

## Cashiers and Presidents

### WHITE MOUNTAIN BANK OF LANCASTER

#### Cashiers and Years in Office

**1852-1865:** George C. Williams

**1865:** Jared I. Williams

#### Presidents and Years in Office

**1852-1858:** James B. Sumner

**1858-1864:** Jared W. Williams

**1864-1865:** William Burns

#### Years of Signature Combinations

##### Potential Currency Signing Periods

**1852-1858:** *Cashier:* George C. Williams • *President:* James B. Sumner

**1858-1864:** *Cashier:* George C. Williams • *President:* Jared W. Williams

**1864-1865:** *Cashier:* George C. Williams • *President:* William Burns

**1865:** *Cashier:* Jared I. Williams • *President:* William Burns

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## Description of Currency Designs and Notes Studied

### WHITE MOUNTAIN BANK OF LANCASTER

#### Numismatic Commentary

Currency of the White Mountain Bank of Lancaster was issued in abundance, even more than official records indicated, due to dishonesty on the part of cashier George C. Williams, the details being given in the preceding narrative. All bear the imprint of the New England Bank Note Co., Boston; later this imprint plus its parent company, Rawdon, Wright, Hatch & Edson, New York. After the merger with American Bank Note Co. in 1858, the monogram ABNCo was entered on existing plates.

Most often seen today are the denominations of \$1, \$2, \$3, \$5, and \$10 from the late 1850s onward. Most popular is the famous Santa Claus vignette on the \$2, existing with both red and green overprints, an interesting coincidence with Christmas colors.

Although the Santa Claus motif was used for other bills by Rawdon, Wright, Hatch & Edson, this is the only bank in New Hampshire that employed the motif. Certain \$3 and \$5 bills include the portrait of the bank's president, Jared W. Williams, who at one time also served as the governor of the state.

Nearly all surviving bills of the \$1 to \$10 denominations are very worn, with Good and VG grades being the norm. These probably represent bills that remained in the custody of the bank receiver, and at a later date, after any legal responsibility for their redemption ceased, they were distributed as souvenirs.

The higher denominations of \$20, \$50, and \$100 are very rare today, although James B. Haxby was able to illustrate all but the \$100. It is likely that very few of these values ever circulated.

As of the early 20th century, the American Bank Note Co. had one \$1 and two \$2 (Santa Claus) plates with the ABNCo. imprint.<sup>1</sup> In the late 20th century that firm made a modern souvenir card using a \$2 plate for a convention of paper money collectors.

### **\$1 Notes • White Mountain Bank of Lancaster**

**\$1 White Mountain Bank of Lancaster • {Female seated, railroad, canal} • {B&S summary: NH, Lancaster-WMB • \$001-15} • Description adapted from printed sources: Upper left: Female seated, one elbow on a barrel. Train, sloop, canal, etc., in distance. • Lower left: 1 • Right of center: Large thick 1 with ellipse at top enclosing images of five men. • Center and lower center: WHITE MOUNTAIN BANK / ONE DOLLAR [in drop out letters] / LANCASTER. • Upper right: 1 • Lower right: Female with grain in her apron and leaning on a fence. • Imprint: Includes New England Bank Note Co. •••• Citations: [ 1858-03 • Hodges' New Bank Note Safe-Guard] • [1860 • Descriptive Register of Genuine Bank Notes, Gwynne & Day] •••• Haxby NH- 160-G-2.**

*Note(s) studied or reported:*

**May 7 (?) 1852 • 528 (bank serial) • Cashier: Geo. C. Williams • President: James B. Sumner • Grade: G/VG • [Credit: Haxby plate]**

**\$1 White Mountain Bank of Lancaster • {Cupid rolling an 1857 Liberty Seated silver \$1} • {B&S summary: NH, Lancaster-WMB • \$001-30} • Description from actual note: Date on plate: May 1st 18 • Upper left: Two standing girls, each with a sheaf of wheat • Lower left: ONE • Upper center: Cupid or cherub with hands on 1857 (altered from 1854) Liberty Seated dollar, rolling it to the left. Steamboat, train, city, etc., in distance. • Middle and lower center: WHITE MOUNTAIN BANK / ONE DOLLAR / LANCASTER • Upper right: 1 • Lower right: Cattle, sheep, hogs, etc. • Plate letter: A • Imprint: Rawdon, Wright, Hatch & Edson, New York / New England Bank Note Co., Boston • Overprint: Red ONE below center • Notes: zz •••• Citations: [ 1858-03 • Hodges' New Bank Note Safe-Guard] • [1860 • Descriptive Register of Genuine Bank Notes, Gwynne & Day, described as "new plate"] •••• Haxby NH-160-G-4a.**

*Note(s) studied or reported:*

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<sup>1</sup> Peter Huntoon information to authors.



May 1st 1859 • 22 (bank serial) • Cashier: Geo. C. Williams • President: Jared W. Williams • Grade: Fair. NATIONAL BANK OF REDEMPTION stamp. BROKEN BANK stamp partly ink eroded. • [Credit: Wayne Rich]



..... Similarly: 990 (bank serial) • Grade: Fine • [Credit: JA]



May 1st 1860 • 564 (bank serial) • Cashier: Geo. C. Williams • President: Jared W. Williams • Grade: Good • [Credit: Wayne Rich / Haxby plate]

**\$1 White Mountain Bank of Lancaster** • {Cupid rolling an 1857 Liberty Seated silver \$1} • {B&S summary: NH, Lancaster-WMB • \$001-60} • *Description from actual note:* As preceding, except: • *Imprint:* ABNCo / Rawdon, Wright, Hatch & Edson, New York / New England Bank Note Co., Boston. • *Overprint:* Green tinted overprint area below center [Patented 30 June 1857, so-called “Canadian green tint”] Green 1 at upper right. • *Notes:* zz •••• Haxby NH-160-G-4b

*Note(s) studied or reported:*



May 1st 1864 • 731 (bank serial) • Cashier: Geo. C. Williams • President: Wm. Burns • Grade: VF • [Credit: Wayne Rich]



•••• Similarly: 749 • Grade: VF • [Credit: KL] ]

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## \$2 Notes • White Mountain Bank of Lancaster

**\$2 White Mountain Bank of Lancaster** • {Man and two boys washing sheep in water} • {B&S summary: NH, Lancaster-WMB • \$002-25} • *Description adapted from printed sources:* Upper left: man and two [or one, per Gwynne & Day] washing sheep • Lower left: 2 • Right of center: Large 2 with five men in an ellipse, scene element from the presentation of the Declaration of Independence • Center bottom: WHITE MOUNTAIN BANK, Lancaster, N.H. • Right: TWO / Female seated with wreath of flowers / TWO • *Imprint:* Includes New England Bank Note Co. •••• *Citations:* [ 1858-03 • Hodges' *New Bank Note Safe-Guard*] • [1860 • *Descriptive Register of Genuine Bank Notes*, Gwynne & Day] •••• Haxby NH-160-G-6

*None seen or reported*

**\$2 White Mountain Bank of Lancaster • {Santa Claus} • {B&S summary: NH, Lancaster-WMB • \$002-45} • Description from actual note: Date on plate: May 1st 18 • Upper left: TWO [curved] • Lower left: Goddess standing, her right hand holding a flag, her left holding the top of a shield. Next to her kneeling at the left, is an Indian woman. • Upper center: 1 / Santa Claus is sleigh on rooftop, reindeer prancing into sky at left, chimney at right. • Middle center: WHITE MOUNTAIN BANK / Two Dollars / LANCASTER • Upper right: 2 • Lower right: Locomotive and string of cars • Plate letter: A • Imprint: Rawdon, Wright, Hatch & Edson, New York / New England Bank Note Co., Boston • Overprint: Red TWO widely spaced below center. • Notes: zz •••• Citations: [ 1858-03 • Hodges' New Bank Note Safe-Guard] • [1860 • Descriptive Register of Genuine Bank Notes, Gwynne & Day, as "new plate"] •••• Haxby NH- 160-G-8a.**

*Note(s) studied or reported:*



**May 1st 1858 • 816 (bank serial) • Cashier: George C. Williams • President: Jared W. Williams • Grade: Good • [Credit: JA]**



**May 1st 1860 • 219 (bank serial) • Cashier: George C. Williams • President: Jared W. Williams • Grade: F-VF • [Credit: Wayne Rich]**

**\$2 White Mountain Bank of Lancaster • {Santa Claus} • {B&S summary: NH, Lancaster-WMB • \$002-75} • Description from actual note: As preceding, except: • Imprint: ABNCO / Rawdon, Wright, Hatch & Edson, New York / New England Bank Note Co., Boston. • Overprint: Green tinted overprint area below center [Patented 30 June 1857, so-called "Canadian green tint"] Drop out 2 against elliptical green background to left of Santa Claus.. • Notes: The drop-out white 2 against a green background replaces the**

printed 2 on the earlier version. •••• Haxby NH-160-G-8b.

*Note(s) studied or reported:*



**May 1st 1862 • 20 (bank serial) • Cashier: George C. Williams • President: Jared W. Williams • Grade: G/VG • [Credit: collection of the authors] •••• Similarly: 301 (bank serial) • Grade: VF • [Credit: Haxby plate]**



**•••• 453 (bank serial) • Grade: VF • [Credit: Wayne Rich]**

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### **\$3 Notes • White Mountain Bank of Lancaster**

**{B&S summary: NH, Lancaster-WMB • \$003-25} • \$3 White Mountain Bank of Lancaster • {Man on horseback} • Description from actual note: Date on plate: 18 • Upper left and into center: Man on horseback, cattle, dog, and man; load of hay entering barn. Trees in distance. • Lower left: Large 3 in ellipse. • Right of center: Large ornate 3 • Middle and lower center: WHITE MOUNTAIN BANK / THREE DOLLARS [drop out white against latticed background] / LANCASTER. • Right: 3 over THREE / Half-length view of woman standing with basket of flowers. • Plate letter: A • Imprint: New England Bank Note Co., Boston • Notes: zz •••• Citations: [ 1858-03 • Hodges' New Bank Note Safe-Guard] • [1860 • Descriptive Register of Genuine Bank Notes, Gwynne & Day] •••• Haxby NH-160-G-10.**

*Note(s) studied or reported:*



May 5, 1852 • 3704 (bank serial) • President: James B. Sumner • Cashier: George C. Williams • Grade: Fair • Comments • [Credit: Wayne Rich]

**\$3 White Mountain Bank of Lancaster • {Man with scythe loading hay} • {B&S summary: NH, Lancaster-WMB • \$003-45} • Description from actual note: Date on plate: May 1st 18 • Upper left: THREE over 3 on scalloped circle. • Lower left: Portrait of woman in ellipse with beaded necklace, right hand near face, left hand holding small perfume bottle below chin. • Upper center: WHITE MOUNTAIN BANK [in curve] • Middle center: 3 / Man standing, holding top of scythe near blade, hay wagon in distance to left. / 3 • Upper right: THREE over 3 on scalloped circle. • Lower right: Portrait of Gov. Jared W. Williams (president of the bank) • Plate letter: A • Imprint: Rawdon, Wright, Hatch, and Edson, New York / New England Bank Note Co., Boston • Overprint: Large red 3 to each side of standing man at center. • Notes: zz \*\*\*\*\* Citations: [ 1858-03 • Hodges' New Bank Note Safe-Guard] • [1860 • Descriptive Register of Genuine Bank Notes, Gwynne & Day, as "new plate"] \*\*\*\*\* Haxby NH-160-G-12a**

*Note(s) studied or reported:*



May 1st 1859 • 552 (bank serial) • Cashier: George C. Williams • President: Jared W. Williams • Grade: VG • Comments • [Credit: Wayne Rich]



**May 1st 1860 • 409 (bank serial) • Cashier:** George C. Williams • **President:** Jared W. Williams • **Grade:** F-VF • **Comments •** [Credit: collection of the authors / Haxby plate]

**\$3 White Mountain Bank of Lancaster • {Man with scythe loading hay} • {B&S summary: NH, Lancaster-WMB • \$003-75} • Description from illustration (Haxby) of actual note:** As preceding, except: • **Imprint:** Rawdon, Wright, Hatch, and Edson, New York / New England Bank Note Co., Boston / ABNCo • **Overprint:** Green tinted overprint area below center [Patented 30 June 1857, so-called "Canadian green tint"], green 3 to each side of man with scythe. •••• Haxby NH-160-G-12b.

*Note(s) studied or reported:*

**May 1st 1862 • 354 (bank serial) • Cashier:** George C. Williams • **President:** Jared W. Williams • **Grade:** VF • **Comments •** [Credit: Haxby plate]

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## \$5 Notes • White Mountain Bank of Lancaster

**\$5 White Mountain Bank of Lancaster • {Eagle on shield} • {B&S summary: NH, Lancaster-WMB • \$005-25} • Description adapted from printed sources:** *Upper left to center:* Spread eagle on a shield, city and ships in distance. • *Lower left:* FIVE • *Center to upper right:* Female with cornucopia and cherub in clouds in front of a V. • *Lower right:* Half length figure of little girl with flowers in a basket. • **Imprint:** New England Bank Note Co., Boston • **Notes:** Notes of similar design from other banks have been altered to have a Lancaster imprint (cf. Haxby, p. 1216) •••• Other citations: [1858-03 • *Hodges' New Bank Note Safe-Guard*] • [1860 • *Descriptive Register of Genuine Bank Notes*, Gwynne & Day] •••• Haxby NH-160-G-16

*None seen or reported*

**\$5 White Mountain Bank of Lancaster • {Female seated with shield and sheaves of wheat} • {B&S summary: NH, Lancaster-WMB • \$005-45} • Description from actual note:** *Date on plate:* May 1st 18 • *Upper left:* Standing female with liberty cap on pole giving a drink to a perched eagle. • *Lower left:* 5 • *Upper center:* Female seated, her left arm resting on the top of a shield, her right hand holding a collapsible telescope with large end resting on the ground. Sheaves of wheat in front of shield. Ship in distance at left, rocky landscape with lighthouse in distance at right. • *Middle and lower center:* WHITE MOUNTAIN BANK / Five Dollars / LANCASTER • *Upper right:* 5 • *Lower right:* Portrait of Gov. Jared W. Williams (president of the bank) • **Plate letter:** A • **Imprint:** Rawdon, Wright, Hatch, and Edson, New York / New England Bank Note Co., Boston • **Overprint:** Widely spaced FIVE in red. • **Notes:** zz •••• **Citations:** [ 1858-03 • *Hodges' New Bank Note Safe-Guard*] • [1860 • *Descriptive Register of Genuine Bank Notes*, Gwynne & Day, as "new plate"] •••• Haxby NH-160-G-16a

*Note(s) studied or reported:*

**May 1st 1857 • 225 (bank serial) • Cashier:** George C. Williams • **President:** Jared W. Williams • **Grade:** VF • [Credit: Haxby plate]



May 1st 1858 • 435 (bank serial) • Cashier: George C. Williams • President: Jared W. Williams • Grade: VG • [Credit: Wayne Rich]



..... Similarly: : 561() • Grade: G-VG • [Credit: JA]



May 1st 1860 • 28 (bank serial) • Cashier: George C. Williams • President: Jared W. Williams • Grade: Fine • [Credit: collection of the authors]



•••• Similarly: 420 (bank serial) • Grade: F-VF • [Credit: CJF]



•••• : Serial: 926 • Grade: Fine • [Credit: KL]

**\$5 White Mountain Bank of Lancaster • {Female seated with shield and sheaves of wheat} • {B&S summary: NH, Lancaster-WMB • \$005-65} • Description from illustration (Haxby) of actual note: As preceding, except: • Imprint: ABNCo / Rawdon, Wright, Hatch, and Edson, New York / New England Bank Note Co., Boston • Overprint: Green tinted overprint area below center [Patented 30 June 1857, so-called "Canadian green tint"], green V at top to each side of seated figure. •••• Haxby NH-160-G-16b.**

*Note(s) studied or reported:*



May 1st 1862 • 98 (bank serial) • Cashier: George C. Williams • President: Jared W. Williams • Grade: Good • [Credit: collection of the authors]



•••• Similarly: • 129 (bank serial) • Grade: G-VG • [Credit: CJF]

•••• 745 (bank serial) • Grade: VF • [Credit: Haxby plate]

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## \$10 Notes • White Mountain Bank of Lancaster

**\$10 White Mountain Bank of Lancaster • {Vulcan seated with hammer} • {B&S summary: NH, Lancaster-WMB • \$010-35} • Description from actual note:** Date on plate: 18 • Upper left: Vulcan seated near anvil, holding handle of hammer (head downward), gear at right. Train in distance at left, Greek Revival building in distance at right. • Lower left: TEN in rectangle with scalloped corners. • Slightly right of center: Large ornate X • Middle and lower center: WHITE MOUNTAIN BANK / TEN DOLLARS in drop out white letters / LANCASTER, all with tiny TEN repeated many times as background. • Upper right: 10 • Lower right: Man standing, left foot on rock, holding a sheaf of grain on his knee. • Plate letter: A • Imprint: New England Bank Note Co., Boston •••• Citations: [ 1858-03 • Hodges' New Bank Note Safe-Guard] • [1860 • Descriptive Register of Genuine Bank Notes, Gwynne & Day] •••• Haxby NH-160-G-18

*Note(s) studied or reported:*

1853 [day, month unclear] • 2535 (bank serial) • Cashier: George C. Williams • President: James B. Sumner • Grade: Fine • [Credit: Haxby plate]



June 15, 1853 • 4733 (bank serial) • Cashier: George C. Williams • President: James B. Sumner • Grade: G, ragged edges • [Credit: collection of the authors]



June 15, 1855 • 325 (bank serial) • Cashier: George C. Williams • President: James B. Sumner • Grade: G • [Credit: JA]

**\$10 White Mountain Bank of Lancaster** • {Vulcan seated with hammer} • {B&S summary: NH, Lancaster-WMB • \$010-55} • *Description from actual note:* As preceding except: • *Imprint:* New England Bank Note Co., Boston, now with ABNCo added to plate near upper right. ••••• Haxby NH-160-G-18a

*Note(s) studied or reported:*



June 1864 [no day date] • 261 • Cashier: George C. Williams • President: Jared W. Williams • Grade: VF • [Credit: collection of the authors]



June 1, 1864 • 182 (bank serial) • Cashier: George C. Williams • President: Jared W. Williams • Grade: VF • [Credit: CJF]



•••• Similarly: 283 (bank serial) • Grade: G-VG [Credit: Wayne Rich] •••• 553 (bank serial) • Grade: Fine [Credit: Haxby plate]



•••• 721 (bank serial) • Grade: VG [Credit: collection of the authors]

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## \$20 Notes • White Mountain Bank of Lancaster

**\$20 White Mountain Bank of Lancaster • {XX Standing eagle XX} • {B&S summary: NH, Lancaster-WMB • \$020-35} • Description adapted from printed sources: Date on plate: 18 • Upper left: 20 • Lower left: Woman seated holding a book in her lap with her left hand; her right hand holds open the lid of a chest. • Upper center: XX / Standing eagle / XX • Middle and lower center: WHITE MOUNTAIN BANK / TWENTY DOLLARS in drop out letters / LANCASTER, all against *Twenty Dollars* in tiny type repeated many times. • Upper right: 20 • Lower right: Sailing ship in rectangle with truncated corners. • Plate: E • Imprint: New England Bank Note Co., Boston • Notes: The {2nd} Dover Bank {2nd}, Strafford Bank of Dover, Granite Bank of Exeter, Francestown Bank, Monadnock Bank of Jaffrey, White Mountain Bank of Lancaster, Manchester Bank, Nashua Bank, Mechanics and Traders Bank of Portsmouth, and Salmon Falls Bank of Rollinsford, and Warner Bank all issued \$20 bills of this design, from the same plate [presumably; all see have letter E] with spaces to set in slugs for inscriptions. •••• Citations: [ 1858-03 • *Hodges' New Bank Note Safe-Guard*] • [1860 • *Descriptive Register of Genuine Bank Notes*, Gwynne & Day] •••• Haxby NH- 160-G-20.**

*None seen or reported to authors; known to Haxby and priced inexpensively.*

**\$20 White Mountain Bank of Lancaster • {XX Standing eagle XX} • {B&S summary: NH, Lancaster-WMB • \$020-55} • Description adapted from printed sources: As preceding except: • Imprint: New England Bank Note Co., Boston, plus now with ABNCo monogram added to plate •••• Citations: Haxby NH-160-G-20.a**

*Note(s) studied or reported:*

**June 1, 1857 • 83 (bank serial) • Cashier: George C. Williams • President: Jared W. Williams • Grade: VG • [Credit: Haxby plate]**

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## \$50 Notes • White Mountain Bank of Lancaster

**\$50 White Mountain Bank of Lancaster • {Man holding spirited horse} • {B&S summary: NH, Lancaster-WMB • \$050-45} • Description adapted from printed sources: Left: FIFTY / Within ellipse a woman standing and holding a wreath in her left hand / FIFTY • Upper center: 50 / Man near head of and holding a spirited horse whose two front hooves are in the air / 50 • Middle and lower center: WHITE MOUNTAIN BANK / FIFTY DOLLARS in drop out letters / LANCASTER, all against a tiny printed background. • Right: FIFTY / Within woman standing with cornucopia in her right hand / FIFTY • Plate: R • Imprint: New England Bank Note Co., Boston • Notes: The Mechanics Bank of Concord {1st}, Dover Bank {2nd}, Strafford Bank of Dover, Granite Bank of Exeter, Francestown Bank, Monadnock Bank of Jaffrey, White Mountain Bank of Lancaster, Manchester**

Bank, Nashua Bank, Mechanics and Traders Bank of Portsmouth, and Salmon Falls Bank of Rollinsford, and Warner Bank all issued \$50 bills of this design, from the same plate [presumably; all see have letter R] with spaces to set in slugs for inscriptions. ••••  
**Citations:** [ 1858-03 • *Hodges' New Bank Note Safe-Guard*] • [1860 • *Descriptive Register of Genuine Bank Notes*, Gwynne & Day] ••••  
•••• **Haxby** NH- 160-G-22.

*Note(s) studied or reported:*

**Aug. 7, 1854 • 57** (*bank serial*) • *Cashier:* George C. Williams • *President:* James B. Sumner • *Grade:* VG • [*Credit:* Haxby plate]

**\$50 White Mountain Bank of Lancaster • {Man holding spirited horse} • {B&S summary: NH, Lancaster-WMB • \$050-55} • *Description adapted from printed sources:* As preceding except: • *Imprint:* New England Bank Note Co., Boston, now with ABNCo added to plate. •••• **Haxby** NH- 160-G-22a**

*None seen or reported*

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## **\$100 Notes • White Mountain Bank of Lancaster**

**\$100 White Mountain Bank of Lancaster • {Wharf with men loading barrels onto covered wagon} • {B&S summary: NH, Lancaster-WMB • \$100-45} • *Description adapted from printed sources:* *Left:* ONE HUNDRED over 100 / Portrait of President William Henry Harrison in ellipse. • *Upper center:* Wharf scene with man loading barrels onto a covered wagon. • *Middle and lower center:* Unknown; arrangement of text may be similar in concept to the shared master plate \$50 described above. • *Right:* ONE HUNDRED over 100 / Portrait (hypothetical) of Columbus in ellipse. • *Imprint:* New England Bank Note Co., Boston • *Notes:* Notes: The Mechanicks Bank of Concord {1st}, Dover Bank {2nd}, Strafford Bank of Dover (tentative), Granite Bank of Exeter (tentative), Francestown Bank (tentative, speculative), Monadnock Bank of Jaffrey, White Mountain Bank of Lancaster, Manchester Bank, Nashua Bank, Mechanics and Traders Bank of Portsmouth, and Salmon Falls Bank of Rollinsford, and Warner Bank all are believed to have issued \$100 bills of this design, probably from the same plate with spaces to set in slugs for inscriptions. •••• **Citations:** [ 1858-03 • *Hodges' New Bank Note Safe-Guard*] • [1860 • *Descriptive Register of Genuine Bank Notes*, Gwynne & Day] •••• **Haxby** NH- 160-G-24.**

*None seen or reported*

**\$100 White Mountain Bank of Lancaster • {Wharf with men loading barrels onto covered wagon} • {B&S summary: Lan-WMB-\$100-55} • *Description adapted from printed sources:* As preceding except: • *Imprint:* New England Bank Note Co., Boston, now with ABNCo added to plate. •••• **Haxby** NH- 160-G-24a**

*None seen or reported*

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