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The  
**Canadian Card Money**

by  
**R. W. McLachlan**



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Table of Issues or supposed Issues of card money from its introduction in 1685 until its suppression in 1718

Date of Issue	INTENDANT	GOVERNOR	Clerk of The Treasury	In Existence	DENOMINATIONS					REMARKS	
1685	De Meulles	De la Barre	.....	None	4 and 2 livres and 15 sols.					Mentioned in de Meulles letter to the Minister.	
1687-1737	De Champigny	Denonville	.....	None	.....					There was possibly an issue issued under ordonnance of 1733.	
1735	do	do	do	5	1	.....	.....	.....	.....	Issued under ordonnance of 1733.	
1738	do	do	do	.....	.....	.....	.....	1	.....	Issued under ordonnance of 1733.	
1741	do	do	do	.....	.....	.....	.....	1	.....	Issued under ordonnance of 1733.	
1742	do	do	do	1	2	1	.....	.....	.....	Issued under ordonnance of 1742.	
1747	do	De la Gallissonnière	Foucault	.....	.....	.....	1	1	1	.....	Issued under ordonnance of 1742.
1749	Bigot	Lajonquière	Breard	2	.....	1	1	1	1	1	Issued under ordonnance of 1749.
1752	do	Duquesne	do	.....	.....	.....	.....	3	1	.....	Issued under ordonnance of 1749.
1757	do	Vaudreuil II	De Villars	.....	.....	.....	.....	1	1	.....	Issued under ordonnance of 1749.
Total				18	14	5	3	10	5	2	57
1750 to 1760	Bigot	.....	.....	Issued "ordonnances" or treasury notes on his sole responsibility good for different sums from 2 to 100 livres.							
1735	Salmon not Intendant but a Commissionaire Ordonnateur	Bienville	.....	An issue of card money was authorized for Louisiana for 20, 15, 10, 5 and 2½ livres and 2, 5, 12½ and 6¼ sols.							

(\*10) The figures under the denominations show the number of examples known of each, but there are several others found in some small collections to which I have not been able to gain access.

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1687-1689	De Champigny	Denonville	.....	None	.....	There was possibly an issue during this period.
1690	do	De Frontenac	.....	None	Not given.....	Minister advised of this issue by letter November 1690.
1692-1698	do	do	.....	None	Not given.....	De Champigny writes that card money was made between 1692 and 1699.
1702	do	De Callières	Duplessis	None	32, 16, 4, 2 and one livres.	New issue by ordonnance, dated 24th, April 1702, to renew the old issues.
1703-1705	Charles de Beauharnois	Vaudreuil	do	None	Not given.....	An issue by Beauharnois is mentioned in Randol's despatch of 1708.
1706-1705	The Raudots Father & Son	do	do	None	Not given..... Most likely only small denominations.	Their despatch of 1708 advises the minister that they had to renew from time to time the worn out small cards.
1711	do	do	do	None	100 and 50 livres.....	The Governor and Intendant advised the Minister that they had issued 3000 cards each of 100 and of 50 livres. These were probably the first cards signed by the Governor.
1714	Bégon	do	do	Yes	100, 50, 40, 20, 12, 6, 4 and 2 livres and 20, 15 and 10 sols	A complete set of this issue has been preserved in the archives of the Department of Marine in Paris.
1717	do	do	.....	None	Not given.....	An issue of new cards was authorized by Royal ordonnance ordering the total withdrawal of the old card money.
1718-1728	.....	.....	.....	.....	.....	No cards issued during this period.

List of dates of issue of cards after their restoration and the number of specimens of each known to be in existence.



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				DENOMINATIONS							REMARKS
				24 livres <sup>(*)</sup>	12 livres	6 livres	3 livres	30 sols	15 sols	7 sols	
1729	Hocquart	De Beaumarais	Varin	5	4	2	1	1	1	1	Issued under ordonnance of 1729.
1730	do	do	do	1	5	1	....	....	....	....	Issued under ordonnance of 1729.
1733	do	do	do	3	2	....	....	....	....	....	Issued under ordonnance of 1733.
1739	do	do	do	1	....	....	....	1	....	....	Issued under ordonnance of 1733.
1735	do	do	do	5	1	....	....	....	....	....	Issued under ordonnance of 1733.
1738	do	do	do	....	....	....	....	1	....	....	Issued under ordonnance of 1733.
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1742	do	do	do	1	2	1	....	....	....	....	Issued under ordonnance of 1742.
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*MMS*  
20 sols  
D. N.

1

*MMS* 17<sup>20</sup>  
Pour la somme de Douze livres  
P. M. S. B. N. O. S.  
Noël

2

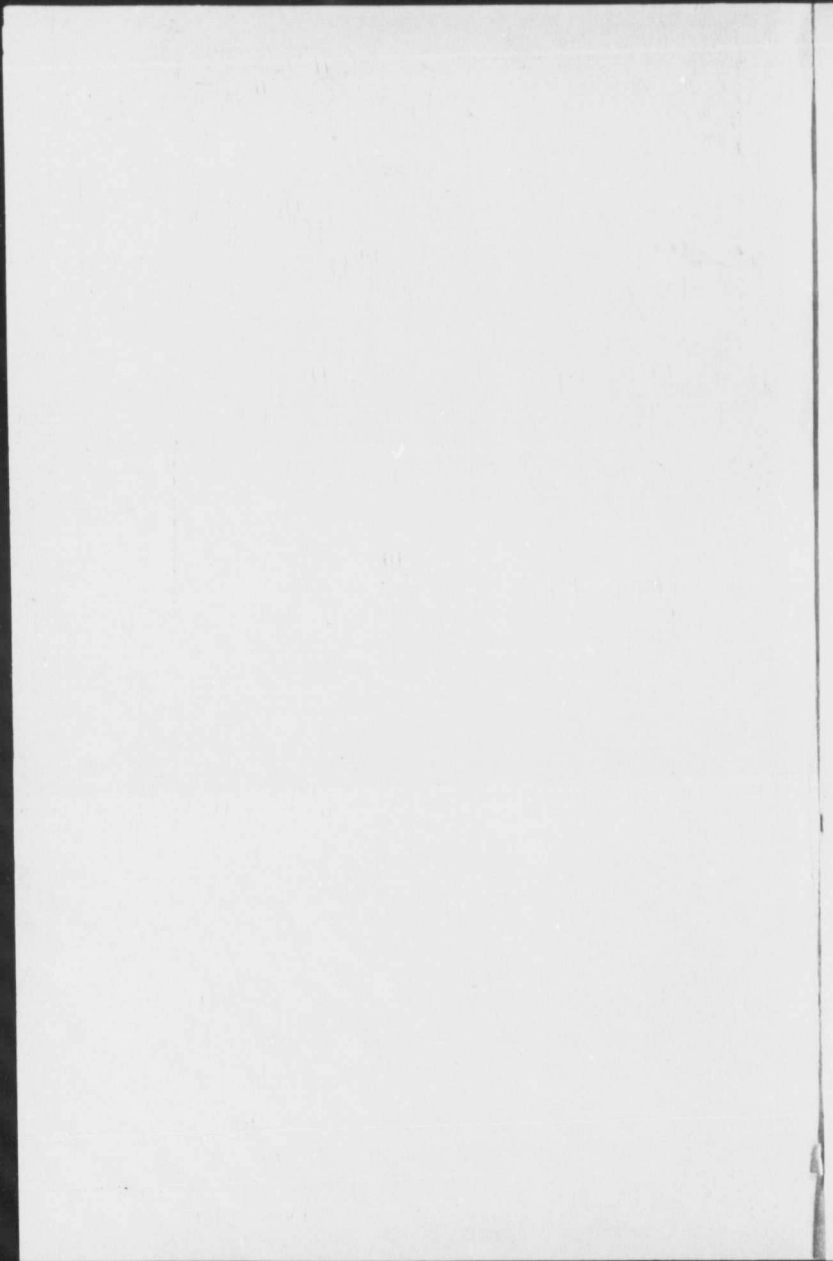
9<sup>6<sup>te</sup></sup> COLONIES 1759 =  
Dépenses générales.  
N.° 116816  
IL sera tenu compte par le Roi,  
au mois d'octobre prochain, de la  
somme de Quatre vingt six  
Livres  
valeur en la soumission du Trésorier,  
restée au bureau du contrôle.  
A Québec, le 17<sup>20</sup> 1759  
*MMS*

3

1 Quarter card.

2 Entire card with clipped corners.

3 Ordonnance issued after the fall of Quebec.





## THE CANADIAN CARD MONEY

BY R. W. McLACHLAN



E me suis trouvé cette année dans une très grande nécessité touchant la subsistance des soldats ; vous n'aviez ordonné de fonds, Monseigr, que jusques en janvier dernier, je n'ay pas laissé de les faire vivre jusques en septembre qui font huit mois entiers. J'ay tiré de mon coffre et de mes amis tout ce que j'ay pû, mais enfin les voyant hors d'estat de me pouvoir rendre service davantage, et ne sçachant plus à quel saint me voïer, l'argent estant dans une extrême rareté, ayant distribué des sommes considérables de tous costez pour la solde des soldats, je me suis imaginé de donner cours au lieu d'argent à des billets de cartes que j'avois fait couper en quatre ; je vous envoie, Monseigneur, des trois espèces, l'une estant de quatre francs, l'autre de quarante sols et la troisième de quinze sols, parce qu'avec ces trois espèces je pouvois faire leur solde juste d'un mois, j'ay rendu une ordon<sup>ce</sup> par laquelle j'ay obligé tous les habitants de recevoir cette monnoye en payment et luy donner cours, en m'obligeant en mon

nom de rembourser les dits billets, personne ne les a refusés et cela a fait un si bon effet que par ce moyen les troupes ont vescu à l'ordinaire."

This, which I take as the text of my paper, is not a quotation from any ancient authority, but from an old letter, found in the French Archives, where it has lain for 225 years. It was written by Jacques de Meulles, the Canadian Intendant, from Quebec, on the 29th of September, 1685, to Count de Toulouse, Secretary of State for the Department of Marine, at Paris.

The writer of this letter is styled on an old document bearing his signature, "Jacques de Meulles, Seigneur de la Source, Conseiller du Roy en son Conseil, Intendant de la justice, police et finance en Canada et pays de la Nouvelle France." He succeeded Duchesneau, who, on account of his intrigues and continued dissensions with de Frontenac, the Governor, had been recalled. Arriving in Canada in the summer of 1682, at the same time as de la Barre, the new Governor, he at once assumed the duties of Intendant.

De Meulles was an officer of considerable executive ability, besides sound common sense, one who had far-seeing inventive ideas, and who made a number of original suggestions as to the manner of governing the country, some of which, had they been carried out, would have saved the infant colony no end of trouble. In fact the utility of one or two of these ideas are only now coming to be appreciated

and adopted. The same cannot be said of de la Barre, his yokefellow in office, whose acts showed such lack of initiative and executive ability, that he nearly brought the whole country to the verge of ruin. De Meulles' vigorous protests against the slipshod fashion in which he conducted the Indian war and the disgraceful treaty of peace entered into with the Iroquois were resented. This brought on such intrigues on the part of the Governor that de Meulles was recalled in 1686.

What were the duties and powers of the Intendant? What does the word mean? You will no doubt ask, and ask with some degree of reason, for this functionary has no place in such a constitution as ours. But in Canada, under the "Old Regime," there was no constitutional rule. The common people had no voice in the affairs of their country. In fact, public meetings of all kinds, even to regulate the simplest local matters, were absolutely prohibited. There was instead a tripartite administration—by Governor, Bishop and Intendant, having precedence in the order named. The former, appointed from among the noblesse, commanded the army, conducted all wars and negotiated all treaties of peace; the second, chosen from the higher clergy, held supreme rule in all religious and moral questions; while the third—usually a legal luminary—administered all judicial, civil and financial affairs. Each was responsible for his own acts alone—not to the people—for they did not count in the government, nor to each other, but,

on the part of the first to the King, on the second to the supreme head of the church, and the third to the Minister of Marine. Although each was independent of the others, their separate jurisdiction so overlapped, that often the same functions were claimed by two, or even by all three of this triumvirate; thus, there was often considerable friction between them, and much jealousy. They acted as spies on each other, in which they were encouraged by the King. Consequently each was ever ready to report any false step or malpractice on the part of his confreres to his Superior in France.

True there was a supreme council, but this was mainly for registering the separate or joint acts of the Governor or Intendant, and for the hearing of minor judicial cases.

Thus it will be seen that the Intendant or Administrator, as he might be called, a legislature and an executive combined, issued his ordonnances, which were equivalent to an act passed by a legislative assembly, on his own initiative alone, subject only to the veto of the King in France. This, then explains the word ordonnance in the letter. It is a law passed by an administrator or an irresponsible council, whereas an act of parliament or legislature is a law adopted by the representatives of the people.

The soldiers mentioned in the letter, belonged to a small army or "detachment" as it was styled, organized in France, about the year 1682, from among the disbanded soldiers who had taken part in the Dutch



or other wars, to protect the inhabitants of New France from the relentless raids of ever roving bands of ruthless Iroquois, which had become so persistent as to almost paralyze the agricultural pursuits as well as the trade and commerce of the colony. Consequently it had become necessary that these raids should be kept in check to save the French dominion in the new world from utter extinction.

This little army was not organized, as one would suppose, by the department of war, for that department had neither the available means nor the jurisdiction, but by that of the Marine — there was no colonial office—which administered the affairs of the French possessions beyond the seas. Thus it was that the colonial force was called "le detachment de la marine," although purely a land corps, having nothing more to do with the high seas than having to cross them on the way to Canada.

Before proceeding further it may be well to look into the currency of the country, which was based on that of France, with its livres as the unit, subdivided into twenty sols, or sous as it is now written, which were again divided into twelve deniers. These subdivisions, it will be noted, are the same as the pounds, shillings and pence of the present currency of Great Britain. In fact France, in common with most countries of western Europe, after the fall of the western Empire, practically adopted the same currency. But while the British pound, through all the vicissitudes of Anglo Saxon consolidation, Norman con-

quest, the wars of succession and the Cromwellian revolution, only declined to one third of its original value, the French livre sank so low as to be hardly worth one twenty-fifth of a pound, and so might be classed as a truly poor relation who had become reduced in circumstances.

Now had this currency, while not by any means so convenient as the decimal system, but been sufficient, it would have served the trade of the country very well. But here lay the difficulty, for it was sadly insufficient. The exports, which fell far short of the imports, consisted mainly of furs controlled by the fur company—"la Compagnie des Indes"—afforded little if any benefit, either to traders or to the common people. And as almost everything in common use had to be imported, exchange became very high, practically so prohibitive in price, that independent importers were ever ready to lay aside all coins that came into their possession to be sent over to France in payment for goods. Every expedient was tried to keep the money within the Colony without avail. In 1670, the special *Gloriam Regni* coinage was brought in, but it soon disappeared, as did other supplies of coin that were, from time to time, sent over by the King for the benefit of his Canadian subjects. The raising of the circulating value of the coins, an expedient which was tried every now and then, produced no good effect, but on the contrary, so complicated the currency, that traders had to keep two sets of accounts, while exchange became so much higher that the

current coin when it could be secured, was still the cheapest form of remittance.

Such was the utter want of currency that ordinary every day commodities had to be employed as media of exchange. Beaver skins were made a legal tender, but the monopoly of the fur company interfered with this form. Wheat also served in place of money, but its bulk made it inconvenient for ordinary household transactions. So trade languished and the farming industry could not prosper.

As the currency was insufficient for the trade, so the revenue was altogether inadequate for the needs of the government. In fact there was little if anything used by the people on which a sufficient tax could be laid. This deficiency was made up by drafts on the treasurer of the marine department in France, drawn at the close of the shipping year by the Intendant. As long as these drafts were honored all went well. But there came a time when the drafts were returned protested. Canada was like the spendthrift son at college, continually calling for larger and larger supplies of pocket money, until the father's patience, as well as his purse, had become exhausted. Then things did not go well, and the Intendant was left to his own resources to get out of the difficulty in the best way possible.

Such was the condition of the Canadian treasury as described by de Meulles in 1685. All the ready money had been expended. How were the troops to be sustained? He drew on his own little store, he

borrowed from his friends all they had. None of this came back in the shape of revenue, but on the contrary, as we have seen, was shipped to France as remittances for goods. But over and above having to make provision for the soldiers, de Meulles had to finance for de la Barre's abortive expedition against the Iroquois, without the necessary sinews of war.

Under these circumstances we can well understand why de Meulles wrote to the Minister, "I found myself in great need," and how he was at his wit's end to provide for the soldiers clamoring for their pay. Here his inventive genius came to his rescue. The merchants had no currency. Why not fill the two gaps at once; provide a new currency and fill the depleted treasury? How was this to be done? Why not issue paper money? But as there was no printing press in the country, and nothing but writing paper, altogether unsuitable for this purpose, another difficulty as to proper material had to be got over, de Meulles was equal to the occasion, and availed himself of what he found at hand, which was an abundant supply of playing cards, laid in by importers to provide for the peoples' amusement during the long winter evenings. They had little or no reading matter, and there being no press, there was not even the weekly newspaper to supply a budget of village gossip.

Adopting these playing cards as the paper with which to make this new money, he instructed the clerk of the treasury to write a *bon* on each of them,

as he states, for four francs or livres, or for forty sols, or for fifteen sols. These he signed and sealed in wax with his own seal, while the clerk of the treasury countersigned them as they were issued. Later issues were signed by the Governor also.

Although de Meulles states clearly that he "caused the cards to be cut in four," this statement needs to be modified. Zay and other writers on the subject accept the statement and wonder how space could have been found on a quarter playing card for two signatures, a good sized wax seal, and the inscription "pour la somme de quatre livres." Now, reasoning from the fact that in later issues the larger denominations were always on entire cards, the medium ones on half cards, while only the smaller ones occur on quarter cards, reasoning also from the fact that the coins diminished in size according to value, we may come to the conclusion that de Meulles, issue of card money was made not from quarter cards only, but that the four franc or livre pieces were on entire cards, the forty sol or two livre pieces on half cards, and only the fifteen sol pieces on "cards cut in four."

The latter bore only the treasurer's signature with the value "fifteen sols," and the Intendant's initial ("M") as did later issues on quarter cards. There was room enough for these.

This story told by de Meulles of how he paid the soldiers is a most interesting one from another point of view. For this issue, which I style emergency money, from the fact that it was not primarily inten-

ded to meet an urgent need for a circulating medium but to exploit this need to raise funds to meet pressing expenses, was the pioneer paper money. In fact de Meulles invented a new circulating medium which, in supplementing the metallic currency of the ancient world, was to loom up large in the transactions of the modern world. I here claim that the card money of Canada as invented and put into circulation by Intendant de Meulles was the first regular paper currency issued in any Caucasian nation, and that all later issues are patterned after it.

This bold claim may be contested by many. But starting with the date of de Meulles' letter, and basing further arguments on Mr. A. M. Davis' claim for priority in this matter for Massachusetts, and on the story he tells of the first issue of the Bay State Colony, I think I can make out a good case. In the opening paragraph of his exhaustive work Mr. Davis thus claims precedence for Massachusetts :

"We are so thoroughly accustomed to the use of paper money that it is difficult to realize that a little over two centuries ago, when the Assembly of the Colony of the Massachusetts Bay first authorized the emission of bills of public credit, that they were securing for themselves the right to claim that they were practically the pioneers of a great economic experiment." (1)

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(1) "Currency and Banking in the Province of the Massachusetts Bay, by Andrew McFarland Davis. New York, 1900, page 1."

He goes on to state that although writers claim a much earlier paper currency for China, "the condition of travel in the latter part of the seventeenth century was such that no experiment in the Orient could have made any impression upon the financiers of Europe, still less was it possible that it could have had any effect in New England." (2)

It is also stated that temporary paper money was issued during the sixteenth century by the City of Leyden, and in Cyprus, and in the middle of the seventeenth century by Sweden, and one or two of the Italian Banks. But the former, especially that of Leyden, (3) was simply siege money, stamped on paper from regular coin dies, during the memorable siege of that town by the Spaniards from October, 1573, to March, 1574. The so-called issues of the Italian banks were nothing more than customers' promissory notes.

But as that first paper of Massachusetts was issued five years after the Canadian emergency money, and under similar circumstances, that is, "to provide for the soldiers' pay," I further claim that the idea was copied from Canada.

The story in brief of the first inception of the Massachusetts currency is as follows:

The army dispatched from Boston, under Sir William Phipps, in the summer of 1690, to capture

(2) Do, page 1.

(3) The Society has one of these paper siege coins of Leyden, in its collection, in the Chateau de Ramezay.

Quebec, returned foiled and empty handed. They had not calculated on failure, so had expected to defray the expenses of the expedition from the treasure to be found in the northern capital. When therefore the army returned, their own treasury was empty. Then to provide for the soldiers' pay in December, the legislature passed an act, which, when divested of its redundant verbiage, reads as follows :

"Whereas (for the maintaining and defending their Majesties' interests against the hostile invasions of their French and Indian enemies.....) this Colony hath contracted sundry considerable debts, which this court..... being willing to settle..... with what speed they can, it is ordered that Major Elisha Hutchinson, Major John Philips [and others] be and are hereby appointed ..... a committee for the granting forth of printed bills..... every of which bills, according to the sums therein expressed, shall be of equal value with money."

The act above quoted passed by the legislature of Massachusetts, had no greater force as law, than the ordonnance issued by de Meulles. So the authority under which both cards and provincial notes were promulgated, was equal.

Now in what way did the Massachusetts executive come to learn of the issue of Canadian card money that helped to tide over a great financial difficulty? In answer, it may be stated that, as the names of the committee appointed to supervise the



issue of the new money shows, a number of the members of the legislature were officers in Phipps' army, and learned from exchanged or escaped prisoners of war, when before Quebec, of the condition of financial affairs in Canada. Many who were held as prisoners of war, were allowed out on parole, and had good opportunities for observing what was going on. The following paragraph from a report on Canadian affairs, which has a bearing on our subject, sent in September, 1714, to the King of France, by Intendant Bégon, will give an idea of the liberty enjoyed by prisoners of war in Canada at that time :

"Le Sieur Bégon à l'honneur de vous envoyer, Monseigneur, une requête du nommé Jean la Haye (probably originally John Lahy) Irlandais établi à la Côte de la Chine de Montréal depuis 22 ans, lequel a été arrêté avec le nommé Jean Joublin, (most likely John Jobbin) Anglais, pour avoir contrefait de la monnaie de carte en pièce de 8 l. et de 4 l. et 2 l. jusques à la concourance de 20 l. du pays et avoir présenté en paiement ces fausses cartes.

Ce dernier est prisonnier de guerre et peut ignorer les défences sur la fausse monnaie. Ces Cartes, qui sont au greffe de Montreal, sont si mal faites qu'elles ont été jugées par tous ceux que les ont vues, que personne ne pouvait y être trompé."

From this quotation, and similar documents, it will easily be seen that it was the custom to accord prisoners of war a good deal of liberty, thus they had ample opportunity for becoming acquainted with the

affairs of the country. There is little doubt that Phipps' officers brought back with them a full knowledge of the Canadian card money, and introduced this scheme in the measure before their own legislature for a relief of their own soldiers. From this we may conclude that Massachusetts, the first English speaking community to adopt a paper currency, caught the idea from the card money that had been circulating in Canada for more than five years.

We can find no record of any further issue of card money until 1690, when Intendant de Champigny, de Meulles' successor, wrote to the Minister, that being out of funds he was under the necessity of issuing card money. Although this letter was written in November, the cards must have been issued much earlier, probably to provide the funds to ward off Phipps' attack, during which attack they were in circulation. In any case this second known issue—there were possibly others in the interval of five years—appeared some time before the first issue of Massachusetts. As de Champigny gives no details regarding this issue, it has been impossible to learn what were the denominations of the cards, save that, like the initial issue, they were made from whole playing cards, as well as, halved and quartered cards.

In 1699, de Champigny wrote:—"Les dépenses faites au delà des fonds chaque année..... avec le manque de fonds causé par les pertes a la mer..... ont été la cause de la fabrique de la monnoye de carte, n'ayant pas d'autres fonds

pour toutes ces dépenses et pour le remplacement de ces pertes, je ne croy pas qu'il y ait lieu, Monseigneur, à me blâmer de m'être servy de ce moyen, étant absolument impossible d'en user autrement." This is clear proof of an issue of which we have no other record.

Although Zay makes no mention of any issue between this date and 1708, an old document lately discovered in the Archives of the Université Laval at Quebec, gives a clearly outlined description of an issue in 1702.

As this furnishes us with many details regarding the fabrication and circulation of the cards, I give the document in full, which reads as follows:—

#### DE PAR LE ROY.

HECTOR CHEVALIER de CALLIERE, Chevalier de l'ordre militaire de St-Louis, Gouverneur et Lieutenant général pour Sa Majesté en toute la Nouvelle France.

JEAN BOCHART, Chevalier Seigneur de Champigny Noroy et autres lieux, Conseiller du Roy et ses conseils, Intendant de justice, police et finances au dit pays.

AYANT considéré que la plus grande partie de la monnoye de cartes qui a cours en ce pays depuis plusieurs années est tellement gâtée et corrompue, qu'elle est presque hors d'état de servir; et comme il pourrait aussy arriver qu'elle aurait été contrefaite

en France et qu'à l'arrivée des vaisseaux il en serait exposé. Etant important d'éviter un abus si dangereux, Nous avons jugé à propos de supprimer et annuler, comme par ces présentes, Nous supprimons et annulons toutes les différentes monnoyes de cartes qui ont eu cours jusqu'à présent et à la place d'icelles, Nous en avons fait faire de Nouvelles d'une livre, de deux livres, de quatre livres, de seize livres et de trente-deux livres, ainsy qu'il est écrit sur chacune des d. cartes de la main du Sr Duplessis commis en ce pays de Mr de Lubert, Trésorier général de la marine, lesquelles sont imprimées du cachet gravé de la devise de Sa Ma<sup>te</sup> et de ceux des armes de Nous gouverneur et intendant conformément aux empreintes cy a costé paraphée de Nous d. intendant et signées du d. Sr Duplessis. C'est pourquoy Nous enjoignons à tous ceux qui ont de ces monnoyes, de les apporter incessamment, à Québec à Sr Levasseur commis aux comptes des magasins, et à Montréal au Sr Soret écrivain y faisant les fonctions de Controleur, Lesquels en délivreront de nouvelles pour les mêmes sommes qu'il leur en sera remis ; faisons défenses à toutes personnes de contrefaire les d. nouvelles monnoyes à peine d'être punis comme faux monnoyeurs comme aussy de débiter et recevoir aucune pièce de vieilles monnoyes du jour de la publication des présentes en avant, à peine de Cinquante Livres d'amende contre chacun contrevenant ; Et afin d'obliger Tout Ceux qui ont les d. monnoyes supprimées à les rapporter promptement, Nous leur

déclarons que faite par Eux de le faire, dans un mois du jour de la d. publication, Elles seront en pure perte pour Eux, et ils ne pourront plus en espérer ny prétendre aucun remboursement pour quelque raison et pour quelque prétexte que ce puisse être; Et sera la présente lue, publiée et affichée en cette ville, à Montréal et aux Trois Rivières, et dans les autres lieux où besoin sera, afin que personne n'en puisse ignorer.

Donné à Québec, le 24e avril 1702.

Bochart Champigny  
par Monseigneur André.

Le Ch<sup>er</sup>. DeCalliere  
par Monseigneur Heutteville.

Annexée au document est une lettre dont voici copie :

“Vous trouverez ci-joint une ordonnance pour le changement de la monnoye de cartes que vous ferez publier dimanche prochain à l'issue de la messe de votre paroisse et afficher à la porte de l'Eglise Et vous m'enverrez Ensuite votre certificat Comme Elle aura été publiée.”

A Québec ce 3e may 1702.

Champigny.

This copy of an ordonnance issued by de Champigny—the original of which has been lost—was sent out, as the letter shows, to a curé of one of the country parishes, to be proclaimed at the Church door after divine service. As there was in these days no weekly newspaper in Canada, or any form of public meeting, this was the only method of advertising or proclaiming a new law. The ordonnance not only describes and portrays the new issue, but states that they were written and countersigned by the Clerk of the Treasury. The samples given in the margin of the document show that the two larger denominations, evidently on entire cards, were signed by the Intendant, while the others, on half and quarter cards, were only initialled by him. Unlike later issues they do not appear to have been signed by the Governor, although they bore his seal along with with that of the Intendant. As, according to the ordonnance, this issue was made, not to raise a loan, but for the sole purpose of renewing worn out former cards, we may conclude that it was the first issue for currency purposes alone.

Shortly after this, Champigny was replaced as Intendant by François de Beauharnois, who filled the office from 1702 to 1705, and although we find no direct intimation from him of his having issued card money, a statement by his successors, quoted farther down, seems to indicate such an issue.

In 1705, Jacques and Antoine Denis Raudot, father and son, assumed office, acting sometimes jointly and

at other times either one or the other individually. In 1708 they wrote to the Minister that :

“On ne peut se dispenser, monseigneur, de faire de tems en tems de petites cartes, lesquelles, passantes en beaucoup de mains, se gatent et s’usent plus que les grosses, c’est la seule monoye qui soit en ce país, n’y en ayant aucune autre des petites espèces de France qui y étoient venues autrefois comme des pieces de 4<sup>s</sup> et sols marqués ayants toutes repassées avec tout l’argent monoyé qui y étoit. Les S<sup>rs</sup>. Raudot voudroient bien n’être point obligés d’en faire, cette fabrication ne leur cause que de la peine et de l’embarras parce qu’il faut qu’ils signent et fassent frapper toutes ces cartes, mais le besoin que le public en a par la cessation du commerce entre les habitants qui arrive quand la monnoye manque, les obligent a prendre tous ces soins. Ils peuvent vous assurer, Monseigneur, que quand ils en font de petites ils en brûlent autant de celles de Messieurs de Champigny et de Beauharnois (4) qui se trouvent des plus gatées, ainsi il ne se trouve point d’augmentation de cartes”.

From this we gather that the Intendants Raudot, from time to time issued new cards of low values to replace those worn out through much circulation, without any attempt to increase the quantity, until in October, 1711, when, on account of lack of funds, a

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(4) François de Beauharnois, Intendant, should not be confounded with his elder brother Charles Marquis de Beauharnois, who as Governor, signed the cards issued from 1729 to 1747. A younger brother, Claude, was ancestor of the first husband of the Empress Josephine, and of Hortense, mother of Napoleon III.

new issue was ordered consisting of cards of 100 and 50 livres only, amounting to 450,000 livres. This issue, while ostensibly a regular card currency and its circulation as such commanded by ordonnance, was practically a forced loan from the public, as the requirements of the country did not call for anything like such a large additional issue, or for such large denominations. To help the unlettered, of which there were many in the country, to distinguish the two new cards from each other, and from the highest denomination of the previous issues, all of which were made from entire cards, the ordonnance gives the following details as to how they should be made :

“Et afin de faire connoître à toutes personnes la différence des cartes de 100 liv. à celles de 50 liv., il sera remarqué que l'écriture de celles de 100 liv. sera mise en travers sur des cartes noires, et l'écriture des cartes de 50 liv. sera faite de haut en bas sur des cartes rouges, et aussi afin qu'on connoisse la différence des dites cartes de 100 et de 50 liv. à celles de 32 liv. qui ont été émises dans les autres fabriques sur des cartes entières, comme celles de la présente fabrique, au lieu qu'aux cartes de 32 liv. les trois empreintes sont placées en haut de la carte, dans cette nouvelle fabrique on y mettra quatre empreintes à chacun des coins”. (5) The seals, which were at first

(5) These seals represent; first the Fleur de lis of France on a pedestal, second the Arms of Governor de Vaudre il, third the arms of the Intendants Raudot. On the new issue the Fleur de lis was placed on the first and fourth corner with the seal of the Governor on the second and that of the Intendant on the third.



affixed in sealing wax, were, on these later issues, stamped in black in like manner to a post office dating stamp.

The use of such large quantities of playing cards as currency must occasionally have caused a dearth in this commodity, so we can imagine some of the employees of a large warehouse going to the strong box and sorting out a complete set from among the 110 and the 50 livres notes, starting a game with a pack of cards aggregating 39,000 livres, or \$650, a royal sum for those days. Then we may further imagine a quartette of gamblers playing for high stakes with the very pack with which they were playing as the pool. Think also of sending a two of spades to be changed, and of receiving back a king of hearts, a ten of clubs, and two or three half and quarter cards.

Not a single specimen of any of these numerous, and often abundant, issues of card money have, as far as is known, escaped to tell the tale of their origin and use, although diligently sought for by collectors, both in Canada and France. The penalty imposed by de Champigny on all who attempted to pass a single old card after the new issue had been introduced, gives a very good reason for the total disappearance of this old playing card currency. Still, we can form a good idea of what that first paper money looked like from the descriptions given in the ordonnances and from more recent issues, specimens of which are

still extant, which preserved much the same style, although written on plain cardboard.

The next recorded issue of this money, which is dated 1714, was by Intendant Bégon, who filled the office from 1712 to 1726. The different denominations of this series are described by the late M. E. Zay. (6) From specimens found in the archives of the Minister of Marine in France. There were eleven varieties, or three or four more than in any previous issue. They consisted of 100, 50, 40, 20, 12, 6, 4 and 2 livres, and 20-, 15- and 10-sol pieces. M. Zay (6) does not inform us as to whether these are inscribed on playing cards or on plain cardboard. But as the previous issue was evidently on playing cards, and as he states that the larger denominations are on entire cards, and that the smallest, a 10-sol piece, is on cardboard, we may conclude that all but the smallest of the issue of 1714 were made from playing cards.

We note here that Vaudreuil, the Governor, signed this issue, and may conclude that he also signed the previous issue, which was most probably the first in which any of the Governors so participated. The previous Governors, de la Barre, Frontenac and de Callieres were never asked to sign.

This emission, like that of 1711, was practically a forced loan, made to meet ordinary expenses. It not only was not required for circulating purposes, but,

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(6) "Histoire Monétaire des Colonies Françaises d'Après les Documents Officiels," by E. Zay. Paris, 1892, page 136.

coming on top of the previous excessive issue, it altogether surfeited the currency market. The trade could not take it up, its only result was to withdraw that much capital from business to be locked up in strong boxes; so the whole commerce of the colony languished. Because of the low financial condition of the French treasury these cards could not be redeemed, and they were soon subjected to a heavy discount. (7)

The King was petitioned for relief from, and the total abolition of, the card money nuisance. An ordonnance issued in France was therefore promulgated, by which the cards were to be redeemed at half their face, at the rate of 160,000 livres each year, until all should be retired. This proposition was afterwards changed to that of making the payment in three annual instalments. One strange clause in the ordonnance deserves notice; this was the application of the homeopathic principle, not as to dose, but as to the theory that "like cures like." A new issue of card money was ordered with which to raise funds for the total abolition of the card money. We have no further details of this issue of 1717, except as the ordonnance states :

"Il sera fait dans nostre colonie de Canada en la manière ordinaire, de la monnoye de carte pour satisfaire aux dépenses payables par nostre trésorier géné-

(7) A memoir, sent from Canada, in 1717, on this subject, claimed that there was considerably over 3,000,000 livres of this money in circulation, or held by merchants, which was five or six times as much as was necessary for a population of less than 20,000, mostly rural.

ral de la Marine des six derniers mois de l'année dernière et des six premiers mois de la présente. Après que la dite monnoye de carte aura esté fabriquée nous défendons à nostre gouverneur et lieutenant général et a nostre intendant audit pays, de faire fabriquer à l'avenir aucune autre monnoye de carte pour quelque cause et sous quelque prétexte que ce soit de ne luy donner cours.

By 1720 these cards, which had served the people of Canada as almost their sole currency for thirty-five years, had all been redeemed, and so effectually redeemed, that not a stray specimen has escaped, and the country had no currency with which to carry on trade.

This condition was endured for ten years, but so intolerable did it at length become that traders, crying out for the "flesh pots of Egypt," petitioned the King for the restoration of the card money as the only available relief. And the King, in compliance with this request, issued an ordonnance dated March 2nd, 1729, authorizing the making of card money to the extent of 400,000 livres, in pieces of 24, 12, 6 and 3 livres, 30 sols and 15 sols and 7 sols 6 deniers. As the Intendant had been prohibited by the ordonnance of 1717 from making any more card money—he had previously made it on his own initiative—the resumption of the card money could be carried out only by the permission of the King, henceforth all issues bore the royal authorization.

Now, while these new cards retained the shape of

playing cards, they were hereafter inscribed on plain white cardboard. They were made as heretofore from entire cards, and what purported to be half and quarter cards, but which were somewhat larger. These three sizes were also issued with clipped corners, making six varieties in all. As usual, the full-sized cards, as also the half cards, bore the signatures of Governor Beauharnois and Intendant Hocquart, as well as that of Varin, the Treasurer. The smallest cards were only initialled by the two former.

Another change was the suppression of the stamps bearing the seals of the Governor and Intendant. This was now royal money and bore the arms of France alone; but there were two stamps impressed in black as on the earlier cards, evidently by different officers for greater safety; one of these had the arms crowned, the other surrounded by a wreath.

As will be seen, Zay mentions seven varieties (8) but only the six highest are to be found among Canadian collections, while the 7 sol 6 denier card is mentioned in only one of the inventories quoted later on.

Some of the inventories drawn up at that time by Raimbault and other notaries throw some light regarding the currency and the card money. One of these is a list of the furniture and other property of the estate of Jacques Archambault, a well-to-do farmer of Longue Pointe, near Montreal, who died in community of property with his wife. In this document,

(8) "Histoire . . . . . des Colonies Françaises," pages 138 and 139.

made on October 13th, 1732, only three years after the re-introduction of the card money, is described his little hoard of ready cash :

Inventaire de Jacques Archambault, Habitant de la Longue Pointe.

Item une boîte de papier marbré dans laquelle s'est trouvée un sac dans lequel sac s'est aussi trouvé

28 Ecus blanc de 6 livres	-	158
6 Demi Ecus " 3 "	-	18
26 Ecus " 4 " 10 sols	117	
2 Louis d'or " 20 "	-	40
4 " " " 25 "	-	100
En Cartes ayant cours en ce pays	358	
		<u>791</u>

Nearly one-half of the hoard, probably the savings of years, as will be seen, consisted of card money, which shows that shortly after its second adoption it had become the chief currency of New France.

Another inventory, made six months later, brings out this fact much more clearly, as by far the larger proportion of the cash on hand is made up of card money. In the stock sheets of Billeron, a merchant of Montreal, taken after his death in 1733, is the following :

Une armoire dans laquelle s'est trouvée un petit sac de coton dans lequel s'est trouvé en monnaie de carte la somme de 1359 livres, 15 sols et en espèces sonnantes, celle de 23 l. 14 s. et une ordonnance sur le trésor de 50 livres.

The expression *sonnante*, or ringing, is here shown to have been adopted at this early date to distinguish the old metallic from the newer and more prevalent but unresponsive card currency.

In 1733 a royal ordonnance authorized a further issue of cards to the extent of 200,000 livres. These were also made from plain cardboard, but instead of being stamped in Canada in black with the arms of France in duplicate, they were sent out already embossed in white with the arms of France and of Navarre in two shields side by side as on the Louis d'or of the time. And from this time on there is no change in the style or denominations of the cards save in the signatures. There are extant, issued under this authorization, cards of 24 livres dated 1733, 1734 and 1735; 12 livres of 1733 and 1735; and 30 sols of 1741.

Among the papers of Antoine Loiseau, Notary Public of Boucherville, is one that mentions the 7½ sol piece. This is so far the only document in which I have seen it listed. From this, I conclude that there was only a limited issue of the lower denominations.

Le 19 avril 1734, Inventaire de François Lacoste, veuf d'Angélique Martinbeau de Boucherville

Item	1	carte	de	12	livres	12.	0	
"	2	"	"	6	"	12.	0	
"	1	"	"	30	sols	1.10		
"	2	"	"	15	"	1.10		
"	2	"	"	7	" 6 deniers	.15		
"	1	Billet	d'ordonnance			1.	0	28 15

The inventory, drawn up by notary Lepailleur, of the large stock of Jacques Leber de Senneville, gives a detailed list of the cards in his possession at the time of his death. Leber de Senneville did an extensive trade, having had five or six trading posts besides a spacious warehouse at Montreal and a store at St. Anne's, where he built Fort Senneville to protect his trade. This inventory, dated June 7th, 1735, which extends over fifty foolscap pages, thus describes his cash on hand :

Inventaire des biens de Jacques Leber de Senneville

Item argent blanc

2 Ecus de 6 livres	12. 0.0	
22 " " 3 "	66. 0.0	
4 pièces " 26 sols 6 d.	5.14.0	
1 " " 14 " 3 d.	14.3	84.8.3

En monnoye de carte

112 24 livres	2688. 0.0	
4 12 "	48. 0.0	
12 6 "	72. 0.0	
3 3 "	9. 0.0	
4 30 sols	6. 0.0	
3 15 "	2. 5.0	
79 sousmarqués	<u>7.18.0</u>	<u>2833.3.0</u>
		2917.11.3

From this we may be able to form an idea of the preponderance of card money in circulation, as in this inventory it stood \$15 in coin to \$470 in cards, or 1 to 32. It may be noted that the 79 sousmarqués



are classed among the cards which goes to prove the claim that the coin was never popular in Canada. This is no doubt a part of the shipment of 6000 livres of this coin which Hocquart, the Intendant, acknowledges to have received in 1734. Although this is not especially a Canadian coin and should not be classed as such, Breton describes it under No. 508, (9) but gives the date as 1738 because a second lot was ordered in that year, and an ordonnance issued making them current at 2 sols. Another point worthy of note is that there were very few small cards mentioned in this inventory, while the 7½-sol card is altogether wanting. The question may be asked, were many of these included in the issues of 1729 and 1733?

Another inventory gives a larger proportion of small cards, but still none of those of 7½-sols. Antoine Magnan, a merchant of Montreal, died in June, 1736, leaving the following cash on hand:

Inventaire de feu Antoine Magnan, marchand

Item

Dans une casette s'est trouvé

72	cartes	de	24	livres	1728.	0.0
56	"	"	12	"	672.	0.0
76	"	"	6	"	456.	0.0
15	"	"	3	"	45.	0.0
31	"	"	30	sols	45.	10.0
10	"	"	15	"	7.	10.0
					<u>2954.</u>	<u>0.0</u>

(9) "Illustrated History of coins and tokens Relating to Canada" by P. N. Breton, Montreal, 1894 page 29.

There were also 68 coins, amounting to about 67 livres, or one dollar in coin to forty-four in cards.

In 1742 another royal ordonnance authorized an additional issue of 120,000 livres, and in 1747 still another one for 280,000, bringing the total issue of cards to 1,000,000 livres; as the three later issues were in addition to the original one of 1729. This sum, equal to \$116,666 in our currency may appear insignificant, when compared with the present enormous circulation of both treasury and bank notes, but it was ample, nay, over-abundant for the limited trade of the 60,000 people inhabiting New France, toward the middle of the eighteenth century.

In 1747, both de Beauharnois and Hocquart were recalled. The latter was succeeded by Bigot, who continued to act as Intendant until the office was abolished upon the capitulation of Montreal in 1760. De Beauharnois' successors were de la Gallissonière, 1747-49; Lajonquière, 1749-52; Duquesne, 1752-55, and the second Vaudreuil, 1755-60, all of whom signed card money issued during their respective terms as Governors.

There is no doubt that the card money circulated at most of the western posts controlled by the French, at Detroit, Fort Duquesne, and possibly at St. Louis and Louisiana. In any case Bienville, the Governor of that colony, was Canadian by birth; and by ordonnance promulgated in 1735, authorized a special issue of cards to the extent of 200,000 livres for Louisiana. It is therefore claimed that the card

money passed current not only beyond the confines of Canada, but that it, for a time, formed the only circulating medium of what is now a part of the United States.

While, as has been shown, the authorized issue of card money was ample for the trade requirements of Canada, its limitations hampered greatly the expensive regime and shady schemes of Intendant Bigot. So to circumvent this limitation and meet this extraordinary expenditure he, on his own responsibility, like de Meulles and de Champigny, issued a new form of unauthorized note called "ordonnances;" but which, unlike the early issue, did not seek the Governor's approval by seal or signature. "Ordonnances" were altogether different from cards. They were more than twice as large, on forms printed in France, on ordinary writing paper, with blank spaces for filling in the amount, the date and the number in writing.

It has not been possible to fix the exact time when the Ordonnance notes were first issued. But from what is shown by the two inventories cited, the issue was at first only occasional. The custom had long prevailed when there was no available cash,—that is card money,—in the treasury at Quebec, to pay the Government expenses by drafts on the treasurer of Marine in Paris. This was for the larger payments. But when cash could not be got together for such small debts as could not be settled by drafts, they were paid by orders on the treasury at Quebec,

called "Ordonnances," which could be passed as cash to the merchants and thus be redeemed in bulk either in card money or drafts.

This was the form that Bigot adopted, about the year 1750, as his currency. He continued the issue in ever increasing quantities until the close of the old regime when it exceeded 80,000,000 livres or nearly \$14,000,000—a fabulous sum when the limited trade and impoverished condition of the country is taken into consideration. If these had been used for paying the legitimate expenses of the government there might be some excuse for this enormous issue; but, employed as they were, to extract vast sums from both the government and the people, the issue of "Ordonnances" was a most criminal proceeding. Not even the reverses of war, or the fall of the capital, seemed to interfere with this speculation; for after the latter event "Ordonnances" were issued with "Quebec" erased and "Montreal" written in.

We can well understand that this excessive, nay, enormous quantity of worthless money forced upon the inhabitants by regulations in which they had no say in framing, and against which it was a crime even to grumble, let alone to appeal; a money issued by the ruler to cheat not only the merchant, but the tiller of the soil out of even his bare living: we can well understand, I repeat, that the "Ordonnance" was the chief factor which reconciled the people of Canada to the new order, with its ready cash in

*especes sonnantes* for all orders by the government.

Not only did the new rules restore the currency to a specie basis, but by the treaty of Paris in 1763, by which Canada was finally ceded to Great Britain, arrangements were made by which France was to redeem the card money and "ordonnances." But such was the deplorable condition of the French treasury under the unfortunate administration, or rather want of administration of Louis XV that their redemption was so long delayed that the original holders profited little. Negotiations were carried on for a number of years, during which orders, arrears, instructions and counter-instructions were issued, as to who should claim, how to claim and when to claim, until the common people were all at sea with regard to the possibility of securing their lost money.

Thus we have learned that in the limited issue of *bons* written on common playing cards 225 years ago by her civil ruler, Canada can claim the precedence in the introduction of a new factor as a circulating medium, which, by its extreme elasticity and power of expansion, has reduced the coin to a subsidiary position and revolutionized the trade of the world.

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