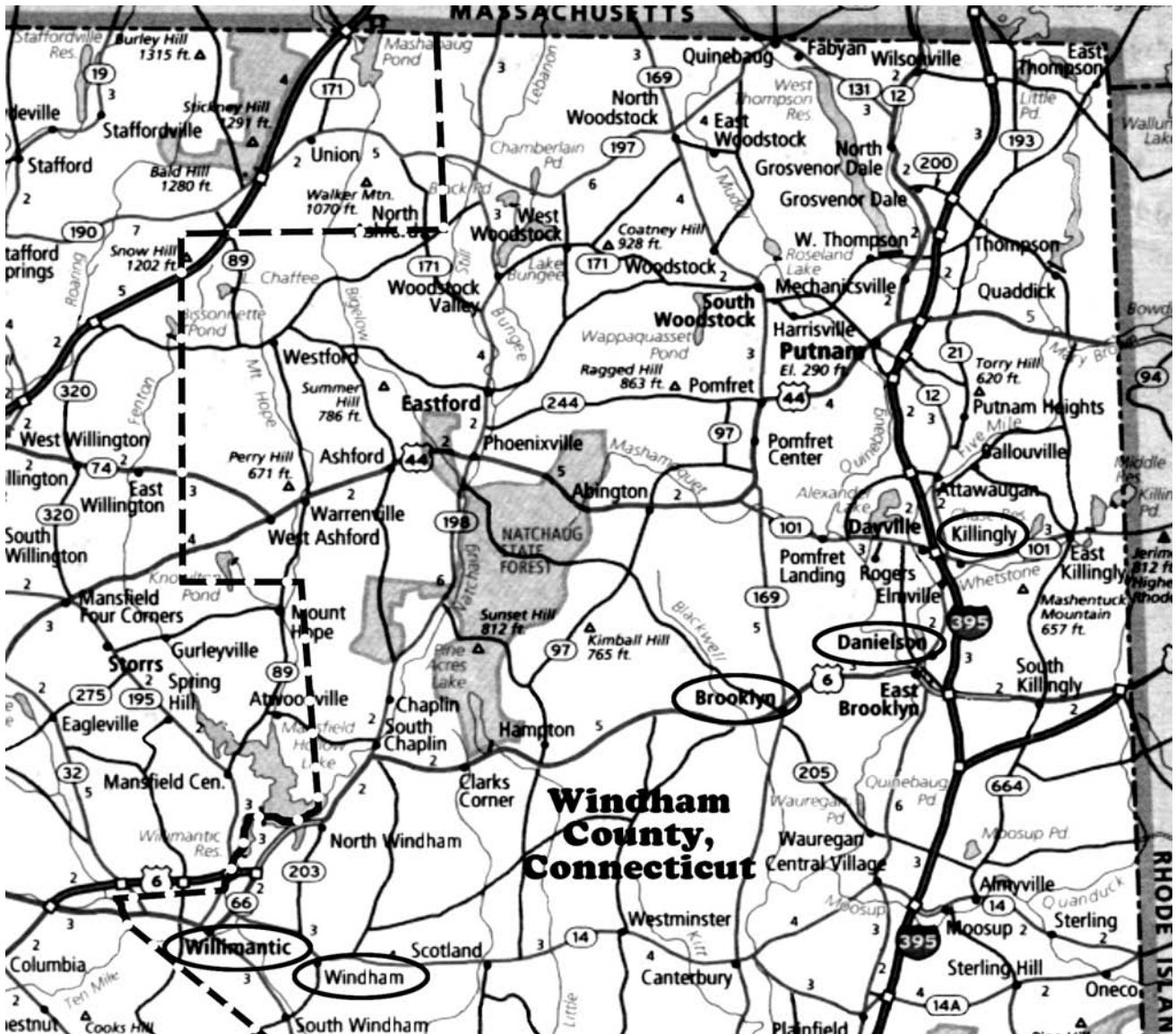
Figure 1. Windham County, Connecticut, hosted five national banks that underwent six place name changes which appeared on national bank notes. The places mentioned in this article are circled. The former names of Danielson were first West Killingly, and next Danielsonville. Major textile manufacturing factories were built in Windham County during the 1800s to take advantage of hydropower available from its rivers. Much of the county has become yuppified and pricy during recent decades, as its former industrial infrastructure has crumbled.

But, you had to know the code. The preference of the Comptroller's staff was to show the post office location of the bank in script on the left side of the title block across from the plate date. If one found the post office, the bank would be nearby.

However, two issues arose. In some cases, the post office was a named subdivision or district within the town or city. In other cases, the place name that ended up in the postal location simply wasn't the name of the post office that served the bank.

Still, the general rule is that the most reliable place to find the place where the bank was located is to read the postal location written in script. You just have to be cognizant that this rule is imperfect.
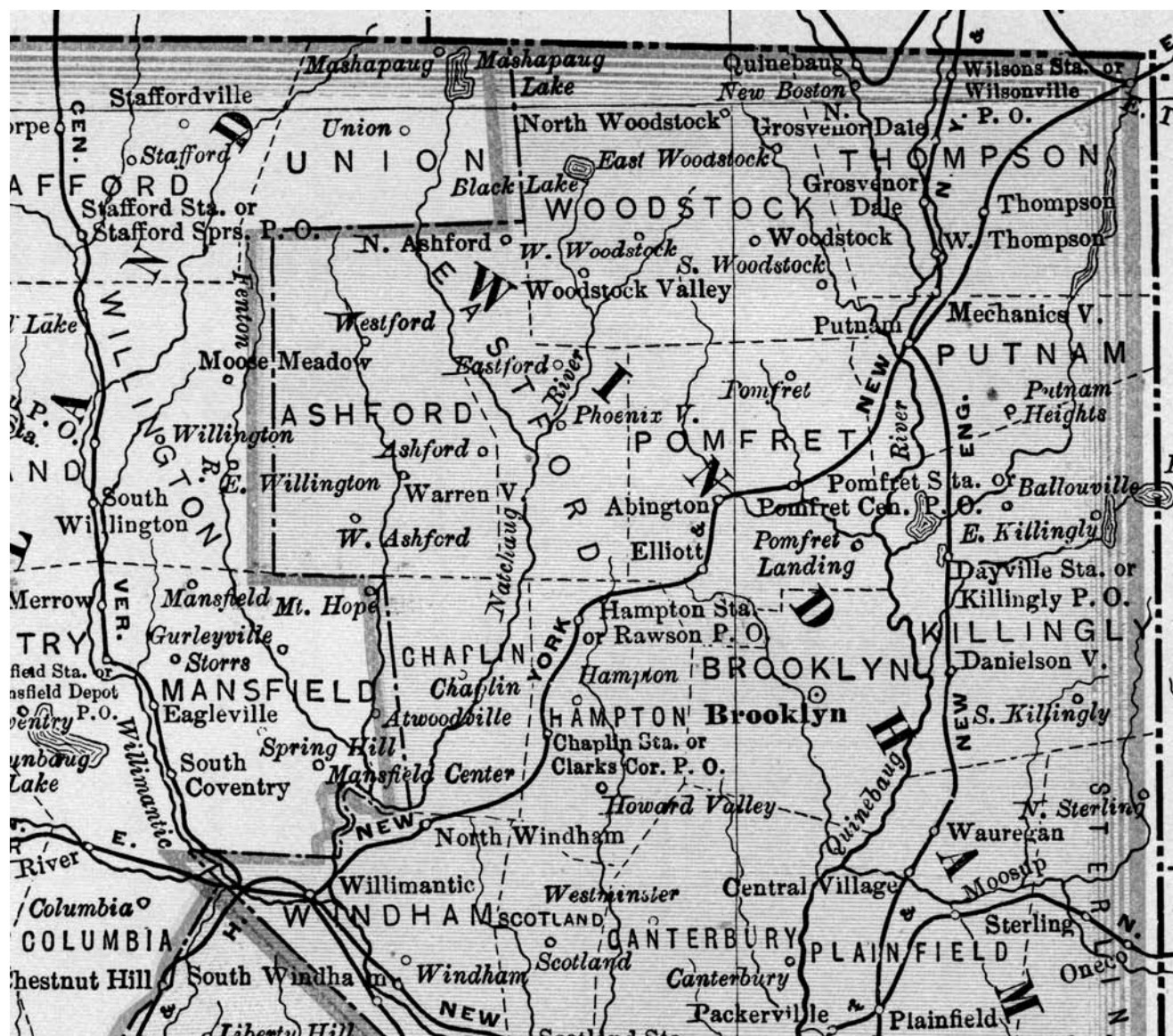
Geopolitical Subdivisions in Connecticut

The naming of geopolitical subdivisions in Connecticut is not a simple matter, but rather a thing of wonder cobbled together from pre- and post-colonial traditions. Connecticut counties epitomize this point.

Counties in Connecticut were first defined during the colonial era in 1666. The state was subdivided into convenient counties, and these were carried forward as legal entities into the post-colonial era.

However, counties and their governmental infrastructures were abol-

ished in 1960, so the functions they served were turned over to state and municipal governments. Even so, people still identify with the counties, and they still are shown on maps.

The concept of a town in Connecticut differs from towns in most other states. Counties were subdivided into towns during the colonial era. As shown on **Figure 2,** the towns were sprawling geographic entities that abutted each other, and were similar to townships in other eastern states.

Population centers within the towns were called villages, and, in the post-colonial era, the villages hosted post offices. Notice that several villages were located in a given town. Generally, the villages were unincorporated. This sounds almost manageable up to now.

Let's now look at a few towns.

Towns of Killingly and Brooklyn

Two towns in Windham County that will be discussed here are Killingly and Brooklyn, respectively situated on the east and west sides of the Quinebaug River. **See Figure 2.**

Now consider that in May, 1854, the borough of Danielsonville was created by an act of the Connecticut assembly, and was comprised of parts of the towns of Killingly and Brooklyn. The operative word here is parts.

Figure 2. Map of Windham County, Connecticut, from the January 1895 *Rand McNally Bankers' Directory* **showing clearly the towns and villages--or in some cases post offices such as Danielsonville. Notice that the towns are labeled with large but fine-lined gothic lettering, and that the borders between the towns are the dashed lines that subdivide the county. In contrast, the villages and post offices are set in smaller but bolder type, and correspond to the circles denoting their locations. Danielsonville was renamed Danielson before the July 1895 edition of the directory.**

Danielsonville borough was made up of parts of both Killingly and Brooklyn, but not of all of each. The borough encompassed an area straddling the river and the railroad on the east side which was developing into a major textile manufacturing center.

Boroughs in Connecticut are incorporated parts of one or more towns with separate borough councils, zoning boards and borough officials. They are chartered by the state legislature to provide certain shared governmental services such as fire protection, utilities and trash collection.

In contrast, villages are census divisions, but have no separate corporate existence from the towns or boroughs they are in.

One village that hosted two of the banks that will be profiled here is West Killingly. West Killingly, located in the town of Killingly, came into existence before Danielsonville borough was chartered.

West Killingly was at the center of Danielsonville borough, and had its own post office. Once Danielsonville borough was formed, the village of West Killingly lost its identity to the borough, so the West Killingly post office was renamed Danielsonville in 1879. Next, the name of the post office was shortened to Danielson in 1895.

Danielson now appears on maps of the area, but that place name alternatively represents the post office or the borough of the same name, but not a village!

Had enough? You have two choices. Reread the above, or go get a drink and then stumble forward.

Town of Windham

The application for the town charter for Windham was granted by the general court of colonial Connecticut in May of 1692. The village of Windham, one of the population centers in the town of Windham, was a farming community during its formative years.

The officials of the town of Windham established the borough of Willimantic in the northeastern part of the town in 1833. The industrial village of Willimantic, in the heart of the borough, was situated around a falls on the Willimantic River because that location was ideal for the location of hydropowered textile factories. The village of Willimantic had a post office that had operated since 1825.

The unincorporated village of Willimantic, and incorporated borough of Willimantic were for practical purposes synonymous. Next, in 1893, Willimantic was incorporated as a city. So here we had the incorporated city of Willimantic inside the incorporated town of Windham!

It turns out that the city government of Willimantic was dissolved in 1983, so the governance of the city reverted back to the town of Windham!

Locations on Nationals

Let's now analyze the locations that appeared on the notes from these interesting places. Remember that the notes were designed to direct the note holder to the bank of issue, so the bearer could redeem the note in lawful money.

The Killingly National Bank

The organizers of The Killingly National Bank, charter #450, had grand designs of serving the entire town of Killingly, consequently they displayed Killingly prominently in the bank name. The postal location for their bank was the village of West Killingly, one of the several villages within the town of Killingly. Things got confused from the outset for this bank.

Three plate combinations were used during the Original Series which in chronological order of appearance were 5-5-5-5, 10-10-10-20 and 1-1-1-2. The 5-5-5-5 and 1-1-1-2 were prepared with title blocks that read The First National

Figure 3. The village of West Killingly correctly appears as the post office location on the Original/1875 5-5-5-5 and 1-1-1-2 plates, whereas it was mistakenly shown as Killingly on the 10-10-10-20 plate. Notes from all three of these plates were issued simultaneously. The West Killingly post office was renamed Danielsonville in 1879, and then Danielson in 1895; however, neither Danielsonville nor Danielson ever appeared on any notes from the bank.

Bank of Killingly, but with West Killingly in the postal location. The use of West Killingly in the post office location effectively caused the title to read The First National Bank of Killingly, West Killingly.

Notice on the notes printed from these plates that the note holder was correctly directed to village of West Killingly which contained both the bank and the post office that served it. This was the most favored treatment in the eyes of the Comptroller of the Currency.

However, Killingly was mistakenly used as the post office location when the Original Series 10-10-10-20 plate was ordered from the American Bank Note Company. Notes printed from that plate directed the note holder to Killingly.

If the note holder sought out either the post office or village of Killingly, he found himself in a village with that name some two and a half miles up the road to the north of the bank. The postal location on the 10-10-10-20 never was changed, even when the plate was altered for use in the Series of 1875 by the

Figure 4. Series of 1882 brown back issued from the First National Bank of Killingly. Notice that Killingly also appears in the post office location in script to the left of the title block. At the time the plate was made, the bank was located in the borough of Danielsonville, and served by the Danielsonville post below it in the Music Hall.

Bureau of Engraving and Printing.

The result was the simultaneous issuance of Original/Series of 1875 notes with West Killingly and Killingly postal locations, the only recognized example of such dual use in the country.

However, even with this complexity, the story for this bank was not yet finished.

In 1876, a new and imposing three story building was built in West Killingly. The centerpiece of the first floor was the Music Hall, a store to one side, and the West Killingly post office on the other. The First National Bank of Killingly was housed in elegant rooms above the post office. Not surprisingly, the president and cashier of the bank also were officers and directors of the Music Hall.

The name of the West Killingly post office was changed to Danielsonville in 1879, after the village of West Killingly lost its identity to the superimposed borough of Danielsonville, The bankers did not apply for a title change to reflect their renamed post office. The Comptroller's clerks never imposed a *de facto* title change by having Danielsonville, or later Danielson, placed in the postal location on the plates used for the bank, not even after the bank was extended in 1884.

Killingly appeared as the postal location on all the Series of 1882 and subsequent plates. The inconsistency, of course, was that Killingly was both the wrong post office and village.

The Windham County National Bank

The venerable Windham County National Bank, charter #1360, was originally chartered as a state bank in 1822, with title The Windham County Bank. It was located in the town and village of Brooklyn. The bankers converted to a national charter in 1865.

In 1895, ten years after its charter had been extended, the bankers applied for and won both a move to the incorporated industrial borough of Danielsonville and a coincident title change to reflect their new location. Notice that the bank was moved across the Quinebaug River from the village of

Figure 5. The Music Hall in Danielsonville was built in 1876, with The First National Bank of Killingly on the second floor and the Danielsonville post office on the right side of the first floor. The officers of the bank also were officers and directors of the Music Hall.
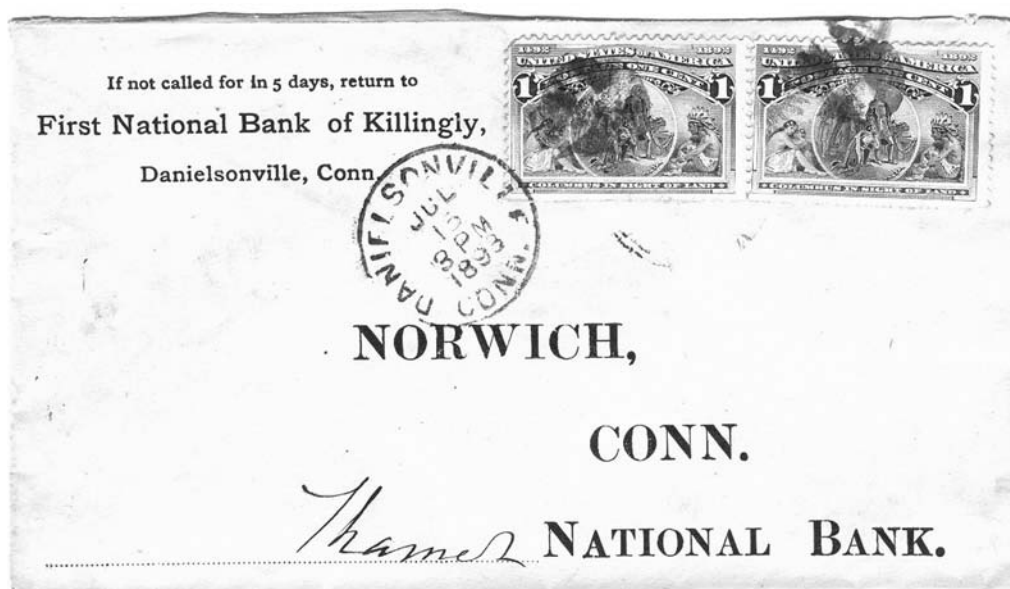
Figure 6. An envelop sent from The First National Bank of Killingly in 1893, using the Danielsonville post office as its address.

Brooklyn in the town of Brooklyn to the borough of Danielsonville within the part of the town of Killingly that was inside the borders of the borough.

The bank was now served by the Danielsonville post office. The new title, The Windham County National Bank of Danielsonville, was approved by the Comptroller on February 26, 1895. Danielsonville appeared in both the bank title and the postal location on the new Series of 1882 notes.

Technically, the Danielsonville in the bank title was the name of the borough which the bankers wished to be identified with. Danielsonville in the postal location was the name of the post office that served the bank. All was well in the eyes of the Comptroller, because note holders were directed to the Danielsonville post office, and the bank was nearby.

However ironic there was no village or town with the name Danielsonville. Killingly, the town containing the Danielsonville post office, was nowhere to be found on the notes.

There are similar occurrences across the country. The "town" shown on such notes is in actuality a part of, or a district within, a larger incorporated town or city.

The name Danielsonville was simplified to Danielson right after The Windham County Bank was moved there. The bankers already had paid for a new pair of Series of 1882 plates with Danielsonville, so they were less than enthusiastic about the prospect of purchasing yet another pair. They exercised restraint, and waited 10 years until their second extension in 1905 to apply for a title change to implement the shortened spelling!

By waiting, they got both the Series of 1902 and revised spelling for the price of one. This was a very common ploy among bankers when faced with renamed towns. Nothing in the national banking legislation forced them to apply for a title change if the name of their post office or town changed, so they didn't. This fact bothered Comptrollers because it caused confusion as to where note holders should go to redeem their notes. No legislation ever was passed to correct this defect, although it was repeatedly called for by various Comptrollers.

The Windham National Bank

The handling of the $5 Series of 1875 plates for The Windham National Bank, Windham, charter #1614, was rather traditional, but with a technical surprise. The bank was located in the village of Windham in the town of Windham when chartered in 1866. The officers of the bank wanted to be where the action
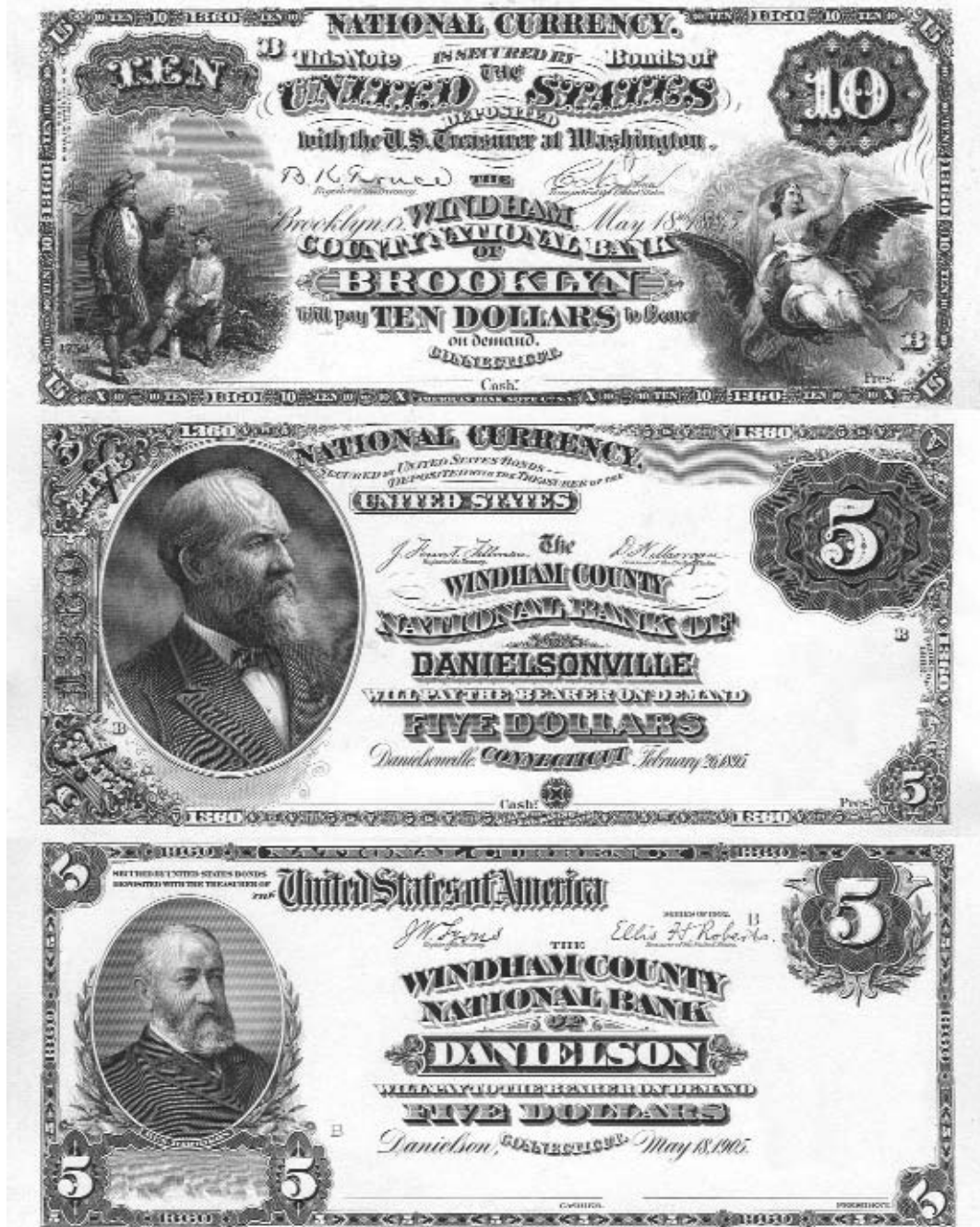
Figure 7. Trio of proofs showing the succession of place names on the notes from the Windham County National Bank. The bank was moved from the village of Brooklyn to the borough of Danielsonville which was served by the Danielsonville post office. Almost immediately, the name of the borough was shortened to Danielson. The bankers waited for 10 years until they extended their charter to apply for a title change to reflect the altered name. Thus, they avoided having to pay for a new set of Series of 1882 plates! The Danielsonville/Danielson post office on the east side of the borough lies within the incorporated town of Killingly. Notice that Killingly does not appear anywhere on either of the lower two proofs.

was, so they petitioned Congress for a two and a half mile move from the village of Windham to the industrial village of Willimantic.

This request was granted by an act signed into law on February 10, 1879, and the bank was moved shortly thereafter. The enabling Congressional legislation required at the time for moves also authorized a title change to The Windham National Bank, Willimantic.

The Comptroller was issuing sheets to the bank from existing stocks of

Original Series 10-10-10-20s and Series of 1875 5-5-5-5s at the time the move was made. Stocks of Original Series $5s had run out over a year before, so the 5-5-5-5 Original Series plate had been altered into a Series of 1875 then. The result was that Series of 1875 $5s already had been printed with the old title, and were being sent to the bank.

The simplest way to handle the title change was to alter the post office location on both plates, and at the same time, alter the 10-10-10-20 into a Series of 1875. This is exactly what was done. The treasury signatures on both were updated to Scofield-Gilfillan, which was customary for title change plates at the time.

Convention dictated that bank sheet serial numbering should restart at 1 with the new Willimantic title. However, when the Series of 1875 Willimantic 5-5-5-5 sheets were printed, bank serial numbering on them was sequential to those with the Windham title. The changeover bank sheet serials between the titles was 1500/1501.

This was a technical mistake. Only ten cases have been identified in the entire country where bank sheet serial numbering didn't revert to 1 after a title change.

Overview

Comptrollers of the Currency preferred to show the post office location of the banks in script on the left side of the title block on national bank notes. This was the location that most accurately directed note holders to the site of the bank.

The name of the post office serving the bank, and the name of the town or city hosting it, were synonymous in most cases. However, in a number of instances, the name of the post office was a name of a subdivision or district within the host town.

Figure 8. The Windham National Bank was moved from the village of Windham to the industrial village of Willimantic in 1879. Both the villages of Windham and Willimantic were located within the town of Windham. The postal location on the $5 plate was altered to Willimantic, and the plate date and treasury signatures were updated, to acknowledge the change. Bank sheet serial numbering progressed in error sequentially from the $5 Windham to Willimantic sheets within the Series of 1875 printings, instead of restarting at 1 with the first Willimantic printing.

This leads to ambiguity about the exact definition of the "town" on some notes. The fact is, the actual name of the town in which the bank was located doesn't appear anywhere on some national bank notes!

Although showing the post office location in script was the preference of the Comptroller's office, it was not a cardinal rule. Violations of the rule further obfuscate exactly where some banks were located.

Once plates were made, only a handful across the country were altered to reflect a change in the name of the postal location. Usually, the bankers had to formally apply for a title change for such a change to appear on their plates. In most such cases, new plates were made, rather than altering existing plates.

Rules generally apply, but in confusing or ambiguous cases such as those chronicled here, it was hard for government clerks to keep track of all the fine points in order to insure that they were faithfully followed. Such problems were exacerbated by bankers who refused to apply for title changes to reflect new postal locations in order to save the cost of new mid-series plates.

Acknowledgment

Support for this research came in part from The Currency Club of Long Island and Society of Paper Money Collectors. James Hughes, associate curator, National Numismatic Collection, National Museum of American History, Smithsonian Institution, provided access to the proofs.

Sources of Data

Comptroller of the Currency. Annual Reports of the Comptroller of the Currency. Washington: U. S. Government Printing Office, 1863-1935.

Homens, Benjamin (ed.). *The Banker's Almanac and Register.* New York: The Bankers Magazine, various dates.

http://en.wikipedia.org/wiki/List_of_counties_in_Connecticut

http://magic.lib.uconn.edu/

http://www.connecticutgenealogy.com/windham/killingly.htm

http://www.postalhistory.com/Post_Offices/index.htm

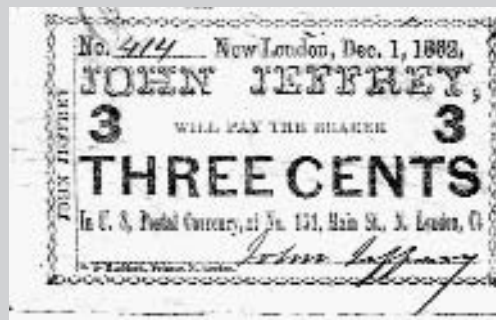Rand McNally. *Bankers' Directory and List of Bank Attorneys.* Chicago: Rand McNally Company, various dates. ❖

Letter to the Editor: Make a note of this note

Dear Fred,

Due to an error, the wrong note was pictured in our listing of Connecticut scrip in your May/June 2009 issue on page 267. The note shown here (at right) is the correct image for the first John Jeffrey (Variety #1) note that appears in the listing. The text that appears in the magazine is the correct text. If the corrected image is just superimposed over the one that appears on pg. 267 the problem will be solved. Sometime in a future issue, would you mind putting in this correction? We have had some nice comments about the article. We are very happy with it. The image I send you is the one that should have appeared as the first of the John Jeffery issues.

Regards,   -- John Ferreri ❖

New London Jeffrey 12-01-62 Variety #1