

Do You Have an 1896 Isabella Quarter ?

by

Roger W Burdette¹

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The story of pattern pieces, novodels, restrikes, off-metal patterns and mules features many strange twists and turns. But one of the oddest involves the Isabella quarter commemorative issued for the Columbian Exposition of 1893. As readers will soon discover, there is more to the story than meets the eye.

In direct terms, the Philadelphia Mint was ordered to restrike 14,000 1893-date Isabella commemorative quarters – in 1896. Why this was necessary is as much testament to excessive optimism of the Columbian Exposition commemorative coin program sponsors, as it is of miscommunication and confusion.

A coin honoring the accomplishments of women was an important goal of the Board of Lady Managers. It was as much a symbol of the modern role of women in America, as was Columbus of the traditional role of men. Given the unusual restriking situation it is useful to present additional background on the project.²

The Columbian Exposition had a Board of Lady Managers sanctioned by Congress to organize how women would be involved in the fair. Two groups of women pushed for ideological control of this influential organization. The “Chicago Women’s Auxiliary” consisted of wealthy and prominent Chicago women who were involved with the city’s philanthropic organizations. While they generally advocated for the expansion of women’s rights, they did so using justification within the confines of femininity. They believed that women should not be confined to domestic duties, but at the same time their pursuits should remain womanly and in line with feminine virtues. They encouraged women to be active in reform movements, education, and art. Their goal for the Exposition was to construct a Woman’s Pavilion to separate women’s contributions from those of men.³

A competing group was known as “The Queen Isabella Association.” These women advocated for escape from the confines of domesticated feminine virtues altogether. They were mainly suffragists who preferred to fight for the vote for women rather than reform movements. They tended to be professional women and were found in other cities outside of Chicago. They got their name from their desire to recognize Queen Isabella for her contributions to the founding of the New World. They were opposed to the creation of a separate Woman’s Pavilion at the Exposition, instead pushing for women’s works to be included throughout the Exposition – right alongside men’s.⁴

When President Benjamin Harrison signed into law a bill establishing Chicago as the site for the Exposition on April 25, 1890, it provided for two all-male governing bodies called the National Commission and the Chicago Directory to preside over the Exposition. These included a

¹ This article is based on continuing research into nineteenth and twentieth century restrike, novodels, pattern and related pieces. An expanded version will appear in a forthcoming book on the subject.

² Background information and references were supplied by author Lee Gast from his research book *Classic Commemorative Coins*. The present author gratefully acknowledges Mr. Gast’s generous assistance.

³ Maxwell, Lauren Alexander, “Constructions of Femininity: Women and the World’s Columbian Exposition” (2009). *Undergraduate Honors Thesis Collection*. 40. <https://digitalcommons.butler.edu/ugtheses/40>. 8-9.

⁴ Jeanne Madeline Weimann, *The Fair Women*. Academy Chicago: Chicago, Illinois, 1981. 28.

number of wealthy and influential Chicago businessmen. The bill also included an amendment that established the Board of Lady Managers, to be appointed by the National Commission. Its purpose was to oversee all matters pertaining to women's work at the Exposition. This recognition of women's ability to contribute to the planning of the Exposition was largely due to the lobbying efforts of several prominent women such as Susan B. Anthony and Myra Bradwell, though they had hoped to secure appointments of women to the National Commission and the Directory, not the establishment of a separate and sex-segregated board.⁵

At the first meeting of the Board of Lady Managers, November 18, 1890, Mrs. Bertha Honoré Palmer was elected president of the Board of Lady Managers.⁷ Her ideas were largely those of the "Chicago Women's Auxiliary" and actively blocked the Isabellas' influence. This approach was advantageous when Congress was asked to appropriate funds for the Board of Lady Managers since it aligned with that of most members of the Senate.

"During the October 1892 session of the Board of Lady Managers, Mrs. John A. Logan presented a motion asking Congress for a special souvenir coin for the Woman's Board. The suggestion was generally approved."⁸

On December 10 the Sub-executive Committee of the Board of Lady Managers adopted a resolution, previously presented at the third session of the Board, requesting to receive \$10,000 or more of their appropriation for the next fiscal year, beginning July 1, 1893, in souvenir coins of the denomination of twenty-five cents.⁹ The Senate approved an appropriation of \$98,100 on February 14, 1893 for the lady managers which included \$10,000 to be paid in souvenir quarters of a design chosen by the Board.¹⁰ Palmer's regal presence in the Senate gallery was described by a reporter for the *New York Sun* newspaper:

Mrs. Palmer sat like a queen on her throne in the front row of the gallery reserved for Democratic Senator's families. She had a copy of the Sundry Civil bill, and it was spread out about her on the rail.... All the Senators present knew that Mrs. Palmer was in the gallery, and they frequently glanced up at her as she gracefully smiled down upon them.



Figure 1. Full length portrait of Mrs. Bertha Palmer by Anders Zorn, 1893.⁶

⁵ Maxwell. 9-10. Referencing Weimann, 33, 36.

⁶ Anders Zorn. *Portrait Mrs. Potter Palmer*. Oil on canvas; 1893. Private Collection. The Board of Lady Managers paid \$3,000 for the portrait which was presented to Mrs. Palmer.

⁷ Maxwell. 15-17.

⁸ *World's Columbian Exposition Illustrated*, Women's Department, Local Notes. The Board of Lady Managers, November, 1892. 210.

⁹ Rossiter Johnson, ed. *A History of the World's Columbian Exposition*, held in Chicago in 1893, by Authority of the Board of Directors. D. Appleton & Co. 1897. 225.

¹⁰ "Money of the World's Fair," *The World*, February 15, 1893. 4.

The result was that all the World's Fair amendments went through without a murmur of objection, and even Senator Quay, who had been selected to champion the proposition...that the Fair should be closed on Sundays, [fell] under the spell of Mrs. Palmer...[and] withdrew his amendment. As soon as the World's Fair sections of the bill were disposed of, Mrs. Palmer and her friend arose, saluted the Senators collectively, and departed.¹¹

Designs for the commemorative quarter generated their own melodrama and intrigue, culminating in production of the coins on June 13. Promptly at 1 o'clock PM Coining Room Foreman Al Downing and a helper turned the fly wheel of a toggle press and struck the first Isabella quarter. Acting Superintendent Martin H. Cobb, Coiner William S. Steele, and Engraver Charles E. Barber supervised the event in the presence of Philadelphia newspaper reporters.

Mrs. Palmer described the design in an earlier report.

It will bear on the obverse side a portrait of Queen Isabella, surrounded by the words, "United States of America," and on the reverse, a figure in relief symbolic of woman's industries. The design for this figure we did not consider typical of the woman of the present day, as the woman is represented kneeling, with a distaff in her hands, but the necessity for haste forced us, while recording our objection, to ask that the minting of the coin be proceeded with without waiting for other sketches.¹²

Coins were sold at the Women's Building on the exhibition grounds for \$1.00 each, and by mail through Merchants' Loan & Trust Company's Bank, Chicago for the same plus an express fee. The customary pronouncements of excellent advance sales were made and tossed about with little regard for facts. This pre-issue mention in the April issue of *American Journal of Numismatics* was typical.

The Isabella coin, as the souvenir Quarter dollar to be issued for the Board of Lady Managers of the Columbian Exposition is called, is promised to be in readiness for distribution in June. Already orders for lots from ten to five hundred are daily being received at the Woman's Building in Chicago. As there are to be only 40,000 of these coins, the prospect is that most of them will be disposed of before the first one is issued from the Mint.

It was at first planned to sell these souvenir Quarters for \$1 apiece. At this price the Board of Lady Managers would realize \$40,000 in addition to the \$10,000 of the appropriation made by Congress. But as the present demand indicates that the limited supply will be quite insufficient, and as no definite price has yet been fixed, it is possible that the coins will be sold for more than \$1.¹³

As agreed in advance, the first through fifth, and 400th, 1492nd, and 1892nd pieces were reserved with certificates signed by Cobb.¹⁴ These were sent to the Chicago Sub-Treasury and held for the Board of Lady Managers. The first coin and the last three mentioned were supposed to be auctioned and the Board claimed to have an offer of \$500 for coin number one. Mrs. Palmer claimed that "Bankers in this city think that the demand for them has been so great that it will be necessary to raise the price...as the supply will not be equal to the demand."¹⁵

But such prognostication proved unfounded. By October 28, Women's Day at the Exposition and two days before closing, it was hoped that women would buy the quarters as a souvenir

¹¹ "Live Washington Topics," *The Sun*, February 16, 1863. 5.

¹² Bertha Honoré Palmer. *Addresses and Reports of Mrs. Potter Palmer, President of the Board of Lady Managers, World's Columbian Commission*. "Report to the Board of Lady Managers, Fourth Session, Woman's Building, April 26, 1893." Rand, McNally & Company. Chicago. 1894. 123.

¹³ "Isabella Coins," *American Journal of Numismatics*, April 1893. 81.

¹⁴ A toggle press of the type in use had a cycle counter which enabled the press operator to identify the strike number of each coin.

¹⁵ "Demand for Souvenir Quarters," *Chicago Tribune*, June 23, 1893.1.

of the event and as its “being the first coin ever struck for the special benefit of women.”¹⁶ In December, Chicago jewelers were reported offering the souvenir quarters for sale.¹⁷ Bertha Palmer seemed to blame poor sales on economic conditions, “The sale of the Isabella coins has not been active during the depression of the past winter.”¹⁸

The Board had called for 24,191 coins through May 14, 1894, but made no further demand on the Chicago Sub-Treasury, which held the quarters.¹⁹ In September, Chicago Assistant Treasurer Delos P. Phelps shipped the coins back to the Philadelphia Mint for safekeeping. This was consistent with handling of excess Columbia half dollars. However, it appears that a clerk accidentally labeled the Isabella quarters “uncurrent silver coin,” which told the Philadelphia Mint receiving clerk to treat the coins like bullion and recoin them into current subsidiary silver.

1894		Silver Coins for Recoinage	
Aug- 30	To Net Proceeds Uncurrent Sil. Coin rec ^d for Recog from A.T.U. S. Phila. Pa.		
" "	on T.O. #26.140 - Transferred to Bullion Fund. Boss # 16.419.45	\$	270.240 55
" 31	To Balance per Transcript #996		19.367 81
			<u>289.608 36</u>
Sept. 5	To Net Proceeds Uncurrent Sil. Coin rec ^d for Recog from A.T.U. S. New York N.Y.		
" "	on T.O. #26.159 - Transferred to Bullion Fund. Boss # 28.589.56	\$	418.410 44
" 8	To Balance per Transcript #997		47.957 37
			<u>466.367 81</u>
Sept. 10	To Net Proceeds Uncurrent Sil. Coin (Columbian Quarter Dolls) rec ^d for Recog		
" "	from A.T.U.S. Chicago Ill. on T.O. #26.198 - Transferred to Bullion Fund	\$	3.952 25
" 12	To Net Proceeds Uncurrent Sil. Coin rec ^d for Recog from A.T.U.S. Boston Mass		
" "	on T.O. #26.177 - Transferred to Bullion Fund - Boss # 10.338.04	\$	232.725 84
" 15	To Balance per Transcript # 998		58.295 41
			<u>294.973 50</u>

RG104 E-73 Box 1 Recoinage

Figure 2. Detail from Recoinage Journal, August-September 1894 showing receipt for Isabella quarters for recoinage on September 10, 1894. The value of \$3,952.25 equaled 15,809 coins. The journal entry reads: “Sept. 10. To Net Proceeds Uncurrent Sil. Coin (Columbian Quarter Dolls) received for Recog [recoining] from A.T. U. S. Chicago, Ill in T. O. #26198 – Transferred to Bullion Fund. \$3,952.25.” [RG104 Entry 73 Box 1 Recoinage.]

The Isabella quarters were promptly melted along with other uncurrent silver coins received from Boston two days later. There was no necessity to notify Mrs. Palmer or anyone else of the coins’ disposition. That was the end of the matter as far as the Chicago Sub-Treasury and Philadelphia Mint were concerned.

But Mrs. Palmer was anxious to sell the special coins that had been reserved in June 1893

¹⁶ “Program for Woman’s Day,” *The Inter Ocean* (Chicago), October 28, 1893. 5.

¹⁷ “Queries and Answers,” *Chicago Tribune*, December 2, 1893. 14.

¹⁸ Bertha Honoré Palmer. *Addresses and Reports of Mrs. Potter Palmer, President of the Board of Lady Managers, World’s Columbian Commission*. Rand, McNally & Company. Chicago. 1894. 196.

¹⁹ Op. cit. “Statement of Isabella Coin Account, May 4, 1894.” 197-198.

and contacted mint director Robert E. Preston. She wanted the most significant four of them sent to George F. Kunz at Tiffany & Co. so they could be sold at a premium. As noted above the coins and certificates were sent to the Chicago Sub-Treasury for the Board's use, but had not been called for by the time remaining quarters were labeled "uncurrent" and returned to Philadelphia. Preston asked about the special coins on September 17, 1894.

It appears that in the shipment of the Isabella Quarters to you from Chicago, eight pieces, which it was intended should be delivered to Mrs. Potter palmer, were embraced. These are the 1st, 2nd, 3rd, 4th and 5th and the 400th, 1492nd and 1892nd, which I understand were accompanied by the certificate of the late Superintendent of the Mint, O.C. Bosbyshell, and by which they can be identified.

I have to request that in case these coins have not been melted, that you will select out of the lot, the 1st, 400th, 1492nd and 1892nd, and forward the same, per registered mail, to Professor Kunz, care of Tiffany & Co., Union Square, New York, and the 2nd, 3rd, 4th and 5th, to Mrs. Bertha Honore Palmer, Chicago, Illinois.

The certificate of your predecessor should be forwarded with these coins. Enclosed herewith find check for two dollars (\$2.00) in payment of the same.²⁰

Preston noted that these eight special coins were evidently part of the uncurrent batch sent to Philadelphia, and they should be separated, along with their certificates, from the rest of the quarters. Coins number 1, 400, 1492 and 1892 were to be sent to Kunz at Tiffany's, and numbers 2, 3, 4 and 5 sent to Palmer. All, of course, provided they had not been melted. But, recoinage journal entries for September 10 and 12 show that all 15,809 Isabella quarters had been melted. This was later confirmed by a copy of the original Transfer Order (T. O.) showing the coins were destroyed.

T.D.
No. 26198

U. S. Mint Service—Form No. 44.

Mint U. S. at Philadelphia.

Uncurrent Coin
MEMORANDUM OF SILVER ~~QUARTERS~~ deposited on the *10th Sept*, 1894 on account of a purchase made by *Asst. Treas. U. S. Chicago* from *18* at \$*1.244* per *644*.

NOTE.—This Memorandum is for the information of the Seller, and is of no other value.

DESCRIPTION OF BULLION.	WEIGHT.				VALUE OF THE SILVER.			GOLD PARTED FROM THE SILVER.			CHARGES.		NET VALUE.		
	BEFORE MELTING.		AFTER MELTING.		FINENESS.	VALUE.		FINENESS.	VALUE.		Dollars.	Cents.	Dollars.	Cents.	
	Ounces.	Dec.	Ounces.	Dec.		1000ths.	Dollars.		Cents.	100ths.					Dollars.
<i>Columbian Quarter Dollars</i>	<i>3176</i>	<i>62</i>	<i>3176</i>	<i>62</i>	<i>900</i>	<i>3952</i>	<i>25</i>							<i>3952</i>	<i>25</i>
<i>Sale value \$3,952.25</i>															
<i>Net " 3,952.25</i>															

E. L. Rosales
For Superintendent.

RG 104 entry 229 box 081

Figure 3. Duplicate of original September 10, 1894 showing disposition of remaining Isabella quarters. (RG104 E229 Box 81.)

Melting of the eight special coins created a problem for Mrs. Palmer. She had arranged through George Kunz for Tiffany's to display the special coins and certificates in its New York show room, to track bids for the coins, collect the winning payment, and deliver the coins. Now,

²⁰ RG104 E-1 Box 187. Letter dated September 17, 1894 to Eugene Townsend, Superintendent from Preston. The certificates were actually signed by Martin H. Cobb, Acting Superintendent.

the special coins were gone along with the expected additional revenue.²¹

Mrs. Palmer learned that the coins had been destroyed sometime in mid-September and wrote to William Eleroy Curtis, a friend in Washington, D.C.²²

I am shocked that any of the coins were sent to Philadelphia and remelted. We have had the funds for a long time to withdraw them, but considered them absolutely safe in the sub-Treasury, and as it was an unfortunate time to advertise and attempt to sell them, we have waited for brighter days....

I do not like the odd amount now remaining; there were originally 40,000 coins minted; of these you say you have remelted the value of \$950.25, which would make 3825 coins. This subtracted from 40,000 leaves 36,175. We wish to state how many were issued, and as this is a very odd amount, I think the 175 had also better be put in the melting pot, leaving only a round number of 36,000.²³

The next day Mrs. Palmer wrote again to Curtis asking that no more coins be melted and saying it was “too embarrassing to make a statement concerning the remelting of these coins.”

She also complained to the Treasury Department, who investigated and found that as of early 1895 there were:

- 1,439 quarters at the Merchant’s Loan and Trust Company Bank in Chicago,
- 300 remained from the California Midwinter International Exposition of 1894 (held by Anglo-California Bank in San Francisco for sale by Mrs. James R. Deane),
- 345 given as mementoes to the Exposition judges, pages and Lady Managers,
- 100 had been stolen, and
- 22,007 had been sold for one dollar each.

Payment had been made to the Treasury for 24,191 coins leaving an unaccounted-for balance of 15,809.²⁴ This exactly matched the quantity melted in September 1894.

On October 18, 1894 the Merchant’s Loan and Trust Co., acting on behalf of Palmer, sent an order to the Philadelphia Mint for 12,000 Isabella quarters (\$3,000) for the Board of Lady Manager’s account. Superintendent Townsend contacted director Preston for instructions and was eventually told:

You will please return to the Merchant’s Loan and Trust Co., of Chicago, the draft for \$3,000, received from them with the request that you would forward a like amount in Isabella Quarter-dollars.

These coins will probably be transferred to the Treasury in the course of a few days.²⁵

This only expanded the confusion. The Mint had no Isabella quarters. The mint director evidently did not realize this and had ordered his Philadelphia Mint Superintendent to tell Merchant’s Loan and Trust Co. they would be transferred.

On December 26, 1895 Logan Carlisle, Chief Clerk for Secretary of the Treasury John G. Carlisle, wrote to the Philadelphia Mint asking how many Isabella quarters remained at the Mint. The reply was that \$425 (1,700 pieces) were at the mint.²⁶

²¹ Author Lee Gast emailed Tiffany’s asking about this. Their reply was they never had the four special coins intended for Kunz, and there was no display or sale of them.

²² William Eleroy Curtis was Director of the Bureau of the American Republics and Chief of the Latin-American Bureau, World’s Columbian Exposition.

²³ Jeanne Madeline Weimann. *The Fair Women* “Mementoes of an Emancipated Era.” Letter dated November 1, 1894. Chicago Academy Publishers, 1981. 477-484. There are obvious discrepancies in quantities mentioned by Palmer.

²⁴ Jeanne Madeline Weimann. *The Fair Women* “Mementoes of an Emancipated Era.” Chicago Academy Publishers, 1981. 477-484. Data corrected by the author.

²⁵ RG104 E-1, Box 188. Letter dated November 9, 1894 to Townsend from Preston.

²⁶ The source of these coins is unknown. They might have been held back from remelting, but that should be reported in the transfer order disposition.

It appears that considerable back-and-forth communication occurred between Palmer and secretary Carlisle. On April 15, 1896 Merchant's Loan and Trust Co. sent two Treasury Settlement Warrants to Philadelphia and asked that all \$425 in Isabella quarters be shipped to them or to Mrs. Palmer. Two weeks later mint director Preston, under orders from Carlisle, sent the following to the Philadelphia Mint.

You are hereby authorized and instructed to cause thirty-five hundred dollars (\$3,500.) in Isabella Quarters to be coined as early as practicable to replace the amount of such coins estimated to have been melted.

I have this day requested that a transfer be made from the Bullion Fund of your Mint to the Treasurer of the United States of the sum of \$3,336.25, payable in Isabella Quarters, and that the same be shipped to the Assistant Treasurer of the U.S. at Chicago, the remaining \$163.75 to be held subject to future orders.²⁷

Preston's order meant that 1,700 (\$425) plus 14,000 (\$3,500) restrike Isabella quarters totaling 15,700 were available. (The original quantity melted was 15,809 pieces.) Of this amount, 13,324 (\$3,336.25) restrikes and 1,700 (\$425) original pieces totaling 15,045 (\$3,761.25) were to go to Chicago, and 655 (\$163.75) would be kept in Philadelphia to cover any damaged coins and for possible future use. We don't know how the restrike quantity was determined, or reasons for odd amounts shipped to Chicago.

Leading coin dealer Thomas Elder wrote in the May 1923 issue of *The Numismatist*:

Might it not be that those centennial committees who find a large surplus of the coins on their hands offer some hundreds or thousands for a good deal less than we were forced to pay for them? I bought 1,000 Isabella quarter dollars from the Exposition Committee once for 40 cents each, and many others at 45 cents. The protection to purchasers advocated by Mr. Zerbe is not furthered by such methods as the above. I'll admit if the surplus, not sold at full price, are remelted, that protects us to a certain extent, but only to a limited extent, in my humble opinion.²⁸

Texas coin dealer and promoter B. Max Mehl, commented on the availability of Isabella quarters in his 1937 booklet, *The Commemorative Coins of the United States*:

...a great percentage of this number was purchased by a prominent member of the Board of Lady Managers and were afterwards released as the demand required. I well remember that these coins were obtained from the late Mr. Stevens of Chicago at 50¢ or 60¢ each in lots of 100 or more until about ten or twelve years ago.²⁹

The "prominent member" referred to by Mehl was Bertha Palmer, the only known holder of large amounts of the coins. The quantity of Isabella quarters she acquired – most of which were restrikes – was about 15,000 (\$3,750) or about thirty-eight percent of the original 40,000. Although this is an incredible quantity of coins, the face value was modest for a person of her wealth.

This last confused and twisted episode of coin restriking stands as a fine exemplar for past decades of much the same.

²⁷ RG104 E-1 Box 193. Letter dated May 2, 1896 to Herman Kretz, Superintendent from Preston.

²⁸ Thomas L. Elder, "More on Souvenir U.S. Coins," *The Numismatist*, May 1923. 200.

²⁹ B. Max Mehl, *The Commemorative Coins of the United States*. Fort Worth, TX. 1937. 57.