

THE AMERICAN PHILATELIST

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THE AMERICAN PHILATELIST

OCTOBER 2026

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The late Michael Sefi, longtime Keeper of the Royal Philatelic Collection, passed away in May. Author Alex Haimann remembers the man behind the philatelic legacy.

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ON OUR COVER

Designed by Chad Cowder. A motor vehicle tax stamp in a protective cover is adhered to the inside of a vehicle's windshield, an American highway in the background. Please note: In reference to the widespread contemporary confusion about where and how to adhere these stamps to the corresponding vehicle (and, frankly, because it looked better this way) the editorial department has elected to present the stamp facing toward the driver.

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Collecting Revenue Stamped Paper

Where Philately Meets Finance

BY PETER SCHWARTZ

AS a stamp dealer who specializes in bank checks (yes, you read that right), the question I'm asked most often about the items in my bourse displays is "Are these old bank notes?" Invariably, I answer "No, they're bank checks with 2-cent revenue stamps printed right on the check." At that point, customers narrow their gaze on the checks in my showcases, unable to see the stamps that are hiding in plain sight. And that's understandable, because imprinted revenues don't have perforations, and most are larger than more ordinary stamps. But when I point at the centers of the checks where the stamps are located, that's when the lightbulb goes off.

In this article, I'll introduce you to the stamps and the items on which they were printed: bank checks, drafts, and receipts. Imprinted revenues are listed in Scott catalogs under the heading "Revenue Stamped Paper," and catalog numbers use the prefix RN.

Many of the checks on which these stamps were printed are pure eye candy, as seen in Figure 1. While the illustrations in this article could tell a story about revenue stamped paper without my having to write another word, *The American Philatelist* still requires copy to go with the philatelic material. Besides, this field is full of fascinating details that I'm happy to share.

Just like collectors of other kinds of stamps, RN collectors focus on the various issues and de-



Figure 1. RN-E4 revenue stamp imprint paying the 2-cent bank check tax on a National Bank of Athens, GA check, unused.

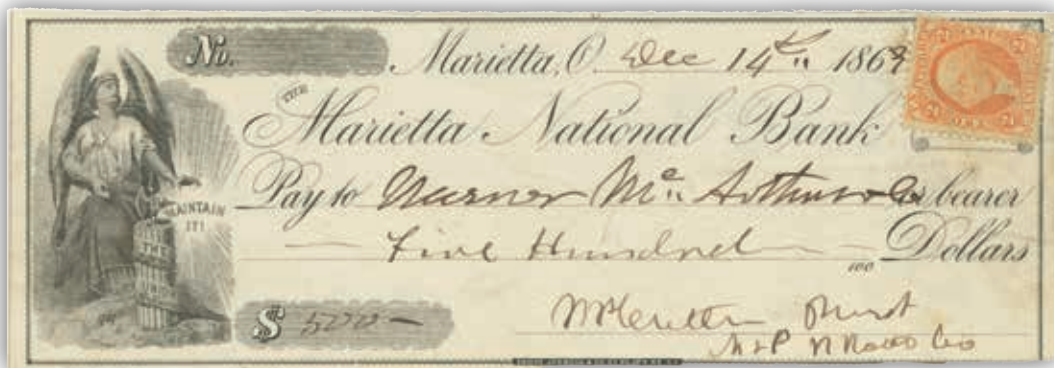


Figure 2. A Marietta National Bank check with an uncanceled 2-cent revenue stamp – technically punishable under then-current Internal Revenue regulations.

signs, of which there are 24 basic “Types,” plus sub-types and color varieties. Though the official classification for these stamps is “revenue stamped paper,” RN collectors rarely focus on the paper on which these stamps were printed. But rather than ruminate on the category title, let’s turn our attention to the stamps themselves and what makes collecting RNs such an enjoyable pursuit.

Origins

The tax on bank checks, drafts, and receipts was rooted in Civil War-era tax legislation aimed at raising revenue to fight “the War of the Rebellion.” In drafting these tax measures (The Act of 1862), Congress deemed no item too insignificant to escape taxation. Taxes were levied on feathers, cuttlefish bones, and paint pigments as readily as they were on locomotive parts, yachts, hoops for ladies’ skirts, slaughtered cattle, matches, and patent medicines.

Then there were the documentary taxes levied on legal agreements and financial instruments, including bank checks, mortgages, stocks, and bonds. At first, these taxes were paid by purchasing adhesive revenue stamps and affixing them to the documents, but the taxpaying responsibilities did not end there. To be in full compliance with the law, each stamp had to be canceled by initialing and dating it. For checks and receipts, the tax was 2 cents per check. So, for every check written, a 2-cent revenue stamp had to be acquired, applied, and canceled.

Interestingly enough, the 2-cent revenue stamp on the check shown in Figure 2 was never canceled, which was technically illegal. However, enforcement of this regulation was lax, hence it is not unusual to find uncanceled examples.

The Origin of Imprinted Revenue Stamps

In June 1865, the Commissioner of Internal Revenue authorized the imprinting of revenue stamps directly onto financial documents. Imprints didn’t replace the use of adhesives; they were simply an optional method for paying the tax. However, unlike the piecemeal approach of purchasing and applying individual

stamps, ordering a new checkbook or ledger with imprinted revenues required paying all of the tax up-front. Nevertheless, for businesses writing a large number of checks, having each one pre-stamped was quite a time-saving convenience.

But who proposed the idea of imprinting revenue stamps on checks and other financial documents? Was it simply a thoughtful gesture from the Bureau of Internal Revenue? Until recently, collectors have simply taken for granted that

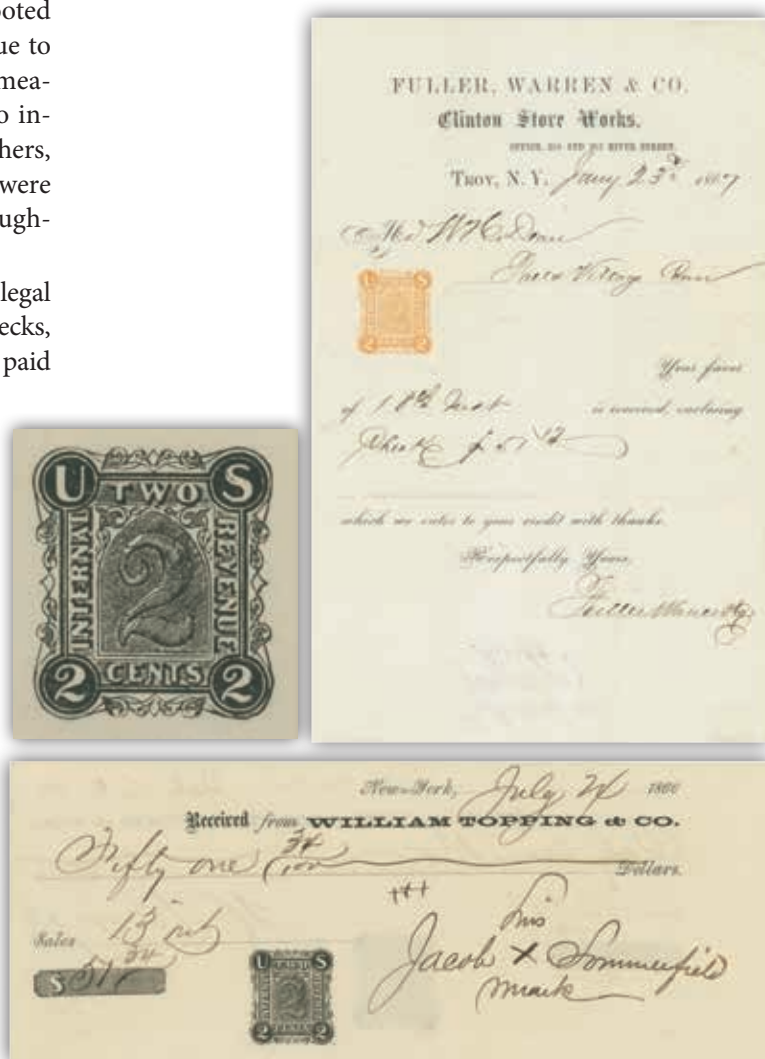


Figure 3. Type A imprints on receipts, with a close-up of RN-A1, the imprint in black. The orange variety is cataloged as RN-A2.

Most imprinted checks are about the size of a business envelope or smaller, so they'll fit in a standard cover album. They also display nicely in long Showgard or similar mounts, 72-74 millimeters and up.

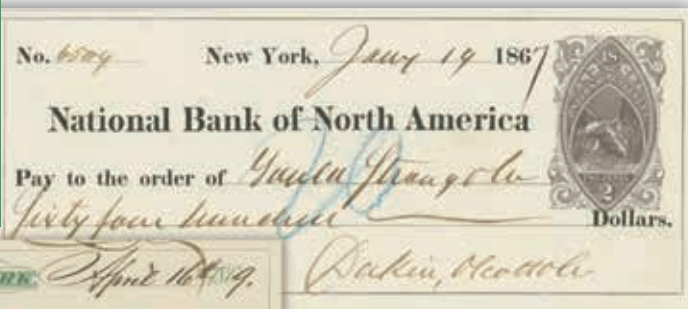


Figure 4. From top to bottom, RN-B13a (violet brown), RN-B6 (green), RN-B1 (orange), RN-B10 (red), RN-B3 (blue), and RN-B11 (purple).



starting in 1865, “the government” offered the imprinting option and that American Phototype Company of New York (APC) acquired the contract to design and print the stamps. But recent research by the author, published in the First Quarter, 2026 issue of *The American Revenuer*, revealed that APC itself originated the idea, touting it as a convenience to businesses.

The idea of imprinting stamps was certainly not new. British taxes imposed on American colonists took the form



Figure 5. RN-H3 on a First National Bank of Tomauqua, Pennsylvania bank draft, with a very rare proof of the design in black on India paper.



Figure 6. An 1872 Ward & Baker, Banker's check from Chester, Pennsylvania, with an RN-C2 imprint in brown, and a B&O Railroad Company draft with an RN-C1 imprint in orange.

of colorless embossed revenues on documents, resembling notary seals. After the American Revolution, certain U.S. states, and later the federal government, used embossed revenues on various kinds of legal documents. (Such stamps are listed in the U.S. Scott catalog as "Embossed Revenue Stamped Paper," prefix RM.) We can also draw a parallel with the indicia of stamped envelopes, first available in 1853 (Scott U). Be that as it may, the idea of imprinting Civil War-era tax stamps was novel enough that the Commissioner of Internal Revenue, Joseph J. Lewis, was sold on the proposition.

First Designs

The earliest designs for imprinted revenues are named Type A and Type B. Figure 3 illustrates two color variations of Type A, a short-lived design used only on receipts to pay the 2-cent receipt tax then in effect.

Type B, also a 2-cent design, was issued concurrently with Type A and saw use on bank checks, drafts, and also on receipts. Figure 4 illustrates some of the color varieties and placements of the Type B imprint on checks. Notice how the used examples show little, if any, handwriting falling on the stamps. So what happened to the rule that revenue stamps were to be canceled by initialing and dating them? A decision by Commissioner Lewis ensured compliance with the law by ruling that "All stamped paper is canceled whenever used, and the use of the paper by filling the blanks or attaching the signature is equivalent to the ordinary form of canceling an adhesive stamp by writing initials and date upon it."

He also declared that "the entire paper is regarded as the stamp,



Figure 7. Examples of American Phototype's Type D, E, and F imprints, all with portraits of Benjamin Franklin. From top to bottom: RN-D1, RN-E4, and RN-F1.

and of course, no part of it can be 'cut out' or separated from the remainder and retain any value as a stamp."

American Phototype's Dilemma

In January 1866, a contingent of printers complained that APC was monopolizing the work of printing checks and imprinting the revenue stamps upon them. Bowing to the pressure, the Commissioner ordered APC to cease production and awarded a new contract to Butler & Carpenter (B&C), the same firm that produced the Civil War-era adhesive revenues.

B&C produced three imprint designs, one of which was used in the elaborately designed check illustrated in Figure 5. The stamp is cataloged as RN-H3 in orange.

To get back into the imprinting game, APC acquiesced and agreed to only imprint stamps. For collectors, the break in production is represented in the catalog numbers. While RNs are cataloged alphabetically according to Type, the chronological sequence of these stamp issues is Types A and B (Phototype), followed by Types H and I (Butler & Carpenter), then resuming alphabetically to identify subsequent APC stamp designs: Types C, D, E, and F.

In early 1870, the Commissioner called for a new bank check imprint design, purportedly due to counterfeits having been discovered in New York, but also out of concerns over poor print quality. The Commissioner approved APC's Type C design (Figure 6), featuring a medallion of Washington. These were printed in various shades of orange, salmon, red (pink), and brown.

Collecting RNs

Collecting imprinted revenues has direct parallels to other fields of philately. There are common varieties and high rarities, inverts, and errors. There are also color changelings, and occasionally you'll find stamp impressions exhibiting die flaws.

Used examples abound, but certain check designs are available in unused condition. These offer the most unobstructed view of the stamp designs, short of seeking out scarce RN proofs. But by the same token, many collectors delight in the period handwriting which fill out the checks.

Each of the 24 imprint Types, RN-A through RN-X, represents a new issue or denomination in just the same way that new issues of adhesive postage and revenue stamps changed in style and form over time (Figure 7).

If you set your sights on collecting RNs on bank checks



Figure 8. RN-D1 on an Anglo-Californian Bank check, signed by the legendary Comstock tunnel engineer Adolph Sutro, paying himself \$150, and an RN-G1 on a Pacific Mill & Mining Co. check signed by "Silver King" James G. Fair.

and receipts, you'll be focusing on a narrower range of imprint Types, all 2-cent denominations: RN-A through RN-O, and the 1898 Spanish-American War era bank check stamp, RN-X7.

As you can see from the illustrations in this article, with check collecting, you get much more than just a stamp. Some checks are plain janes, while others are highly elaborate creations with marvelous vignettes. Some of the most prized check designs were engraved by the same companies that printed U.S. postage stamps: American, National, and Continental Bank Note Companies.

There are no rules when it comes to building an RN collection, although there are some traditional approaches you can follow. One is to form a Type collection, where you set your sights on collecting one of each basic RN Type, perhaps with a few sub-types and color varieties. Another approach is to collect checks issued from banks in certain states. Western U.S. history collectors are drawn to checks issued by mining operations in Nevada, California, Colorado, New Mexico, and elsewhere in the Old West. Figure 8 illustrates two checks prized for their signatures of Comstock Lode legends Adolph Sutro (of Sutro Tunnel fame), and mining magnate James G. Fair. Last but not least, imprinted checks can be collected topically by vignette or industry. To that effect, Figure 9 illustrates a variety of RN imprints on checks with railroad vignettes.

Additional Information

If you've enjoyed reading this article and would like to learn more about this fascinating field of philately, write to the editors at *The American Philatelist* and let them know you'd like to see a follow-up article. That said, the philatelic

literature is rich with articles on imprinted revenues and check collecting by Bob Hohertz, Ron Leshner, Ernie Wilkins, Don Woodworth, and this author, who continues to eagerly follow in their footsteps.

Online Resources

United States Two-Cent Revenue Stamped Paper: The Civil War Designs by Bob Hohertz. Access at: rdhinstl.info/rdh/rn/rn.htm

Revenue Articles (various) by Ron Leshner. Access via the American Stamp Dealers Association website, www.americanstampdealer.com.

The American Society of Check Collectors, asccinfo.com. Note: The society is defunct, but the website is still a highly valued resource and back issues of the journal are available. Right on the home page is a guide to collecting checks.

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The American Revenuer (journal). Note: the journal has many articles on revenue stamped paper. APS members can borrow and request scans of material from the American Philatelic Research Library, which has a full run of this journal. Recent issues of the journal are available at www.revenuer.org.

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The Author

Peter Schwartz is an accomplished composer, pianist, synthesist, and music technology consultant. He is also an award-winning philatelic exhibitor and author, and was the recipient of the Dr. Carroll Chase Cup for his book *Inventions of Prevention*. He is also an APS dealer member and proprietor of L.A. Philatelics, Los Angeles, California.



Figure 9. From top to bottom, imprints RN-D1, RN-G1, RN-X7, and two additional RN-G1s on bank checks and drafts with railroad vignettes.