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HERITAGE

A PUBLICATION OF THE TEXAS HISTORICAL FOUNDATION | EST. 1954 | \$5/ISSUE | WINTER 2002

COVER STORY

8 Early Texas Currency

Looking back at Jewas currency that was sweed from the time of statehood through Reconstruction offers a unique historical perspective. There was great distrust of financial institutions and even a prohibition againer bunking, but this did not stop countless kinds of scrip from being circulated. By John Martin Davis Jr. On the Cover: State of Texas 4 percent interest-paying \$5 gold coin bearer bond payable in United States gold coins under Act of Texas Legislature approved April 21, 1879

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18 Necessary Paper

As the revolutionary Republic of Texas struggled to find its destiny, desperate financial measures born of necessity were employed. Necessary paper served the role of money for more than a decade, and business owners filled the void created by the prohibition against state-

By John Martin Davis Jr. and John Rowe

22 National Bank Notes

rrom 1803 to 1933, more than 14,000 national banks in the United States issued currency backed by the Federal government but bearing the imprint of each issuing bank. In Texas, 917 banks in 448 frowns issued national bank notes.

By R. Steven Ivy and Jason W. Bradford

40 Special Section

Texas National Bank Notes

Texas national bank notes. In addition to their historical interest, the stunning engravings are things of real

Illustrations provided by Heritage

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TEXAS HISTORY







You'll see the same maps showing the New World that 16th century Europeans marveled at when the explorers returned back across the "Ocean Sea". You too can be amazed at the stories, the exciting tales of a New World filled with strange exotic plants, animals, and people, and an empire for the taking. Through the eyes of explorers. mapmakers and settlers you too can witness the unfolding of knowledge about the unspoiled, raw and immensely rich land that would become Texas.

If maps defined the land area that became Texas, money, bank- notes, bills of exchange and stock certificates tell the story of Texas' economic political development. Most people don't know that some early Texas currency was paper money printed in denominations of 25, 37 1/2, and 50 cents. The museum even has a 6 1/4 cent note printed and issued to pay Mexican troops stationed at the frontier post of Nacogdoches in the 1820s.



Cartographers of the 1500s, 1600s and 1700s knew they were engaged in expanding Europeans' knowledge and understanding of the New World. Many of the historically significant maps in the collection are works of art in their own right, complete with representations of popular motifs, artistic devices. and myths of the day. Some are more functiful artistic and even more "creative" than they are accurate. But all contribute to the the story of Texas exploration, settlement and development.

During the days of the Republic of Texas, President Sam Houston actually signed Texas exchequer (treasury) notes by hand. And, until the Bank of Reform Act of 1933 under President Franklin Roosevelt's New Deal, national banks all over the U.S. were allowed to print their own banknotes. The Texas History Museum houses the most complete collection of Texas currency, banknotes and land scrip in the United States. Most Texas cities and counties are represented in the exhibit.

If historical research is your interest, visit the Texana research library housed in the museum. It features hundreds of first edition books printed about Texas and Texans including the last book David Crockett published before he made his trip to the Alamo in San Antonio. There is also an early translation of Alvar Nunez de Cabeza de Vaça's narrative of his harrowing epic journey across Texas in the Southwest between 1528 and 1536 after being shipwrecked on the Texas coast. There are many other titles including works by Texas literary giants J. Frank Dobie, Walter Prescott Webb and author/artist Tom Lea.



Map of Texas containing the latest Grants & Discoveries E.F.



Tobias Conradus Lotter Augsburg 1740

The Texas History Museum, a publicly funded 501(c)(3) non-profit organization, was created by B.B. Barr Foundation of Dallas. Its purpose is to preserve and exhibit Texas' rich cultural and historical past. To become a supporting member of the museum, send your tax-deductible (to the extent allowed by law)

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by Marshall I. Doke Jr.

Few things in history have had the romance associated with money. Countless historical events and fictional stories of war, love, murder, charity, theft, and even religion are

Money appears in the archeological records soon after the emergence of primitive states. It replaced the barter system of primitive people because of its practicality and elimination of the problems in deciding how many fish equaled one sheep, the number of sheep that equaled a cow, etc. Money established a standard for value. In fact, historiams

believe the first coins were made around 600 B.C. in what is now Turkey and were called "starters," meaning standard.

Money has resulted in common expressions related to value. For example, lumps of salt were used to pay Roman soldiers. This practice led to the expression "not worth his

salt" to describe a person who does not earn his wages. During the American Revolutionary War, the Continental Congress issued great amounts of notes called "continentals." When they lost most of their walled, Americans began describing worthless things as "not worth a continental." And, of course, "not worth the paper it is printed on" is a well-known phrase derived from worthless currency.

The deflation of currencies in the United States was a major problem at the time Texas gained independence. The IBS6 Constitution gave the Congress of the Republic the power to coin money, but it provided that nothing but gold and silver could be made lawful tender. However, no coins ever were mitted by or for the Republic.

Obtaining money was an urgent requirement of the Republic. In one of its entires actions. November 18, 1836, the Congress of the Republic authorized the President to issue \$1,000 Death one exceeding \$5\$ million. Congress letter directed that land scrip for \$500,000 acros be sold for not less than \$30 cerns per sacre but provided that, if bonds to the amount of \$500,000 be previously sold, the President must recall the scrip and forbid further selling. The powerment's optimism was not varianted; it took three years to obtain a portionism was not varianted; it took three years to obtain a



loan—\$457,380 from the Pennsylvania Bank of the United States in return for 10 percent bonds.

The article by John Rowe and John M. Davis Jr., in this HERITAGE usue discusses the decline in value of currencies of Regulable. On Beechner Ist, 1837, in an attempt to protect its currency, Texas and it unlawful for any person to suse or put in circulation any printed or lubragible promision, to report of any denomination. In a separate law for a stundar purpose the same day, Congress a stundar purpose the same day, Congress the Republic could be received in payment of thirds and that bank notes could

not be received in payment of any amounts due the government. However, the great excess of Texas' expenditures over receipts during every year of the Republic prevented a stable value for Texas money until it was replaced by

Two articles in this issue trace the history of Texas currency from pre-Republic to post Reconstruction times. A later era of historic Texas currency was the national bank note period from 1863 to 1935. This currency, "home town paper money," issued by local Texas banks has become an important collectible item of Texana.

United States currency after annexation.

The article by Steven Ivy and Jason Bradford describes the history of Texas national bank notes, and there are 23 reproductions of the fronts or backs of these beautifully engraved notes contained in this magazine. This issue of HERITAGE will be the first time a representative group of color reproductions of Texas bank notes has been made available in a subdication of seneral circulation in Texas.

We extend our special thanks to the individuals who made contributions to sponsor extra pages of color reproductions of "Texas nationals" in this issue. This Texas HER-TAGE, we believe, is a significant addition to the publicly available literature on Texas currency.

Doke is a lawyer in the Dallas office of Gardere Wynne Sewell LLP. He welcomes your comments or suggestions regarding the Texas Historical Foundation at his e-mail address mdoke@gardere.com.

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Pressler, draftsman and cartographer in

Early Texas Currency and Look-Alikes

From Statehood Through Reconstruction (1846 - 1870)

economic panic of 1837 was the bankrupter of mon state-charinstitutions in Charleston, South Carolina, and New Orleans, Louisiana. Sam Houston did little to lessen his fellow Texans' only abundant resource to finance the Non-Beneblic, it issued sears. The so-called "Eschequer Bills" (January 19, 1842) were made receivable at par for public debts in order to curtail market pared to cold. After joining the Union in 1846, the state's finances improved, thanks no several million dollars in United States bonds received in settlement of the outstanding debts of 1. 1861, along with six other Confederate states. All guerabled is Montagenery, Alabama, to form a new assertment. Delegates government relied on outton duties to fund its operations. In the interies, a bridge loan from southern banks was used to pay

expenses. No provision was made for national buriting by the Confederation. The constitutions and laws of the seven severeign states were left undisturbed, and Texas continued its prohibition against burking.

Texas returned to the old currency issued during the "Late Bank at Galveston continued to be active between 1847 and 1858 (Saure 2, mage 8). It was still operating under a 25-year 1835. Surged May Williams, its founder and chief encountry. dual September 13, 1858 (see ture 16). An unforceable 1859 T.W. House and B.A. Shepherd also provided discount and exchange services in neighboring Houston. The private bankers, D & A Oppenheimer, did likewise for Son Argonio, Merchant bankers and cotton factors (a cotton entreet's agent in a port city), acting as private bunkers, advanced funds to formers than were second by liens against land, slaves, and commodities. rate. It was calculated in 1860 that there were more than 2,000. individual Toron lenders with Jours in covers of \$3 million. Most A novel solution around the state's banking probibition was employed by Robert Mills. He and his brother operated as R. & D.G. Mills of Galveston, New Orleans, Havarus, and Liverpool.



Because Texas prohibited the issuance of circulating currency, the brothers endorsed and negotiated out-of-state banknotes. Missisippi banknotes initialed by Mills were known as "Mills Money" and considered as good as gold (figure 4, above).

The federal blockade of southern ports became effective from 1862 forward and kept the Confederates from collecting their expected cotton export duties. By the third year, the Confederate government needed \$2 million a day to pay its Army. The Treasury had to rely on bonds and treasury notes to fund public expenditures. Ever-increasing emergency appropriations and refunding measures were required to avoid insolvency. The first Confederate bonds were authorized on February 28, 1861, followed nine days later by a \$1 million currency issue. The first rebel money came in four denominations (\$1,000, \$500, \$100, and \$50) and was printed by the National Bank Note Company of New York, These interestpaying treasury notes were intended for banks and not the public at large. Two more currency issues followed-the first on May 16, 1861, and again on August 19, 1861. Other authorizations were made each year thereafter. Although this issue was often debated, treasury notes were never made legal tender. Confederate money was only one more variety of discredited currency in circulation throughout the South.

That first Corfiderate loan probably had no Tesas taken, John Hemphil, a delegate to the Alabama Provisional Congress, works an open notice." To the Planters of Tesas," reminding them that the "was it waged not solely, but in a great measure for your interests and protection." He reproched his fellow Tesas for their investment reluctance and encouraged them to participate in the upcoming Confederate Produce Loan. The Joan agent for Collin Courry received instructions to open his subsequent to the control of the course of them to the control of the control

Not until that Christmas did Confederate money "find its way into Texass." The editor of the Marshall Republican comforted readers that the new currency was being accepted by all New Orleans banks and "to doubt Confederate money is to doubt our ability to maintain

our independence." He reminded all true Southerners that to refuse the money was disloyally to the cause. No money was anywhere to be found in the Westerner Territory, General Thomas Hindman, while commanding the Trans-Missistepi Department, had to seize the 1862 Arkansas War Taxes to pay his troops after his promaster's funds an our.

The Confederate depository at Dallas gover notice May 5, 1863, that he stood ready to exchange Confederate-issued treasy to exchange Confederate-issued treasy notes that offer December 1, 1862, for funding into 7 percent Confederate bonds are required under the Funding Act of February 20, 1865 (dosigned to reduce the amount of excess currency). Until the new securities were received by his offici, metrin depositive, certificates were given interest. On amounted that the long-felseyd bonds had finally arrived, and he was ready to comfete the exchange (figure 5, above).

Treasury operations west of the Mississippi evolved from disregard in 1861, to neglect in 1862, to virtual independence by 1864. Funds seldom made it



Figure 6, below CSA - Military Board of Texas - \$1,000 Depository Receipt for 8 percent Texas War Bonds - Austin, Texas -June 17, 1862

Figure 7, right CSA - \$1,200,000 Treasurer's Receipt Principal Depository's Office, Trans Mississippi Department - Marshall Texas - August 26, 1864

This festificate entitles II A Place A le to Inn hurnitate dam, all & per cent interest from date, familible to the 8 per cent, bonds of the Face of Bensa, who presented at the Part Forward, in wars of one Boussand Ballius; für all sams less time over thousand delling or critique the the in will be insulfred. I will be supported to the support of the JH Hospital State of the support of



to the Trans-Mississippi Department. Lack of fiscal support from the government in Richmond compelled local authorities to seize whatever they needed. Receipts were given to citizens when produce was taken as proof of a claim against the rebel treasury.

All United States Custom Office funds were turned over to the State after federal officials in Texas resigned on March 4. 1861. Texas passed a \$1 million war bond scheduled to be repaid by an assessment of four cents on all private property. The long-term debt vielded 8 percent interest payable in gold coin. The loan was needed for frontier defense after Union troops withdrew from their outposts. The State of Texas held about \$8 million in United States bonds received as part of the original annexation treaty. Texas was asked to transfer those trust funds to the Confederate Treasury. On January 11, 1862, a Texas Military Board considered the request and declined the offer. The Board took custody of the United States 5 percent bonds, Messers, R. and D.G. Mills assisted the Military Board as financial agents. The State wasted no time in establishing its own cotton purchase program administered by the same Military Board. Of the total United States bonds received, 44 were sold to buy war materials. Cotton producers participating in the program were issued depository receipts for bonds to be issued later by the State of Texas (fisure 6, above).

Finances worsened each year. After the loss of Vicksburg, Mississippi, and New Orleans, Louisiana, the Confederacy was cut in two. The West could not be administered from Richmond, Virginia, and as a result, the general in chief of the Trans-Mississippi Department was given power coequal to that of President Jefferson Davis after July 28, 1863, General E. Kirby Smith had more authority "than he dare put in writing," according to President Davis. The Secretary of War on April 28, 1864, recognized the "peculiar needs" of the Department due to its western isolation. The Confederate Congress on January 27, 1864, established an Agency of the Treasury for the Trans-Mississippi Department.

On December 16, 1864, Texas treasury agents complained of Richmond's failure to send them enough money to meet their military obligations. The Richmond Treasury said it had forwarded \$47,000,000 to the Department during the previous six months (figure 7, above). No one knew how much of that amount was captured or lost. The Secretary of War understood the problems caused by a falling currency and inflating prices; he also appreciated that unpaid soldiers undermined the overall war effort. Texas was strategic to the Confederacy. Cotton was shipped through Mexican ports around the federal blockade. Cattle were driven across Texas to feed the troops. Corn and wheat supplied both civilian and military tables. Ordnance crossed the Rio Grande to arm soldiers. Governor Francis R. Lubbock reminded President Davis that "Texas was the granary which nourished the armies of the Trans-Mississippi Department." and should not be ignored.

In response to an inquiry made by the editor of the Galveston Daily News, Texas Treasury Agent Peter W. Gray of Houston, summarized his office's banking procedures. Ironically, his editorial

response was not published until May 3, 1865, three weeks after the Appomattox surrender, Judge Gray reminded his fellow citizens that he had not a single dollar within his personal control. The principal depositary at Marshall functioned as the treasurer, and he was responsible for actual payments. Needs always exceeded available funds. When funds ran short, payments were suspended. Four out of five dollars paid out went to the military. To Gray's knowledge, only \$4 million in treasury notes were ever received by his agency, although the Secretary of Treasury believed that almost ten times that amount was shipped to Texas. Judge Gray wrote that money could not be drawn from an empty treasury. The two primary funding sources were tax collections and bond sales. On rare occasions. his agency paid for expenses with coin. No specie payment ever amounted to more than \$1,000.

Judge Gray supervised all western depositaries, collectors, and subagents from Marshall, Texas. His territory included Texas, Ackanass, the Indian Included Texas, Adamass, the Indian Territory, and Western Louisiana. Major David E Slaul was the auditor, and Thomas H. Kennech, formerly a judge in New Orleans, was congrepted. The principal depositary was attorney M.J. Hall of Marshall, Texas. The Texas funding depositaries were Samuel E Modes, at Jefferson J.W. Smith, Dallas; James Sorles, Houston, D.M. Stapp, Victoria; and George W. Palmer, San Antonio—all functioning as such from June T. 1864.

The Confederacy went from having no currency to having an excess amount being issued, and the result was hyper-inflation. To slow this inflation and remove some of the excess currency from circulation, the Confederate Congress passed a massive refunding measure titled the Financing and Exchange Act of February 17, 1864, which authorized more bonds and treasure notes than ever before issued (figure urn notes than ever before issued (figure to the control of the contro

8, page 14). Texas citizens had until December 31, 1864, to exchange their old \$3 treasury notes for \$2 of the "new issue" (figure 9, page 14). Inflation was so out of hand that little resistance was given to forced devaluation. Deputy depositories all over Texas stayed open that New Year's Eve to complete the exchange before the year-end deadline. Because the government printing presses in Columbia, South Carolina, were far behind production schedules, exchange certificates were issued in lieu of the new money. The certificates, once endorsed before a notary, could be used to pay Confederate war taxes.

The war in Texas officially ended on May 26, 1865, after General E. Kirby Smith surrendered his Trans-Missistopic Department to United States General Edward R. Camby, When the Fourteenth Amendment to the United States Constitution was ratified, 25 billion in Confederate debt became totally worthless. Texans had not only lost the war

PRIVATE	BANKERS	AND	EXCHAN	GE	BROKE	RS OF	TEXA
Location.	County.	Names	of Bankers.		New-York	Correspo	mdents.
Galveston			T. H. & Co.				ves & Macj
**	"	lorler W	B. & Co	.Dune	an, Sherina	na co.	
**			hins & Co		ing Dwich	& Tron	phridge
**	"	Cookneh	J. W. & Co	. Hops	me, Dangu	w IIO	bridge.
Houston		Shepherd	B. A. & Co	.Nat.1	ParkBk.,&S	wenson,	Perkins&C
Austin	Travis	Raymond	& Whitis	Swer	son. Perkir		Ikins & C
San Antonio	Bexar	Bennett,	V. A	.Nort	hrup & Chie	k, and S	wenson, Pe
"			i, J. S Hicks		ayden.		
Deonham	Washington .	lossott &	Passet	Cwan	non Danleis		
	McLennan]				son, rerki	s & Co.	
Polton	Bell	Tiller &	Thomborlin			44	
Nagordochor	Nacogdoches	town Too	TI & Con			**	
Jaffareon	Marion	starr, oas	Toe			**	
Indianala	Calhoun	2nnac II	8 C-	٠.		**	
Lavacca		Torbor L	. M. & Co			**	
Cornne Christ	Nueces	loddridg	D & Co			"	
Brownsville	Cameron	Vrov D	1. 0 00				
McKinner	Collin	Yoursome	T D & Co			44	
Bryan				5000			
Dalles		Buford &					

but also all their property. The Texas Treasury only had \$7,729.95 in coin at

Even with all its losses. Texas suffered less devastation than any other Confederate state. Other than several naval battles and a few invasions along the coast, the state was spared. Texas relied on its old system of warrants for both military and civilian expenditures during the Civil War (figure 10, page 14). These circulated in commerce alongside Confederate currency and Louisiana bank notes, though Mexican specie was the preferred medium of exchange. Merchants and cotton factors continued to issue sight drafts (figure 11, page 14). Counties paid expenses with "scrip" (figure 12, page 14, and figure 13, page 15). Shinplasters (fractional currency, usually poorly secured) filled the monetary void (figure 14, page 15). No criminal action was taken against these illegal issues. Officials sensed the public preferred bad money to none at all. More than \$2 million in state treasury warrants was placed

into circulation. Several private banks in Galveston, San Antonio, Jefferson, and Houston survived the rebellion (figure 15, page 15), Merchants in Austin, Dallas, San Antonio, and Waco reopened their exchange and discount windows (figure 16, page 15). Cotton and wheat were accepted in Dallas, in lieu of cash payments, where the hometown newspaper advertised it would accept a bushel of wheat for an annual subscription. The Texas Reconstruction Constitution retained the prohibition against statechartered banking. This was to change in 1869, after 48 banking charters were issued, but only a third of the institutions ever actually opened. In 1866, four federal institutions were granted authority under the National Bank Act of 1866. As would be expected, the metropolitan areas of Galveston (two), Houston, and San Antonio were the first. The First National Bank at Galveston was organized September 22, 1865. Private bankers sup-

plied other financial services. The private banks listed in the graphic on page 12 (from the Texas Almanac, 1869) were included in the Texas almanacs between 1867 and 1869.

Both the Texas Constitutions of 1861 and 1866 remained silent regarding banking powers. The Reconstruction government tried to stop the Legislature from issuing "warrants, treasury notes, or papers of any description intended to circulate as money" (figure 17, page 8 and fromt cower). Between 1870 and 1873, these chartered banks were authorized by special legislature aets, despite the fact that there was no general banking status.

Island City Savings Bank, Galveston June 20, 1870

Texas Banking and Insurance Co., Galveston July 1, 1970

City Bank of Houston July 21, 1870

The State Central Bank of Waco August 8, 1870

Citizens Bank of Navasota March 31, 1871

Galveston Bank & Trust Company December 2, 1871

City Bank of Sherman April 11, 1873

City Bank of Dallas May 31, 1873

Between the time of the Republic and the end of Reconstruction, Texas banking underwent drastic changes. Private bank notes, cotton drafts, government warrants, and county shinplasters provided what circulating medium there was during the war after specie payments were suspended. Improvisation resulted in an extraordinary



Above: Pull-out detail of currency engraving from \$10 Fayette County War Scrip, March 31, 1862. See larger version, color image (figure 12) on page 14.

number of currency "look alikes" that were used to meet the needs of commerce. Extant examples are quaint reminders of Texas' pragmatic solution to simple financial necessity.

John Martin Davis Jr., of Dallas, is on the Texas Historical Foundation board of directors.

All images are from the collection of John Martin Davis Jr., unless otherwise noted.

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A Ma 4833 . Consederate States of America, Depositary's Office, Hollow Studenie August 22: 38 y V Chis will Certify 2hat J. OF . Descriences has paid in at this office Treasury Notes of old issue of the value of

Tive Generalical for which amount Registered Bonds, of the Confederate Flates of America, bening interest from this date, at the rate of four par cent. her assum, will be issued to him, under the "flat to reduce the Aurenay and to making a New Fuse of Netes and Specials," approved Between 17, 17 18 2, more the surrender of this coefficient at this office. Reconstite for Faxes due in 1844, without hit flates.

No 368

EXCHANGE CERTIFICATE.

C. S. Depositary's Office, Tyle Teras vec 17. 1864.

THIS CERTIFIES HI & Boddon

in this office, There The useand -Wellow of "Old Fren" Bearing - Water, to be exchanged, on his coder, for Two Tates of that seen in "Now Inna" Stotes, with Al of Congress of sigth Bolly, 1864, when this office shall be supplied with fonds for the furpese, and an surrender of this Certificate

SeeWalner Depositare

Value & 2600 ML "New love" N.D. Moore



TREASURY WARRANT. No 8 648 Seprepulsion 82 0

Under Act of Pary 14, 1887, on Military The Corresporce of the State of Cerus

FIVE DOLLARS

EXCHANGE for Twenty-Five Ceuts. Mire to ... Throfts are presented in sums of \$20, and charge to account To S. St. McKnight, Esc. Courty Transport, Anderson Co.









Figure 13, left CSA - \$10 Fayette County War Scrip March 31, 1862





Figure 15, left
War - 5¢ - C. D. Cosner & Company—Beard
(In United States Treasury Notes) - Jefferson
Texas

Figure 16, right Post War - \$100 - Cotton Sight Draft - T. H. McMahan, Galveston,Texas - December 6, 1870





pals of the first insurance company in Texas. A short tim later Mills acquired property near Galveston and built th ner in two shipping companies-Mills, McDowell, an Company of New York and McDowell, Mills, and Compan of New Orleans-and their ships brought Texas sugar a

and Brazos Navigation Company and was associated wit the Galveston Wharves. It was as if everything tha

The Civil War brought a great reversal of fortune to man including Robert Mills. Several of his steamboats were acquire for use by the Confederacy, and Mills operated others as block ade numers. Following the war and the collapse of the cotto

Image above: "Mills' Money," courtesy of John Rowe Texas History Museum, Jefferson,



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Samuel May Williams

From Providence, Rhode Island, where he was born, to Galveston, Texas, where he died, water

became employed as a translator and clerk for Stephen F. Austin. As the empresario's right-



Figure 2, right

River Guadalupe, District Of Gonzales, Green Dewitt \$20.00 (October 15, 1825), Handwritten



Figure 1, above Mexico City, El Imperio Mexicano Un Peso (January 1, 1823)



En efectos de musifra tionda.

Vale por MEDIO REAL,

Figure 3, above
Nacogdoches Merchant Scrip, 6 1/4 cents (1827-1832). Printed by Benjamin Levy.
From John Rowe. Texas History Museum, Jefferson

Figure 4, right Columbia, The Commercial And Agricultural Bank of Texas, \$1.00 (Un Peso) (1835).Draper, Toppan, Longacre and Company





Velasco (V2), Warrant (Written Amounts) (1836)

Figure 5, right New Orleans, Texian Loan, \$320.00 (January 11, 1836). Benjamin Levy





Republic of Texas Currency

By John Rowe and John M. Davis Jr.

All images are from the collection of John M. Davis Jr., unless otherwise noted.

In 1821, Mexico overthrew Spanish rule. After a brief empire period, Mexican federalism came into existence in 1824. The Federation set up standard governmental departments, including a treasury that issued national currency in limited quantities (figure 1, page 18). The Constitution provided for a decentralized form of government, reserving separate powers to the states. American settlers were already in the process of perfecting titles to early Spanish land grants. Moses Austin and his son Stephen, along with other empresarios received permission to convince willing pioneers to immigrate to the open frontiers west of the United States border. Many enterprising colonizer companies issued their own currency, such as the handwritten promises of the Green DeWitt Colony (figure 2, page 18). Mexican specie (silver and gold coin) and merchant shinblasters (fractional currency, often poorly secured) sustained the flow of frontier commerce during this period (figure 3, page 18).

Fourteen years of political friction in Mexico culminated in 1835 when Santa Anna assumed that country's presidency. He was determined to slow the expansion of Mexican federalism by concentrating more power in Mexico City. During this time, two groups of organiteers received Mexican colonial bank charters. Norther of the two ever became operational. Unissued examples of the currency of one of those, the Commercial and Agriculture Bank of Texas still exist as Texas collectibles (figure 4, page 18). In early 1816, Stam Annua seambled a northern invasion force of Mexican conscripts. He crossed the Rio Grande to quate a brew-ing Texas rebellom. He wanted to reinstant his bordheri-inke, Centeral Cox, as governor in San Antonio. General Stam Annua Bortal up the insurgence in an old Stan Antonio mission. On March 6, 1886, the Mexican Army captured the Alamo killing all 1876 of its defendes.

It was during this time, almost 200 miles northeast of the Alamo, at Washington-on-the Branos, a convention of "Textians" voted to abandon forever any sovereign loyalty to Mexico. That body declared Texas to be an independent Republic on March 2, 1885. Shortly thereafter, on April 21, General Sam Houston defeated Santa Anna at the bartle of San Jacinto, and the sovereim state of Texas became a reality.

Texas as an independent nation functioned under a provisional government, temporarily headed by Chief of State Henry Smith. The rebellion government had issued land scrip denominated at 50 cents per acre to help finance its revolution (figure 5, page 18). Smith was followed as the head of state by intertim President David G. Burnett.

When the provisional government adjourned, a report disclosed that the nor than 15,000 square miles of land has been won for a cost of only \$267,534,69. Of this sum, \$225,154,20 square went to the army, \$227,364.73 to the nave, and the remainduced went to the army, \$227,364.73 to the nave, and the remainduced the government employee's payroll and various contingencies. The official treasity numbers did not reflect expenses pairs with brank, land bounties, and mere promises issued in the provisional government's name.

All necessary expenses were paid for by the simple expedient of

issuing government warrants (figure 6, page 18). The first warrants were entirely hand-written promises for future payment. Printed warrants were later purchased from a variety of job presses, with little concern for uniformity. Warrants were made payable to a named person for a specific amount "out of any money in the Treasury not otherwise appropriated." Each draft listed the nature of the expense incurred and sometimes included whether the expenditure was a civil or military item. Most common were payroll warrants. Drafts were made receivable against public dues, hopefully encouraging greater market acceptance and negotiability.

Bounties to soldiers were the most commonly issued special warrants. A few warrants were denominated in opened public land at the stated value of 50 cents per acre, though land scrip posed as many problems as it solved. People in dire need of cash were forced to redeem unidentified land claims for whatever they could get. The market discount depreciated the value to cents on the dollar, Samuel Swartwout, the customs collector at New York City, bought up vast numbers of the Republic's discredited scrip in hopes of building an empire. A \$65,000 specie loan, arranged by merchant bankers Triplett and Erwin, plus \$25,000 in American cash donations to the cause, was the only hard currency received by the government during its first two



Figure 7 Houston, (H11), Star Note \$100.00 (1837 - 1838)

STAR NOTES (FIRST ISSUE JUNE 9, 1837)

The Act of June 9, 1837, decreed that up to \$500,000 in Star Notes be printed to pay outstanding government warrants, as well as meet current public expenses (figure 7, above). Coin was the preferred tender for customs payments and continued to be the most popular form of

An administrative problem arose concerning the issue of Star Notes. President of the Republic Sam Houston, by the terms of the Act, was required to sign each and every note. Denominations ranged between \$5 to \$500. His signature requirement became a practical impossibility. An amendment of October 23, 1837, authorized Houston's secretary, William G. Cooke, to sign the Star Notes in his place.

Star Notes bore interest at 10 percent a year, twice the borrowing

rate paid by the United States Treasury, but Texas was unable to pay the interest when due. Even though the notes were made receivable for customs dues in lieu of cash payments that would have normally been owed by commercial importers, the provision failed to avert a steep decline in value compared to sold.

An Act of May 16, 1838, ordered the reissue of previously redeemed notes, rather than canceling them as promised. More than 60 percent of the treasury notes were still circulating by the end of the following year. Values continued to fall against the gold dollar.



Houston, (H15), The Government Of Texas \$3.00 (1838 - 1839) Draper, Toppan, Longacre and Company

THE GOVERNMENT OF TEXAS NOTE (SECOND ISSUE OF JUNE 9, 1837)

The first engraved notes issued were from Draper, Toppan & Longacre of New York (figure 8, above), No sooner had the earlier Star Notes been released than crude counterfeits began to appear. Between January 15. 1838, and January 1, 1839, a total of \$650,629 engraved bills were printed in denominations of \$1, \$3, \$5, \$10. \$20, and \$50. Under the authorizing act, the total issue was not to exceed \$1 million. Thus, as the "star money" was retired, the engraved notes could be substituted.



Houston (H24), Medallion Note \$2.00 (1838), Niles Print, Childs. Clark and Company, England.

MEDALLION NOTES

(THIRD ISSUE OF DECEMBER 14, 1837)

The "Medallion Notes" of December 14, 1837, were only issued in \$1, \$2, and \$3 denominations (figure 9, above). Engraved by Childs, Clark and Company of New Orleans, the sheets were printed by Niles Print, Houston.

The desperate financial measures of the revolutionary Republic were born of necessity. Necessary paper served the role of money for more than a decade. All extant Texan notes are fascinating evidence of an independent nation finding its political destiny.

CONSOLIDATED FUND NOTES

(ISSUE OF SEPTEMBER 1, 1837)

These certificates were used to consolidate outstanding debt into long-term transferable stock bearing semiannual interest at the rate of 10 percent. The refunding measure was necessary to reduce the inflationary level of circulating bills. Certificates were redeemable at the convenience of the government at any time after September 1, 1842. The stock was issued in amounts of \$1000, \$500, \$1,000, \$5,000, and \$10,000 (figure 10, below).



Figure 10 Consolidated Fund (Cf1), Stock \$100.00 (September 1, 1837)

THE REPUBLIC OF TEXAS CHANGE NOTES (FOURTH ISSUE DECEMBER 14, 1838)

The change bills (\$1, \$2, and \$3 denominations) were printed by Endicott & Clark of New Orleans (figure 11, below). Hard currency was hoarded by the public, but the Treasury notes were passed off as quickly as possible before the value declined even further against coin. The total authorized was \$150,000.



Figure 11 Austin (A-2), Change Notes \$2.00 (1839 - 1841). Endicott and Clark, England



Figure 12 Austin (A-9), Red Backs Note \$500.00 (1839 - 1841). Rawdon, Wright, Hatch And Edson

RED BACK NOTES

(FIFTH ISSUE OF JANUARY 19, 1839)

The Rawdon, Wright, Harch & Eldon of New York and New Orleans bills were issued between March 1839 and 1841. They were known as "red back" because of their "orange-red" reverse. The sheets were printed in six denominations between \$5 and \$500 (figure 12, above). These, too, quickly depreciated to 3/8 of face value after being placed into circulation; eventually their value fell to only pennies as the financial wees of Yeass grew.



Figure 13 Austin (Aw - 4), Special Naval Warrant \$50.00, (April 23, 1841)

THE NAVAL WARRANTS (MAY 18, 1838)

Many same obligations simply went unguid during the early peeds of the Reguldis. One extreme cample, was expressed of the Teas Nays, A special warrant was passed to meet the wage obligation for Saulon and marines. Compets had to long deferred pass due noval payments because of the lack of funds. Finally in 1840, when their partners was exhausted, the saulon themselved as many which the port of Calveston. The navy surrants issued from the City of Austin dated Arril 23.1841, weretal a crisis (fune 13, above).

CONTINUED ON PAGE 54



Texas National Bank Notes

By R. Sleven Svy and Jason W. Bradford

OFTEN CALLED "HOME TOWN PAPER MONEY," CURRENCY ISSUED BY TEXAS BANKS DURING THE LATE 19TH AND EARLY 20TH CENTURIES IS A THROWBACK TO TIMES WHEN FINANCES WERE MORE LOCALIZED. IN TODAY'S GLOBAL ECONOMY, TEXAS NATIONAL BANK NOTES ARE HIGHLY PRIZED BY COLLECTORS AS QUAINT REMINDERS OF OUR STATE'S FINANCIAL HISTORY.

rom 1863 to 1935, more than 14,000 national banks in the United States issued currency that was backed by the Federal government but bore the inspirit of each issuing bank. National bank notes saw their birth during the Civil War and served in the channels of commerce for more than seven decades, until another crisis, this time a great franacial depression, finally ended their storied history. Collectors treasure these relics of our nation's past, and national bank notes often provide a local financial history that interests those who might not otherwise collect old currency. In Texas alone, 917 banks in 448 towns and cities issued national bank notes; thus the variation in which collections might be assembled is as varied as the number of collectors. These fascinating pieces of financial memorabilia provide a link to our nation's past and the more localized economic system of the late 19th and early 20th centuries, and they continue to grow in popularity among collectors and non-collectors alike.

Throughout the history of the American economy through the Civil War, appear money was distracted by a majority of Americans. The U.S. government issued no circulating page money until 1861, and prior to the Civil War, all pages money was privately issued by individual banks or other institutions. Many of these banks failed, and many were operated primarily to defraul the public, to some states even began to ban the issuarce of paper corrects, Some notes were worth nothing more than the paper this were printed on. Other notes were perfectly not make the paper this were printed on. Other notes were perfectly not make the paper this were printed on. Other notes were perfectly not make the paper which was a state of the paper than the paper that are also count to its redeemable value, based on the ransient content of the paper when the paper more is particularly and the paper more is particularly as the paper when the paper more is particularly as the paper more is particularly as the paper more is particularly as the paper more is the designation of the tensure of currency by these banks. The designation to be the same for all of the banks, but the individual bank man required to purchase U.S. government bonds and was character numbers would be printed on each note. Each national bank was required to purchase U.S. government bonds and was trequired to purchase they and the worked and the worked and other war for the U.S. government but S.S. gov

ernment, which was in need of funds to finance the war effort, to sell more bonds.

The fire national bank in Teass to receive a charter, number 1566, was the First National Bank of Calabest on 18165, which issued notes until the end of the national banking ean in 1935. During this 72-year period, a total of 917 national banks in Teass neceived charters and issued national bank notes. Large banks, such as the First National Bank of Calabest on and others like it. often issued 51 million or more in currency, while a small bank ampair soon much last. The First National Bank of Calabest and the control of 150 million or more in currency, while a small bank ampair soon much last. The First National Bank of Timeraville of the control of 56:250. Notes that were issued by local banks of particular of 56:250. Notes that were issued by local banks of other medical up in creditation of the issuer, the place of size and were returned to the Tiesaury Dipartment with legal tender notes or gold coingue. When the issuing banks record them bank from the Tiesaury Dipartment with legal tender notes or gold coingue. When the issuing banks record them bank from the Tiesaury Dipartment with legal tender notes or or end them bank to be destroyed. Over time, most banks continued to the state of the size of the size



Figure 1, left: Republic National Bank and Trust Company of Dallas, TX, Charter #12186, 1929, \$10

Figure 2, right: \$5 Second Charter; La Crosse, Wisconsin - \$2 1875 Brown Back. Note the reclining "two." The vignette on the left of the note is "Stars and Stripes."





Some banks that issued notes, including the Lockney National Bank in Lockney. Texas, an enhemeral bank that was in business from July to September of 1908 and issued a total of only \$6,250 in currency, had all of its notes redeemed. There are many banks in Texas that are currently unreported-notes from these banks, either by attrition, loss, or redemption are simply unknown to today's collectors.

During the national banking era, currency designs went through several major changes. There are four different major design types for each denomination and two different sizes. All notes issued after 1928 look very similar to today's U.S. currency, with the same size and designs, except that each has the imprint of the issuing bank instead of the Federal Reserve Bank imprint. Those notes issued prior to 1928 were larger in size and had more elaborate designs. There were three different major large-size design types for each denomination, one for each of the charter periods: the First Charter notes issued by banks that were chartered from 1863 to 1882; the Second Charter Notes issued by banks chartered from 1882 to 1902; and the Third Charter Notes that were issued by banks chartered after 1902. Since national bank charters typically lasted for 20 years, many banks issued notes under each of the different charter periods. Some of the earliest notes printed are among the perennial collector favorites. including the First Charter \$1 and \$2 bills. The First Charter \$2 note, known by the moniker "Lazy Deuce" because of the "reclining" position of the large numeral "two" on the note, has always been popular, and for many states, it is quite rare as a design type (figure 2, page 24). In fact, there is only one known "Lazy Deuce" from Texas-a heavily worn note from the National Exchange Bank of Houston. Another popular design is the Second Charter \$5 Brown Back design (with the reverse design printed in brown ink and dominated by an elegant engraving of the bank charter number). Thankfully for collectors, a small hoard of high-grade notes from the First National Bank of Shiner, Texas, (figure 3, page 24) was kept at the time of issue and has since been dispersed

to appreciative specialists. There are as many different ways to collect national bank notes as there are collectors. Many collectors begin by obtaining notes from their hometown or perhaps all of the cities and towns in which he or she has lived, attempting to acquire one note from each bank in that town or city. Other variations include collections from just one bank or town, but which include notes from each design or denomination. Many collectors attempt to obtain notes from each of the states or territories, while others might collect notes of one particular design type. Spectacular collections exist that consist only of notes with the serial number "one," the first notes issued of a design from the issuing bank. Other collectors have broader goals-perhaps to collect one note from each town in a state or even from each bank in a state. While such large collections are technically impossible to "finish" those that banks from Texas are currently unknown), efforts that come close to "completeness" are truly impressive. One such collection was assembled by Texan William Philpott, who as the longtime secretary of the Texas Bankers Association, began acquiring Texas national bank notes in the 1920s and 1930s. By the late 1960s, continued on page 55





A Bloser Look:

Rare Denton County Scrip Examined

More than 90 counties in Texas issued scrip (currency) during the Civil War.
These were usually receivable for all county taxes or
debts or redeemable in
Confederate paper. Most of
the Texas scrip was dated
during the years of 1862 or
1863. The scrip was usually



very plain and uniface, and while the printer was usually unknown, it was presumed to be a local newspaper office or job press.

Denton County issued county scrip in 50 cents, \$1, \$2, and \$3 denominations. While the 50 cents and \$2 denominations are not listed in reference books, they are known to exist in a private collection.

A rare \$1 Denton County draft with very strong ink signatures has been identified, and the information provides a great deal in the field of Texas currency research. This scrip is printed on thin paper, and the press is unknown: The scrip reads on the front:

DENTON COUNTY DRAFT
No. 675 (with "675" hand-written)
Denton, Sept. 10, 1862
ON DEMAND.

ON DEMAND THE TREASURER OF DENTON CO.,

WILL PAY TO BEARER ONE DOLLAR

Receivable for all County Dues, or payable in Confederate paper.

S.A. Venters (Hand-written signature) COUNTY CLERK.

J.M. BLOUNT (Hand-written signature) CHIEF JUSTICE.

On the left side of the scrip is the numeral "one" surrounded by two different printer designs. On the right side is a depiction of a small sheaf of wheat, and the border is composed of diamonds that are shaded on the side pointing toward the edge of the scrip. A slightly different print design is located in each corner of the border.

Research reveals that S.A. Ventres was born on June 27, 1282, and was one of the founders of Denton County, He arrived in the area in the mil-1840s, and Denton became a county in 1846. Ventres was elected to the position of county clerk in 1848, serving many terms, and he was appointed the postmaster at New Alton. A member of the International Order of Oddfellows. Ventres was elected to the state legislature from Denton County in 1874. Seven years later, on March 12, he

Chief lustice I.M. Blount settled in Denton in 1857, after moving from Mississippi at the age of 34. Upon his arrival, he went right to work, assisting in laying out his new hometown. A short time later the county seat was moved from Alton to Denton. Blount was one of Denton's first businessmen, engaging in the retail business for many years. He was elected to the post of county judge (chief justice) and served in that position for several terms. Elected to the Texas Senate in 1866. Blount and the rest of Governor Throckmorton's administration was removed by the Federal government after Congressional Reconstruction, Blount, a Royal Arch Mason and member of the Baptist church, was later elected to several other city and county offices. A recognized leader of the county, Blount died on February 22, 1899.

died on February 22, 1899.
Reference books on the
Denton County scrip do not
refer to the backs of the draft.
The found sample was printed
on used check (remainders)
stock originally printed by
Danforth & Huffy of New

York and Philadelphia. Their imprint is on the back of the scrip as part of the check design. This firm was in business from 1847 to 1850 and became part of the American Bank Note Company in 1858.

The front of the Denton County currency was printed in such a manner that it produced an "inverted back." The check stock had a vignette of a steam ship with sails travelling through rough waters. Having this vignette printed on unused check remainders adds to the historical curiosity of this rare piece of Texas scrip.

While the sample scrip did reveal some information, many unanswered questions remain about these financial instruments.

Frank Clark, of Carrollton, is president of the Society of Paper Money Collectors.

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ROBERT JAMES COOTE COLOR PHOTOGRAPHS BY W. EUGENE GEORGE

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TEXAS ARCHIVES

Currency Collections:

Texas History Museum, Jefferson

Even though Houston, Callis, and Galveston ever the financial and banking centers in the early days of texas helder, it is a milk own of only 2000 secilears in ortheast reason that today boasts the largest collection of historic national bank notes. To see this outstanding collection of historic restinois bank notes. To see this outstanding collection of historic restinois, bein section to the old river part of leave the big city freeways and travel the local and state reads to the old river part of leaferen. For it is there, at the Towas History, Manaum, iscarded in the cinca 1804 Haywood House, that a suprised visitor will find notes from \$35 banks in almost 400 flows that a suprised visitor will find notes from \$35 banks in almost 400 bank notes, the small museum also holds a significant collection of obsolets Texas notes, the small museum also holds a significant collection of obsolete Texas notes, the small museum also holds a significant collection of obsolete Texas notes, the small museum also holds a significant collection of obsolete Texas notes, the small museum also holds a significant collection of obsolete Texas notes, the small state to the collection of notes the small collection of notes.

Most of the museum holdings are from the collections of B.B. Bar and John N. Rowe, both of Dallas. The two men were the driving forces behind the creation of the Texas History Museum, which opened five years ago, in addition to the currency donations, the men also contributed 600 historic Texas maps and other important pieces of Texas to the museum.

While maps and books make up an important part of THMs collection, it is Tissus controlly that the insulant controlly that the controlly that the insulant collection controlly that is the scale factorization to the collective depth and breadth of the bookings, the THM collection controllection is a 301 bit from the First National Black of Calvatori, such vas of hardred in lection is a 301 bit from the First National Black of Calvatori, such vas of hardred in 1895. Buff or rings, it has the books on collection or common yellow of the collection is a 301 bit from the First National Black of Calvatori, which vas of hardred in note from each national bank chartered in that only, that is the read gene of the Identificant in such controllection masses. The importance of the Hostonic collection is undestroomed when the Identificant in the controllection is the scarcily of some of the notes—month coalbut those from smaller busis in the control secured for only is before masses of controllection and controllection of the security of some smaller busis in the control secured for only is before massed or only a first mean of collected only seleved only seleved.

banks in the City that existed for only a breat time and circulated only a few notes. For those who appreciate the unique, the museum also includes a jair of notes from the American National Bank of Paris. The notes, a \$20 and \$10 bill, were printed with the reverses backward: the \$20 bill has a \$10 bill scake and vice versa. The printing error was cjuickly caught, and these were the only notes printed that way, which makes the propersion has a single printing that the printing error was cjuickly caught, and these were the only notes printed that way, which makes their propersions have and use from

Another area of Texas currency that has a prominent spot in the Jefferson museum is private scrip, which was generally issued by merchants and redeemable for goods or services. It is difficult today to imagine that businesses such as general stores, hotels, and saloons issued their own "money" that was commonplace—and extensible.

As an interesting side note to the THM currency collection that now existing in the Haywood Hoses, it from cut that the historic home, one an eligent hotel that was later turned into residences, was the resting spot for yet another noteworthy treasure town. Econetic teamers Element services was an add collector of cores and ansasside this cashed during his feltern, soring their randomly throughout his apartment. When Braden deals of 10%, the interestition cache of cores-hoseing 555000—assistant of the State State Stat

THM is located at Dallas and Market Streets in Jefferson and is open daily from 9:30-5:30. For information, call 903-665-1101 or visit www.texashistorymuseum.com.



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Houston Has New Historical Marker

On October 4, 2001, Thomas D. and Helen Anderson unveiled an historical marker given to their River Oaks (Houston) home by the Texas Historical Commission. In an elegant ceremony hosted by the Andersons and the Harris County Historical Commission, noted historian and commentator Ray Miller gave an overview of old Houston and its growth. The Anderson's home was granted the marker based on age, architectural integrity, and association with two wellknown Houston architects.

The original architect was Hiram Salisbury, popular in the 1930s, and recognized for his high-quality designs at reasonable prices. In fact, the house was constructed for less than \$10 a square foot. In 1949, the Andersons retained the architectural services of their good friend John F. Staub to design an addition to the east side of the original structure. His plan wisely conformed to the original style and was completed in 1950. The age of the home and the retention of its architectural integrity are the keys to its recognition as an historic landmark.

In applying for the historical designation the Andersons had two goals. First, to do honor to their home and the home's designers. Secondly, they hope to inspire other homeowners to seek recognition for their architectural treasures. As Thomas Anderson remarked, "There are many finer and older homes in River Oaks and such subdivisions as Courtland Place, Broadacres, and Shadyside, Many have preserved their original character and doubtless are eligible for recognition by the THC, if the owners are interested and willing to do their paperwork. As a member of the Harris County Historical Commission, I hope what we are doing will encourage others with intact old houses to seek this landmark recognition. Then I will feel that this effort has been really worthwhile."

Photograph above: Lewis Jones (right), Texas Historical Foundation board chairman, joined Thomas and Helen Anderson at the dedication of a historical marker on their

LETTERS

Readers comment on bast issues

I enjoyed the article on Peaceable Kingdom in the Fall 2001 issue of Texas HERITAGE magazine.

For the record, although. Texas ASM University students have been housed at the retterat while working at the hardy and working at the subject with leaves at the rest and the record and

Members of the Llano Uplift Archeological Society (LUAS) have at times assisted, and we also hosted a small portion of the 2001 TAS Field School. One of the sites on the property (41BL116) provides the archeological data for my master's thesis, which will be completed this fall.

Andrews F. Malof, Austin

The recent summer issue of HERITAGE magazine was, as

usual, very interesting. I enjoyed the descriptions of each of the Texas museums but was surprised that you did not mention The Institute of Texan Cultures in San Antonio. This unique museum details the various cultures and ethnic groups that have contributed to the development of our

state.

Starting with the Native Americans and continuing to the most recent Vietnamese immigration, the museum documents each group's contributions and, as far as I know, their is no other Texas museum that provides this view. Perhaps this Institution might be a source of material for a future issue of your wonderful maastim.

Your work is invaluable, and I look forward to each

Helen K. Wilk. San Antonio

Please send comments regarding Texas HERITAGE magazine to Editor, P.O. Box 50314, Austin, TX 78763.

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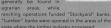


THE JOURNAL OF BIG BEND STUDIES



Fun Facts About Currency

- . Though Texas banks did issue currency, no coins were ever minted. Instead, Texas used United States gold coins, minted in New Orleans, and silver coins from Mavico
- . More than 50 percent of the Texas scrip that was printed had no back sides.
- . One unusual piece of Texas currency, from the American National Bank of Paris, is printed with a \$10 value on one side, and \$20 on the reverse.
- · Civil War notes were printed on school tablet paper commercial drafts, bonds, and unsold maps
 - · Some early Texas currency was printed in denomi-Museum in Jefferson even has a 6 -1/4 cent note printed and issued to pay Mexican troops stationed at the frontier post of Nacogdoches in the 1820s.
- Sam Houston actually signed Texas exchequer (treasury) notes by hand. Later, his secretary signed
- · Since October 1, 1877. The Treasury operates a satellite printing plant in Fort Worth
- · Carefully examining the bank names on notes reveals information about the institution's "Farmer" banks could generally be found in





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Early Texas

russenc More than 900 Texas banks issued their own currency in the years between 1863 to 1935. Often, the person who signed the bank notes was a neighbor or an acquaintance. And even for those who are not able to appreciate the historical importance of these bank notes, the beauty of the currency is undeniable. This special section of HERITAGE magazine features notes from 12 Texas banking institutions.

All images provided by Heritage Numismatics Auctions, Inc., unless otherwise noted. THE NATIONAL BANK OF JEFFERSON, TEXAS. CHARTER # 1777, \$100 ORIGINAL SERIES, FIRST CHARTER.

THIS PAGE SPONSORED BY TEXAS HISTORICAL FOUNDATION DIRECTOR JOHN MARTIN DAVIS JR., DALLAS.

THE FACE OF THIS NOTE FEATURES A VIGNETTE CALLED "BATTLE OF LAKE ERIE AND THE UNION," ONE OF THE STANDARD DESIGNS THAT GRACED THE FIRST NATIONAL BANK NOTES.

ON THE BACK IS THE "SIGNING OF THE DECLARATION OF INDEPENDENCE."

IMAGES PROVIDED BY JOHN ROWE, TEXAS HISTORY MUSEUM, JEFFERSON,



CORPUS CHRISTI NATIONAL BANK, CORPUS CHRISTI, TX, CHARTER #4423, 1902, \$10 THIRD CHARTER.

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Dorpus Christi

Blooming

CITIZENS NATIONAL BANK OF BLOOMING GROVE, TX, CHARTER #7055. 1902, \$50 THIRD CHARTER DATE BACK





Lustin

AMERICAN NATIONAL BANK OF AUSTIN, TX, CHARTER #4322. 1882 \$50 SECOND CHARTER DATE BACK

THE VIGNETTE ON THIS NOTE IS
"WASHINGTON CROSSING THE
DELAWARE AND WASHINGTON AT
PRAYER AT VALLEY FORGE."

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Houston







SOUTH TEXAS NATIONAL BANK OF HOUSTON, TX, CHARTER #4350. 1882, \$5 SECOND CHARTER BROWN BACK

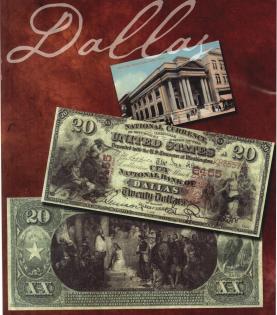
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CITY NATIONAL BANK OF FORT WORTH, TX, CHARTER #2359. 1875 \$5 FIRST CHARTER

THE VIGNETTE ON THE FACE OF THE NOTE IS "COLUMBUS IN SIGHT OF LAND AND AMERICAN PRESENTED TO THE OLD WORLD." "THE LANDING OF COLUMBUS" IS ON THE BACK.



for Morth



CITY NATIONAL BANK OF DALLAS, TX, CHARTER #2455, 1875, \$20 FIRST CHARTER

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ON THE FACE OF THE NOTE IS THE VIGNETTE "BATTLE OF LEXINGTON AND LOYALTY"; ON THE BACK IS "BAPTISM OF POCAHONTAS."

FIRST CHARTER ACE, THE NATIONAL BANK OF TEXAS. GALVESTON NATIONAL BANK OF TEXAS, GALVESTON, TX, CHARTER #1642. ORIGINAL SERIES \$1 FIRST CHARTER.

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THE VIGNETTE ON THE FACE OF THE NOTE IS "CONCORDIA" AND THE ONE ON THE BACK IS "THE LANDING OF THE PILGRIMS."





Glarksville



RED RIVER NATIONAL BANK OF CLARKSVILLE, TX, CHARTER #4982. 1882, \$100 SECOND CHARTER DATE BACK

FRONT VIGNETTE: "BATTLE OF LAKE ERIE AND THE UNION"



CANYON NATIONAL BANK OF CANYON, TX, CHARTER #7961. 1902, \$10 THIRD CHARTER RED SEAL Ganzor

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THIS FRONT VIGNETTE IS "FRANKLIN AND ELECTRICITY AND AMERICA SEIZING LIGHTNING."

ON THE BACK IS "DESOTO DISCOVERING THE MISSISSIPPI."



Saving Heirloom Textiles

By Cheryl Carrabba

The introductory article on the conservation of personal items. which ran in the Fall 2001 issue of HERITAGE, drew several interesting questions

An inquiry came from C. Brown in Houston, "Please tell me how to store an old uniform that belonged to my grandfather." I consulted with Beatrice Dodge, textile conservator for the answer. She said it is always best to know the condition of the uniform, but it can be stored on a hanger if it is in good condition, if the fibers and fabric still have strength, and if there are no major areas of damage. The hanger for the coat should be padded to give good support and to keep the coat from sliding off the hanger. The hanger needs to fit the coat in several ways: the angle should be the same as the shoulders, and it should be the same width as the shoulders. or damage will eventually occur. If the sleeves tend to sag and wrinkle, then tissue can be put in the sleeves to avoid creasing. The pants can be hung over a padded pants hanger as well. The diameter of the hanger should be as large as possible to avoid creases. If a dust cover is desired, use one that can breathe such as cotton muslin; do not use plastic.

If the uniform is in other than good condition, then store it in an acid-free box. The box should be large enough to avoid folding the pants or the jacket. Acid-free tissue should be lightly crumpled up and put in all creases (sides, sleeves, etc.) to soften them. If this is not done, the fabric will eventually weaken and break in hard creases that are left for a long time. A desiccant canister inserted in to the box will help control moisture and avoid mildew problems.

Acid-free tissue should be inserted between the fabric and all metal buttons and other metal objects on the uniform Corrosion will otherwise stain and weaken the fabric.

Use non-buffered tissue if the uniform is of wool or silk (protein fibers). Buffered tissue should be used only for corton, linen, and other cellulose materials.

Beatrice Dodge has a conservation studio in Elgin, Texas. She specializes in the treatment of textiles and can be reached at 512-281-4168. Acid-free materials can be purchased from several sources of conservation supplies. A selection of storage boxes for all types of textile materials is available from Light Impressions at 1-800-828-6216 or www.lightimpressionsdirect.com.

Readers should send questions about preserving personal artifacts to: THF. Attn: Conservator. P.O. Box 50314. Austin. TX 78763 or by email to cgray@thfonline.org.





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REPUBLIC OF TEXAS CURRENCY CONTINUED FROM PAGE 21

THE EXCHEQUER BILLS (SIXTH ISSUE OF JANUARY 29, 1842)

Faced with five discredited currency issues but still possessed of an empty treasury, the Sixth Congress convened in November 1841 in search of a plan to put Texas in the black. Efforts to secure foreign loans on behalf of the government fell through. The "red backs" by then were virtually worthless. The name "Exchequer" was adopted to describe the sixth issue, hopefully adding to its credibility. President John Tyler had once proposed a United States "Exchequer" bank, but it never materialized. "Exchequer" notes under the January 19, 1842 Act were initially issued in fractional amounts (figure 14, below), The total production run was limited to \$150,000, and all were made tax receivable. Higher denomination small change bills followed. The public was assured that the "Exchequer" would only be used for current expenses and not past debts, but the government again broke its assurued to be withdrawn from circulation, and only a few fractional examples survived. Other Republic currency issues exist, but only in limited quantities; the most common examples available are the Red Back issues.

The desperate financial measures of the revolutionary Republic were born of necessity. Necessary paper served the role of money for more than a decade. Commercial agents and cotton commodity factors (agents) filled the void created by the Republic's prohibition against state-chartered banks. All extant Texan notes are fascinating evidence of an independent nation finding its political destiny.

John Martin Davis Ir. is a Dallas certified public accountant: John Rowe is president of Southwest Numismatic Corp. in Dallas and a founder of the Texas History Museum in Jefferson.

BIBLIOGRAPHY

NOTE: The coauthors have based much of this article on the previously published two-part article by Douglas B. Ball, "Lone Star Notes," Bank Note Reporter, April/May 1988, which he has kindly allowed them to use.

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 - . Douglas B. Ball, "Lone Star Notes," Bank Note Reporter, April/May 1988.

WEINE & A HALF CENTS in I

Austin (A10). Exchequer Bill 12 1/2 cents (1842 - 1843). Rawdon, Wright, Hatch and Edson

Ads such as the one at the right for cotton factors, or agents, were commonplace; these business owners often acted as private bankers, advancing funds to farmers that were secured by liens against land and commodities.

ance of financial responsibility. The value of the notes fell to 33 cents on the dollar.

Coin was starting to flow into Texas with the growing numbers of immigrants who arrived in anticipation of the Republic's pending statehood. The decade-old depression. beginning in 1837 and resulting from excessive land speculation, bankrupted most southern banks, By 1846, as Texas was being admitted to the Union. Republic notes were scheduled to be redeemed or refunded as part of a "Late Republic" refinancing plan.

As mandated by the Texas Congress, Exchequer bills contin-



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TEXAS NATIONAL BANK NOTES, CONTINUED FROM PAGE 25

when his collection was disbursed and the majority of it was sold to the Moody Foundation of Galveston, it included an astounding number of notes, including many rarities and serial number "one" examples. More than 1,000 large-size notes were assembled in this collection, and many more small-size notes were also included. In the past several years, a number of notable collections of Texas national bank notes have been sold at auction, including the LL. Irish collection, which included more than 2,000 notes from over 340 towns and cities (out of a possible 448) and 590 banks in Texas. The lack Everson collection contained more than 350 Texas notes, while Warren D.

Barron, whose collection was sold in April 2001, assembled 314 different notes from more than 200 Texas towns. Sam Feldman of Dallas acquired more than 400 Texas notes, more than 100 of which were Second Chatter Brown Backs," and 11 of which were Frut Chatter issues. One of the authors of this article, R. Stevent 190, sold his collection of the state of the state of the state of the "Texas. Collection" contained 434 notes from 24 different banks in 294 towns, an impressive collecting feat.

There is a certain "quaintness" associated with national bank notes, being from an era close enough to our own that we can still fathom it, and each note providing a close-to-home feeling that is impossible to replicate with mass-produced Federal coinage and currency.

Collecting national bank notes can be an exciting endeavor or and can produce many thirll and hours of enjoyment. A collector never forgets the first national bank note from their hometown that they see, and the discovery of a previously unreported note can quicken one's heartheat. A previously unreported note can quicken one's heartheat. A previously unreported note can quicken one's heartheat. A previously unreported note was recently discovered, and he was truly excited but had to warn has wife of how expensive the note might be if even it were deferred for sale. During the cataloging control as \$20.1929 note from the First Notewood that he owned a \$25.1929 note from the First Notewood that he owned a \$25.1929 note from the distribution several months prior, was unique. The cataloger who had previeral months prior, was unique. The cataloger who had previously cantoged lay's note as unique had to offer a retraction,



Left: A vintage postcard of the South Texas National Bank in Houston. Below, pull-out detail from the back of First National Bank of Shiner, TX, Charter #5628, 1882. See large version of the note on page 24.

and it proves the point that one never knows what rare national bank notes might turn up in collections or estates.

There is a certain "quaintness" asscriated with national bank notes, being from an era close enough to our own that we can still fathom it, and each note providing a close-to-home feeling that is impossible to rereplicate with mass-produced Federal coinage and currency. National bank notes are at ite to an era when the local economy was far more important than the national coronomy.

and the bank notes in one's pocket might be signed by a neighbor. Since the currency was signed by local bank presidents, vice presidents, and cashiers, many collectors can find notes that may have even been signed by their own family members. Other notes

were signed by prominent citizens of local or national importance. Sometimes, too, it is possible to still walk by

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otes
sminee.
t is

moting the banks. There is always the shall of the manage class—finding that once-unreported item, locating a nice note from one's hometown, or waiting for years (or even decades) for an nie time to become available for sale. These notes sometimes turn up, as we Texanmight say, in the "dardnest places." The bant is perhaps as much a thrill as the actual acquisition, Collecting national bank notes can further the enjoyment for all those interested in local or state

the original bank buildings or find old postcards pro-

history, and these notes are intriguing reminders of Texas' financial history.

R. Steven Ivy is co-chairman of Heritage Numismatic Auctions, Inc.,

in Dallas; Jason Bradford is currency specialist with that group.

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by Katherine R. Goodwin

The title of the beautiful hand-drawn map pictured above conveys information about how the map was created the title in English states, "This map comprises all the villages and places of the Sponiards as well as the Missions of the Indians and the presidence sexisting in the province of Naves Santander from the best knowledge about the same. It was surveyed and drawn under the superior orders of Fray Jose do Haron of the Older of Saint Prancis."

The map depicts the coastal region centered on the Rio Grande and the Rio de las Nueces and contains a large amount of geographical detail. Although not an official inspection map, it is a fine example of the Spanish cartography of the northern borderlands of New Spain in the second half of the 18th centure. The Senaish place names of the settlements and features, which have superneded most Indian names, indicate the extent of Spanish penetration into the region. The inclusion of the new villages for Craillas (1769), San Carlos (1769), and Villa Crois (1707) reflect the Spanish defensive reorganization of the frontier against marsualing Indians and foreign interdopers. In addition, the missions shown on the map reflect the growth of Carbolicism in the area.

Generally, the map is a political document created to show Spanish settlements, missions, and presidios in the province and was probably created to accompany a census of Nuevo Santander.

Katherine R. Goodwin is cartographic archivist in the Special Collections Division of The University of Texas at Arlington.



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