

Who Really Signed Your Notes?

By Carroll Hilliard



Exterior view of The Bank of Noble with Mr. Richard F. Shafer (Assistant Cashier) on the left and Mr. Frank B. Flanders, (Cashier) on the right.

COLLECTING NATIONAL CURRENCY HAS BEEN A HOBBY that I have thoroughly enjoyed for nearly forty years. Besides the thrill of the hunt in finding new notes to add to my collection, the educational value has also been a joy. The geography that can be learned from collecting is amazing, as well as the very interesting stories that I gathered about many of the banks that issued the notes. One such story was relayed to me first hand by a lady who signed National Currency.

In the late 1970s I often used my weekends to travel to small communities in Southern Illinois in search of new notes for my collection. Much to my dismay I would often find that hardly anyone I encountered had ever heard of National Currency, much less seen a piece. I would often come home disheartened after spending a large amount of time with nothing to show for it. Gradually I began to broaden my search and also ask questions about the banks and the officers who worked in them. Although I might not find a note, I would often come home with an occasional cancelled check or a neat picture of the bank and some really unique stories to go along with it.

On one such weekend I went to the small town of Noble, Illinois, a small rural Southern Illinois town of about 750 people. Despite its size the little town at one time boasted two banks, The Bank of Noble and The First National Bank of Noble. It was a typically hot Southern Illinois day and I had been to a couple of the local businesses inquiring about where the bank buildings had been located.



While in one of those businesses, I was told that a lady down the street had been employed in one of the banks in prior years and that she might be able to help me with my search.

I made the short jaunt down the street and found myself at the home of John and Juanita Shafer. Mr. Shafer ran a grocery store and his father had been employed in the Bank of Noble. Mrs. Shafer had been employed in the First National Bank. I knocked on the door of their screened-in porch and within just a short time I was greeted by Mrs. Shafer who invited me inside. I informed her that I was a stranger and I wouldn't come in but that I just had a few questions that I wanted to ask her. When I mentioned that I was looking for old pictures of the banks she laughed and said, "Well then, you will have to come in because we will need to sit down to go through them." Giving in to her kindness, I agreed and stepped into her screened-in porch and took a seat in an old swing which appeared to have seen many pleasant Southern Illinois afternoons.

In no time at all she appeared again with a large box filled with pictures and we began the search. When we were finished we had found a picture of the State Bank building where her father-in-law, Mr. Richard F. Shafer, had been the Assistant Cashier. We also found a wonderful interior picture of the First National Bank. As we looked at this picture Mrs. Shafer beamed and announced that the handsome man standing in front of the teller's cage was her father, Mr. Homer F. Diel, the cashier of the bank. She then asked if I knew that at one time the bank issued its own currency. I told her that I did and that was the main focus of my collecting; however, I was looking for pictures of the banks to go along with my notes when I displayed them.

Interior view of The First National Bank of Noble with Mr. Homer F. Diel (Cashier) in the foreground and Ms. Bess Hedrick (Assistant Cashier) behind the teller's cage.

'Well, the president was a very busy man and he just didn't have the time to sit down and sign all of those notes.'



Above: A 1902 Series Plain Back issued by The First National Bank of Noble. This note is signed by Mr. Homer F. Diel as cashier and the signature of Mr. W.T.S. Gray as signed by Juanita Shafer.



Right: A series 1929 Type I note issued by The First National Bank of Noble bearing the facsimile signature of Mr. Homer F. Diel as cashier and the facsimile of an actual signature of Mr. W.T.S. Gray as president.

She then mentioned that one of her father's duties as cashier of the bank was to hand-sign the sheets of notes when they were delivered to the bank, and that her job was to take a very large pair of scissors that had been issued to the bank and cut the sheets into individual notes. It was at that point in the conversation that she said something that I was not expecting.

She said that it took a lot of time for the president and her father to sit down and sign all of those notes. She then said, "So I..." and then she paused. I waited for a few seconds and then I said, "So you what?" She replied, "I probably shouldn't have said that." I then asked, "Did you forge the president's signature?" She then replied, "Well, the president was a very busy man and he just didn't have the time to sit down and sign all of those notes."

I then told her that I just happened to have a note on the First National Bank in my car and that I wanted to get it and show it to her. When I returned and showed her the note her eyes just danced. She hadn't seen one of the notes in years and exclaimed that the signature of the cashier was indeed that of her father, Homer F. Diel. I then asked if she recognized the president's signature and if it was hers or his. With a coy smile she admitted that it was indeed her handwriting.

I have heard the story of Jesse James robbing a bank and boldly signing his own signature to make the notes legal tender. However, I had always assumed that the signatures on all of my notes were truly those of the actual people whose names were represented. Having the opportunity to meet Mrs. Shafer and talk to such a wonderful person who witnessed and actually hand-signed the notes, whether it was her name or not, remains a highlight of my collecting career. It has also caused me to pay a little more attention when comparing the signatures found on notes from the same bank. In hopes of finding another name on a Noble note, I asked her if she ever signed her own name to any of the notes, to which she replied, "Oh, heavens no." ♦