# GNA Journal 

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## Numismatics in the Time of Covid-19

Covid-19 continues to impact the collecting world and beyond, but numismatists continue to adapt to the new environment society is facing. Major coin shows have been postponed, moved and ultimately cancelled in response to continuing state-wide restrictions on large gatherings. City and county measures limit the meeting size and location of local clubs with many still not being able to meet, while those that are able to gather see a diminished in-person turnout.

The ANA has been severely impacted by the cancellation of several of its shows, and as a result this has impacted the ANA's ability to meet revenue projections. This struggle was amplified by the cancelling of Summer Seminar as well as the closure of the Money Museum for a majority of the year. Even now to comply with current Colorado state mandates, the museum limits its hours of operation as well as having a maximum capacity of 25 attendees. As a consequence, the ANA reduced its staff by nearly $30 \%$ and to further aid in its recovery, the Board made a $10 \%$ reduction to 2021 's budget.

While all of this sounds doom and gloom, there are many positive things happening in the hobby to focus on.

First, there has been a significant rise in ANA membership. Much of this has been driven by states implementing stay at home orders, leaving people ample time to reconnect with their former hobbies. Since the beginning of the year, more than 5,000 people have joined the ANA which is a $22 \%$ increase, bringing us to nearly 30,000 members. It is up to us to encourage and include these collectors as much as possible. We do not want them to be one and done, but become future leaders in numismatics.

Second, the hobby received a hard push into the 21st century. With gatherings limited but the appetite for collecting growing, moving to the internet was the only solution for many of us. And this has not been limited to just acquiring new coins but for our clubs too, while still in lockdown, many clubs adapted to meeting virtually to great success. This option has been so well received that even if the club is now able to meet in-person, many clubs still continue to offer web meetings as a means to attend.

Third, as state-wide restrictions loosened in the summer many of the usual fall shows were able to carry-on including: the Blue Ridge annual show, the South Carolina Numismatic Association state show as well as the up-coming Augusta Coin Club show. While the future is not fully known, FUN 2021 is still on the books, scheduled for January 7th through 10th.

Remember, many of the coins we collect have existed through much worse times in human history, including years of war and famine. As humans do, we will overcome our present challenges and adapt to a brighter future for our hobby.

## Meet Your Board Member, Vice President Steve Nolte

I've worked for money since I was 8 years old - starting out as a helper to the neighborhood paper boy by doing half of his route for a nickel a day, paid in cash - so l've almost always had coins in my pocket. I will never forget the day in fifth grade when I became a coin dealer. I could not wait to show one of my classmates a shiny silver dime I had just found, and he excitedly told me it was a 1916-d Mercury Dime! Moreover, he offered me fifty cents for it. Without hesitation I took his Walking Liberty Half dollar in trade - and a fledgling numismatist was born.

My formative years continued to pique my interest in coins. The 1960's offered a very different world than kids find today. You could still find Indian Head pennies, V-Nickels, Buffalo Nickels with dates, and Standing Liberty Quarters in every day commerce. As a paper boy, I handled change every day, and was fortunate to have a customer who gave me a rare coin each week as my tip. As a twelve-year-old, my mother took me to the bank to open a savings account. That brought some rough decision points putting a dollar into savings that week or getting a Morgan Silver Dollar from the teller. More often than not, I just bought a couple of penny rolls to search through and return on my next trip to the bank.



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## Show Calendar

Greater Atlanta Coin Shows
12/13
Hilton Atlanta/Marietta Hotel/Conf. Center 500 Powder Springs Street, Marietta, GA Bob O'Brien: (770) 772-4359
atlcoin@hotmail.com, www.atlcoins.com

> GNA 57 ${ }^{\text {th }}$ Annual Coin Show April 16-18, 2021
> Dalton Convention Center
> 2211 Dug Gap Battle Road, Dalton, GA
> Show information: www.gamoney.org
> Tom Youngblood: (770) 815-4042

66th Annual Fun Show
January 7-10, 2021
Orange County Convention Center
North/South Bldg Hall SB, Orlando, FL
Middle Georgia Coin Show
January 29-31, 2021
Georgia National Fairgrounds
Miller-Murphy-Howard Building
401 Larry Walker Pkwy, Perry, GA
Chip Davis at (478) 320-7850

## Low Country Coin Show

February 5-7, 2021
Exchange Park Fairgrounds
9850 Hwy 78, Ladson, SC 29456
Richard Smith : (843) 797-1245
51st Upstate SC Coin Show
February 19-21, 2021
Spartanburg Memorial Auditorium
385 N. Church St, Spartanburg, SC
David Burzinski: (864) 293-8416
Tennessee State Show
March 5-7, 2021
Camp Jordan Arena
323 Camp Jordan Pkwy, East Ridge, TN
Bob Hurst : (321) 427-6474

## Augusta Coin Show

May 14-15, 2021
Columbia County Exhibition Center
212 Partnership Drive, Grovetown, GA
David Chism: (706) 541-4143

## GEORGIA NUMISMATIC ASSOCIATION



The quest continued into my teen years, until the time when cars, dating, and going to school took much higher priority. The numismatist in me laid dormant till the early 90 's when I married Sue. A few weeks into our marriage, on a Sunday morning, I said to Sue - "I have something to show you" and brought out the few coin books that I had squirreled away all these years. My wife said to me: "I have something to show you" and proceeded to pull out her Mercury Dime set that her uncle had put together with her as a child. The mutual spark resulted in a few years of weekend trips where there just happened to be a coin show. From Topeka, Ks we went off to Wichita, Tulsa, Oklahoma City. Colorado Springs, or Denver, conveniently taking in a coin show. Back then I was still in my filling-the-holes phase, mostly in multiple type sets, and she was into finding the best rare coin with exquisite eye appeal. I could not tell you where any of the hole fillers are today, but I can still show you the coins that she picked out for our collection. There was no local coin club in my area, so I joined the ANA and Early American Coppers to hone my hobby.

I spent most of the 1980's in college. My friends teased me saying I was just in the 22nd grade. My bachelor's degree was in Communications, followed by graduate degrees in Adult Education and Urban Education from the University of Wisconsin. After spending 13 years in the field of education in Kansas (State Education Department, Superintendent, \& College Professor) - of which the last seven living in a small town in far western Kansas - I made a significant career shift. Our lives took a turn to Fort Lauderdale, Florida where I spent the next 16 years in non-profit human services administration. During my tenure I served as Grant Writer, Chief Financial Officer, Vice- President Chief Operating Officer, and Vice-President Chief Administrative Officer.

By sheer coincidence, the monthly Fort Lauderdale Coin Club third-Sunday coin show was held just a block from our new Fort Lauderdale home. I attended the club's next meeting and immediately became a member of the Fort Lauderdale Coin club. Talking to club members, I caught the coin dealer bug. I had always been a heavy type collector, so it was natural for me to start out as a type coin dealer - and I became a fixture at the monthly Fort Lauderdale Coin Show as a dealer for the next 15 years. Within a year, I was recruited to be on the Club's board as secretary and moved through various roles culminating in Club President during its $50^{\text {th }}$ Anniversary year in 2005. Along with the Palm Beach Florida coin club, the club served as local hosts for the $50^{\text {th }}$ Anniversary Fun Convention that same year. In 2006, I joined Fells Publications as an author of their annual Coin Guides COINS 2006 through COINS 2012; and in 2014 wrote my favorite book - Collecting US Coins on A Budget - also published by Fell's. In 2018, I completed my $25^{\text {th }}$ year as a member of ANA. I've also been a member of the Gold Coast Coin Club in Hollywood, Florida, FUN, and Early American Coppers.

When I retired from the non-profit administration world in 2016, we elected to move north, relocating to the mountains of northern Georgia. We chose Dahlonega due to its wonderful community, the site of the Dahlonega Gold Mint and Museum, and an opportunity to become involved in our community. Having both time and energy and experience, I chose to split my energy between being a coin dealer (1520 shows per year) and doing volunteer work in various non-profit agencies. I am a member of the Alabama Numismatic Society, Florida United Numismatics, The Tennessee State Numismatic Society, Blue Ridge Numismatic Association, and South Carolina Numismatic Association. I joined the Mountain Coin Club (Blairsville, Ga) in 2016 rising to its Presidency in 2020. Since 2018, I have been the Vice President of the Friends of Dahlonega Gold Museum. I also serve locally as the Treasurer of the Dahlonega Newcomers and former Treasurer and President of our current Home Owners Association. My entry to the Georgia Numismatic Association came as the GNA Board representative from the Mountain Coin club in 2017. I was appointed to be the GNA Show Advertising Manager that same year and continue in that role today. In 2020, I was nominated to be a GNA Officer and was elected Vice President.

## By Chip Cutcliff

Did you know... that you better make sure you know about sales tax, shipping, handling and insurance before you complete an out-of-state internet or phone order? Examples may be the best way to demonstrate this, so here goes. Your internet site says that a big-name bullion dealer is selling American Silver Eagles for just $\$ 2.25$ over the spot price of silver, which is $\$ 3$ LESS than your local brick-and-mortar store has them at. If you order from the wrong state, you could be paying $8 \%-12 \%$ sales tax on your order. Then, depending on the amount you're ordering, there is postage cost, handling cost (shipping supplies and employee time to process it and deliver to Post Office) and insurance cost, which can vary greatly depending on the value of the merchandise ordered. So, especially when ordering smaller numbers, you could end up paying far more per coin than buying it local and tax free (Georgia is a NO SALES TAX state, unlike many of our neighboring states). Ask the questions. On top of that, if you ordered items from another state, not only do you have to wait for your coins to arrive, you also don't get to hand pick the quality as you do when you buy locally. So, keep all the costs in mind when shopping to make sure you make the best financial decision. Remember the full page ad in the Atlanta paper a few years ago that showed armed guards loading armored trucks with gold bricks that contained 428 grams of legal tender? There was a limit of 5 per household at $\$ 100$ per brick plus shipping and handling. Well, the gold cardboard boxes held a 50-piece tube of uncirculated presidential dollars. You could buy two rolls of uncirculated dollars ( 50 pieces) at any local Atlanta coin store for $\$ 36.95$ per roll, or $\$ 73.90$ for 50 coins. No sales tax, final price. If you ordered the Maximum 5 rolls from the ad, you paid $\$ 100$ per roll plus $\$ 9.95$ shipping and handling - for each roll ordered! They got you on the coins, then they got you again on the shipping! So make sure you understand all the nuances to ordering for delivery. If it sound too good to be true, it almost always is. Remember, the devil is in the details...

Did you know... speaking of mail order and coin sales, there's some new, serious issues to be aware of. I'll pick on Minnesota that seems to be leading the charge against coin dealers (and others). A recent court ruling, South Dakota VS Wayfair, has shaken the country concerning interstate sales and sales tax collection. In layman terms, the court decision allows the states to collect sales tax from out of state vendors by allowing practices that are too complicated and expensive to manage, where complying with the law could put one out of business from costs and not complying with law will put you out of business from fines. Here's my understanding of the basic tenants for Minnesota. If you buy OR sale a combined $\$ 25,000$ in .999 bullion products, you most get a license, which requires a background check at your expense, meticulous file keeping on everything from the social security numbers of your buyers/sellers and all of their personal information, too total sales for all of their individual sales annually and your total sales for all business done in the state, buying and selling. If you ship anything that has $1 \%$ or more precious metal but less than . $999 \%$, that total dollar number drops to just $\$ 5000$ dollars in sales and purchases COMBINED before you have to register with the state and follow all of the rules and guidelines. Make one non-bullion sale over $\$ 5000$ and your busted. Sell to 7 or 8 customers throughout the year and go over $\$ 5,000$, your busted. Buy a collection worth more than $\$ 5,000$ from someone in Minnesota that's not . 999 bullion and you better have that license. Make sure you know the details before buying or selling interstate. Minnesota may be the worst, but it's not the only state that's trolling for your money...

Did you know... that you need to understand the intricacies of auction prices reported before using them as a guide for setting your purchase (or sell) offers for similar coins? Most prices are reported as total price in reports after major auctions. This price is the hammer price (auction total from bidding) PLUS the commission paid by the buyer on top of the hammer price. For coins, commission prices are usually $17.5 \%$ to $20 \%$ today. I'll use the higher commission price because it's a nice round number.

## History of the Mountain Coin Club

The idea of starting a coin club in the Blairsville area began in 2009, Dr. Nancy White Kelly, owner of Ye Old Coin Shop in Young Harris, shared that interest with her customers. Bill Thrift, a newcomer to the hobby offered to help. Nancy asked the local librarian in Towns County if an inaugural meeting could be held in the library's community room. Bill placed flyers in the surrounding counties, Nancy placed notices in local papers and on local billboards.

The Mountain Coin Club's first meeting was in January 2010 with the attendance of 14 charter members, however the Club had challenges in finding a permanent location. A meeting room at the Union County Bank did not work out due to the demand by other groups for the same space. Again space restrictions were a problem at the Civic Center in downtown Blairsville, resulting in the Club often meeting in a tiny auxiliary room. The Club finally found permanent meeting space at the North Georgia Technical College in Blairsville, with the help of a former employee, the Club meets there on the second Tuesday of every month at 6 PM.


In 2019, the Club celebrated its $100^{\text {th }}$ meeting and is now one of the largest in the state. Included in each meeting are a small bourse, updates on the hobby, an educational program, a 50-50 auction, door prizes, and a lively auction. As a Club, we have a picnic in the Spring and a party in the Winter. Lead by John Morris, our current Vice President, the Club has taken a few field trips to numismatic sites in the area, such as the Dahlonega Mint Museum, Dahlonega area Gold Mines, and Atlanta branch of the Federal Reserve.

The Mountain Coin Club is a life member of GNA and a majority of its members maintain membership in the ANA. A club delegate serves on the GNA Board of Directors and our members are active in Numismatics at the local, state, and national levels. Like many clubs, our club meetings were cancelled this Spring during the COVID 19 shutdown, but started back up in July, continuing through August and September with club meetings conducted outside, socially distanced, under a shelter at Meeks Park in Blairsville. We return to our traditional North Georgia Technical College meeting space beginning with our October 2020 meeting. You can find pictures and information on the club on our Facebook page - Mountain Coin Club - maintained by Charlie and Linda Johnston. Guests are welcome at all meetings and individuals can join for just $\$ 12$ a year.

Did you Know? (continued from page 6)
If your bid is the winner, and the coin hammers for $\$ 980$. The $20 \%$ commission is $\$ 196$, so the coin costs you $\$ 1,176$, plus shipping, handling and insurance if you don't pick it up in person. The reported auction price is $\$ 1,176$, which is the hammer price plus commission (not shipping expenses). The seller of the coin doesn't see the $\$ 1,176$. In fact, many auction houses charge a seller's fee of $2 \%$ to $5 \%$ for coins under $\$ 1,000$ in hammer price, so it costs him 5\% (again using biggest number) to put the lot in the auction. To simplify, the seller of the coin gets the hammer price less $5 \%(\$ 980-\$ 49)$ of $\$ 931$ and the buyer gets the coin for $\$ 1,176$. There's a $25 \%$ difference, and that amount goes to the auction company! They make $\$ 245$ dollars on the buy/sale of that single lot (\$196 + \$49). So remember, if using auction lot results for figuring buy/sell numbers, many dealers consider what the seller got as the wholesale number, and what the buyer paid as the retail number. If you're trying to buy wholesale, you need to buy $10 \%$ to $30 \%$ back of the wholesale $\$ 931$ seller amount. If your buying retail, you need to make sure that your offer is low enough so that it AND the commission ("juice") as well as the delivery expenses are calculated into the maximum amount that your willing to offer for the item. Don't get caught in the excitement of the bid, and pay too much, or forget to figure the seller's actual funds generated when calculating a true wholesale value. Did I say enough to scare you off? Again, the devil is always in the details.

## World War Wonders

by Bill Fivaz

The World War II years were a difficult time historically, but they were also incredibly important years numismatically speaking. During the 1941-1945 span, some of the most significant (and valuable) coin rarities were minted, possibly due in part to the loss of experienced workers at the U.S. Mints to the service.

Arguably, there were more interesting and collectible coins struck during this 5 year period than any other like span in the history of the mint. This article exposes the most popular of these, but many more could certainly be included. Here are the cents, nickels, dimes, quarters and half dollars that are most important, several of which may still be found by the astute collector:

## Lincoln Cents

There are 3 major varieties 1943 Copper - this is a result of traditional copper planchets being used instead of the one-year zinc coated steel ones. These are extremely valuable and highly sought after. In 2019, Heritage Auctions sold a circulated example that was discovered in 1947 by a high school student in his lunch money change. It sold for $\$ 204,000$.


1943-D/D Steel - this re-punched mintmark is highly visible and is recorded in the Cherrypickers' Guide as FS-501


1944-D/S - this re-punched mintmark requires a proficient eye to spot, the top loop of the " S " is above the top of the " $D$ ". This is also in the Cherrypickers' Guide as FS-511


## Nickels

There are 5 major varieties and we will cover 3 in detail

1942-D over Horizontal D - this is an under-rated variety and has sold in recent auctions for under $\$ 100$


1943/2-P - this is variety is even more special as it occurs on a "war nickel". This is a highly coveted variety and regularly sells at auction in MS-66 for well over $\$ 1,000$


1943-P Double Eye - Another variety in the "war nickel" series, this coin has heavy doubling in the obverse mottos and Jefferson's face. In recent auctions, this coin goes between $\$ 200$ and $\$ 300$

## 1945-P Double-Die Reverse

## 1945-S Full Steps

## Dimes

There are 2 major varieties
1942/41-P - very obvious over date with a fully exposed " 1 " behind the " 2 ". Auction prices in AU range from $\$ 750$ to $\$ 1,200$. Uncirculated coins quickly jump up to $\$ 2,800$ to over $\$ 8,000$


## "Coins Our Great-Grandparents Used" part 2

By Arno Safran

## An 1885 Liberty Seated quarter with motto

Returning for a moment to the lovely 1885 Liberty Seated quarter shown earlier in the article, the Bland Allison Act tossed a bone to collectors by allowing the Philadelphia Mint to strike dimes, quarters and halves in smaller numbers for coin collectors. The policy lasted only three years for the dimes, 1879 thru 1881, but for the quarter and half-dollar denomination, it continued through 1890 with mintages for the quarters ranging from a low of $\mathbf{5 , 0 0 0}$ in 1886 to $\mathbf{1 5 , 2 0 0}$ in 1882. In 1890, 80,000 quarters were struck but more of them found their way into circulation, so despite the larger mintages for that date, their shortage is about on par with the rest of this group when it comes to their availability today.


> 1885 Seated Liberty quarter (with motto)

There's another member of the great-grandparents segment of author's family that deserves recognition. The woman behind the three younger girls in the pic is the author's maternal Great
 Grandmother, Eve. She was born in Lithuania around 1857 and grew up in the capital city of Vilnius; she was regarded as the most beautiful woman of that city in her late teens and early twenties. Soon after, she married her husband Aaron.

## Great Grandmother Eve behind

three of her granddaughters,
[Gertrude, 17, Stella, 8 and Hannah, 15, the author's mother to be]

Aaron and Eve had three daughters, Anna, Lena and Sophie followed by a son, Morris and immigrated to America in the early 1890s arriving at Ellis Island in New York City just as the Barber dimes, quarters and halves were being introduced.


An Immigrant Neighborhood in the big city during the 1890s

In addition to the laborers who worked in the big factories, which were called sweatshops back then, there were lots of small businesses, such as the small shops off the cobblestone streets where many of the people in "the neighborhood" did their selling and shopping.

## An 1892 Barber dime

More than 12 million Barber dimes were struck at the Philadelphia Mint in 1892 and the date was saved as a first year issue unlike the many dates that followed, so a collector interested in an attractive BU example of the series will find the price of an 1892-P Barber dime like the coin shown above quite affordable in today's numismatic market.


In 1892, the dime's purchasing power rose from $\$ 2.77$ in 1887 to $\$ 2.90$ due to the depression that lasted through 1895, another reason so many of the contemporaries of the author's great grandparents found it difficult to make ends meet.

In that day and age, the bread winner was typically the husband and while the wife (re, the author's Great grandma, Rosa or Eve) usually did the shopping. During the 1890 s , common household good per pound were beef at $10 ¢$, chicken at $7 ¢$, butter was $18 ¢$, while was coffee $15 ¢$. A dozen eggs were 12¢ and a five pound bag of sugar cost around 28c. If great-grandma Eve decided to satisfy her craving for a Chocolate ice-cream soda, she had to come up with another $10 ¢$, thus the grand total for this shopping spree (?) would be $\$ 1.00$. The buyer may have
started out with a "horse blanket" sized $\$ 1.00$ banknote along with two extra Indian Head cents in her purse but after the first $10 ¢$ purchase, she could have had a Barber half, quarter, dime and Liberty head nickel to spend plus the two Indian Head cent coins. If we had all these coins today in uncirculated, averaging MS-63, they would be worth about $\$ 1,700$.

## An 1893 Barber quarter

Generally, the Philadelphia Mint produced the largest mintages during this period as well as the best strikes and examples certified up to MS-63 are affordable for most. This year saw the beginning of wandering mint marks. The " $S$ " mint mark moved from centered under the tail feathers to far to the right and all over in between. In 1893, a quarter had the purchasing power of $\$ 6.54$ in today's funds.


Middle-Right mint mark


Far-Right mint mark

## An 1895 Barber half-dollar

The Barber half-dollar was heavily used during its twenty-five year tenure. The beautiful mint state example shown could have looked just like the one Great-Grandma Rosa or Eve handled while shopping, since the coin was new during that period. It never would have occurred to either woman to save it, because a half dollar then had the purchasing power of $\$ 13.50$ today.

Despite begin considered a common date, a MS-63 graded 1895-P Barber half will cost about $\$ 900$.


## An 1894 Liberty Head "V" nickel

In 1894, the Barber designed Liberty Head "V" nickel was the workhorse of the economy and had the purchasing power of $\$ 1.53$. A nickel was good for a ride on the trolley or Elevated trains, a full-sized candy bar, an ice-cream cone or fountain drink. The Liberty nickel (1883-1912) was an effective coin then and as a collectible, a pretty good buy right
 now since it has dropped in price during the past couple of years.

## An 1896 Indian Head cent

A cent had the purchasing power of $37 \phi$ in 1896 and the extra two cents went for the children's candy treats


## Mountain Coin Club <br> Blairsville, Georgia Education Programs Auctions Buy-Sell-Trade Comaraderie

MCC meets 6:00 pm on the 2nd Tuesday of every month @ North Georgia Technical College Conference Ctr Blairsville Campus
Contact: Steve Nolte (954) 913-3342

# Af's Greasures 

Inside Ben's Antiques

## Buying and Selling US Coins \& Currency

Amy \& James
PO Box 2066
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AJsTreasures13@gmail.com

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## Dimes (cont.)

1942/41-D - the " 1 " over date is less obvious but over date " 4 " is much easier to spot. There are many more examples available in circulated condition with auction prices for AU-50 to AU-58 coins going between $\$ 700$ and $\$ 1,500$. However uncirculated ones are much more rare and at
 multiples the price.

## Quarters

There are 3 varieties
1942-D Double Die Obverse - the "Liberty" and "In God We Trust" mottos are very heavily doubled


1943-P Double Die Obverse - the "Liberty" and "In God We Trust" mottos are very heavily doubled as well as the date


1943-S Double Die Obverse - the diagnostics are similar to the "Liberty" and "In God We Trust" mottos are very heavily doubled as well as the date


From the above list, your chances of picking up a collectible coin most likely lies in the Wartime nickel series. Check any of these dates carefully for varieties, including the 1945-S nickel for Full Step coins.

Enjoy, and Good Luck!

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770.422 .1096 \text { | Cointown.com } \\
\begin{array}{c}
\text { cointown@cointown.com } \\
\text { robinsonscointown@gmail.com } \\
\text { ebay.com/str/robinsonscointown }
\end{array}
\end{gathered}
$$

## Facebook: Robinson's Coins

# Wednesday - Saturday 10am to 5pm 

## Mark G. Thompson

LIFE MEMBER:
ANA, BRNA, FUN, GNA, MNA, SCNA, TSNS "We Support ICTA"

