



Dawn Barrett

"Flying money," R.D.E. Oxenaar, 1995. Paper money of eighth century China was called flying money (fei-ch'ien). Benjamin Franklin coined the phrase "time is money" — perhaps both time and money can be said to fly.

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 1989 exhibition: *Vorm van Geld* (Form
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 postage stamps.

While it has become fashionable to entertain new
 designs for American currency within the design
 community, this author takes such shallow
 iconographic doodlings to task for their complete lack
 of concern for the essential practical requirements a
 currency design must fulfill. In order to develop this
 argument, Barrett examines money as a financial
 instrument that requires trust and acceptance from its
 users. Counterfeiting undermines public trust and it is
 this practice that the practical design and manufacture
 of money must guard against with security measures
 embedded in both the design, paper substrate and
 printing processes. The historical development of
 money is briefly touched upon with particular
 attention paid to American money.

Good money

It is commonly said that “money is the root of all evil,” but this doesn’t help clarify what money is or how it works. Since money has been made of every conceivable substance and material (e.g., shells, salt, coral, fur, tobacco and nails), describing the physical properties or the visual appearance of money is an equally inadequate means of defining it. Common expressions about money are usually judgments about its use or acquisition. (The full quotation is “the love of money is the root of all evil.”) Money is only a go-between and can’t be made responsible for the abuses of its employ.

When economists talk about “good” and “bad” money, they are not making moralistic commentaries about its manner of acquisition or use, but refer instead to its capacity as a monetary instrument. Anything can function as money so long as it is commonly accepted for the payment of goods, services and debts. Good money has been defined as that which is: acceptable, stable in value, portable, uniform or homogeneous, durable, divisible, recognizable and sufficient in quantity.¹

¹ Horace White

As a symbolic representation of value, money is a medium of exchange and acts as a store of wealth, measure of value and standard of deferred payment. In a barter system,

² If you raise tobacco and want a horse in trade, you’ve got to find a horse breeder interested in acquiring tobacco. The tobacco itself doesn’t

of barter. Money is a representative stand-in for the value of the commodities or labor.² When buying can be separated from selling, the transfer of products and services is facilitated by using a common, indirect medium of exchange that, whatever its form or need to be brought in when a bag of money will do the job.

substance, is called money. As local trading can benefit from the use of money, long distance trading demands its use. This is one reason why the development of money occurs primarily in locations where long distance trading formed an important part of the local economy.

Fei-ch'ien (flying money)
calligraphy,
Celine Wang, 1995

Scarcity and value

For it to be valuable as a medium of exchange, the quantity of money in circulation must be limited by some factor. Scarcity is assured when money is made of rare materials, but when it is made of more common ones, a different means of control must be sought. Money mustn't be allowed to grow on trees, therefore its creation is most often regulated by the state. The value of gold or silver is derived from a supposition of its rarity combined with the belief that it can be readily exchanged for that which is inherently useful, needed or desirable. Money works in a similar fashion, relying upon a commonly shared recognition of its worth.

The use of money is woven together by social customs and governmental rules, which are, in turn, inextricably tied into economic networks that link international trade and exchange. A discussion of money is necessarily a complex one, where the end of one strand of thought cannot be neatly pulled out for inspection without bringing a tangle of other threads and issues with it. No one aspect of money can be examined in isolation from the rest. An analysis of its visual form, without reference to its use, is a hollow exercise in aesthetic conjecture.

Flying money

Currency is the money known to "pass current" between people. We are currently passing these little printed pieces of paper back and forth to buy groceries. We all recognize our own paper currency when we see it, and we know just what to do with it. The circulation of money may be fast or slow, but there is always movement. Currency appears to move of its own accord. Its value seems to hurl it forward with no possibility of rest. It cannot lie still, because it is too damn useful to sit there. Since it can be traded for something more interesting than itself, it has to go.

Economists measure the circulation of money as velocity, which is a measure of its movement over time. To facilitate the transfer of funds to distant locations, Chinese of the T'ang period invented a form of paper money, called "fei-ch'ien" (flying money), certainly because the paper was lighter than coin, but perhaps also because the paper moved more easily and seemed to fly between the hands of the people distanced by both space and time. When you want to spread a message, the flying vehicle of money is a useful broadcast medium. In order to extend the range of their influence, Hellenistic rulers used their own portraits on the design of circulating coins, to distribute their name and image throughout their expanded territories. Paper currency issued in America during the revolution was used to spread patriotic and propagandistic messages and imagery in support of the struggle for political independence.

Paper money

In contrast to coins (which were originally composed of precious metals), paper money has no inherent value. Melting it down will give you nothing but the ashes of a promise. If it has no inherent value, how does a piece of paper possess enough authority to pass between users like a chunk of gold? Paper money functions on the basis of what it says, how convincingly it communicates this message and how well it is believed by bearer and receiver alike. It is a text-based document grown out of the notational systems of *boekgeld* (book money) receipts and other instruments of credit that extend a promise of payment over time.

The first use of paper money is credited to the Chinese, the inventors of paper itself, who purportedly used paper money in the form of "credit exchanges" as early as the eighth century AD during the T'ang period. In 811 AD, the government prohibited the private issue of this paper money and adapted the system as a means of forwarding taxes to the capital from the outlying regions. True paper currency, called "exchange medium" (*chiao-tzu*), was issued in the early part of the eleventh century in Szechwan. A variety of

Detail of rebus designed by Benjamin Franklin and appearing on the front of all fractional continental currency (resolution date: February 17, 1776) and also used on the coin "fugio cent."



different forms of paper money were employed during the T'ang and Sung periods (eighth to thirteenth centuries AD), including redeemable notes, vouchers and checks issued from private monetary agencies as well as from the government. Over-issue of government notes (to pay for military expenditures) ultimately caused inflation and devaluation of paper so severe that in the early part of the thirteenth century paper money was

abandoned and the economy shifted to a silver currency.³

³ Yang, *Money and Credit in China*, 51-61

In the West, instruments of credit were rediscovered in the thirteenth century, but freely circulating paper money was not in use until the end of the seventeenth century. Credit

notes (*kreditivsedlar*) were first issued in Sweden by the Stockholm Bank in 1661, followed

⁴ Angus, *Paper Money*, 6-11.

shortly thereafter by the Bank of England, which issued private bank notes in 1695.⁴ The

first publicly authorized paper money in the West was issued in British colonial America, in the Colony of Massachusetts Bay in 1690. In the subsequent hundred years, nearly every country in the West produced some form of public or private paper money (most of which was fiduciary money, whose worth was based on a promise to pay specified amounts in

gold and silver). By 1800, the experimentation and use of paper money was so widespread

⁵ "Das papierenne jahrhundert"

that the eighteenth century was dubbed "the paper century."⁵

quoted from the German economist

Johann G. Büsch. McCusker,

Paper money has its origins in what is called "imaginary money" (as opposed to "real

"Colonial Paper Money," 94.

money" like coin). Imaginary money is more comprehensibly understood as "money of

account," where value is stored in tangible items like property and land, that is accounted for in registers and account books kept by careful fellows with sharp pencils and stiff quills.

It is upon the value of real property that trust can be drawn, transfers of accounts made

and business conducted using written records and notations. Monies of account allow the

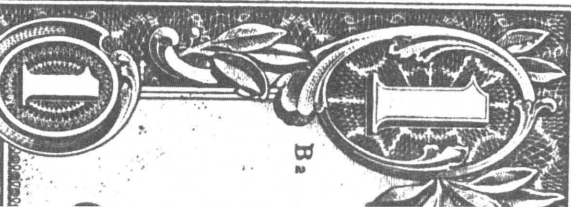
pieces of paper containing account information to be used to conduct financial transactions, rather than transferring the property itself. In such a system, value is transferred and transported by the mechanism of words. Paper currency was developed from the textual traditions of accounts and notations.

To develop from "money of account" — a well administered and controlled form of money existing since the Middle Ages — to the unwieldiness of a freely circulating paper currency is an evolutionary leap in monetary thinking and practice. But it was a step that took time for development, including time for experimentation and failure. Early paper

currency suffered colossal failures (for instance in the American Colonial continental currency, and the eighteenth century French assignat).

A functional instrument

Paper currency is not an ordinary piece of printed matter. It is a medium of exchange whose form is governed chiefly by the peculiarities of its monetary function. As common and familiar as a newspaper, paper currency is handled daily by nearly everyone. Unlike a newspaper, it circulates through a succession of owners, all of whom are eager to get it and reluctant to part with it. Passed hand-to-hand, used by numbers of people, paper currency



Comparison of four United States denominations showing the similarity of form.

must be durable enough to sustain years of rough handling. Even though it is produced
 6 Dwiggins, an American type designer, having
 in very large quantities, paper money must be uniquely marked and individually
 complained about the ugliness of the American currency
 accounted for.⁶

was asked to suggest new designs. After submitting

many unworkable proposals, he finally admitted defeat,

Because it is not a product to be sold, currency needs no added value to attract a buyer,
 claiming that the greatest obstacle in producing an

nor does it need visual charm or aesthetic appeal to help sell it. The effectiveness and
 improved design was the technical demands of the

worth of paper currency do not depend on visual persuasion or rhetoric. Unlike
 numbering machine used to print serial numbers upon

advertisements or posters, paper money has no overt need to delight, amuse or convince
 the bills. Dwiggins, "Introduction" xxi-xxiv.

its audience. If it does so, it is for other reasons. It is only counterfeit, and unstable or

valueless money that relies on persuasive visual means to appear convincing and be
 successfully deceptive.

Security

Currency passes between the hands of strangers and passes on yet again, to more
 unknown persons. Since it carries no evidence of its path, it moves anonymously. Paper
 currency is difficult to trace and is potentially dangerous stuff — vulnerable to falsification
 and subject to general misuse. It is inherently more vulnerable to counterfeiting than
 coin, because it can be produced with cheaper materials.

Counterfeiting takes two forms: alterations to the surface to increase the stated value,
 and outright counterfeits which are manufactured from scratch. Alterations are more
 commonly found in amateur operations and during the early development of paper
 currency, when designs had fewer means to help the public visually distinguish one

7 The recognition of denominations relates to overall
 denomination from another.⁷ Counterfeiting can undermine the belief system that
 design philosophy regarding security. In the U.S., the
 supports the use of paper money. By issuing a false representation (of what is already a
 denominations are intentionally hard to distinguish to
 representative token), counterfeiting introduces an element of doubt into the mind of the
 force the public to closely examine their money. In the
 user, making value questionable and replacing an existing trust with suspicion. Extensive
 Netherlands denomination recognition is made obvious
 counterfeiting can contribute to the depreciation of a currency and can ultimately cause a
 with large numerals, strong color and size changes.
 destabilization of the economy.

For this reason, counterfeiting currency has also been used as a weapon of economic warfare. The British effort to ruin the American economy during the revolution was the earliest documented case, but not the last. The plan to produce and distribute counterfeit currency in the colonies was consciously chosen as one of the strategies used to undermine the Colonial economy and weaken the colonists resolve to fight for

⁸ Newman, "Counterfeit Continental independence." ⁸ So bold was the undertaking that the ready availability of counterfeit bills Currency Goes to War," 1, 6.

was openly advertised in British-occupied New York: "Persons going to other Colonies may be supplied with any Number of counterfeit Congress-Notes, for the Price of the Paper per Ream. They are so neatly and exactly executed that there is no Risque in

⁹ New York Gazette, April 14, 1777.

getting them off."⁹

In a piece criticizing British actions, Benjamin Franklin wrote: "Paper money was in those times our universal currency. But, it being the instrument with which we combatted our enemies, they resolved to deprive us of its use by depreciating it; and the most effectual means they could contrive was to counterfeit it . . . This operated considerably in depreciating the whole mass, first by the vast additional quantity, and next by uncertainty in distinguishing the true from the false; and the depreciation was a loss to all and the

¹⁰ Franklin, "The Retort Courteous," 1127.
ruin of many."¹⁰

Counterfeiters at work

To profit from their work, counterfeiters must cross two hurdles. They must manufacture imitations and then they must successfully pass them off as genuine. Fake money only needs to give the impression of authenticity — convincing enough to deceive an unsuspecting recipient. Additionally, a currency counterfeiter need only pass a bill once in order to profit significantly from his work. The anonymity of previous ownership also serves his advantage. If he is accused of passing a counterfeit bill, he can always claim that he, like his victim, received it unknowingly and passed it on in complete ignorance.

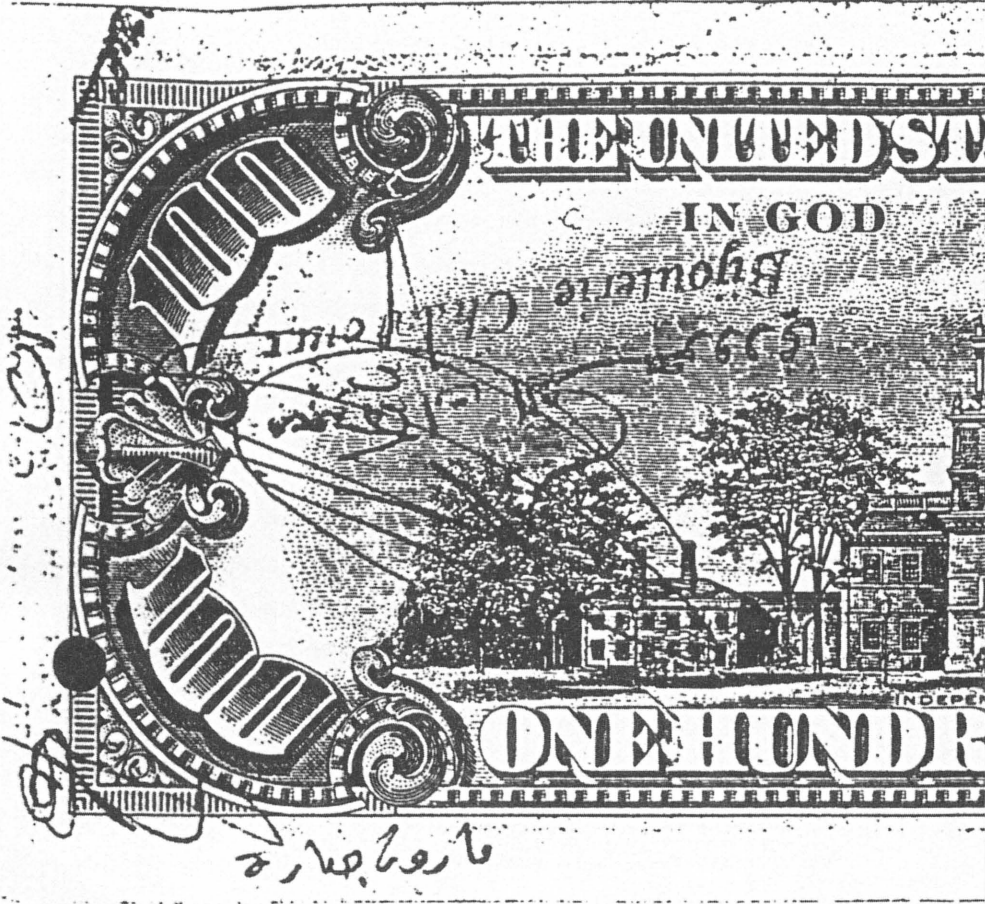
The task of counterfeiting currency is a different one from forging other kinds of valuable items. In order to successfully pass off a fake painting, a forger must be skillful enough to deceive a knowledgeable buyer, trained in appraising visual detail and already suspicious of a painting with dubious provenance. Counterfeit currency, by contrast, need only be convincing enough to fool the nearsighted tavern owner. In the same way that an art dealer or museum has empirical means to test the genuineness of an attribution (by the dating of its materials, etc.) the issuing body responsible for currency emissions also possesses sophisticated methods of checking the authenticity of paper currency. But since these technical means are not commonly available, reliable security checks are needed for the general public that are discernable to the human eye and do not require special equipment.

In the early days of paper money, when printing methods were relatively unsophisticated and there were fewer security features worked into the designs, passing counterfeits was considerably more difficult than creating them. A case in eighteenth-century America shows that counterfeiters were willing to share as much as fifty percent of their profits with an accomplice willing to take the responsibility and potential risk for passing them.

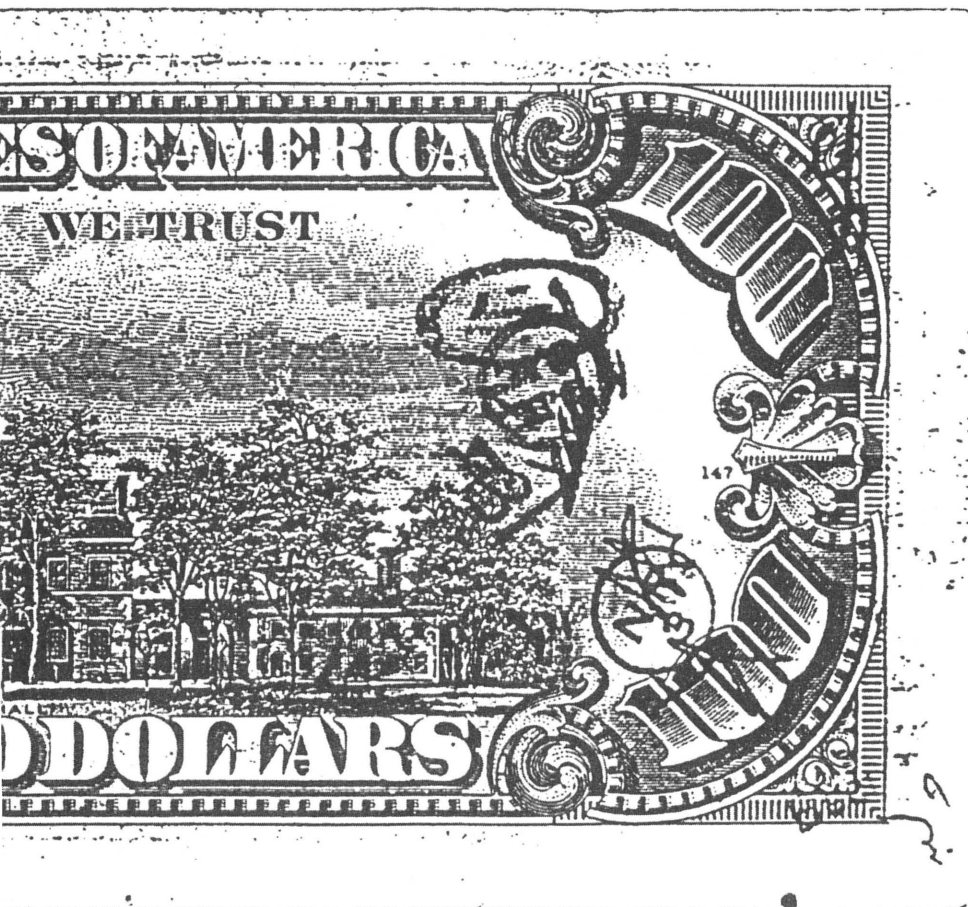
Thirty-six year old Mary Peck Butterworth, of Rehoboth, Massachusetts, counterfeited over a thousand pounds worth of Connecticut and Massachusetts bills over a period of seven years (in the mid 1720's) and escaped any punishment for it. She sold her work at half of the stated value and never passed any bills herself. Her technique was to iron a damp piece of muslin over a bill, in order to pick up the inked impression and then iron the muslin onto a new sheet of paper to transfer the print. A fine quill pen could then be

¹¹ Franklin, "The Retort Courteous," 1127.
used to fill in the faint impression with fresh ink.¹¹

Detail of an American one hundred dollar bill showing many added validation stamps which are needed for cashiers to distinguish genuine bills from the many counterfeit ones in circulation. (This predates the security strip which was recently added to American currency.)



To create an acceptable counterfeit, it is not necessary to duplicate the work of the authorized printer, and it is certainly not imperative to reach the same level of printing production. Because a counterfeiter need only produce a small number of bills to make a sizeable profit, he can use entirely different printing methods, so long as the finished product is convincing. While a security printer must produce hundreds of thousands of an item, each identical to the one before it, a counterfeiter need only make one or two.



For this reason, photocopiers, especially the color ones, are a significant threat in contemporary counterfeiting. The research and development costs for the printing is borne by the manufacturer of the printing mechanism and the counterfeiter pays only for its product. Favorable conditions for counterfeiters are those in which the genuine paper currency have few safety features embedded in the design, or when the appearance of the genuine bill is less familiar to the general public. Counterfeits are often uttered in

Back of Dutch fifty guilder note showing large figure denominations, bee watermark and triangular tactile symbol for the blind.
Design: 1982 R.D.E. Oxenaar.



areas outside the normal region of circulation in order to exploit the relative unfamiliarity of the original. The condition of the genuine currency is also relevant for detection, since inconsistent print quality permits a greater range of acceptability. If an abundance of soiled and torn bills are in circulation, a counterfeiter can more easily blur the appearance of his fake with dirt and intentional aging effects.

Security printing

To deter, thwart or detect counterfeits, security features can be added to the design and production of paper currency. It is not possible to make paper money totally secure from counterfeiting, but the goal of any security printer is to continuously raise the level of difficulty and challenge that counterfeiters must meet. Some of the most interesting and ingenious aspects of paper money design exist as the result of efforts to make paper currency less vulnerable to falsification.

To be effective, security features must be ingeniously devised and consistently renewed. Security printing requires on-going experimentation and inventiveness of technique, which in turn can produce general advancements in overall print technology. For this reason many print technologies were originally discovered as part of the research and development involved in security printing.

Most characteristic visual features of paper money are security devices that were created in direct response to known methods of falsification. From counterfeits successfully passed into circulation, security printers learn what measures must be taken to protect the authenticity of the genuine article. The intricate engraved patterns, now seen as synonymous with paper money, are the product (or second generation offspring) of the guilloche machine, a nineteenth century invention whose sole purpose was to deter counterfeiting. Security is also furthered when printers predict the effect of emerging technologies upon the capacities of future counterfeiters.

Although security can have a stimulating effect on technical advancements, the rigors of security printing can have a conservative effect upon printing practices generally. Since knowledge used to print paper money can just as easily be turned to counterfeiting, the activities of a security printer must be carefully monitored and controlled. Currency printing can be entrusted only to the most reliable and dependable of private printing firms willing to work under the scrutiny of the issuing authority. Another way of securing the secrets of the trade is to use only government printers. But with either the well trusted printing firm or the governmental one, the situation is one that produces a conservative environment for the development of form.

Conversely, the demands of security printing can also have beneficial effects on quality concerns. If print consistency is seen as an important precondition for public recognition of genuineness, both the printer and commissioner have an equal stake in maintaining



high standards for production. When printing standards and design innovation are seen as valuable elements in the fight against counterfeiting, a more positive attitude towards quality is created for both. In such an atmosphere designs can be produced with the highest level of craftsmanship, and there is increased opportunity for innovative design solutions to be sought and recognized when they are found.

Obviously this positive effect will only be seen in countries which allow renewal and change in the overall form of their currency, and it will not occur in currency which is not allowed to change its design. This difference in attitude is a question of issuing policy. For example, The Dutch National Bank, responsible for the emission of currency in The Netherlands, has maintained a progressive policy that advocates change in design, and has consistently introduced new designs for Dutch currency approximately every thirty years. This approach allows for the possibility that new designs can influence and be influenced by emerging technologies. The basis of this policy is the belief that new visual form designs will also keep the public more alert about the appearance of their

- banknotes, which in turn, is thought to make them more capable of detecting falsifications.¹² In contrast, the United States practices a more conservative approach to currency design, where a change of the overall form in the design of the currency is considered undesirable because it is thought to pose a threat for public recognition and acceptance.

Trust and acceptance

Because paper money is only representative of value, public acceptance is the cornerstone of its usefulness. The difference between trust and acceptance in paper currency is that trust is a part of the collective belief system and evolves from experience, while acceptance is something that can be forced upon a population. Acceptance, which is initially forced, can later turn to trust.

Currency forced upon an occupied country, or scrip used within private companies, is an example of the way people are forced to use a medium of exchange, not because of a belief system, but because there is no alternative medium of exchange. Because of its utility, even script will eventually come to represent the value of the commodities they purchase. One dollar of script will eventually come to represent the value of a bag of flour in the mind of the user, but this occurs only because of the associative experience and not from any abiding belief in its intrinsic beauty, value or rarity in the form of the money.

Paper currency works on a representative system, and in the case of fiduciary money, it promises an exchange for precious metals as its backing. When the American dollar was removed from the gold standard in 1971, it no longer promised redemption in gold. From that time on, its value was declared only by the fiat of the state, which was legally empowered to establish its use as legal tender.

Fiat money is money declared by the government to have value. The public is forced to accept it for the lack of an alternative. Over time, if it functions as a ready medium of exchange and passes at full value, then it will eventually acquire a trusted representative value. A government can declare the value of money and demand its acceptance as legal tender, but it is the public that either accepts or rejects its stated value.

Money talks and empirical experience speaks loudest

It is the empirical rather than the aesthetic experience of money that establishes and maintains public trust. If paper money is readily accepted at face value, then it is trusted as a good or useful representation of value. If it works, then it is trustworthy (and later may be said to look the part). If it doesn't work, then trust in it will quickly disappear without appreciable delay or much visual analysis. If a currency has failed, its visual appearance (whatever that might be) will carry negative associations of fraud and worthlessness from that time on. The visual appearance of failed money acquires negative, after-the-fact associations through no fault of its form or design, but because the instrument itself has become dysfunctional.

Negative associations of this kind occurred with paper money issues of the American Continental Congress. When depreciation (caused by over issue and extensive counterfeiting) resulted in a zero valuation for the continental dollars, the design of subsequent paper money (issued from private banks) was made to look as different as possible from the precursors. This difference in form resulted not only because the issuing body, circumstance and backing for this currency was different, but because the new money needed to visually disassociate itself from the previous bills, whose miserable failure was notorious enough to spawn the colloquial expression "not worth a Continental."

Historical precedent: donning the trappings of respectability

Assuming that form is important in first establishing an appearance of value, and provided that the issuing body does want to produce a product that looks both valuable and trustworthy,

what are the possibilities to create paper money that looks valuable? To look like something of value, paper must look like money — but how should money look? It is easy to say how paper money already looks, in one country or another, but if one is asked to design it, one must ask how can or should paper money look.¹³

13 R.D.E. Oxenaar, the designer of the Dutch bank notes (c. 1966-1985), recalls that his briefing by the Dutch Central Bank included fulfilling an enormous number of special requirements and a mandate that his banknote designs must "look like money," otherwise the public would reject them.

Most paper money designs have been made to resemble the money that preceded it. In most instances it is a simple case of visual precedent and tradition, reinforced by the cumulative, collective experience of using money which is safe, does not fail and is therefore considered trustworthy. In an attempt to make it look the part, the design of paper money must follow certain traditions (or at least it should not break too many of them all at once). In the history of paper currency, radical visual innovations are rare and tend to take place initially in the arena of technical and security concerns, rather than in the arena of aesthetics. It takes unusual circumstance and a particularly inventive person responsible for design to effect radical change in the appearance of paper currency. Of equal importance, the situation must be one in which the issuing body has complete autonomy in their decision making policy about design as well as having an established confidence in the visual experience, technical knowledge and security solutions of the design innovator.

Although it is done, it is unfair to compare the design of Dutch and American paper currency purely on the basis of appearance. The conditions and history of their issue are different enough that one must weigh the role of circumstantial factors before coming up with blanket judgments about their resulting form. In order to change the design of American currency, approval must be obtained from Congress and it is this elected political body that has been the strongest opponent of change. In the Netherlands, the Dutch Central Bank is responsible for the issue of paper currency and has full authority to devise their own policy regarding change, design, security features, etc. Since new designs do not have to be approved by Parliament, the policy decisions regarding design

are ones that are driven from a concern with practical economic factors rather than those of a political nature.

The design of new products tend to echo the forms they replace. Rather than being an exception to this assertion, paper money may well be the quintessential example to prove it. When examining the history of paper money design, it is easy to follow the thread of derivation, mimicry and imitation. Conspicuous breaks in the visual line of development are relatively few and tend to occur as a result of extraneous circumstances (such as the ousting of a government, the total destabilization of the economy or the introduction of a new technology in security printing). If the currency of a country has failed, the design is usually overhauled in an effort to dissociate itself from the devalued currency.

Reliance on the associative value of tradition and historical precedent helps explain the fossilization of certain anachronistic forms in currency design. Yesterday's effective security feature can become a standard element today, not because it remains viable, but because it is seen as a necessary part of the traditional vocabulary and is thought to be imperative for communicating value, authority, genuineness, etc.

Signatures are a good example of this. Having served a useful function in seventeenth century promissory notes (which were indeed written between individuals and signed), signatures have been used continuously for nearly three centuries in money design, regardless of the fact that eighteenth century critics already complained that they served

¹⁴ Newman, *The Early Paper*

no useful purpose in the detection or prevention of counterfeiting.¹⁴ What else could

Money of America, 55.

their purpose be but as anachronistic references to a promise, sworn between individuals and sealed with the signing of their names? Signatures have always been there and remain a part of the unquestioned canon of how a piece of paper money should look.

Not just a pretty face

A general ignorance about the complexity of issues effecting currency design might cause one to conclude that the design of money is primarily an interplay of form, imagery and iconographic symbolism that is read in a purely social or cultural context. When *Design Quarterly* commissioned Richard Haas to devise a new American bill in 1992, the editor stated that the only precondition given was that the result should be the same

¹⁵ Haas, "A More Current Currency," 10-13.

dimensions as the existing United States dollar.¹⁵ Given the rigorous requirements of currency design, it is ironic, if not absurd, that a quarterly that concerns itself with design made no other bow to pragmatism or practicality than to give a limitation of size! (Of all the multifarious requirements demanded of currency design, size specifications must

¹⁶ Except when difference in sizes are used

surely be the very last item to have any relevance.)¹⁶
for denomination recognition.

Haas' approach to the problem was formal and iconographic, which may be partially attributed to the fact that he is an artist, not a designer. His design proposals offer imagery that celebrates a diversified selection of cultural heroes. Had his design proposals investigated any of the difficult problems required in actual currency design, or if his use of patterns or colors offered any kind of solution or insight regarding the problems that concern the United States Treasury Department or the Federal Bureau of Printing and Engraving, then perhaps his choice of imagery and his well intentioned multiculturalism might have stood a chance of being regarded with some degree of seriousness.

There are real and pressing needs that a redesign of American currency could address,

but they are not necessarily ones of form or thematic content. Approximately eighty-five

¹⁷ Interview with H.A.M. de Heij and

percent of all counterfeits in world circulation are American dollars.¹⁷ Surely a design

A.G. Groothoff, *De Nederlandsche*

innovation that sought to improve security features (with an accompanying change of

Bank, Amsterdam, March 4, 1993.

form) would be a welcome sight for any official proponent of change. By ignoring the substantive demands of currency design in the formulation of their commission, *Design Quarterly* shows no confidence that a designer (or an artist) might ever have an

opportunity to improve the existing American currency design apart from tinkering with the imagery. While ignorance of practical demands and the requirement of currency design might be excusable in other fields, it's a pity that it is fostered within the design community as matter of conscious choice.

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