

## WWI Emergency Money of Ghent, Belgium 1915 - 1918

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### Background and History

My interest in these coins began when I was offered a 2 Franc piece at a local pawn shop a few years ago. The elaborate design and the fact that one side was plated in brass, and the other in copper, was an immediate eye-catcher. The obverse of this square coin, plated in brass, had the legend 'Stad Gent' and 'Ville de Gand' in bold lettering between two concentric circles. The center area featured a crowned rampant lion. The copper-plated reverse featured a denomination of "2 Fr." and a date of 1915. The legend around the square rim occupied the entire space and, curiously, presented another date of 1918. So, it was an interesting piece, and the final identification was easy. I had some kind of coin from Ghent, Belgium. Back home, a quick look in "*The Standard Catalog of World Coins*" (SCWC) brought me to a whole series of similar coins in four denominations. Located after the catalog section for Belgium was a catalog entry labeled: 'GHENT – German Occupation WWI Token Coinage.' With further research, the first thing I learned was that very little had been written about them in English. Eventually, I contacted the City of Ghent – the Arnold Vander Haeghen City Archives and Museum. They were kind enough to email me an excerpt from the book: *Ghent and the First World War – City Life in the Years 1914 – 1918*. This book excerpt proved to be an excellent source of information for the series and I set about using on-line translation programs to convert the Dutch text into English.

The German invasion of Belgium in 1914 was a major military campaign that took place during the early stages of World War I. The invasion began on August 4, 1914, when German forces crossed the Belgian border and quickly gained control of much of the country. Belgium was a neutral country at the beginning of World War I, but Germany saw it as a potential obstacle to their plan due to its strategic location between France and Germany. The German invasion was part of the larger Schlieffen Plan, which was a military strategy aimed at quickly defeating France before turning their forces to fight against Russia.

The city of Ghent, which is located in northwestern Belgium, was among the cities that were occupied by German forces during the invasion. The Germans, under General von Beseler, took control of the city on October 9, 1914, after a brief battle with Belgian defenders. The Belgian army put up a brave fight. Nevertheless, King Albert I had to withdraw with the remainder of his troops behind the Yser River in West Flanders. Antwerp had already fallen. The city of Ghent became a base for the German fight against King Albert I and the Allies. It was also a supply depot for German troops. Many municipal buildings became German hospitals which the local citizens were made to support.

During the occupation, Ghent was subjected to a number of harsh measures by the German authorities, including forced labor, conscription of civilians, and the requisitioning of food and other supplies. Many civilians were also arrested, interned, and even executed by the German occupiers. Despite the harsh conditions, the people of Ghent resisted the occupation in various ways, including through acts of sabotage,

espionage, and underground resistance. Structurally, Ghent escaped the worst of the invasion. The city didn't suffer severe damage and came out of the conflict relatively unscathed. However, Ghent found itself under direct military rule, which meant that life under occupation was even tougher in Ghent than in much of the rest of the country.

During World War I the economic and financial conditions of Ghent and Belgium were severely impacted by the German occupation. The city, which was an important center for textile production and trade, suffered greatly as a result of the war. The city's factories and businesses were forced to produce goods for the German military, and many workers were conscripted into forced labor. This led to a significant decline in the city's economic output and a rise in unemployment.

Moreover, the Germans requisitioned food and other essential supplies from Ghent and other Belgian cities, which led to shortages and rationing. Base metal coins were also confiscated for the war effort. The city's inhabitants were forced to rely on food coupons and other forms of government assistance to survive.

To finance the war effort, the Belgian government also imposed a number of taxes and levies on the city's residents which further strained the local economy. Many businesses and individuals struggled to pay their taxes and debts, leading to bankruptcies and foreclosures. This brings us to the economic and monetary conditions imposed upon Ghent during the German occupation.

Proactively, at the start of the Great War, the Belgian government quickly removed silver coins from circulation and replaced them with banknotes. You can imagine that many of the citizens, aware of the prudence of it, hoarded gold and silver coins, jewelry, and dinnerware. These were the classic conditions of Gresham's Law where anything of intrinsic value was either confiscated or hoarded and replaced with fiat forms of exchange of all kinds. Even with the German occupation old and new banknotes remained legal tender and production continued.

German policy was to impose the costs of occupation on the occupied. They, therefore, demanded that the Belgians remit regular "war contributions" to the tune of thirty-five million Belgian francs each month! This far exceeded the pre-war level of Belgian tax income. Predictably, in order to pay this enormous sum Belgian banks used newly printed paper money to buy bonds. Just as predictably these new Franc notes, and the money brought into the country by the occupying soldiers, caused raging inflation. To make matters worse the Germans artificially fixed the exchange ratio between the German Mark and the Belgian Franc at 1: 1.25, which benefited the German economy but suppressed the Belgian. Nevertheless, there was soon a shortage of money with which to carry on economic activity. To cope with this new situation many towns and regions began to print and issue their own money to be used locally. As in the past, these new forms of money were known as Necessity Money ("monnaies de nécessité"); in Germany, this emergency money is known as Notgeld.

With the knowledge that Belgian banknotes were being counterfeited, a consensus decision was reached at a Ghent city council meeting, on March 29, 1915, that coins be minted. The initial discussion was based on a suggestion by Leon Geeraert, a town goldsmith and engraver. He suggested that coins would wear better than the flimsy paper the banknotes were printed on and that coins would be more difficult to counterfeit. He made an offer to manufacture (\*see below) four denominations, all square-shaped pieces, and made of bronze-plated iron. The denominations were to be

50 Centimes, as well as 1, 2, and 5 Franken coins. The designs were to be made by Geo Verbanck, a local sculptor.

*March 21, 1915.*

*To the College of Burgomasters and Aldermen of the City of Ghent.*

*Gentlemen,*

*Having learned of the new issue that you intend to make of monetary bills I have the honor to submit to you the following proposal infinitely superior in all points of view to the bills currently in use. It would be coins made of hard metal (chromium-plated iron) and mechanically bronzed, which prevents rusting. These coins are inimitable because of the pressure (20,000 kilos) that is necessary for the minting. Copper, due to its high cost and the current demand for this metal, would not be used. These coins have on one side the effigy of the arms or the emblems of the city and on the back the figure indicating the value [and] would cost only the same price as a paper issue. Based on an issue of 400,000 coins (0.50 - 1. - 2. - 5 Fr), they would only cost 13 Fr. per thousand. A larger quantity of coins would allow me a significant reduction. If this proposal would interest you, I am at your entire disposal to give you the explanations that you would like to obtain.*

*Please accept, Gentlemen, the assurance of my highest consideration.*

*LG<sup>1</sup>*

At the end of July 1915, the first 50 Centimes coins were distributed to the public; the Brussels firm of Walravens produced the dies for the 50 Centimes, and 513,773 pieces were struck. By October of the same year, the 2 Franken coins were released with an issue of 313,709 pieces struck. Die manufacturing problems for the square 1 Franken coins prevented those coins from being issued until changes were agreed-to. Geeraert's proposal for a round 1 Franken design was accepted. The Brussels firm of Fonson and Cie manufactured the dies and the first coins became available by December. For some unexplained reason, the round-shaped planchets proved to be destructive to the dies, and only 370,186 of this denomination were struck. The minting company, "Le Bi-Metal" in Vorst, near Brussels, refused to make up the difference, so this issue was short of the planned mintage.

Since these coinage issues were local emergency money, they were assigned a date for reimbursement, or convertibility to Belgian national money. Initially, this was set for January 1, 1917, but this date was subsequently changed to a full year later (January 1, 1918). This date change was decided too late to implement for the 50 Centimes pieces, so they retained the original convertibility date.

Not one to rest on his laurels, Geeraert made a proposal to the Ghent city council in January 1916, to manufacture round 50 Centimes and 2 Franken pieces. These were to be made of mild steel and electrolytically plated with brass. His proposal was rejected

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<sup>1</sup> Anthony Demey, "Noodmunten Eerste Wereldoorlog (1915)," Geo Verbanck (1881 – 1961), accessed May 12, 2023, <http://geoverbanck.be/munten.htm>.

- by whom, and for what reason, is not documented. A hint might be that his next proposal, a square 2 Franken coin made of hard polished steel, clad like the existing money with copper and brass, was welcomed by the city council, but rejected by the German occupiers. The military authorities would surely have preferred to see local money made out of paper and cardboard, like the communities of Ostend and Bruges were doing, leaving useful war materiel to be carted off to German factories.

In March 1917, it was decided to produce 400,000 five Franken pieces. The design was by Oscar Sinia and the firm of Fonson and Cie was chosen to produce the dies. The coins were to be electrolytically plated in copper only. However, a supply of the needed copper salts was not readily available, which caused a delay in production until November 1917. It is noteworthy that the *Standard Catalog of World Coins, 1901 – 2000*, describes this piece as “Brass plated iron,” which is by far the most common plating material. They were designed to be copper-plated, but a check of the website [acsearch.info](http://acsearch.info) anecdotally indicates that out of ten specimens of 1917 5 Franken shown, only three appear to be plated in copper, and the rest in brass.

The Germans began enforcing a policy that restricted the use of bilingual printed material for the sake of economy, and enforced this policy for money as well. Some sources cite this policy as a psychological tactic designed to cause dissension among the three language groups in Flanders. Besides French, two other languages, Flemish and Dutch, were used in the Flemish territory around Ghent. This accounts for the two spellings for Ghent (English) found on this series of emergency coinage. “Gent” was used by the Dutch and Flemish, while “Gand” was used by the French, as in “Ville de Gand”. This policy required that the Ghent city council discontinue the use of the word Franken (Germanic spelling of Franc) on their coinage and use Frank instead. Therefore, the design of the new 5 Franken had to be changed in December 1917. The Belgians continued the mintage of the original 5 Franken piece until April 1918. By this time a total of 70,594 had been struck. Despite the Armistice of November 11, 1918, ending the war, Ghent continued to strike 35,000 more 5 Franken coins in March 1919, in order to utilize the available plated planchets. The SCWC indicates a final mintage of 108,000.

Pursuant to the German demand for a single language coinage in December 1917, Oscar Sinia (sculptor) was again commissioned to produce designs for a Flemish-language 2 and 5 'Frank' coinage. Besides the denomination name change from Franken to Frank, the crown over the coat of arms received a design change. Fonson and Cie produced the dies and punches and 329,406 pieces were minted in brass electrolytically fused to iron or mild steel. The round 2 Frank coins, dated 1918, which were to be made in copper-plated steel, at a planned mintage of one million pieces, never materialized as emergency coins. The dies were used (along with the unused square 1 Frank dies, 1915) to produce gilt copper tokens for charitable fundraising purposes after the war. These two-piece sets became available in February 1920 and sold for three Franks. They are scarce but available and usually found in excellent condition. I have not been able to find what type of charity the money may have been raised for. But like another charity token issued by Ghent in 1921, it may have been a union-inspired effort to raise money for bread, and other necessities, during the privation after the war.

Under pressure to provide more small change for commerce, the Ghent municipal council decided to produce a large quantity of coinage in February 1918. One million

10 Centimes and 800,000 25 Centimes pieces were to be produced and Hippolyte Leroy was approached to provide the designs. As he was late in providing his proposal, the work fell again to Leon Geeraert, and his designs were accepted. However, the German administration soon banned the use of any more metal for use in coinage. Geeraert's alternative plan was to manufacture cardboard rounds; while not initially accepted, this emergency coinage left few alternatives. The designs for these cardboard pieces were done by Rene De Cramer and printed by Van Der Poorten. Available mintage figures at the time of the Armistice (November 11, 1918) indicate 347,000 ten centimes and 190,800 twenty-five centimes had been printed. More were at the printers, both printed and packaged and others as yet unprinted; they were all taken back by the city and never distributed. Photos of these two cardboard pieces can be found on the *Moneta Gallery Coin Museum* website.

In total Ghent had produced and distributed 46,522,699 worth of Franken and Franks in banknotes and coins. The city of Ostend had produced 15,714,000 Fr. in banknotes, and the city of Bruges had distributed another 8,800,000 Fr. These combined efforts helped keep the economy going through the difficult years of German military occupation during World War I. The city was eventually liberated by Allied forces in November 1918, after more than four years of German occupation.

### Descriptions of the Ghent, Belgium Emergency Money of 1915 – 1918



Figure 1: Ghent Belgium 50 Centimes 1915, Thin “50” variety. (Enlarged 2x)



Figure 2: Thick “50” variety with both sides plated in copper. (Enlarged 2x)

**50 Centimes** (Albert I, 1915): KM# Tn1 (thin “50”) & KM# Tn1a (thick “50”). Combined mintage of ~ 512,000.

Obverse: Rampant lion to the left within a double inner circle. Legend surrounding in Dutch on top and French below: • STAD=GENT • VILLE DE GAND (City of Ghent) with floral devices in each corner.

Reverse: The denomination within the inner circle, box surrounds. Text surrounding in Dutch above, French below. Legend around: UIT BETAALBAAR ◦ OP 1 JANUARIJ 1917 ◦ REMBOURSABLE ◦ LE 1 JANVIER 1917 ◦ (Exchangeable on 1 January 1917). Center legend: 1915 / 50 / C<sup>EN</sup>.

Specifications: Brass and copper plated iron; weight: 2.25 g; diameter (diagonal): 19.59 mm; thickness: 1.28 mm.

These are found in two common varieties; anecdotally I would say the thick “50” type is a bit scarcer. Most commonly seen with coin alignment but medal alignment is available rarely. Error types, very scarce, have both sides electrolytically plated in copper. There is no reason that both sides couldn’t be brass plated, I have just never seen one. Also rarely encountered are un-plated and plated one-side-only types. These errors, and others, might be found on all of the denominations due to the complexity and local minting methods employed.



**Figure 3: Ghent Belgium 1 Franken, 1915, Exchangeable on: 1·1·1919.**

**1 Franken** (Albert I, 1915): KM# Tn2 (exchangeable date: 1·1·1919) & KM# Tn2a (exchangeable date: 1 1·1919; w/ one sq. dot missing). Combined mintage of ~317,000. Obverse and reverse descriptions follow those of the 50 Centimes, above. Exceptions are that it is a round coin and the exchange date is 1 January 1919. The center legend and denomination are expressed as: 1915 / 1 F<sup>R</sup>.

Specifications: Brass and copper plated iron; weight: 3.8 g; diameter: 22mm.

I have an undocumented (KM) transitional type with a very faint first square dot in the exchangeable date. I believe this proves that KM# TN2a is not really a separate die variety, but rather a case where this dot gradually became filled in during the minting process for that die. The spacing of the characters are not changed in this error coin. Since this mintage was cut short, with no explanation, it is possible that this filled die was preemptively rejected, accounting for its relative scarcity. The fixed exchangeable date could have been misinterpreted, causing confusion among the populace. To see all three die-state examples please visit the *Moneta Gallery Coin Museum* website.





**Figure 4: Ghent Belgium 2 Franken, 1915, Exchangeable on: 1 January 1918.**



**Figure 5: Ghent Belgium 2 Franken 1915 (thick '2', both sides copper plated).**

**2 Franken** (Albert I, 1915): KM# Tn4. Mintage: 314,000. Obverse and reverse descriptions follow those of the 50 Centimes, above. The exception is that the exchangeable date is: 1 January 1918. An undocumented variety, similar to the 50 Centimes piece above, is the discovery of a thick “2” variety. My example has a very well-preserved copper-plated reverse but the obverse is darkly toned.

Specifications: weight: 7.1 g; diameter (diagonal): 31.5 mm.



**Figure 6: Ghent Belgium 5 Franken 1917, Exchangeable in: January 1920.  
(Image courtesy of Heritage Auctions, [www.ha.com](http://www.ha.com))**

**5 Franken** (Albert I, 1917): KM# Tn6. Mintage: 108,000.

Obverse: Crowned coat of arms of Flanders surrounding a wreath of berried leaves; French and Dutch legend: (above) STAD GENT // VILLE DE GAND, (below) FIDES ET AMOR (Translation: City of Ghent Loyalty and Love).

Reverse: UIT BETAALBAAR JANUARI.1920 & REMBOURSABLE JANVIER.1920 (Exchangeable January 1920); in a double lined square surrounding concentric circles containing: FRANCS / FRANKEN with floral devices between and a large 5 inside the center circle. Most are brass plated with a minority found with the planned copper plating.

Specifications: weight: 16.68 g; diameter: 38 mm.



**Figure 7: Ghent Belgium 5 Frank 1918, Exchangeable in: January 1922. (Image courtesy Heritage Auctions, [www.ha.com](http://www.ha.com))**

**5 Frank** (Albert I, 1918, 2nd type): KM# Tn7. Mintage between 329,406 and 339,000 (KM).

Obverse: STAD GENT // FIDES ET AMOR. Note that now, per German command, only the Dutch/Flemish language is allowed. The Flemish coat of arms, particularly the crown above, has seen a design change, and surrounding floral devices have been eliminated.

Reverse: 1918 5 FRANK, at center with ribbons and berried leaf design around; outer legend: •UITBETAALBAAR•JANUARI•1922• PAX ET LABOR (Exchangeable January 1922 / Peace and Labor). Here again, most are brass-plated iron but copper-plated examples are also found. I have seen one specimen that was un-plated.

Specifications: weight: 17.25 g; diameter: 38.73 mm.

### **Epilogue:**

On April 22, 2006, four plaster plaques by Geo Verbanck were auctioned at "Fleur de Coin" in Ghent; these served as models for the production of emergency coins during



the First World War. They are square plaques, 185 mm x 185 mm, with rounded corners.

All photographs are the author's except the two 5 Franken/Franks coins, which are from Heritage Auctions. As an experiment, and demonstration, the 1 Franken and the 2 Franken coins were photographed with an Apple iPhone 12 Pro Max camera using an inexpensive lab scissor platform and Halide photo application. Backgrounds were removed using the free on-line application *Fotor* in some cases.

Chat GPT-4 was used as a demonstration project for source information on the German invasion of Belgium. This source text was further edited by the author. This effort, and the use of a common smart phone camera and free on-line photo processing applications, were used to demonstrate the concept that inexpensive and commonly available equipment can be used by anyone to develop articles for Numismatics International's journal *The Bulletin*. Additionally, foreign source material can be translated using the free Google™ Translator or DeepL Translator™ on-line applications.

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