

The Iron Horse and Hard Currency: Marion, Montana's Coin Connection

by Joanne (Jo) Sherwin

For many coin collectors, the thrill is in the mint mark or the rarity of the issue. But for those of us living in Western Montana, a true story unfolds not in a vault, but along the rails - specifically, those of the **Great Northern Railway (GNR)**. The small town of **Marion, Montana**, is a perfect lens through which to view the flow of money and commerce during America's great western expansion.

The Railroad: The Original Cash Courier

Marion owes its existence entirely to the GNR, established by the legendary "Empire Builder," James J. Hill. Founded in 1891 as a supply stop and later a crucial divisional point, Marion was central to the GNR's main east-west line connecting major points like Columbia Falls and Libby.

The railroad was more than just a means of transport for people and goods; it was the **primary engine for the distribution of currency** in the Flathead Valley.

- **Payroll Power:** Every week, massive amounts of hard currency were needed to pay the hundreds of men who worked on construction, maintenance, and supply logistics for the GNR. These payments - often in heavy bags of **silver dollars** and other U.S. coinage - traveled with the **paymaster**, riding the rails right into Marion to be distributed to the workers.
- **The Benefit of Money:** The presence of the railroad instantly transformed local economies. Land speculation, the purchase of supplies, and basic commerce all began to require large volumes of money, ensuring that coins struck in distant mints like San Francisco, Denver, or Philadelphia were constantly moving through the hands of Marion's residents.

Logging, Silver, and Scrip

The prosperity of Marion was inextricably linked to the surrounding **timber industry**, a business that depended entirely on the GNR to haul its product.

- **Timber for Track:** The railroad created immense demand, needing over **2,500 crossties for every mile** of new track laid. The money used to pay for the lumber, the logging contracts, and the labor connected Marion directly to the financial markets driving national expansion.

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- **Montana's Metallic Roots:** Though Marion isn't a mining town, Montana's status as a top producer of **silver and gold** means that the actual metal used to mint the **Morgan Dollars** and other coinage of the era including Liberty Seated denominations was often pulled from the earth just a few hundred miles away in Butte or Helena. That silver literally funded the transactions happening in the Flathead Valley.
- **The Paper Transition:** As the area grew and businesses stabilized, the large-scale movement of coinage gave way to more efficient means of payment, such as bank drafts, checks, and even **company scrip** used by some local logging operations. This transition from bulk coinage to paper instruments is a core theme in American numismatics, and Marion was right in the middle of it.



Great Northern Railway (GNR) in Montana

Where to Find History Today

Today, the original roadbed of the GNR between Kalispell and Marion has been transformed into the **Great Northern Historical Trail**.

This trail isn't just a scenic route; it's a tangible piece of numismatic history. While major coin hoards are rare, the ground around the former section houses, depots, and loading areas is where everyday life unfolded. Every now and then, a 'hobbyist'

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metal detector might uncover a common-date Indian Head Cent, an early Buffalo Nickel, or an artifact like a GNR spike or button - each one a direct, heavy metal link to the commerce that built this town.

Next time you are examining a turn-of-the-century silver dollar or a bank note from the National Bank era, consider its journey. That coin may have been loaded onto a Great Northern railcar in St. Paul, traveled across the Montana plains, and ultimately exchanged for a week's wages right where the town of Marion now stands.



Later years of the
GNR in Marion, MT

The history of American coins isn't just about mints; it's about the commerce that made them travel, and for that, there is no history more relevant to Marion, Montana, than the whistle of the Great Northern train.

75th Anniversary of the
Great Northern Railroad
(1887-1962) Commemorative Token



[Editor's Note]: Jo is a good friend who recently moved from Maryland to Montana with her husband Dave to their planned retirement home. They have always loved this part of the northwest.

She commented that "to this day, Marion only has a population of 1100! I always loved research and writing in college, so I spent part of a snowy weekend writing this" piece for E-Gobrecht.

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