The Fraktur

Vol. II August 1989 Nr. 8

FOREIGN EXCHANGE

In the April issue of THE FRAKTUR we suggested some overseas addresses of suppliers of Notgeld.

Perhaps we did a disservice by not noting pitfalls and methods of doing business overseas at the same time. It is fun to receive packages with notgeld from places you are seeking, and the pretty stamps on them. But as one reader pointed out, it can be a nightmare to pay for them.

A personal check received by an overseas dealer goes to his bank; it is verified by Fax machine; foreign exchange expenses are deducted, bank charges are deducted. For a payment due the dealer of $100, he may receive $80 by the time the sharp pencils have done their work.

Let's review the recent experience of an American dealer in Europe. He wrote a check for $155. The European bank charged $12 for cashing it, after the Fax message to his California bank. And his bank charged him $20 for verifying his check!

Now, a reader who is a cashier on the foreign desk of a European bank advises that the Fax cost can be eliminated by sending a cashier's check or money order. But they would still charge the $12 discount.

Not as safe but involving only the vagaries of foreign exchange movement would be to send cash to the dealer. If you register the letter there is the extra postage fee to you.

Perhaps you should ask the dealer at the time you order the best way of sending money to him. Many European dealers maintain a U.S. bank account. His letterhead may show the name of the bank, the town and account number. You send your personal check to that account and no extra fees would be involved. As he makes purchases from U.S. customers he writes dollar checks on the account and these extra bank charges and exchange costs disappear for him also.

One cannot expect the dealer to swallow the charges, for in many cases they would probably exceed his profit on the transaction.

A suitable solution, should one foresee his annual purchases, might be to submit a check in anticipation of his spending, add $15 or so for bank charges, and let the dealer draw against it for his submissions to the customer. This way not every purchase would be the subject of the check charge. Your bank can wire money to a foreign bank account number. One saves postage, time and gets the exchange rate of the day.

The customer planning many transactions in Europe might want to consider establishing a bank account or postal giro account. With a small deposit and maintenance of their minimum balance, one could write checks to dealers in Europe from such an account. A single account in one country would be all that would be necessary to write checks in any of the Common Market countries. But remember, postage is not cheap!

A German Language Overview

What was the origin of the German language?

Since paper and coin notgeld of Germany and Austria, and many colonies, are written in German, this perhaps is a legitimate concern here. Dialects of German tribes, such as Franconian, Saxon and Bavarian lacked similarity.

The oldest recorded German which can be traced today dates from around 770 A.D. The Abrogans was a small Latin-German dictionary. The handwritten document is now in a library in St. Gallen, Switzerland. The language was not considered fully developed until the 18th century.

Martin Luther translated the Bible into German in the 16th century. Now spoken by more than 100 million people, it is the official language of both East and West Germany, Liechtenstein, Austria, and one of the four official languages of Switzerland.

It is interesting to note that while German is basicially the same in East and West Germany, there are words peculiar to each, and in some cases, the same word may express different meanings.

While "Hochdeutsch" is the language of the stage, radio and television, a German turning a radio dial can tell you, "That is from Mainz;" "he is from Hannover," and as the Berliner wrestles with the umlauts, he is readily identified.

Along the northwest coast of West Germany "Plattdeutsch" is spoken, closer to the Saxon of Anglo-Saxon English sometimes more than to German. I have shown examples of paper Notgeld written in Plattdeutsch to German professors of German at the university level and they would say, "I cannot read it."

While on this bent, we might mention that the word "deutsch," German, probably began to be used as early as the eighth century, at first meaning only the language of the eastern part of the Franconian realm. The empire reached its zenith under Charlemagne, Karl the Great. The empire fell apart soon after his death in 814.

As political and economic divisions developed on either side of the Rhine, the term "deutsch" was transferred from the language to those who spoke it, and finally, to the region they occupied, "Deutschland."

Despite the Hochdeutsch as the standard of the spoken language, regional varieties remain. Once, while riding a bus near Wiesbaden, two women flagged the bus down in the countryside. As they started to converse, a German sitting by me commented, "I cannot understand them." While the standard word for "we" is "wir," in the Giessen area one might hear instead, "mir." The Germans expect the differences, but pity the poor foreigner with only a textbook German education.

THE Notgeld CORNER

Let us begin this month with a quote from a reader. "I started collecting paper money at 14 years of age. My first purchases included some notgeld and inflationary pieces at 10 cents each.

"My favorite way of purchasing notgeld is by looking through dealer accumulations of all paper money that they usually don't want to bother with to any great extent.

"After 11 years of collecting, I can state that collecting paper money and more specifically, Notgeld, is in danger of extinction. I believe this is due to declining interest and education in geography and history in the U.S.

"We have read of the study by the National Geographic Society about the acute illiteracy in geography in the U.S. In 1986 I graduated with a B.S. in Geography. There were two other geography degree holders in my class; since then, the college has done away with the geography program.

"Another problem is that foreign languages, especially German, are not taught in most schools until high school age."

A collector of German paper Notgeld tells of his interest, perhaps typical.

"I collect notes from the 25-mile wide area between the Rhine River at Duesseldorf and the border with The Netherlands. In alphabetical order, the towns which issued Notgeld in this area include Aldekerk, Bracht, Breyell, Brueggen, Duelken, Fischeln, Geldern, Grefrath, Huels, Kaldenkirchen, Kempen, Krefeld and Lobberich.

"Also, Moenchen-Gladbach, Moers, Oedt, Rhein Province (capital Duesseldorf), Rheurdt, Rheydt, St. Toenis, Schaephuysen, Schifbahn, Suechteln, Straelen, Viersen, Vorst, Wachtendonk, Waldniel, and Willich."

The collector indicated that he seeks these in all forms, from 1914 through inflation notes. But then he adds, almost as a postscript, that other Notgeld which he encounters he does save.

Almost every month we have that inquiry about books in English on Notgeld. The volume on metal Notgeld by the Emergency Money Society, mentioned on page 5, June 1989 issue of THE FRAKTUR, is in English.

In 1987, Dwight Musser wrote, "I continue to get requests for catalogs of German notgeld IN ENGLISH with all notes illustrated! If there ever should be such a catalog it would be about the size of the "Encyclopedia Britannica" and would cost much more!

"Once English-speaking collectors 'get their feet wet' in German notgeld, the lack of English catalogs or the inability to read German are not insurmountable obstacles."

By looking at a piece of notgeld, it is not too difficult to determine the town, denomination, date and basic theme. The glossary which appeared in THE FRAKTUR should help in translating many words.

And what about a noncredit night class in conversational German or a grammar credit course?

THE FRAKTUR Pricelist

August 1989

Listed this month are notes with the name of the artist included. If well received we will try it more often. Artists include, in alphabetical order, Max Bechstein (Pix), Clauss, J. Dominicus, Lupius Exter, Arno Grimm, A. Hanf, Hock, Holtz, F. Juettner, Hans Kinder, G. Koetschau, E. Krueger, K. Matern, P. Michels, H. Niedieck, Noebbe, Hans Philipp, F. Roeidger, Hans Schiestl, J. Schinkpiner and Paul Tusche.

In "Der Notgeldmarkt," published in Hannover on June 1, 1922, K. Borges wrote of the places which issued Notgeld designed by Schiestl.

Aken/Elbe Oct. 1, 1921 25, 50 (4), 75 Pf K-6b; L-8 III E. Krueger $3.50

Alfeld/Leine July 1, 1921 50 Pf L-11 Fritz Roediger $.50*

Allenstein April 1, 1921 10 (2), 50 (2) Pf K-10; L-13 Paul Tusche; H. Schiestl $2.75

Allstedt Oct. 1, 1921 10, 25, 50 (6) Pf K-11; L-15 Arno Grimm $5*

Altenburg 1921 50 (8) Pf K-15a; L-21a II Max Bechstein $7.50*

Altona Dec. 12, 1921 25 (2) Pf K-20c; L-29a Clauss $1.25

Angerburg 1921 25, 50, 75 Pf 1 Mark K-23 I; L-32 I Hans Philipp $2.50*

Arnsberg Dec. 15, 1921 50 Pf 1 Mark K-31a; L-42a J. Schinkpiner $2.25*

Aschaffenburg ND 50 Pf K-60 A. Hock $.75*

Auerbach/Vogtland July 1, 1921 50 (5), 75 (2) Pf K-42; L-53 Hans Kinder $.60

Aventoft Oct. 31, 1921 50 Pf K-46 I; L-57-I Noebbe $1.25*

Bernburg ND 50 Pf L-91 Schiesl $.50

Coburg 1919 50 Pf K-404 Schiestl $2.25

Coesfeld ND 25 Pf K-406 Schiestl $2.25*

Cuestrin Feb. 1, 1921 50 Pf K-203; L-239 III Schiestl $.60*

Donauwoerth 10 Pf, ND; 50 Pf, 1918 K-481a Schiestl $4.50*

Eisenach 1921 50 (6) Pf L-306a Luther set Schiestl $3.75*

Eisenach to April 1922 25 (2), 50 (2), 75 (2) Pf L-306b Luther set Schiestl $3.75*

Erfurt 20 Pf, April 9, 1921;k 75 Pf, April 7, 1921 Control Nr. 5.5MM A. Hanf $1.25*

Eschershausen June 1, 1921 10, 25, 50, 75 Pf, 1 Mark K-IV 281; L-335 F. Juettner $3.50*

Flensburg Jan. 16, 1920 25 Pf K-293x1 K-353c Plebiscite Holtz bit worn $1

Fuerstenwalde/Spree 1921 20 (3), 25 (3), 50 (3) 75 (3) Pf K-323; L-386 Schiestl $7.50*

Geisa/Rhoen 1921 K-334a; L-396a 50 Pf Schiestl $1

Genthin/Sachsen Julyi 1, 1921 25, 50 Pf, 1, 2, 3 Mark in original cover, (Tausch). K-IV 337; L-400 A. Hanf $3.75*

Goch Jan. 1, 1922 50 (2); 75 (4) Pf K-IV 356; L-425 Map G. Koetschau $3.75*

Hammelburg Mar. 10, 1918 50 Pf K-930 Schiestl $.75

Heiligenstasdt & Worbis July 1, 1919 25, 50 Pf K-968a Schiestl $4*

Helgoland 1920 25 Pf, 1 Mark K-472; L-563 Schiestl $3
Hohndorf Sept. 30, 1921 50 (6) K-490; L-590 G. Kroetschau $4.50*
Ilmenau Jan. 1, 1921 20, 50 (3) Pf K-505b; L-610a III M. Bechstein $2.25*
Jena May 1, 1921 50 (3) Pf K-514; L-623 G. Kroetschau $1.60*
Keitum/Sylt April 4, 1920 50 Pf K-536a; L-651 Ia Holtz $2*
Kronach 1921 25 (3), 50 (3) Pf K-592; L-713 Schiestl $3.50*
Liebenstein/S-M ND (1921) 50 Pf K-637; L-766 Schiestl $.75*
Lindenberg/Allgaeu Aug. 1, 1917 K-1266 Schiestl $2*
Lindenberg/Allgaeu May 1, 1918 25 Pf, Lupius Exter; 50 Pf, Schiestl K-1266c $2*
Lobeda 1921 10, 20, 25 (3) 50 (4) Pf K-644; L-733 G. Koetschau $5.25*
Loetzen/Masuren Ostpreussen 10 Pf July 11, 1920 10 Pf K-650a; L-779 Schiestl Plebiscite $.60*
Lutter/Barenberge Dec. 30, 1920 K-679; L-811 10, 25, 50 PF F. Juettner $2.50*
Muehlberg/Elbe Jul 1, 1921 10, 25, 50 Pf K-722; L-865 Schiestl $1.75*
Muenster/W Aug. 1, 1921 2 Mark (5) K-729; L-876 J. Dominicus $3*
Muenster/W Aug. 1, 1921 50 (3) Pf K-729; L-876 J. Dominicus $1.60*
Naumburg/Saale 1920 50 (12) Pf K-740; L-886 Schiestl $8*
Neusalz/Oder ND 75 Pf K-767; L-919 Schiestl $.50*
Osterfeld/Westfalen Dec. 15, 1921 50 (2), 75 Pf; 1, 1.50 Mark (2) Set of 6 K-834; L-992a M. Bechstein $4*
Osterfeld/Westfalen Dec. 15, 1921 25 (3); 50 (3), 75 (3), 100 Pf. Set of 10 K-834b; L-992b M. Bechstein $8*
Paderborn Nov. 10, 1921 50, 75 Pf, 1, 2 Mark K-842; L-1002a K. Matern $2*
Paderborn Nov, 10, 1921 50 (4) Pf K-842c; L-1002b H. Niedieck
$2*
Paderborn Nov. 10, 1921 25, 50, 75 Pf, 1 Mark K-842; L-1002c J. Dominicus $2*
Paderborn Nov. 10, 1921 25, 50 (2), 75 (2) Pf 1 Mark (2), 2 Mark (2) K-842; L-1002e (black) P. Michels $5.25*
Paderborn Nov. 10, 1921 25 (2), 50 (2), 75 (2) Pf, 1 Mark (2) 2 Mark (2) K-842d; L-1002f (brown) P. Michels $5.50*
Passau June 1918 50 Pf Heinz Schiestl $.75*
Poessneck July 31, 1921 25 (2) Pf K-866a; L-1025c III G., Koetschau $1*
Schierke/Harz May 30, 1921 10, 25, 50, 75 Pf Set L-1135a I F. Juettner $3*
Schmoelln 1921 20, 25, 50 (4), 75 Pf K-976; L-1146 a, b Pix (Max Bechstein) $4*
Soerup/Angeln July 6, 1919 1 Mark (shows chess set); 2 Mark ND K-2389; L-1188 Holtz $6
Sorau NL March 1, 1921 10, 50 Pf K-1030; L-1203 Schiestl $1.25*
Stolp ND 50, 75 Pf, 1, 1.5, 2 Mark K-1057c; L-1231 Skelton W.H. Lippert $2.50*

Stolp ND 50, 75 Pf, 1, 1.5, 2 Mark Bluecher K-1057; L-1231
A. Hanf $4*

*Uncirculated
K-Keller catalogs; L-Lindman catalog
THE FRAKTUR, P.O. Box 334, Iola, Wis. 54945

INTERNATIONAL EMERGENCY MONEY SOCIETY

September 1937

July 14. Meeting held at the home of the president, Fred M. Howard. Six members were present. Shortly after the opening of the meeting, our member from Philadelphia, Mr. Magee, arrived, having with him an extraordinary beautiful type collection of German notgeld, superbly mounted on white cardboard.

Mr. Magee said a few words about the highlights of his collection, and Mr. Howard drew freely from his very extensive series, all classified in loose-leaf books, filling in with complete series those issues represented by types in Mr. Magee's collection. Mr. Howard drew special attention to his food tickets of the German inflation period, and Mr. Magee said a few words on sales tax tokens, on which subject he is the acknowledged authority, having a large personal collection of these and also having issued a very popular catalog about them.

Later in the evening Mrs. Howard served refreshments, and several lots were circulated among the members. There was no new business, and it was confirmed that the August meeting also be held at Mr. Howard's home.

October 1937

The meeting was again held in the home of the secretary Walter S. Child. One application for membership was read and passed.

The matter of membership cards was discussed, and at the suggestion of Mr. May it was voted that the membership cards be printed on notgeld, thus have numismatic membership cards. It was also suggested that the notes be surcharged over another issue, but it was finally moved that they be printed on some notgeld issue with a blank reverse.

The notes will be ready for distribution by the next meeting and will be mailed to members, it is hoped.

The Numismatist